2027 Florida Rate Drop Report

Who cut home rates, and by how much

November 2026 edition

insurancecompaniesflorida.com

About this report

- This report shows how Florida home insurance rates are changing.
- It shows the latest rate change for each company we track. It shows how many Citizens policies are left. And it shows what the same house costs in each county.
- Every number comes from a public source. That means rate filings, Citizens, and the state of Florida. The sources are on the last page.

See it online, with every source linked: https://insurancecompaniesflorida.com/florida-home-insurance-rates/

Key finding 1 of 4



12 of 14

12 of 14 home insurers we track cut their rates.

Their latest approved home rate change was a cut. Only 2 went up.

Key finding 2 of 4



82%

Citizens is down 82% from their peak.

From 1,407,805 policies in Sep 2023 to 254,836 in Sep 2026.

Key finding 3 of 4



double

Same house, at least double the price.

In all 67 counties, the highest sample rate is 2 times the lowest or more.

Key finding 4 of 4

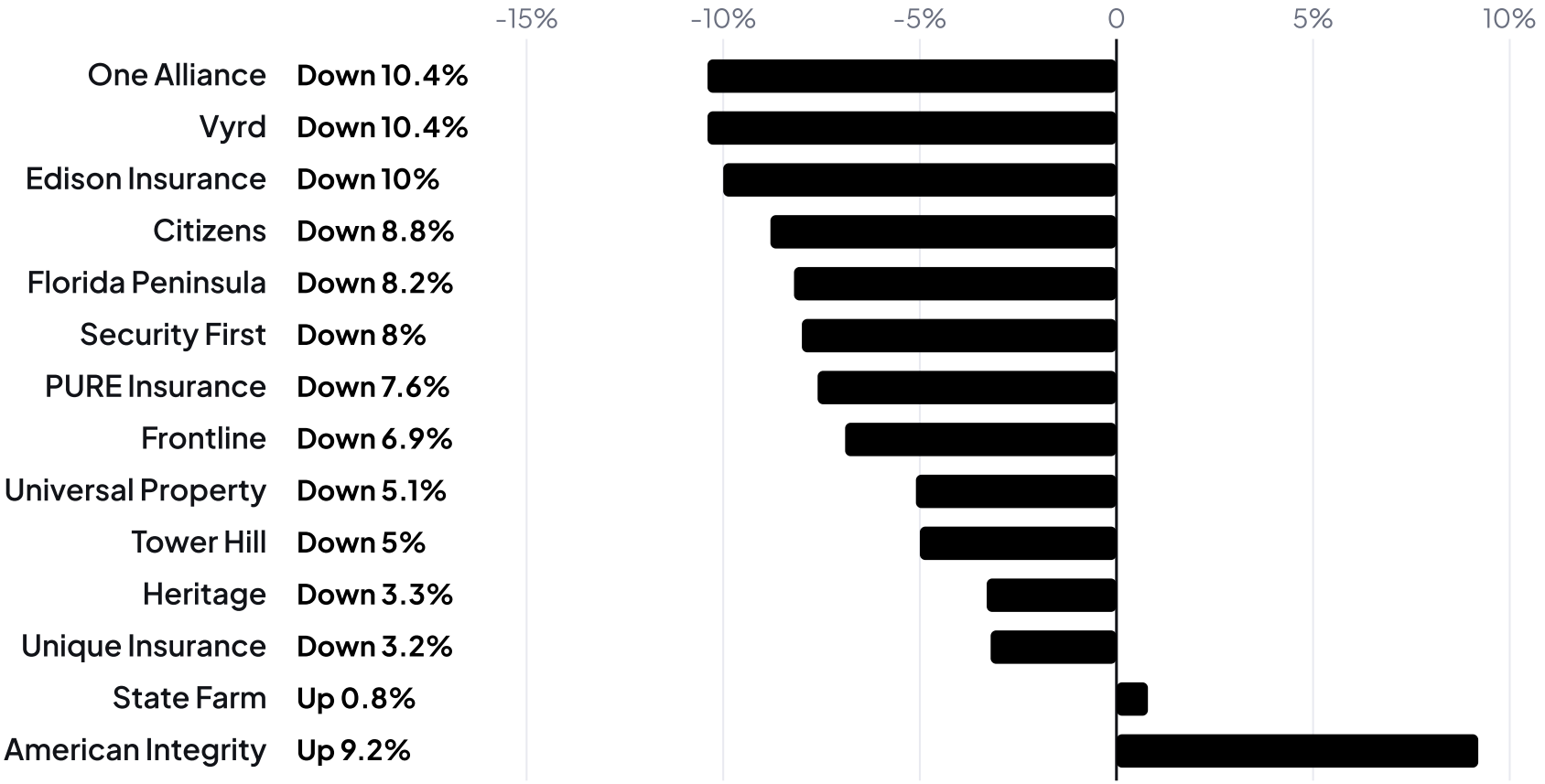
$3,647

$3,647 a year is the average home policy.

Down 2.1% from a year before, across every Florida home insurer.

