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FOR IMMEDIATE RELEASE  
June 18, 2024

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### **Citizens Releases 2025 Rate Media Kit**

TALLAHASSEE, FL – The Citizens Property Insurance Corporation Board of Governors will be asked on Wednesday to approve a recommendation for a 2025 rate package impacted by recent legislative reforms, reinsurance costs, and Citizens' ongoing effort to charge actuarially sound rates.

Board members will consider recommended rates for 2025 that call for a statewide average increase of 14% for all Personal Lines policies - homeowners, condominium unit owners, dwellings, renters, and mobile homes.

Homeowner multiperil (HO-3) policy rates would increase by an average of 13.5%. Condominium owners would see an average 14.2% increase. If approved by the Office of Insurance Regulation (OIR), the rates would go into effect for renewal policies after January 1, 2025.

[SB 2-A](#), which was passed by the Florida Legislature in December 2022, has had a material impact on Citizens' rate need. For example, for the 2025 HO-3/HW-2 proposed rates, the impact has lowered the uncapped rate need by 38%.

Citizens is required by law to charge actuarially sound rates that are not competitive with the private market while complying with the statutory glide path. The glide path caps individual rate increases at 14% in 2025 for primary residences, excluding coverage changes and surcharges. Rate increases for nonprimary residences can increase by up to 50%, excluding coverage changes and surcharges.

Importantly, an analysis of Personal Lines rates found Citizens' premiums remain well below the filed and approved rates of most private insurance companies writing in the state. This has been taken into account in developing the proposed capped rate indications.

If approved by the Board, the recommendations will be submitted to the OIR, which will review the filings and hold a public hearing before establishing Citizens' 2025 rates.

Citizens has prepared a [2025 rate kit](#), which provides members of the media with information about its 2025 rate filing, including [county-by-county estimates](#) for specific policy types and frequently asked questions.

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In 2002, the Florida Legislature created Citizens Property Insurance Corporation (Citizens), a not-for-profit alternative insurer, whose public purpose is to provide insurance to, and serve the needs of, property owners who cannot find coverage in the private insurance market.

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Carlos Beruff, Chairman, Manatee County • Josh Becksmith, St. Johns County • Jason Butts, Pinellas County  
LeAnna Cumber, Duval County • Erin Knight, Miami-Dade County • Charlie Lydecker, Volusia County  
Jamie Shelton, Duval County • Robert A. Spottswood, Monroe County • M. Scott Thomas, St. Johns County  
Tim Cerio, President/CEO and Executive Director

## Citizens 2025 Rates

### Frequently Asked Questions

1. [Are the rates final after the Board of Governors' vote?](#)
2. [Why are two sets of rates being discussed?](#)
3. [Will policyholders see rate increases in 2025?](#)
4. [What drivers affect rates?](#)

**1. Are the rates final after the Board of Governors' vote?**

No. The Board of Governors will be presented with recommended rates for 2025. If approved, the recommendations will be filed with the Florida Office of Insurance Regulation (OIR). Following a public hearing, the OIR will determine whether amendments are needed and issue an order setting Citizens' personal residential rates to take effect on January 1, 2025.

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**2. Why are two sets of rates being discussed?**

Citizens is required to submit two sets of rate recommendations to the OIR. The indicated rates reflect actuarially sound rates. The capped rates take into account the statutory glidepath, which limits Citizens' annual rate increases for any individual policy. Individual rate increases are capped for primary residences at 14% for policies in 2025. Individual rate increases for nonprimary residences are capped at 50%.

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**3. Will most policyholders see rate increases in 2025?**

Yes. Citizens' recommendations call for an average overall rate increase of 14.0% for all personal lines. These figures include nonprimary residences, which are capped at a higher rate. They also include the impact of the Florida Hurricane Catastrophe Fund Build Up premium.

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**4. What drivers affect rates?**

Nonweather water losses, reinsurance costs and litigation are the major determinants of insurance rates. Citizens must take all these factors into consideration when it proposes recommended rates.

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**ALL PERSONAL LINES COMBINED**  
**Recommended Change by County**

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Alachua	3,552	33	1,411	13.3%	1,600
Baker	482	0	1,176	13.7%	1,338
Bay	8,481	2	2,743	14.8%	3,148
Bradford	453	2	1,397	13.6%	1,587
Brevard	49,916	38	2,653	14.7%	3,043
Broward	149,337	684	3,762	13.8%	4,283
Calhoun	131	0	2,035	14.0%	2,320
Charlotte	14,650	39	2,603	15.6%	3,009
Citrus	7,274	1	1,703	14.0%	1,941
Clay	4,284	0	1,720	13.7%	1,956
Collier	10,686	176	3,363	15.3%	3,878
Columbia	828	0	1,515	13.8%	1,725
DeSoto	694	0	2,411	14.9%	2,771
Dixie	585	6	1,613	14.2%	1,843
Duval	23,370	21	1,843	13.6%	2,094
Escambia	11,852	60	3,067	13.8%	3,491
Flagler	3,970	21	2,301	13.7%	2,616
Franklin	935	61	4,710	13.5%	5,345
Gadsden	927	0	1,717	13.8%	1,953
Gilchrist	551	0	1,405	13.9%	1,599
Glades	480	2	2,413	18.1%	2,848
Gulf	514	26	3,589	14.9%	4,125
Hamilton	74	0	1,742	14.1%	1,986
Hardee	369	1	2,182	13.9%	2,486
Hendry	1,123	1	2,788	13.9%	3,174
Hernando	25,053	1	1,842	14.2%	2,104
Highlands	4,784	0	1,913	15.8%	2,215
Hillsborough	68,428	0	2,397	13.6%	2,722
Holmes	395	0	1,980	13.8%	2,253
Indian River	10,074	25	3,202	14.3%	3,661
Jackson	937	0	1,834	13.7%	2,086
Jefferson	307	8	1,577	12.8%	1,779
Lafayette	152	1	1,782	13.6%	2,025
Lake	13,877	0	1,801	14.5%	2,062
<b>Total</b>	<b>1,199,062</b>	<b>3,824</b>	<b>2,977</b>	<b>14.0%</b>	<b>3,396</b>

