

Homeowners Insurance

Sample Premium Tables
2011/12



Prepared by

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SAMPLE HOMEOWNERS INSURANCE PREMIUM TABLE
ANNUAL PREMIUMS EFFECTIVE APRIL 1, 2011
BASED ON VIRGINIA'S 50 LARGEST COMPANIES
BY MARKET SHARE

MASONRY

	Alexandria	Richmond	Virginia Beach
AIU Insurance Co* (4)	\$431	\$394	\$576
Alfa Alliance Insurance Corp* (2)	317	377	996
Allstate Indemnity Co* (3)	687	1193	1246
Allstate Insurance Co* (3)	756	1309	1350
Allstate Property & Cas Co* (3)	784	1179	1275
Amica Mutual Ins Co* (2/3)	527	745	1614
Armed Forces Ins Exchange* (3)	275	392	720
Auto Ins Co of Hartford* (3)	518	867	1795
Auto-Owners Insurance Co*(3)	802	907	1230
Balboa Insurance Co	561	1003	1430
Central Mutual Ins Co* (3)	390	549	722
Cincinnati Insurance Co	491	478	738
Citizens Ins. Co. of America*(2/3)	358	515	843
Donegal Mutual Ins Co	375	501	645
Empire Fire & Marine Ins* (2/3)	318	486	1181
Erie Insurance Exchange* (2)	367	590	865
Farmers Insurance Exchange* (3)	1353	2223	2373
Federal Insurance Co* (3)	486	440	684
First Liberty Insurance Corp* (3)	754	1020	1828
Foremost Ins Co Grnd Rpds*(2/3)	518	766	1056
Garrison Property & Cas Co*(2/3)	697	744	1270
Great Northern Insurance Co* (3)	348	314	487
Hartford Ins of the Midwest* (3)	421	623	710
Homesite Insurance Co* (3)	432	559	926
IDS Property Casualty Ins Co*(4)	437	649	801
LM Insurance Corp*(3)	689	929	1517
Liberty Insurance Corporation*(3)	761	816	955
Liberty Mutual Fire Ins Co* (3)	754	1020	1828
Metropolitan P & C Ins Co* (3)	358	449	831
Mid Century Ins. Co*(3)	947	949	1557
NGM Insurance Co* (3)	578	912	1537
Nationwide Mutl Fire Ins* (3)	595	663	913
Nationwide P & C Ins Co*(3)	670	763	928
Pacific Indemnity Co* (3)	416	378	586
Peerless Ins Co* (2/3)	279	406	1005
Property & Cas Ins Hartford*(3)	281	399	427
Rockingham Mutual Ins Co* (3)	380	399	750
Safeco Ins Co of Illinois*(2/3)	260	338	1087
Standard Fire Insurance Co*(3)	347	611	1293
State Farm Fire & Cas Co* (2/3/4)	435	706	768
TravCo Insurance Co* (2/3)	319	426	837
Travelers Cas & Surety Co* (3)	446	677	1513
Travelers Property Cas Co* (3)	328	574	1147
Unitrin Auto & Home Ins Co* (3)	419	499	1394
USAA* (3/5)	458	644	1160
USAA Casualty Ins Co* (3/6)	675	723	1243
USAA General Ind Co*(3/7)	633	684	1195
Vigilant Insurance Co* (3)	440	397	618
VA Farm Bureau Fire & Cas*(3)	412	562	761
VA Farm Bureau Mutual Ins* (3)	378	514	696

