

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

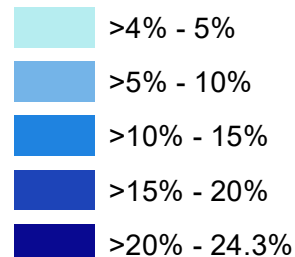
**Representative  
Dotie Joseph**

Policies: **2,356** Avg. Premium: **\$4,115**



	Recommended		Actuarially Sound	
	Rate Change			
No AOB Reform	Rate Change	8.9%	19.3%	Difference Mapped 13.9%
	Average Premium	\$4,483	\$4,908	
AOB Reform	Recommended		Actuarially Sound	
	Rate Change			
	Rate Change	2.1%	5.4%	
	Average Premium	\$4,202	\$4,336	

**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).