Who cut the most

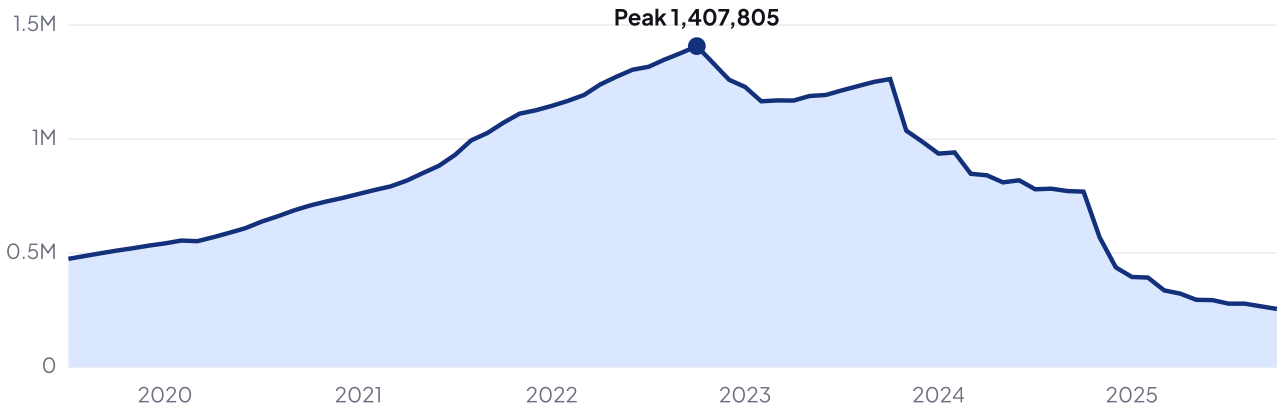
Latest approved home rate change, by company

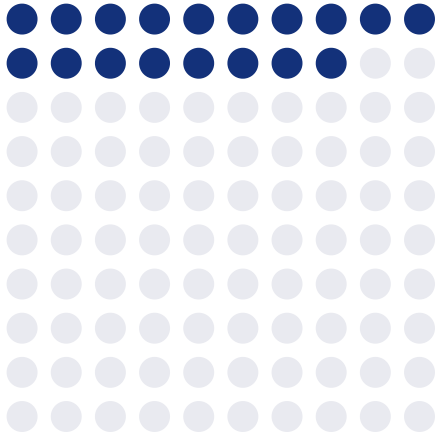


Average change in each company's latest approved home rate filing. Your own renewal can go up or down from this. Companies we track today: 14.

Citizens is shrinking fast

254,836 policies on Sep 30, 2026, down 82% from the peak

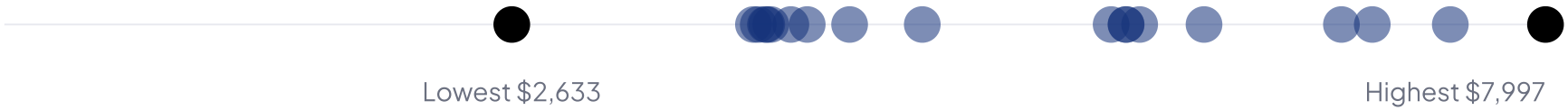




Each dot is 1% of the peak, 1,407,805 policies in Sep 2023. 18 are left in Sep 2026.

Same house, different price

Pinellas County, 19 companies. The highest is 3 times the lowest.



The five counties with the widest spread

County	Lowest	Highest	Highest over lowest
Monroe	$2,860	$37,947	13.3 times
Gadsden	$1,510	$10,352	6.9 times
Osceola	$2,572	$15,943	6.2 times
Jackson	$1,631	$10,016	6.1 times
Palm Beach	$3,737	$20,327	5.4 times

The home: a masonry house built in 2005, $300,000 to rebuild, 2% hurricane deductible, no claims. A sample rate is not a quote. Your price depends on your roof, your wind mitigation and more. Source: Florida OIR CHOICES, example 6, read Oct 20, 2026. Companies that file their rates as trade secret are not shown.

Rates went down. *Did yours?*

A licensed Florida agent shops other companies for you. It is free and takes about 5 minutes.

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Sources and how we did it

- A rate change is the average change in a company's latest home rate filing. Your own renewal can go up or down from this.
- Citizens counts are all their policies in force. They come from Citizens' own monthly reports.
- Sample rates are for one house in every county, from the state's CHOICES tool. A sample rate is not a quote.

- Rate changes: each company's approved rate filing or their own notice, linked on each company page at insurancecompaniesflorida.com.
- Citizens Property Insurance, policies in force, read Nov 2, 2026. https://www.citizensfla.com/policies-in-force
- Florida OIR CHOICES, example 6, read Oct 20, 2026. https://choices.floir.gov/pandc/homeowners
- Florida OIR, Residential Market Share Reports, Jul 2026, read Oct 20, 2026. https://floir.gov/tools-and-data/residential-market-share-reports