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INSURANCE REGULATION
Docketed by: A.M.Y

# OFFICE OF INSURANCE REGULATION

**MICHAEL YAWORSKY**
COMMISSIONER

IN THE MATTER OF:

CITIZENS PROPERTY
INSURANCE CORPORATION
_____/

**Index: OIR 2026-14**
CASE NO.: 402559-26-FO

## FINAL ORDER

TO: Timothy Cerio, President
2101 Maryland Circle
Tallahassee, Florida 32303

THIS CAUSE came for consideration upon the filing by CITIZENS PROPERTY INSURANCE CORPORATION ("CITIZENS") with the FLORIDA OFFICE OF INSURANCE REGULATION ("OFFICE") of its Personal Property Rate Filing Nos. FCP 25-056571, FCP 25-056573, FCP 25-056576, FCP 25-056577, FCP 25-056721, FCP 25-056724, FCP 25-056725, and FCP 25-056790, and its Commercial Property Rate filing Nos. FCC 25-056698, FCC 25-056700, FCC 25-056774, FCC 25-056775, FCC 25-056968, and FCC 25-057057 (collectively "Rate Filings").

The OFFICE, now having considered the complete record for the above-referenced filings and being otherwise fully advised in the premises, hereby finds as follows:

1. The OFFICE has jurisdiction over the subject matter and of the parties herein.

2. CITIZENS was created by statute with the public purpose to ensure the existence of an orderly market for property insurance for Floridians and Florida businesses.

3. The Legislature found that private insurers are unwilling or unable to provide affordable property insurance coverage in this state to the extent sought and needed, and the Legislature intended that affordable property insurance be provided through CITIZENS. *See* § 627.351(6)(a)1, Fla. Stat. (2025).

4. Section 627.351(6)(n) proscribes in subparagraphs 1. through 9., restated below as subparagraphs A. through I., that CITIZENS' rates must meet the following requirements:

> A. Rates for coverage provided by the corporation must be actuarially sound pursuant to section 627.062 and not competitive with approved rates charged in the admitted voluntary market so that the corporation functions as a residual market mechanism to provide insurance only when insurance cannot be procured in the voluntary market, except as otherwise provided in this paragraph. The office shall provide the corporation such information as would be necessary to determine whether rates are competitive. The corporation shall file its recommended rates with the office at least annually. The corporation shall provide any additional information regarding the rates which the office requires. The office shall consider the recommendations of the board and issue a final order establishing the rates for the corporation within 45 days after the recommended rates are filed. The corporation may not pursue an administrative challenge or judicial review of the final order of the office.
>
> B. In addition to the rates otherwise determined pursuant to this paragraph, the corporation shall impose and collect an amount equal to the premium tax provided for in section 624.509, Florida Statutes, to augment the financial resources of the corporation.
>
> C. After the public hurricane loss-projection model under section 627.06281, Florida Statutes, has been found to be accurate and reliable by the Florida Commission on Hurricane Loss Projection Methodology, the model shall be considered when establishing the windstorm portion of the corporation's rates. The corporation may use the public model results in combination with the results of private models to calculate rates for the windstorm portion of the corporation's rates. This subparagraph does not require or allow the corporation to adopt rates lower than the rates otherwise required or allowed by this paragraph.

D. The corporation must make a recommended actuarially sound rate filing for each personal and commercial line of business it writes.

E. Notwithstanding the board's recommended rates and the office's final order regarding the corporation's filed rates under subparagraph [A.], the corporation shall annually implement a rate increase which, except for sinkhole coverage, does not exceed the following for any single policy issued by CITIZENS, excluding coverage changes and surcharges:

a. Twelve percent for 2023.
b. Thirteen percent for 2024.
c. Fourteen percent for 2025.
d. Fifteen percent for 2026 and all subsequent years.

F. The corporation may also implement an increase to reflect the effect on CITIZENS' cash buildup factor pursuant to s. 215.555(5)(b).

