

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

State of Florida  
Senate  
Banking & Insurance Committee

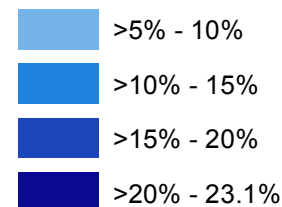
**Keith Perry**  
Committee Member

Policies: **198** Avg. Premium: **\$1,165**



	Recommended		Actuarially Sound	
No AOB Reform	Rate Change	9.0%	14.6%	Difference Mapped 9.3%
	Average Premium	\$1,270	\$1,336	
AOB Reform	Recommended		Actuarially Sound	
	Rate Change	5.7%	5.4%	
	Average Premium	\$1,231	\$1,228	

**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).