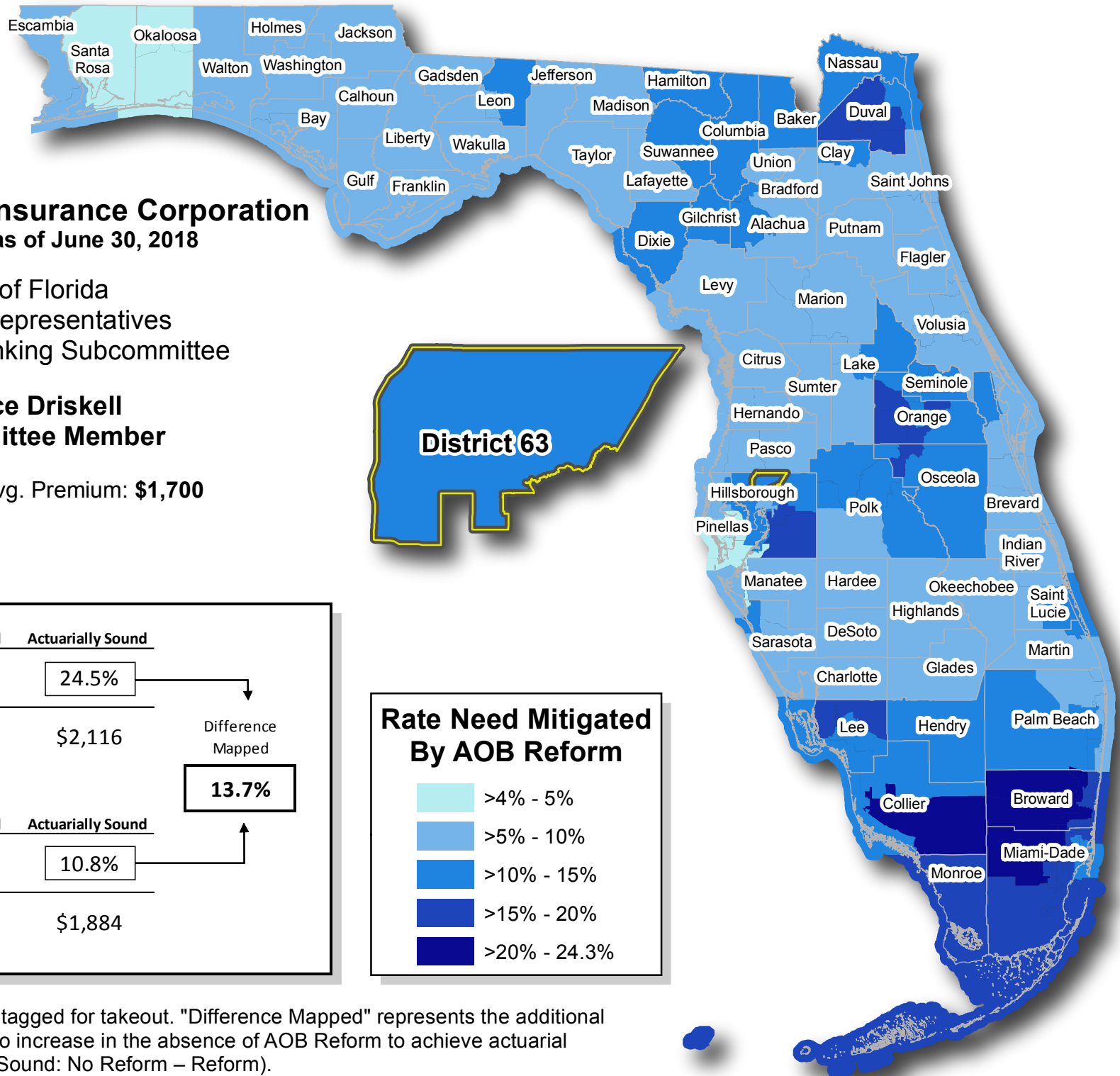


**Citizens Property Insurance Corporation**  
HO-3 Policies as of June 30, 2018

State of Florida  
House of Representatives  
Insurance & Banking Subcommittee

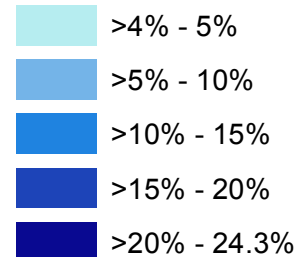
**Fentrice Driskell**  
Subcommittee Member

Policies: **843** Avg. Premium: **\$1,700**



	Recommended	Actuarially Sound	
No AOB Reform	Rate Change	7.8%	24.5%
	Average Premium	\$1,834	\$2,116
			Difference Mapped
			13.7%
	Recommended	Actuarially Sound	
AOB Reform	Rate Change	7.1%	10.8%
	Average Premium	\$1,822	\$1,884

**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).