G. The corporation's implementation of rates as prescribed in subparagraphs [E.] and [H.] shall cease for any line of business written by the corporation upon the corporation's implementation of actuarially sound rates. Thereafter, the corporation shall annually make a recommended actuarially sound rate filing that is not competitive with approved rates in the admitted voluntary market for each commercial and personal line of business the corporation writes.

H. New or renewal personal lines policies that do not cover a primary residence are not subject to the rate increase limitations in subparagraph [E.], but may not be charged more than 50 percent above, nor less than, the prior year's established rate for the corporation.

I. As used in this paragraph, the term "primary residence" means the dwelling that is the policyholder's primary home or is a rental property that is the primary home of the tenant, and which the policyholder or tenant occupies for more than 9 months of each year.

5. The process described in the above-referenced statutory provisions requires CITIZENS to file rate recommendations with the OFFICE. The OFFICE then establishes the rates for CITIZENS by final order.

6. CITIZENS submitted the following rate filings to the OFFICE, which are the subject of this Final Order:

- FCP 25-056573 Homeowners Multi-Peril
- FCP 25-056571 Homeowners Wind-Only
- FCP 25-056577 Dwelling Fire
- FCP 25-056576 Dwelling Fire Wind-Only
- FCP 25-056721 Mobile Homeowners Multi-Peril
- FCP 25-056724 Mobile Homeowners Wind-Only
- FCP 25-056725 Mobile Homeowners Physical Damage
- FCP 25-056790 Mobile Homeowners Physical Damage Wind-Only
- FCC 25-056700 Commercial Residential Property Multi-Peril Excluding Condominium Associations
- FCC 25-056698 Commercial Residential Property Multi-Peril Condominium Associations
- FCC 25-056968 Commercial Non-Residential Property Multi-Peril
- FCC 25-056774 Commercial Residential Property Wind Only Condominium Associations
- FCC 25-056775 Commercial Residential Property Wind Only Excluding Condominium Associations
- FCC 25-057057 Commercial Non-Residential Property Wind Only

7. The rate filings governed by this Order for new and renewal business for the Rate Filings FCP 25-056571, FCP 25-056573, FCP 25-056576, FCP 25-056577, FCP 25-056721, FCP 25-056724, FCP 25-056725, FCP 25-056790, FCC 25-056698, FCC 25-056700, FCC 25-056774, FCC 25-056775, FCC 25-056968, and FCC 25-057057 are effective no earlier than on, or after June 1, 2026, for new and renewal business.

## FINDINGS AND MODIFICATIONS FOR PERSONAL PROPERTY RATE FILINGS FCP 25-056571, FCP 25-056573, FCP 25-056576, FCP 25-056577, FCP 25-056721, FCP 25-056724, FCP 25-056725, and FCP 25-056790

The proposed modifications to the rating methodology are separately identified and discussed below.

8. **HURRICANE LOSS ESTIMATES:** CITIZENS' recommended rates are based on projected hurricane losses estimated, including the Florida Public Model (FPM) and models by

Verisk, Moody's Corporation, and CoreLogic/Cotality. Consistent with CITIZENS' long-established methodology, the selected wind indications are within the range of the indications from the four models for purposes of projecting hurricane losses on a statewide basis.

9. **CAP ALL MAXIMUM RATE INCREASES AT 15%**: CITIZENS recommended increasing the maximum rate cap to 15%, in accordance with 627.351(6)(n)5, for all personal accounts and for all policyholders. Citizens recommended the following exceptions: (1) Non-primary residences maximum rate increases would be capped at 50%; (2), sinkhole coverage would not be subject to any cap; and (3) increases due to the FHCF Cash Build-Up factor would not be subject to any cap.

