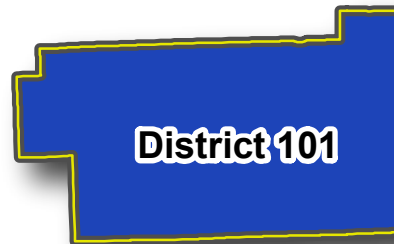


**Citizens Property Insurance Corporation**  
HO-3 Policies as of June 30, 2018

State of Florida  
House of Representatives  
Insurance & Banking Subcommittee

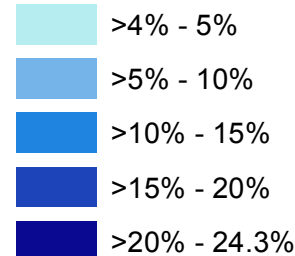
**Shevrin D. "Shev" Jones**  
Subcommittee Democratic Ranking Member

Policies: **4,655** Avg. Premium: **\$2,820**



	Recommended	Actuarially Sound	
No AOB Reform	Rate Change	9.9%	37.1%
	Average Premium	\$3,099	\$3,866
			Difference Mapped
			18.5%
	Recommended	Actuarially Sound	
AOB Reform	Rate Change	8.9%	18.6%
	Average Premium	\$3,070	\$3,345

**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).

