

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

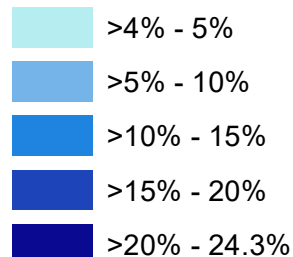
**Representative  
Holly Raschein**

Policies: **2,695** Avg. Premium: **\$3,451**

**District 120**

	Recommended	Actuarially Sound	
No AOB Reform	Rate Change	10.1%	41.4%
	Average Premium	\$3,799	\$4,879
			Difference Mapped
			17.2%
	Recommended	Actuarially Sound	
AOB Reform	Rate Change	6.0%	24.1%
	Average Premium	\$3,658	\$4,284

**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).