

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

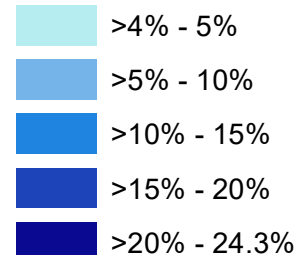
**Representative
Josie Tomkow**

Policies: **37** Avg. Premium: **\$1,295**

District 39

	Recommended		Actuarially Sound
	Rate Change		
No AOB Reform	8.7%		18.0%
	Average Premium	\$1,408	\$1,528
Difference Mapped			
12.0%			
	Recommended		Actuarially Sound
	Rate Change		
AOB Reform	3.9%		6.0%
	Average Premium	\$1,346	\$1,373

**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).