

Average Property Insurance Premiums by Florida County (including wind coverage), March 2024-March 2025

(Cells labeled "N/A" indicate no policies in force.)

County	March 2024		September 2024				March 2025				Homeowners 12-month change	Condo 12- month change
	Condo Unit		Homeowners		Condo 6- month		Homeowners		Condo 6- month			
	Homeowners	Owners	Homeowners	6-month change	Owners	6-month change	Homeowners	6-month change	Owners	6-month change		
Alachua	\$2,357	\$1,017	\$2,451	3.99%	\$1,053	3.54%	\$2,473	1%	\$981	-6.84%	4.92%	-3.54%
Baker	\$2,203	N/A	\$2,313	4.99%	N/A	N/A	\$2,331	1%	N/A	N/A	5.81%	N/A
Bay	\$3,243	\$1,406	\$3,401	4.87%	\$1,468	4.41%	\$3,390	0%	\$1,403	-4.43%	4.53%	-0.21%
Bradford	\$2,522	\$942	\$2,674	6.03%	\$919	-2.44%	\$2,683	0%	\$957	4.13%	6.38%	1.59%
Brevard	\$3,321	\$1,432	\$3,471	4.52%	\$1,464	2.23%	\$3,466	0%	\$1,429	-2.39%	4.37%	-0.21%
Broward	\$6,058	\$1,960	\$6,290	3.83%	\$2,015	2.81%	\$6,165	-2%	\$1,839	-8.73%	1.77%	-6.17%
Calhoun	\$3,005	\$2,089	\$3,164	5.29%	\$2,089	0.00%	\$3,130	-1%	N/A	N/A	4.16%	N/A
Charlotte	\$3,062	\$1,350	\$3,212	4.90%	\$1,377	2.00%	\$3,202	0%	\$1,388	0.80%	4.57%	2.81%
Citrus	\$2,372	\$1,115	\$2,441	2.91%	\$1,126	0.99%	\$2,435	0%	\$1,128	0.18%	2.66%	1.17%
Clay	\$2,361	\$921	\$2,492	5.55%	\$956	3.80%	\$2,503	0%	\$951	-0.52%	6.01%	3.26%
Collier	\$5,315	\$2,211	\$5,604	5.44%	\$2,284	3.30%	\$5,524	-1%	\$2,248	-1.58%	3.93%	1.67%
Columbia	\$2,440	\$1,026	\$2,533	3.81%	\$923	-10.04%	\$2,543	0%	\$932	0.98%	4.22%	-9.16%
Desoto	\$3,243	\$1,037	\$6,168	90.19%	\$1,060	2.22%	\$3,410	-45%	\$1,092	3.02%	5.15%	5.30%
Dixie	\$2,825	\$1,094	\$3,391	20.04%	\$1,167	6.67%	\$2,834	-16%	\$1,160	-0.60%	0.32%	6.03%
Duval	\$2,582	\$1,044	\$2,924	13.25%	\$1,065	2.01%	\$2,744	-6%	\$1,061	-0.38%	6.27%	1.63%
Escambia	\$3,508	\$1,774	\$2,728	-22.23%	\$1,867	5.24%	\$3,623	33%	\$1,790	-4.12%	3.28%	0.90%
Flagler	\$2,458	\$1,325	\$3,685	49.92%	\$1,341	1.21%	\$2,518	-32%	\$1,324	-1.27%	2.44%	-0.08%
Franklin	\$5,103	\$1,573	\$2,528	-50.46%	\$1,683	6.99%	\$5,055	100%	\$1,576	-6.36%	-0.94%	0.19%
Gadsden	\$2,574	\$1,414	\$5,464	112.28%	\$1,360	-3.82%	\$2,693	-51%	N/A	N/A	4.62%	N/A
Gilchrist	\$2,398	\$1,884	\$2,686	12.01%	\$1,418	-24.73%	\$2,492	-7%	\$800	-43.58%	3.92%	-57.54%
