

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

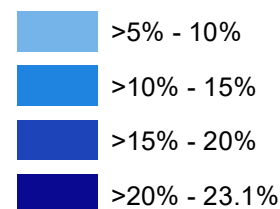
**Senator
Manny Diaz, Jr.**

Policies: **8,191** Avg. Premium: **\$3,534**



	Recommended		Actuarially Sound
	Rate Change		
No AOB Reform	9.5%		26.1%
	Average Premium	\$3,871	\$4,455
Difference Mapped			
18.7%			
	Recommended		Actuarially Sound
	Rate Change		
AOB Reform	3.0%		7.4%
	Average Premium	\$3,640	\$3,794

**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).

