

CITIZENS PROPERTY INSURANCE CORPORATION
2101 MARYLAND CIRCLE
TALLAHASSEE, FLORIDA 32303-1001



FOR IMMEDIATE RELEASE
March 4, 2026

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Citizens' 2026 Multiperil Rates to Drop Statewide

KEY WEST, FL – Citizens Property Insurance Corporation will reduce rates for its homeowners multiperil policyholders by an average of 8.8% in 2026 under a slate of rates approved this week by state insurance regulators that cut rates by at least 2% for all Citizens Personal Lines policyholders.

Homeowners wind-only policyholders will see an average 5.5% reduction. The Office of Insurance Regulation (OIR) [set the rates](#) and they will take effect on July 1 for new policyholders and will apply to existing policies when they come up for renewal.

“The Florida property insurance market is again healthy and vibrant,” said Tim Cerio, Citizens’ President/CEO and Executive Director. “Most Floridians now have many options as financially sound private insurers compete for their business. Citizens, as it always has, will be there for those policyholders unable to secure coverage in the private market.”

Recent reforms to reduce litigation have been instrumental in the recovery of the Florida property insurance market. Citizens’ policy count now stands at 336,000 policies, down 76% from a peak of 1.41 million policies in October 2023.

Speaking to Citizens’ Board of Governors on Wednesday, Cerio said it remains critical for stakeholders to continue the efforts over the last few years that have strengthened the market and reduced the risk of Citizens assessments on all Florida insurance consumers following a major storm.

Citizens has prepared a [2026 rate kit](#), which provides members of the media with information about its 2026 rate filing, including [approved county-by-county estimates](#) for specific policy types.

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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 ● Frank White, Escambia County
Tim Cerio, President/CEO and Executive Director

ALL PERSONAL LINES COMBINED
Approved Change by County

County	Number of Policies		Current	Approved	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Alachua	2,281	2,067	1,340	-10.4%	1,201
Baker	429	351	1,166	-9.2%	1,058
Bay	5,495	3,534	2,898	-2.2%	2,834
Bradford	340	271	1,320	-8.2%	1,212
Brevard	38,028	31,764	2,881	-2.4%	2,812
Broward	95,192	72,935	3,178	-8.2%	2,916
Calhoun	113	88	1,963	-8.0%	1,805
Charlotte	7,983	6,202	2,829	-4.0%	2,715
Citrus	4,773	2,553	1,737	-1.2%	1,716
Clay	2,254	1,998	1,727	-7.4%	1,600
Collier	6,162	4,869	3,470	-4.1%	3,328
Columbia	580	458	1,400	-9.2%	1,271
DeSoto	646	392	2,457	-1.3%	2,426
Dixie	454	322	1,679	-4.0%	1,611
Duval	10,311	9,387	1,911	-6.8%	1,782
Escambia	7,639	5,959	3,371	-3.8%	3,244
Flagler	2,115	1,784	2,395	-6.6%	2,236
Franklin	791	574	5,650	-3.0%	5,481
Gadsden	694	571	1,781	-6.9%	1,659
Gilchrist	451	306	1,465	-6.5%	1,370
Glades	511	363	2,947	-1.2%	2,911
Gulf	395	265	4,098	-2.7%	3,988
Hamilton	54	31	1,561	-4.0%	1,499
Hardee	293	202	2,201	-4.7%	2,098
Hendry	910	653	3,315	-1.8%	3,256
Hernando	15,901	12,581	2,034	-2.0%	1,994
Highlands	4,138	2,775	2,056	-0.9%	2,038
Hillsborough	36,253	29,878	2,539	-4.5%	2,425
Holmes	279	223	2,112	-9.2%	1,917
Indian River	4,940	3,855	3,232	-3.7%	3,113
Jackson	611	521	1,938	-7.9%	1,785
Jefferson	232	169	1,489	-8.6%	1,361
Lafayette	97	53	1,662	-6.5%	1,555
Lake	10,320	7,926	2,016	-2.0%	1,976
Total	782,189	641,946	2,943	-5.9%	2,768

