

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

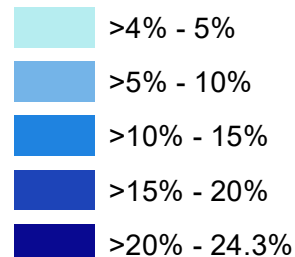
**Representative  
Margaret Good**

Policies: **1,015** Avg. Premium: **\$1,673**



	Recommended		Actuarially Sound
	Rate Change		
No AOB Reform	8.8%		17.3%
	Average Premium	\$1,820	\$1,963
Difference Mapped			
10.8%			
	Recommended		Actuarially Sound
	Rate Change		
AOB Reform	6.1%		6.5%
	Average Premium	\$1,775	\$1,781

**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).

