

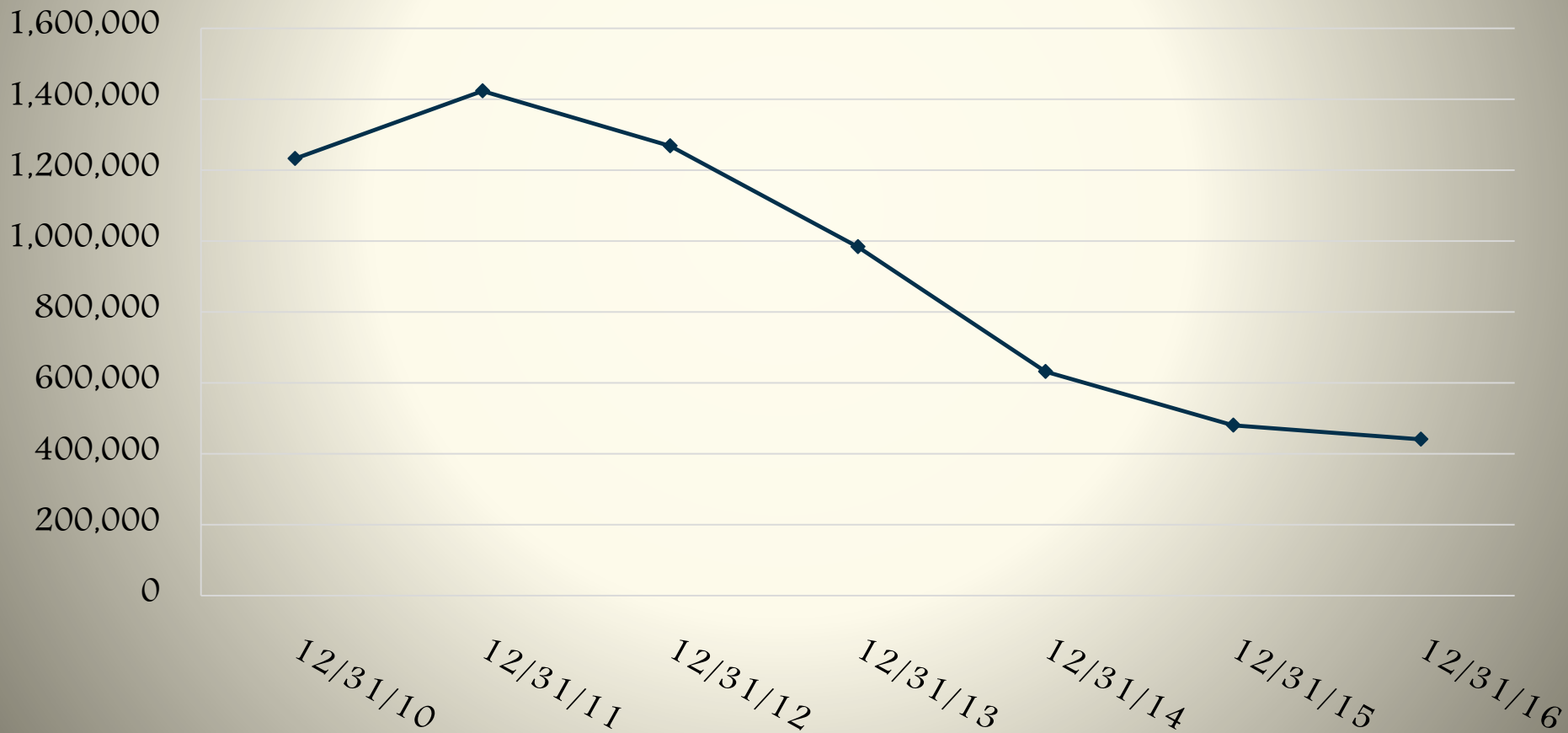


C. Sha'Ron James, Esq.
FLORIDA'S INSURANCE CONSUMER ADVOCATE

Citizens Property Insurance Corporation Public Rate Hearing
Kovens Conference Center, Florida International University
August 23, 2017

