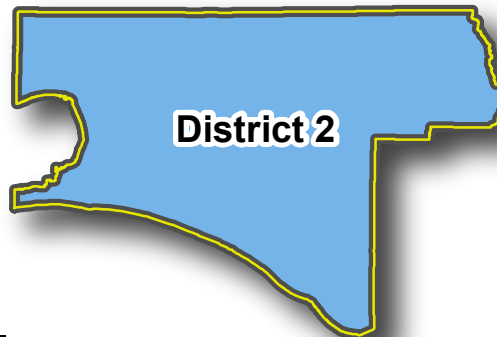


Citizens Property Insurance Corporation
HO-3 Policies as of June 30, 2018

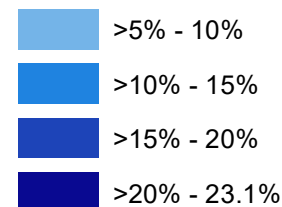
**Senator
George B. Gainer**

Policies: **429** Avg. Premium: **\$1,672**



	Recommended	Actuarially Sound	
No AOB Reform	Rate Change	4.3%	4.7%
	Average Premium	\$1,743	\$1,749
			Difference Mapped
			7.1%
	Recommended	Actuarially Sound	
AOB Reform	Rate Change	-1.5%	-2.4%
	Average Premium	\$1,646	\$1,631

**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).

