

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

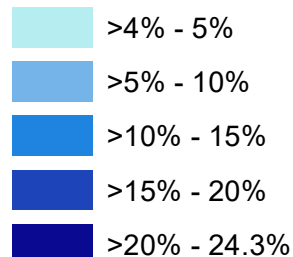
Representative
Anna V. Eskamani

Policies: **58** Avg. Premium: **\$1,620**



	Recommended		Actuarially Sound
	Rate Change		
No AOB Reform	9.1%		21.7%
	Average Premium	\$1,768	\$1,971
Difference Mapped			
14.4%			
	Recommended		Actuarially Sound
	Rate Change		
AOB Reform	7.3%		7.3%
	Average Premium	\$1,738	\$1,738

**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).