County	Number of Policies		Current	Approved	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lee	21,124	15,145	2,923	-4.3%	2,797
Leon	2,486	2,172	1,330	-6.7%	1,240
Levy	1,421	981	1,701	-4.1%	1,631
Liberty	89	55	1,191	-6.4%	1,115
Madison	204	140	1,534	-6.8%	1,430
Manatee	14,077	10,754	2,596	-3.1%	2,516
Marion	4,146	3,022	1,582	-3.0%	1,535
Martin	4,880	3,793	3,769	-2.7%	3,668
Miami-Dade	137,709	119,351	3,351	-8.6%	3,064
Monroe	16,693	13,484	6,671	-3.1%	6,463
Nassau	1,104	871	1,832	-8.7%	1,672
Okaloosa	6,425	4,760	3,318	-2.4%	3,238
Okeechobee	1,440	1,014	3,128	-0.9%	3,100
Orange	21,762	18,685	2,314	-3.8%	2,226
Osceola	10,626	9,433	2,321	-3.1%	2,248
Palm Beach	70,672	62,265	3,539	-8.0%	3,255
Pasco	26,986	21,673	2,116	-3.9%	2,033
Pinellas	84,229	71,863	2,633	-5.8%	2,480
Polk	10,813	6,713	2,177	-1.5%	2,144
Putnam	1,095	830	1,595	-7.2%	1,481
Saint Johns	3,594	3,102	2,106	-7.7%	1,944
Saint Lucie	13,779	11,244	3,160	-2.1%	3,095
Santa Rosa	4,471	3,337	3,668	-1.9%	3,599
Sarasota	24,104	20,548	2,614	-5.5%	2,470
Seminole	9,873	8,871	2,213	-5.7%	2,087
Sumter	984	533	1,834	0.3%	1,840
Suwannee	456	297	1,459	-6.5%	1,365
Taylor	516	335	1,734	-6.1%	1,627
Union	131	91	1,725	-8.6%	1,576
Volusia	20,959	18,167	2,206	-5.8%	2,079
Wakulla	472	325	1,899	-5.0%	1,804
Walton	2,905	2,020	3,992	-3.0%	3,873
Washington	299	192	2,030	-4.6%	1,937

MULTIPERIL HO3
Approved Change by County

County	Number of Policies		Current	Approved	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Alachua	477	477	2,178	-11.9%	1,918
Baker	42	42	2,593	-12.1%	2,278
Bay	1,103	1,103	3,843	-5.2%	3,644
Bradford	57	57	2,592	-12.2%	2,275
Brevard	26,079	26,076	3,074	-3.4%	2,969
Broward	26,675	26,675	5,094	-14.1%	4,377
Calhoun	47	47	2,628	-10.3%	2,359
Charlotte	3,438	3,438	3,069	-5.9%	2,887
Citrus	1,129	1,129	2,520	-5.8%	2,375
Clay	1,096	1,096	2,245	-6.5%	2,098
Collier	1,712	1,712	4,531	-6.0%	4,261
Columbia	81	81	2,533	-12.8%	2,209
DeSoto	161	161	3,379	-8.9%	3,079
Dixie	44	44	2,791	-7.0%	2,597
Duval	4,881	4,881	2,426	-5.0%	2,306
Escambia	2,351	2,351	3,965	-6.8%	3,697
Flagler	893	893	3,095	-8.6%	2,829
Franklin	130	129	5,941	-7.8%	5,480
Gadsden	390	386	2,143	-6.7%	2,000
Gilchrist	60	60	2,740	-12.0%	2,411
Glades	208	208	2,843	-5.5%	2,688
Gulf	40	38	4,433	-8.8%	4,041
Hamilton	13	12	2,845	-9.5%	2,576
Hardee	82	82	3,096	-10.5%	2,771
Hendry	434	434	3,909	-4.4%	3,736
Hernando	10,255	10,244	2,221	-3.4%	2,144
Highlands	1,132	1,132	2,398	-3.4%	2,316
Hillsborough	22,882	22,882	2,918	-5.5%	2,757
Holmes	185	185	2,556	-11.4%	2,265
Indian River	2,192	2,192	3,891	-4.7%	3,708
Jackson	299	299	2,356	-9.8%	2,125
Jefferson	55	55	2,379	-11.2%	2,111
Lafayette	18	18	3,643	-13.9%	3,138
Lake	5,700	5,700	2,180	-2.9%	2,117
Total	337,025	336,968	3,506	-8.7%	3,202

