

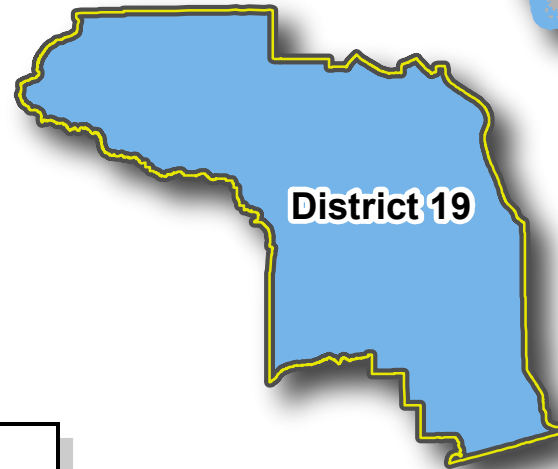
Citizens Property Insurance Corporation

HO-3 Policies as of June 30, 2018

State of Florida
House of Representatives
Civil Justice Subcommittee

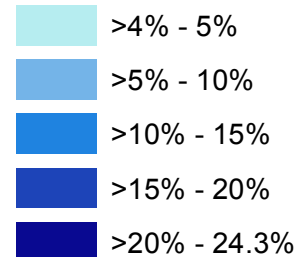
Bobby Payne
Subcommittee Member

Policies: **42** Avg. Premium: **\$1,336**



	Recommended		Actuarially Sound	
	Rate Change	8.9%	13.2%	
No AOB Reform	Average Premium	\$1,455	\$1,512	Difference Mapped
			9.7%	
	Recommended		Actuarially Sound	
	Rate Change	4.2%	3.5%	
AOB Reform	Average Premium	\$1,392	\$1,382	

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).