

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

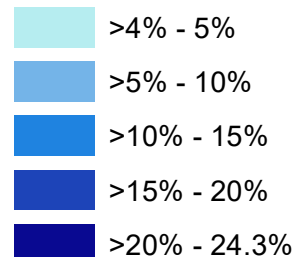
Representative
Elizabeth Anne Fetterhoff

Policies: **224** Avg. Premium: **\$1,189**



	Recommended	Actuarially Sound	
No AOB Reform	Rate Change	9.3%	23.2%
	Average Premium	\$1,299	\$1,464
			Difference Mapped
			6.8%
	Recommended	Actuarially Sound	
AOB Reform	Rate Change	7.4%	16.3%
	Average Premium	\$1,277	\$1,383

**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).

