



# 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 2019 New Business Premiums. These rates are effective January 1, 2021 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	<b>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</b>				
	Benefit Period				
	2 Yr	3 Yr	4 Yr	5 Yr	Lifetime
30	\$608	\$731	\$836	\$932	\$1,216
31	\$613	\$737	\$842	\$939	\$1,225
32	\$618	\$743	\$849	\$946	\$1,235
33	\$622	\$748	\$855	\$953	\$1,244
34	\$628	\$755	\$863	\$962	\$1,255
35	\$633	\$761	\$870	\$970	\$1,266
36	\$640	\$769	\$879	\$980	\$1,279
37	\$645	\$775	\$886	\$988	\$1,290
38	\$654	\$786	\$898	\$1,001	\$1,307
39	\$661	\$795	\$909	\$1,013	\$1,322
40	\$673	\$809	\$925	\$1,031	\$1,346
41	\$687	\$825	\$943	\$1,052	\$1,373
42	\$698	\$838	\$959	\$1,069	\$1,395
43	\$710	\$853	\$975	\$1,087	\$1,419
44	\$723	\$869	\$993	\$1,107	\$1,445
45	\$735	\$883	\$1,010	\$1,129	\$1,469
46	\$748	\$899	\$1,028	\$1,150	\$1,496
47	\$763	\$918	\$1,049	\$1,175	\$1,526
48	\$785	\$943	\$1,078	\$1,213	\$1,569
49	\$808	\$971	\$1,110	\$1,254	\$1,615
50	\$830	\$997	\$1,140	\$1,292	\$1,659
51	\$850	\$1,021	\$1,168	\$1,327	\$1,699
52	\$870	\$1,045	\$1,195	\$1,362	\$1,739
53	\$897	\$1,078	\$1,236	\$1,409	\$1,794
54	\$927	\$1,114	\$1,282	\$1,461	\$1,853

	Benefit Period				
	2 Yr	3 Yr	4 Yr	5 Yr	Lifetime
55	\$957	\$1,150	\$1,326	\$1,511	\$1,912
56	\$994	\$1,195	\$1,376	\$1,569	\$1,988
57	\$1,035	\$1,244	\$1,431	\$1,631	\$2,069
58	\$1,088	\$1,308	\$1,505	\$1,715	\$2,176
59	\$1,146	\$1,378	\$1,587	\$1,809	\$2,291
60	\$1,206	\$1,449	\$1,671	\$1,905	\$2,411
61	\$1,270	\$1,527	\$1,759	\$2,005	\$2,540
62	\$1,340	\$1,611	\$1,855	\$2,115	\$2,680
63	\$1,447	\$1,740	\$2,006	\$2,286	\$2,893
64	\$1,564	\$1,879	\$2,167	\$2,470	\$3,126
65	\$1,684	\$2,023	\$2,333	\$2,660	\$3,366
66	\$1,814	\$2,180	\$2,509	\$2,861	\$3,626
67	\$1,964	\$2,361	\$2,699	\$3,077	\$3,927
68	\$2,150	\$2,585	\$2,955	\$3,349	\$4,299
69	\$2,353	\$2,828	\$3,233	\$3,654	\$4,704
70	\$2,562	\$3,079	\$3,520	\$3,973	\$5,121
71	\$2,780	\$3,342	\$3,821	\$4,296	\$5,558
72	\$3,009	\$3,616	\$4,134	\$4,639	\$6,015
73	\$3,299	\$3,965	\$4,533	\$5,087	\$6,595
74	\$3,597	\$4,323	\$4,943	\$5,553	\$7,192
75	\$3,930	\$4,724	\$5,401	\$6,085	\$7,858
76	\$4,287	\$5,153	\$5,891	\$6,653	\$8,571
77	\$4,624	\$5,558	\$6,354	\$7,187	\$9,245
78	\$5,072	\$6,096	\$6,970	\$7,926	\$10,140
79	\$5,537	\$6,654	\$7,626	\$8,694	\$11,069
80	\$6,006	\$7,218	\$8,306	\$9,468	\$12,007
81	\$6,493	\$7,803	\$8,998	\$10,257	\$12,980
82	\$7,002	\$8,415	\$9,703	\$11,061	\$13,998
83	\$7,531	\$9,052	\$10,437	\$11,898	\$15,056
84	\$8,069	\$9,698	\$11,182	\$12,747	\$16,131
85	\$8,620	\$10,360	\$11,946	\$13,618	\$17,233
86	\$9,177	\$11,030	\$12,718	\$14,498	\$18,347
87	\$9,744	\$11,711	\$13,503	\$15,393	\$19,480
88	\$10,312	\$12,394	\$14,291	\$16,291	\$20,615
89	\$10,889	\$13,088	\$15,091	\$17,203	\$21,770
90	\$11,476	\$13,793	\$15,904	\$18,130	\$22,943
91	\$12,073	\$14,510	\$16,731	\$19,073	\$24,136
92	\$12,678	\$15,238	\$17,570	\$20,029	\$25,346
93	\$13,442	\$16,156	\$18,629	\$21,237	\$26,874
94	\$14,212	\$17,082	\$19,697	\$22,453	\$28,414
95	\$14,996	\$18,023	\$20,782	\$23,691	\$29,980
96	\$15,785	\$18,972	\$21,876	\$24,938	\$31,558
97	\$16,587	\$19,936	\$22,987	\$26,204	\$33,160
98	\$17,371	\$20,878	\$24,074	\$27,443	\$34,728
99	\$18,167	\$21,835	\$25,177	\$28,701	\$36,320

