

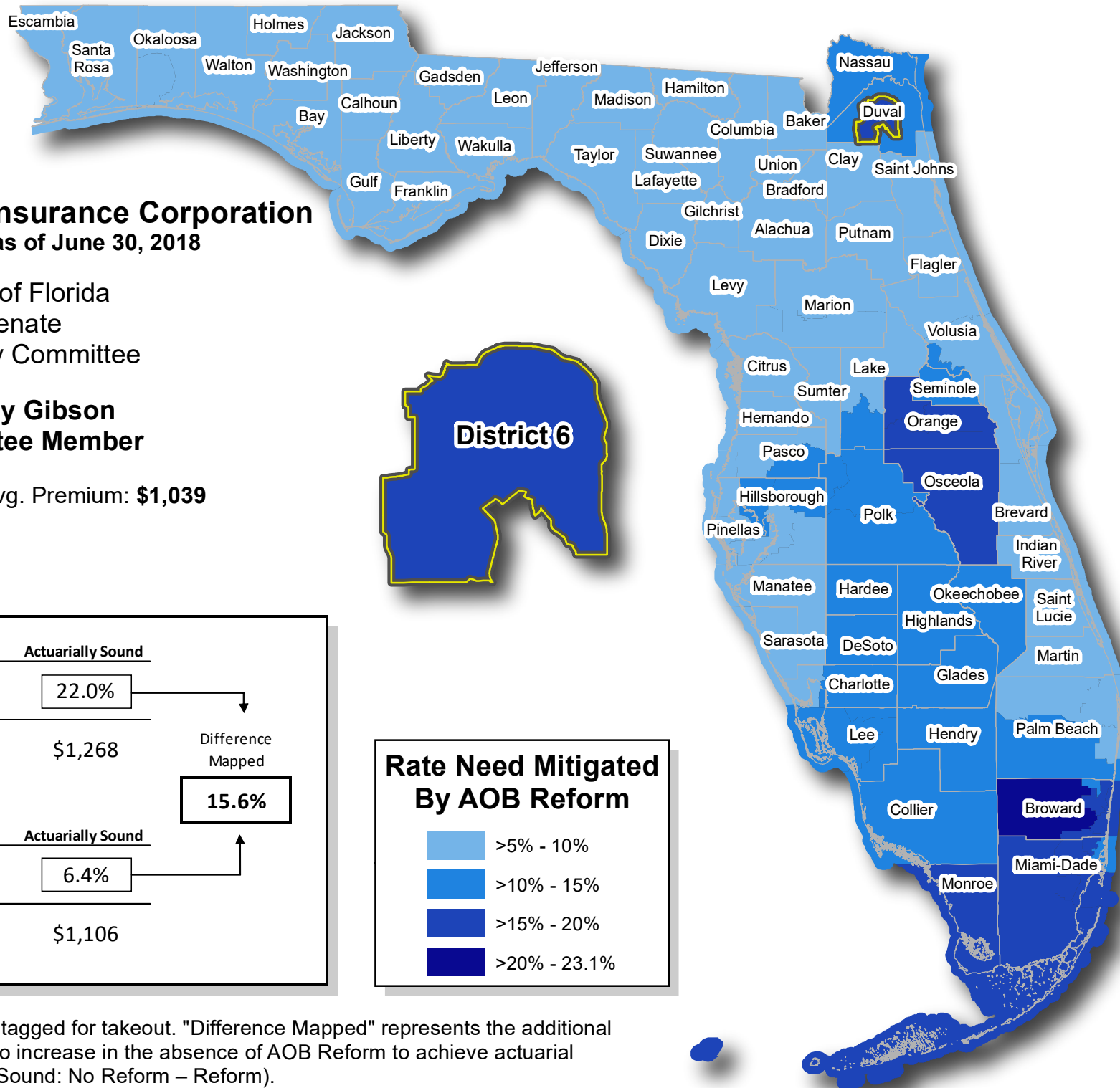
Citizens Property Insurance Corporation

HO-3 Policies as of June 30, 2018

State of Florida
Senate
Judiciary Committee

Audrey Gibson
Committee Member

Policies: **162** Avg. Premium: **\$1,039**



	Recommended	Actuarially Sound	
No AOB Reform	Rate Change	9.4%	22.0%
	Average Premium	\$1,137	\$1,268
			Difference Mapped
			15.6%
	Recommended	Actuarially Sound	
AOB Reform	Rate Change	6.6%	6.4%
	Average Premium	\$1,108	\$1,106

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).