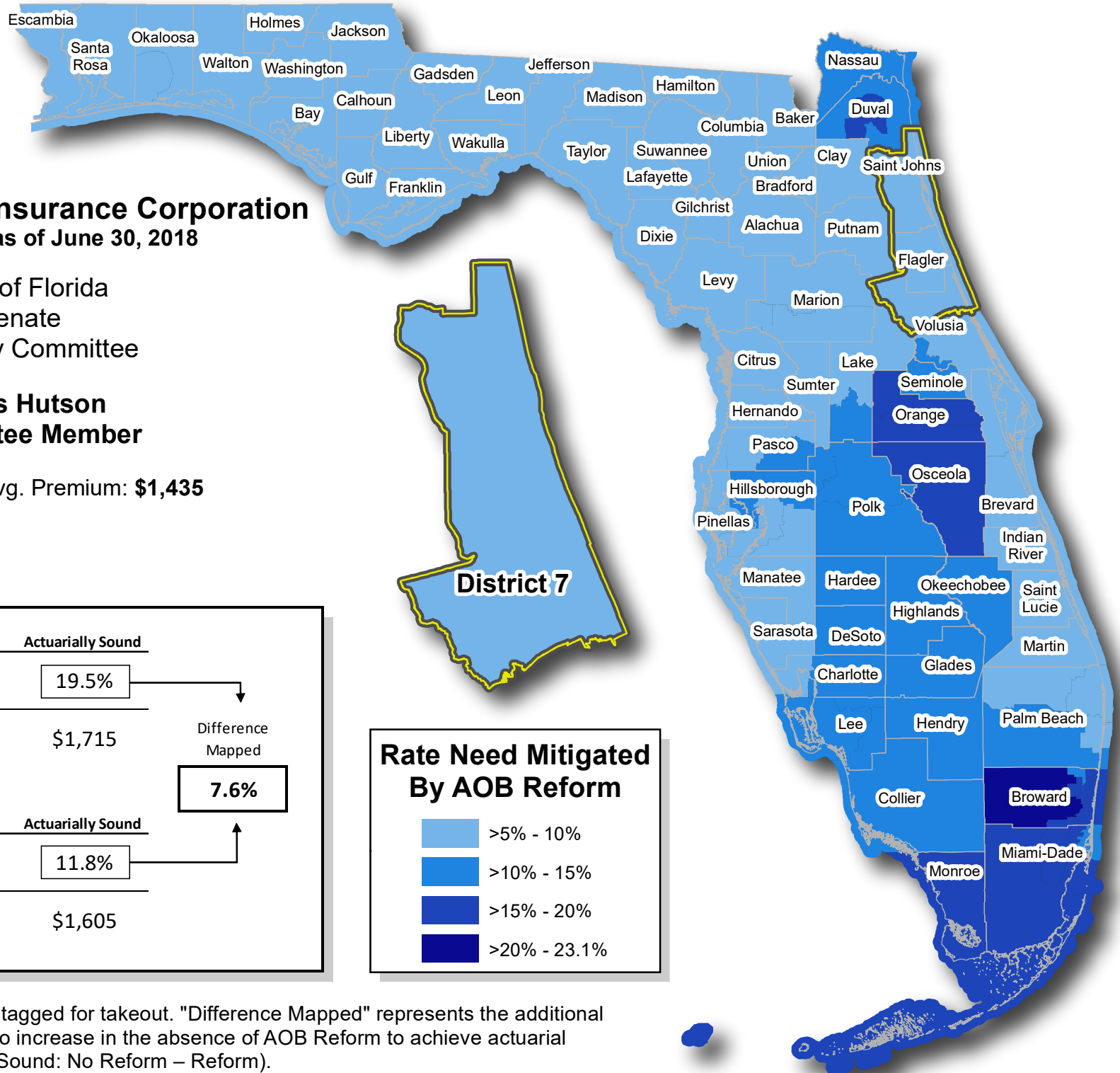


Citizens Property Insurance Corporation
HO-3 Policies as of June 30, 2018

State of Florida
Senate
Judiciary Committee

Travis Hutson
Committee Member

Policies: **638** Avg. Premium: **\$1,435**



No AOB Reform	Recommended		Actuarially Sound	Difference Mapped
	Rate Change	9.0%	19.5%	
	Average Premium	\$1,565	\$1,715	
AOB Reform	Recommended		Actuarially Sound	Difference Mapped
	Rate Change	7.1%	11.8%	
	Average Premium	\$1,537	\$1,605	

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).