

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

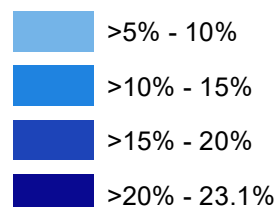
**Senator  
Bill Montford**

Policies: **312** Avg. Premium: **\$1,245**

**District 3**

	Recommended	Actuarially Sound	
No AOB Reform	Rate Change	5.7%	8.6%
	Average Premium	\$1,316	\$1,352
			Difference Mapped
			9.1%
	Recommended	Actuarially Sound	
AOB Reform	Rate Change	0.0%	-0.5%
	Average Premium	\$1,246	\$1,239

**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).