County	Number of Policies		Current	Approved	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lee	5,586	5,586	3,322	-8.5%	3,039
Leon	1,010	1,006	1,666	-6.6%	1,555
Levy	129	128	3,125	-7.3%	2,896
Liberty	17	17	2,490	-12.0%	2,192
Madison	42	41	2,567	-11.4%	2,273
Manatee	6,415	6,415	2,888	-4.8%	2,748
Marion	1,125	1,125	2,283	-5.0%	2,169
Martin	2,279	2,279	4,922	-4.7%	4,692
Miami-Dade	42,386	42,386	4,787	-14.0%	4,116
Monroe	1,216	1,193	7,184	-11.3%	6,371
Nassau	219	219	3,134	-10.9%	2,793
Okaloosa	3,385	3,385	3,885	-3.6%	3,745
Okeechobee	658	658	3,184	-5.2%	3,016
Orange	12,357	12,357	2,789	-3.5%	2,692
Osceola	7,120	7,120	2,647	-3.1%	2,565
Palm Beach	26,036	26,036	5,056	-11.9%	4,455
Pasco	16,169	16,165	2,433	-5.7%	2,294
Pinellas	53,338	53,337	2,993	-7.0%	2,785
Polk	2,946	2,946	2,727	-6.0%	2,564
Putnam	299	299	2,356	-12.0%	2,072
Saint Johns	1,585	1,585	2,736	-8.2%	2,510
Saint Lucie	8,315	8,314	3,502	-3.2%	3,391
Santa Rosa	2,457	2,457	4,226	-4.4%	4,040
Sarasota	9,090	9,090	3,134	-7.4%	2,901
Seminole	5,989	5,989	2,581	-5.3%	2,443
Sumter	176	176	2,427	-9.7%	2,190
Suwannee	25	25	3,370	-7.8%	3,108
Taylor	36	36	3,084	-10.6%	2,757
Union	31	31	3,090	-13.5%	2,673
Volusia	11,846	11,846	2,402	-6.6%	2,243
Wakulla	56	56	3,393	-8.5%	3,105
Walton	291	291	5,636	-9.7%	5,087
Washington	55	55	3,173	-8.5%	2,902

WIND-ONLY HW2
Approved Change by County

County	Number of Policies		Current	Approved	
	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	277	250	4,121	-5.2%	3,906
Bradford	0	0	0	N/A	N/A
Brevard	183	176	3,935	-4.1%	3,775
Broward	10,377	10,263	4,544	-4.2%	4,354
Calhoun	0	0	0	N/A	N/A
Charlotte	100	80	5,081	-5.5%	4,799
Citrus	0	0	0	N/A	N/A
Clay	0	0	0	N/A	N/A
Collier	508	496	5,508	-5.4%	5,210
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	218	216	2,320	-4.9%	2,205
Escambia	1,647	1,609	3,589	-3.9%	3,451
Flagler	287	283	2,255	-4.5%	2,154
Franklin	153	135	6,080	-7.7%	5,612
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	75	70	4,106	-6.5%	3,840
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	37	36	2,282	-4.9%	2,171
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	145	145	6,206	-6.0%	5,835
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
Total	53,228	52,444	4,667	-4.8%	4,441

County	Number of Policies		Current	Approved	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lee	1,219	1,146	4,550	-5.9%	4,279
Leon	0	0	0	N/A	N/A
Levy	49	46	3,047	-5.3%	2,885
Liberty	0	0	0	N/A	N/A
Madison	0	0	0	N/A	N/A
Manatee	91	85	5,308	-5.9%	4,992
Marion	0	0	0	N/A	N/A
Martin	0	0	0	N/A	N/A
Miami-Dade	15,209	15,190	4,726	-4.9%	4,493
Monroe	8,260	8,121	7,052	-5.7%	6,649
Nassau	124	119	2,192	-6.7%	2,045
Okaloosa	55	52	6,443	-4.5%	6,152
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	5,293	5,246	4,908	-3.4%	4,742
Pasco	167	165	2,293	-6.1%	2,153
Pinellas	794	773	4,405	-5.4%	4,169
Polk	0	0	0	N/A	N/A
Putnam	0	0	0	N/A	N/A
Saint Johns	131	122	2,436	-5.4%	2,305
Saint Lucie	41	39	4,182	-4.9%	3,979
Santa Rosa	249	244	5,220	-3.3%	5,047
Sarasota	4,987	4,884	2,246	-5.1%	2,132
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	1,924	1,862	2,206	-4.7%	2,101
Wakulla	37	36	3,166	-6.5%	2,961
Walton	591	555	4,493	-5.6%	4,240
Washington	0	0	0	N/A	N/A