Depopulation: Policies in Force

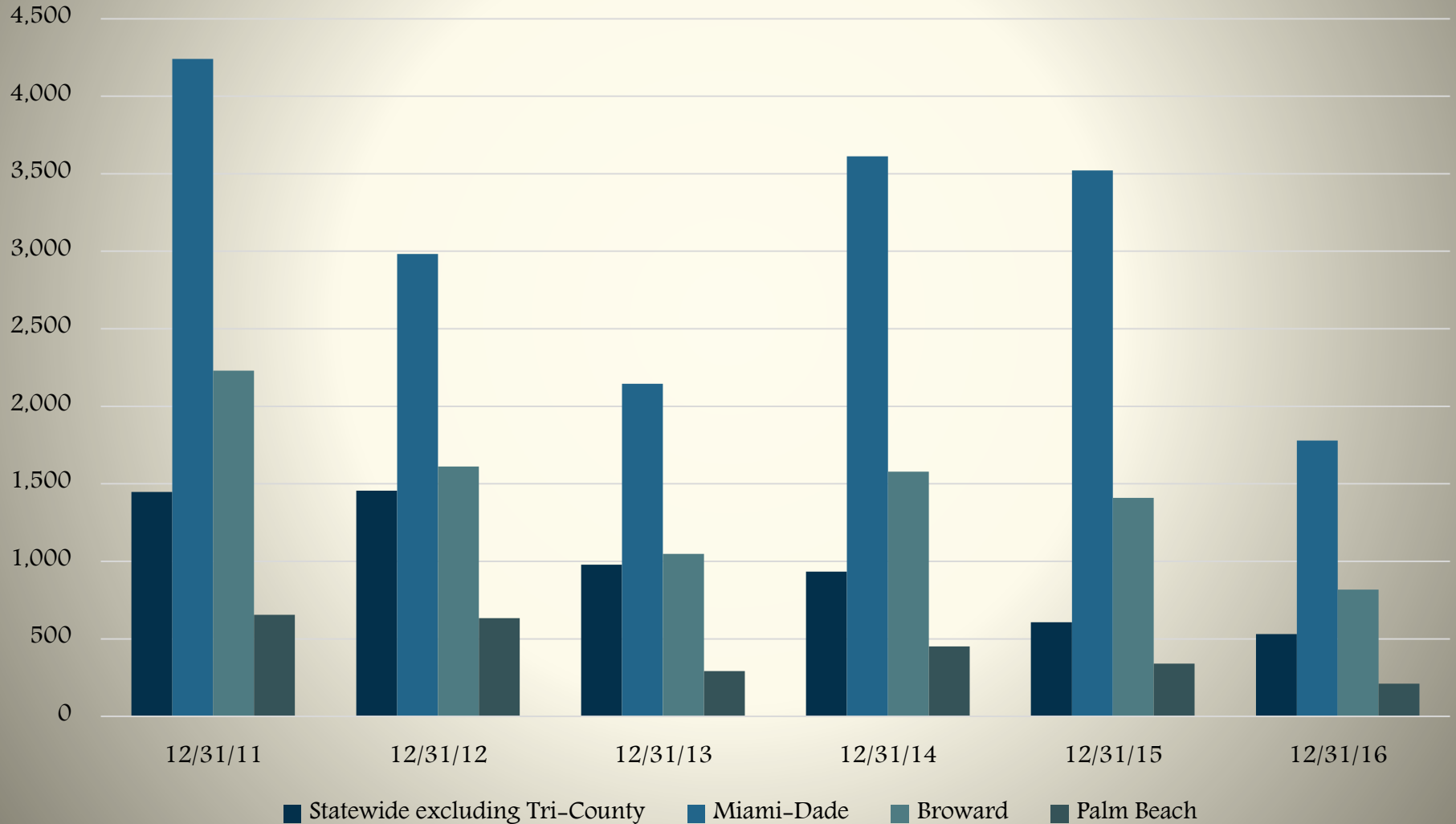
PERSONAL RESIDENTIAL - POLICIES IN FORCE



