



2025 Continuing Care Retirement Community (CCRC) Annual Industry Report

The Florida Office of Insurance Regulation (OIR) has published this Continuing Care Retirement Community (CCRC) Annual Industry Report for the proceeding calendar year pursuant to section 651.026(10), Florida Statutes. The report contains median days cash on hand, median debt service coverage ratio, and median occupancy rate for all providers by setting and the entire facility. It also contains examination information and information on the number of annual reports submitted and reviewed.

Median Financial and Operational Measures	
Days Cash on Hand	333.616
Debt Service Coverage Ratio	3.088
Entire Facility Occupancy	90%
Independent Living Occupancy	95.13
Assisted Living Occupancy	86.49
Skilled Nursing Occupancy	82.32
<i>Notes:</i> 76 CCRC facilities filed the 2025 annual statements. Of those facilities, six were non-operational as of December 31, 2025. The financial and operational measures for those facilities have been excluded from the median data reported in Entire Facility Occupancy. Facilities that did not report principal or interest payments were excluded in determining the debt service coverage ratio. Facilities that do not report assisted living or skilled nursing occupancy were excluded in determining the respective medians.	
Examination Information	
Examinations Completed in 2025	17
Examination Reports Issued in 2025	17
Percent Completed within Timeframes	100%
<i>Notes:</i> In accordance with Florida Statutes, examinations are confidential until an examination report is issued. Ongoing examinations are not included in the information outlined above.	
Annual Report Information	
Number of Annual Reports Submitted	76
Percentage Reviewed	100%