10. **CONSIDERATION OF COMPETITIVENESS IN RATES IN SETTING MINIMUM CAP:** For personal property rate filings, comprehensive competitive supports were not provided. However, Citizens proposed to demonstrate non-competitiveness based on the depopulation progress data. The OFFICE must implement a rate for CITIZENS that is actuarially sound and non-competitive. Based on the review by the OFFICE, substantially all takeout policies from all territories received the same or lower rates compared to that of CITIZENS, and a large amount of the policies were taken out. 2023-2025 Loss Ratio analysis between policies that stayed with Citizens and policies that were taken out showed minimal differences. It was determined that CITIZENS' non-competitiveness has been established, and that explicit competitive adjustment is not provided.

11. **CONSIDERATION OF ACTUARIAL SOUNDNESS IN RATES SETTING:** For personal property rate filings, The OFFICE reviewed combined indications for HO3/HW2, HO4/HW4, HO6/HW6, and MHO3/MHW2 to determine actuarial soundness. The OFFICE determined HO3/HW2 and HO6/HW6 to be actuarially sound, while HO4/HW4 and

MHO3/MHW2 have not reached actuarial soundness. It was determined that the restrictions outlined by section 627.351(6)(n)5 and 8 cease to apply to HO3/HW2 and HO6/HW6.

12. **INCLUSION OF THE COST OF REINSURANCE OF NO LESS THAN A ONE IN ONE HUNDRED-YEAR PROBABLE MAXIMUM LOSS:** CITIZENS' recommended rates for personal lines include a cost of reinsurance of a one in one hundred-year probable maximum loss in its rate calculations as required by section 627.351(6)(c)9.

13. **REFLECTION OF LEGISLATIVE REFORMS:** CITIZENS adjusted its indications in the rate filing to demonstrate the impact of the elimination of Assignment of Benefits and one-way attorney fees associated with higher loss costs related to these issues addressed by the Florida Legislature in Senate Bill 7052 approved by the Governor on May 31, 2023. Furthermore, CITIZENS included adjustments for anticipated increased utilization of the Division of Administrative Hearings to resolve litigated claims, which CITIZENS has been authorized to use since February 2023.

14. **RECOMMENDATION ON FUTURE FILINGS:** Section 627.351(6)(n)7 requires the corporation's implementation of rates as prescribed in subparagraphs 5. and 8. shall cease for any line of business written by the corporation upon the corporation's implementation of actuarially sound rates. It's further recommended that CITIZENS should reassess the appropriateness of the rates and coverage on limited water in connection with the managed repair program.

## PERSONAL PROPERTY RATES ESTABLISHED

## HOMEOWNERS MULTI-PERIL AND WIND ONLY

15. On or about December 12, 2025, CITIZENS filed with the OFFICE Rate Filing **FCP 25-056573** and **FCP 25-056571** for its Homeowners Multi-Peril (PLA & CA) and Wind-Only (CA) programs, respectively. CITIZENS proposed an overall average statewide rate change of -5.5% for the multi-peril program and 5.1% for the wind-only program with an effective date of June 1, 2026, for new and renewal business.

16. The OFFICE reviewed the information provided by CITIZENS, and based on its findings, hereby establishes the rates that CITIZENS shall implement to reflect an overall average statewide rate change of -8.8% for the multi-peril program and -5.1% for the wind-only program with an effective date of on, or after June 1, 2026, with minimum rate change cap at -15% and maximum rate change cap at -2% for HO3/HW2 and HO6/HW6 primary residential policies, minimum rate change cap at -15% and maximum rate change cap at 0% for HO3/HW2 and HO6/HW6 non-primary residential policies, minimum rate change cap at -15% and maximum rate change cap at 15% for HO4/HW4 primary residential policies, and minimum rate change cap at -15% and maximum rate change cap at 50% for HO4/HW4 non-primary residential policies to meet the requirements of section 627.351(6)(n). This rate effect is an estimate based on in-force policy distributions and the rates in this Order and the Florida Hurricane Catastrophe Fund Cash Build-Up. The Florida Hurricane Catastrophe Fund Cash Build-Up Factor for HO3/HW3 is 0.0297; for HO4/HW4 is 0.0113, and HO6/HW6 is 0.0238.

