

# Citizens Property Insurance Corporation

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

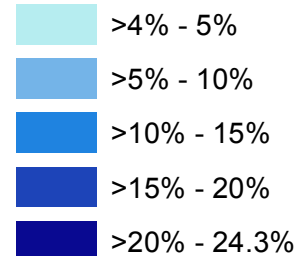
State of Florida  
House of Representatives  
Civil Justice Subcommittee

**Anika Tene Omphroy**  
Subcommittee Democratic Ranking Member

Policies: **2,598** Avg. Premium: **\$2,711**

	Recommended		Actuarially Sound	
	Rate Change			
No AOB Reform	Rate Change	9.9%	42.4%	Difference Mapped
	Average Premium	\$2,978	\$3,860	
AOB Reform	Rate Change	9.9%	22.1%	20.3%
	Average Premium	\$2,979	\$3,311	

### 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).

