

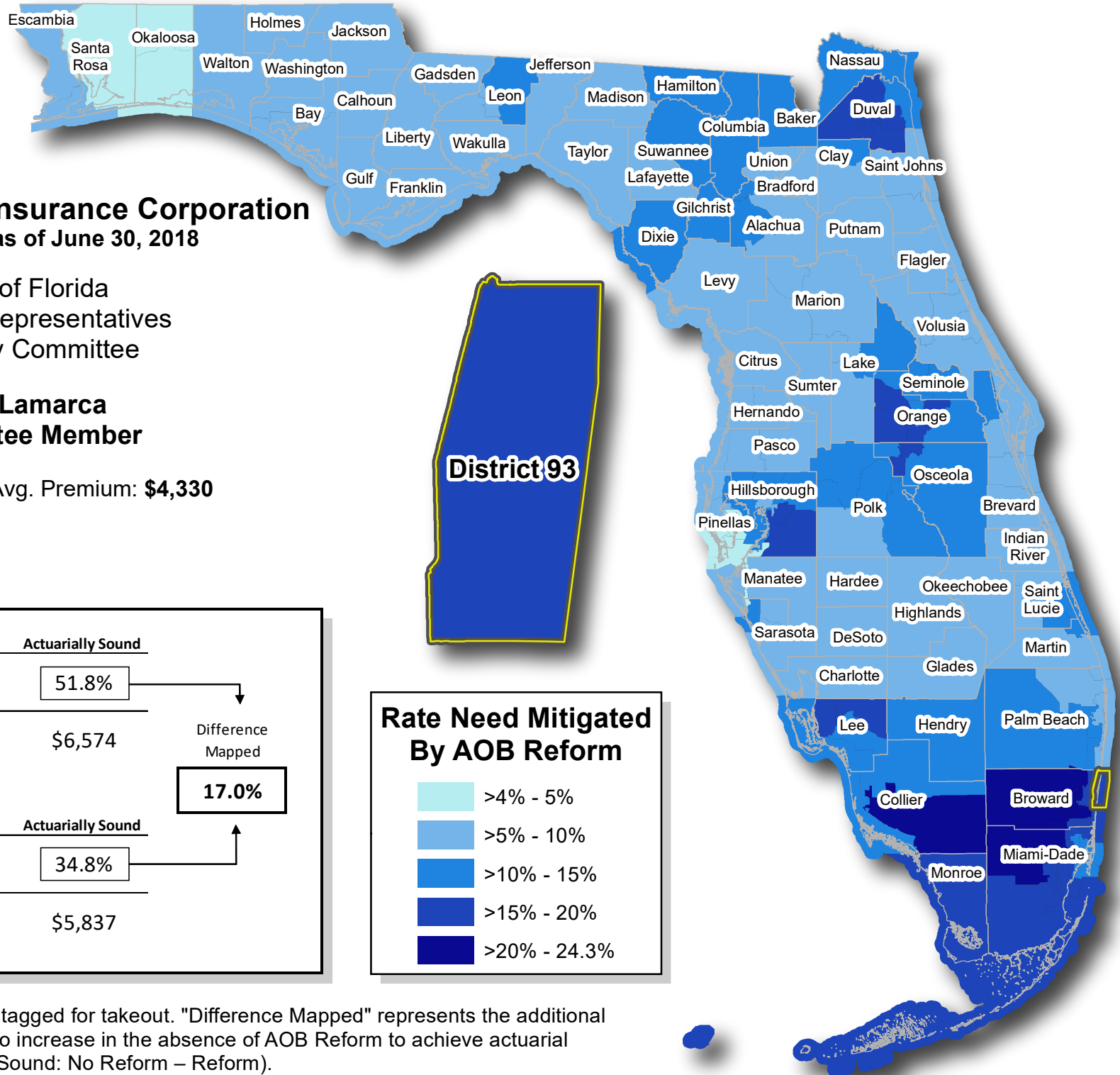
Citizens Property Insurance Corporation

HO-3 Policies as of June 30, 2018

State of Florida
House of Representatives
Judiciary Committee

Chip Lamarca
Committee Member

Policies: **1,954** Avg. Premium: **\$4,330**



	Recommended		Actuarially Sound
	Rate Change	10.0%	51.8%
No AOB Reform	Average Premium	\$4,762	\$6,574
Difference Mapped			
17.0%			
	Recommended		Actuarially Sound
	Rate Change	10.2%	34.8%
AOB Reform	Average Premium	\$4,770	\$5,837

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).