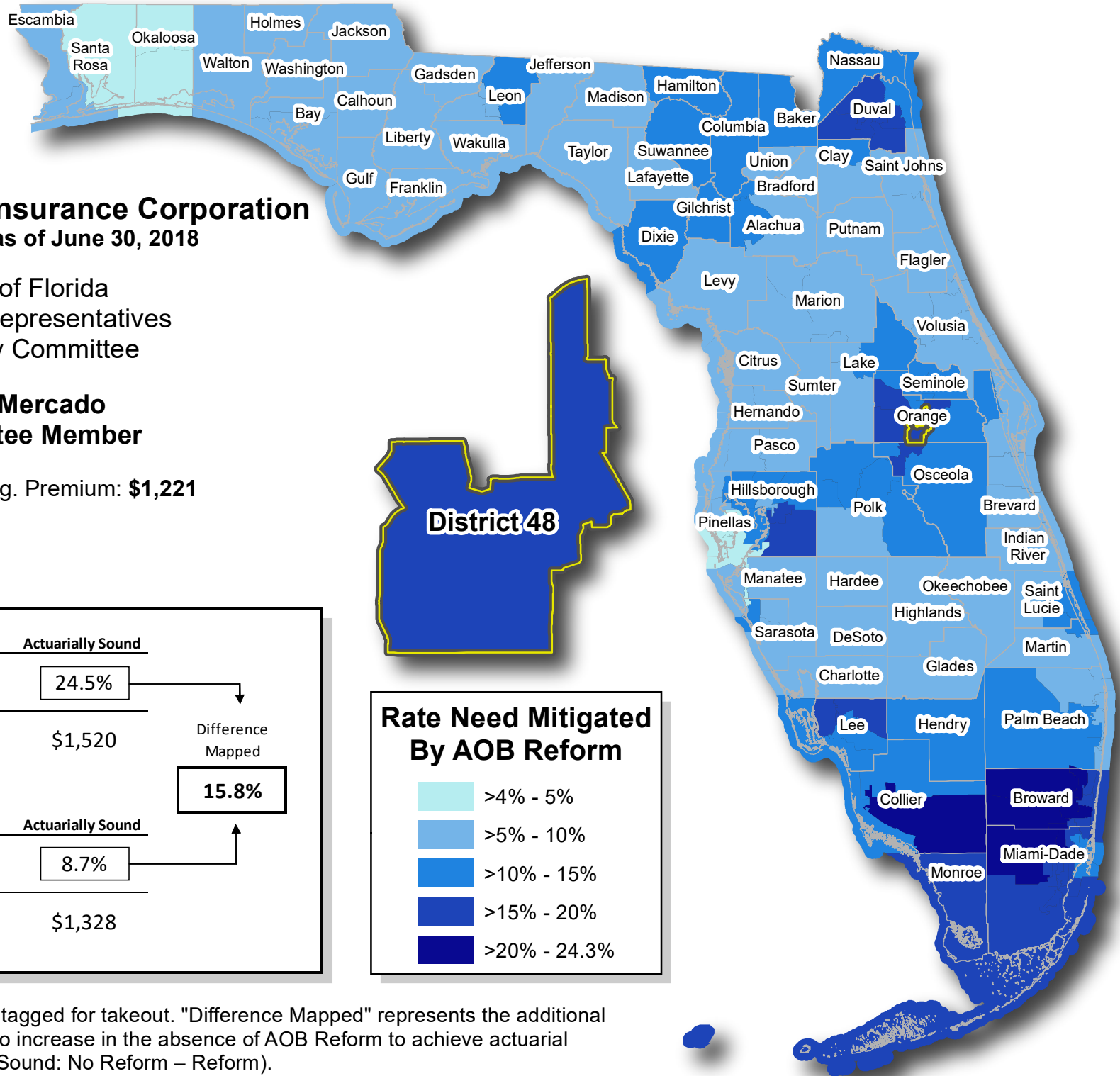


Citizens Property Insurance Corporation
HO-3 Policies as of June 30, 2018

State of Florida
House of Representatives
Judiciary Committee

Amy Mercado
Committee Member

Policies: **65** Avg. Premium: **\$1,221**



	Recommended		Actuarially Sound	
	Rate Change			
No AOB Reform	Rate Change	9.3%	24.5%	Difference Mapped 15.8%
	Average Premium	\$1,335	\$1,520	
AOB Reform	Recommended		Actuarially Sound	
	Rate Change			
	Rate Change	8.7%	8.7%	
	Average Premium	\$1,328	\$1,328	

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).