

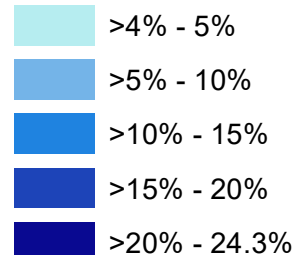
Citizens Property Insurance Corporation
HO-3 Policies as of June 30, 2018

**Representative
Byron Donalds**

Policies: **123** Avg. Premium: **\$1,662**

	Recommended		Actuarially Sound
	Rate Change		
No AOB Reform	9.2%		23.5%
	Average Premium	\$1,815	\$2,053
Difference Mapped			
11.5%			
	Recommended		Actuarially Sound
	Rate Change		
AOB Reform	9.4%		12.0%
	Average Premium	\$1,818	\$1,862

**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).

