

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

State of Florida
House of Representatives
Insurance & Banking Subcommittee

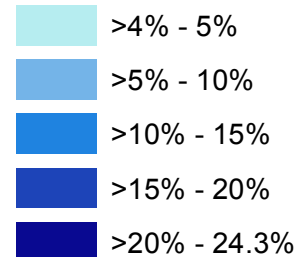
Ardian Zika
Subcommittee Member

Policies: **2,864** Avg. Premium: **\$1,362**



	Recommended	Actuarially Sound	
No AOB Reform	Rate Change	6.6%	-0.9%
	Average Premium	\$1,452	\$1,350
			Difference Mapped
			7.6%
	Recommended	Actuarially Sound	
AOB Reform	Rate Change	0.7%	-8.5%
	Average Premium	\$1,371	\$1,246

**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).

