Citizens' Rate Advantage Continues To Grow

$200,000 Masonry Home With Full Coverage, Including Sinkhole Loss, and No Windstorm Mitigation Credits

If the proposed 20% increase is mandated by the legislature, the vast majority of Citizens' policyholders would see a premium increase of less than $2 per day. If these policyholders lived in home that had some mitigation features (hip roof, shutters, or secondary water protection) the premium increase would be substantially less. All policyholders also have the option to remove sinkhole loss coverage and increasing their deductible to minimize their out-of-pocket insurance premium expense.

Citizens Rating Territory		Home Built in 2005		Home Built in 1995		Home Built in 1985		Home Built in 1975	
		Current Premium	Proposed 20% Rate Increase	Current Premium	Proposed 20% Rate Increase	Current Premium	Proposed 20% Rate Increase	Current Premium	Proposed 20% Rate Increase
Alachua		1,012	202	1,329	266	1,382	276	1,487	297
Baker		1,151	230	1,487	297	1,546	309	1,664	333
Bay	Coastal	2,143	429	3,462	692	3,599	720	3,874	775
Bay	Inland	1,606	321	2,443	489	2,540	508	2,734	547
Bradford		1,146	229	1,487	297	1,546	309	1,664	333
Brevard	Coastal – South	1,865	373	3,085	617	3,207	641	3,452	690
Brevard	Coastal – North	1,865	373	3,085	617	3,207	641	3,452	690
Brevard	Inland – South	1,513	303	2,313	463	2,405	481	2,588	518
Brevard	Inland – North	1,513	303	2,313	463	2,405	481	2,588	518
Broward	Remainder of County	2,634	527	4,293	859	4,463	893	4,804	961
Broward	Coastal	3,095	619	5,503	1,101	5,721	1,144	6,158	1,232
Broward	Inland – West Broward	2,256	451	3,703	741	3,850	770	4,144	829
Calhoun		1,126	225	1,477	295	1,536	307	1,653	331
Charlotte	Coastal	1,737	347	2,931	586	3,047	609	3,280	656
Charlotte	Inland	1,620	324	2,494	499	2,593	519	2,791	558
Citrus	Coastal	1,364	273	2,061	412	2,143	429	2,306	461
Citrus	Inland	1,477	295	2,127	425	2,211	442	2,380	476
Clay		964	193	1,261	252	1,311	262	1,411	282
Collier	Coastal	2,599	520	4,415	883	4,590	918	4,941	988
Collier	Inland	2,002	400	3,377	675	3,511	702	3,779	756
Columbia		1,212	242	1,566	313	1,628	326	1,752	350
Dade	Coastal	3,620	724	6,160	1,232	6,404	1,281	6,893	1,379
Dade	Remainder of County	3,067	613	4,925	985	5,120	1,024	5,511	1,102
Dade	Inland – West Dade	3,061	612	4,824	965	5,015	1,003	5,398	1,080
DeSoto		1,489	298	2,131	426	2,216	443	2,385	477
Dixie	Coastal	1,258	252	1,882	376	1,957	391	2,106	421
Dixie	Inland	1,231	246	1,753	351	1,823	365	1,962	392
Duval	Remainder	987	197	1,271	254	1,321	264	1,422	284
Duval	Inland – West Duval	966	193	1,240	248	1,289	258	1,388	278
Duval	Coastal	868	174	1,275	255	1,326	265	1,427	285
Escambia	Coastal	2,247	449	3,643	729	3,788	758	4,077	815
Escambia	Inland	1,734	347	2,612	522	2,716	543	2,923	585
Flagler	Coastal	1,195	239	1,829	366	1,902	380	2,047	409
Flagler	Inland	1,070	214	1,555	311	1,617	323	1,740	348
Franklin		2,329	466	3,728	746	3,876	775	4,172	834
Gadsden		946	189	1,240	248	1,289	258	1,388	278
Gilchrist		1,040	208	1,372	274	1,426	285	1,535	307
Glades		1,467	293	2,259	452	2,349	470	2,528	506
Gulf	Coastal	2,297	459	3,714	743	3,861	772	4,156	831
Gulf	Inland	1,751	350	2,601	520	2,704	541	2,911	582
Hamilton		1,255	251	1,620	324	1,684	337	1,813	363
Hardee		1,493	299	2,131	426	2,216	443	2,385	477
Hendry		1,480	296	2,259	452	2,349	470	2,528	506
Hernando	Coastal	1,638	328	2,572	514	2,674	535	2,878	576
Hernando	Inland	1,669	334	2,418	484	2,514	503	2,706	541
Highlands		1,321	264	1,871	374	1,945	389	2,094	419
Hillsborough	Tampa/Hillsborough Metro	1,548	310	2,084	417	2,167	433	2,332	466
Hillsborough	Tampa Suburban	1,495	299	2,034	407	2,115	423	2,276	455
Hillsborough	Southwest Hillsborough	1,495	299	2,034	407	2,115	423	2,276	455
Hillsborough	East	1,495	299	2,034	407	2,115	423	2,276	455
Holmes		963	193	1,279	256	1,330	266	1,431	286
Indian River	Coastal	3,318	664	5,852	1,170	6,084	1,217	6,549	1,310
Indian River	Inland	1,927	385	3,194	639	3,321	664	3,574	715
Jackson		944	189	1,240	248	1,289	258	1,388	278
Jefferson	Coastal	1,607	321	2,357	471	2,451	490	2,638	528

