

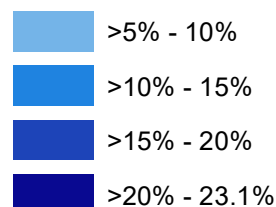
Citizens Property Insurance Corporation
HO-3 Policies as of June 30, 2018

**Senator
Randolph Bracy**

Policies: **158** Avg. Premium: **\$1,349**

	Recommended		Actuarially Sound
	Rate Change	9.3%	25.0%
No AOB Reform	Average Premium	\$1,475	\$1,686
Difference Mapped			
16.1%			
	Recommended		Actuarially Sound
	Rate Change	8.8%	8.9%
AOB Reform	Average Premium	\$1,467	\$1,469

**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).