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lee	34,269	85	2,642	16.3%	3,073
Leon	4,542	0	1,320	13.8%	1,502
Levy	1,612	6	1,611	14.1%	1,838
Liberty	104	0	1,319	13.8%	1,501
Madison	220	0	1,672	13.8%	1,902
Manatee	19,388	22	2,338	15.6%	2,704
Marion	6,944	41	1,549	13.4%	1,757
Martin	9,063	0	4,024	13.9%	4,583
Miami-Dade	200,145	718	3,826	13.5%	4,343
Monroe	18,042	194	5,502	16.6%	6,416
Nassau	1,526	17	1,927	13.5%	2,186
Okaloosa	10,055	80	3,040	13.5%	3,449
Okeechobee	1,457	1	2,662	15.4%	3,071
Orange	44,610	0	2,251	13.5%	2,555
Osceola	18,518	0	2,111	13.9%	2,405
Palm Beach	114,224	562	3,800	13.8%	4,324
Pasco	36,194	8	1,965	14.0%	2,240
Pinellas	116,920	196	2,457	14.0%	2,800
Polk	15,719	8	2,115	14.0%	2,411
Putnam	1,440	0	1,557	13.8%	1,772
Saint Johns	6,230	30	2,111	13.4%	2,395
Saint Lucie	22,179	36	3,002	14.4%	3,435
Santa Rosa	7,404	5	3,186	13.7%	3,623
Sarasota	32,367	364	2,439	14.9%	2,802
Seminole	19,097	0	2,143	13.4%	2,431
Sumter	1,308	0	1,678	14.1%	1,915
Suwannee	493	4	1,438	13.6%	1,633
Taylor	728	2	1,646	14.2%	1,880
Union	160	0	1,666	13.7%	1,893
Volusia	29,733	200	2,064	13.6%	2,345
Wakulla	590	2	1,808	15.5%	2,089
Walton	3,835	34	3,501	15.0%	4,025
Washington	421	0	2,008	14.0%	2,289

## MULTIPERIL HO3

### Recommended Change by County

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Alachua	1,382	33	2,126	13.4%	2,410
Baker	88	0	2,626	13.6%	2,984
Bay	3,267	0	3,667	13.6%	4,167
Bradford	137	2	2,504	13.5%	2,842
Brevard	35,744	0	2,884	14.0%	3,288
Broward	71,196	0	5,385	13.5%	6,112
Calhoun	66	0	2,640	13.6%	2,998
Charlotte	8,999	0	2,902	13.5%	3,295
Citrus	3,152	0	2,349	13.5%	2,665
Clay	2,790	0	2,011	13.7%	2,286
Collier	4,984	0	4,123	13.5%	4,678
Columbia	256	0	2,601	13.7%	2,958
DeSoto	338	0	3,143	13.5%	3,569
Dixie	115	3	2,875	13.1%	3,251
Duval	14,771	0	2,157	13.7%	2,451
Escambia	5,381	20	3,703	13.2%	4,191
Flagler	2,269	0	2,798	13.5%	3,176
Franklin	238	38	6,174	8.7%	6,708
Gadsden	595	0	2,039	13.7%	2,318
Gilchrist	140	0	2,583	13.7%	2,936
Glades	236	0	2,527	13.7%	2,874
Gulf	90	21	5,050	8.6%	5,486
Hamilton	33	0	2,971	13.7%	3,378
Hardee	202	0	2,889	13.5%	3,280
Hendry	589	0	3,385	13.5%	3,842
Hernando	18,448	0	1,999	14.0%	2,280
Highlands	2,576	0	2,194	13.9%	2,498
Hillsborough	50,662	0	2,667	13.5%	3,028
Holmes	295	0	2,279	13.7%	2,591
Indian River	6,465	0	3,645	13.4%	4,134
Jackson	556	0	2,219	13.7%	2,524
Jefferson	100	0	2,756	13.7%	3,133
Lafayette	44	0	3,383	13.6%	3,843
Lake	9,249	0	2,002	13.9%	2,279
<b>Total</b>	<b>678,954</b>	<b>189</b>	<b>3,560</b>	<b>13.5%</b>	<b>4,041</b>

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lee	15,866	0	3,112	13.5%	3,533
Leon	2,339	0	1,600	13.7%	1,820
Levy	277	3	3,190	13.2%	3,612
Liberty	26	0	2,834	13.8%	3,224
Madison	68	0	3,007	13.7%	3,418
Manatee	10,683	0	2,703	13.5%	3,067
Marion	3,721	41	1,975	13.2%	2,235
Martin	5,922	0	4,877	13.4%	5,529
Miami-Dade	96,941	22	5,113	13.5%	5,804
Monroe	1,416	0	6,797	16.2%	7,900
Nassau	574	0	2,944	13.6%	3,343
Okaloosa	6,191	0	3,515	13.4%	3,985
Okeechobee	843	0	2,887	13.5%	3,278
Orange	30,648	0	2,561	13.6%	2,909
Osceola	13,157	0	2,342	14.0%	2,669
Palm Beach	61,357	0	4,904	13.4%	5,561
Pasco	23,543	0	2,296	13.5%	2,606
Pinellas	77,164	0	2,854	13.3%	3,234
Polk	8,365	0	2,625	13.6%	2,981
Putnam	645	0	2,224	13.7%	2,529
Saint Johns	3,679	0	2,594	13.5%	2,944
Saint Lucie	15,013	0	3,398	13.7%	3,862
Santa Rosa	4,864	0	3,576	13.4%	4,056
Sarasota	15,364	0	2,972	13.4%	3,370
Seminole	13,941	0	2,410	13.4%	2,734
Sumter	516	0	2,342	13.6%	2,659
Suwannee	64	4	3,809	13.0%	4,302
Taylor	138	2	3,044	13.4%	3,451
Union	50	0	2,928	13.5%	3,324
Volusia	19,097	0	2,297	13.4%	2,604
Wakulla	136	0	3,093	13.6%	3,512
Walton	734	0	5,427	13.4%	6,156
Washington	159	0	2,957	13.7%	3,363