*\*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	<b>Facility Only Policy</b> <b>Annual Premium Rates for \$100/day Benefit</b> <b>90 Day Elimination Period</b> <b>Hillsborough County</b> <b>Tax Qualified</b> <b>Offering Restoration of Benefits*</b> <b>Most Common Underwriting Class</b> <b>Level benefit / No Inflation</b>				
	<b>Benefit Period</b>				
	<b>2 Yr</b>	<b>3 Yr</b>	<b>4 Yr</b>	<b>5 Yr</b>	<b>Lifetime</b>
30	\$479	\$575	\$658	\$733	\$957
31	\$483	\$580	\$663	\$740	\$965
32	\$488	\$586	\$670	\$747	\$975
33	\$492	\$591	\$676	\$754	\$984
34	\$497	\$598	\$683	\$762	\$994
35	\$502	\$604	\$690	\$770	\$1,005
36	\$508	\$611	\$699	\$779	\$1,016
37	\$513	\$616	\$705	\$786	\$1,025
38	\$520	\$624	\$714	\$796	\$1,039
39	\$525	\$631	\$721	\$804	\$1,050
40	\$534	\$642	\$734	\$818	\$1,067
41	\$544	\$653	\$747	\$833	\$1,087
42	\$552	\$663	\$758	\$845	\$1,103
43	\$560	\$673	\$770	\$858	\$1,120
44	\$569	\$684	\$782	\$872	\$1,138
45	\$578	\$694	\$794	\$887	\$1,155
46	\$587	\$705	\$806	\$902	\$1,173
47	\$598	\$718	\$821	\$920	\$1,195
48	\$614	\$737	\$843	\$948	\$1,227
49	\$631	\$758	\$867	\$979	\$1,261
50	\$648	\$779	\$891	\$1,009	\$1,296
51	\$664	\$798	\$912	\$1,036	\$1,327
52	\$679	\$816	\$933	\$1,063	\$1,358
53	\$699	\$841	\$963	\$1,098	\$1,398
54	\$720	\$865	\$995	\$1,134	\$1,439
55	\$738	\$887	\$1,023	\$1,166	\$1,475
56	\$761	\$914	\$1,052	\$1,200	\$1,521
57	\$785	\$943	\$1,085	\$1,236	\$1,569
58	\$819	\$984	\$1,132	\$1,290	\$1,637

