

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

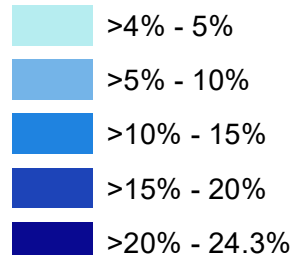
Representative
Adam Roger Hattersley

Policies: **866** Avg. Premium: **\$1,395**



	Recommended	Actuarially Sound	
No AOB Reform	Rate Change	8.2%	28.8%
	Average Premium	\$1,510	\$1,798
			Difference Mapped
			15.5%
	Recommended	Actuarially Sound	
AOB Reform	Rate Change	8.5%	13.4%
	Average Premium	\$1,513	\$1,582

**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).

