

Citizens Property Insurance Corporation

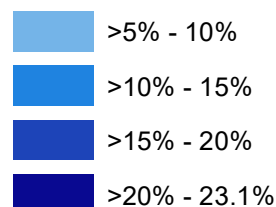
HO-3 Policies as of June 30, 2018

**Senator
Kevin J. Rader**

Policies: **3,023** Avg. Premium: **\$3,431**

No AOB Reform		Recommended	Actuarially Sound	Difference Mapped
	Rate Change	8.0%	25.1%	
	Average Premium	\$3,707	\$4,291	
AOB Reform		Recommended	Actuarially Sound	14.4%
	Rate Change	3.0%	10.6%	
	Average Premium	\$3,533	\$3,796	

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).

