

Property Insurance Benchmark Report
as of April 2025

Rate Change
from Last
Renewal

Brevard County

6/1 Renewal Date	Total Insured Value	Loss Limit	Wind Limit	Premium	Wind Ded	25/26 Rate	
	\$909,807,761	\$150,000,000	\$35,000,000	\$3,325,852	5%	\$ 0.366	-17%

Not to Exceed Premium

Brevard County Schools

6/1 Renewal Date	Total Insured Value	Loss Limit	Wind Limit	Premium	Wind Ded	25/26 Rate	

Sarasota County

4/1 Renewal Date	Total Insured Value	Loss Limit	Wind Limit	Premium	Wind Ded	25/26 Rate	
	\$1,058,430,573	\$50,000,000	\$50,000,000	\$4,254,688	5%/Min \$250K	\$ 0.402	-15%

Indian River County

5/1 Renewal Date	Total Insured Value	Loss Limit	Wind Limit	Premium	Wind Ded	25/26 Rate	
	\$410,974,002	\$75,000,000	\$35,000,000	\$2,032,685	5%	\$ 0.495	-13%

St Johns County

4/1 Renewal Date	Total Insured Value	Loss Limit	Wind Limit	Premium	Wind Ded	25/26 Rate	
	\$693,304,697	\$100,000,000	\$75,000,000	\$2,373,181	5%	\$ 0.342	-19%

Orange County

4/1 Renewal Date	Total Insured Value	Loss Limit	Wind Limit	Premium	Wind Ded	25/26 Rate	
	\$4,812,478,475	\$1,000,000,000	\$50,000,000	\$5,167,380	5%/Min \$500K	\$ 0.107	-13%

Okaloosa County

4/1 Renewal Date	Total Insured Value	Loss Limit	Wind Limit	Premium	Wind Ded	25/26 Rate	
25/26	\$347,069,922	\$35,000,000	\$25,000,000	\$1,323,496	5%	\$ 0.38	0%

City of Sarasota

4/1 Renewal Date	Total Insured Value	Loss Limit	Wind Limit	Premium	Wind Ded	25/26 Rate	
25/26	\$218,388,008	\$25,000,000	\$25,000,000	\$1,947,536	5%	\$ 0.89	-0.41%

City of Fort Lauderdale

2/1 Renewal Date	Total Insured Value	Loss Limit	Wind Limit	Premium	Wind Ded	25/26 Rate	
25/26	\$263,176,050	\$25,000,000	\$25,000,000	\$2,158,528	5%	\$ 0.82	-9%