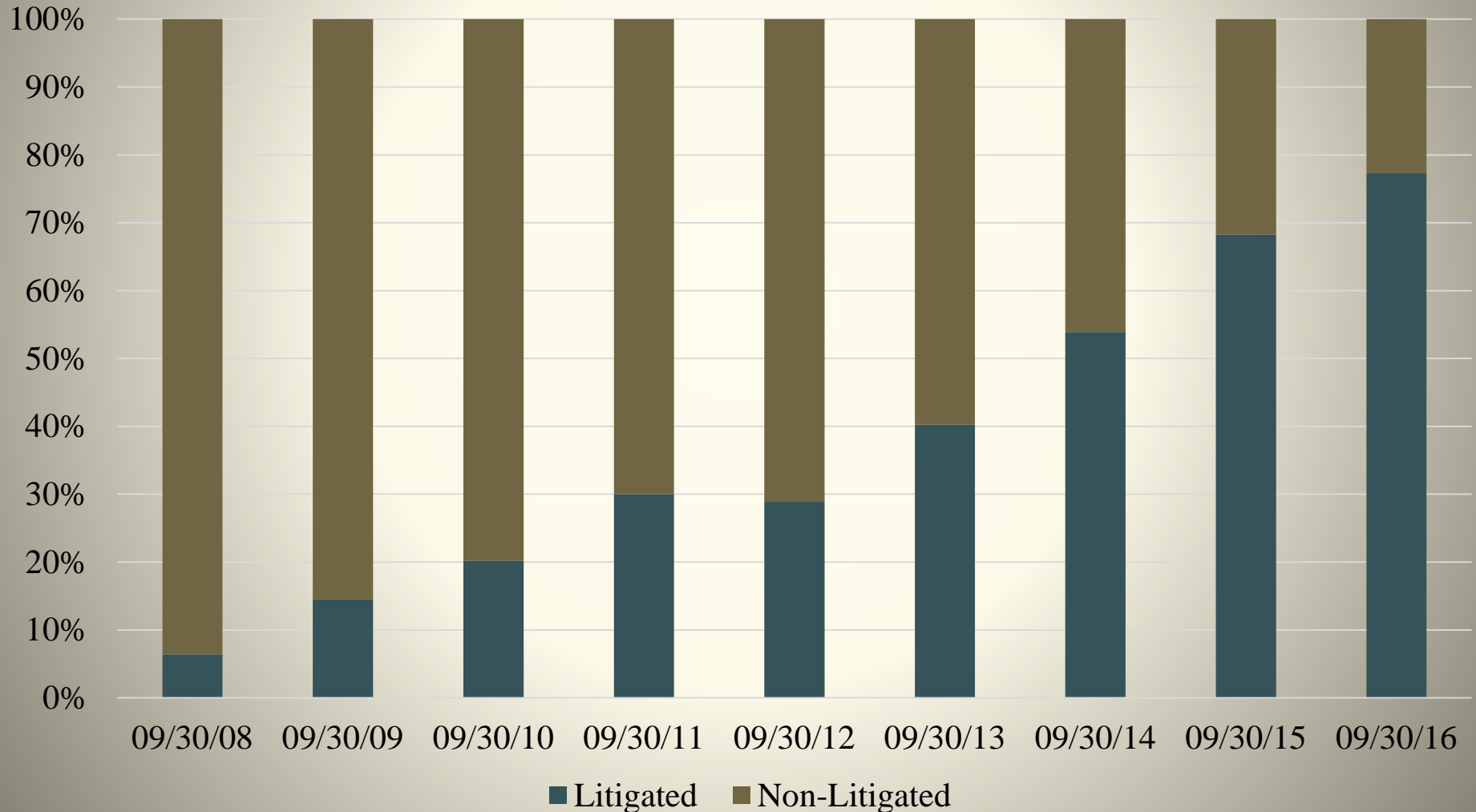
Policy Changes



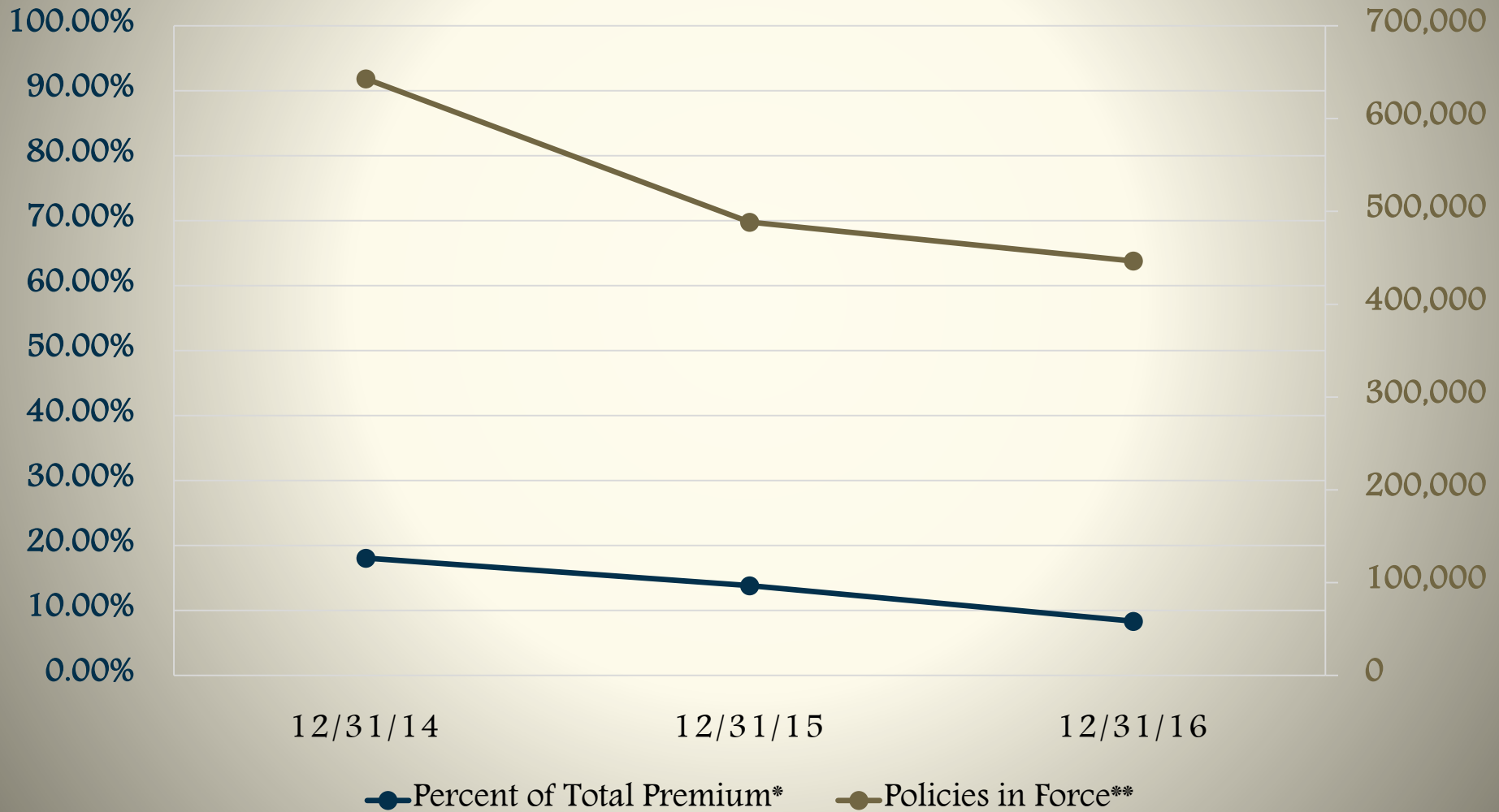
Closed Water Claims



Litigated Water Claims: Tri-County Area



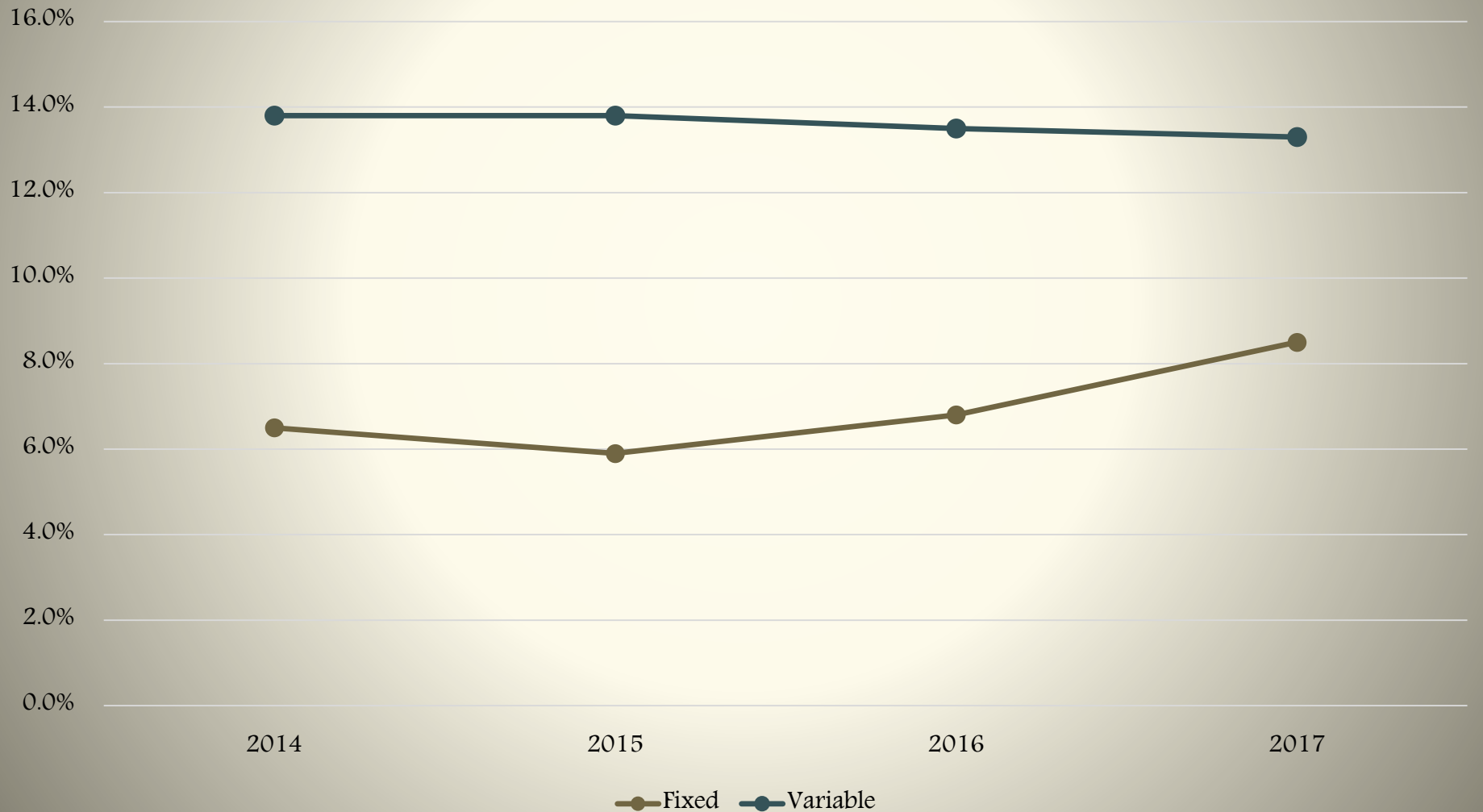
Net Cost of Private Reinsurance



*Source: Citizens Rate Filing 17-16826

**Source: Florida Office of Insurance Regulation - QUASR

Historical Administrative Expenses



Affordability Analysis



