



Florida Office of Insurance Regulation

200 East Gaines St.
Tallahassee, FL 32399
flor.com



As required by section 627.9407(7)(c), F.S., the following are maximum new business rates for Comprehensive, Facility Only, and Non-Facility Only policies in the State of Florida. The annual premiums shown in the tables below are the result of an analysis incorporating the weighted average of rates from companies that are currently selling similar coverage and represent at least 80% of the surveyed market share in Florida, as determined by reported 2015 New Business Premiums. These rates are effective January 15, 2017 and will remain in effect until new rates are published.

For counties other than Hillsborough, the rate from this table should be adjusted by the insurer's current area factor applicable in that county relative to the insurer's area factor in Hillsborough County. Insurers who do not use area factors may calculate the new business rate as a weighted average of the Hillsborough and South Florida area factors, where the weights used are in-force premium by county. For the purposes of this calculation, the South Florida area factors are those that apply in Broward, Miami-Dade and Palm Beach County. The South Florida area factor is equal to 1.35 for Non-Facility Only policies and 1.00 for Facility Only and Comprehensive policies.

| Issue Age | Comprehensive Policy Annual Premium Rates for \$100/day Benefit 90 Day Elimination Period Hillsborough County Tax Qualified Offering Restoration of Benefits* Most Common Underwriting Class Level benefit / No Inflation | | | | |
|-----------|--|---------|---------|---------|----------|
| | Benefit Period | | | | |
| | 2 Yr | 3 Yr | 4 Yr | 5 Yr | Lifetime |
| 30 | \$428 | \$637 | \$723 | \$780 | \$990 |
| 31 | \$440 | \$645 | \$730 | \$789 | \$1,006 |
| 32 | \$453 | \$652 | \$738 | \$800 | \$1,025 |
| 33 | \$466 | \$660 | \$747 | \$811 | \$1,042 |
| 34 | \$479 | \$667 | \$754 | \$821 | \$1,059 |
| 35 | \$494 | \$675 | \$762 | \$833 | \$1,078 |
| 36 | \$510 | \$684 | \$772 | \$847 | \$1,100 |
| 37 | \$525 | \$692 | \$780 | \$859 | \$1,119 |
| 38 | \$545 | \$703 | \$793 | \$876 | \$1,145 |
| 39 | \$562 | \$714 | \$805 | \$892 | \$1,169 |
| 40 | \$565 | \$730 | \$820 | \$904 | \$1,187 |
| 41 | \$588 | \$743 | \$836 | \$927 | \$1,221 |
| 42 | \$610 | \$756 | \$852 | \$946 | \$1,251 |
| 43 | \$635 | \$770 | \$869 | \$969 | \$1,284 |
| 44 | \$659 | \$785 | \$886 | \$992 | \$1,315 |
| 45 | \$685 | \$800 | \$904 | \$1,014 | \$1,347 |
| 46 | \$698 | \$817 | \$921 | \$1,032 | \$1,372 |
| 47 | \$712 | \$835 | \$940 | \$1,051 | \$1,400 |
| 48 | \$730 | \$860 | \$966 | \$1,078 | \$1,437 |
| 49 | \$748 | \$884 | \$992 | \$1,105 | \$1,476 |
| 50 | \$766 | \$908 | \$1,018 | \$1,133 | \$1,514 |
| 51 | \$786 | \$931 | \$1,051 | \$1,174 | \$1,560 |
| 52 | \$804 | \$953 | \$1,084 | \$1,216 | \$1,607 |
| 53 | \$828 | \$984 | \$1,125 | \$1,266 | \$1,663 |
| 54 | \$854 | \$1,014 | \$1,168 | \$1,318 | \$1,724 |