**WIND-ONLY HW2**  
**Recommended Change by County**

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Alachua	0	0	0	N/A	N/A
Baker	0	0	0	N/A	N/A
Bay	360	2	3,629	18.4%	4,296
Bradford	0	0	0	N/A	N/A
Brevard	207	2	3,713	13.9%	4,229
Broward	10,633	12	4,175	14.1%	4,764
Calhoun	0	0	0	N/A	N/A
Charlotte	116	3	4,193	25.7%	5,272
Citrus	0	0	0	N/A	N/A
Clay	0	0	0	N/A	N/A
Collier	542	11	4,704	18.8%	5,586
Columbia	0	0	0	N/A	N/A
DeSoto	0	0	0	N/A	N/A
Dixie	0	0	0	N/A	N/A
Duval	213	0	2,156	13.9%	2,456
Escambia	1,691	3	3,314	14.5%	3,796
Flagler	313	5	2,038	14.4%	2,331
Franklin	175	10	5,231	16.9%	6,113
Gadsden	0	0	0	N/A	N/A
Gilchrist	0	0	0	N/A	N/A
Glades	0	0	0	N/A	N/A
Gulf	87	3	4,275	15.6%	4,942
Hamilton	0	0	0	N/A	N/A
Hardee	0	0	0	N/A	N/A
Hendry	0	0	0	N/A	N/A
Hernando	50	1	2,154	11.9%	2,410
Highlands	0	0	0	N/A	N/A
Hillsborough	0	0	0	N/A	N/A
Holmes	0	0	0	N/A	N/A
Indian River	167	2	5,973	15.7%	6,911
Jackson	0	0	0	N/A	N/A
Jefferson	0	0	0	N/A	N/A
Lafayette	0	0	0	N/A	N/A
Lake	0	0	0	N/A	N/A
<b>Total</b>	<b>56,755</b>	<b>359</b>	<b>4,238</b>	<b>14.6%</b>	<b>4,858</b>

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lee	1,322	35	4,089	18.5%	4,845
Leon	0	0	0	N/A	N/A
Levy	69	0	2,692	17.3%	3,157
Liberty	0	0	0	N/A	N/A
Madison	0	0	0	N/A	N/A
Manatee	112	4	4,950	17.1%	5,795
Marion	0	0	0	N/A	N/A
Martin	0	0	0	N/A	N/A
Miami-Dade	16,361	11	4,297	13.3%	4,866
Monroe	9,224	121	6,068	16.0%	7,039
Nassau	129	8	2,189	12.6%	2,464
Okaloosa	68	0	6,581	17.4%	7,726
Okeechobee	0	0	0	N/A	N/A
Orange	0	0	0	N/A	N/A
Osceola	0	0	0	N/A	N/A
Palm Beach	5,611	10	4,538	14.8%	5,208
Pasco	170	3	2,110	12.4%	2,373
Pinellas	988	18	4,070	13.1%	4,603
Polk	0	0	0	N/A	N/A
Putnam	0	0	0	N/A	N/A
Saint Johns	156	1	2,272	15.1%	2,615
Saint Lucie	63	0	3,544	20.9%	4,286
Santa Rosa	266	0	4,702	15.1%	5,411
Sarasota	4,993	59	2,073	14.5%	2,373
Seminole	0	0	0	N/A	N/A
Sumter	0	0	0	N/A	N/A
Suwannee	0	0	0	N/A	N/A
Taylor	0	0	0	N/A	N/A
Union	0	0	0	N/A	N/A
Volusia	1,946	20	2,019	14.3%	2,306
Wakulla	53	0	2,830	15.5%	3,269
Walton	670	15	3,987	15.9%	4,619
Washington	0	0	0	N/A	N/A

**MULTIPERIL HO6**  
**Recommended Change by County**

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Alachua	112	0	735	0.1%	736
Baker	0	0	0	N/A	N/A
Bay	153	0	1,846	15.6%	2,134
Bradford	0	0	0	N/A	N/A
Brevard	1,406	0	1,535	14.0%	1,750
Broward	20,367	0	1,451	14.3%	1,658
Calhoun	0	0	0	N/A	N/A
Charlotte	291	33	1,716	6.3%	1,824
Citrus	16	1	1,848	1.7%	1,879
Clay	8	0	909	0.1%	910
Collier	1,055	0	2,049	16.7%	2,390
Columbia	0	0	0	N/A	N/A
DeSoto	4	0	963	6.6%	1,026
Dixie	0	0	0	N/A	N/A
Duval	182	0	1,148	4.7%	1,202
Escambia	178	0	2,080	18.7%	2,469
Flagler	49	2	1,554	6.1%	1,649
Franklin	4	0	2,062	6.3%	2,192
Gadsden	0	0	0	N/A	N/A
Gilchrist	0	0	0	N/A	N/A
Glades	0	0	0	N/A	N/A
Gulf	0	0	0	N/A	N/A
Hamilton	0	0	0	N/A	N/A
Hardee	0	0	0	N/A	N/A
Hendry	5	0	1,615	9.3%	1,765
Hernando	28	0	1,185	0.1%	1,187
Highlands	25	0	1,289	1.2%	1,305
Hillsborough	734	0	1,322	14.0%	1,508
Holmes	0	0	0	N/A	N/A
Indian River	408	0	1,720	16.3%	2,001
Jackson	0	0	0	N/A	N/A
Jefferson	0	0	0	N/A	N/A
Lafayette	0	0	0	N/A	N/A
Lake	74	0	880	0.8%	887
<b>Total</b>	<b>70,054</b>	<b>119</b>	<b>1,535</b>	<b>14.2%</b>	<b>1,753</b>

