

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

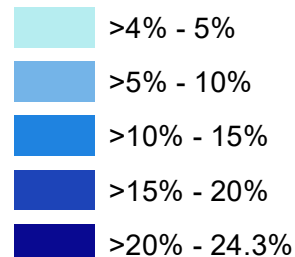
Representative
Dianne "Ms Dee" Hart

Policies: **1,388** Avg. Premium: **\$1,392**



	Recommended		Actuarially Sound	
	Rate Change	8.3%	14.5%	
No AOB Reform	Average Premium	\$1,508	\$1,595	Difference Mapped 9.8%
	Recommended		Actuarially Sound	
	Rate Change	4.2%	4.7%	
AOB Reform	Average Premium	\$1,451	\$1,458	

**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).

