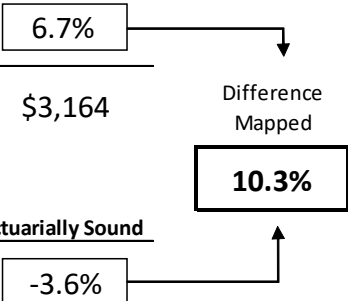


Citizens Property Insurance Corporation
HO-3 Policies as of June 30, 2018

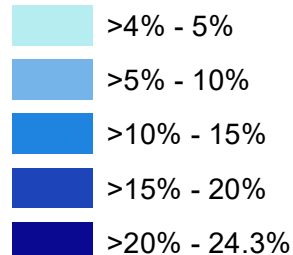
**Representative
Emily Slosberg**

Policies: **1,339** Avg. Premium: **\$2,967**

District 91

		<u>Recommended</u>	<u>Actuarially Sound</u>	
No AOB Reform	Rate Change	6.0%	6.7%	
	Average Premium	\$3,144	\$3,164	
Difference Mapped				
10.3%				
		<u>Recommended</u>	<u>Actuarially Sound</u>	
AOB Reform	Rate Change	-3.4%	-3.6%	
	Average Premium	\$2,865	\$2,860	

**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).