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lee	1,637	3	1,461	16.1%	1,696
Leon	40	0	604	14.1%	689
Levy	4	1	1,434	7.8%	1,545
Liberty	0	0	0	N/A	N/A
Madison	0	0	0	N/A	N/A
Manatee	458	3	1,519	15.6%	1,756
Marion	19	0	1,298	0.1%	1,299
Martin	790	0	1,629	14.3%	1,862
Miami-Dade	15,661	0	1,552	14.2%	1,772
Monroe	192	0	2,373	20.8%	2,867
Nassau	12	2	3,001	5.4%	3,164
Okaloosa	120	2	2,105	17.0%	2,463
Okeechobee	6	1	1,618	6.5%	1,723
Orange	783	0	1,189	0.1%	1,190
Osceola	447	0	995	14.0%	1,135
Palm Beach	16,281	0	1,752	14.5%	2,006
Pasco	626	0	975	14.0%	1,111
Pinellas	5,418	0	1,167	14.1%	1,331
Polk	85	8	1,039	1.4%	1,053
Putnam	1	0	1,560	0.1%	1,562
Saint Johns	108	1	1,460	4.3%	1,523
Saint Lucie	508	5	1,662	13.6%	1,888
Santa Rosa	34	2	1,970	16.6%	2,297
Sarasota	813	55	1,943	13.3%	2,201
Seminole	156	0	1,189	0.1%	1,190
Sumter	1	0	264	14.2%	301
Suwannee	0	0	0	N/A	N/A
Taylor	1	0	1,239	0.1%	1,241
Union	0	0	0	N/A	N/A
Volusia	683	0	1,290	14.1%	1,472
Wakulla	1	0	1,316	14.0%	1,501
Walton	70	0	2,648	23.0%	3,257
Washington	0	0	0	N/A	N/A

**WIND-ONLY HW6**  
**Recommended Change by County**

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Alachua	0	0	0	N/A	N/A
Baker	0	0	0	N/A	N/A
Bay	477	0	1,320	8.9%	1,438
Bradford	0	0	0	N/A	N/A
Brevard	219	35	1,282	10.1%	1,411
Broward	3,624	594	1,229	10.4%	1,357
Calhoun	0	0	0	N/A	N/A
Charlotte	127	0	1,614	24.5%	2,011
Citrus	0	0	0	N/A	N/A
Clay	0	0	0	N/A	N/A
Collier	622	157	1,858	13.0%	2,100
Columbia	0	0	0	N/A	N/A
DeSoto	0	0	0	N/A	N/A
Dixie	0	0	0	N/A	N/A
Duval	52	13	841	8.9%	916
Escambia	378	37	1,515	16.5%	1,765
Flagler	40	12	869	7.1%	931
Franklin	6	1	837	11.7%	935
Gadsden	0	0	0	N/A	N/A
Gilchrist	0	0	0	N/A	N/A
Glades	0	0	0	N/A	N/A
Gulf	5	0	1,189	10.3%	1,311
Hamilton	0	0	0	N/A	N/A
Hardee	0	0	0	N/A	N/A
Hendry	0	0	0	N/A	N/A
Hernando	0	0	0	N/A	N/A
Highlands	0	0	0	N/A	N/A
Hillsborough	0	0	0	N/A	N/A
Holmes	0	0	0	N/A	N/A
Indian River	138	22	2,593	14.8%	2,977
Jackson	0	0	0	N/A	N/A
Jefferson	0	0	0	N/A	N/A
Lafayette	0	0	0	N/A	N/A
Lake	0	0	0	N/A	N/A
<b>Total</b>	<b>18,718</b>	<b>2,747</b>	<b>1,723</b>	<b>13.0%</b>	<b>1,946</b>

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lee	1,176	4	2,010	26.3%	2,539
Leon	0	0	0	N/A	N/A
Levy	17	2	1,098	12.1%	1,230
Liberty	0	0	0	N/A	N/A
Madison	0	0	0	N/A	N/A
Manatee	155	9	1,645	15.2%	1,895
Marion	0	0	0	N/A	N/A
Martin	0	0	0	N/A	N/A
Miami-Dade	3,554	613	2,100	8.7%	2,283
Monroe	1,678	0	2,277	20.9%	2,752
Nassau	25	6	1,430	11.7%	1,597
Okaloosa	299	72	1,573	8.2%	1,702
Okeechobee	0	0	0	N/A	N/A
Orange	0	0	0	N/A	N/A
Osceola	0	0	0	N/A	N/A
Palm Beach	3,098	552	1,945	11.9%	2,177
Pasco	26	5	607	10.2%	669
Pinellas	638	115	1,293	9.1%	1,411
Polk	0	0	0	N/A	N/A
Putnam	0	0	0	N/A	N/A
Saint Johns	78	27	1,417	7.6%	1,524
Saint Lucie	138	31	1,295	16.1%	1,504
Santa Rosa	75	3	1,457	12.2%	1,635
Sarasota	1,233	239	1,472	9.4%	1,610
Seminole	0	0	0	N/A	N/A
Sumter	0	0	0	N/A	N/A
Suwannee	0	0	0	N/A	N/A
Taylor	0	0	0	N/A	N/A
Union	0	0	0	N/A	N/A
Volusia	448	179	751	7.3%	805
Wakulla	0	0	0	N/A	N/A
Walton	392	19	1,695	11.5%	1,890
Washington	0	0	0	N/A	N/A