## DWELLING FIRE MULTI-PERIL AND WIND ONLY

17. On or about December 12, 2025, CITIZENS filed with the OFFICE Rate Filing FCP **25-056577** and **FCP 25-056576** for its Dwelling Fire Multi-Peril (PLA & CA) and Wind-Only (CA) programs. CITIZENS proposed an overall average statewide rate change of -4.3% for

the multi-peril program and 6.6% for the wind-only program with an effective date of June 1, 2026, for new and renewal business.

18. The OFFICE reviewed the information provided by CITIZENS, and based on its findings, hereby establishes the rates that CITIZENS shall implement to reflect an overall average statewide rate decrease of -4.3% of for the multi-peril program and 6.6% for the wind-only program with an effective date of on, or after June 1, 2026, with minimum rate change cap at -15% and maximum rate change cap at 15% to meet the requirements of section 627.351(6)(n). This rate effect is an estimate based on in-force policy distributions and the rates in this Order and the Florida Hurricane Catastrophe Fund Cash Build-Up. The Florida Hurricane Catastrophe Fund Cash Build-Up Factor for DP1 is 0.0252 and DP3/DW2 is 0.0228.

19. Notwithstanding any other sections in the order, the implementations should be the proposal contained in FCP 25-056576 and FCP 25-056577 initial submission with the updated new business capping factors.

**MOBILE HOMEOWNERS MULTI-PERIL AND WIND ONLY**

20. On or about December 15, 2025, CITIZENS filed with the OFFICE Rate Filing **FCP 25-056721** and **FCP 25-056724** for its Mobile Home Murti-Peril and Wind-Only programs, respectively. CITIZENS proposed an overall average statewide rate increase of 2.8% for the multi-peril program and 2.8% for the wind-only program with an effective date of June 1, 2026, for new and renewal business.

21. The OFFICE reviewed the information provided by CITIZENS, and based on its findings, hereby establishes the rates that CITIZENS shall implement to reflect an overall average statewide rate increase of 2.8% for the multi-peril program and 2.8% for the wind-only program with an effective date of on, or after June 1, 2026, with minimum rate change cap at -15% and

maximum rate change cap at 15% for primary residential policies and minimum rate change cap at -15% and maximum rate change cap at 50% for non-primary residential policies to meet the requirements of section 627.351(6)(n). This rate effect is an estimate based on in-force policy distributions and the rates in this Order and the Florida Hurricane Catastrophe Fund Cash Build-Up. The Florida Hurricane Catastrophe Fund Cash Build-Up Factor for MHO3/MW2 is 0.0168.

**MOBILE HOME DWELLING FIRE MULTI-PERIL AND WIND ONLY**

22. On or about December 12, 2025, CITIZENS filed with the OFFICE Rate Filing **FCP 25-056725** and **FCP 25-056790** for its Mobile Home Physical Damage Murti-Peril and Wind-Only programs. CITIZENS proposed an overall average statewide rate decrease of -2.2% for the multi-peril program and -2.9% for the wind-only program with an effective date of June 1, 2026, for new and renewal business.

23. The OFFICE reviewed the information provided by CITIZENS, and based on its findings, hereby establishes the rates that CITIZENS shall implement to reflect an overall statewide rate decrease of -2.2% for the multi-peril program and -2.9% for the wind-only program with an effective date of on, or after June 1, 2026, with minimum rate change cap at -15% and maximum rate change cap at 15% to meet the requirements of section 627.351(6)(n). This rate effect is an estimate based on in-force policy distributions and the rates in this Order and the Florida Hurricane Catastrophe Fund Cash Build-Up. The Florida Hurricane Catastrophe Fund Cash Build-Up Factor for MDP1/MD1 is 0.0116.

