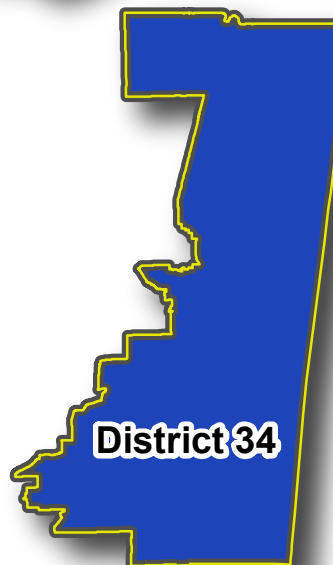


**Citizens Property Insurance Corporation**  
HO-3 Policies as of June 30, 2018

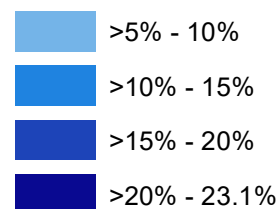
**Senator**  
**Gary M. Farmer, Jr.**

Policies: **7,546** Avg. Premium: **\$3,395**



No AOB Reform	Recommended		Actuarially Sound	Difference Mapped
	Rate Change	10.0%	42.5%	
	Average Premium	\$3,733	\$4,838	
AOB Reform	Recommended		Actuarially Sound	Difference Mapped
	Rate Change	9.1%	24.9%	
	Average Premium	\$3,703	\$4,241	

**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).

