

Miami-Dade: Where does my premium dollar go?

#PocketSense

In 2021, Citizens paid an additional 14.1¢ per \$1 of (Miami) premium from savings reserved for future hurricane losses to cover rising claims costs.



28.0¢
Hurricane Loss/LAE*



8.8¢
Commission to Agents



0.0¢
Sinkhole Loss/LAE



9.6¢
All Other Perils Loss/LAE



22.2¢
Risk Transfer Costs

10.3¢
All Other Operating Expenses

1.7¢
Taxes/Licenses/Fees

33.5¢
Water Loss/LAE

*2021 Calendar Year PLA Results Net of Reinsurance.

Based on Underwriting Results, does not include investment income.



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