	Benefit Period				
	2 Yr	3 Yr	4 Yr	5 Yr	Lifetime
59	\$858	\$1,031	\$1,188	\$1,354	\$1,715
60	\$901	\$1,083	\$1,249	\$1,423	\$1,801
61	\$950	\$1,142	\$1,316	\$1,500	\$1,900
62	\$1,005	\$1,208	\$1,391	\$1,586	\$2,010
63	\$1,090	\$1,310	\$1,511	\$1,722	\$2,179
64	\$1,184	\$1,423	\$1,641	\$1,871	\$2,367
65	\$1,283	\$1,542	\$1,778	\$2,026	\$2,564
66	\$1,391	\$1,672	\$1,924	\$2,193	\$2,781
67	\$1,515	\$1,821	\$2,082	\$2,374	\$3,029
68	\$1,665	\$2,001	\$2,288	\$2,593	\$3,329
69	\$1,822	\$2,189	\$2,503	\$2,829	\$3,642
70	\$1,976	\$2,375	\$2,715	\$3,064	\$3,950
71	\$2,131	\$2,562	\$2,929	\$3,293	\$4,261
72	\$2,291	\$2,754	\$3,148	\$3,532	\$4,580
73	\$2,501	\$3,006	\$3,436	\$3,856	\$4,999
74	\$2,723	\$3,273	\$3,742	\$4,203	\$5,444
75	\$2,981	\$3,583	\$4,096	\$4,615	\$5,960
76	\$3,265	\$3,925	\$4,487	\$5,068	\$6,528
77	\$3,544	\$4,260	\$4,870	\$5,508	\$7,086
78	\$3,912	\$4,702	\$5,376	\$6,114	\$7,821
79	\$4,296	\$5,163	\$5,917	\$6,746	\$8,588
80	\$4,648	\$5,586	\$6,427	\$7,327	\$9,291
81	\$5,021	\$6,034	\$6,958	\$7,932	\$10,037
82	\$5,392	\$6,480	\$7,472	\$8,518	\$10,779
83	\$5,763	\$6,927	\$7,987	\$9,105	\$11,522
84	\$6,127	\$7,364	\$8,491	\$9,679	\$12,249
85	\$6,545	\$7,867	\$9,071	\$10,340	\$13,085
86	\$6,937	\$8,338	\$9,614	\$10,959	\$13,869
87	\$7,331	\$8,811	\$10,160	\$11,582	\$14,656
88	\$7,713	\$9,270	\$10,689	\$12,185	\$15,420
89	\$8,082	\$9,713	\$11,200	\$12,768	\$16,157
90	\$8,438	\$10,141	\$11,694	\$13,330	\$16,869
91	\$8,803	\$10,581	\$12,200	\$13,908	\$17,600
92	\$9,182	\$11,036	\$12,725	\$14,506	\$18,357
93	\$9,683	\$11,638	\$13,420	\$15,298	\$19,359
94	\$10,194	\$12,252	\$14,128	\$16,105	\$20,380
95	\$10,860	\$13,053	\$15,051	\$17,157	\$21,712
96	\$11,671	\$14,027	\$16,175	\$18,438	\$23,333
97	\$12,662	\$15,219	\$17,548	\$20,004	\$25,314
98	\$13,851	\$16,647	\$19,195	\$21,882	\$27,691
99	\$15,305	\$18,394	\$21,210	\$24,178	\$30,597

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Issue Age	<b>Non-Facility Only Policy</b> <b>Annual Premium Rates for \$100/day Benefit</b> <b>0 Day Elimination Period</b> <b>Hillsborough County</b> <b>Tax Qualified</b> <b>Offering Restoration of Benefits*</b> <b>Most Common Underwriting Class</b> <b>Level benefit / No Inflation</b>				
	<b>Benefit Period</b>				
	<b>2 Yr</b>	<b>3 Yr</b>	<b>4 Yr</b>	<b>5 Yr</b>	<b>Lifetime</b>
30	\$415	\$498	\$570	\$635	\$829
31	\$416	\$500	\$571	\$637	\$831
32	\$418	\$502	\$574	\$640	\$835
33	\$419	\$504	\$576	\$642	\$838
34	\$421	\$506	\$578	\$645	\$841
35	\$424	\$510	\$583	\$650	\$848
36	\$428	\$514	\$588	\$656	\$856
37	\$431	\$518	\$593	\$660	\$862
38	\$437	\$525	\$600	\$669	\$873
39	\$442	\$531	\$607	\$676	\$883
40	\$451	\$543	\$620	\$691	\$902
41	\$463	\$556	\$636	\$709	\$925
42	\$472	\$567	\$649	\$723	\$944
43	\$482	\$579	\$662	\$738	\$963
44	\$492	\$591	\$676	\$754	\$984
45	\$508	\$611	\$698	\$780	\$1,016
46	\$525	\$631	\$721	\$806	\$1,049
47	\$542	\$652	\$745	\$835	\$1,084
48	\$563	\$677	\$774	\$871	\$1,126
49	\$586	\$704	\$805	\$909	\$1,171
50	\$607	\$729	\$834	\$945	\$1,213
51	\$630	\$757	\$866	\$984	\$1,260
52	\$655	\$788	\$901	\$1,026	\$1,310
53	\$691	\$830	\$951	\$1,085	\$1,381
54	\$732	\$880	\$1,012	\$1,154	\$1,464
55	\$770	\$925	\$1,067	\$1,217	\$1,539
56	\$809	\$973	\$1,120	\$1,277	\$1,618
57	\$851	\$1,023	\$1,177	\$1,341	\$1,702
58	\$901	\$1,083	\$1,246	\$1,420	\$1,802

