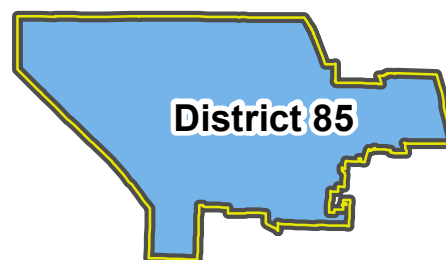


Citizens Property Insurance Corporation

HO-3 Policies as of June 30, 2018

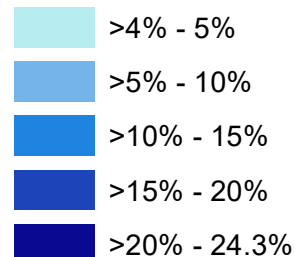
**Representative
Rick Roth**

Policies: **969** Avg. Premium: **\$3,067**



	Recommended		Actuarially Sound
	Rate Change	7.2%	12.0%
No AOB Reform	Average Premium	\$3,289	\$3,436
Difference Mapped			
9.5%			
	Recommended		Actuarially Sound
	Rate Change	0.3%	2.5%
AOB Reform	Average Premium	\$3,077	\$3,145

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).