

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

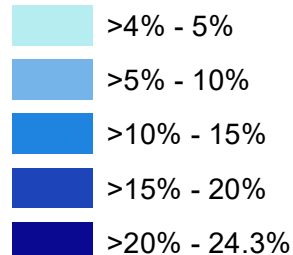
**Representative**  
**Ralph E. Massullo, MD**

Policies: **1,084** Avg. Premium: **\$1,431**



	Recommended	Actuarially Sound	
No AOB Reform	Rate Change	6.7%	3.3%
	Average Premium	\$1,527	\$1,478
			Difference Mapped
			7.6%
	Recommended	Actuarially Sound	
AOB Reform	Rate Change	2.8%	-4.3%
	Average Premium	\$1,470	\$1,369

**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).