MULTIPERIL HO6
Approved Change by County

County	Number of Policies		Current	Approved	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Alachua	45	45	590	-14.6%	504
Baker	0	0	0	N/A	N/A
Bay	93	90	1,733	-13.2%	1,504
Bradford	0	0	0	N/A	N/A
Brevard	791	714	1,438	-11.3%	1,275
Broward	15,372	14,806	1,319	-10.5%	1,181
Calhoun	0	0	0	N/A	N/A
Charlotte	104	91	1,642	-12.4%	1,438
Citrus	10	10	1,264	-13.5%	1,093
Clay	3	3	969	-14.9%	824
Collier	529	477	1,959	-11.3%	1,738
Columbia	0	0	0	N/A	N/A
DeSoto	2	2	1,760	-8.2%	1,616
Dixie	0	0	0	N/A	N/A
Duval	35	35	1,051	-14.7%	897
Escambia	118	97	2,079	-11.0%	1,850
Flagler	16	16	1,328	-12.9%	1,157
Franklin	2	2	2,155	-14.8%	1,836
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	1	1	2,185	-11.3%	1,937
Hamilton	0	0	0	N/A	N/A
Hardee	0	0	0	N/A	N/A
Hendry	1	1	558	-5.6%	527
Hernando	14	14	800	-13.0%	696
Highlands	2	2	829	-12.3%	727
Hillsborough	242	234	1,015	-12.4%	890
Holmes	0	0	0	N/A	N/A
Indian River	314	271	1,708	-9.6%	1,544
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	17	17	941	-11.5%	833
Total	49,835	46,740	1,420	-10.4%	1,272

County	Number of Policies		Current	Approved	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lee	801	647	1,459	-7.0%	1,356
Leon	16	16	498	-14.6%	426
Levy	4	4	1,243	-14.9%	1,058
Liberty	0	0	0	N/A	N/A
Madison	0	0	0	N/A	N/A
Manatee	187	156	1,367	-9.9%	1,231
Marion	6	6	760	-13.2%	660
Martin	537	456	1,696	-8.8%	1,547
Miami-Dade	12,444	12,037	1,369	-11.7%	1,209
Monroe	198	151	2,197	-9.8%	1,982
Nassau	2	2	1,895	-14.8%	1,615
Okaloosa	88	84	1,889	-11.6%	1,669
Okeechobee	5	4	1,206	-8.6%	1,103
Orange	211	211	973	-12.9%	847
Osceola	112	110	913	-11.8%	806
Palm Beach	13,339	12,179	1,624	-9.2%	1,474
Pasco	318	315	845	-12.0%	744
Pinellas	2,478	2,142	983	-10.7%	878
Polk	34	34	1,054	-11.3%	935
Putnam	0	0	0	N/A	N/A
Saint Johns	32	32	1,412	-13.2%	1,227
Saint Lucie	290	233	1,684	-9.2%	1,529
Santa Rosa	30	30	1,772	-12.9%	1,544
Sarasota	527	503	1,817	-12.7%	1,585
Seminole	44	44	1,019	-13.1%	885
Sumter	2	2	1,017	-14.8%	867
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	383	379	1,052	-13.7%	907
Wakulla	1	1	1,318	-12.2%	1,158
Walton	35	34	2,515	-13.6%	2,173
Washington	0	0	0	N/A	N/A

WIND-ONLY HW6
Approved Change by County

County	Number of Policies		Current	Approved	
	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	302	159	1,302	-9.5%	1,179
Bradford	0	0	0	N/A	N/A
Brevard	219	157	1,366	-6.3%	1,279
Broward	3,553	2,544	1,420	-6.3%	1,330
Calhoun	0	0	0	N/A	N/A
Charlotte	126	55	2,297	-7.3%	2,130
Citrus	0	0	0	N/A	N/A
Clay	0	0	0	N/A	N/A
Collier	595	342	2,164	-7.5%	2,001
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	47	32	897	-8.5%	821
Escambia	294	197	2,185	-8.4%	2,001
Flagler	34	28	1,076	-8.7%	982
Franklin	7	2	1,009	-6.0%	949
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	1	1,607	-6.6%	1,501
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	113	76	2,982	-6.8%	2,778
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
Total	17,401	11,789	2,066	-7.2%	1,917

