

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

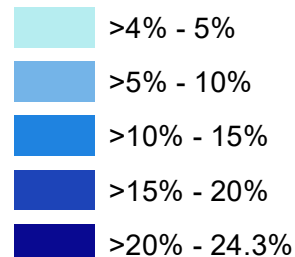
**Representative  
Michael Grant**

Policies: **932** Avg. Premium: **\$1,484**



		<u>Recommended</u>	<u>Actuarially Sound</u>	
No AOB Reform	Rate Change	8.1%	11.7%	Difference Mapped <div>9.0%</div>
	Average Premium	\$1,605	\$1,658	
		<u>Recommended</u>	<u>Actuarially Sound</u>	
AOB Reform	Rate Change	3.0%	2.7%	
	Average Premium	\$1,529	\$1,525	

**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).