Glades	\$3,278	\$1,095	\$2,482	-24.28%	\$1,073	-2.01%	\$3,369	36%	\$1,058	-1.40%	2.78%	-3.38%
Gulf	\$3,736	\$1,573	\$3,446	-7.76%	\$1,679	6.74%	\$3,682	7%	\$1,698	1.13%	-1.45%	7.95%
Hamilton	\$2,679	N/A	\$3,949	47.41%	N/A	N/A	\$2,718	-31%	N/A	N/A	1.46%	N/A
Hardee	\$3,248	\$1,037	\$2,737	-15.73%	N/A	N/A	\$3,390	24%	N/A	N/A	4.37%	N/A
Hendry	\$2,999	\$1,413	\$3,397	13.27%	\$1,459	3.26%	\$3,026	-11%	\$1,340	-8.16%	0.90%	-5.17%
Hernando	\$2,246	\$1,083	\$3,107	38.33%	\$1,098	1.39%	\$2,304	-26%	\$1,092	-0.55%	2.58%	0.83%
Highlands	\$2,533	\$1,063	\$2,330	-8.01%	\$1,092	2.73%	\$2,673	15%	\$1,070	-2.01%	5.53%	0.66%
Hillsborough	\$3,203	\$1,305	\$2,653	-17.17%	\$1,330	1.92%	\$3,434	29%	\$1,341	0.83%	7.21%	2.76%
Holmes	\$2,831	N/A	\$3,376	19.25%	N/A	N/A	\$2,929	-13%	\$7,565	N/A	3.46%	N/A
Indian River	\$4,272	\$2,013	\$2,931	-31.39%	\$2,097	4.17%	\$4,422	51%	\$2,015	-3.91%	3.51%	0.10%
Jackson	\$2,681	N/A	\$4,523	68.71%	N/A	N/A	\$2,802	-38%	N/A	N/A	4.51%	N/A
Jefferson	\$2,607	N/A	\$2,807	7.67%	N/A	N/A	\$2,743	-2%	N/A	N/A	5.22%	N/A
Lafayette	\$3,083	N/A	\$2,727	-11.55%	N/A	N/A	\$2,992	10%	N/A	N/A	-2.95%	N/A
Lake	\$2,345	\$1,069	\$3,104	32.37%	\$1,103	3.18%	\$2,573	-17%	\$1,113	0.91%	9.72%	4.12%
Lee	\$3,514	\$1,437	\$2,519	-28.32%	\$1,489	3.62%	\$3,631	44%	\$1,477	-0.81%	3.33%	2.78%
Leon	\$2,361	\$848	\$3,696	56.54%	\$873	2.95%	\$2,500	-32%	\$863	-1.15%	5.89%	1.77%
Levy	\$2,700	\$1,601	\$2,472	-8.44%	\$1,659	3.62%	\$2,724	10%	\$1,432	-13.68%	0.89%	-10.56%
Liberty	\$2,823	N/A	\$2,767	-1.98%	N/A	N/A	\$2,914	5%	N/A	N/A	3.22%	N/A
Madison	\$2,722	N/A	\$2,931	7.68%	N/A	N/A	\$2,773	-5%	N/A	N/A	1.87%	N/A
Manatee	\$2,998	\$1,362	\$2,809	-6.30%	\$1,386	1.76%	\$3,145	12%	\$1,369	-1.23%	4.90%	0.51%
Marion	\$2,136	\$1,055	\$3,121	46.11%	\$1,084	2.75%	\$2,211	-29%	\$1,079	-0.46%	3.51%	2.27%
Martin	\$5,831	\$1,756	\$2,213	-62.05%	\$1,805	2.79%	\$5,954	169%	\$1,774	-1.72%	2.11%	1.03%
Miami-Dade	\$6,021	\$2,987	\$6,045	0.40%	N/A	N/A	\$5,960	-1%	\$2,779	N/A	-1.01%	-6.96%
Monroe	\$8,487	\$4,300	\$9,058	6.73%	\$4,758	10.65%	\$7,621	-16%	\$3,202	-32.70%	-10.20%	-25.53%
Nassau	\$2,809	\$1,797	\$2,968	5.66%	\$1,861	3.56%	\$2,991	1%	\$1,839	-1.18%	6.48%	2.34%
Okaloosa	\$3,608	\$1,695	\$3,803	5.40%	\$1,782	5.13%	\$3,794	0%	\$1,722	-3.37%	5.16%	1.59%
