

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

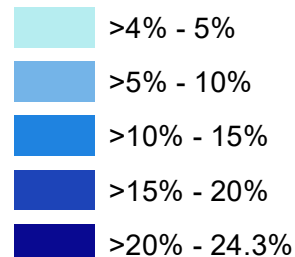
Representative
Thomas J. "Tom" Leek

Policies: **412** Avg. Premium: **\$1,464**



		Recommended	Actuarially Sound	
No AOB Reform	Rate Change	9.2%	15.8%	Difference Mapped
	Average Premium	\$1,599	\$1,696	
				6.1%
		Recommended	Actuarially Sound	
AOB Reform	Rate Change	7.5%	9.7%	
	Average Premium	\$1,574	\$1,606	

**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).

