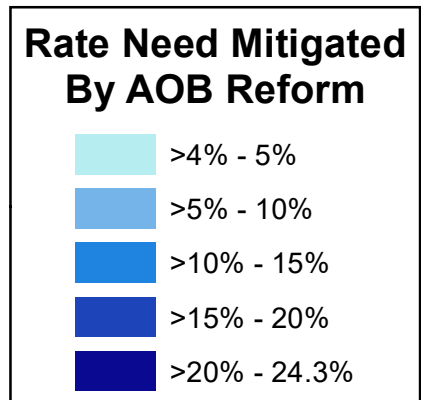


**Citizens Property Insurance Corporation**  
HO-3 Policies as of June 30, 2018

**Representative  
Brett Thomas Hage**

Policies: **41** Avg. Premium: **\$1,037**

	Recommended	Actuarially Sound	
No AOB Reform	Rate Change	9.4%	15.5%
	Average Premium	\$1,135	\$1,198
			Difference Mapped
			<b>8.7%</b>
	Recommended	Actuarially Sound	
AOB Reform	Rate Change	6.5%	6.8%
	Average Premium	\$1,105	\$1,108



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).