**MULTIPERIL DP1 AND DP3  
Recommended Change by County**

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Alachua	1,501	0	1,002	13.8%	1,140
Baker	76	0	1,184	13.7%	1,347
Bay	2,090	0	2,259	13.6%	2,566
Bradford	72	0	1,233	13.9%	1,404
Brevard	7,171	0	1,963	13.6%	2,231
Broward	38,627	0	2,241	14.4%	2,565
Calhoun	25	0	1,639	13.9%	1,867
Charlotte	2,913	0	2,082	14.3%	2,378
Citrus	998	0	1,392	13.6%	1,582
Clay	718	0	1,422	13.9%	1,620
Collier	2,299	0	2,687	14.6%	3,079
Columbia	181	0	1,111	13.9%	1,266
DeSoto	106	0	1,960	13.7%	2,228
Dixie	22	3	2,572	11.3%	2,863
Duval	6,887	0	1,376	13.8%	1,566
Escambia	3,112	0	2,388	13.5%	2,710
Flagler	708	0	1,814	13.8%	2,064
Franklin	90	0	4,143	14.3%	4,735
Gadsden	137	0	1,356	13.9%	1,545
Gilchrist	32	0	1,182	13.7%	1,344
Glades	45	2	2,137	16.9%	2,498
Gulf	56	0	3,811	12.8%	4,297
Hamilton	17	0	972	14.5%	1,113
Hardee	73	1	1,431	13.5%	1,624
Hendry	235	1	1,862	13.6%	2,115
Hernando	2,778	0	1,446	13.5%	1,641
Highlands	1,159	0	1,620	13.7%	1,842
Hillsborough	13,325	0	1,763	13.5%	2,002
Holmes	38	0	1,377	13.8%	1,568
Indian River	1,770	0	2,401	13.9%	2,736
Jackson	163	0	1,484	13.9%	1,690
Jefferson	44	1	1,337	13.8%	1,522
Lafayette	34	1	1,718	13.5%	1,950
Lake	2,299	0	1,469	13.8%	1,672
<b>Total</b>	<b>269,188</b>	<b>11</b>	<b>2,141</b>	<b>13.9%</b>	<b>2,438</b>

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lee	8,698	0	1,932	13.8%	2,199
Leon	1,793	0	1,099	14.0%	1,253
Levy	123	0	2,031	13.7%	2,309
Liberty	18	0	1,402	13.8%	1,596
Madison	28	0	1,466	13.9%	1,670
Manatee	3,859	0	1,867	13.8%	2,125
Marion	1,450	0	1,179	13.8%	1,341
Martin	1,381	0	2,813	13.8%	3,201
Miami-Dade	64,677	0	2,499	13.8%	2,845
Monroe	1,048	0	5,201	14.0%	5,930
Nassau	133	0	2,022	13.7%	2,300
Okaloosa	2,813	0	2,317	13.4%	2,628
Okeechobee	158	0	2,101	13.8%	2,391
Orange	12,144	0	1,642	13.8%	1,870
Osceola	4,356	0	1,641	13.8%	1,867
Palm Beach	24,022	0	2,676	14.1%	3,053
Pasco	5,502	0	1,565	13.4%	1,776
Pinellas	19,881	0	2,045	13.5%	2,320
Polk	4,671	0	1,583	13.7%	1,800
Putnam	176	0	1,190	13.9%	1,355
Saint Johns	1,077	0	1,705	13.6%	1,938
Saint Lucie	4,282	0	2,141	13.7%	2,436
Santa Rosa	1,226	0	2,638	13.4%	2,991
Sarasota	5,309	0	2,057	13.8%	2,341
Seminole	4,676	0	1,449	13.7%	1,647
Sumter	334	0	1,232	13.7%	1,401
Suwannee	56	0	1,384	14.0%	1,578
Taylor	53	0	2,195	13.8%	2,498
Union	19	0	1,285	13.8%	1,463
Volusia	4,698	0	1,762	13.5%	2,000
Wakulla	57	2	1,799	12.1%	2,018
Walton	620	0	2,475	13.5%	2,810
Washington	49	0	1,746	13.8%	1,986