	Benefit Period				
	2 Yr	3 Yr	4 Yr	5 Yr	Lifetime
59	\$956	\$1,149	\$1,324	\$1,509	\$1,911
60	\$999	\$1,201	\$1,385	\$1,579	\$1,998
61	\$1,049	\$1,261	\$1,452	\$1,655	\$2,097
62	\$1,100	\$1,322	\$1,523	\$1,736	\$2,200
63	\$1,184	\$1,424	\$1,642	\$1,871	\$2,368
64	\$1,275	\$1,533	\$1,767	\$2,015	\$2,550
65	\$1,374	\$1,651	\$1,904	\$2,171	\$2,747
66	\$1,477	\$1,775	\$2,043	\$2,329	\$2,952
67	\$1,591	\$1,913	\$2,187	\$2,493	\$3,182
68	\$1,725	\$2,073	\$2,370	\$2,686	\$3,448
69	\$1,861	\$2,237	\$2,557	\$2,890	\$3,721
70	\$1,986	\$2,387	\$2,729	\$3,080	\$3,971
71	\$2,105	\$2,530	\$2,893	\$3,253	\$4,209
72	\$2,219	\$2,667	\$3,049	\$3,421	\$4,435
73	\$2,361	\$2,837	\$3,244	\$3,640	\$4,720
74	\$2,486	\$2,988	\$3,416	\$3,838	\$4,970
75	\$2,612	\$3,140	\$3,590	\$4,044	\$5,222
76	\$2,735	\$3,287	\$3,759	\$4,245	\$5,468
77	\$2,827	\$3,398	\$3,885	\$4,394	\$5,653
78	\$2,975	\$3,575	\$4,088	\$4,649	\$5,947
79	\$3,117	\$3,746	\$4,293	\$4,894	\$6,231
80	\$3,250	\$3,907	\$4,495	\$5,124	\$6,498
81	\$3,435	\$4,129	\$4,760	\$5,427	\$6,867
82	\$3,660	\$4,399	\$5,073	\$5,783	\$7,318
83	\$3,916	\$4,706	\$5,427	\$6,186	\$7,828
84	\$4,198	\$5,045	\$5,818	\$6,632	\$8,393
85	\$4,507	\$5,417	\$6,246	\$7,120	\$9,010
86	\$4,798	\$5,767	\$6,650	\$7,580	\$9,592
87	\$5,094	\$6,122	\$7,060	\$8,048	\$10,184
88	\$5,391	\$6,479	\$7,471	\$8,516	\$10,777
89	\$5,691	\$6,840	\$7,886	\$8,990	\$11,377
90	\$5,846	\$7,026	\$8,101	\$9,235	\$11,687
91	\$5,976	\$7,183	\$8,282	\$9,442	\$11,948
92	\$6,082	\$7,311	\$8,429	\$9,609	\$12,160
93	\$6,232	\$7,490	\$8,637	\$9,846	\$12,459
94	\$6,348	\$7,630	\$8,798	\$10,029	\$12,691
95	\$6,636	\$7,976	\$9,197	\$10,484	\$13,267
96	\$6,922	\$8,320	\$9,594	\$10,936	\$13,839
97	\$7,210	\$8,665	\$9,992	\$11,390	\$14,414
98	\$7,485	\$8,997	\$10,374	\$11,825	\$14,965
99	\$7,761	\$9,328	\$10,756	\$12,261	\$15,516

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