

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

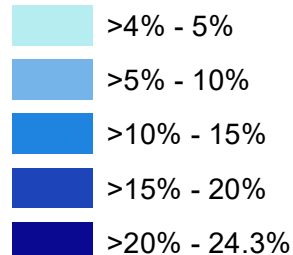
Representative
Javier E. Fernandez

Policies: **5,199** Avg. Premium: **\$4,168**

District 114

	Recommended	Actuarially Sound	
No AOB Reform	Rate Change	9.0%	31.0%
	Average Premium	\$4,542	\$5,459
			Difference Mapped
			17.2%
	Recommended	Actuarially Sound	
AOB Reform	Rate Change	4.1%	13.8%
	Average Premium	\$4,339	\$4,741

**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).