

Citizens Property Insurance Corporation

HO-3 Policies as of June 30, 2018

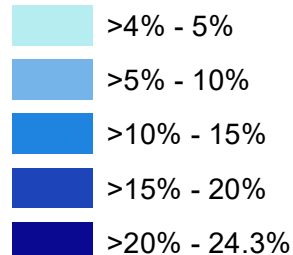
Representative Pending Special Election

Policies: **132** Avg. Premium: **\$1,657**



	Recommended		Actuarially Sound
	Rate Change	3.5%	3.9%
No AOB Reform	Average Premium	\$1,714	\$1,722
Difference Mapped			
8.2%			
	Recommended		Actuarially Sound
	Rate Change	-3.2%	-4.3%
AOB Reform	Average Premium	\$1,603	\$1,586

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).

