

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

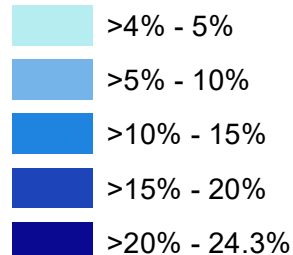
**Representative**  
**Dr. James Bush III**

Policies: **2,405** Avg. Premium: **\$3,352**

**District 109**

	Recommended		Actuarially Sound	
	Rate Change			
No AOB Reform	Rate Change	8.2%	14.9%	Difference Mapped
	Average Premium	\$3,628	\$3,851	
AOB Reform	Rate Change	-0.2%	0.6%	14.3%
	Average Premium	\$3,347	\$3,371	

**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).