

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

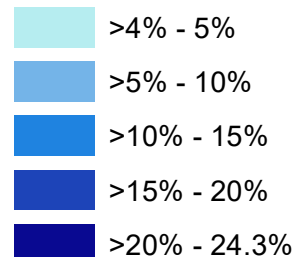
Representative
Carlos Guillermo Smith

Policies: **57** Avg. Premium: **\$1,356**



	Recommended	Actuarially Sound	
No AOB Reform	Rate Change	9.3%	24.7%
	Average Premium	\$1,483	\$1,691
			Difference Mapped
			15.9%
	Recommended	Actuarially Sound	
AOB Reform	Rate Change	8.9%	8.9%
	Average Premium	\$1,476	\$1,476

**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).

