

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

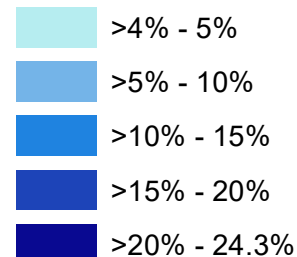
**Representative
Jason Fischer**

Policies: **36** Avg. Premium: **\$1,160**



	Recommended		Actuarially Sound
	Rate Change		
No AOB Reform	9.5%		24.1%
	Average Premium	\$1,270	\$1,440
Difference Mapped			
16.7%			
	Recommended		Actuarially Sound
	Rate Change		
AOB Reform	7.6%		7.4%
	Average Premium	\$1,248	\$1,246

**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).

