



2025 Annual Report
Florida Market Assistance Plan

About FMAP

The Florida Market Assistance Plan (FMAP) is a program authorized by the Florida Legislature (627.3515, Florida Statutes) to help Florida property owners find and obtain private market insurance. The FMAP Board of Governors is comprised of the same members as the Board of Governors for Citizens Property Insurance Corporation (Citizens). FMAP is funded by Citizens and by an annual assessment of residential property insurers. FMAP operates according to statutory requirements created by the Florida Legislature and a *Plan of Operation* approved by its board and the Florida Office of Insurance Regulation (OIR).

Operations

FMAP functions primarily as a referral program that aligns consumer property coverage needs with agents and property insurers writing private market residential property insurance coverage. FMAP is operated by Citizens at its Tallahassee corporate headquarters. Customer support for inbound calls is currently managed by Citizens' Customer Care Center.

Referral Program

FMAP's free online referral program for personal residential property insurance was designed to help consumers find insurance in the private market and reduce the number of applications for Citizens' coverage. FMAP consumers can register their property quote request by submitting their property details and contact information at www.fmap.org. Property information is matched with participating agents who are licensed and appointed with insurance carriers actively writing in Florida. Agents are alerted to new leads via email and can access their results any time to provide quotes to consumers.

In 2025, FMAP received **3,167** requests from consumers seeking residential property insurance. Participating agents reported placing **908** customers into the private market resulting in a **28.7%** conversion rate.

The following table provides a summary of referral program requests received from 2015 through 2025 and the estimated exposure placed in the private market:

Calendar Year	Consumer Requests	Offers Accepted	Consumer Requests Converted	Exposure Placed into Private Market
2015	15,905	1,786	11.2%	\$ 383,965,959
2016	9,799	1,155	11.8%	\$ 262,643,946
2017	8,449	1,001	11.8%	\$ 229,359,875
2018	8,776	1,204	13.7%	\$ 298,139,468
2019	9,886	1,483	15.0%	\$ 348,071,045
2020	10,546	1,187	11.3%	\$ 297,677,575
2021	8,352	453	5.4%	\$ 144,083,285
2022	11,039	541	4.9%	\$ 288,372,008
2023	11,421	838	7.3%	\$ 728,230,076
2024	6,742	917	13.6%	\$ 737,684,614
2025	3,167	908	28.7%	\$ 574,215,715

Table 1: Annual requests received, offers accepted, percent converted and exposure.

Requests by County

In 2025, homeowners with property in Broward County made the most requests for coverage along with having accepted the most offers.

County	Consumer Requests	Offers Accepted	Conversion Rate	County	Consumer Requests	Offers Accepted	Conversion Rate
ALACHUA	31	5	16.1%	LEE	119	33	27.7%
BAKER	5	0	0.0%	LEON	39	11	28.2%
BAY	27	6	22.2%	LEVY	6	1	16.7%
BRADFORD	7	0	0.0%	LIBERTY	7	2	28.6%
BREVARD	152	38	25.0%	MADISON	1	0	0.0%
BROWARD	281	102	36.3%	MANATEE	52	20	38.5%
CALHOUN	3	0	0.0%	MARION	69	11	15.9%
CHARLOTTE	56	11	19.6%	MARTIN	21	5	23.8%
CITRUS	30	3	10.0%	MIAMI-DADE	190	67	35.3%
CLAY	22	7	31.8%	MONROE	11	6	54.5%
COLLIER	37	20	54.1%	NASSAU	25	3	12.0%
COLUMBIA	11	1	9.1%	OKALOOSA	37	12	32.4%
DESOTO	10	2	20.0%	OKEECHOBEE	12	2	16.7%
DIXIE	1	0	0.0%	ORANGE	194	77	39.7%
DUVAL	133	29	21.8%	OSCEOLA	68	16	23.5%
ESCAMBIA	45	10	22.2%	PALM BEACH	180	66	36.7%
FLAGLER	33	11	33.3%	PASCO	121	22	18.2%
FRANKLIN	10	1	10.0%	PINELLAS	164	50	30.5%
GADSDEN	8	0	0.0%	POLK	120	25	20.8%
GILCHRIST	4	1	25.0%	PUTNAM	19	4	21.1%
GLADES	2	1	50.0%	SAINT JOHNS	26	11	42.3%
GULF	3	1	33.3%	SAINT LUCIE	53	17	32.1%
HAMILTON	3	0	0.0%	SANTA ROSA	27	8	29.6%
HARDEE	4	0	0.0%	SARASOTA	72	21	29.2%
HENDRY	8	1	12.5%	SEMINOLE	57	21	36.8%
HERNANDO	44	10	22.7%	SUMTER	29	2	6.9%
HIGHLANDS	15	2	13.3%	SUWANNEE	8	1	12.5%
HILLSBOROUGH	189	69	36.5%	TAYLOR	3	1	33.3%
HOLMES	5	1	20.0%	UNION	1	0	0.0%
INDIAN RIVER	30	8	26.7%	VOLUSIA	91	24	26.4%
JACKSON	7	1	14.3%	WAKULLA	4	0	0.0%
JEFFERSON	4	0	0.0%	WALTON	11	5	45.5%
LAFAYETTE	3	0	0.0%	WASHINGTON	7	0	0.0%
LAKE	100	23	23.0%	Total	3,167	908	28.7%

Table 2: Requests by County

Requests by Age of Property

Homeowners with properties that are 26 – 50 years old made the most requests for coverage and placed the most requests into the private market.

