

# **Citizens Property Insurance Corporation (Citizens)**

## **Public Rate Hearing**

**Tuesday, August 25, 2015  
9:00 a.m.**

# Citizens Proposed Overall Average Statewide Rate Changes:

## Homeowners:

**1.3% increase** in its multi-peril Personal Lines Account

**9.0% increase** in its wind only Coastal Account

## Dwelling/Fire:

**0.9% decrease** in its Personal Lines Account

**9.5% increase** in its wind only Coastal Account

## Mobile Homeowners:

**5.3% decrease** in its multi-peril Personal Lines Account

**10.4% increase** in its wind only Coastal Account

## Mobile Homeowners Dwelling Fire:

**4.1% decrease** in its Personal Lines Account

**9.8% increase** in its wind only Coastal Account

## Commercial filings:

Average rate changes range from a 2.7% decrease to a 11.0% increase.

# Total Reinsurance Costs (Based on AIR Model)

		Prior Filing (Eff. 2/1/2015)	Current Filing (Eff. 2/1/2016)
HO—Owners Policy Type	<b>Total</b>	<b>15.4%</b>	<b>26.6%</b>
	Coastal Account	15.4%	38.8%
	Inland (PLA)	15.4%	2.6%
MHO—Mobile Homeowners Policy Type	<b>Total</b>	<b>4.5%</b>	<b>10.2%</b>
	Coastal Account	4.5%	27.8%
	Inland (PLA)	4.5%	1.5%

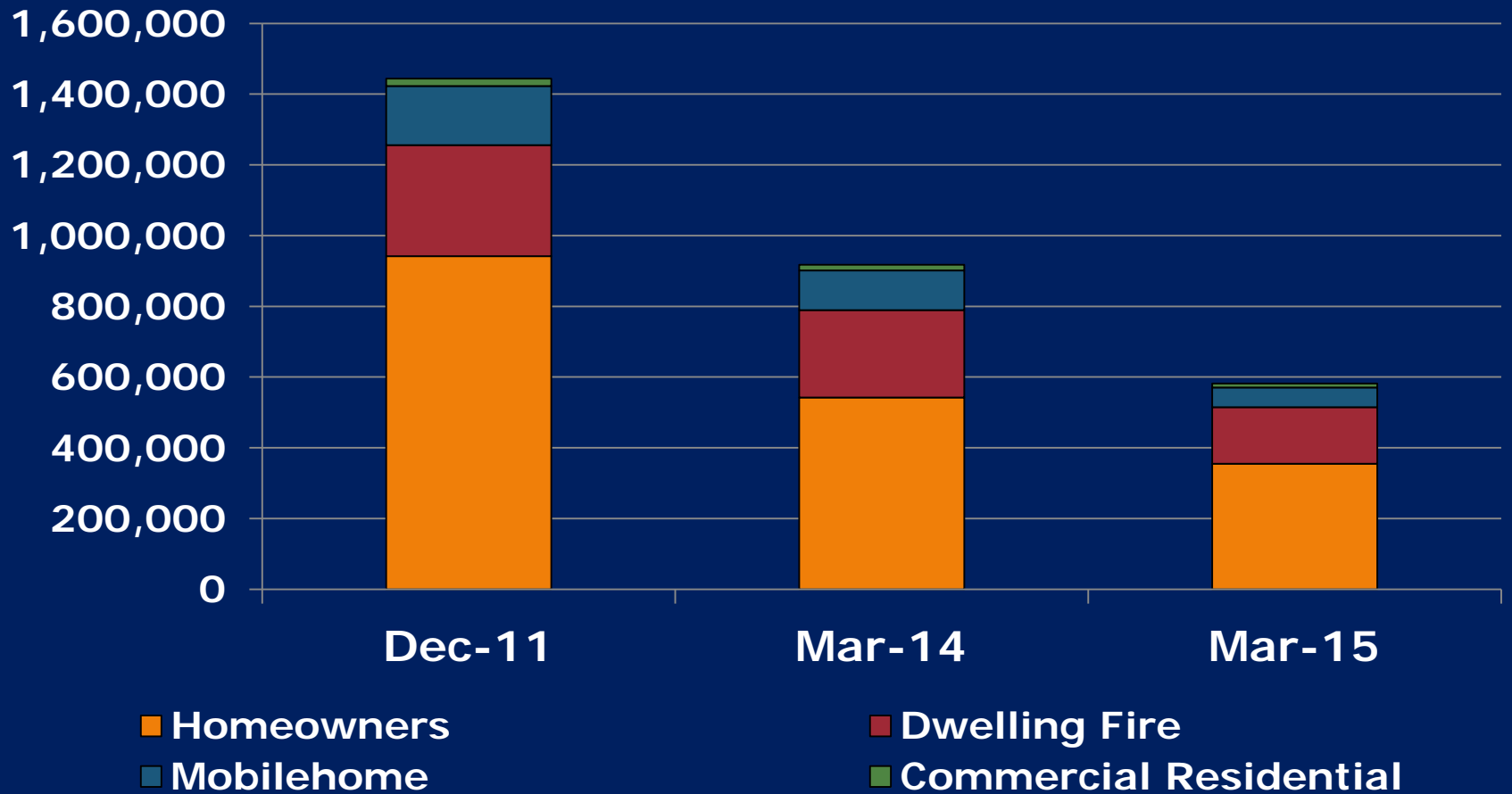


# Pre-Event Funding (Based on AIR Model)

		Prior Filing (Eff. 2/1/2015)	Current Filing (Eff. 2/1/2016)
<b>HO– Owners Policy Type</b>	<b>Total</b>	<b>4.0%</b>	<b>10.5%</b>
	Coastal Account	4.0%	11.9%
	Inland (PLA)	4.0%	7.7%
<b>MHO–Mobile Homeowners Policy Type</b>	<b>Total</b>	<b>2.6%</b>	<b>6.0%</b>
	Coastal Account	2.6%	8.6%
	Inland (PLA)	2.6%	4.6%



# Citizens Total Policy Count



Source: Data submitted in the Quarterly & Supplemental Reporting System – Next Generation (QUASR-ng)