

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

**Representative  
Randy Fine**

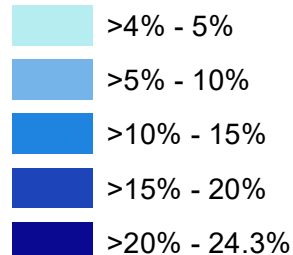
Policies: **501** Avg. Premium: **\$1,584**

**District 53**

	Recommended		Actuarially Sound
	Rate Change		
No AOB Reform	7.7%		10.6%
	Average Premium	\$1,705	\$1,752
AOB Reform	2.9%		3.2%
	Average Premium	\$1,630	\$1,634

Difference Mapped: **7.5%**

**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).

