

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

**Senator  
Kathleen Passidomo**

Policies: **606** Avg. Premium: **\$1,710**

**District 28**

	Recommended		Actuarially Sound
	Rate Change		
No AOB Reform	9.2%		24.5%
	Average Premium	\$1,867	\$2,129
Difference Mapped			
12.6%			
	Recommended		Actuarially Sound
	Rate Change		
AOB Reform	9.0%		11.9%
	Average Premium	\$1,864	\$1,913

**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).