

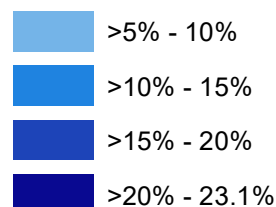
**Citizens Property Insurance Corporation**  
HO-3 Policies as of June 30, 2018

**Senator  
Debbie Mayfield**

Policies: **1,807** Avg. Premium: **\$1,860**

No AOB Reform		Recommended	Actuarially Sound	Difference Mapped
	Rate Change	7.1%	9.4%	
	Average Premium	\$1,992	\$2,034	
AOB Reform		Recommended	Actuarially Sound	Difference Mapped
	Rate Change	2.5%	2.4%	
	Average Premium	\$1,906	\$1,905	

**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).

