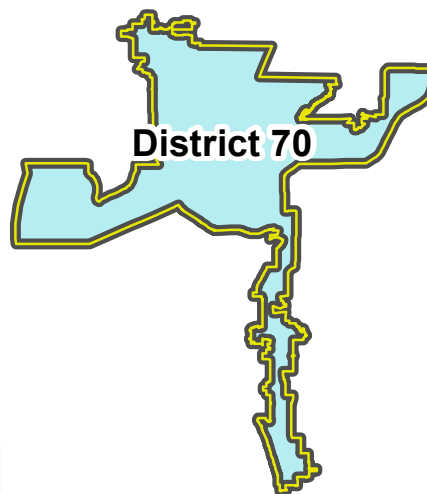


**Citizens Property Insurance Corporation**  
HO-3 Policies as of June 30, 2018

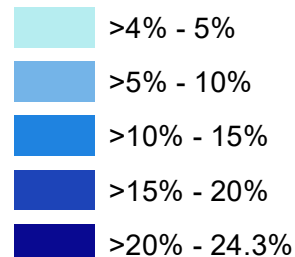
**Representative**  
**Wengay "Newt" Newton**

Policies: **2,970** Avg. Premium: **\$1,637**



	Recommended	Actuarially Sound	
No AOB Reform	Rate Change	2.2%	1.5%
	Average Premium	\$1,672	\$1,662
			Difference Mapped
			4.0%
	Recommended	Actuarially Sound	
AOB Reform	Rate Change	-1.3%	-2.5%
	Average Premium	\$1,615	\$1,596

**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).

