

# Homeowners Insurance

Sample Premium Tables  
**2010/11**



## Prepared by

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**SAMPLE HOMEOWNERS INSURANCE PREMIUM TABLE**  
**ANNUAL PREMIUMS EFFECTIVE APRIL 1, 2010**  
**BASED ON VIRGINIA'S 50 LARGEST COMPANIES**  
**BY MARKET SHARE**

**MASONRY**

	Alexandria	Richmond	Virginia Beach
AIU Insurance Co* (4)	\$434	\$425	\$541
Alfa Alliance Insurance Corp* (2)	292	350	887
Allstate Indemnity Co* (3)	512	868	897
Allstate Insurance Co* (3)	591	1010	1035
Allstate Property & Cas Co* (3)	514	758	933
American Insurance Co	518	570	930
Amica Mutual Ins Co* (2/3)	527	745	1614
Armed Forces Ins Exchange* (3)	275	392	720
Auto Ins Co of Hartford* (3)	505	848	1756
Auto-Owners Insurance Co*(3)	685	793	1032
Balboa Insurance Co	561	1003	1430
Central Mutual Ins Co* (3)	464	630	790
Cincinnati Insurance Co	490	470	731
Citizens Ins. Co. of America*(2/3)	337	484	878
Donegal Mutual Ins Co	358	478	615
Empire Fire & Marine Ins* (2/3)	301	458	1111
Erie Insurance Exchange* (2)	320	539	745
Farmers Insurance Exchange* (3)	1284	2108	2732
Federal Insurance Co* (3)	486	440	684
First Liberty Insurance Corp* (3)	661	894	1603
Foremost Ins Co Grnd Rpds*(2/3)	500	737	1017
Great Northern Insurance Co* (3)	348	314	487
Hartford Ins of the Midwest* (3)	386	570	650
Homesite Insurance Co* (3)	469	608	1015
IDS Property Casualty Ins Co*(4)	437	649	801
LM Insurance Corp*(3)	603	814	1330
Liberty Mutual Fire Ins Co* (3)	661	894	1603
Metropolitan P & C Ins Co* (3)	361	446	835
Mid Century Ins. Co*(3)	934	1135	1687
NGM Insurance Co* (3)	511	805	1355
Nationwide Mut1 Fire Ins* (2/3)	497	596	829
Nationwide P & C Ins Co*(3)	567	638	802
Pacific Indemnity Co* (3)	416	378	586
Peerless Ins Co* (2/3)	264	425	949
Property & Cas Ins Hartford*(3)	243	330	373
Rockingham Mutual Ins Co* (3)	372	392	736
Safeco Ins Co of Illinois*(2/3)	233	302	976
Southern Ins Co of Virginia	554	730	667
Standard Fire Insurance Co*(3)	338	597	1262
State Farm Fire & Cas Co* (2/3/4)	416	637	700
TravCo Insurance Co* (2/3)	300	411	817
Travelers Cas & Surety Co* (3)	436	663	1480
Travelers Property Cas Co* (3)	320	562	1121
Unitrin Auto & Home Ins Co* (3)	419	499	1394
USAA* (3/5)	304	451	977
USAA Casualty Ins Co* (3/6)	453	498	1094
USAA General Ind Co*(3/7)	596	702	1242
Vigilant Insurance Co* (3)	440	397	618
VA Farm Bureau Fire & Cas*(3)	376	513	694
VA Farm Bureau Mutual Ins* (3)	344	468	634

