

Citizens Property Insurance Corporation

HO-3 Policies as of June 30, 2018

State of Florida
Senate
Judiciary Committee

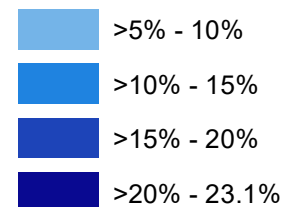
Kelli Stargel
Committee Member

Policies: **152** Avg. Premium: **\$1,271**



		<u>Recommended</u>	<u>Actuarially Sound</u>	
No AOB Reform	Rate Change	9.1%	13.3%	Difference Mapped
	Average Premium	\$1,387	\$1,440	
				10.0%
		<u>Recommended</u>	<u>Actuarially Sound</u>	
AOB Reform	Rate Change	3.4%	3.3%	
	Average Premium	\$1,314	\$1,312	

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).