

Citizens Property Insurance Corporation

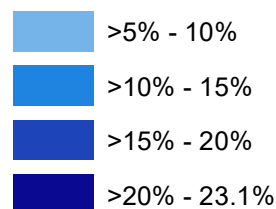
HO-3 Policies as of June 30, 2018

**Senator
Ed Hooper**

Policies: **13,826** Avg. Premium: **\$1,569**

		Recommended	Actuarially Sound	Difference Mapped
No AOB Reform	Rate Change	6.0%	4.3%	
	Average Premium	\$1,662	\$1,637	
				6.4%
		Recommended	Actuarially Sound	
AOB Reform	Rate Change	0.2%	-2.0%	
	Average Premium	\$1,571	\$1,537	

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).