24. Notwithstanding any other sections in the order, the implementations should be the proposal contained in FCP 25-056725 and FCP 25-056790 initial submission with the updated new business capping factors.

## FINDINGS AND MODIFICATIONS FOR COMMERCIAL PROPERTY RATE FILINGS FCC 25-056698, FCC 25-056700, FCC 25-056774, FCC 25-056775, FCC 25-056968, and FCC 25-057057

The proposed modifications to the rating methodology are separately identified and discussed below.

25. **HURRICANE LOSS ESTIMATES:** CITIZENS' recommended rates are based on projected hurricane losses estimated, including the Florida Public Model (FPM) and models by Verisk, Moody's Corporation, and CoreLogic/Cotality. Consistent with CITIZENS' long-established methodology, the selected wind indication is the median of the range of the indications from the four models for purposes of projecting hurricane losses on a statewide basis. By territory, the wind indications from the four models are balanced to the median statewide indication for each model.

26. **CAP ALL MAXIMUM RATE INCREASES AT 15%**: CITIZENS recommended increasing the maximum rate cap to 15%, in accordance with 627.351(6)(n)5, for all commercial accounts and for all policyholders. Citizens recommended the following exceptions: (1) Non-primary residences maximum rate increases would be capped at 50%; (2), sinkhole coverage would not be subject to any cap; and (3) increases due to the FHCF Cash Build-Up factor would not be subject to any cap.

27. **CONSIDERATION OF COMPETITIVENESS IN COMMERCIAL RESIDENTIAL RATES:** For commercial residential condo association and excluding condo associations, CITIZENS proposed rate increase capping at the minimum 0%. However, CITIZENS has not provided competitive support and nor indication that Citizens rates are overly competitive with the voluntary market in any of the commercial rate filings for support of the 0%

minimum rate change for commercial residential policies. Based on the review by the OFFICE, it is recommended to set the minimum rate change at -5% for all commercial property rate filings.

28. **CONSIDERATION OF ACTUARIAL SOUNDNESS IN RATES SETTING:** For commercial property rate filings, The OFFICE reviewed the following indications to determine actuarial soundness:

- Commercial Residential Property Multi-Peril Excluding Condominium Associations
- Commercial Residential Property Multi-Peril Condominium Associations
- Commercial Non-Residential Property Multi-Peril
- Commercial Residential Property Wind Only Condominium Associations
- Commercial Residential Property Wind Only Excluding Condominium Associations
- Commercial Non-Residential Property Wind Only

The OFFICE determined Commercial Non-Residential Property Multi-Peril and Commercial Non-Residential Property Wind Only to be actuarially sound, while the remaining programs have not reached actuarial soundness. It was determined that the restrictions outlined by section 627.351(6)(n)5 and 8 cease to apply to Commercial Non-Residential Property Multi-Peril and Commercial Non-Residential Property Wind Only.

29. **INCLUSION OF THE COST OF REINSURANCE UP TO A ONE IN ONE HUNDRED-YEAR PROBABLE MAXIMUM LOSS:** CITIZENS' recommended rates for commercial lines include a cost of reinsurance up to a one in one hundred-year probable maximum loss in its rate calculations as permitted to section 627.351(6)(c)9.

30. **REFLECTION OF LEGISLATIVE REFORMS:** CITIZENS did not see a large uptick in the last five years in loss frequency and severity from one-way attorney fees and assignment of benefits (AOB) for commercial claims. Therefore, CITIZENS does not propose any law adjustment in the commercial property rate filings.

31. **CONSIDERATION OF POTENTIAL LOSS ASSESSMENT RISK LOAD:** CITIZENS did not include in their rate filings the risk load for the potential future loss assessments in the rate indications. While the current filing does not include a separate risk load, the inclusion of the 1-in-100 year reinsurance cost (even though not purchased) significantly addresses this concern by better reflecting potential exposure.

