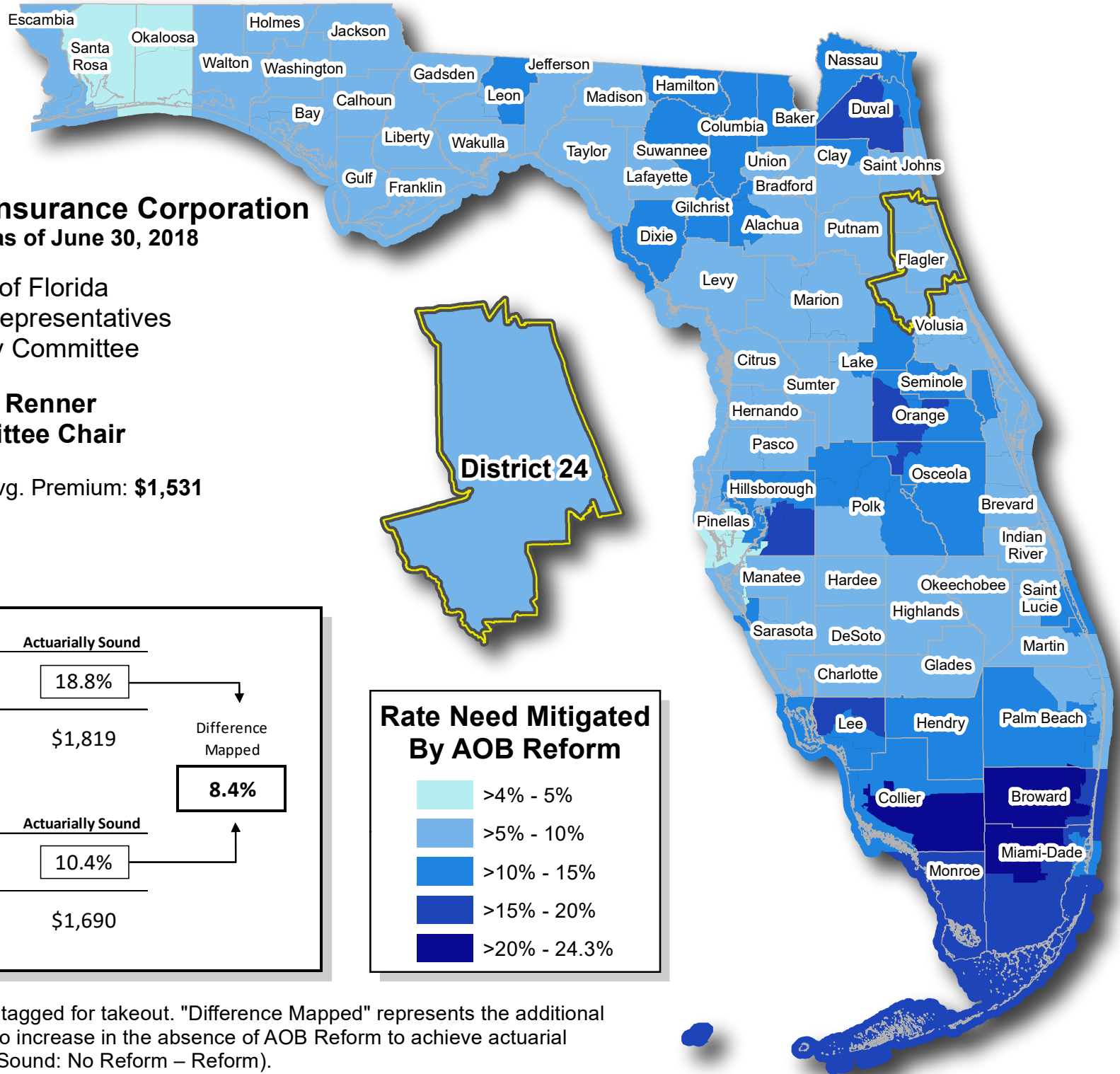


**Citizens Property Insurance Corporation**  
HO-3 Policies as of June 30, 2018

State of Florida  
House of Representatives  
Judiciary Committee

**Paul Renner**  
Committee Chair

Policies: **123** Avg. Premium: **\$1,531**



	Recommended		Actuarially Sound	
	Rate Change			
No AOB Reform	Rate Change	9.0%	18.8%	Difference Mapped
	Average Premium	\$1,669	\$1,819	
AOB Reform	Rate Change	7.5%	10.4%	Difference Mapped
	Average Premium	\$1,645	\$1,690	

**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).