County	Number of Policies		Current	Approved	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lee	1,059	564	2,617	-7.8%	2,413
Leon	0	0	0	N/A	N/A
Levy	21	14	1,401	-8.8%	1,278
Liberty	0	0	0	N/A	N/A
Madison	0	0	0	N/A	N/A
Manatee	166	114	2,439	-9.9%	2,196
Marion	0	0	0	N/A	N/A
Martin	0	0	0	N/A	N/A
Miami-Dade	3,352	2,601	2,466	-7.8%	2,274
Monroe	1,560	895	3,147	-6.3%	2,948
Nassau	23	17	2,106	-11.9%	1,855
Okaloosa	210	112	1,646	-9.2%	1,495
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	3,025	2,110	2,172	-6.2%	2,037
Pasco	21	14	615	-7.4%	570
Pinellas	589	353	1,569	-7.7%	1,449
Polk	0	0	0	N/A	N/A
Putnam	0	0	0	N/A	N/A
Saint Johns	69	52	1,333	-10.8%	1,189
Saint Lucie	132	83	1,633	-7.5%	1,510
Santa Rosa	65	44	1,508	-6.3%	1,413
Sarasota	1,114	807	1,707	-8.6%	1,560
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	408	246	916	-7.6%	846
Wakulla	0	0	0	N/A	N/A
Walton	292	170	2,030	-9.1%	1,845
Washington	0	0	0	N/A	N/A

MULTIPERIL DP1 AND DP3
Approved Change by County

County	Number of Policies		Current	Approved	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Alachua	1,173	1,116	1,114	-11.4%	987
Baker	45	43	1,392	-12.8%	1,214
Bay	1,556	900	2,684	-3.3%	2,595
Bradford	46	41	1,290	-9.9%	1,162
Brevard	5,905	2,978	2,298	-1.8%	2,256
Broward	34,955	17,025	2,217	-3.6%	2,138
Calhoun	26	24	1,857	-10.7%	1,657
Charlotte	1,913	1,261	2,193	-5.0%	2,083
Citrus	700	504	1,557	-7.1%	1,446
Clay	339	304	1,394	-12.2%	1,224
Collier	1,756	1,363	2,548	-4.3%	2,439
Columbia	82	73	1,221	-10.1%	1,098
DeSoto	85	65	2,329	-7.1%	2,163
Dixie	11	10	2,322	-7.8%	2,141
Duval	3,893	3,409	1,523	-11.0%	1,355
Escambia	2,184	1,303	2,876	-3.2%	2,783
Flagler	339	308	2,105	-11.2%	1,869
Franklin	78	62	4,742	-8.3%	4,349
Gadsden	94	77	1,552	-10.2%	1,394
Gilchrist	17	15	1,265	-11.6%	1,119
Glades	49	40	2,797	-7.4%	2,591
Gulf	36	28	4,582	-9.8%	4,131
Hamilton	8	7	1,288	-11.8%	1,135
Hardee	54	46	2,361	-8.3%	2,166
Hendry	132	88	2,399	-4.0%	2,303
Hernando	1,939	1,187	1,648	-4.5%	1,573
Highlands	998	682	1,830	-6.2%	1,717
Hillsborough	9,516	5,736	2,021	-3.7%	1,946
Holmes	21	14	1,590	-5.9%	1,495
Indian River	1,178	806	2,567	-4.8%	2,444
Jackson	67	63	1,848	-8.7%	1,688
Jefferson	14	12	1,226	-9.8%	1,106
Lafayette	18	11	1,529	-4.9%	1,454
Lake	1,504	1,067	1,752	-6.1%	1,645
Total	218,280	147,287	2,300	-4.2%	2,203

