

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

State of Florida  
Senate  
Banking & Insurance Committee

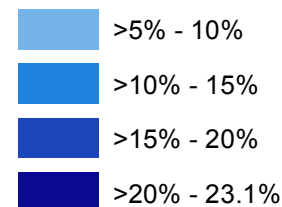
**Joe Gruters**  
Committee Member

Policies: **2,676** Avg. Premium: **\$1,602**



	Recommended		Actuarially Sound	
	Rate Change			
No AOB Reform	8.4%		15.8%	Difference Mapped 9.2%
	Average Premium	\$1,736	\$1,855	
	Recommended		Actuarially Sound	
	Rate Change			
AOB Reform	5.5%		6.6%	
	Average Premium	\$1,689	\$1,708	

**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).