Okeechobee	\$3,508	\$1,462	\$3,693	5.27%	\$1,452	-0.68%	\$3,683	0%	\$1,414	-2.62%	4.99%	-3.28%
Orange	\$3,196	\$1,207	\$3,427	7.23%	\$1,256	4.06%	\$3,495	2%	\$1,264	0.64%	9.36%	4.72%
Osceola	\$2,594	\$1,189	\$2,796	7.79%	\$1,249	5.05%	\$2,826	1%	\$1,254	0.40%	8.94%	5.47%
Palm Beach	\$6,379	\$2,412	\$6,614	3.68%	\$2,503	3.77%	\$6,351	-4%	\$2,326	-7.07%	-0.44%	-3.57%
Pasco	\$2,594	\$983	\$2,691	3.74%	\$998	1.53%	\$2,701	0%	\$981	-1.70%	4.12%	-0.20%
Pinellas	\$3,687	\$1,357	\$3,882	5.29%	\$1,390	2.43%	\$3,902	1%	\$1,372	-1.29%	5.83%	1.11%
Polk	\$2,588	\$1,110	\$2,697	4.21%	\$1,148	3.42%	\$2,730	1%	\$1,150	0.17%	5.49%	3.60%
Putnam	\$2,455	\$990	\$2,611	6.35%	\$991	0.10%	\$2,622	0%	\$1,005	1.41%	6.80%	1.52%
Santa Rosa	\$3,307	\$1,798	\$3,499	5.81%	\$1,892	5.23%	\$3,470	-1%	\$1,840	-2.75%	4.93%	2.34%
Sarasota	\$3,442	\$1,783	\$3,590	4.30%	\$1,830	2.64%	\$3,453	-4%	\$1,751	-4.32%	0.32%	-1.79%
Seminole	\$3,118	\$1,147	\$3,373	8.18%	\$1,188	3.57%	\$3,434	2%	\$1,194	0.51%	10.13%	4.10%
St. Johns	\$2,738	\$1,330	\$2,850	4.09%	\$1,372	3.16%	\$2,839	0%	\$1,362	-0.73%	3.69%	2.41%
St. Lucie	\$3,327	\$1,538	\$3,469	4.27%	\$1,570	2.08%	\$3,468	0%	\$1,542	-1.78%	4.24%	0.26%
Sumter	\$1,965	\$1,054	\$2,064	5.04%	\$1,082	2.66%	\$2,084	1%	\$1,070	-1.11%	6.06%	1.52%
Suwannee	\$2,754	\$621	\$2,831	2.80%	\$623	0.32%	\$2,810	-1%	\$623	0.00%	2.03%	0.32%
Taylor	\$2,621	\$1,128	\$2,748	4.85%	\$1,154	2.30%	\$2,730	-1%	\$1,191	3.21%	4.16%	5.59%
Union	\$2,592	N/A	\$2,656	2.47%	N/A	N/A	\$2,636	-1%	N/A	N/A	1.70%	N/A
Volusia	\$2,693	\$1,182	\$2,815	4.53%	\$1,210	2.37%	\$2,775	-1%	\$1,161	-4.05%	3.04%	-1.78%
Wakulla	\$2,288	\$1,191	\$2,360	3.15%	\$1,248	4.79%	\$2,317	-2%	\$1,109	-11.14%	1.27%	-6.88%
Walton	\$5,035	\$1,934	\$5,376	6.77%	\$2,054	6.20%	\$5,326	-1%	\$2,003	-2.48%	5.78%	3.57%
Washington	\$2,911	N/A	\$2,998	2.99%	N/A	N/A	\$2,969	-1%	N/A	N/A	1.99%	N/A
Statewide Avg.	\$3,231.24		\$3,382.55				\$3,330				3.67%	
Premium Decreases				14		6		31		38	6	18

Source: Data from Florida Office of Insurance Regulation's Property Insurance Stability Reports of July 2024, January 2025, and July 2025, "Average Premiums" charts at

<https://flor.com/resources-and-reports/industry-reports>