



CHOICES:

Insurance Rate Comparison Search Systems

Homeowners Insurance

Instructions/User Guide


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By following two easy steps, you will be able to view sample average premium information for homeowners insurance offered in Florida, to include Citizens Property Insurance Corporation (Citizens). The information provided is for comparison purposes only and is based on each individual insurance company's currently approved annual premium rates by the Office of Insurance Regulation (Office). Contact an insurance agent or insurance company directly for an accurate quote based on your individual circumstances.

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CHOICES: Homeowners Rate Comparison Tool

The cost of homeowners insurance in Florida can vary significantly based on several factors in addition to geographic location:

- Type of construction
- Dwelling value
- Mitigation features
- Amount of deductibles

The CHOICES homeowners rate comparison tool provides sample average rates for a variety of companies writing insurance in each county, in addition to rates for Citizens Property Insurance Corporation. The rates quoted are for illustrative purposes and reflect information obtained from the most recent rate filings approved by the Office. These rate quotes are for the three pre-defined examples described below – premiums for your home will vary depending on individual circumstances. The Office recommends contacting an insurance agent or insurance company to obtain an official premium quote.

To begin, please select an example followed by a Florida county or company to view the associated sample average homeowners insurance rates.

1. [Select an Example](#) 
2. [Select by County/Company](#) 
3. [View Rates](#)

NOTE: This website contains links to PDF documents. If you are unable to view these documents, download [Adobe Acrobat Reader](#).

Disclaimer:
This information is intended to be used for illustrative purposes only and does not constitute an endorsement or recommendation of any particular insurance company or plan by the Office. Furthermore, the Office DOES NOT imply or guarantee that a company will sell insurance at the stated premium. Please verify all premium rates with the applicable carrier. Links to insurance company websites and other resources are given as a convenience to the user. The information on these independent sites cannot be verified as accurate by the Office.

To start a CHOICES homeowners insurance rate comparison search:

STEP 1: SELECT AN EXAMPLE

1. [Select an Example](#)

Please select an example from the list provided.

Example:

- Choose...
- \$150,000 Value - Pre-2001 Construction w/ No Wind Mitigation
- \$150,000 Value - Pre-2001 Construction w/ Wind Mitigation
- \$300,000 Value - New Construction

2. [Select by County/Company](#)

Select one of three pre-defined examples from the drop-down box for a home valued at \$150,000, built prior to 2001 with no mitigation discounts; a home valued at \$150,000, built prior to 2001 and with mitigation discounts; or, a home valued at \$300,000 built with new construction in 2005 and with limited mitigation discounts.

After making a selection, a summary description about the example is shown to include hurricane and non-hurricane deductible amounts, type of home construction and whether any previous insurance claims have been made on the home, etc.

STEP 2: SELECT BY COUNTY/COMPANY

There are two options available to choose from in this step. Select either “By County” or “By Company”.

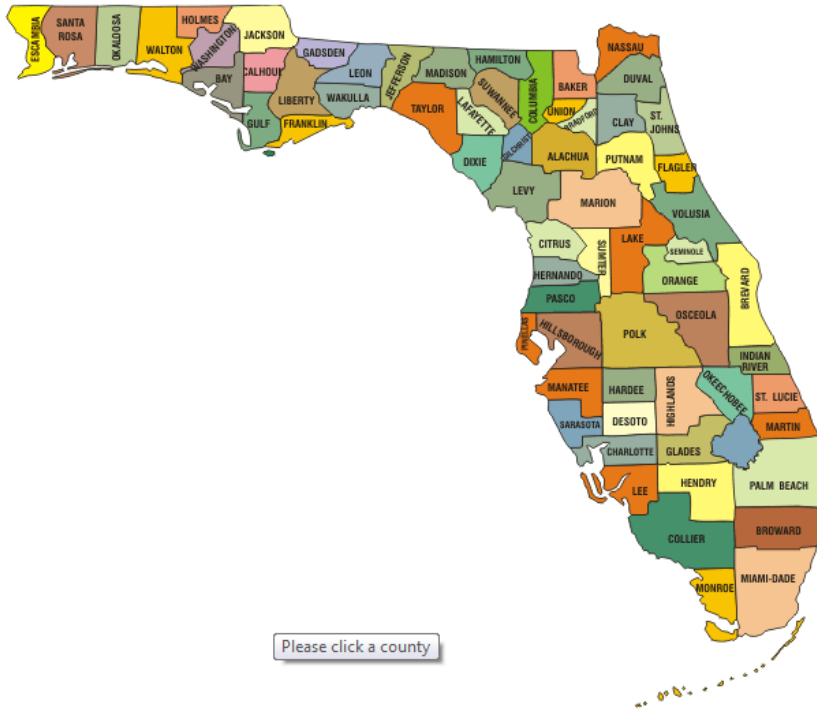
- **By County:**
As the default selection, “By County” will automatically open when this step is accessed. To proceed, select a Florida county from the interactive map displayed.

2. [Select by County/Company](#)



By County By Company

Please select a county from the map or list provided.



- **By Company:**

Select the button “By Company” to show a drop-down box listing some of the insurance companies offering homeowners insurance coverage in Florida. Choose a company from the list to show this particular company’s sample average rates for all of Florida’s 67 counties.

2. [Select by County/Company](#)



By County By Company

Please select a company from list provided.

Company:

Choose...



STEP 3: VIEW RATES

Review the sample average rates “By County” or “By Company” for the pre-defined example chosen. For either, the list will display sample average homeowners rates.

For more information about any of the homeowner insurance companies on the list, click on an individual insurance company’s name to visit their website.

- **By County:**

A partial list of insurance companies offering homeowners insurance in Florida will be displayed along with each company’s sample average annual premium rates for the Florida county selected.

- **By Company:**

A list is displayed showing the sample average annual homeowners rates for the company selected in all of Florida’s 67 counties.

OPTIONS TO SHARE/EXPORT INFORMATION:

The information may be exported into a PDF document for printing or to save. Depending on the browser, options to “Open” or “Save” the document will appear.

DISCLAIMER:

This information presented in CHOICES - Homeowners is intended for illustrative purposes only and does not constitute an endorsement or recommendation of any particular insurance company by the Office. The insurance companies listed on this site may not be writing new business. The rates provided do not include surcharges or discounts that may apply to a particular policy. Actual rates may vary. Furthermore, the Office DOES NOT imply or guarantee that a company will sell insurance at the stated premium. Please verify all premium rates with the applicable carrier. Links to insurance company websites and other resources are given as a convenience to the user. The information on these independent sites cannot be verified as accurate by the Office.