

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

State of Florida
House of Representatives
Civil Justice Subcommittee

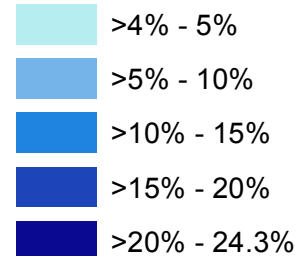
Melony M. Bell
Subcommittee Member

Policies: **45** Avg. Premium: **\$1,539**



	Recommended		Actuarially Sound	
	Rate Change			
No AOB Reform	Rate Change	8.4%	9.8%	Difference Mapped
	Average Premium	\$1,669	\$1,691	
AOB Reform	Rate Change	1.9%	1.6%	Difference Mapped
	Average Premium	\$1,569	\$1,565	

**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).