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**MASONRY**

	Norfolk	Roanoke	Charlotte Co. (1)
AIU Insurance Co* (4)	\$541	\$425	\$750
Alfa Alliance Insurance Corp* (2)	786	297	730
Allstate Indemnity Co* (3)	713	607	1704
Allstate Insurance Co* (3)	827	683	1958
Allstate Property & Cas Co* (3)	681	409	629
American Insurance Co	824	457	820
Amica Mutual Ins Co* (2/3)	1294	486	1064
Armed Forces Ins Exchange* (3)	709	362	599
Auto Ins Co of Hartford* (3)	1308	587	1190
Auto-Owners Insurance Co*(3)	1032	620	1216
Balboa Insurance Co	927	622	1575
Central Mutual Ins Co* (3)	765	469	806
Cincinnati Insurance Co	684	421	810
Citizens Ins. Co of America*(2/3)	711	365	586
Donegal Mutual Ins Co	598	370	642
Empire Fire & Marine Ins* (2/3)	872	336	754
Erie Insurance Exchange* (2)	597	408	841
Farmers Insurance Exchange* (3)	2586	1547	3155
Federal Insurance Co* (3)	684	486	773
First Liberty Insurance Corp* (3)	1463	634	1327
Foremost Ins Co Grnd Rpds*(2/3)	956	667	1738
Great Northern Insurance Co* (3)	487	348	548
Hartford Ins of the Midwest* (3)	572	388	1107
Homesite Insurance Co* (3)	1077	603	764
IDS Property Casualty Ins Co*(4)	797	524	808
LM Insurance Corp*(3)	1215	578	1208
Liberty Mutual Fire Ins Co* (3)	1463	634	1327
Metropolitan P & C Ins Co* (3)	744	418	931
Mid Century Ins. Co*(3)	1788	1043	1658
NGM Insurance Co* (3)	1288	528	1152
Nationwide Mutl Fire Ins* (2/3)	826	539	1113
Nationwide P & C Ins Co* (3)	821	567	1065
Pacific Indemnity Co* (3)	586	416	662
Peerless Ins Co* (2/3)	706	314	462
Property & Cas Ins Hartford*(3)	365	244	698
Rockingham Mutual Ins Co* (3)	629	353	574
Safeco Ins Co of Illinois*(2/3)	613	265	517
Southern Ins Co of Virginia	642	415	797
Standard Fire Insurance Co*(3)	988	403	825
State Farm Fire & Cas Co* (2/3/4)	635	607	655
TravCo Insurance Co* (2/3)	1171	333	399
Travelers Cas & Surety Co* (3)	1114	538	996
Travelers Property Cas Co* (3)	839	390	778
Unitrin Auto & Home Ins Co* (3)	1307	487	869
USAA* (3/5)	977	467	713
USAA Casualty Ins Co* (3/6)	1094	523	841
USAA General Ind Co*(3/7)	1242	598	1043
Vigilant Insurance Co* (3)	618	440	697
VA Farm Bureau Fire & Cas*(3)	698	357	576
VA Farm Bureau Mutual Ins*(3)	638	327	526

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**FRAME**

	Alexandria	Richmond	Virginia Beach
AIU Insurance Co* (4)	\$454	\$444	\$578
Alfa Alliance Insurance Corp* (2)	339	406	1029
Allstate Indemnity Co* (3)	544	929	961
Allstate Insurance Co* (3)	629	1079	1110
Allstate Property & Cas Co* (3)	641	953	1065
American Insurance Co	539	594	969
Amica Mutual Ins Co* (2/3)	586	828	1792
Armed Forces Ins Exchange* (3)	304	435	800
Auto Ins Co of Hartford* (3)	531	891	1844
Auto-Owners Insurance Co*(3)	760	879	1145
Balboa Insurance Co	588	1054	1503
Central Mutual Ins Co* (3)	535	739	927
Cincinnati Insurance Co	545	530	821
Citizens Ins Co of America*(2/3)	372	538	789
Donegal Mutual Ins Co	407	543	699
Empire Fire & Marine Ins* (2/3)	332	508	1236
Erie Insurance Exchange* (2)	364	555	766
Farmers Insurance Exchange* (3)	1394	2265	3033
Federal Insurance Co* (3)	567	513	800
First Liberty Insurance Corp* (3)	738	998	1789
Foremost Ins Co Grnd Rpds*(2/3)	555	819	1131
Great Northern Insurance Co* (3)	405	365	568
Hartford Ins of the Midwest* (3)	429	633	722
Homesite Insurance Co* (3)	510	665	1117
IDS Property Casualty Ins Co*(4)	471	699	864
LM Insurance Corp*(3)	674	909	1485
Liberty Mutual Fire Ins Co* (3)	738	998	1789
Metropolitan P & C Ins Co* (3)	388	479	898
Mid Century Ins Co*(3)	1201	1478	2230
NGM Insurance Co* (3)	569	894	1512
Nationwide Mutl Fire Ins* (2/3)	566	663	915
Nationwide P & C Ins Co* (3)	645	708	884
Pacific Indemnity Co* (3)	485	440	685
Peerless Ins Co* (2/3)	259	417	932
Property & Cas Ins Hartford*(3)	270	367	414
Rockingham Mutual Ins Co* (3)	414	434	818
Safeco Ins Co of Illinois*(2/3)	259	337	1085
Southern Ins Co of Virginia	629	829	758
Standard Fire Insurance Co*(3)	356	627	1327
State Farm Fire & Cas Co* (2/3/4)	472	723	795
TravCo Insurance Co* (2/3)	313	427	873
Travelers Cas & Surety Co* (3)	458	695	1555
Travelers Property Cas Co* (3)	337	590	1178
Unitrin Auto & Home Ins Co* (3)	443	526	1481
USAA* (3/5)	338	501	1086
USAA Casualty Ins Co* (3/6)	503	554	1216
USAA General Ind Co*(3/7)	662	780	1380
Vigilant Insurance Co* (3)	513	463	723
VA Farm Bureau Fire & Cas*(3)	437	595	804
VA Farm Bureau Mutual Ins*(3)	399	543	735

