

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

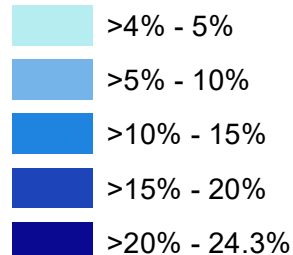
**Representative**  
**Bobby B. DuBose**

Policies: **2,170** Avg. Premium: **\$3,105**



	Recommended	Actuarially Sound	
No AOB Reform	Rate Change	9.9%	39.4%
	Average Premium	\$3,413	\$4,328
			Difference Mapped
			18.4%
	Recommended	Actuarially Sound	
AOB Reform	Rate Change	8.7%	21.0%
	Average Premium	\$3,374	\$3,757

**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).

