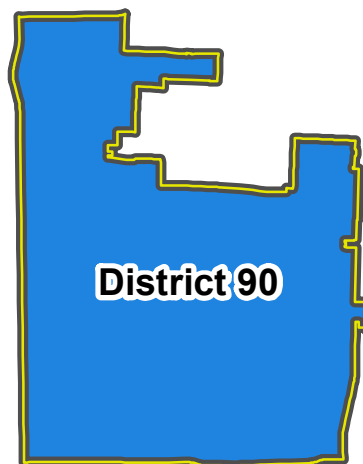


Citizens Property Insurance Corporation
HO-3 Policies as of June 30, 2018

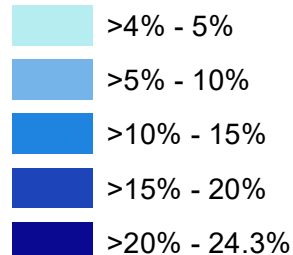
Representative
Joseph A. "Joe" Casello

Policies: **1,318** Avg. Premium: **\$2,478**



		Recommended	Actuarially Sound	
No AOB Reform	Rate Change	5.8%	6.5%	Difference Mapped
	Average Premium	\$2,621	\$2,639	
AOB Reform	Rate Change	-3.7%	-3.8%	10.3%
	Average Premium	\$2,388	\$2,385	

**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).

