

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

State of Florida
House of Representatives
Insurance & Banking Subcommittee

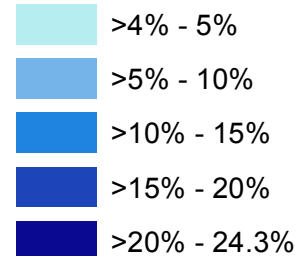
Duggan Wyman
Subcommittee Member

Policies: **47** Avg. Premium: **\$1,082**



	Recommended		Actuarially Sound	
	Rate Change			
No AOB Reform	9.4%		22.4%	Difference Mapped 15.8%
	Average Premium	\$1,183	\$1,325	
	Recommended		Actuarially Sound	
	Rate Change			
AOB Reform	6.8%		6.6%	
	Average Premium	\$1,155	\$1,153	

**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).

