

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

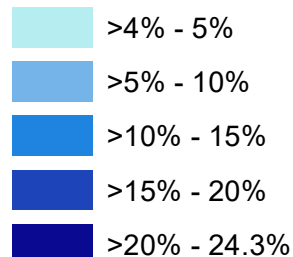
Representative
Susan L. Valdes

Policies: **3,629** Avg. Premium: **\$1,158**



	Recommended		Actuarially Sound
	Rate Change		
No AOB Reform	8.3%		23.4%
	Average Premium	\$1,254	\$1,429
			Difference Mapped
			13.2%
	Recommended		Actuarially Sound
	Rate Change		
AOB Reform	7.1%		10.2%
	Average Premium	\$1,241	\$1,277

**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).

