

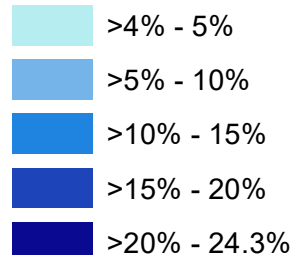
Citizens Property Insurance Corporation
HO-3 Policies as of June 30, 2018

Representative
Kionne L. McGhee

Policies: **4,590** Avg. Premium: **\$2,906**

	Recommended		Actuarially Sound	
	Rate Change	10.0%	35.8%	
No AOB Reform	Average Premium	\$3,197	\$3,947	Difference Mapped 19.3%
	Recommended		Actuarially Sound	
	Rate Change	5.3%	16.5%	
AOB Reform	Average Premium	\$3,060	\$3,385	

**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).

