

Citizens Property Insurance Corporation

HO-3 Policies as of June 30, 2018

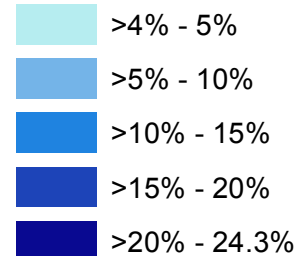
State of Florida
House of Representatives
Insurance & Banking Subcommittee

Daniel Perez
Subcommittee Member

Policies: **4,784** Avg. Premium: **\$3,748**

	Recommended	Actuarially Sound	
No AOB Reform	Rate Change	10.2%	25.8%
	Average Premium	\$4,131	\$4,717
			Difference Mapped
			18.3%
	Recommended	Actuarially Sound	
AOB Reform	Rate Change	4.2%	7.5%
	Average Premium	\$3,906	\$4,030

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).

