

Citizens Property Insurance Corporation

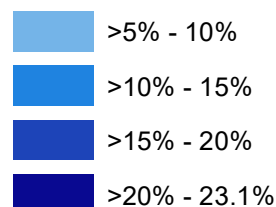
HO-3 Policies as of June 30, 2018

**Senator
Ben Albritton**

Policies: **366** Avg. Premium: **\$1,499**

	Recommended		Actuarially Sound	
	Rate Change	9.0%	15.7%	
No AOB Reform	Average Premium	\$1,634	\$1,735	Difference Mapped 11.2%
	Recommended		Actuarially Sound	
	Rate Change	4.6%	4.5%	
AOB Reform	Average Premium	\$1,568	\$1,567	

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).

