

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

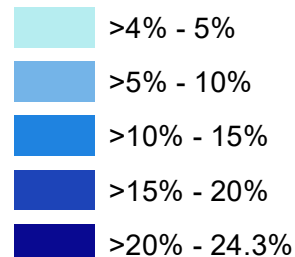
**Representative
Colleen Burton**

Policies: **46** Avg. Premium: **\$1,543**



	Recommended		Actuarially Sound
	Rate Change		
No AOB Reform	9.3%		12.6%
	Average Premium	\$1,686	\$1,738
Difference Mapped			
10.3%			
	Recommended		Actuarially Sound
	Rate Change		
AOB Reform	2.0%		2.4%
	Average Premium	\$1,574	\$1,580

**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).

