

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

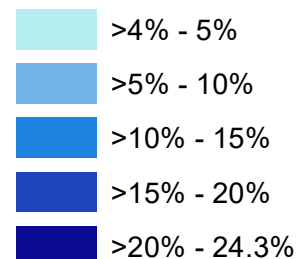
**Representative
Chris Sprowls**

Policies: **5,925** Avg. Premium: **\$1,663**



		<u>Recommended</u>	<u>Actuarially Sound</u>	
No AOB Reform	Rate Change	5.4%	4.0%	Difference Mapped <div>6.3%</div>
	Average Premium	\$1,752	\$1,729	
		<u>Recommended</u>	<u>Actuarially Sound</u>	
AOB Reform	Rate Change	-0.9%	-2.3%	
	Average Premium	\$1,648	\$1,624	

**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).

