

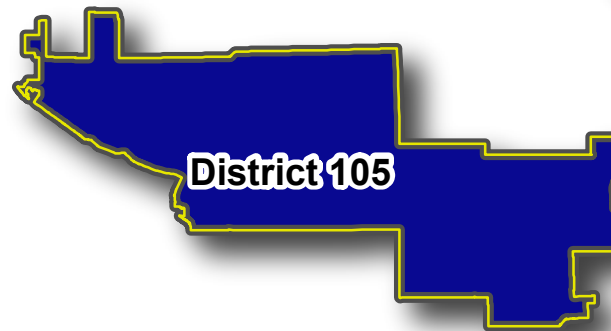
Citizens Property Insurance Corporation

HO-3 Policies as of June 30, 2018

State of Florida
House of Representatives
Civil Justice Subcommittee

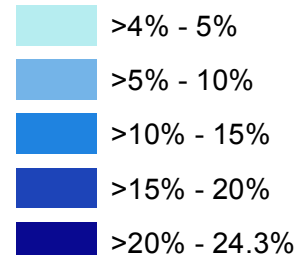
Ana Maria Rodriguez
Subcommittee Member

Policies: **2,268** Avg. Premium: **\$3,299**



	Recommended	Actuarially Sound	
No AOB Reform	Rate Change	10.1%	35.9%
	Average Premium	\$3,633	\$4,485
			Difference Mapped
			20.8%
	Recommended	Actuarially Sound	
AOB Reform	Rate Change	6.3%	15.2%
	Average Premium	\$3,509	\$3,799

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).