

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

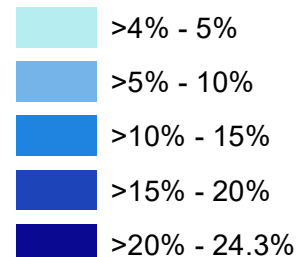
Representative
Evan Jenne

Policies: **3,821** Avg. Premium: **\$3,003**



	Recommended		Actuarially Sound
	Rate Change		
No AOB Reform	9.9%		42.7%
	Average Premium	\$3,301	\$4,287
Difference Mapped			
20.7%			
	Recommended		Actuarially Sound
	Rate Change		
AOB Reform	8.9%		22.0%
	Average Premium	\$3,272	\$3,665

**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).

