

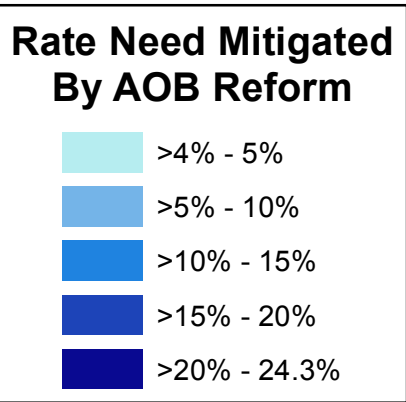
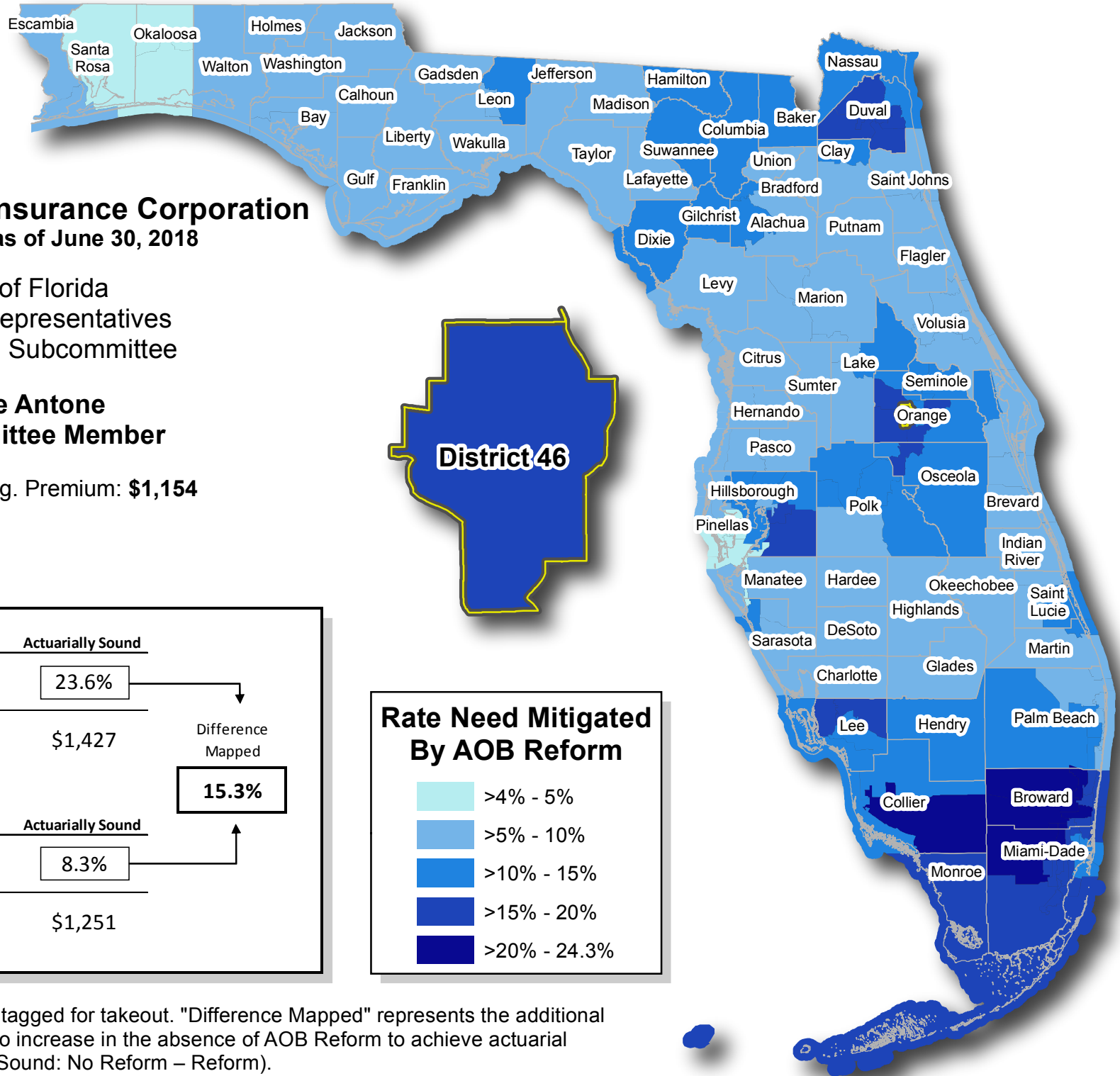
Citizens Property Insurance Corporation

HO-3 Policies as of June 30, 2018

State of Florida
House of Representatives
Civil Justice Subcommittee

Bruce Antone
Subcommittee Member

Policies: **24** Avg. Premium: **\$1,154**



	Recommended		Actuarially Sound	
	Rate Change			
No AOB Reform	9.2%		23.6%	Difference Mapped
Average Premium	\$1,261		\$1,427	
				15.3%
AOB Reform	Recommended		Actuarially Sound	
	Rate Change			
	8.2%		8.3%	
Average Premium	\$1,249		\$1,251	

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).