

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

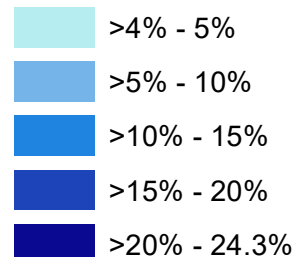
**Representative  
Anthony Sabatini**

Policies: **74** Avg. Premium: **\$987**

	Recommended		Actuarially Sound
	Rate Change		
No AOB Reform	9.3%		16.5%
	Average Premium	\$1,079	\$1,150
AOB Reform	8.1%		7.9%
	Average Premium	\$1,067	\$1,065

Difference Mapped  
**8.5%**

**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).

