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Security First Insurance℠

Security First Insurance Announces Second Consecutive Year of Rate Decreases, Delivering Immediate Relief to More Than 50,000 Florida Homeowners

8% statewide decrease on Signature HO3 product marks company's continued commitment to affordability and stability in Florida's homeowners insurance market

Ormond Beach, FL – [October 27, 2025] – Security First Insurance is proud to announce an 8% statewide rate decrease on its Signature HO3 homeowners insurance product, effective December 18, 2025. This marks the second consecutive year the company has reduced rates on its flagship product, following a 5.2% decrease in 2024. More than 50,000 Security First Insurance customers statewide will benefit from these savings, with notifications being sent 60 days in advance of each policyholder's renewal date.

"While many Floridians continue to face rising insurance costs, Security First is moving in the opposite direction," said Melissa Burt DeVriese, President of Security First Insurance. "This 8% decrease on our most popular homeowners product reflects our ongoing commitment to making comprehensive coverage more affordable and accessible. For the second year in a row, we're putting money back in the pockets of hardworking Florida families."

The Signature HO3 product is the standard homeowners insurance policy for most Florida residents, providing comprehensive protection for homes and personal property. Combined with last year's 5.2% reduction, Security First Insurance customers have now seen cumulative savings of approximately 13% over two years on this essential coverage.

Expanded Savings Across Multiple Product Lines

Security First Insurance's commitment to affordability extends beyond the Signature HO3 product. New Signature+ HO3 and Premier HO5 policies purchased for homes built in 2024 and

2025 now receive discounts of up to 20%, effective October 17, 2025. This benefit is designed to reward Florida's newest homeowners with immediate savings on their insurance.

Earlier in 2025, Security First Insurance also implemented rate decreases across additional product lines, including a 3% statewide decrease on its HO6 Condominium product and a 5% decrease on its HO4 Renters policy. Notably, the company has not increased rates since 2023, making Security First one of the few insurers in Florida's challenging market to deliver consistent rate relief to policyholders.

Coverage and Options That Meet Today's Needs

Security First Insurance offers seven different products designed to meet the diverse needs of Florida residents. The company has expanded Coverage A limits to $5,000,000 on multiple products, giving homeowners the option to fully protect their most valuable asset. Unlike many competitors, Security First allows policyholders to choose their own hurricane deductible, with options as low as $500—providing flexibility and peace of mind during storm season.

The company's Signature+ HO3 product includes additional customer-focused features, such as a Disappearing Deductible that rewards claim-free years and exclusive discounts for military members, veterans, and first responders. These enhancements reflect Security First's dedication to serving those who serve our communities.

"Florida families deserve insurance that works for them—not against them," DeVriese added. "Our rate decreases, combined with industry-leading coverage options, flexible deductibles, and exceptional customer service, demonstrate that affordable, comprehensive homeowners insurance is possible in Florida. We're proud to offer stability and value when our customers need it most."

Florida homeowners can learn more about Security First Insurance’s coverage options at SecurityFirstFlorida.com or by contacting their insurance agent.

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About Security First Insurance

Headquartered in Ormond Beach, Florida, Security First Insurance protects what matters most to hundreds of thousands of Floridians. Since opening its doors in 2005, the company has grown from a small startup into one of the state’s largest and most trusted homeowners insurance providers—backed by over a century of insurance expertise and a team of nearly 400 insurance professionals who live and work in the communities they serve.

Whether responding to hurricanes, hailstorms, tornadoes or everyday emergencies, Security First has been on the ground—rebuilding roofs, restoring homes, and helping families recover—storm after storm, year after year®. The company's First Choice Repair Network®, launched to combat contractor fraud and ensure fast, reliable repairs, has become a lifeline for customers facing disaster.

Led by President Melissa Burt DeVriese, one of the few women at the helm of a homeowners insurance company in Florida, and CEO Locke Burt, a former Florida State Senator who helped shape key insurance legislation in Florida, Security First combines deep policy expertise with boots-on-the-ground responsiveness. It's not just about writing policies—it's about redefining what it means to show up for Floridians in times of need.

With a Financial Stability Rating® of A, Exceptional from Demotech, Inc., Security First continues to invest in solutions to keep Florida's families protected—today and for generations to come.

Follow the company on LinkedIn (linkedin.com/company/securityfirstmanagers), Facebook (facebook.com/InsuringFloridaHomes), visit SecurityFirstFlorida.com, or on Instagram (instagram.com/securityfirstins/)