

SARASOTA HERALD TRIBUNE

<http://www.heraldtribune.com/news/20180618/hielscher-florida-home-insurance-rates-highest-in-nation?rssfeed=true>

HIELSCHER: Florida home insurance rates highest in nation

Florida homeowners are paying the highest average property insurance rates in the nation, according to a new report from consumer researcher **ValuePenguin**.

Homeowners in the state pay an average \$2,881 per year for home insurance, nearly twice the U.S. average.

Some local homeowners are doing better.

In Sarasota County, the average premium was \$2,730, or 5 percent under the state average. Manatee County averaged \$2,647, or 8 percent less.

But homeowners in Charlotte County paid an average \$3,185, or 11 percent higher than statewide.

Be glad you're not living in Hernando County, where the average yearly premium is \$8,912, [the study found](#).

The study used a sample home built in 2005 with a replacement cost of \$300,000. The survey assumed the owner had no claims in three years, and the policy contained minimum premium discounts for limited wind mitigation features.

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