

# Citizens Property Insurance Corporation

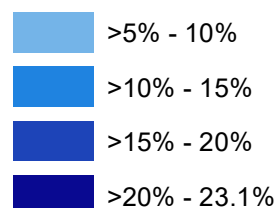
## HO-3 Policies as of June 30, 2018

**Senator  
Bill Galvano**

Policies: **1,778** Avg. Premium: **\$1,614**

No AOB Reform		Recommended	Actuarially Sound	Difference Mapped
	Rate Change	8.2%	16.6%	
	Average Premium	\$1,747	\$1,883	
AOB Reform		Recommended	Actuarially Sound	Difference Mapped
	Rate Change	5.5%	6.8%	
	Average Premium	\$1,703	\$1,724	

### 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).

