

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

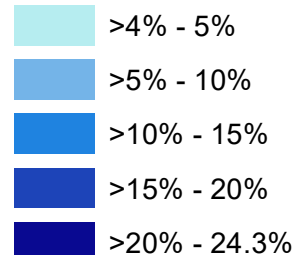
**Representative  
Nicholas X. Duran**

Policies: **2,380** Avg. Premium: **\$4,422**



	Recommended		Actuarially Sound
	Rate Change		
No AOB Reform	4.3%		10.6%
	Average Premium	\$4,612	\$4,893
Difference Mapped			
12.3%			
	Recommended		Actuarially Sound
	Rate Change		
AOB Reform	-3.8%		-1.7%
	Average Premium	\$4,254	\$4,350

**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).

