



## 2018 ANNUAL HOMEOWNERS INSURANCE PREMIUM COMPARISON TABLE *SAMPLE PROFILES*

*Premium for 1-Year Policy (as of June 12, 2018)*

*HO-3 Owner-Occupied, Dwelling, Personal Property, and Personal Liability*

*HO-6 Condominium Unit Owner-Occupied, Personal Property, Unit Interior, and Personal Liability*

<b>SAMPLE CRITERIA</b>	<b>SAMPLE INSURED PROFILES</b>						
<i>Form</i>		HO-3	HO-3	HO-3	HO-6	HO-6	HO-6
<i>Dwelling</i>		\$250,000	\$500,000	\$750,000	n/a	n/a	n/a
<i>Personal Property</i>		\$125,000	\$250,000	\$375,000	\$125,000	\$250,000	\$375,000
<i>Replacement Costs</i>		Yes	Yes	Yes	Yes	Yes	Yes
<i>5 Year Loss History</i>		No	No	No Claims	No Claims	No Claims	No Claims
<i>Liability Coverage</i>		Claims	Claims	\$100,000	\$300,000	\$300,000	\$300,000
<i>Medical Payments</i>		\$100,000	\$100,000	\$1,000	\$1,000	\$1,000	\$1,000
<i>Deductible</i>		\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
<i>Credit Score</i>		Mid-range	Mid-range	Mid-range	Mid-range	Mid-range	Mid-range
<i>Building Structure</i>		Masonry	Masonry	Masonry	Masonry	Masonry	Masonry
<b>INSURERS</b>	<b>EFF DATE</b>	<b>SAMPLE INSURED RATES</b>					
<a href="#">AIG</a>	10/30/2017	\$1,172	\$2,282	\$3,396	\$480	\$891	\$1,454
<a href="#">American Strategic</a>		\$1,259	\$1,980	\$2,954	\$733	\$1,297	\$2,029
<a href="#">Amica Mutual</a>		\$718	\$1,477	\$2,291	\$238	\$407	\$587
<a href="#">Armed Forces Insurance</a>		\$922	\$1,626	\$2,335	\$719	\$1,215	\$1,712
<a href="#">Erie Insurance Company</a>	9/26/2017	\$715	\$1,443	\$2,200	\$448	\$608	\$768
<a href="#">Federal</a>		\$920	\$1,781	\$2,804	\$607	\$1,165	\$1,908
<a href="#">Great Northern</a>		N/A	\$1,426	\$2,142	\$521	\$998	\$1,552
<a href="#">Hartford – Accident and Indemnity</a>		\$1,167	\$1,819	\$2,376	\$256	\$425	\$588
<a href="#">Hartford – Hartford Casualty</a>		\$1,097	\$1,706	\$2,225	\$243	\$399	\$556
<a href="#">Hartford -Hartford Fire</a>		\$1,070	\$1,663	\$2,167	\$240	\$390	\$543
<a href="#">Hartford – Trumbull</a>		\$1,049	\$1,631	\$2,124	\$235	\$384	\$534
<a href="#">Homesite Insurance Company of the Midwest</a>		\$922	\$1,645	\$2,390	\$504	\$909	\$1,314

<b>SAMPLE CRITERIA</b>	<b>SAMPLE INSURED PROFILES</b>						
<i>Form</i>		HO-3	HO-3	HO-3	HO-6	HO-6	HO-6
<i>Dwelling</i>		\$250,000	\$500,000	\$750,000	n/a	n/a	n/a
<i>Personal Property</i>		\$125,000	\$250,000	\$375,000	\$125,000	\$250,000	\$375,000
<i>Replacement Costs</i>		Yes	Yes	Yes	Yes	Yes	Yes
<i>5 Year Loss History</i>		No	No	No Claims	No Claims	No Claims	No Claims
<i>Liability Coverage</i>		Claims	Claims	\$100,000	\$300,000	\$300,000	\$300,000
<i>Medical Payments</i>		\$100,000	\$100,000	\$1,000	\$1,000	\$1,000	\$1,000
<i>Deductible</i>		\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
<i>Credit Score</i>		Mid-range	Mid-range	Mid-range	Mid-range	Mid-range	Mid-range
<i>Building Structure</i>		Masonry	Masonry	Masonry	Masonry	Masonry	Masonry
<a href="#">Horace Mann</a>		\$730	\$1,219	\$1,708	\$380	\$745	\$1,108
<a href="#">Metropolitan Group</a>		\$616	\$1,260	\$2,011	\$363	\$751	\$1,181
<a href="#">Nationwide General</a>		\$585	\$985	\$1,481	\$207	\$272	\$353
<a href="#">Pacific Indemnity</a>		\$920	\$1,781	\$2,804	\$607	\$1,165	\$1,908
<a href="#">Privilege Underwriters Reciprocal Exchange</a>		\$503	\$807	\$1,613	\$555	\$578	\$593
<a href="#">QBE Insurance</a>	7/11/2011	\$1,723	\$3,591	\$5,491	\$1,033	\$1,389	\$1,744
<a href="#">State Farm</a>		\$1,260	\$2,100	\$2,967	\$573	\$931	\$1,331
<a href="#">Travelers Personal Security</a>		\$434	\$867	\$1,165	\$223	\$370	\$519
<a href="#">USAA</a>		\$847	\$1,476	\$2,061	\$267	\$398	\$530
<a href="#">USAA – CIC</a>		\$772	\$1,354	\$1,898	\$217	\$326	\$435
<a href="#">USAA – Garrison</a>		\$739	\$1,304	\$1,835	\$217	\$326	\$435
<a href="#">USAA – GIC</a>		\$981	\$1,725	\$2,423	\$217	\$326	\$435
<a href="#">Vigilant</a>		N/A	\$1,669	\$2,595	N/A	N/A	N/A