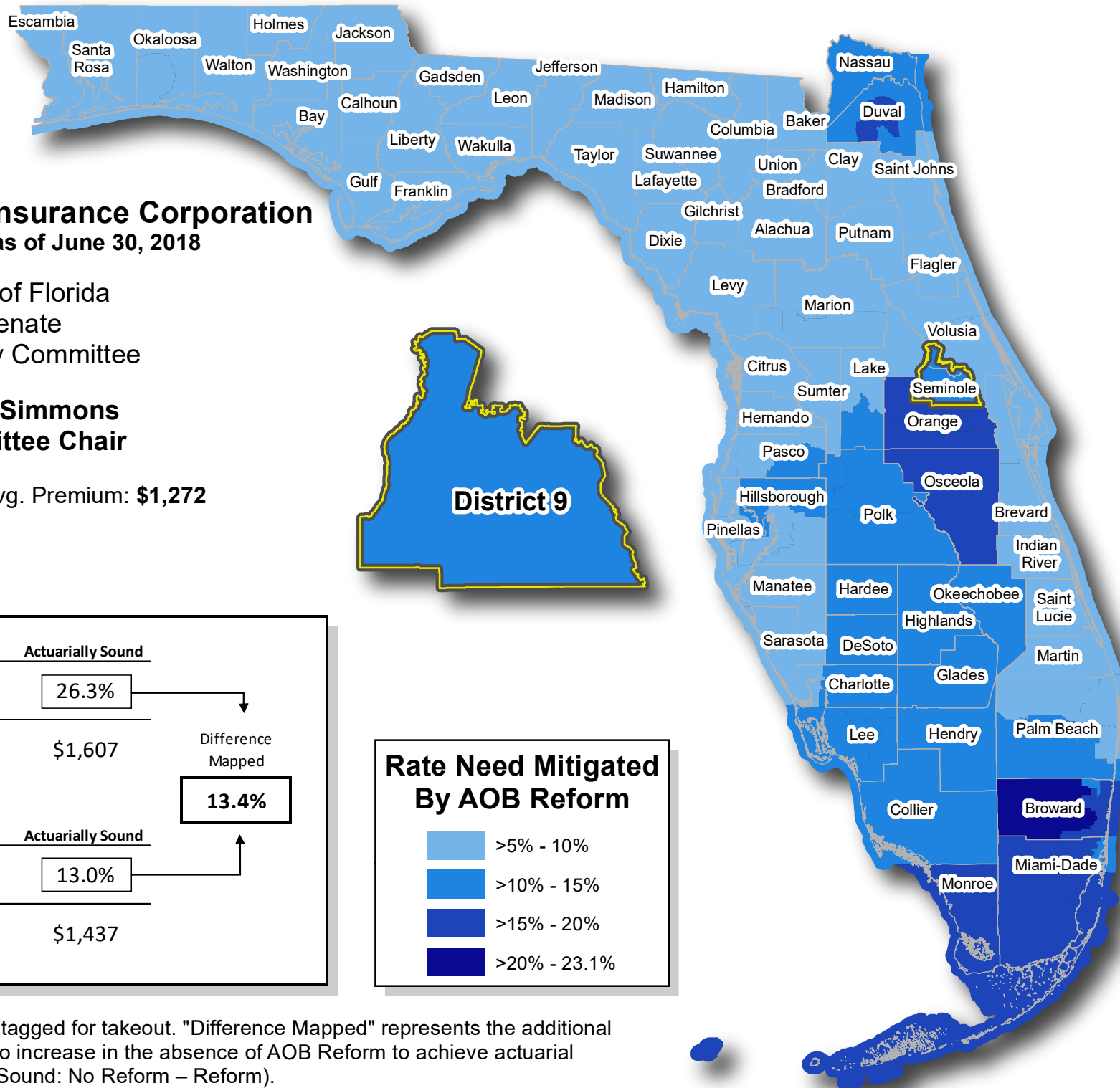


**Citizens Property Insurance Corporation**  
HO-3 Policies as of June 30, 2018

State of Florida  
Senate  
Judiciary Committee

**David Simmons**  
Committee Chair

Policies: **193** Avg. Premium: **\$1,272**



	Recommended	Actuarially Sound	
No AOB Reform	Rate Change	9.2%	26.3%
	Average Premium	\$1,390	\$1,607
AOB Reform	Rate Change	8.9%	13.0%
	Average Premium	\$1,385	\$1,437

Difference Mapped: **13.4%**

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).