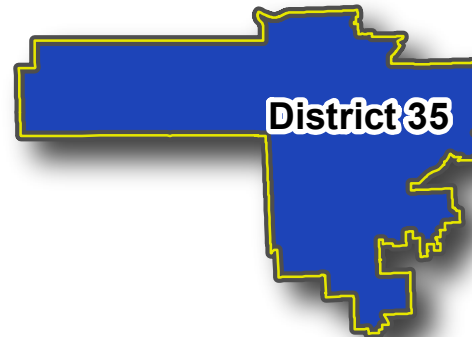


**Citizens Property Insurance Corporation**  
HO-3 Policies as of June 30, 2018

**Senator  
Oscar Braynon II**

Policies: **11,589** Avg. Premium: **\$3,121**



	Recommended		Actuarially Sound
	Rate Change		
No AOB Reform	10.1%		32.2%
	Average Premium	\$3,435	\$4,127
Difference Mapped			
18.6%			
	Recommended		Actuarially Sound
	Rate Change		
AOB Reform	5.8%		13.6%
	Average Premium	\$3,303	\$3,545

**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).

