

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

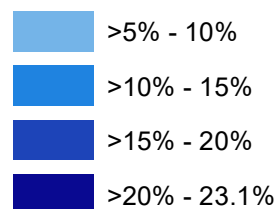
**Senator
Wilton Simpson**

Policies: **12,492** Avg. Premium: **\$1,332**



		<u>Recommended</u>	<u>Actuarially Sound</u>	
No AOB Reform	Rate Change	6.9%	0.1%	Difference Mapped 6.8%
	Average Premium	\$1,423	\$1,333	
		<u>Recommended</u>	<u>Actuarially Sound</u>	
AOB Reform	Rate Change	2.1%	-6.8%	
	Average Premium	\$1,361	\$1,242	

**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).

