

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

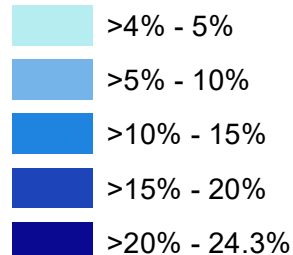
**Representative**  
**Ray Wesley Rodrigues**

Policies: **272** Avg. Premium: **\$2,241**



	Recommended		Actuarially Sound	
	Rate Change			
No AOB Reform	Rate Change	8.5%	25.4%	Difference Mapped
	Average Premium	\$2,432	\$2,809	
AOB Reform	Rate Change	8.3%	15.4%	10.0%
	Average Premium	\$2,426	\$2,585	

**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).