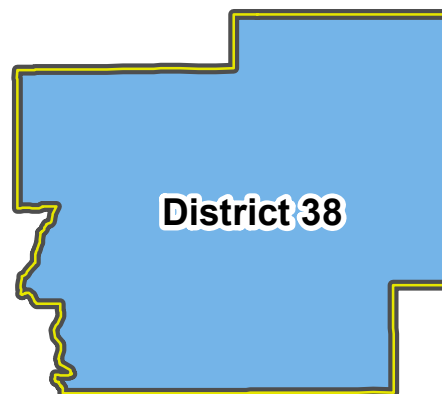


Citizens Property Insurance Corporation HO-3 Policies as of June 30, 2018

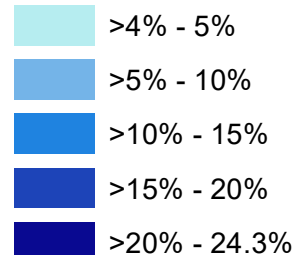
Representative Pending Special Election

Policies: **448** Avg. Premium: **\$1,309**



	Recommended	Actuarially Sound	
No AOB Reform	Rate Change	7.2%	2.2%
	Average Premium	\$1,403	\$1,338
			Difference Mapped
			7.9%
	Recommended	Actuarially Sound	
AOB Reform	Rate Change	0.4%	-5.7%
	Average Premium	\$1,315	\$1,235

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).

