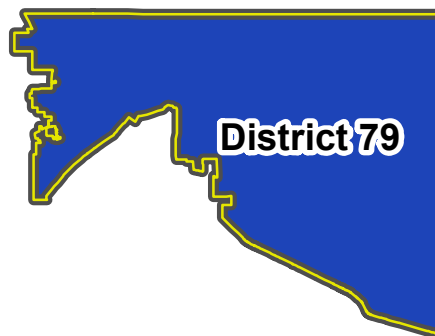


Citizens Property Insurance Corporation

HO-3 Policies as of June 30, 2018

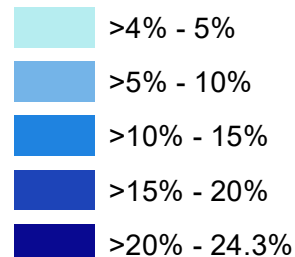
Representative Spencer Roach

Policies: **284** Avg. Premium: **\$1,368**



	Recommended	Actuarially Sound	
No AOB Reform	Rate Change	9.1%	27.3%
	Average Premium	\$1,493	\$1,742
			Difference Mapped
			15.9%
	Recommended	Actuarially Sound	
AOB Reform	Rate Change	8.9%	11.4%
	Average Premium	\$1,490	\$1,525

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).

