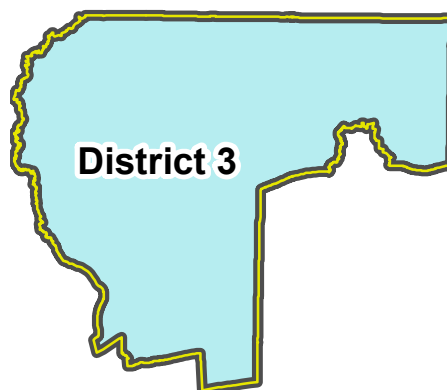


Citizens Property Insurance Corporation
HO-3 Policies as of June 30, 2018

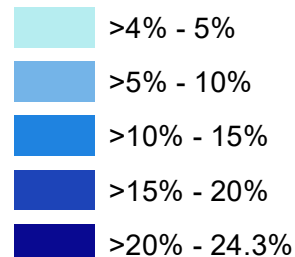
**Representative
Jayer Williamson**

Policies: **52** Avg. Premium: **\$2,017**



	Recommended		Actuarially Sound	
	Rate Change			
No AOB Reform	-1.5%		-1.6%	Difference Mapped 4.1%
	Average Premium	\$1,986	\$1,985	
	Recommended		Actuarially Sound	
	Rate Change			
AOB Reform	-4.9%		-5.6%	
	Average Premium	\$1,918	\$1,904	

**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).

