

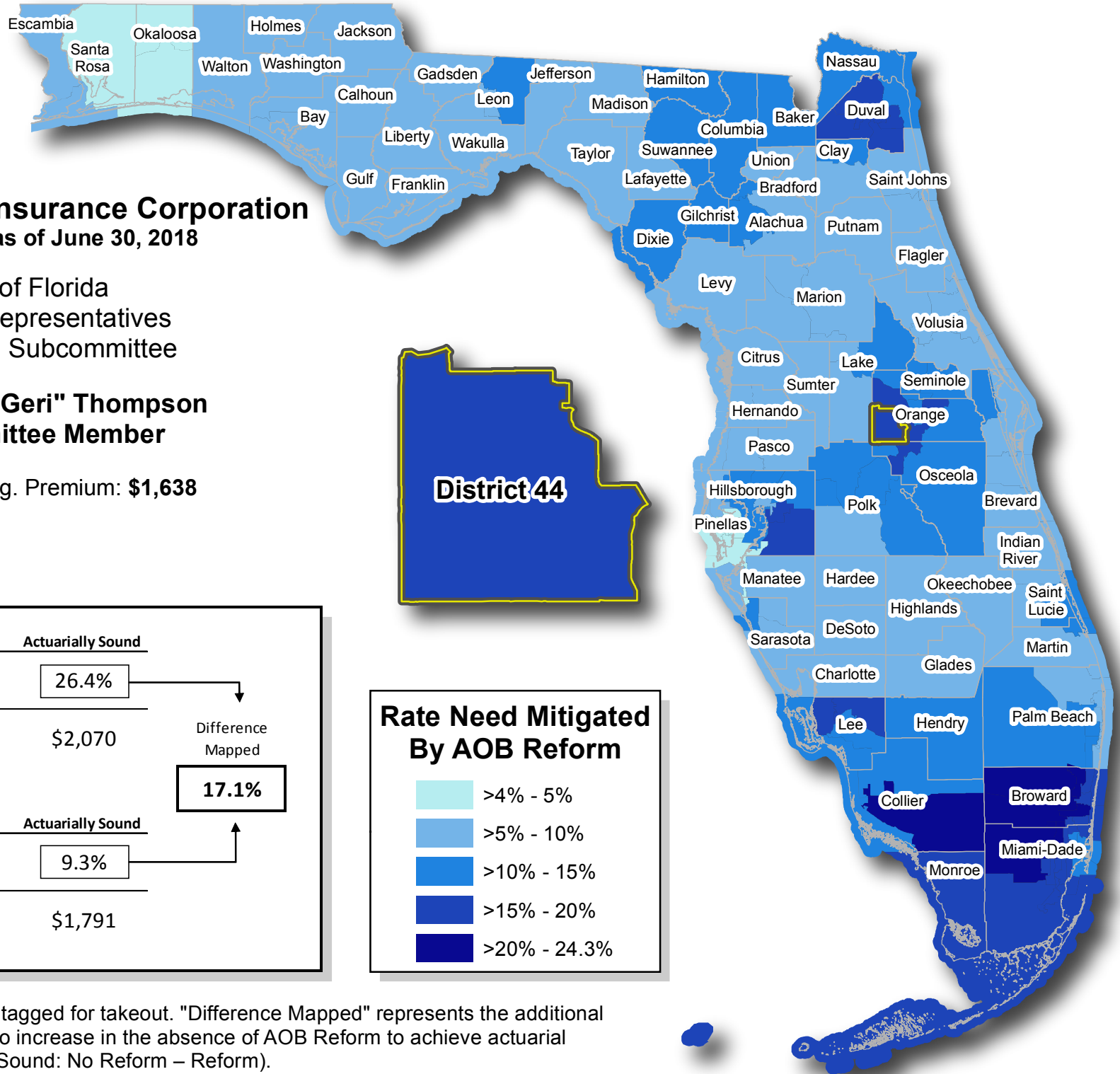
Citizens Property Insurance Corporation

HO-3 Policies as of June 30, 2018

State of Florida
House of Representatives
Civil Justice Subcommittee

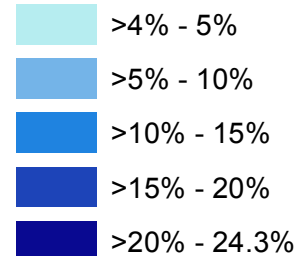
Geraldine F. "Geri" Thompson
Subcommittee Member

Policies: **50** Avg. Premium: **\$1,638**



	Recommended		Actuarially Sound	
	Rate Change	9.4%	26.4%	
No AOB Reform	Average Premium	\$1,791	\$2,070	Difference Mapped 17.1%
	Recommended		Actuarially Sound	
	Rate Change	9.2%	9.3%	
AOB Reform	Average Premium	\$1,788	\$1,791	

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).