

# Citizens Property Insurance Corporation

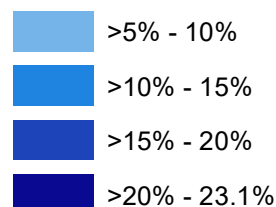
## HO-3 Policies as of June 30, 2018

**Senator  
Bobby Powell**

Policies: **3,661** Avg. Premium: **\$2,871**

No AOB Reform		Recommended	Actuarially Sound	Difference Mapped
	Rate Change	7.3%	12.4%	
	Average Premium	\$3,082	\$3,227	
AOB Reform		Recommended	Actuarially Sound	Difference Mapped
	Rate Change	1.2%	3.4%	
	Average Premium	\$2,906	\$2,969	

### 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).