Age of Property	Consumer Requests	Percent of Consumer Requests	Offers Accepted	Conversion Rate	*Exposure Placed into Private Market
0 - 10 Years	297	9.4%	128	43.1%	\$ 89,118,500
11 - 15 Years	70	2.2%	26	37.1%	\$ 17,246,375
16 - 25 Years	522	16.5%	187	35.8%	\$ 121,227,505
26 - 50 Years	1,377	43.5%	348	25.3%	\$ 220,276,669
51 Years Plus	901	28.4%	219	24.3%	\$ 126,346,666
Total	3,167	100.0%	908	28.7%	\$ 574,215,715

*Amount of *Exposure Placed into the Private Market* is reported by the agent when the policy is bound.

Table 3: Requests by Age of Property

Requests by Property Type

Consumers seeking coverage for single-family dwellings continued to be the most successful FMAP users in 2025.

Property Type	Consumer Requests	Percent of Consumer Requests	Offers Accepted	Conversion Rate	*Exposure Placed into Private Market
Apartment	20	0.6%	4	20.0%	\$ 3,620,000
Condo	197	6.2%	36	18.3%	\$ 11,620,817
Duplex	54	1.7%	16	29.6%	\$ 8,888,000
House	2,155	68.0%	773	35.9%	\$ 525,085,898
Mobile Home	609	19.2%	47	7.7%	\$ 8,904,000
Townhouse	132	4.2%	32	24.2%	\$ 16,097,000
Total	3,167	100.0%	908	28.7%	\$ 574,215,715

*Amount of *Exposure Placed into the Private Market* is reported by the agent when the policy is bound.

Table 4: Requests by Property Type

Requests by Construction Type

In 2025, consumers whose property had masonry construction were the majority of FMAP users.

Construction Type	Consumer Requests	Percent of Consumer Requests	Offers Accepted	Conversion Rate	*Exposure Placed into Private Market
Aluminum	293	9.3%	18	6.1%	\$ 3,355,000
Frame	1,030	32.5%	251	24.4%	\$ 146,450,329
Masonry	1,735	54.8%	601	34.6%	\$ 400,219,386
Veneer	109	3.4%	38	34.9%	\$ 24,191,000
Total	3,167	100.0%	908	28.7%	\$ 574,215,715

*Amount of *Exposure Placed into the Private Market* is reported by agent when the policy is bound.

Table 5: Requests by Construction Type

Offers Accepted by Policy Form Type

In 2025, FMAP agents used policy form HO3 for most of the policies written into the private market.

Form Type	Offers Accepted	*Exposure Placed into Private Market
DP1	1	\$ 260,000
DP3	12	\$ 5,138,509
HO3	826	\$ 552,277,750
HO6	33	\$ 10,289,456
HO8	2	\$ 1,350,000
MHO3	34	\$ 4,900,000
Total	908	\$ 574,215,715

*Amount of *Exposure Placed into the Private Market* is reported by the agent when the policy is bound.

Table 6: Policy Form Types

Companies Used Most by Agents to Place FMAP Property Requests

Company Name
Universal Property & Casualty Insurance
American Integrity Insurance Company
Tower Hill Insurance Exchange
Edison Insurance Company

Table 7: Top Active Companies

Participating Agents by County

Broward County has the highest number of participating agents.

County	State	Number of Agents Participating	County	State	Number of Agents Participating
ALACHUA	FL	3	MARION	FL	2
BAY	FL	2	MARTIN	FL	12
BERGEN	NJ	1	MIAMI-DADE	FL	63
BREVARD	FL	6	MONROE	FL	5
BROWARD	FL	82	OKALOOSA	FL	3
CHARLOTTE	FL	4	ORANGE	FL	17
CITRUS	FL	2	OSCEOLA	FL	5
CLAY	FL	1	OSWEGO	NY	2
COLLIER	FL	7	PALM BEACH	FL	64
COOK	IL	1	PASCO	FL	17
DUVAL	FL	19	PINELLAS	FL	25
ESCAMBIA	FL	3	POLK	FL	11
FLAGLER	FL	1	SACRAMENTO	CA	1
GULF	FL	1	SAINT JOHNS	FL	7
HERNANDO	FL	2	SAINT LUCIE	FL	9
HILLSBOROUGH	FL	32	SANTA ROSA	FL	2
INDIAN RIVER	FL	4	SARASOTA	FL	11
LAKE	FL	3	SEMINOLE	FL	20
LEE	FL	14	VOLUSIA	FL	6
LEON	FL	2	WAUKESHA	WI	1
MANATEE	FL	6	TOTAL		479

Table 8: Participating Agents by County

Future and Promotion of FMAP

Ultimately, the success of FMAP lies not only in the customers it assists, but also in the amount of financial exposure FMAP is able to keep out of Citizens and place in the private insurance market. FMAP marketing efforts continued on social media platforms as well as public radio messaging. The primary focus of marketing FMAP has been to reestablish the brand with Florida consumers to generate awareness and interest in the service. Messaging has been a combination of organic and paid posts on Twitter and Facebook. FMAP also attended FAIA's annual agent convention in June of 2025 and LAAIA's annual agent convention in August of 2025.

Financial Overview

FMAP is funded by a **\$450** annual assessment on residential property insurers. If additional funds are needed, Florida law requires Citizens to supplement the assessment funds. FMAP financials are audited annually by an independent auditor and reported to the FMAP Board and Florida Office of Insurance Regulation. We anticipate that future operational costs to maintain FMAP will be like those incurred in previous years. In 2025 we assessed **590** companies and collected a total of **\$265,500**.