**WIND-ONLY DW2**  
**Recommended Change by County**

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Alachua	0	0	0	N/A	N/A
Baker	0	0	0	N/A	N/A
Bay	503	0	3,939	16.9%	4,606
Bradford	0	0	0	N/A	N/A
Brevard	62	1	4,349	14.2%	4,968
Broward	1,684	0	3,997	15.7%	4,626
Calhoun	0	0	0	N/A	N/A
Charlotte	139	3	5,042	25.0%	6,301
Citrus	0	0	0	N/A	N/A
Clay	0	0	0	N/A	N/A
Collier	147	3	5,584	23.2%	6,882
Columbia	0	0	0	N/A	N/A
DeSoto	0	0	0	N/A	N/A
Dixie	0	0	0	N/A	N/A
Duval	84	0	1,620	13.5%	1,839
Escambia	437	0	3,669	18.5%	4,350
Flagler	77	0	1,756	17.1%	2,056
Franklin	267	12	5,196	14.9%	5,972
Gadsden	0	0	0	N/A	N/A
Gilchrist	0	0	0	N/A	N/A
Glades	0	0	0	N/A	N/A
Gulf	117	2	4,374	17.7%	5,147
Hamilton	0	0	0	N/A	N/A
Hardee	0	0	0	N/A	N/A
Hendry	0	0	0	N/A	N/A
Hernando	15	0	2,705	18.3%	3,200
Highlands	0	0	0	N/A	N/A
Hillsborough	0	0	0	N/A	N/A
Holmes	0	0	0	N/A	N/A
Indian River	13	0	6,314	22.2%	7,718
Jackson	0	0	0	N/A	N/A
Jefferson	0	0	0	N/A	N/A
Lafayette	0	0	0	N/A	N/A
Lake	0	0	0	N/A	N/A
<b>Total</b>	<b>12,111</b>	<b>113</b>	<b>4,576</b>	<b>17.1%</b>	<b>5,360</b>

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lee	552	0	5,551	23.9%	6,878
Leon	0	0	0	N/A	N/A
Levy	31	0	2,181	19.0%	2,595
Liberty	0	0	0	N/A	N/A
Madison	0	0	0	N/A	N/A
Manatee	247	6	5,263	13.8%	5,988
Marion	0	0	0	N/A	N/A
Martin	0	0	0	N/A	N/A
Miami-Dade	1,144	0	3,633	14.1%	4,147
Monroe	3,480	73	5,882	17.5%	6,910
Nassau	50	1	1,704	14.9%	1,958
Okaloosa	100	0	5,944	17.2%	6,969
Okeechobee	0	0	0	N/A	N/A
Orange	0	0	0	N/A	N/A
Osceola	0	0	0	N/A	N/A
Palm Beach	767	0	4,304	15.8%	4,986
Pasco	19	0	2,825	15.0%	3,249
Pinellas	278	2	4,198	14.7%	4,814
Polk	0	0	0	N/A	N/A
Putnam	0	0	0	N/A	N/A
Saint Johns	52	1	2,433	13.7%	2,766
Saint Lucie	13	0	4,753	16.7%	5,549
Santa Rosa	99	0	3,841	23.3%	4,738
Sarasota	659	9	3,020	16.9%	3,529
Seminole	0	0	0	N/A	N/A
Sumter	0	0	0	N/A	N/A
Suwannee	0	0	0	N/A	N/A
Taylor	0	0	0	N/A	N/A
Union	0	0	0	N/A	N/A
Volusia	337	0	2,216	15.3%	2,555
Wakulla	7	0	2,958	14.2%	3,379
Walton	731	0	4,700	16.1%	5,459
Washington	0	0	0	N/A	N/A

**MULTIPERIL MHO3 AND MDP1  
Recommended Change by County**

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Alachua	501	0	970	13.8%	1,104
Baker	317	0	775	13.8%	882
Bay	1,549	0	1,500	20.4%	1,805
Bradford	244	0	824	13.8%	937
Brevard	4,457	0	2,615	22.5%	3,204
Broward	2,019	0	3,174	23.4%	3,917
Calhoun	39	0	1,315	15.5%	1,519
Charlotte	1,986	0	2,039	28.9%	2,628
Citrus	3,105	0	1,147	15.5%	1,324
Clay	760	0	958	13.8%	1,091
Collier	977	0	2,557	25.7%	3,216
Columbia	391	0	991	14.0%	1,129
DeSoto	245	0	1,629	19.3%	1,944
Dixie	448	0	1,242	15.2%	1,431
Duval	984	8	872	13.3%	989
Escambia	593	0	1,389	14.4%	1,589
Flagler	444	2	1,263	14.2%	1,443
Franklin	150	0	1,615	20.7%	1,950
Gadsden	194	0	993	13.8%	1,131
Gilchrist	377	0	993	14.1%	1,132
Glades	199	0	2,339	23.8%	2,897
Gulf	148	0	1,790	21.5%	2,174
Hamilton	24	0	597	15.8%	691
Hardee	93	0	1,259	16.0%	1,461
Hendry	290	0	2,381	15.2%	2,743
Hernando	3,689	0	1,368	16.7%	1,596
Highlands	1,024	0	1,551	25.5%	1,945
Hillsborough	3,253	0	1,339	14.9%	1,539
Holmes	62	0	925	14.8%	1,062
Indian River	1,053	0	2,168	22.6%	2,659
Jackson	218	0	1,114	13.8%	1,268
Jefferson	162	7	924	10.9%	1,024
Lafayette	70	0	902	13.7%	1,026
Lake	2,240	0	1,352	19.7%	1,618
<b>Total</b>	<b>82,777</b>	<b>17</b>	<b>1,630</b>	<b>21.6%</b>	<b>1,981</b>

