

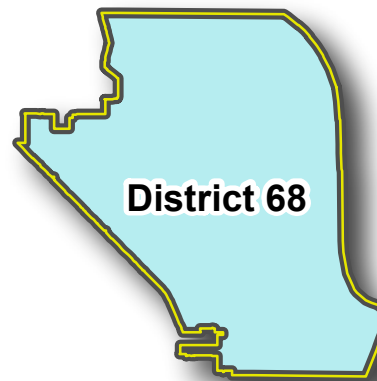
Citizens Property Insurance Corporation

HO-3 Policies as of June 30, 2018

State of Florida
House of Representatives
Insurance & Banking Subcommittee

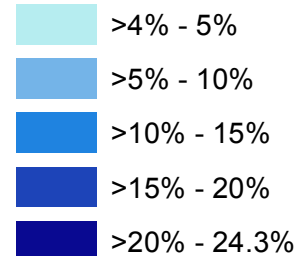
Ben Diamond
Subcommittee Member

Policies: **4,325** Avg. Premium: **\$1,630**



	Recommended	Actuarially Sound	
No AOB Reform	Rate Change	2.3%	1.2%
	Average Premium	\$1,667	\$1,650
			Difference Mapped
			4.3%
	Recommended	Actuarially Sound	
AOB Reform	Rate Change	-1.7%	-3.1%
	Average Premium	\$1,602	\$1,580

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).

