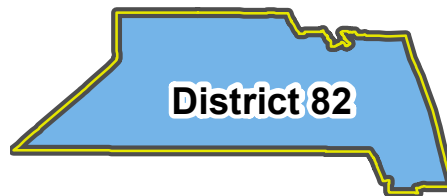


Citizens Property Insurance Corporation
HO-3 Policies as of June 30, 2018

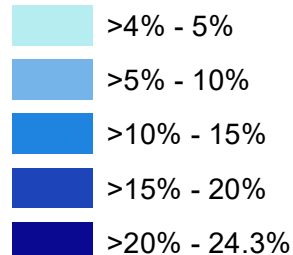
Representative
MayLynn "ML" Magar

Policies: **811** Avg. Premium: **\$2,845**



	Recommended		Actuarially Sound
	Rate Change	6.6%	10.1%
No AOB Reform	Average Premium	\$3,033	\$3,133
Difference Mapped			
9.1%			
	Recommended		Actuarially Sound
	Rate Change	-0.5%	1.0%
AOB Reform	Average Premium	\$2,831	\$2,874

**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).