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lee	4,713	0	2,249	26.9%	2,854
Leon	304	0	826	13.8%	940
Levy	1,084	0	1,091	14.1%	1,245
Liberty	60	0	637	13.9%	726
Madison	124	0	986	13.9%	1,123
Manatee	3,766	0	1,707	27.7%	2,180
Marion	1,746	0	957	14.4%	1,095
Martin	922	0	2,610	19.9%	3,129
Miami-Dade	495	0	3,293	14.0%	3,755
Monroe	397	0	3,133	21.2%	3,796
Nassau	564	0	948	13.9%	1,080
Okaloosa	355	0	1,390	14.0%	1,584
Okeechobee	448	0	2,462	19.9%	2,953
Orange	792	0	1,293	14.4%	1,479
Osceola	495	0	1,368	14.2%	1,562
Palm Beach	1,871	0	2,771	24.8%	3,460
Pasco	6,131	0	1,192	17.7%	1,403
Pinellas	11,011	0	1,257	26.4%	1,589
Polk	2,577	0	1,477	17.5%	1,736
Putnam	618	0	965	14.0%	1,100
Saint Johns	930	0	1,066	14.2%	1,218
Saint Lucie	2,060	0	2,424	22.8%	2,977
Santa Rosa	763	0	1,482	14.4%	1,695
Sarasota	3,228	0	1,794	28.2%	2,301
Seminole	287	0	1,250	14.0%	1,425
Sumter	455	0	1,262	15.6%	1,460
Suwannee	373	0	1,040	13.9%	1,184
Taylor	535	0	1,234	14.9%	1,418
Union	91	0	1,052	13.8%	1,197
Volusia	2,175	0	1,486	16.9%	1,737
Wakulla	332	0	1,109	18.9%	1,318
Walton	557	0	1,606	17.6%	1,889
Washington	213	0	1,359	14.6%	1,558

**WIND-ONLY MW2 AND MD1  
Recommended Change by County**

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Alachua	0	0	0	N/A	N/A
Baker	0	0	0	N/A	N/A
Bay	23	0	1,206	34.7%	1,625
Bradford	0	0	0	N/A	N/A
Brevard	0	0	0	N/A	N/A
Broward	1	0	1,059	13.4%	1,201
Calhoun	0	0	0	N/A	N/A
Charlotte	0	0	0	N/A	N/A
Citrus	0	0	0	N/A	N/A
Clay	0	0	0	N/A	N/A
Collier	7	0	2,140	16.1%	2,484
Columbia	0	0	0	N/A	N/A
DeSoto	0	0	0	N/A	N/A
Dixie	0	0	0	N/A	N/A
Duval	0	0	0	N/A	N/A
Escambia	3	0	617	23.9%	764
Flagler	40	0	1,311	26.7%	1,661
Franklin	5	0	640	13.4%	725
Gadsden	0	0	0	N/A	N/A
Gilchrist	0	0	0	N/A	N/A
Glades	0	0	0	N/A	N/A
Gulf	9	0	2,391	14.4%	2,735
Hamilton	0	0	0	N/A	N/A
Hardee	0	0	0	N/A	N/A
Hendry	0	0	0	N/A	N/A
Hernando	4	0	1,857	13.4%	2,106
Highlands	0	0	0	N/A	N/A
Hillsborough	0	0	0	N/A	N/A
Holmes	0	0	0	N/A	N/A
Indian River	0	0	0	N/A	N/A
Jackson	0	0	0	N/A	N/A
Jefferson	0	0	0	N/A	N/A
Lafayette	0	0	0	N/A	N/A
Lake	0	0	0	N/A	N/A
<b>Total</b>	<b>1,636</b>	<b>0</b>	<b>2,461</b>	<b>25.9%</b>	<b>3,099</b>

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lee	184	0	2,815	31.6%	3,704
Leon	0	0	0	N/A	N/A
Levy	4	0	699	13.4%	792
Liberty	0	0	0	N/A	N/A
Madison	0	0	0	N/A	N/A
Manatee	2	0	474	40.2%	664
Marion	0	0	0	N/A	N/A
Martin	0	0	0	N/A	N/A
Miami-Dade	40	0	1,360	13.4%	1,542
Monroe	542	0	4,062	21.1%	4,919
Nassau	0	0	0	N/A	N/A
Okaloosa	0	0	0	N/A	N/A
Okeechobee	0	0	0	N/A	N/A
Orange	0	0	0	N/A	N/A
Osceola	0	0	0	N/A	N/A
Palm Beach	17	0	2,826	40.1%	3,960
Pasco	111	0	1,002	31.6%	1,319
Pinellas	0	0	0	N/A	N/A
Polk	0	0	0	N/A	N/A
Putnam	0	0	0	N/A	N/A
Saint Johns	6	0	402	38.5%	556
Saint Lucie	35	0	2,495	40.7%	3,511
Santa Rosa	0	0	0	N/A	N/A
Sarasota	513	0	1,535	33.8%	2,055
Seminole	0	0	0	N/A	N/A
Sumter	0	0	0	N/A	N/A
Suwannee	0	0	0	N/A	N/A
Taylor	0	0	0	N/A	N/A
Union	0	0	0	N/A	N/A
Volusia	49	0	705	23.0%	867
Wakulla	4	0	842	13.4%	954
Walton	37	0	1,200	22.8%	1,474
Washington	0	0	0	N/A	N/A

**MULTIPERIL HO4**  
**Recommended Change by County**

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Alachua	56	0	74	14.0%	84
Baker	1	0	204	14.0%	232
Bay	58	0	197	13.8%	225
Bradford	0	0	0	N/A	N/A
Brevard	650	0	202	13.7%	230
Broward	1,155	76	223	12.2%	250
Calhoun	1	0	117	14.0%	134
Charlotte	79	0	205	13.7%	234
Citrus	3	0	174	13.8%	198
Clay	8	0	123	14.0%	141
Collier	52	5	292	12.5%	328
Columbia	0	0	0	N/A	N/A
DeSoto	1	0	169	14.0%	192
Dixie	0	0	0	N/A	N/A
Duval	196	0	152	13.9%	173
Escambia	77	0	255	15.0%	294
Flagler	29	0	160	13.8%	183
Franklin	0	0	0	N/A	N/A
Gadsden	1	0	130	14.0%	149
Gilchrist	2	0	106	14.0%	121
Glades	0	0	0	N/A	N/A
Gulf	2	0	348	13.6%	395
Hamilton	0	0	0	N/A	N/A
Hardee	1	0	223	13.9%	254
Hendry	4	0	102	13.8%	116
Hernando	41	0	129	15.0%	149
Highlands	0	0	0	N/A	N/A
Hillsborough	454	0	152	13.8%	173
Holmes	0	0	0	N/A	N/A
Indian River	58	1	350	13.5%	397
Jackson	0	0	0	N/A	N/A
Jefferson	1	0	50	14.0%	57
Lafayette	4	0	129	14.0%	147
Lake	15	0	130	14.0%	148
<b>Total</b>	<b>8,757</b>	<b>264</b>	<b>222</b>	<b>13.0%</b>	<b>251</b>

