

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

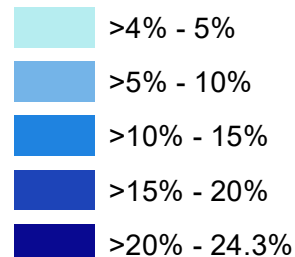
**Representative
W. Travis Cummings**

Policies: **59** Avg. Premium: **\$979**



	Recommended	Actuarially Sound	
No AOB Reform	Rate Change	9.2%	17.3%
	Average Premium	\$1,069	\$1,149
			Difference Mapped
			10.2%
	Recommended	Actuarially Sound	
AOB Reform	Rate Change	6.5%	7.1%
	Average Premium	\$1,043	\$1,049

**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).

