

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

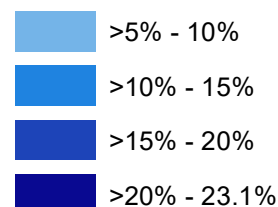
**Senator
Linda Stewart**

Policies: **168** Avg. Premium: **\$1,427**



	Recommended		Actuarially Sound
	Rate Change	Average Premium	
No AOB Reform	9.3%	\$1,559	23.7%
			15.4%
	Recommended		Actuarially Sound
	Rate Change	Average Premium	
AOB Reform	8.3%	\$1,545	8.3%

**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).