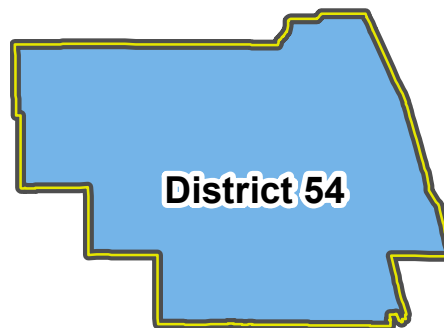


Citizens Property Insurance Corporation
HO-3 Policies as of June 30, 2018

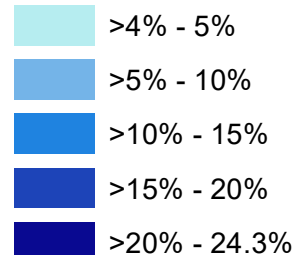
Representative
Erin Grall

Policies: **263** Avg. Premium: **\$1,923**



	Recommended		Actuarially Sound
	Rate Change		
No AOB Reform	9.0%		18.4%
	Average Premium	\$2,096	\$2,277
Difference Mapped			
8.6%			
	Recommended		Actuarially Sound
	Rate Change		
AOB Reform	8.3%		9.8%
	Average Premium	\$2,083	\$2,111

**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).

