

2017: Miami-Dade: Where does my premium dollar go?

#PocketSense

In 2016, Citizens paid an additional 45.8¢ per \$1 of (Miami) premium from savings reserved for future hurricane losses to cover rising claims costs



0.3¢*
Hurricane Loss

7.9¢*
Agent Commissions

0.0¢
Sinkhole Claims/
Claims Adjusting Costs

17.0¢
All Other Claims/
Claims Adjusting Costs

13.1¢*
Risk Transfer Costs

13.7¢*
All Other
Operating Expenses

1.3¢*
Taxes/Licenses/Fees

92.4¢
Water Claims/
Claims Adjusting Costs

*Statewide expense provision that is not varied by region

*2016 Calendar Year Loss Results



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