

Citizens Property Insurance Corporation

HO-3 Policies as of June 30, 2018

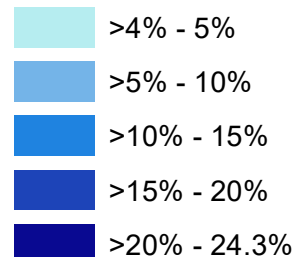
Representative Blaise Ingoglia

Policies: **8,019** Avg. Premium: **\$1,277**



	Recommended	Actuarially Sound	
No AOB Reform	Rate Change	6.9%	-0.6%
	Average Premium	\$1,365	\$1,269
			Difference Mapped
			6.5%
	Recommended	Actuarially Sound	
AOB Reform	Rate Change	2.5%	-7.0%
	Average Premium	\$1,308	\$1,187

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).

