

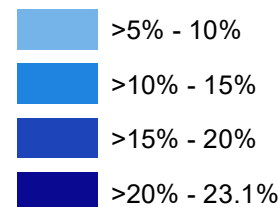
Citizens Property Insurance Corporation
HO-3 Policies as of June 30, 2018

**Senator
Anitere Flores**

Policies: **10,985** Avg. Premium: **\$3,307**

	Recommended		Actuarially Sound
	Rate Change	10.1%	35.0%
No AOB Reform	Average Premium	\$3,641	\$4,466
	Difference Mapped 18.9%		
	Recommended		Actuarially Sound
	Rate Change	5.4%	16.2%
AOB Reform	Average Premium	\$3,485	\$3,841

**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).

