

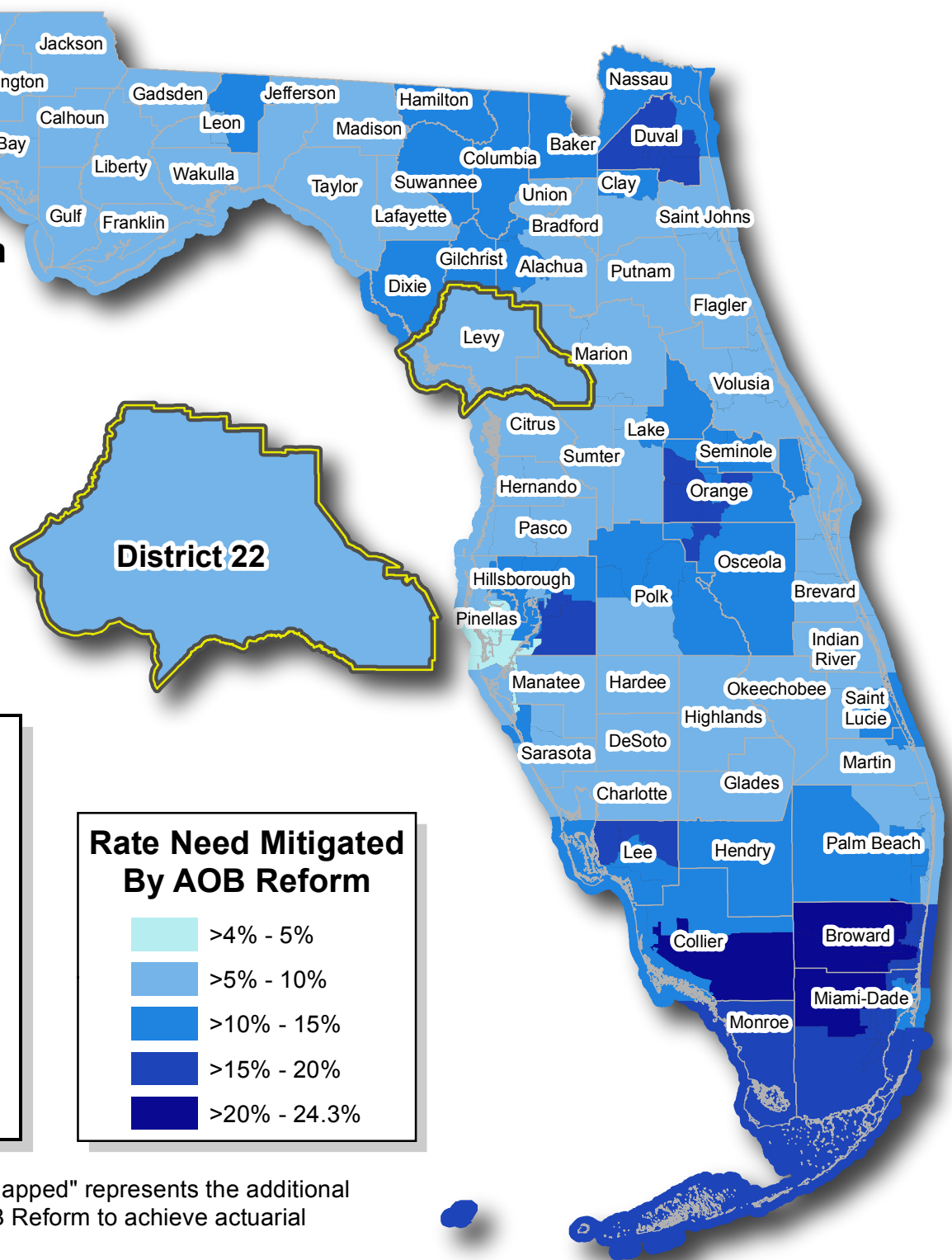
# Citizens Property Insurance Corporation

## HO-3 Policies as of June 30, 2018

State of Florida  
House of Representatives  
Civil Justice Subcommittee

**Charlie Stone**  
Subcommittee Member

Policies: **123** Avg. Premium: **\$1,196**



	Recommended		Actuarially Sound	
	Rate Change	5.3%	9.7%	
No AOB Reform	Average Premium	\$1,259	\$1,311	
				Difference Mapped
				8.5%
	Recommended		Actuarially Sound	
	Rate Change	0.9%	1.2%	
AOB Reform	Average Premium	\$1,207	\$1,210	

### Rate Need Mitigated By AOB Reform

- >4% - 5%
- >5% - 10%
- >10% - 15%
- >15% - 20%
- >20% - 24.3%

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).