

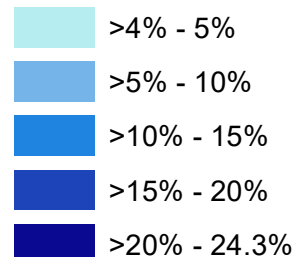
Citizens Property Insurance Corporation
HO-3 Policies as of June 30, 2018

Representative
Patricia H. Williams

Policies: **2,114** Avg. Premium: **\$2,837**

	Recommended		Actuarially Sound	
	Rate Change			
No AOB Reform	Rate Change	9.9%	42.5%	Difference Mapped
	Average Premium	\$3,119	\$4,042	
AOB Reform	Rate Change	9.9%	23.1%	19.3%
	Average Premium	\$3,117	\$3,494	

**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).

