

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

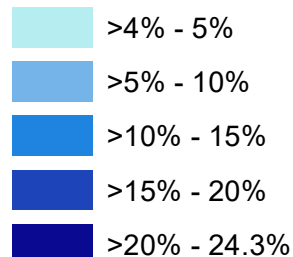
**Representative
David Santiago**

Policies: **240** Avg. Premium: **\$1,127**



	Recommended		Actuarially Sound
	Rate Change		
No AOB Reform	9.1%		13.3%
	Average Premium	\$1,229	\$1,276
Difference Mapped			
7.4%			
	Recommended		Actuarially Sound
	Rate Change		
AOB Reform	6.2%		5.9%
	Average Premium	\$1,196	\$1,193

**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).

