

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

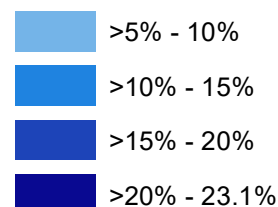
**Senator  
Tom A. Wright**

Policies: **921** Avg. Premium: **\$1,499**

**District 14**

No AOB Reform		Recommended	Actuarially Sound	Difference Mapped
	Rate Change	7.8%	10.3%	
	Average Premium	\$1,616	\$1,654	
AOB Reform		Recommended	Actuarially Sound	Difference Mapped
	Rate Change	3.8%	3.6%	
	Average Premium	\$1,556	\$1,553	

**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).