

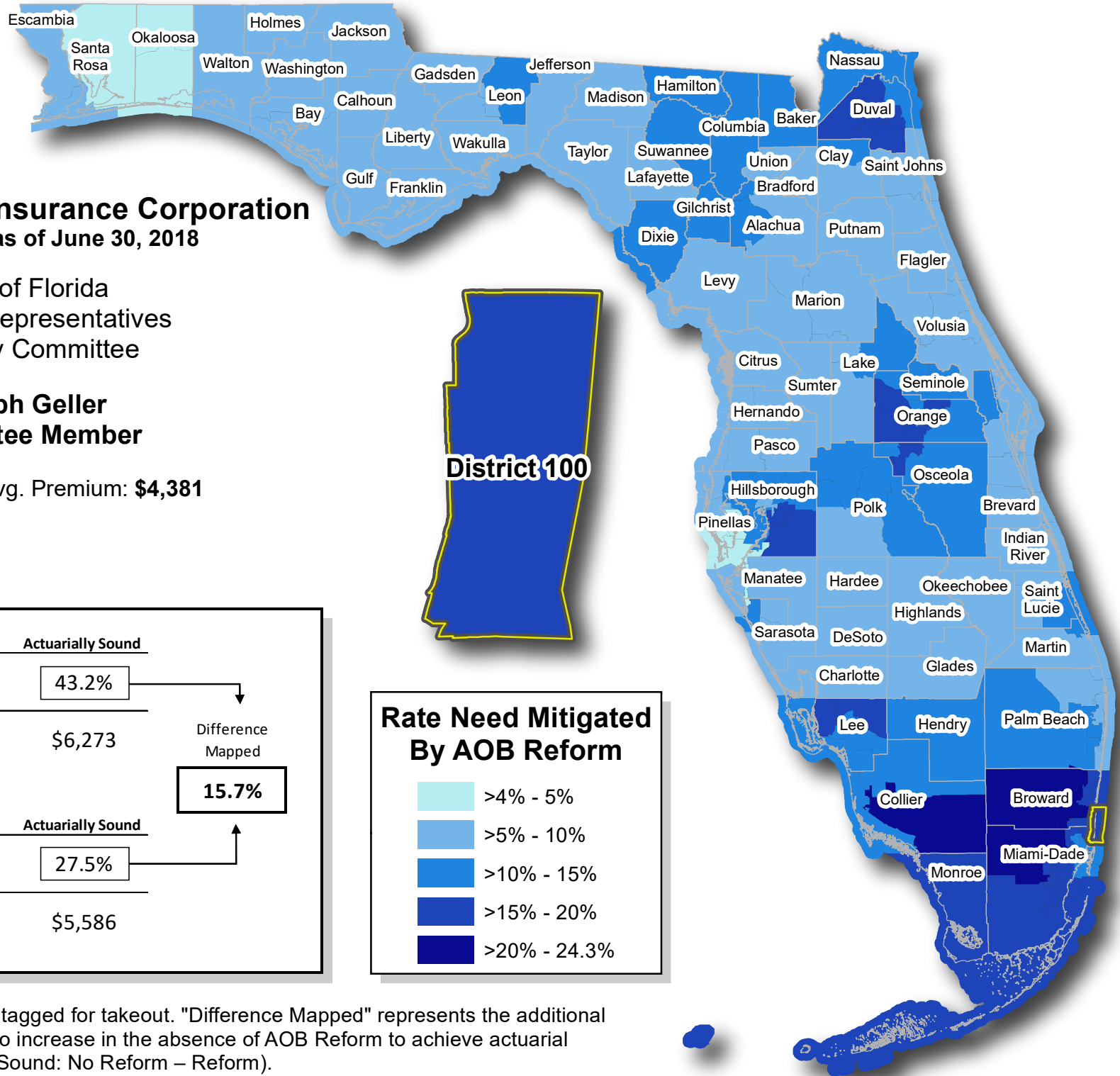
Citizens Property Insurance Corporation

HO-3 Policies as of June 30, 2018

State of Florida
House of Representatives
Judiciary Committee

Joseph Geller
Committee Member

Policies: **900** Avg. Premium: **\$4,381**



	Recommended		Actuarially Sound	
	Rate Change			
No AOB Reform	Rate Change	10.0%	43.2%	Difference Mapped
	Average Premium	\$4,820	\$6,273	
AOB Reform	Rate Change	9.2%	27.5%	15.7%
	Average Premium	\$4,785	\$5,586	

Rate Need Mitigated By AOB Reform

- >4% - 5%
- >5% - 10%
- >10% - 15%
- >15% - 20%
- >20% - 24.3%

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).