

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

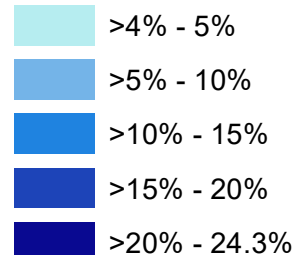
**Representative  
Cary Pigman**

Policies: **87** Avg. Premium: **\$1,386**

**District 55**

		<u>Recommended</u>	<u>Actuarially Sound</u>	
No AOB Reform	Rate Change	9.0%	14.8%	Difference Mapped
	Average Premium	\$1,510	\$1,591	
		<u>Recommended</u>	<u>Actuarially Sound</u>	
AOB Reform	Rate Change	6.3%	6.4%	8.4%
	Average Premium	\$1,473	\$1,475	

**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).