

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

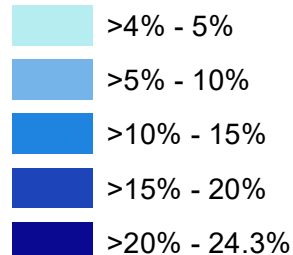
Representative
Kamia L. Brown

Policies: **76** Avg. Premium: **\$1,318**

District 45

	Recommended		Actuarially Sound
	Rate Change		
No AOB Reform	9.3%		24.7%
	Average Premium	\$1,442	\$1,645
Difference Mapped			
15.9%			
	Recommended		Actuarially Sound
	Rate Change		
AOB Reform	8.8%		8.8%
	Average Premium	\$1,434	\$1,435

**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).