

Citizens Property Insurance Corporation

HO-3 Policies as of June 30, 2018

State of Florida
House of Representatives
Insurance & Banking Subcommittee

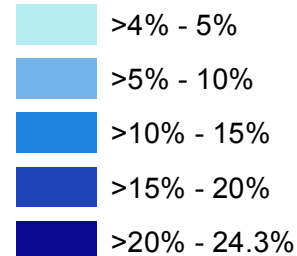
Michael A. "Mike" Caruso
Subcommittee Member

Policies: **1,547** Avg. Premium: **\$3,800**

District 89

	Recommended	Actuarially Sound	
No AOB Reform	Rate Change	8.4%	16.7%
	Average Premium	\$4,120	\$4,433
			Difference Mapped
			8.4%
	Recommended	Actuarially Sound	
AOB Reform	Rate Change	4.0%	8.3%
	Average Premium	\$3,953	\$4,115

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).

