

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

**Representative
David Smith**

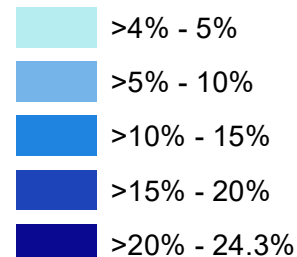
Policies: **72** Avg. Premium: **\$1,307**



	Recommended		Actuarially Sound
	Rate Change		
No AOB Reform	Rate Change	9.3%	28.7%
	Average Premium	\$1,428	\$1,683
AOB Reform	Rate Change	9.4%	14.2%
	Average Premium	\$1,430	\$1,493

Difference Mapped: **14.5%**

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).

