

**2024 ANNUAL HOMEOWNERS INSURANCE PREMIUM COMPARISON TABLE**

**SAMPLE PROFILES**

**Premium for 1-Year Policy**

**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 INSURED PROFILES:</b>							
	Form	HO-3	HO-3	HO-3	HO-6	HO-6	HO-6
	Dwelling	\$250,000	\$500,000	\$750,000	n/a	n/a	n/a
	Personal Property	\$125,000	\$250,000	\$375,000	\$125,000	\$250,000	\$375,000
	Replacement Costs	Yes	Yes	Yes	Yes	Yes	Yes
	5 Year Loss History	No Claims	No Claims	No Claims	No Claims	No Claims	No Claims
	Liability Coverage	\$300,000	\$300,000	\$400,000	\$300,000	\$300,000	\$400,000
	Medical Payments	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
	Deductible	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
	Credit Score	Mid-range	Mid-range	Mid-range	Mid-range	Mid-range	Mid-range
	Building Structure	Masonry	Masonry	Masonry	Masonry	Masonry	Masonry
<b>EFFECTIVE DATE:</b>	<b>INSURER:</b>	<b>SAMPLE INSURED RATES:</b>					
1/15/2024	<a href="#">AIG Property Casualty Company</a>	\$1,749	\$3,448	\$5,002	\$629	\$1,255	\$2,070
1/30/2023	<a href="#">Allstate Insurance Company</a>	n/a	n/a	n/a	\$613	\$1,162	\$1,736
2/1/2023	<a href="#">Amica Mutual Insurance Company</a>	\$784	\$1,526	\$2,304	\$557	\$947	\$1,356
5/1/2024	<a href="#">Cincinnati Insurance Company</a>	\$800	\$1,533	\$2,267	\$405	\$777	\$1,167
12/1/2022	<a href="#">Erie Insurance Company</a>	\$942	\$1,450	\$2,077	\$369	\$497	\$625
11/7/2023	<a href="#">Federal Insurance Company</a>	\$1,330	\$2,531	\$3,685	\$1,068	\$2,115	\$3,230
11/1/2022	<a href="#">Garrison Property and Casualty Insurance Company</a>	\$1,009	\$1,569	\$2,148	\$570	\$780	\$951
11/7/2023	<a href="#">Great Northern Insurance Company</a>	\$1,222	\$2,321	\$3,378	\$1,010	\$1,994	\$3,046
2/22/2024	<a href="#">Hartford Accident and Indemnity Company</a>	\$1,578	\$2,511	\$3,292	\$431	\$745	\$1,064
2/22/2024	<a href="#">Hartford Casualty Insurance Company</a>	\$1,511	\$2,404	\$3,147	\$414	\$713	\$1,019
2/22/2024	<a href="#">Hartford Fire Insurance Company</a>	\$1,443	\$2,291	\$3,001	\$396	\$682	\$971
2/18/2024	<a href="#">Liberty Mutual Fire Insurance Company</a>	\$1,696	\$2,017	\$3,097	\$1,019	\$1,285	\$2,280
12/30/2023	<a href="#">Nationwide General Insurance Company</a>	\$1,094	\$1,912	\$2,942	\$538	\$708	\$932
12/30/2023	<a href="#">Nationwide Mutual Insurance Company</a>	\$1,324	\$2,234	\$3,517	\$980	\$1,962	\$2,974
11/7/2023	<a href="#">Pacific Indemnity Company</a>	\$1,330	\$2,531	\$3,685	\$1,068	\$2,115	\$3,230
8/15/2023	<a href="#">Privilege Underwriters Reciprocal Exchange</a>	\$1,471	\$2,672	\$3,593	\$617	\$1,079	\$1,541
5/3/2023	<a href="#">Stillwater Insurance Company</a>	\$758	\$1,355	\$2,093	\$459	\$838	\$1,285

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

<b>SAMPLE INSURED PROFILES:</b>							
	Form Dwelling Personal Property Replacement Costs 5 Year Loss History Liability Coverage Medical Payments Deductible Credit Score Building Structure	HO-3 \$250,000 \$125,000 Yes No Claims \$300,000 \$1,000 \$1,000 Mid-range Masonry	HO-3 \$500,000 \$250,000 Yes No Claims \$300,000 \$1,000 \$1,000 Mid-range Masonry	HO-3 \$750,000 \$375,000 Yes No Claims \$400,000 \$1,000 \$1,000 Mid-range Masonry	HO-6 n/a \$125,000 Yes No Claims \$300,000 \$1,000 \$1,000 Mid-range Masonry	HO-6 n/a \$250,000 Yes No Claims \$300,000 \$1,000 \$1,000 Mid-range Masonry	HO-6 n/a \$375,000 Yes No Claims \$400,000 \$1,000 \$1,000 Mid-range Masonry
<b>EFFECTIVE DATE:</b>	<b>INSURER:</b>	<b>SAMPLE INSURED RATES:</b>					
7/22/2023	<a href="#">The Travelers Home and Marine Insurance Company</a>	\$931	\$1,907	\$2,715	\$433	\$757	\$1,154
5/26/2023	<a href="#">Travelers Personal Insurance Company</a>	\$676	\$963	\$1,312	\$379	\$547	\$741
7/22/2023	<a href="#">Travelers Personal Security Insurance Company</a>	\$909	\$1,863	\$2,650	\$423	\$739	\$1,127
2/22/2024	<a href="#">Trumbull Insurance Company</a>	\$1,443	\$2,291	\$3,001	\$396	\$682	\$971
11/1/2022	<a href="#">United Services Automobile Association</a>	\$1,036	\$1,592	\$2,167	\$569	\$773	\$936
11/1/2022	<a href="#">USAA Casualty Insurance Company</a>	\$967	\$1,502	\$2,056	\$568	\$775	\$942
11/1/2022	<a href="#">USAA General Indemnity Company</a>	\$990	\$1,525	\$2,082	\$436	\$590	\$714
11/7/2023	<a href="#">Vigilant Insurance Company</a>	\$1,253	\$2,380	\$3,466	\$1,068	\$2,115	\$3,230