

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

**Representative  
Joy Goff-Marcil**

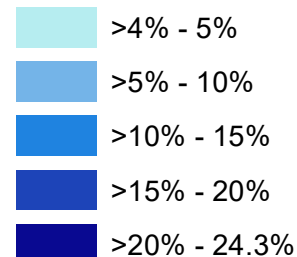
Policies: **51** Avg. Premium: **\$1,308**



|               | Recommended     |         | Actuarially Sound |
|---------------|-----------------|---------|-------------------|
|               | Rate Change     |         |                   |
| No AOB Reform | Rate Change     | 9.3%    | 26.0%             |
|               | Average Premium | \$1,429 | \$1,648           |
| AOB Reform    | Rate Change     | 9.0%    | 11.8%             |
|               | Average Premium | \$1,426 | \$1,462           |

Difference Mapped: **14.2%**

**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).

