



2017 ANNUAL HOMEOWNERS INSURANCE PREMIUM COMPARISON TABLE

SAMPLE PROFILES

Premium for 1-Year Policy (as of January 1, 2017)

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

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

SAMPLE CRITERIA	SAMPLE INSURED PROFILES					
<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 Claims	No Claims	No Claims	No Claims	No Claims	No Claims
<i>Liability Coverage</i>	\$100,000	\$100,000	\$100,000	\$300,000	\$300,000	\$300,000
<i>Medical Payments</i>	\$1,000	\$1,000	\$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
INSURERS	SAMPLE INSURED RATES					
AIG	\$1,172	\$2,282	\$3,396	\$480	\$891	\$1,454
American Strategic	\$1,259	\$1,980	\$2,954	\$733	\$1,297	\$2,029
Amica Mutual	\$718	\$1,477	\$2,291	\$238	\$407	\$587
Armed Forces Insurance	\$922	\$1,626	\$2,335	\$719	\$1,215	\$1,712
Erie Insurance Company	\$676	\$1,367	\$2,084	\$413	\$559	\$705
Federal	\$920	\$1,781	\$2,804	\$607	\$1,165	\$1,908
Great Northern	N/A	\$1,426	\$2,142	\$521	\$998	\$1,552
Hartford – Accident and Indemnity	\$1,167	\$1,819	\$2,376	\$256	\$425	\$588
Hartford – Hartford Casualty	\$1,097	\$1,706	\$2,225	\$243	\$399	\$556
Hartford -Hartford Fire	\$1,070	\$1,663	\$2,167	\$240	\$390	\$543
Hartford – Trumbull	\$1,049	\$1,631	\$2,124	\$235	\$384	\$534
Homesite Insurance Company of the Midwest	\$922	\$1,645	\$2,390	\$504	\$909	\$1,314
Horace Mann	\$730	\$1,219	\$1,708	\$380	\$745	\$1,108
Metropolitan Group	\$616	\$1,260	\$2,011	\$363	\$751	\$1,181
Nationwide General	\$585	\$985	\$1,481	\$207	\$272	\$353

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<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 Claims	No Claims	No Claims	No Claims	No Claims	No Claims
<i>Liability Coverage</i>	\$100,000	\$100,000	\$100,000	\$300,000	\$300,000	\$300,000
<i>Medical Payments</i>	\$1,000	\$1,000	\$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
INSURERS	SAMPLE INSURED RATES					
Pacific Indemnity	\$920	\$1,781	\$2,804	\$607	\$1,165	\$1,908
Privilege Underwriters Reciprocal Exchange	\$503	\$807	\$1,613	\$555	\$578	\$593
QBE Insurance	\$1,524	\$3,173	\$4,850	\$951	\$1,306	\$1,661
State Farm	\$1,260	\$2,100	\$2,967	\$573	\$931	\$1,331
Travelers Personal Security	\$434	\$867	\$1,165	\$223	\$370	\$519
USAA	\$847	\$1,476	\$2,061	\$267	\$398	\$530
USAA – CIC	\$772	\$1,354	\$1,898	\$217	\$326	\$435
USAA – Garrison	\$739	\$1,304	\$1,835	\$217	\$326	\$435
USAA – GIC	\$981	\$1,725	\$2,423	\$217	\$326	\$435
Vigilant	N/A	\$1,669	\$2,595	N/A	N/A	N/A