

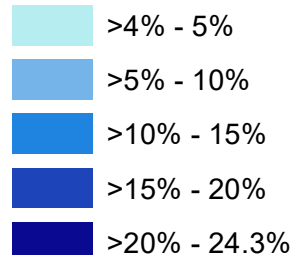
Citizens Property Insurance Corporation
HO-3 Policies as of June 30, 2018

**Representative
David Silvers**

Policies: **1,822** Avg. Premium: **\$2,446**

| | | Recommended | Actuarially Sound | |
|---------------|-----------------|-------------|-------------------|-------------------|
| No AOB Reform | Rate Change | 6.2% | 8.2% | Difference Mapped |
| | Average Premium | \$2,597 | \$2,646 | |
| | | | | 8.6% |
| | | Recommended | Actuarially Sound | |
| AOB Reform | Rate Change | -0.9% | -0.5% | |
| | Average Premium | \$2,424 | \$2,434 | |

**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).

