

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

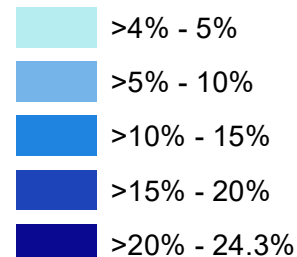
Representative
Mike La Rosa

Policies: **82** Avg. Premium: **\$1,450**



	Recommended		Actuarially Sound
	Rate Change		
No AOB Reform	9.2%		28.1%
	Average Premium	\$1,583	\$1,857
Difference Mapped			
14.5%			
	Recommended		Actuarially Sound
	Rate Change		
AOB Reform	7.0%		13.5%
	Average Premium	\$1,551	\$1,646

**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).