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lee	120	43	193	11.7%	216
Leon	66	0	70	14.0%	80
Levy	3	0	203	13.9%	231
Liberty	0	0	0	N/A	N/A
Madison	0	0	0	N/A	N/A
Manatee	106	0	199	13.7%	227
Marion	8	0	151	14.0%	172
Martin	48	0	242	13.5%	275
Miami-Dade	1,243	72	340	11.8%	380
Monroe	58	0	363	13.0%	410
Nassau	39	0	201	13.8%	229
Okaloosa	108	6	245	12.8%	276
Okeechobee	2	0	137	13.8%	156
Orange	243	0	96	14.0%	110
Osceola	63	0	101	13.9%	115
Palm Beach	1,181	0	286	13.9%	326
Pasco	66	0	145	13.9%	165
Pinellas	1,540	61	165	13.0%	187
Polk	21	0	125	13.9%	143
Putnam	0	0	0	N/A	N/A
Saint Johns	144	0	194	13.8%	221
Saint Lucie	67	0	172	13.7%	196
Santa Rosa	77	0	310	13.8%	352
Sarasota	246	0	223	14.2%	254
Seminole	37	0	109	13.9%	124
Sumter	2	0	93	14.0%	106
Suwannee	0	0	0	N/A	N/A
Taylor	1	0	379	13.9%	431
Union	0	0	0	N/A	N/A
Volusia	296	0	157	13.7%	179
Wakulla	0	0	0	N/A	N/A
Walton	23	0	535	13.6%	608
Washington	0	0	0	N/A	N/A

**WIND-ONLY HW4**  
**Recommended Change by County**

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Alachua	0	0	0	N/A	N/A
Baker	0	0	0	N/A	N/A
Bay	1	0	102	13.5%	116
Bradford	0	0	0	N/A	N/A
Brevard	0	0	0	N/A	N/A
Broward	31	2	668	19.3%	796
Calhoun	0	0	0	N/A	N/A
Charlotte	0	0	0	N/A	N/A
Citrus	0	0	0	N/A	N/A
Clay	0	0	0	N/A	N/A
Collier	1	0	412	13.5%	467
Columbia	0	0	0	N/A	N/A
DeSoto	0	0	0	N/A	N/A
Dixie	0	0	0	N/A	N/A
Duval	1	0	288	13.5%	327
Escambia	2	0	177	13.5%	201
Flagler	1	0	160	13.5%	182
Franklin	0	0	0	N/A	N/A
Gadsden	0	0	0	N/A	N/A
Gilchrist	0	0	0	N/A	N/A
Glades	0	0	0	N/A	N/A
Gulf	0	0	0	N/A	N/A
Hamilton	0	0	0	N/A	N/A
Hardee	0	0	0	N/A	N/A
Hendry	0	0	0	N/A	N/A
Hernando	0	0	0	N/A	N/A
Highlands	0	0	0	N/A	N/A
Hillsborough	0	0	0	N/A	N/A
Holmes	0	0	0	N/A	N/A
Indian River	2	0	333	13.5%	378
Jackson	0	0	0	N/A	N/A
Jefferson	0	0	0	N/A	N/A
Lafayette	0	0	0	N/A	N/A
Lake	0	0	0	N/A	N/A
<b>Total</b>	<b>112</b>	<b>5</b>	<b>779</b>	<b>19.4%</b>	<b>930</b>

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lee	1	0	997	49.4%	1,489
Leon	0	0	0	N/A	N/A
Levy	0	0	0	N/A	N/A
Liberty	0	0	0	N/A	N/A
Madison	0	0	0	N/A	N/A
Manatee	0	0	0	N/A	N/A
Marion	0	0	0	N/A	N/A
Martin	0	0	0	N/A	N/A
Miami-Dade	29	0	1,156	18.0%	1,364
Monroe	7	0	531	19.3%	633
Nassau	0	0	0	N/A	N/A
Okaloosa	1	0	154	13.5%	175
Okeechobee	0	0	0	N/A	N/A
Orange	0	0	0	N/A	N/A
Osceola	0	0	0	N/A	N/A
Palm Beach	19	0	1,190	21.8%	1,451
Pasco	0	0	0	N/A	N/A
Pinellas	2	0	262	13.5%	297
Polk	0	0	0	N/A	N/A
Putnam	0	0	0	N/A	N/A
Saint Johns	0	0	0	N/A	N/A
Saint Lucie	0	0	0	N/A	N/A
Santa Rosa	0	0	0	N/A	N/A
Sarasota	9	2	221	11.8%	247
Seminole	0	0	0	N/A	N/A
Sumter	0	0	0	N/A	N/A
Suwannee	0	0	0	N/A	N/A
Taylor	0	0	0	N/A	N/A
Union	0	0	0	N/A	N/A
Volusia	4	1	155	11.7%	174
Wakulla	0	0	0	N/A	N/A
Walton	1	0	421	13.5%	478
Washington	0	0	0	N/A	N/A