

Citizens Property Insurance Corporation

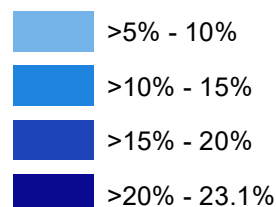
HO-3 Policies as of June 30, 2018

**Senator
Janet Cruz**

Policies: **7,497** Avg. Premium: **\$1,505**

	Recommended		Actuarially Sound	
	Rate Change			
No AOB Reform	Rate Change	8.2%	21.7%	Difference Mapped 12.7%
	Average Premium	\$1,628	\$1,832	
	Recommended		Actuarially Sound	
	Rate Change			
AOB Reform	Rate Change	6.3%	9.0%	
	Average Premium	\$1,601	\$1,641	

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).