## RATES ESTABLISHED

### COMMERCIAL RESIDENTIAL PROPERTY MULTI-PERIL EXCLUDING CONDOMINIUM ASSOCIATIONS

32. On or about December 15, 2025, CITIZENS filed with the OFFICE Rate Filing FCC 25-056700 for the Commercial Residential Property Multi-Peril Excluding Condominium Associations Program. CITIZENS proposed an overall average statewide rate increase of 10.9% with an effective date of June 1, 2026, for new and renewal business.

33. The OFFICE reviewed the information provided by CITIZENS, and based on its findings, hereby establishes the rates that CITIZENS shall implement to reflect an estimated overall average statewide rate increase of 7.2% with an effective date of on, or after June 1, 2026, with minimum rate change cap at -5% and maximum rate change cap at 15% for the class rated and special class business, to meet the requirements of section 627.351(6)(n). This rate effect is an estimate based on in-force policy distributions and the rates in this Order including change in the class rated, special class business, and the Florida Hurricane Catastrophe Fund Cash Build-Up. The Florida Hurricane Catastrophe Fund Cash Build-Up Factor for the Commercial Residential Property Multi-Peril Excluding Condominium Associations Program is 0.037.

### COMMERCIAL RESIDENTIAL PROPERTY MULTI-PERIL CONDOMINIUM ASSOCIATIONS

34. On or about December 15, 2025, CITIZENS filed with the OFFICE Rate Filing FCC 25-0056698 for the Commercial Residential Property Multi-Peril Condominium Associations Program. CITIZENS proposed an overall average statewide rate increase of 11.1% with an effective date of June 1, 2026, for new and renewal business.

35. The OFFICE reviewed the information provided by CITIZENS, and based on its findings, hereby establishes the rates that CITIZENS shall implement to reflect an estimated overall average statewide rate increase of 7.7% with an effective date of on, or after June 1, 2026, with minimum rate change cap at -5% and maximum rate increase cap at 15% for the class rated and special class business, to meet the requirements of section 627.351(6)(n). This rate effect is an estimate based on in-force policy distributions and the rates in this Order including changes in the class rated, special class business, and the Florida Hurricane Catastrophe Fund Cash Build-Up. The Florida Hurricane Catastrophe Fund Cash Build-Up Factor for the Commercial Residential Property Multi-Peril Excluding Condominium Associations Program is 0.033.

**COMMERCIAL NON-RESIDENTIAL PROPERTY MULTI-PERIL**

36. On or about December 17, 2025, CITIZENS filed with the OFFICE Rate Filing FCC 25-056968 for the Commercial Non-Residential Property Multi-Peril Program. CITIZENS proposed an overall average statewide increase of 1.8%, effective June 1, 2026, for new and renewal business.

37. The OFFICE reviewed the information provided by CITIZENS, and based on its findings, hereby establishes the rates that CITIZENS shall implement to reflect an estimated overall statewide decrease of 1.8% for Class Rate and Special Class business with an effective date on, or after June 1, 2026 with a minimum rate change cap at -5% and maximum rate increase cap at 15% for Class rated and Special class business, to meet the requirements of section

627.351(6)(n). This rate effect is an estimate based on the in-force policy distributions and rates in this order.

## COMMERCIAL RESIDENTIAL PROPERTY WIND ONLY CONDOMINIUM ASSOCIATIONS

38. On or about December 16, 2025, CITIZENS filed with the OFFICE Rate Filing FCC 25-056774 for the Commercial Residential Property Wind Only Condominium Associations Program. CITIZENS proposed an overall average statewide rate increase of 14.1%, with an effective date of June 1, 2026, for new and renewal business.

