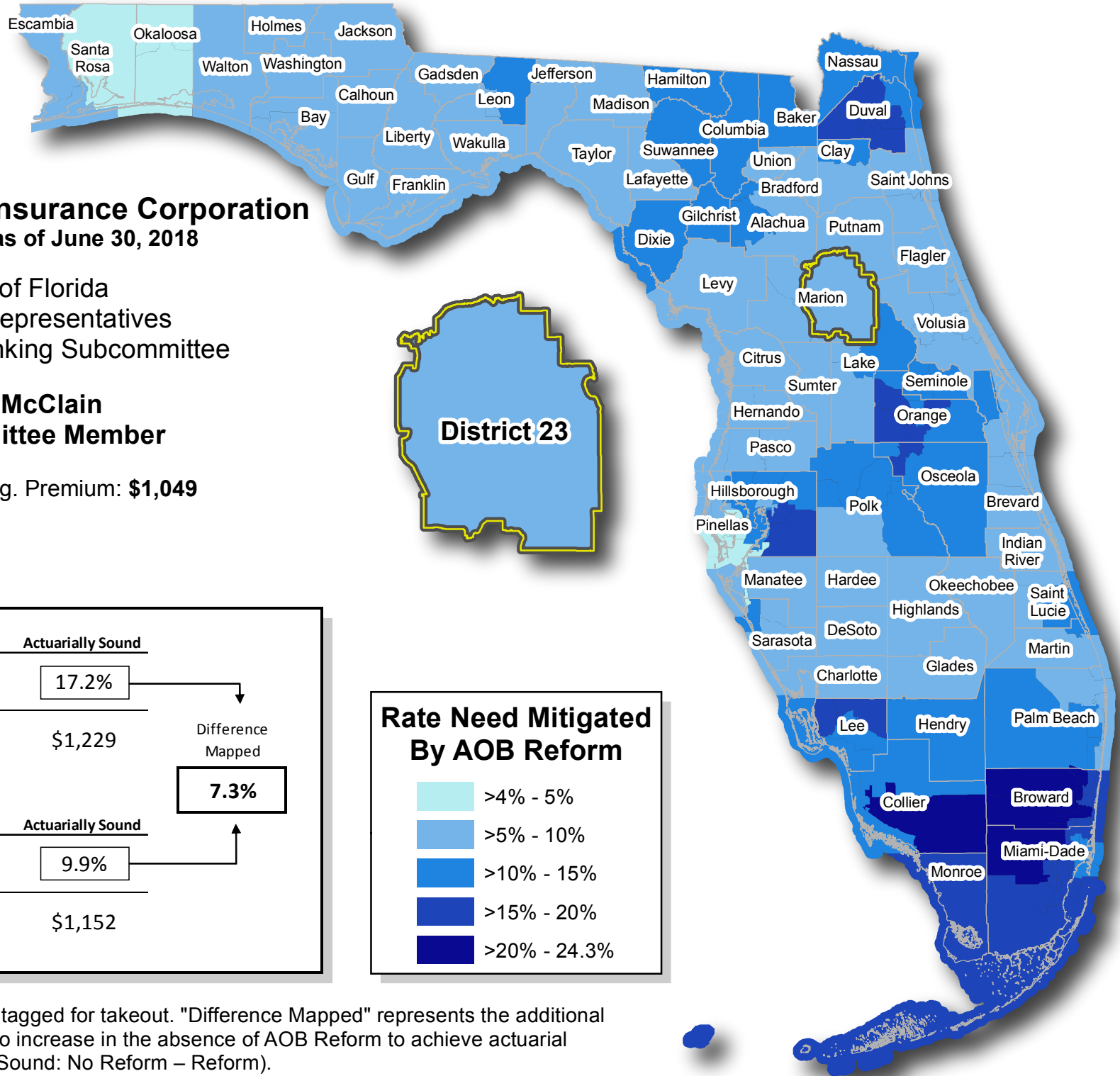


**Citizens Property Insurance Corporation**  
HO-3 Policies as of June 30, 2018

State of Florida  
House of Representatives  
Insurance & Banking Subcommittee

**Stan McClain**  
Subcommittee Member

Policies: **78** Avg. Premium: **\$1,049**



		<u>Recommended</u>	<u>Actuarially Sound</u>	
No AOB Reform	Rate Change	9.4%	17.2%	Difference Mapped
	Average Premium	\$1,147	\$1,229	
		<u>Recommended</u>	<u>Actuarially Sound</u>	
AOB Reform	Rate Change	8.9%	9.9%	7.3%
	Average Premium	\$1,143	\$1,152	

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).