

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

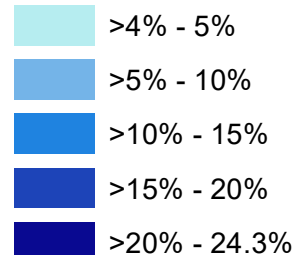
**Representative  
Richard Stark**

Policies: **2,743** Avg. Premium: **\$3,095**

**District 104**

	Recommended		Actuarially Sound
	Rate Change		
No AOB Reform	9.9%		56.0%
	Average Premium	\$3,400	\$4,827
Difference Mapped			
24.3%			
	Recommended		Actuarially Sound
	Rate Change		
AOB Reform	10.0%		31.7%
	Average Premium	\$3,405	\$4,075

**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).