County	Number of Policies		Current	Approved	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lee	6,576	4,161	2,159	-5.0%	2,050
Leon	1,071	929	1,156	-8.1%	1,062
Levy	96	83	2,284	-9.9%	2,058
Liberty	8	7	1,591	-7.5%	1,471
Madison	28	25	1,603	-11.2%	1,423
Manatee	3,108	1,991	2,153	-3.9%	2,069
Marion	950	807	1,384	-8.3%	1,269
Martin	1,114	645	3,059	-1.2%	3,023
Miami-Dade	61,320	45,988	2,490	-4.0%	2,390
Monroe	1,149	998	5,407	-5.4%	5,113
Nassau	86	83	2,320	-12.7%	2,026
Okaloosa	2,182	919	2,731	0.0%	2,730
Okeechobee	123	91	2,538	-6.2%	2,381
Orange	7,894	5,696	1,743	-6.1%	1,636
Osceola	2,475	1,924	1,630	-7.2%	1,512
Palm Beach	19,856	15,473	2,732	-3.4%	2,639
Pasco	4,255	2,739	1,807	-4.1%	1,733
Pinellas	15,690	10,193	2,326	-4.3%	2,225
Polk	3,069	2,054	1,918	-5.7%	1,809
Putnam	126	118	1,439	-10.8%	1,284
Saint Johns	674	636	1,865	-11.7%	1,646
Saint Lucie	2,963	1,671	2,505	-1.8%	2,461
Santa Rosa	787	321	3,195	1.2%	3,234
Sarasota	4,091	2,910	2,302	-5.7%	2,171
Seminole	3,469	2,725	1,664	-7.7%	1,536
Sumter	147	132	1,496	-9.5%	1,353
Suwannee	32	21	1,597	-5.4%	1,511
Taylor	36	32	2,418	-10.3%	2,168
Union	8	7	1,583	-9.1%	1,439
Volusia	3,661	2,882	2,043	-8.9%	1,860
Wakulla	35	33	2,298	-11.2%	2,041
Walton	440	302	2,933	-4.4%	2,804
Washington	30	23	1,890	-9.8%	1,704

WIND-ONLY DW2
Approved Change by County

County	Number of Policies		Current	Approved	
	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	500	303	5,191	2.2%	5,303
Bradford	0	0	0	N/A	N/A
Brevard	66	30	5,718	4.0%	5,944
Broward	1,815	449	5,899	12.2%	6,620
Calhoun	0	0	0	N/A	N/A
Charlotte	135	74	6,617	2.7%	6,793
Citrus	0	0	0	N/A	N/A
Clay	0	0	0	N/A	N/A
Collier	157	47	7,832	8.7%	8,512
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	72	37	2,435	3.3%	2,515
Escambia	430	161	5,180	7.2%	5,552
Flagler	65	25	2,721	5.7%	2,877
Franklin	269	166	7,601	1.3%	7,702
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	102	55	6,309	1.6%	6,413
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	18	9	3,964	2.1%	4,046
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	2	8,580	9.5%	9,395
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
Total	12,019	4,883	6,504	6.8%	6,945

County	Number of Policies		Current	Approved	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lee	554	262	7,364	3.9%	7,654
Leon	0	0	0	N/A	N/A
Levy	29	18	3,024	4.3%	3,153
Liberty	0	0	0	N/A	N/A
Madison	0	0	0	N/A	N/A
Manatee	214	138	7,251	-0.4%	7,223
Marion	0	0	0	N/A	N/A
Martin	0	0	0	N/A	N/A
Miami-Dade	1,247	202	5,263	16.1%	6,111
Monroe	3,397	1,643	8,492	5.1%	8,922
Nassau	44	29	2,458	-3.1%	2,381
Okaloosa	86	57	8,075	2.3%	8,262
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	768	141	6,033	13.6%	6,855
Pasco	18	13	3,995	-6.2%	3,746
Pinellas	271	157	6,178	-0.9%	6,121
Polk	0	0	0	N/A	N/A
Putnam	0	0	0	N/A	N/A
Saint Johns	55	37	3,430	-2.7%	3,337
Saint Lucie	13	1	8,291	16.7%	9,677
Santa Rosa	106	22	5,970	18.0%	7,045
Sarasota	607	286	4,222	1.8%	4,296
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	310	137	3,171	-0.1%	3,167
Wakulla	6	3	4,262	1.3%	4,316
Walton	652	379	6,288	2.4%	6,437
Washington	0	0	0	N/A	N/A

