

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

State of Florida
House of Representatives
Judiciary Committee

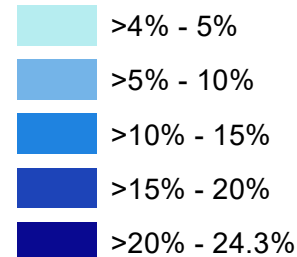
Heather Fitzenhagen
Committee Member

Policies: **131** Avg. Premium: **\$1,926**



	Recommended		Actuarially Sound	
	Rate Change			
No AOB Reform	Rate Change	9.0%	23.9%	Difference Mapped 13.5%
	Average Premium	\$2,100	\$2,386	
AOB Reform	Recommended		Actuarially Sound	
	Rate Change			
	Rate Change	8.3%	10.4%	
	Average Premium	\$2,085	\$2,126	

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).