39. The OFFICE reviewed the information provided by CITIZENS, and based on its findings, hereby establishes the rates that CITIZENS shall implement to reflect an estimated overall average statewide rate increase of 14.1% with an effective date of on, or after June 1, 2026, with minimum rate decrease cap at -5% and maximum rate increase cap at 15% for the class rated and special class business, to meet the requirements of section 627.351(6)(n). This rate effect is an estimate based on in-force policy distributions and the rates in this Order including changes in the Class Rated, Special Class A, Special Class B, and Florida Hurricane Catastrophe Fund Cash Build-Up. The Florida Hurricane Catastrophe Fund Cash Build-Up Factor for the Coastal Account Commercial Residential Property Wind Only Condominium Associations is 0.034.

## COMMERCIAL RESIDENTIAL PROPERTY WIND ONLY EXCLUDING CONDOMINIUM ASSOCIATIONS

40. On or about December 16, 2025, CITIZENS filed with the OFFICE Rate Filing FCC 25-056775 for the Commercial Residential Property Wind Only Excluding Condominium Associations Program. CITIZENS proposed an overall average statewide rate increase of 14.5%, with an effective date of June 1, 2026, for new and renewal business.

41. The OFFICE reviewed the information provided by CITIZENS, and based on its findings, hereby establishes the rates that CITIZENS shall implement to reflect an estimated overall average statewide rate increase of 14.4% with an effective date of on, or after June 1, 2026, with minimum rate change cap at -5% and maximum rate increase cap at 15% for the class rated and special class business, to meet the requirements of section 627.351(6)(n). This rate effect is an estimate based on in-force policy distributions and the rates in this Order including change in the Class Rated, Special Class A, and the Florida Hurricane Catastrophe Fund Cash Build-Up. The Florida Hurricane Catastrophe Fund Cash Build-Up Factor for the Coastal Account Commercial Residential Property Wind Only Excluding Condominium Associations Program is 0.035.

**COMMERCIAL NON-RESIDENTIAL PROPERTY WIND ONLY**

42. On or about December 18, 2025, CITIZENS filed with the OFFICE Rate Filing FCC 25-057057 for the Commercial Non-Residential Property Wind Only Program. CITIZENS proposed no rate change for the program other than updating the glidepath minimum capping of 0% and maximum capping of 15% per policy, effective June 1, 2026, for new and renewal business.

43. The OFFICE reviewed the information provided by CITIZENS, and based on its findings, hereby establishes the rates that CITIZENS shall implement to reflect an estimated overall average statewide rate decrease of -5.0% for Class Rate and Special Class business with an effective date of on, or after June 1, 2026, with minimum rate change cap at -5% and maximum rate increase cap at 15% for the Class rated and Special class business, to meet the requirements of section 627.351(6)(n). This rate effect is an estimate based on in-force policy distributions and the rates in this Order.

**GENERAL PROVISIONS**

44. Within thirty (30) days of the date of this Order, CITIZENS shall submit to the OFFICE final manual pages and any necessary revisions to the Rate Collection System information.

45. No deviations from the aforementioned rates are approved, authorized, or established by entry of this Order.

**THEREFORE**, rates as detailed herein are **ESTABLISHED** for Rate Filings Nos. FCP 25-056571, FCP 25-056573, FCP 25-056576, FCP 25-056577, FCP 25-056721, FCP 25-056724, FCP 25-056725, FCP 25-056790, FCC 25-056698, FCC 25-056700, FCC 25-056774, FCC 25-056775, FCC 25-056968, and FCC 25-057057.

FURTHER, all terms and conditions contained herein are hereby **ORDERED**.

DONE AND ORDERED this 2 day of ~~February~~ March 2026.

Michael Yaworsky
Commissioner
Office of Insurance Regulation

## CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of this ORDER was sent by electronic mail to: Timothy Cerio, President, Citizens Property Insurance Corporation at the address of Tim.Cerio@citizensfla.com on this 2 day of March 2026.

Joseph E. Hart
General Counsel
Office of Insurance Regulation
Larson Building
200 East Gaines Street
Tallahassee, FL 32399-4206
Phone: (850) 413-3119
Fax: (850) 922-2543
Joe.Hart@floir.com
www.floir.com