

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

State of Florida
House of Representatives
Judiciary Committee

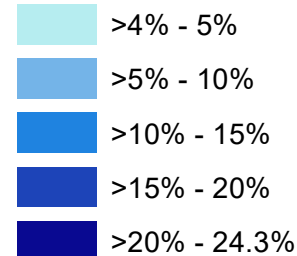
Walter Bryan "Mike" Hill
Committee Member

Policies: **81** Avg. Premium: **\$1,503**



	Recommended		Actuarially Sound
	Rate Change		
No AOB Reform	8.7%		9.2%
	Average Premium	\$1,634	\$1,640
Difference Mapped			
7.2%			
	Recommended		Actuarially Sound
	Rate Change		
AOB Reform	2.3%		2.0%
	Average Premium	\$1,538	\$1,532

**Rate Need Mitigated
By AOB Reform**



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).