

# Citizens Property Insurance Corporation

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

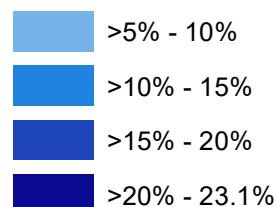
**Senator**  
**Jason W. B. Pizzo**

Policies: **4,036** Avg. Premium: **\$4,411**



	Recommended		Actuarially Sound
	Rate Change	8.4%	19.3%
No AOB Reform	Average Premium	\$4,783	\$5,263
Difference Mapped			
13.4%			
	Recommended		Actuarially Sound
	Rate Change	2.6%	5.9%
AOB Reform	Average Premium	\$4,524	\$4,670

### 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).