| | Benefit Period | | | | |
|----|----------------|----------|----------|----------|----------|
| | 2 Yr | 3 Yr | 4 Yr | 5 Yr | Lifetime |
| 55 | \$881 | \$1,044 | \$1,210 | \$1,368 | \$1,780 |
| 56 | \$917 | \$1,091 | \$1,266 | \$1,433 | \$1,859 |
| 57 | \$954 | \$1,137 | \$1,324 | \$1,499 | \$1,940 |
| 58 | \$1,002 | \$1,198 | \$1,398 | \$1,582 | \$2,026 |
| 59 | \$1,052 | \$1,261 | \$1,475 | \$1,671 | \$2,146 |
| 60 | \$1,104 | \$1,327 | \$1,556 | \$1,761 | \$2,268 |
| 61 | \$1,167 | \$1,404 | \$1,647 | \$1,866 | \$2,406 |
| 62 | \$1,232 | \$1,486 | \$1,744 | \$1,977 | \$2,554 |
| 63 | \$1,325 | \$1,601 | \$1,878 | \$2,130 | \$2,752 |
| 64 | \$1,424 | \$1,723 | \$2,020 | \$2,292 | \$2,962 |
| 65 | \$1,526 | \$1,847 | \$2,165 | \$2,458 | \$3,177 |
| 66 | \$1,655 | \$2,021 | \$2,360 | \$2,681 | \$3,476 |
| 67 | \$1,792 | \$2,203 | \$2,566 | \$2,916 | \$3,791 |
| 68 | \$1,972 | \$2,437 | \$2,829 | \$3,216 | \$4,185 |
| 69 | \$2,165 | \$2,683 | \$3,109 | \$3,534 | \$4,604 |
| 70 | \$2,361 | \$2,940 | \$3,401 | \$3,867 | \$5,046 |
| 71 | \$2,582 | \$3,214 | \$3,714 | \$4,228 | \$5,513 |
| 72 | \$2,814 | \$3,498 | \$4,041 | \$4,606 | \$6,002 |
| 73 | \$3,094 | \$3,848 | \$4,442 | \$5,073 | \$6,611 |
| 74 | \$3,383 | \$4,208 | \$4,855 | \$5,552 | \$7,235 |
| 75 | \$3,694 | \$4,594 | \$5,299 | \$6,068 | \$7,906 |
| 76 | \$4,037 | \$4,999 | \$5,767 | \$6,612 | \$8,609 |
| 77 | \$4,378 | \$5,401 | \$6,229 | \$7,150 | \$9,300 |
| 78 | \$4,789 | \$5,884 | \$6,791 | \$7,800 | \$10,130 |
| 79 | \$5,216 | \$6,378 | \$7,365 | \$8,464 | \$10,976 |
| 80 | \$5,917 | \$7,178 | \$8,265 | \$9,467 | \$12,183 |
| 81 | \$6,515 | \$7,845 | \$9,035 | \$10,340 | \$13,260 |
| 82 | \$7,021 | \$8,387 | \$9,684 | \$11,096 | \$14,225 |
| 83 | \$7,548 | \$8,943 | \$10,356 | \$11,879 | \$15,223 |
| 84 | \$8,102 | \$9,519 | \$11,054 | \$12,694 | \$16,261 |
| 85 | \$8,671 | \$10,109 | \$11,774 | \$13,534 | \$17,331 |
| 86 | \$9,257 | \$10,714 | \$12,516 | \$14,401 | \$18,434 |
| 87 | \$9,855 | \$11,330 | \$13,276 | \$15,289 | \$19,565 |
| 88 | \$10,474 | \$11,959 | \$14,055 | \$16,200 | \$20,725 |
| 89 | \$11,115 | \$12,601 | \$14,853 | \$17,135 | \$21,914 |
| 90 | \$11,773 | \$13,258 | \$15,673 | \$18,095 | \$23,136 |
| 91 | \$12,449 | \$13,928 | \$16,513 | \$19,080 | \$24,389 |
| 92 | \$13,161 | \$14,638 | \$17,407 | \$20,127 | \$25,717 |
| 93 | \$13,914 | \$15,387 | \$18,354 | \$21,234 | \$27,120 |
| 94 | \$14,705 | \$16,174 | \$19,354 | \$22,403 | \$28,597 |
| 95 | \$16,759 | \$19,423 | \$22,869 | \$26,500 | \$33,830 |
| 96 | \$18,061 | \$20,906 | \$24,628 | \$28,558 | \$36,437 |
| 97 | \$19,465 | \$22,502 | \$26,523 | \$30,777 | \$39,244 |
| 98 | \$20,977 | \$24,220 | \$28,563 | \$33,167 | \$42,268 |
| 99 | \$22,607 | \$26,069 | \$30,761 | \$35,744 | \$45,525 |

