

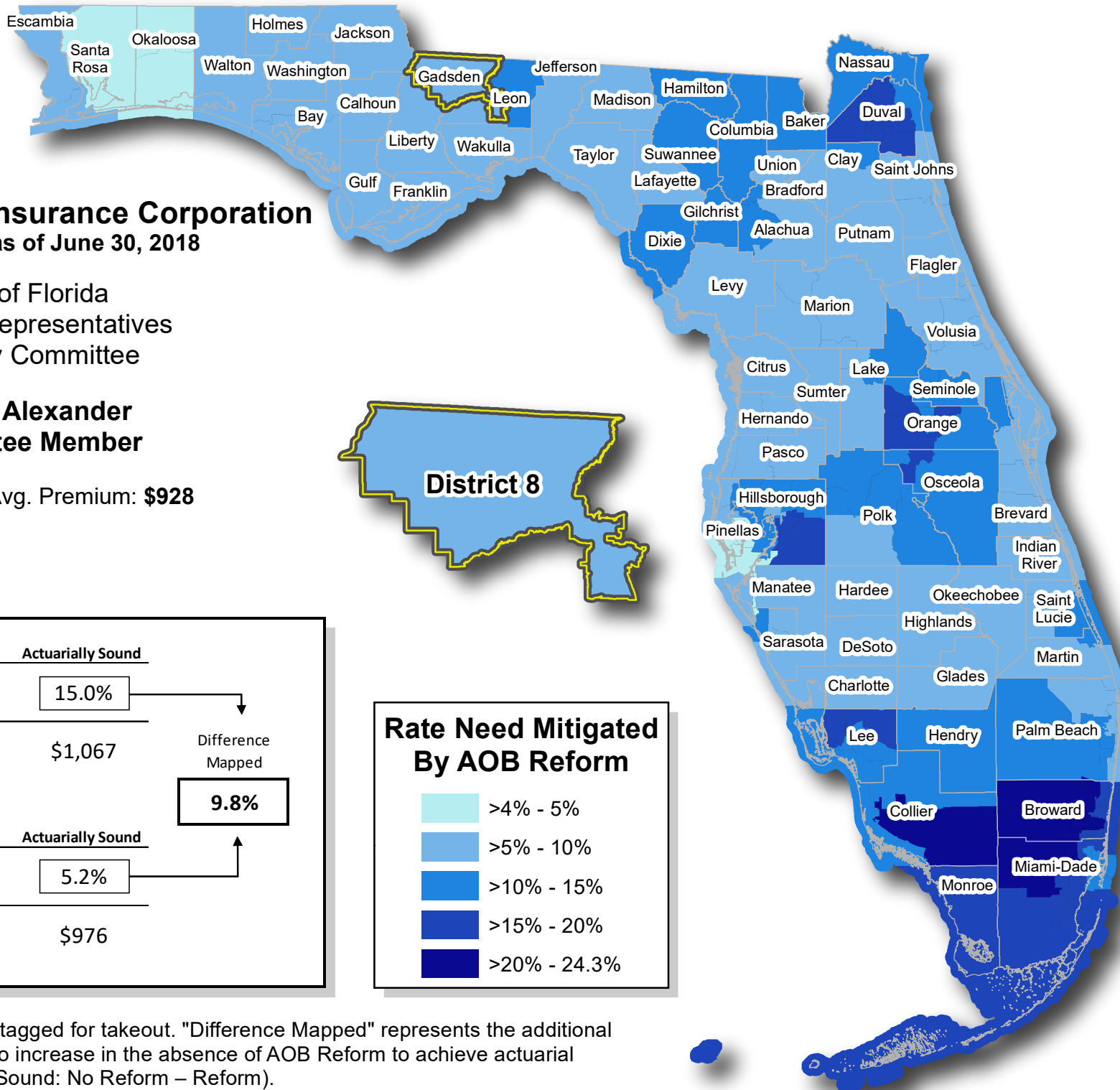
# Citizens Property Insurance Corporation

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

State of Florida  
House of Representatives  
Judiciary Committee

**Ramon Alexander**  
Committee Member

Policies: **112** Avg. Premium: **\$928**



|               | Recommended     | Actuarially Sound |                   |
|---------------|-----------------|-------------------|-------------------|
| No AOB Reform | Rate Change     | 8.1%              | 15.0%             |
|               | Average Premium | \$1,003           | \$1,067           |
|               |                 |                   | Difference Mapped |
|               |                 |                   | 9.8%              |
|               | Recommended     | Actuarially Sound |                   |
| AOB Reform    | Rate Change     | 4.8%              | 5.2%              |
|               | Average Premium | \$972             | \$976             |

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).