

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

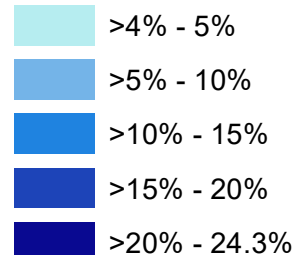
Representative
Chris Latvala

Policies: **2,804** Avg. Premium: **\$1,567**

District 67

	Recommended		Actuarially Sound	
	Rate Change			
No AOB Reform	Rate Change	5.3%	4.0%	Difference Mapped 5.9%
	Average Premium	\$1,649	\$1,629	
	Recommended		Actuarially Sound	
	Rate Change			
AOB Reform	Rate Change	-0.6%	-1.9%	
	Average Premium	\$1,557	\$1,537	

**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).