**Restoration of Benefits does not apply to lifetime benefit periods*

The rates above represent commonly offered benefits under this type of coverage. For guidance on the appropriate method to adjust these rates to account for plan variations, please contact the Office of Insurance Regulation.



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| Issue Age | Facility Only Policy Annual Premium Rates for \$100/day Benefit 90 Day Elimination Period Hillsborough County Tax Qualified Offering Restoration of Benefits* Most Common Underwriting Class Level benefit / No Inflation | | | | |
|-----------|--|-------------|-------------|-------------|-----------------|
| | Benefit Period | | | | |
| | 2 Yr | 3 Yr | 4 Yr | 5 Yr | Lifetime |
| 30 | \$336 | \$501 | \$569 | \$613 | \$779 |
| 31 | \$347 | \$508 | \$575 | \$622 | \$793 |
| 32 | \$357 | \$514 | \$583 | \$632 | \$809 |
| 33 | \$368 | \$522 | \$590 | \$641 | \$824 |
| 34 | \$379 | \$528 | \$597 | \$650 | \$838 |
| 35 | \$392 | \$536 | \$605 | \$661 | \$856 |
| 36 | \$405 | \$544 | \$614 | \$674 | \$874 |
| 37 | \$418 | \$550 | \$620 | \$683 | \$890 |
| 38 | \$433 | \$559 | \$631 | \$697 | \$910 |
| 39 | \$446 | \$567 | \$639 | \$708 | \$928 |
| 40 | \$448 | \$578 | \$650 | \$717 | \$941 |
| 41 | \$465 | \$589 | \$662 | \$734 | \$967 |
| 42 | \$483 | \$598 | \$674 | \$749 | \$990 |
| 43 | \$501 | \$608 | \$686 | \$765 | \$1,014 |
| 44 | \$519 | \$618 | \$698 | \$781 | \$1,036 |
| 45 | \$538 | \$629 | \$710 | \$797 | \$1,059 |
| 46 | \$547 | \$641 | \$722 | \$809 | \$1,076 |
| 47 | \$557 | \$654 | \$736 | \$823 | \$1,096 |
| 48 | \$571 | \$672 | \$755 | \$843 | \$1,124 |
| 49 | \$584 | \$691 | \$775 | \$864 | \$1,153 |
| 50 | \$599 | \$709 | \$795 | \$885 | \$1,183 |
| 51 | \$614 | \$727 | \$821 | \$917 | \$1,218 |
| 52 | \$627 | \$745 | \$847 | \$950 | \$1,255 |
| 53 | \$646 | \$767 | \$877 | \$986 | \$1,296 |
| 54 | \$663 | \$787 | \$907 | \$1,023 | \$1,339 |
| 55 | \$680 | \$806 | \$933 | \$1,055 | \$1,373 |
| 56 | \$701 | \$835 | \$968 | \$1,096 | \$1,422 |
| 57 | \$724 | \$862 | \$1,004 | \$1,136 | \$1,471 |
| 58 | \$754 | \$901 | \$1,052 | \$1,190 | \$1,524 |

