

Jacksonville Board-Room Cheat Sheet

Walk into the next board meeting with the four numbers your broker hopes you forget. Print, fill in, bring to the meeting.

ASSOCIATION

TREASURER

RENEWAL DATE

5-MINUTE TREASURER SNAPSHOT

Fill these four boxes before your next renewal call. Anything blank is leverage your broker has and you don't.

CURRENT CARRIER

Citizens or admitted (post-2022 entrant)? Note A.M. Best / Demotech rating.

SIRS STATUS

Delivered, scheduled, or not started? Reserve funding % vs. SIRS target.

WIND-MIT DATE

OIR-B1-1802 form date. If older than 12 months, you are losing earned credits.

TOTAL INSURED VALUE

TIV on dec page. Last appraised year. Locked at 2024 prices = overpaying.

THE 10-QUESTION 2026 DUVAL AUDIT CHECKLIST

- 1. Is our current carrier a "new entry" to Florida (admitted post-2022)?
- 2. Have we requested a Citizens vs. private-market comparison quote in the last 90 days?
- 3. Does our policy include Ordinance or Law at 25% of Coverage A or higher?
- 4. Is our wind mitigation inspection (OIR-B1-1802) less than 12 months old?
- 5. Has the board reviewed roof-to-wall attachment documentation for hidden credits?
- 6. Is our SIRS report completed (or finishing before Dec 31, 2026)?
- 7. Are reserves funded at 80%+ of the SIRS target — and is that documented in board minutes?
- 8. Has the Total Insured Value been updated against a 2026 (not 2024) appraisal?
- 9. Does the policy carry secondary water resistance and opening protection credits where applicable?
- 10. Is our broker showing us at least three quotes per renewal, including admitted-market alternatives?

BRING THESE 5 NUMBERS TO YOUR NEXT BOARD MEETING

1. 2026 premium per \$1,000 of TIV (inland Duval target: \$4.40–\$5.50; coastal: \$8.00–\$11.50)
2. Wind deductible % (admitted target: 2–3% of TIV — Citizens default is 5%)
3. Ordinance or Law as % of Coverage A (target: 25–50%; old Citizens caps were 10%)
4. Reserve funding % vs. SIRS target (preferred-risk credit kicks in at 80%+)
5. # of competing quotes presented this renewal cycle (minimum: 3)

What "Good" Looks Like in 2026

Use this side as your reality check. If your renewal numbers don't look like the 2026 column, you have leverage.

2024 CRISIS RATES vs. 2026 MARKET RATES — DUVAL

COVERAGE ELEMENT	2024 TYPICAL	2026 TYPICAL	CHANGE
Citizens base rate (multi-peril)	Reference	" 8.7% approved cut	Lower
Wind deductible (private admitted)	5% of TIV	2–3% of TIV	Lower
Ordinance or Law coverage	10% Coverage A	25–50% Coverage A	Stronger
Premium per \$1,000 TIV (inland)	\$5.20–\$6.80	\$4.40–\$5.50	" 12–20%
Premium per \$1,000 TIV (coastal)	\$9.00–\$13.00	\$8.00–\$11.50	" 8–14%
New admitted carriers quoting Duval	~3	17+	Bigger market
SIRS preferred-risk credit	Not filed	5–12% wind/property	New in 2026

WHAT TO DEMAND FROM YOUR BROKER IN 2026

- 1. Three quote alternatives per renewal — Citizens benchmark + at least two admitted-market carriers from the 17 post-2022 entrants.
- 2. Written A.M. Best or Demotech rating for any new carrier proposed before binding. Reform was real, but a few entrants are still capitalizing.
- 3. Side-by-side comparison of TOTAL cost (premium + wind deductible + Ordinance or Law) — lowest premium is not always lowest cost.
- 4. Confirmation that the wind mitigation form (OIR-B1-1802) on file is less than 12 months old. If not, schedule a fresh inspection before quoting.
- 5. A 2026 replacement-cost appraisal — not a 2024 one. Duval rebuild costs have stabilized 5–12% per square foot since the 2024 peak.

DUVAL COUNTY LOCAL RESOURCES

Citizens Property Insurance Corporation !' citizensfla.com (rate filings, depopulation status)
 Florida Office of Insurance Regulation !' flor.com (admitted carrier list, complaints)
 Duval County Property Appraiser !' duvalpa.com (year-over-year reconstruction-cost data)
 City of Jacksonville Building Inspection Division !' jacksonville.gov/departments/planning-and-development
 FL DBPR Division of Florida Condominiums !' myfloridalicense.com (board education, complaints)