MULTIPERIL MHO3 AND MDPI
Approved Change by County

County	Number of Policies		Current	Approved	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Alachua	550	410	1,238	-5.9%	1,166
Baker	342	266	961	-7.6%	888
Bay	1,581	717	1,992	1.8%	2,027
Bradford	237	173	1,020	-5.3%	966
Brevard	4,267	1,487	3,086	4.1%	3,213
Broward	1,415	624	3,980	1.3%	4,031
Calhoun	40	17	1,250	0.1%	1,251
Charlotte	2,115	1,182	2,821	-0.4%	2,810
Citrus	2,931	909	1,481	3.3%	1,530
Clay	806	589	1,186	-7.2%	1,101
Collier	857	412	3,224	1.1%	3,260
Columbia	417	304	1,215	-7.6%	1,122
DeSoto	397	164	2,120	5.1%	2,228
Dixie	399	268	1,538	-3.3%	1,488
Duval	1,031	715	1,118	-5.0%	1,062
Escambia	561	229	1,958	1.2%	1,981
Flagler	422	208	1,546	0.6%	1,556
Franklin	146	76	2,278	0.3%	2,286
Gadsden	209	107	1,215	-5.5%	1,148
Gilchrist	373	231	1,273	-4.3%	1,217
Glades	253	115	3,072	3.1%	3,166
Gulf	126	66	2,215	-0.8%	2,197
Hamilton	33	12	1,122	3.7%	1,163
Hardee	157	74	1,679	2.6%	1,723
Hendry	339	128	2,956	3.4%	3,057
Hernando	3,605	1,072	1,718	4.8%	1,799
Highlands	2,001	958	1,981	3.3%	2,046
Hillsborough	3,279	980	1,754	4.7%	1,836
Holmes	73	24	1,139	1.6%	1,157
Indian River	939	348	2,672	3.0%	2,751
Jackson	245	159	1,453	-3.8%	1,397
Jefferson	162	102	1,219	-6.8%	1,136
Lafayette	57	24	1,187	0.0%	1,187
Lake	3,081	1,131	1,857	2.1%	1,895
Total	86,100	38,157	2,074	2.2%	2,119

County	Number of Policies		Current	Approved	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lee	5,085	2,668	2,911	0.7%	2,933
Leon	342	206	1,097	-2.4%	1,070
Levy	1,087	687	1,399	-2.6%	1,362
Liberty	64	31	796	-1.5%	784
Madison	134	74	1,196	-2.4%	1,167
Manatee	3,822	1,835	2,255	1.5%	2,288
Marion	2,055	1,080	1,298	1.6%	1,320
Martin	921	409	3,091	5.4%	3,257
Miami-Dade	392	152	4,052	4.0%	4,213
Monroe	439	246	3,422	4.0%	3,559
Nassau	591	395	1,188	-7.0%	1,105
Okaloosa	343	133	1,818	1.4%	1,843
Okeechobee	652	260	3,208	4.2%	3,343
Orange	1,098	302	1,746	7.0%	1,868
Osceola	873	256	1,916	6.7%	2,044
Palm Beach	1,442	637	3,453	1.2%	3,496
Pasco	5,915	2,208	1,569	3.9%	1,630
Pinellas	10,046	4,547	1,685	2.1%	1,720
Polk	4,744	1,670	2,021	4.8%	2,118
Putnam	670	413	1,285	-2.4%	1,254
Saint Johns	952	596	1,375	-3.0%	1,334
Saint Lucie	1,966	875	3,016	3.4%	3,119
Santa Rosa	722	210	1,942	4.1%	2,022
Sarasota	3,081	1,850	2,411	-0.8%	2,391
Seminole	344	93	1,647	6.5%	1,754
Sumter	657	223	1,759	5.9%	1,863
Suwannee	399	251	1,328	-6.3%	1,244
Taylor	444	267	1,569	-4.9%	1,492
Union	92	53	1,277	-4.6%	1,218
Volusia	2,178	674	1,940	3.9%	2,015
Wakulla	335	196	1,434	-2.6%	1,397
Walton	556	265	2,089	-1.1%	2,067
Washington	213	114	1,763	-1.9%	1,729

WIND-ONLY MW2 AND MD1
Approved Change by County

County	Number of Policies		Current	Approved	
	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	24	0	2,265	21.7%	2,756
Bradford	0	0	0	N/A	N/A
Brevard	1	0	5,566	14.8%	6,390
Broward	1	0	2,097	0.6%	2,110
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	6	1	3,967	7.3%	4,257
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	1	0	1,625	13.3%	1,841
Flagler	30	9	1,580	4.1%	1,645
Franklin	6	2	1,395	6.3%	1,483
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	8	5	4,353	2.3%	4,455
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	2	0	5,820	26.3%	7,350
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
Total	1,268	486	3,621	2.0%	3,694

County	Number of Policies		Current	Approved	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lee	153	65	3,836	0.6%	3,858
Leon	0	0	0	N/A	N/A
Levy	3	0	504	23.3%	622
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	38	5	1,706	11.9%	1,908
Monroe	416	201	5,869	0.4%	5,892
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	13	6	4,164	1.6%	4,229
Pasco	47	14	1,189	5.5%	1,255
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	5	1	719	6.7%	768
Saint Lucie	24	13	3,513	2.0%	3,584
Santa Rosa	0	0	0	N/A	N/A
Sarasota	419	135	2,406	4.3%	2,509
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	37	11	971	2.8%	998
Wakulla	2	0	814	14.8%	935
Walton	32	18	1,980	0.7%	1,993
Washington	0	0	0	N/A	N/A