| | Benefit Period | | | | |
|----|----------------|----------|----------|----------|----------|
| | 2 Yr | 3 Yr | 4 Yr | 5 Yr | Lifetime |
| 59 | \$788 | \$944 | \$1,104 | \$1,251 | \$1,606 |
| 60 | \$825 | \$991 | \$1,162 | \$1,316 | \$1,695 |
| 61 | \$873 | \$1,050 | \$1,232 | \$1,396 | \$1,800 |
| 62 | \$924 | \$1,114 | \$1,308 | \$1,483 | \$1,915 |
| 63 | \$998 | \$1,206 | \$1,415 | \$1,604 | \$2,073 |
| 64 | \$1,079 | \$1,305 | \$1,529 | \$1,736 | \$2,243 |
| 65 | \$1,163 | \$1,407 | \$1,650 | \$1,873 | \$2,420 |
| 66 | \$1,269 | \$1,550 | \$1,809 | \$2,056 | \$2,665 |
| 67 | \$1,382 | \$1,699 | \$1,979 | \$2,249 | \$2,924 |
| 68 | \$1,527 | \$1,886 | \$2,190 | \$2,490 | \$3,240 |
| 69 | \$1,676 | \$2,078 | \$2,407 | \$2,736 | \$3,564 |
| 70 | \$1,821 | \$2,268 | \$2,623 | \$2,983 | \$3,892 |
| 71 | \$1,979 | \$2,464 | \$2,847 | \$3,241 | \$4,226 |
| 72 | \$2,143 | \$2,664 | \$3,077 | \$3,507 | \$4,570 |
| 73 | \$2,345 | \$2,917 | \$3,367 | \$3,845 | \$5,012 |
| 74 | \$2,561 | \$3,186 | \$3,675 | \$4,203 | \$5,477 |
| 75 | \$2,802 | \$3,484 | \$4,019 | \$4,602 | \$5,996 |
| 76 | \$3,075 | \$3,808 | \$4,393 | \$5,036 | \$6,557 |
| 77 | \$3,355 | \$4,140 | \$4,775 | \$5,480 | \$7,128 |
| 78 | \$3,693 | \$4,538 | \$5,238 | \$6,016 | \$7,813 |
| 79 | \$4,047 | \$4,948 | \$5,714 | \$6,567 | \$8,516 |
| 80 | \$4,579 | \$5,555 | \$6,396 | \$7,326 | \$9,428 |
| 81 | \$5,038 | \$6,066 | \$6,986 | \$7,996 | \$10,254 |
| 82 | \$5,407 | \$6,458 | \$7,457 | \$8,545 | \$10,954 |
| 83 | \$5,777 | \$6,844 | \$7,925 | \$9,091 | \$11,650 |
| 84 | \$6,152 | \$7,228 | \$8,394 | \$9,639 | \$12,347 |
| 85 | \$6,584 | \$7,676 | \$8,940 | \$10,277 | \$13,159 |
| 86 | \$6,997 | \$8,099 | \$9,461 | \$10,886 | \$13,935 |
| 87 | \$7,415 | \$8,525 | \$9,989 | \$11,503 | \$14,720 |
| 88 | \$7,835 | \$8,946 | \$10,513 | \$12,118 | \$15,502 |
| 89 | \$8,249 | \$9,353 | \$11,024 | \$12,717 | \$16,264 |
| 90 | \$8,656 | \$9,748 | \$11,523 | \$13,304 | \$17,010 |
| 91 | \$9,078 | \$10,156 | \$12,042 | \$13,913 | \$17,784 |
| 92 | \$9,532 | \$10,602 | \$12,607 | \$14,577 | \$18,626 |
| 93 | \$10,023 | \$11,084 | \$13,222 | \$15,296 | \$19,536 |
| 94 | \$10,548 | \$11,602 | \$13,882 | \$16,069 | \$20,512 |
| 95 | \$12,137 | \$14,067 | \$16,562 | \$19,192 | \$24,500 |
| 96 | \$13,354 | \$15,457 | \$18,209 | \$21,115 | \$26,940 |
| 97 | \$14,859 | \$17,178 | \$20,247 | \$23,495 | \$29,959 |
| 98 | \$16,726 | \$19,311 | \$22,775 | \$26,446 | \$33,702 |
| 99 | \$19,045 | \$21,961 | \$25,914 | \$30,112 | \$38,351 |

**Restoration of Benefits does not apply to lifetime benefit periods*

The rates above represent commonly offered benefits under this type of coverage. For guidance on the appropriate method to adjust these rates to account for plan variations, please contact the Office of Insurance Regulation.



