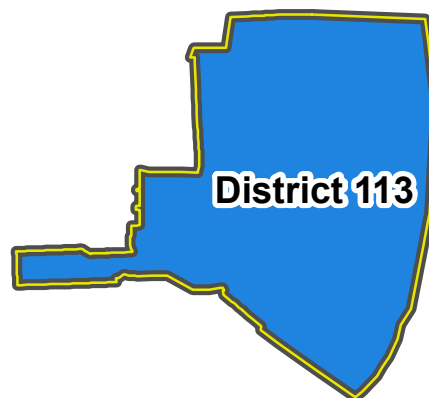


Citizens Property Insurance Corporation
HO-3 Policies as of June 30, 2018

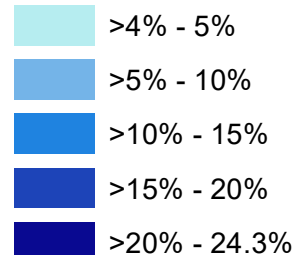
Representative
Michael "Mike" Grieco

Policies: **421** Avg. Premium: **\$5,814**



	Recommended		Actuarially Sound
	Rate Change		
No AOB Reform	7.5%		17.3%
	Average Premium	\$6,249	\$6,823
			Difference Mapped
			10.6%
	Recommended		Actuarially Sound
	Rate Change		
AOB Reform	3.9%		6.7%
	Average Premium	\$6,042	\$6,207

**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).

