Escambia Holmes Jackson Okaloosa Santa Walton Washington Nassau Rosa Gadsden Jefferson Hamilton Calhoun Leon Madison Duval Bay Baker Columbia Liberty Wakulla Suwannee Taylor Clay Union Gulf Lafayette Franklin Bradford

Citizens Property Insurance Corporation

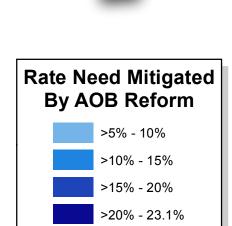
HO-3 Policies as of June 30, 2018

State of Florida
Senate
Banking & Insurance Committee

Perry E. Thurston, Jr. Committee Member

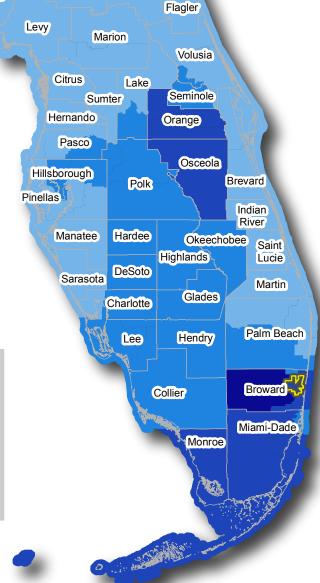
Policies: 7,202 Avg. Premium: \$2,769

		Recommended	Actuarially Sound	
No AOB Reform	Rate Change	9.9%	42.1%	
	Average Premium	\$3,042	\$3,934	Difference Mapped
				19.8%
		Recommended	Actuarially Sound	
AOB Reform	Rate Change	9.5%	22.3%	
	Average Premium	\$3,033	\$3,387	



District33

Note: Excludes policies tagged for takeout. "Difference Mapped" represents the additional amount rates will have to increase in the absence of AOB Reform to achieve actuarial soundness (Actuarially Sound: No Reform – Reform).



Saint Johns

Putnam

Gilchrist

Dixie

Alachua