

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

State of Florida
Senate
Banking & Insurance Committee

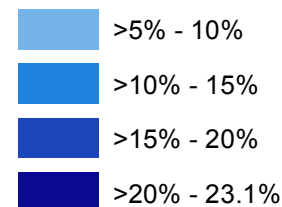
Doug Broxson
Committee Chair

Policies: **435** Avg. Premium: **\$1,999**



	Recommended	Actuarially Sound	
No AOB Reform	Rate Change	6.6%	9.3%
	Average Premium	\$2,131	\$2,184
			Difference Mapped
			5.7%
	Recommended	Actuarially Sound	
AOB Reform	Rate Change	3.2%	3.6%
	Average Premium	\$2,063	\$2,070

**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).

