

**SAMPLE HOMEOWNERS INSURANCE PREMIUM TABLE
ANNUAL PREMIUMS EFFECTIVE APRIL 1, 2003
BASED ON VIRGINIA'S 50 LARGEST COMPANIES
BY MARKET SHARE**

MASONRY

	Alexandria	Richmond	Virginia Beach
All America Insurance Company	\$223	\$249	\$289
Allstate Indemnity Company* (6)	375	614	717
Allstate Insurance Company* (6)	417	690	805
American Insurance Co* (10)	224	310	392
Amica Mutual Insurance Co	384	529	669
Armed Forces Ins Exchange	154	189	243
Atlantic Mutual Ins Company	227	275	357
Auto Insurance Co of Hartford	272	455	888
Auto-Owners Insurance Company	398	452	533
Balboa Insurance Company	347	552	862
Cincinnati Insurance Company	326	327	361
Clarendon National Insurance Co	298	385	400
Economy Premier Assur Co* (6)	476	643	1129
Erie Insurance Exchange	280	442	509
Farmers Insurance Exchange	699	1176	1070
Federal Insurance Company	310	369	363
First Liberty Insurance Corp	404	586	870
Great Northern Insurance Co	221	270	265
Harleysville Mutual Ins Company	440	625	743
Hartford of the Midwest* (5)	311	458	574
Hartford Underwriters Ins Co	310	474	699
Horace Mann Insurance Co* (9)	289	454	439
Liberty Mutual Fire Ins Company	404	586	870
Massachusetts Bay Ins Company	212	286	428
Metropolitan Casualty Ins Co* (6)	328	469	699
Metropolitan P & C Ins Co* (6)	386	552	822
National Grange Mutual Ins Co	249	415	589
Nationwide Mutl Fire Ins Co* (7)	339	520	499
Pacific Indemnity Company	259	315	310
Peerless Insurance Company	263	356	367
Penn National Mutual Cas Ins Co	243	421	598
Prudential P & C Ins Company	425	458	842
Rockingham Mutual Ins Company	315	369	433
Royal Indemnity Company	318	432	591
Royal Insurance Company	318	432	591
Safeco Ins Co of America* (8)	270	445	801
Safeguard Insurance Company	318	432	591
Southern Ins Co of Virginia	330	535	484
Standard Fire Insurance Company	204	347	696
State Farm Fire & Cas Co* (2)	432	601	715
Travelers Cas & Surety Company	218	353	734
Travelers Ind Co of America	218	353	734
Travelers Property Cas Company	191	331	626
USAA* (3)	332	478	584
USAA Casualty Ins Company* (4)	373	535	654
Vigilant Insurance Company	281	333	328
VA Farm Bureau Fire & Cas Co	297	429	476
VA Farm Bureau Mutual Ins Co	270	390	433
VA Mutual Insurance Company	190	312	315
Windsor-Mount Joy Mutual	206	376	329

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	Norfolk	Roanoke	Charlotte Co. (1)
All America Insurance Company	\$291	\$201	290
Allstate Indemnity Company* (6)	515	443	1211
Allstate Insurance Company* (6)	582	481	1342
American Insurance Co* (10)	389	249	650
Amica Mutual Insurance Co	654	383	726
Armed Forces Ins Exchange	230	151	297
Atlantic Mutual Ins Company	300	236	336
Auto Insurance Co of Hartford	704	324	674
Auto-Owners Insurance Company	533	369	713
Balboa Insurance Company	706	516	1212
Cincinnati Insurance Company	353	321	627
Clarendon National Insurance Co	400	344	682
Economy Premier Assur Co* (6)	828	508	976
Erie Insurance Exchange	426	284	678
Farmers Insurance Exchange	1070	945	1862
Federal Insurance Company	363	310	442
First Liberty Insurance Corp	845	372	772
Great Northern Insurance Co	265	221	322
Harleysville Mutual Ins Company	417	369	739
Hartford of the Midwest* (5)	562	311	890
Hartford Underwriters Ins Co	686	347	1233
Horace Mann Insurance Co* (9)	536	259	810
Liberty Mutual Fire Ins Company	845	372	772
Massachusetts Bay Ins Company	410	247	399
Metropolitan Casualty Ins Co* (6)	549	333	728
Metropolitan P & C Ins Co* (6)	646	392	856
National Grange Mutual Ins Co	572	294	595
Nationwide Mutl Fire Ins Co* (7)	518	370	715
Pacific Indemnity Company	310	259	376
Peerless Insurance Company	356	279	570
Penn National Mutual Cas Ins Co	574	283	545
Prudential P & C Ins Company	832	286	912
Rockingham Mutual Ins Company	433	315	547
Royal Indemnity Company	616	284	745
Royal Insurance Company	616	284	745
Safeco Ins Co of America* (8)	615	286	602
Safeguard Insurance Company	616	284	745
Southern Ins Co of Virginia	466	319	578
Standard Fire Insurance Company	564	240	495
State Farm Fire & Cas Co* (2)	665	392	724
Travelers Cas & Surety Company	592	293	567
Travelers Ind Co of America	592	293	567
Travelers Property Cas Company	485	229	466
USAA* (3)	531	378	619
USAA Casualty Ins Company* (4)	595	423	692
Vigilant Insurance Company	328	281	399
VA Farm Bureau Fire & Cas Co	522	286	480
VA Farm Bureau Mutual Ins Co	476	262	437
VA Mutual Insurance Company	315	243	411
Windsor-Mount Joy Mutual	329	252	367

