

Citizens Property Insurance Corporation

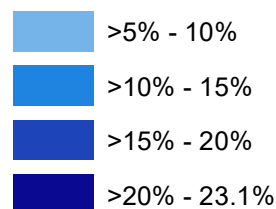
HO-3 Policies as of June 30, 2018

**Senator
Victor M. Torres, Jr.**

Policies: **225** Avg. Premium: **\$1,355**

	Recommended		Actuarially Sound
	Rate Change		
No AOB Reform	9.4%		32.8%
	Average Premium	\$1,482	\$1,800
Difference Mapped			
16.7%			
	Recommended		Actuarially Sound
	Rate Change		
AOB Reform	9.4%		16.1%
	Average Premium	\$1,483	\$1,574

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).

