

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

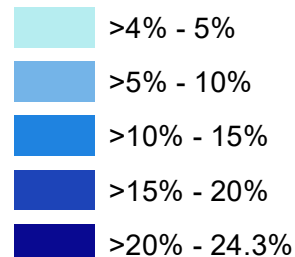
**Representative  
Kimberly Daniels**

Policies: **59** Avg. Premium: **\$1,010**



	Recommended		Actuarially Sound
	Rate Change		
No AOB Reform	9.4%		22.5%
	Average Premium	\$1,105	\$1,237
Difference Mapped			
15.8%			
	Recommended		Actuarially Sound
	Rate Change		
AOB Reform	6.8%		6.7%
	Average Premium	\$1,079	\$1,077

**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).

