

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

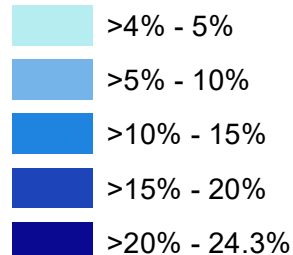
**Representative  
Cindy Polo**

Policies: **3,458** Avg. Premium: **\$3,237**

**District 103**

	Recommended	Actuarially Sound	
No AOB Reform	Rate Change	9.9%	35.7%
	Average Premium	\$3,557	\$4,392
			Difference Mapped
			20.9%
	Recommended	Actuarially Sound	
AOB Reform	Rate Change	5.6%	14.8%
	Average Premium	\$3,417	\$3,716

**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).