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	Norfolk	Roanoke	Charlotte Co. (1)
AIU Insurance Co* (4)	\$576	\$394	\$674
Alfa Alliance Insurance Corp* (2)	928	343	806
Allstate Indemnity Co* (3)	995	817	1455
Allstate Insurance Co* (3)	1080	877	1577
Allstate Property & Cas Co* (3)	933	588	852
Amica Mutual Ins Co* (2/3)	1294	486	1064
Armed Forces Ins Exchange* (3)	709	362	599
Auto Ins Co of Hartford* (3)	1338	600	1115
Auto-Owners Insurance Co*(3)	1230	691	1398
Balboa Insurance Co	927	622	1575
Central Mutual Ins Co* (3)	693	372	636
Cincinnati Insurance Co	679	438	811
Citizens Ins. Co of America*(2/3)	684	388	625
Donegal Mutual Ins Co	628	370	673
Empire Fire & Marine Ins* (2/3)	927	356	801
Erie Insurance Exchange* (2)	696	445	892
Farmers Insurance Exchange* (3)	2158	1631	3327
Federal Insurance Co* (3)	684	486	773
First Liberty Insurance Corp* (3)	1669	731	1513
Foremost Ins Co Grnd Rpds*(2/3)	994	692	1806
Garrison Property & Cas Co*(2/3)	1285	770	993
Great Northern Insurance Co* (3)	487	348	548
Hartford Ins of the Midwest* (3)	695	423	1210
Homesite Insurance Co* (3)	981	555	700
IDS Property Casualty Ins Co*(4)	797	524	808
LM Insurance Corp*(3)	1385	660	1378
Liberty Insurance Corporation*(3)	869	751	956
Liberty Mutual Fire Ins Co* (3)	1669	723	1513
Metropolitan P & C Ins Co* (3)	770	428	928
Mid Century Ins. Co*(3)	1449	820	2219
NGM Insurance Co* (3)	1460	598	1307
Nationwide Mutl Fire Ins* (3)	883	595	1191
Nationwide P & C Ins Co* (3)	952	670	1217
Pacific Indemnity Co* (3)	586	416	662
Peerless Ins Co* (2/3)	748	333	513
Property & Cas Ins Hartford*(3)	499	326	767
Rockingham Mutual Ins Co* (3)	643	361	584
Safeco Ins Co of Illinois*(2/3)	681	280	575
Standard Fire Insurance Co*(3)	1010	413	744
State Farm Fire & Cas Co* (2/3/4)	697	666	720
TravCo Insurance Co* (2/3)	1193	346	475
Travelers Cas & Surety Co* (3)	1140	550	933
Travelers Property Cas Co* (3)	858	399	730
Unitrin Auto & Home Ins Co* (3)	1307	487	869
USAA* (3/5)	1174	604	748
USAA Casualty Ins Co* (3/6)	1257	745	959
USAA General Ind Co*(3/7)	1208	698	902
Vigilant Insurance Co* (3)	618	440	697
VA Farm Bureau Fire & Cas*(3)	767	392	633
VA Farm Bureau Mutual Ins*(3)	701	359	579

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	FRAME		
	Alexandria	Richmond	Virginia Beach
AIU Insurance Co* (4)	\$449	\$410	\$614
Alfa Alliance Insurance Corp* (2)	353	421	1110
Allstate Indemnity Co* (3)	731	1282	1341
Allstate Insurance Co* (3)	807	1403	1451
Allstate Property & Cas Co* (3)	856	1295	1458
Amica Mutual Ins Co* (2/3)	586	828	1792
Armed Forces Ins Exchange* (3)	304	435	800
Auto Ins Co of Hartford* (3)	544	911	1887
Auto-Owners Insurance Co*(3)	891	1007	1365
Balboa Insurance Co	588	1054	1503
Central Mutual Ins Co* (3)	453	644	849
Cincinnati Insurance Co	546	539	829
Citizens Ins Co of America*(2/3)	398	575	936
Donegal Mutual Ins Co	427	570	734
Empire Fire & Marine Ins* (2/3)	351	539	1314
Erie Insurance Exchange* (2)	417	608	890
Farmers Insurance Exchange* (3)	1469	2388	2634
Federal Insurance Co* (3)	567	513	800
First Liberty Insurance Corp* (3)	814	1138	2041
Foremost Ins Co Grnd Rpds*(2/3)	576	851	1174
Garrison Property & Cas Co*(2/3)	763	817	1425
Great Northern Insurance Co* (3)	405	365	568
Hartford Ins of the Midwest* (3)	468	692	789
Homesite Insurance Co* (3)	469	611	1018
IDS Property Casualty Ins Co*(4)	471	699	864
LM Insurance Corp*(3)	769	1037	1693
Liberty Insurance Corporation*(3)	762	827	976
Liberty Mutual Fire Ins Co* (3)	841	1138	2041
Metropolitan P & C Ins Co* (3)	385	482	893
Mid Century Ins Co*(3)	1003	1006	1675
NGM Insurance Co* (3)	645	1014	1715
Nationwide Mutl Fire Ins* (3)	677	735	1007
Nationwide P & C Ins Co* (3)	762	847	1023
Pacific Indemnity Co* (3)	485	440	685
Peerless Ins Co* (2/3)	274	442	987
Property & Cas Ins Hartford*(3)	313	444	555
Rockingham Mutual Ins Co* (3)	422	444	835
Safeco Ins Co of Illinois*(2/3)	288	375	1206
Standard Fire Insurance Co*(3)	364	642	1357
State Farm Fire & Cas Co* (2/3/4)	518	841	915
TravCo Insurance Co* (2/3)	333	442	893
Travelers Cas & Surety Co* (3)	468	711	1591
Travelers Property Cas Co* (3)	344	603	1204
Unitrin Auto & Home Ins Co* (3)	443	526	1481
USAA* (3/5)	495	704	1284
USAA Casualty Ins Co* (3/6)	738	794	1394
USAA General Ind Co*(3/7)	692	750	1339
Vigilant Insurance Co* (3)	513	463	723
VA Farm Bureau Fire & Cas*(3)	480	653	884
VA Farm Bureau Mutual Ins*(3)	438	596	808

