

Citizens Property Insurance Corporation
HO-3 Policies as of June 30, 2018

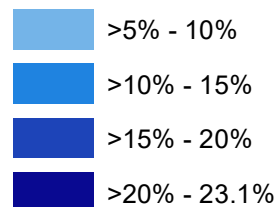
Senator
Lizbeth Benacquisto

Policies: **696** Avg. Premium: **\$1,855**

District 27

| | | <u>Recommended</u> | <u>Actuarially Sound</u> | |
|---------------|-----------------|--------------------|--------------------------|-------------------|
| No AOB Reform | Rate Change | 8.8% | 26.1% | Difference Mapped |
| | Average Premium | \$2,019 | \$2,340 | |
| | | | | |
| | | <u>Recommended</u> | <u>Actuarially Sound</u> | |
| AOB Reform | Rate Change | 8.5% | 13.3% | 12.9% |
| | Average Premium | \$2,013 | \$2,101 | |

**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).