

Citizens Property Insurance Corporation

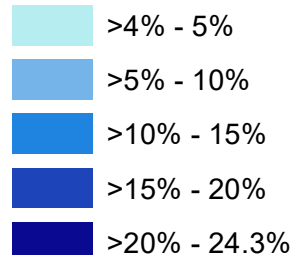
HO-3 Policies as of June 30, 2018

**Representative
Al Jacquet**

Policies: **1,957** Avg. Premium: **\$2,877**

	Recommended		Actuarially Sound
	Rate Change		
No AOB Reform	8.3%		14.5%
	Average Premium	\$3,117	\$3,295
Difference Mapped			
8.0%			
	Recommended		Actuarially Sound
	Rate Change		
AOB Reform	3.8%		6.5%
	Average Premium	\$2,987	\$3,064

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).

