

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

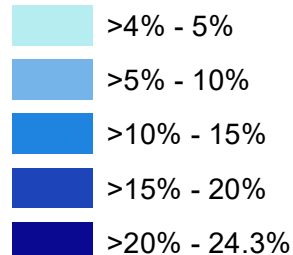
**Representative**  
**Sharon Pritchett**

Policies: **4,508** Avg. Premium: **\$2,991**

**District 102**

	Recommended	Actuarially Sound	
No AOB Reform	Rate Change	10.1%	29.5%
	Average Premium	\$3,294	\$3,873
			Difference Mapped
			18.4%
	Recommended	Actuarially Sound	
AOB Reform	Rate Change	5.2%	11.0%
	Average Premium	\$3,146	\$3,321

**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).