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| Issue Age | Non-Facility Only Policy Annual Premium Rates for \$100/day Benefit 0 Day Elimination Period Hillsborough County Tax Qualified Offering Restoration of Benefits* Most Common Underwriting Class Level benefit / No Inflation | | | | |
|-----------|---|-------|---------|---------|----------|
| | Benefit Period | | | | |
| | 2 Yr | 3 Yr | 4 Yr | 5 Yr | Lifetime |
| 30 | \$291 | \$434 | \$492 | \$531 | \$674 |
| 31 | \$299 | \$437 | \$495 | \$535 | \$683 |
| 32 | \$306 | \$441 | \$499 | \$541 | \$693 |
| 33 | \$314 | \$445 | \$503 | \$546 | \$701 |
| 34 | \$321 | \$447 | \$506 | \$551 | \$710 |
| 35 | \$331 | \$452 | \$511 | \$558 | \$722 |
| 36 | \$341 | \$458 | \$517 | \$567 | \$736 |
| 37 | \$351 | \$462 | \$521 | \$574 | \$748 |
| 38 | \$364 | \$470 | \$530 | \$586 | \$765 |
| 39 | \$375 | \$477 | \$537 | \$596 | \$781 |
| 40 | \$379 | \$489 | \$550 | \$606 | \$796 |
| 41 | \$396 | \$501 | \$563 | \$624 | \$823 |
| 42 | \$413 | \$511 | \$576 | \$640 | \$847 |
| 43 | \$431 | \$523 | \$590 | \$658 | \$872 |
| 44 | \$449 | \$534 | \$603 | \$675 | \$895 |
| 45 | \$473 | \$553 | \$625 | \$701 | \$931 |
| 46 | \$489 | \$573 | \$646 | \$723 | \$962 |
| 47 | \$506 | \$593 | \$668 | \$746 | \$994 |
| 48 | \$524 | \$617 | \$693 | \$774 | \$1,032 |
| 49 | \$542 | \$641 | \$719 | \$802 | \$1,071 |
| 50 | \$560 | \$664 | \$744 | \$829 | \$1,107 |
| 51 | \$583 | \$690 | \$779 | \$871 | \$1,157 |
| 52 | \$605 | \$718 | \$817 | \$916 | \$1,211 |
| 53 | \$638 | \$757 | \$866 | \$974 | \$1,281 |
| 54 | \$675 | \$801 | \$922 | \$1,041 | \$1,361 |
| 55 | \$709 | \$841 | \$974 | \$1,101 | \$1,433 |
| 56 | \$746 | \$888 | \$1,030 | \$1,167 | \$1,513 |
| 57 | \$785 | \$935 | \$1,089 | \$1,233 | \$1,596 |
| 58 | \$830 | \$992 | \$1,158 | \$1,310 | \$1,678 |

