

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

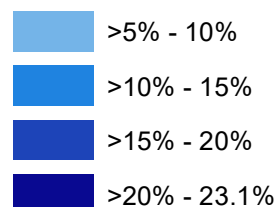
**Senator
Rob Bradley**

Policies: **200** Avg. Premium: **\$1,285**

District 5

		<u>Recommended</u>	<u>Actuarially Sound</u>	
No AOB Reform	Rate Change	6.2%	10.6%	Difference Mapped
	Average Premium	\$1,365	\$1,421	
		<u>Recommended</u>	<u>Actuarially Sound</u>	
AOB Reform	Rate Change	0.8%	0.8%	9.8%
	Average Premium	\$1,296	\$1,295	

**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).