MULTIPERIL HO4
Approved Change by County

County	Number of Policies		Current	Approved	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Alachua	36	19	78	-4.2%	75
Baker	0	0	0	N/A	N/A
Bay	57	12	209	5.6%	221
Bradford	0	0	0	N/A	N/A
Brevard	517	146	214	-0.8%	213
Broward	1,003	543	266	-0.8%	263
Calhoun	0	0	0	N/A	N/A
Charlotte	52	21	185	-0.4%	184
Citrus	3	1	136	1.4%	138
Clay	10	6	116	-4.9%	110
Collier	40	19	334	0.5%	335
Columbia	0	0	0	N/A	N/A
DeSoto	1	0	181	-2.5%	176
Dixie	0	0	0	N/A	N/A
Duval	134	62	161	-1.1%	159
Escambia	51	11	393	3.7%	407
Flagler	29	14	197	-2.6%	192
Franklin	0	0	0	N/A	N/A
Gadsden	1	1	130	-3.9%	125
Gilchrist	1	0	47	-3.6%	45
Glades	1	0	310	6.6%	330
Gulf	2	1	431	0.1%	432
Hamilton	0	0	0	N/A	N/A
Hardee	0	0	0	N/A	N/A
Hendry	4	2	134	1.0%	136
Hernando	31	19	133	-4.4%	128
Highlands	5	1	232	0.8%	234
Hillsborough	334	46	172	2.3%	176
Holmes	0	0	0	N/A	N/A
Indian River	44	15	425	0.3%	427
Jackson	0	0	0	N/A	N/A
Jefferson	1	0	50	-4.4%	48
Lafayette	4	0	127	-2.3%	125
Lake	18	11	149	-4.2%	143
Total	6,926	3,172	265	-1.0%	262

County	Number of Policies		Current	Approved	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lee	89	45	293	0.7%	295
Leon	47	15	70	-4.0%	67
Levy	3	1	266	-1.4%	262
Liberty	0	0	0	N/A	N/A
Madison	0	0	0	N/A	N/A
Manatee	74	20	202	1.2%	205
Marion	10	4	140	-3.9%	134
Martin	29	4	305	7.1%	327
Miami-Dade	1,284	784	356	-3.2%	345
Monroe	53	35	424	-1.1%	419
Nassau	15	7	186	-3.4%	180
Okaloosa	76	18	319	6.8%	340
Okeechobee	2	1	161	-0.6%	160
Orange	202	119	105	-4.7%	100
Osceola	46	23	108	-4.9%	103
Palm Beach	885	434	382	-1.5%	376
Pasco	76	40	172	-3.0%	167
Pinellas	1,022	361	202	2.0%	206
Polk	20	9	119	-2.3%	116
Putnam	0	0	0	N/A	N/A
Saint Johns	91	41	216	-2.2%	211
Saint Lucie	35	15	183	3.5%	189
Santa Rosa	55	9	304	4.2%	317
Sarasota	180	81	261	-0.6%	259
Seminole	27	20	121	-5.9%	114
Sumter	2	0	70	-4.6%	66
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	208	130	178	-3.9%	171
Wakulla	0	0	0	N/A	N/A
Walton	15	6	435	-2.1%	426
Washington	1	0	69	0.2%	69

WIND-ONLY HW4
Approved Change by County

County	Number of Policies		Current	Approved	
	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	2	0	279	6.4%	297
Bradford	0	0	0	N/A	N/A
Brevard	0	0	0	N/A	N/A
Broward	26	6	756	6.3%	804
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	2	0	707	33.1%	941
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	2	1	334	-1.1%	331
Flagler	0	0	0	N/A	N/A
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	379	14.9%	436
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
Total	107	20	931	8.1%	1,006

County	Number of Policies		Current	Approved	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lee	2	1	1,850	21.0%	2,238
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	37	6	1,275	7.9%	1,376
Monroe	5	1	506	7.0%	542
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	15	3	1,308	6.4%	1,392
Pasco	0	0	0	N/A	N/A
Pinellas	1	0	198	14.9%	227
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	8	2	262	2.6%	268
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	0	183	12.5%	206
Wakulla	0	0	0	N/A	N/A
Walton	1	0	478	14.9%	549
Washington	0	0	0	N/A	N/A