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**FRAME**

	Norfolk	Roanoke	Charlotte Co. (1)
AIU Insurance Co* (4)	\$578	\$444	\$827
Alfa Alliance Insurance Corp* (2)	911	345	803
Allstate Indemnity Co* (3)	764	645	1810
Allstate Insurance Co* (3)	887	727	2080
Allstate Property & Cas Co* (3)	790	486	722
American Insurance Co	858	476	1093
Amica Mutual Ins Co* (2/3)	1438	540	1329
Armed Forces Ins Exchange* (3)	788	402	831
Auto Ins Co of Hartford* (3)	1374	617	1331
Auto-Owners Insurance Co*(3)	1145	687	1319
Balboa Insurance Co	973	653	1656
Central Mutual Ins Co* (3)	899	541	1070
Cincinnati Insurance Co	774	473	918
Citizens Ins Co of America*(2/3)	640	404	684
Donegal Mutual Ins Co	680	421	802
Empire Fire & Marine Ins* (2/3)	969	371	1031
Erie Insurance Exchange* (2)	615	467	906
Farmers Insurance Exchange* (3)	2870	1774	3430
Federal Insurance Co* (3)	800	567	905
First Liberty Insurance Corp* (3)	1633	708	1546
Foremost Ins Co Grnd Rpds*(2/3)	1062	741	1931
Great Northern Insurance Co* (3)	568	405	640
Hartford Ins of the Midwest* (3)	635	431	1231
Homesite Insurance Co* (3)	1185	659	837
IDS Property Casualty Ins Co*(4)	860	563	873
LM Insurance Corp*(3)	1356	645	1408
Liberty Mutual Fire Ins Co* (3)	1633	708	1546
Metropolitan P & C Ins Co* (3)	800	450	1024
Mid Century Ins Co*(3)	2360	1363	2308
NGM Insurance Co* (3)	1436	588	1389
Nationwide Mutl Fire Ins* (2/3)	911	613	1204
Nationwide P & C Ins Co* (3)	906	645	1153
Pacific Indemnity Co* (3)	685	485	774
Peerless Ins Co* (2/3)	693	309	466
Property & Cas Ins Hartford*(3)	405	271	775
Rockingham Mutual Ins Co* (3)	699	394	650
Safeco Ins Co of Illinois*(2/3)	681	295	596
Southern Ins Co of Virginia	730	472	996
Standard Fire Insurance Co*(3)	1037	424	923
State Farm Fire & Cas Co* (2/3/4)	721	689	745
TravCo Insurance Co* (2/3)	1262	347	407
Travelers Cas & Surety Co* (3)	1169	565	1114
Travelers Property Cas Co* (3)	880	409	870
Unitrin Auto & Home Ins Co* (3)	1388	514	943
USAA* (3/5)	1086	518	960
USAA Casualty Ins Co* (3/6)	1216	581	1132
USAA General Ind Co*(3/7)	1380	664	1404
Vigilant Insurance Co* (3)	723	513	816
VA Farm Bureau Fire & Cas*(3)	811	415	681
VA Farm Bureau Mutual Ins*(3)	739	379	621

- (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.