



Reform Lowers Rates: Specific Insurance Cost Decreases in GA, FL, and LA

FLORIDA – As of November 2025, Gov. DeSantis said Florida’s Office of Insurance Regulation (OIR) had received 73 rate filings for rate decreases and 94 filings for zero rate increases. [1] According to recent data from the OIR, Florida’s top five auto insurers—representing 78% of the market— are indicating an average rate reduction of -8% in 2026. This marks a dramatic reversal from prior years, where lawsuit abuse drove up rates an average of 31.7% in 2023 and 4.3% in 2024. [2], [3]

- **Allstate:** Allstate decreased rates by 7%. [4]
- **GEICO:** Florida’s 2nd largest auto insurer implemented multiple rate decreases over the past two years, lowering annual premiums by more than \$350 million. Nearly all GEICO customers in Florida have experienced some level of rate relief over the past two years. [5]
- **Progressive:** Average auto insurance rate decrease of 8.1%, in addition to \$1 billion in policyholder refunds. [6], [7], [8]
- **State Farm:** Filed its 4th auto insurance rate reduction in Nov. 2025, lowering average auto premiums by 10% and delivering a combined 20% rate decrease over the past 12 months. [9]
- **USAA:** Reduced auto insurance rates by an average of 7%. [10], [11]

LOUISIANA – Louisiana insurers have filed more than 20 rate-decrease requests with the state in response to June 2025 tort reforms. [12] At least 20+ auto insurers have filed for rate decreases since mid-2025, including major national carriers: [13]

- **Allstate:** Four Allstate companies filed for average rate decreases of 8.1%, 7.9%, 5%, and 1.3%. [14]
- **GoAuto:** Filed two rate decreases in 2025 – the first for an average decrease of 8.06% and three months later, another average decrease of 9.92%. [15]
- **Liberty Mutual:** Three Liberty Mutual companies filed for average rate decreases of 5.1%, 5%, and 5%. [16]
- **Progressive Security:** Filed for an average rate decrease of 3.2%. [17]
- **State Farm:** Filed for an average decrease of 3.915%. [18]



Reform Lowers Rates: Specific Insurance Cost Decreases in GA, FL, and LA

GEORGIA – Georgia Insurance Commissioner John King credited the state's April 2025 tort-reform laws and stepped-up efforts to combat insurance fraud for the insurer auto rate reductions. [19]

- **Allstate North America:** 5% reduction in private passenger auto rates projected to generate approximately \$17.7 million in total savings for Georgia policyholders in 2026. [20]
- **Liberty Mutual:** Average rate decrease of nearly 6%. [21]
- **Liberty Mutual Personal Insurance Co.:** Rate decrease of 5.7%. [22]
- **Safeco Insurance Co. of Illinois:** Rate decrease of 5.1%. [23], [24]
- **Safeco Insurance of Indiana:** Rate decrease of 4.9%. [25]
- **State Farm:** An average 10% rate reduction estimated to save Georgia families \$400 million annually. [26]
- **COUNTRY Financial:** Rate filings reflect an overall average 6% decrease, which the Georgia Governor ties to tort reform legislation in the state. [27]

[1] Progressive to refund nearly \$1 billion to Florida auto insurance policyholders, Gov. DeSantis says – CBS Miami

[2] <https://www.flgov.com/eog/news/press/2026/governor-ron-desantis-announces-major-insurance-rate-relief-floridas-reforms>

[3] Florida Office of Insurance Regulation Announces Lower Auto Insurance Rates Thanks to Florida's Insurance Reforms

[4] <https://protectingamericanconsumers.org/2026/01/29/42-florida-auto-insurers-cut-rates-following-legal-reforms-delivering-real-savings-for-drivers/>

[5] <https://www.geico.com/about/pressreleases/2026/20260302/>

[6] Governor Ron DeSantis Announces Rate Reductions for Miami-Dade County, Auto Insurance Reductions Statewide, and 11 New Companies Entering Florida's Market | Executive Office of the Governor

[7] <https://www.flgov.com/eog/news/press/2026/governor-ron-desantis-announces-major-insurance-rate-relief-floridas-reforms>

[8] <https://www.flgov.com/eog/news/press/2025/governor-ron-desantis-announces-rate-reductions-miami-dade-county-auto-insurance#:~:text=Govern>

[9] <https://www.flgov.com/eog/news/press/2026/governor-ron-desantis-announces-major-insurance-rate-relief-floridas-reforms>

[10] <https://floir.gov/newsroom/archives/item-details/2026/01/28/commissioner-mike-yaworsky-approves-more-auto-rate-cuts-for-consumers-in-2026--including-military-service-members>

[11] <https://www.flgov.com/eog/news/press/2026/governor-ron-desantis-announces-major-insurance-rate-relief-floridas-reforms>

[12] <https://ldi.la.gov/news/press-releases/8-14-25-temple-highlights-recent-auto-insurance-decreases-driven-by-a-reduction-in-accident-frequency>

[13] 20 Louisiana auto insurers cut rates, Gov. Landry says | State | kadn.com



Reform Lowers Rates: Specific Insurance Cost Decreases in GA, FL, and LA

- [14] [Governor Ron DeSantis Announces \\$1 Billion in Auto Insurance Refunds as a Result of Florida's Improving Insurance Market | Executive Office of the Governor](#)
- [15] <https://ldi.la.gov/news/press-releases/8-14-25-temple-highlights-recent-auto-insurance-decreases-driven-by-a-reduction-in-accident-frequency>
- [16] [Annual Report on the Insurance Industry \(September 2025\)](#)
- [17] [Millions in Savings for Georgia Drivers Delivered by Commissioner King | Office of the Commissioner of Insurance and Safety. Fire](#)
- [18] <https://ldi.la.gov/news/press-releases/12-11-25-state-farm-files-for-auto-rate-decrease-homeowners-rate-increase>
- [19] <https://www.insurancejournal.com/news/southeast/2025/12/17/851483.htm#:~:text=The%20commissioner's%20office%20recently%20approved,in%20Florida%20and%20other%20states>
- [20] <https://ldi.la.gov/news/press-releases/12-11-25-state-farm-files-for-auto-rate-decrease-homeowners-rate-increase>
- [21] [Millions in Savings for Georgia Drivers Delivered by Commissioner King | Office of the Commissioner of Insurance and Safety. Fire](#)
- [22] [Commissioner King Announces New Wave of Savings for Georgia Drivers | Office of the Commissioner of Insurance and Safety. Fire](#)
- [23] Id.
- [24] Id.
- [25] Id.
- [26] <https://oci.georgia.gov/press-releases/2025-11-19/commissioner-john-king-announces-major-savings-georgia-drivers>
- [27] <https://oci.georgia.gov/press-releases/2026-02-18/commissioner-king-builds-momentum-auto-rate-reductions>

Support the Governor's proposals to crack down on fraud and tackle affordability