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	FRAME		
	Norfolk	Roanoke	Charlotte Co. (1)
AIU Insurance Co* (4)	\$614	\$410	\$740
Alfa Alliance Insurance Corp* (2)	1035	383	882
Allstate Indemnity Co* (3)	1072	870	1517
Allstate Insurance Co* (3)	1160	936	1637
Allstate Property & Cas Co* (3)	1085	646	982
Amica Mutual Ins Co* (2/3)	1438	540	1329
Armed Forces Ins Exchange* (3)	788	402	831
Auto Ins Co of Hartford* (3)	1404	630	1205
Auto-Owners Insurance Co*(3)	1365	767	1516
Balboa Insurance Co	973	653	1656
Central Mutual Ins Co* (3)	815	429	846
Cincinnati Insurance Co	770	492	918
Citizens Ins Co of America*(2/3)	758	432	730
Donegal Mutual Ins Co	714	421	842
Empire Fire & Marine Ins* (2/3)	1030	393	1095
Erie Insurance Exchange* (2)	716	511	957
Farmers Insurance Exchange* (3)	2396	1871	3617
Federal Insurance Co* (3)	800	567	905
First Liberty Insurance Corp* (3)	1863	807	1763
Foremost Ins Co Grnd Rpds*(2/3)	1104	769	2007
Garrison Property & Cas Co*(2/3)	1440	852	1155
Great Northern Insurance Co* (3)	568	405	640
Hartford Ins of the Midwest* (3)	772	470	1345
Homesite Insurance Co* (3)	1079	606	765
IDS Property Casualty Ins Co*(4)	860	563	873
LM Insurance Corp*(3)	1546	737	1606
Liberty Insurance Corporation*(3)	884	758	966
Liberty Mutual Fire Ins Co* (3)	1863	807	1763
Metropolitan P & C Ins Co* (3)	828	461	1019
Mid Century Ins Co*(3)	1550	859	2426
NGM Insurance Co* (3)	1628	667	1576
Nationwide Mutl Fire Ins* (3)	973	677	1289
Nationwide P & C Ins Co* (3)	1050	762	1317
Pacific Indemnity Co* (3)	685	485	774
Peerless Ins Co* (2/3)	734	327	534
Property & Cas Ins Hartford*(3)	527	362	850
Rockingham Mutual Ins Co* (3)	714	401	663
Safeco Ins Co of Illinois*(2/3)	757	311	662
Standard Fire Insurance Co*(3)	1062	433	836
State Farm Fire & Cas Co* (2/3/4)	830	793	857
TravCo Insurance Co* (2/3)	1284	361	482
Travelers Cas & Surety Co* (3)	1197	577	1008
Travelers Property Cas Co* (3)	901	419	788
Unitrin Auto & Home Ins Co* (3)	1388	514	943
USAA* (3/5)	1298	654	849
USAA Casualty Ins Co* (3/6)	1408	823	1115
USAA General Ind Co*(3/7)	1353	771	1048
Vigilant Insurance Co* (3)	723	513	816
VA Farm Bureau Fire & Cas*(3)	889	456	748
VA Farm Bureau Mutual Ins*(3)	812	416	682

- (1) Representative of premiums for rural areas of the state.
- (2) Mandatory higher all perils deductibles are required in all or some parts of the state. Premiums include these mandatory deductibles, where applicable.
- (3) Mandatory higher tropical cyclone, hurricane or wind/hail deductibles are required in all or some parts of the state. Premiums include these mandatory deductibles, where applicable.
- (4) Premiums include mandatory additional coverages or higher Personal Liability and/or Medical Payments limits that exceed the criteria shown below.
- (5) Available to applicants meeting specified requirements (generally restricted to Commissioned and non-commissioned military officers and their families).
- (6) Available to applicants meeting specified requirements (generally restricted to ex-dependents of USAA members).
- (7) Available to applicants meeting specified requirements (generally restricted to junior non-commissioned officers and enlisted personnel in the U.S. Armed Forces currently serving in or retired from active duty, the reserve, or a federally recognized National Guard; or honorably separated from military service).

The tables show premiums for a house insured for \$125,000.

The premiums include Personal Liability coverage of \$100,000 and Medical Payments to Others coverage of \$1000.

The coverage is based on a homeowners Special Form (HO-3) policy with a \$250 all perils deductible.

Any exceptions to these criteria are noted by an asterisk (*) and a footnote.

These premium tables should be used as a guide only. Your actual premium for any of the companies listed will vary from the displayed premium depending on the amount of insurance you buy, the type of policy issued, and other pertinent factors such as your credit score.

This pamphlet should be used for educational purposes only. It is not intended to be an opinion, legal or otherwise, of the State Corporation Commission on the availability of coverage under a specific insurance policy or contract, nor should it be construed as an endorsement of any product, service, person, or organization mentioned in this pamphlet.