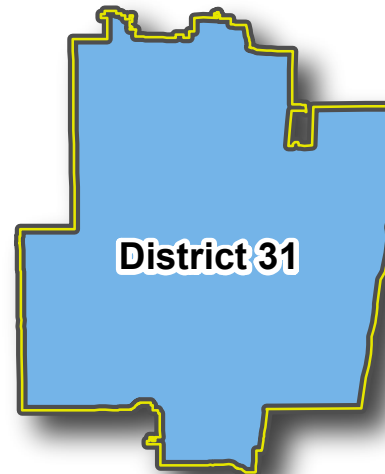


Citizens Property Insurance Corporation

HO-3 Policies as of June 30, 2018

**Senator
Lori Berman**

Policies: **5,024** Avg. Premium: **\$2,712**



No AOB Reform		Recommended	Actuarially Sound	Difference Mapped
	Rate Change	6.8%	10.1%	
	Average Premium	\$2,897	\$2,985	
AOB Reform		Recommended	Actuarially Sound	Difference Mapped
	Rate Change	-0.2%	1.0%	
	Average Premium	\$2,706	\$2,739	

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).