

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

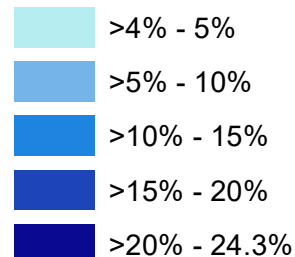
Representative
Clovis Watson, Jr.

Policies: **72** Avg. Premium: **\$1,086**



	Recommended	Actuarially Sound	
No AOB Reform	Rate Change	8.5%	12.7%
	Average Premium	\$1,179	\$1,224
			Difference Mapped
			9.3%
	Recommended	Actuarially Sound	
AOB Reform	Rate Change	4.2%	3.4%
	Average Premium	\$1,132	\$1,123

**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).

