

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

State of Florida
Senate
Judiciary Committee

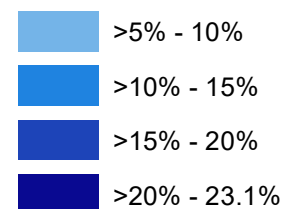
Dennis Baxley
Committee Member

Policies: **193** Avg. Premium: **\$1,012**



| | Recommended | Actuarially Sound | |
|---------------|-----------------|-------------------|-------------------|
| No AOB Reform | Rate Change | 9.4% | 16.9% |
| | Average Premium | \$1,107 | \$1,183 |
| | | | Difference Mapped |
| | | | 8.1% |
| | Recommended | Actuarially Sound | |
| AOB Reform | Rate Change | 8.3% | 8.8% |
| | Average Premium | \$1,096 | \$1,101 |

**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).

