

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

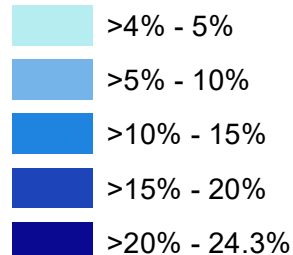
**Representative**  
**Anthony Rodriguez**

Policies: **6,498** Avg. Premium: **\$3,354**

**District 118**

	Recommended	Actuarially Sound	
No AOB Reform	Rate Change	10.2%	28.5%
	Average Premium	\$3,695	\$4,311
			Difference Mapped
			19.2%
	Recommended	Actuarially Sound	
AOB Reform	Rate Change	5.0%	9.4%
	Average Premium	\$3,520	\$3,668

**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).

