

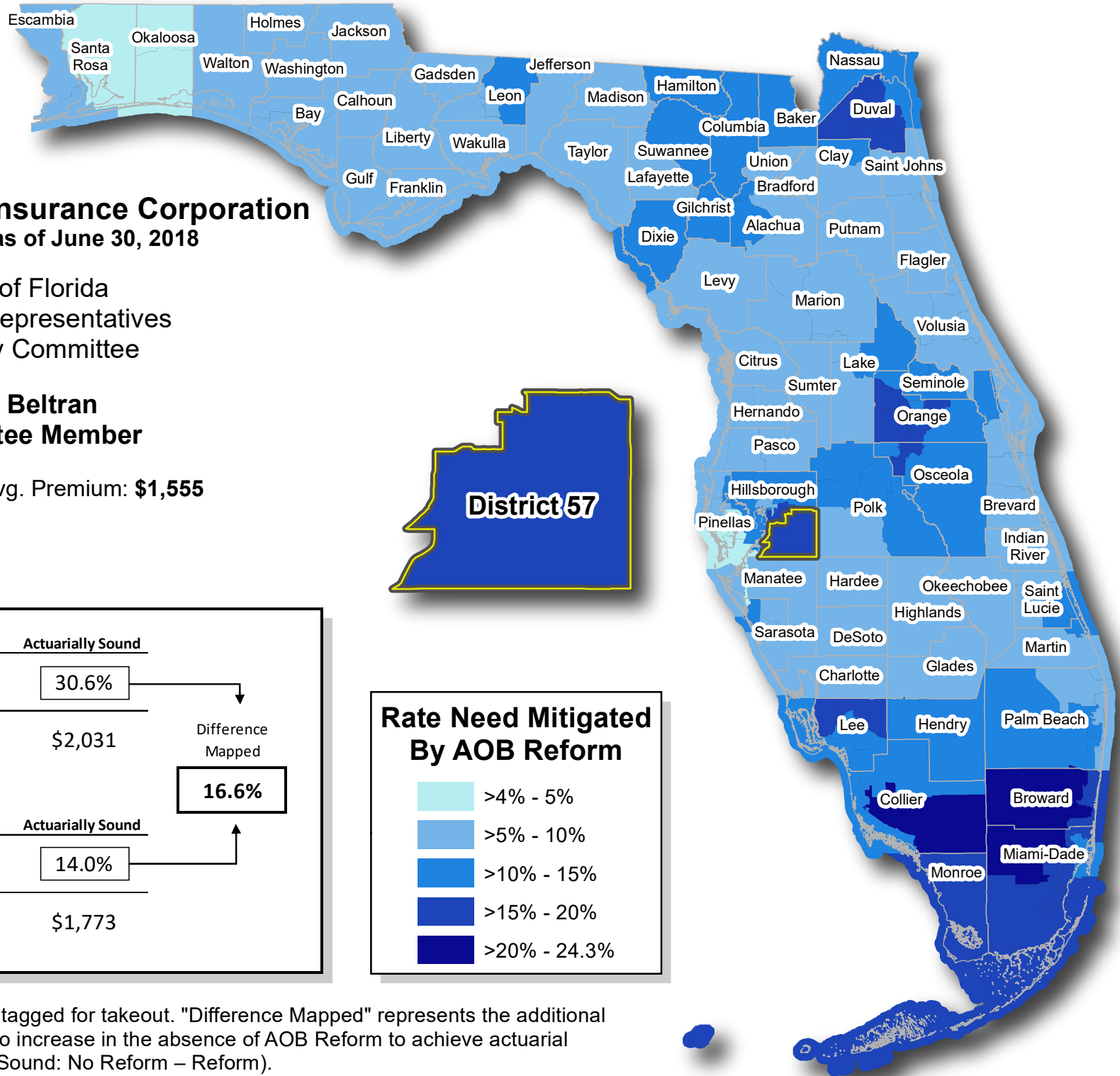
Citizens Property Insurance Corporation

HO-3 Policies as of June 30, 2018

State of Florida
House of Representatives
Judiciary Committee

Mike Beltran
Committee Member

Policies: **460** Avg. Premium: **\$1,555**



	Recommended		Actuarially Sound	
	Rate Change			
No AOB Reform	Rate Change	8.3%	30.6%	Difference Mapped
	Average Premium	\$1,684	\$2,031	
AOB Reform	Rate Change	8.5%	14.0%	16.6%
	Average Premium	\$1,688	\$1,773	

Rate Need Mitigated By AOB Reform

- >4% - 5%
- >5% - 10%
- >10% - 15%
- >15% - 20%
- >20% - 24.3%

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).