Citizens Rating Territory		Home Built in 2005 Current Premium	Home Built in 2005 Proposed 20% Rate Increase	Home Built in 1995 Current Premium	Home Built in 1995 Proposed 20% Rate Increase	Home Built in 1985 Current Premium	Home Built in 1985 Proposed 20% Rate Increase	Home Built in 1975 Current Premium	Home Built in 1975 Proposed 20% Rate Increase
Jefferson	Inland	1,154	231	1,531	306	1,592	318	1,713	343
Lafayette		1,152	230	1,487	297	1,546	309	1,664	333
Lake		1,159	232	1,531	306	1,592	318	1,713	343
Lee	Coastal	1,688	338	2,791	558	2,902	580	3,123	625
Lee	Inland	1,722	344	2,655	531	2,760	552	2,971	594
Leon		904	181	1,182	236	1,229	246	1,323	265
Levy	Coastal	1,100	220	1,681	336	1,748	350	1,881	376
Levy	Inland	1,290	258	1,875	375	1,949	390	2,098	420
Liberty		1,263	253	1,660	332	1,726	345	1,858	372
Madison		1,100	220	1,427	285	1,484	297	1,597	319
Manatee	Coastal	1,977	395	3,287	657	3,417	683	3,678	736
Manatee	Inland	1,482	296	2,270	454	2,360	472	2,540	508
Marion		1,232	246	1,624	325	1,688	338	1,817	363
Martin	Inland	2,531	506	4,394	879	4,568	914	4,917	983
Martin	Coastal	2,693	539	4,832	966	5,024	1,005	5,407	1,081
Monroe	Remainder of County	3,736	747	6,618	1,324	6,881	1,376	7,406	1,481
Monroe	Key West	3,612	722	6,560	1,312	6,820	1,364	7,341	1,468
Nassau	Coastal	990	198	1,515	303	1,575	315	1,695	339
Nassau	Inland	1,013	203	1,386	277	1,441	288	1,551	310
Okaloosa	Coastal	2,271	454	3,681	736	3,827	765	4,119	824
Okaloosa	Inland	1,785	357	2,727	545	2,835	567	3,052	610
Okeechobee		1,512	302	2,267	453	2,357	471	2,537	507
Orange	Orlando	1,375	275	1,797	359	1,868	374	2,011	402
Orange	Remainder of County	1,354	271	1,793	359	1,864	373	2,006	401
Osceola		1,217	243	1,646	329	1,711	342	1,842	368
Palm Beach	Coastal	2,481	496	4,444	889	4,620	924	4,973	995
Palm Beach	Remainder	2,340	468	3,948	790	4,105	821	4,418	884
Palm Beach	Inland – W. Palm Beach City	2,340	468	3,948	790	4,105	821	4,418	884
Pasco	Coastal	2,472	494	3,894	779	4,049	810	4,358	872
Pasco	Inland	2,314	463	3,431	686	3,567	713	3,839	768
Pinellas	Coastal	1,724	345	2,762	552	2,872	574	3,091	618
Pinellas	Exterior zip codes	1,490	298	2,259	452	2,349	470	2,528	506
Pinellas	Inland	1,610	322	2,310	462	2,402	480	2,585	517
Polk		1,852	370	2,378	476	2,472	494	2,661	532
Putnam		936	187	1,228	246	1,277	255	1,374	275
Santa Rosa	Coastal	2,487	497	4,020	804	4,180	836	4,499	900
Santa Rosa	Inland	1,700	340	2,597	519	2,700	540	2,906	581
Sarasota	Coastal	1,762	352	2,950	590	3,067	613	3,301	660
Sarasota	Inland	1,510	302	2,317	463	2,409	482	2,593	519
Seminole		1,341	268	1,797	359	1,868	374	2,011	402
St. Johns	Coastal	962	192	1,469	294	1,527	305	1,644	329
St. Johns	Inland	927	185	1,343	269	1,396	279	1,503	301
St. Lucie	Coastal	3,456	691	6,063	1,213	6,304	1,261	6,785	1,357
St. Lucie	Inland	1,977	395	3,287	657	3,417	683	3,678	736
Sumter		1,214	243	1,605	321	1,669	334	1,796	359
Suwannee		1,377	275	1,786	357	1,857	371	1,999	400
Taylor	Coastal	1,403	281	2,065	413	2,147	429	2,311	462
Taylor	Inland	1,306	261	1,861	372	1,935	387	2,083	417
Union		1,157	231	1,487	297	1,546	309	1,664	333
Volusia	Coastal	1,583	317	2,471	494	2,569	514	2,765	553
Volusia	Inland	1,096	219	1,609	322	1,673	335	1,801	360
Wakulla	Coastal	1,516	303	2,335	467	2,428	486	2,613	523
Wakulla	Inland	1,363	273	1,990	398	2,069	414	2,227	445
Walton	Coastal	2,193	439	3,563	713	3,704	741	3,987	797
Walton	Inland	1,746	349	2,639	528	2,744	549	2,953	591
Washington		1,257	251	1,660	332	1,726	345	1,858	372

Summary of Coverages

Coverage A: $200,000
Coverage B: 10%
Coverage C: 50%
Construction: Masonry
Protection Class: 6

Hurricane Deductible: 2%
Personal Property Replacement Cost: Yes
Ordinance or Law: 25%
Sinkhole Loss Coverage: Included
AOP Deductible: $500

Source: Merlinos & Associates, Inc. All data from Office of Insurance Regulation's Form and Rate Document Management Service (FREDMS)