

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

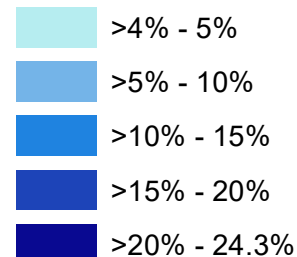
**Representative
John Cortes**

Policies: **93** Avg. Premium: **\$1,142**



		Recommended	Actuarially Sound	
No AOB Reform	Rate Change	9.4%	37.3%	Difference Mapped
	Average Premium	\$1,249	\$1,568	
				17.3%
		Recommended	Actuarially Sound	
AOB Reform	Rate Change	9.6%	20.0%	
	Average Premium	\$1,251	\$1,370	

**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).