JOURNAL OF INSURANCE REGULATION

Cassandra Cole and Kathleen McCullough
Co-Editors

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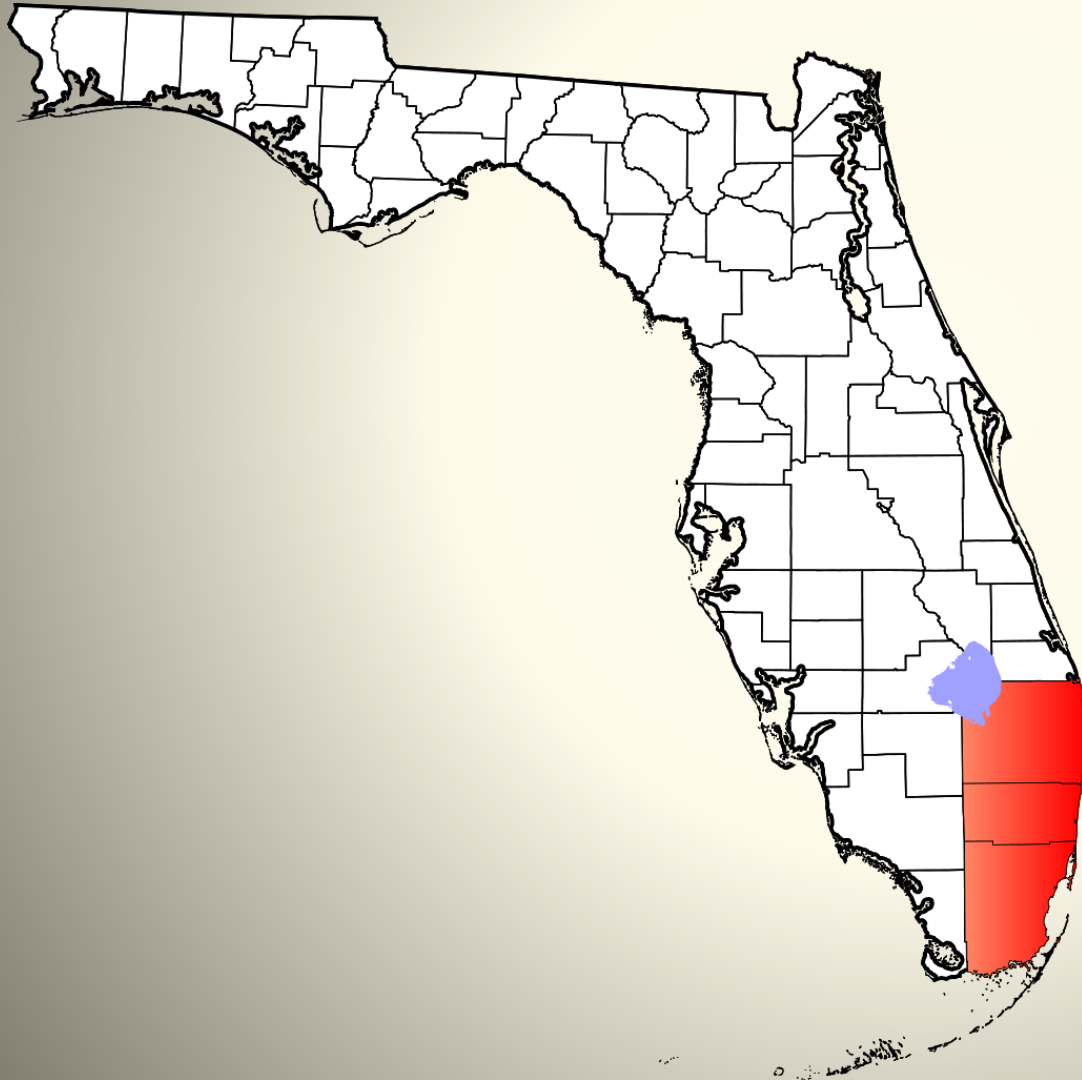
**A Public Policy Evaluation of Florida's Citizens
Property Insurance Corporation**

Jessica Weinkle

JIR-ZA-34-02

Year	Direct Written Premium	Policies-In-Force	Cost per Policy	Median Household Income	Policy Cost as % of Income
2002	\$981,050,202	564,107	\$1,739	\$49,738	3.50%
2003	\$1,411,042,338	820,223	\$1,720	\$49,828	3.45%
2004	\$1,539,851,134	873,937	\$1,762	\$50,543	3.49%
2005	\$1,654,168,064	810,017	\$2,042	\$51,754	3.95%
2006	\$3,667,525,424	1,298,922	\$2,824	\$53,180	5.31%
2007	\$3,394,193,481	1,304,949	\$2,601	\$51,811	5.02%
2008	\$2,589,425,784	1,084,237	\$2,388	\$48,728	4.90%
2009	\$2,321,672,727	1,029,214	\$2,256	\$49,768	4.53%
2010	\$2,828,354,136	1,283,538	\$2,204	\$47,267	4.66%
2011	\$3,185,251,388	1,472,391	\$2,163	\$46,770	4.63%
2012	\$2,864,421,927	1,314,811	\$2,179	\$46,782	4.66%

Affordability



Broward County

Miami-Dade County

Palm Beach County

Contacting Florida's ICA



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Twitter: [@YourVoice4FLA](https://twitter.com/YourVoice4FLA)