

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

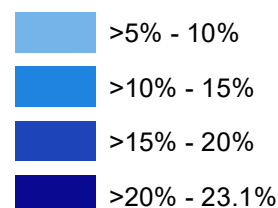
**Senator
Lauren Book**

Policies: **7,872** Avg. Premium: **\$3,171**



	Recommended		Actuarially Sound
	Rate Change		
No AOB Reform	9.9%		51.6%
	Average Premium	\$3,484	\$4,807
Difference Mapped			
23.1%			
	Recommended		Actuarially Sound
	Rate Change		
AOB Reform	9.9%		28.5%
	Average Premium	\$3,487	\$4,074

**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).

