

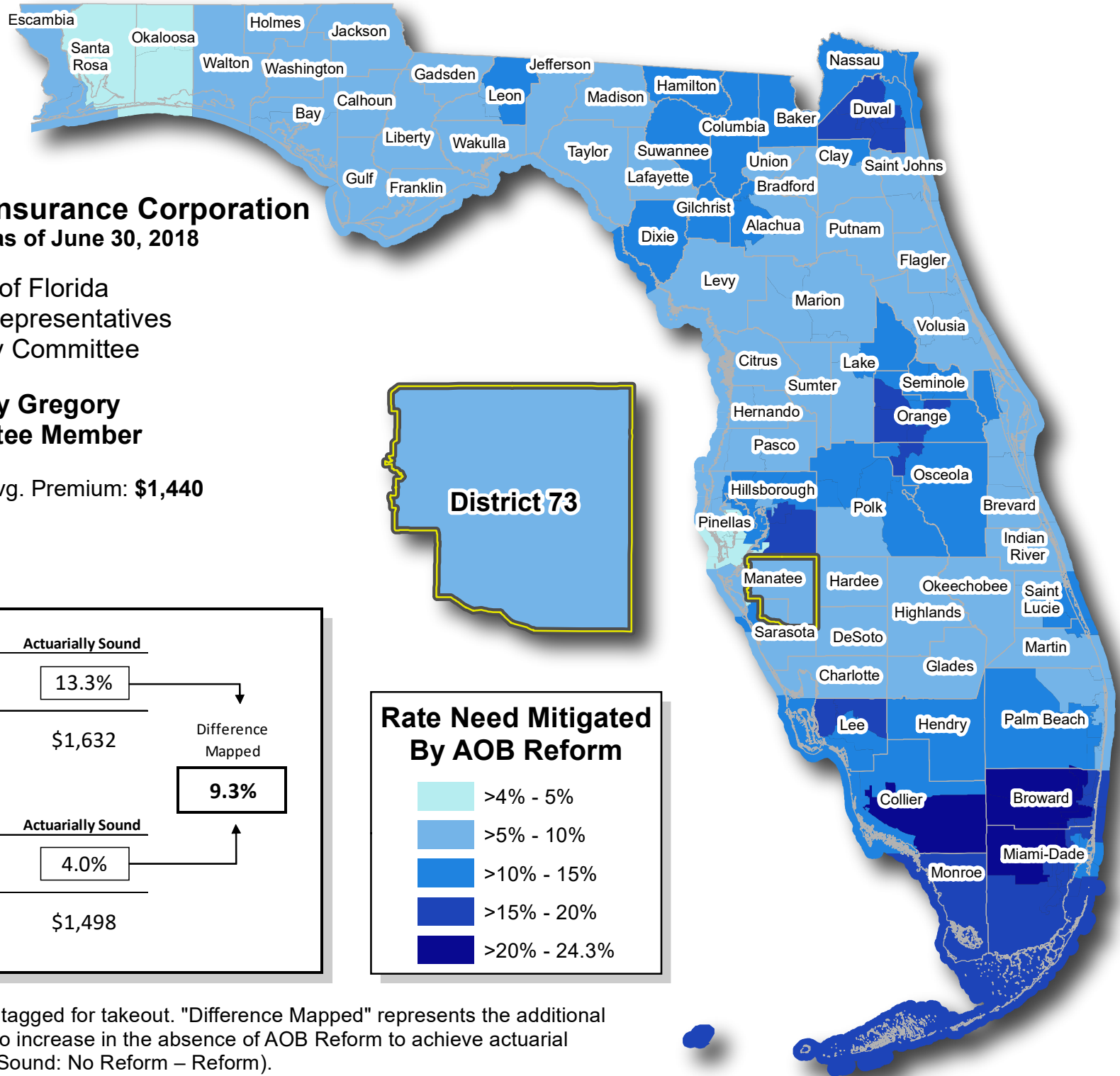
# Citizens Property Insurance Corporation

## HO-3 Policies as of June 30, 2018

State of Florida  
House of Representatives  
Judiciary Committee

**Tommy Gregory**  
Committee Member

Policies: **254** Avg. Premium: **\$1,440**



	Recommended	Actuarially Sound	
No AOB Reform	Rate Change	8.2%	13.3%
	Average Premium	\$1,558	\$1,632
			Difference Mapped
			9.3%
	Recommended	Actuarially Sound	
AOB Reform	Rate Change	4.7%	4.0%
	Average Premium	\$1,507	\$1,498

### 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).