

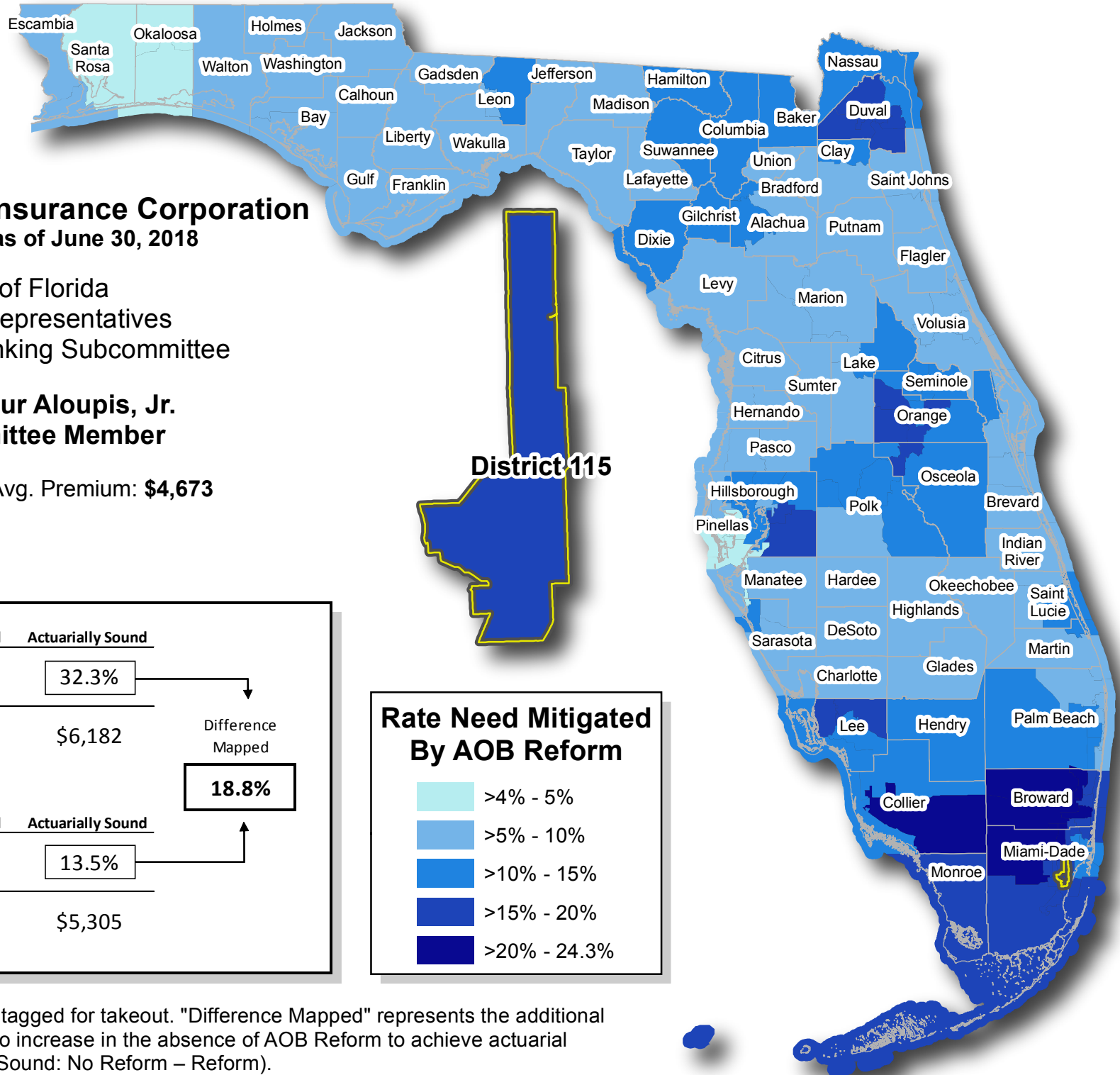
Citizens Property Insurance Corporation

HO-3 Policies as of June 30, 2018

State of Florida
House of Representatives
Insurance & Banking Subcommittee

Vance Arthur Aloupis, Jr.
Subcommittee Member

Policies: **3,744** Avg. Premium: **\$4,673**



	Recommended		Actuarially Sound
	Rate Change		
No AOB Reform	10.1%		32.3%
	Average Premium	\$5,144	\$6,182
Difference Mapped			
18.8%			
	Recommended		Actuarially Sound
	Rate Change		
AOB Reform	5.5%		13.5%
	Average Premium	\$4,932	\$5,305

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).