| | Benefit Period | | | | |
|----|----------------|----------|----------|----------|----------|
| | 2 Yr | 3 Yr | 4 Yr | 5 Yr | Lifetime |
| 59 | \$878 | \$1,052 | \$1,231 | \$1,394 | \$1,790 |
| 60 | \$915 | \$1,099 | \$1,289 | \$1,459 | \$1,880 |
| 61 | \$963 | \$1,159 | \$1,360 | \$1,541 | \$1,987 |
| 62 | \$1,011 | \$1,219 | \$1,432 | \$1,623 | \$2,096 |
| 63 | \$1,085 | \$1,310 | \$1,537 | \$1,743 | \$2,252 |
| 64 | \$1,162 | \$1,405 | \$1,647 | \$1,869 | \$2,415 |
| 65 | \$1,245 | \$1,507 | \$1,767 | \$2,006 | \$2,592 |
| 66 | \$1,347 | \$1,645 | \$1,921 | \$2,183 | \$2,829 |
| 67 | \$1,452 | \$1,785 | \$2,079 | \$2,363 | \$3,071 |
| 68 | \$1,582 | \$1,954 | \$2,269 | \$2,579 | \$3,357 |
| 69 | \$1,712 | \$2,123 | \$2,459 | \$2,796 | \$3,642 |
| 70 | \$1,830 | \$2,279 | \$2,637 | \$2,998 | \$3,912 |
| 71 | \$1,955 | \$2,433 | \$2,812 | \$3,201 | \$4,174 |
| 72 | \$2,075 | \$2,580 | \$2,980 | \$3,396 | \$4,426 |
| 73 | \$2,214 | \$2,754 | \$3,179 | \$3,630 | \$4,731 |
| 74 | \$2,338 | \$2,909 | \$3,356 | \$3,837 | \$5,001 |
| 75 | \$2,455 | \$3,053 | \$3,522 | \$4,033 | \$5,254 |
| 76 | \$2,576 | \$3,190 | \$3,679 | \$4,219 | \$5,492 |
| 77 | \$2,677 | \$3,303 | \$3,809 | \$4,372 | \$5,687 |
| 78 | \$2,808 | \$3,451 | \$3,983 | \$4,574 | \$5,941 |
| 79 | \$2,936 | \$3,590 | \$4,146 | \$4,765 | \$6,178 |
| 80 | \$3,202 | \$3,885 | \$4,473 | \$5,124 | \$6,593 |
| 81 | \$3,447 | \$4,151 | \$4,780 | \$5,471 | \$7,016 |
| 82 | \$3,670 | \$4,384 | \$5,062 | \$5,801 | \$7,436 |
| 83 | \$3,925 | \$4,650 | \$5,384 | \$6,177 | \$7,915 |
| 84 | \$4,215 | \$4,952 | \$5,751 | \$6,604 | \$8,460 |
| 85 | \$4,534 | \$5,285 | \$6,156 | \$7,076 | \$9,061 |
| 86 | \$4,840 | \$5,601 | \$6,544 | \$7,529 | \$9,638 |
| 87 | \$5,152 | \$5,923 | \$6,941 | \$7,993 | \$10,228 |
| 88 | \$5,476 | \$6,252 | \$7,347 | \$8,469 | \$10,834 |
| 89 | \$5,808 | \$6,585 | \$7,762 | \$8,955 | \$11,452 |
| 90 | \$5,997 | \$6,753 | \$7,983 | \$9,217 | \$11,785 |
| 91 | \$6,162 | \$6,895 | \$8,175 | \$9,445 | \$12,073 |
| 92 | \$6,314 | \$7,023 | \$8,352 | \$9,656 | \$12,338 |
| 93 | \$6,451 | \$7,133 | \$8,509 | \$9,845 | \$12,573 |
| 94 | \$6,568 | \$7,225 | \$8,645 | \$10,007 | \$12,773 |
| 95 | \$7,416 | \$8,595 | \$10,120 | \$11,727 | \$14,971 |
| 96 | \$7,921 | \$9,168 | \$10,800 | \$12,524 | \$15,979 |
| 97 | \$8,461 | \$9,781 | \$11,529 | \$13,378 | \$17,058 |
| 98 | \$9,039 | \$10,436 | \$12,308 | \$14,292 | \$18,214 |
| 99 | \$9,658 | \$11,137 | \$13,142 | \$15,270 | \$19,449 |

**Restoration of Benefits does not apply to lifetime benefit periods*

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