

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

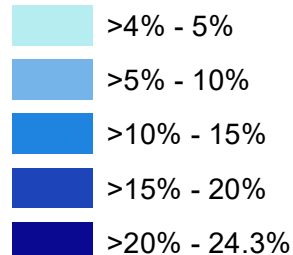
**Representative  
Pending Special Election**

Policies: **2,061** Avg. Premium: **\$3,075**

**District 97**

	Recommended		Actuarially Sound	
	Rate Change			
No AOB Reform	Rate Change	9.9%	49.4%	Difference Mapped
	Average Premium	\$3,378	\$4,595	
AOB Reform	Rate Change	10.0%	27.0%	22.4%
	Average Premium	\$3,383	\$3,905	

**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).