

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

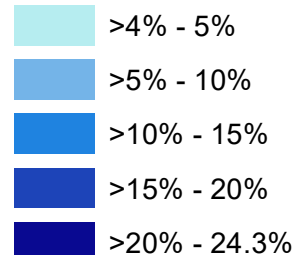
**Representative**  
**Tobin Rogers "Toby" Overdorf**

Policies: **253** Avg. Premium: **\$1,982**



	Recommended		Actuarially Sound
	Rate Change		
No AOB Reform	8.3%		20.9%
	Average Premium	\$2,148	\$2,396
Difference Mapped			
10.2%			
	Recommended		Actuarially Sound
	Rate Change		
AOB Reform	7.1%		10.7%
	Average Premium	\$2,124	\$2,195

**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).

