

Citizens Property Insurance Corporation

HO-3 Policies as of June 30, 2018

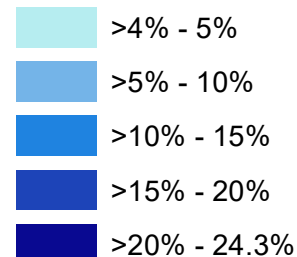
**Representative
Matt Willhite**

Policies: **550** Avg. Premium: **\$2,746**



	Recommended	Actuarially Sound	
No AOB Reform	Rate Change	6.5%	7.9%
	Average Premium	\$2,926	\$2,964
			Difference Mapped
			10.5%
	Recommended	Actuarially Sound	
AOB Reform	Rate Change	-2.5%	-2.6%
	Average Premium	\$2,679	\$2,675

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).

