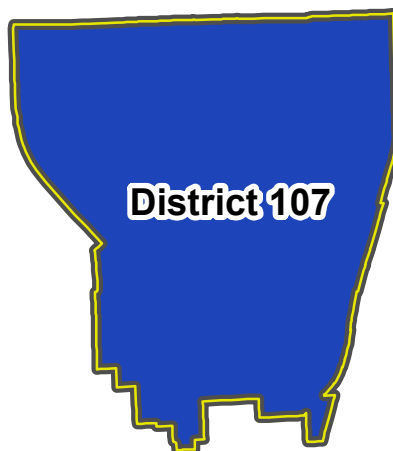


**Citizens Property Insurance Corporation**  
HO-3 Policies as of June 30, 2018

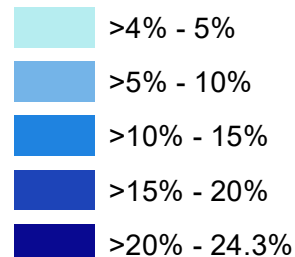
**Representative  
Barbara Watson**

Policies: **2,561** Avg. Premium: **\$4,223**



	Recommended	Actuarially Sound	
No AOB Reform	Rate Change	9.9%	19.8%
	Average Premium	\$4,639	\$5,057
			Difference Mapped
			15.3%
	Recommended	Actuarially Sound	
AOB Reform	Rate Change	3.0%	4.5%
	Average Premium	\$4,348	\$4,411

**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).

