

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

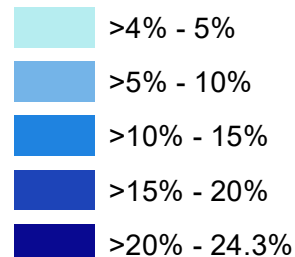
**Representative
James Buchanan**

Policies: **768** Avg. Premium: **\$1,519**



	Recommended		Actuarially Sound
	Rate Change		
No AOB Reform	8.1%		17.1%
	Average Premium	\$1,642	\$1,778
Difference Mapped			
7.8%			
	Recommended		Actuarially Sound
	Rate Change		
AOB Reform	6.5%		9.3%
	Average Premium	\$1,617	\$1,659

**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).