**SAMPLE HOMEOWNERS INSURANCE PREMIUM TABLE
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FRAME

	Alexandria	Richmond	Virginia Beach
All America Insurance Company	\$247	\$276	\$319
Allstate Indemnity Company* (6)	397	652	763
Allstate Insurance Company* (6)	442	734	858
American Insurance Co* (10)	233	323	408
Amica Mutual Insurance Co	427	588	744
Armed Forces Ins Exchange	171	210	270
Atlantic Mutual Ins Company	251	306	394
Auto Insurance Co of Hartford	302	505	986
Auto-Owners Insurance Company	442	502	591
Balboa Insurance Company	365	581	908
Cincinnati Insurance Company	362	369	406
Clarendon National Insurance Co	325	423	439
Economy Premier Assur Co* (6)	501	677	1188
Erie Insurance Exchange	304	472	545
Farmers Insurance Exchange	760	1265	1189
Federal Insurance Company	363	432	425
First Liberty Insurance Corp	435	631	936
Great Northern Insurance Co	258	315	310
Harleysville Mutual Ins Company	489	695	827
Hartford of the Midwest* (5)	345	509	638
Hartford Underwriters Ins Co	344	526	777
Horace Mann Insurance Co* (9)	331	522	506
Liberty Mutual Fire Ins Company	435	631	936
Massachusetts Bay Ins Company	236	318	476
Metropolitan Casualty Ins Co* (6)	353	505	751
Metropolitan P & C Ins Co* (6)	415	594	883
National Grange Mutual Ins Co	277	461	657
Nationwide Mutl Fire Ins Co*(7)	387	577	549
Pacific Indemnity Company	302	368	362
Peerless Insurance Company	292	395	407
Penn National Mutual Cas Ins Co	270	468	664
Prudential P & C Ins Company	466	502	923
Rockingham Mutual Ins Company	350	410	481
Royal Indemnity Company	346	470	643
Royal Insurance Company	346	470	643
Safeco Ins Co of America* (8)	300	494	890
Safeguard Insurance Company	346	470	643
Southern Ins Co of Virginia	375	608	550
Standard Fire Insurance Company	226	385	772
State Farm Fire & Cas Co* (2)	467	650	771
Travelers Cas & Surety Company	242	392	815
Travelers Ind Co of America	242	392	815
Travelers Property Cas Company	212	367	695
USAA* (3)	369	531	649
USAA Casualty Ins Company* (4)	414	595	728
Vigilant Insurance Company	328	390	384
VA Farm Bureau Fire & Cas Co	348	502	558
VA Farm Bureau Mutual Ins Co	316	456	507
VA Mutual Insurance Company	230	349	362
Windsor-Mount Joy Mutual	238	432	378

**SAMPLE HOMEOWNERS INSURANCE PREMIUM TABLE
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	FRAME		
	Norfolk	Roanoke	Charlotte Co. (1)
All America Insurance Company	\$323	\$223	\$398
Allstate Indemnity Company* (6)	546	470	1283
Allstate Insurance Company* (6)	619	511	1423
American Insurance Co* (10)	405	260	867
Amica Mutual Insurance Co	727	426	907
Armed Forces Ins Exchange	255	168	337
Atlantic Mutual Ins Company	334	262	461
Auto Insurance Co of Hartford	781	360	747
Auto-Owners Insurance Company	591	410	772
Balboa Insurance Company	743	543	1275
Cincinnati Insurance Company	399	363	698
Clarendon National Insurance Co	439	377	752
Economy Premier Assur Co* (6)	871	535	1129
Erie Insurance Exchange	456	315	728
Farmers Insurance Exchange	1189	1086	2025
Federal Insurance Company	425	363	517
First Liberty Insurance Corp	911	401	852
Great Northern Insurance Co	310	258	376
Harleysville Mutual Ins Company	463	410	874
Hartford of the Midwest* (5)	624	346	989
Hartford Underwriters Ins Co	762	386	1370
Horace Mann Insurance Co* (9)	618	298	911
Liberty Mutual Fire Ins Company	911	401	852
Massachusetts Bay Ins Company	455	274	513
Metropolitan Casualty Ins Co* (6)	590	359	800
Metropolitan P & C Ins Co* (6)	694	422	941
National Grange Mutual Ins Co	637	328	718
Nationwide Mutl Fire Ins Co* (7)	557	422	773
Pacific Indemnity Company	362	302	440
Peerless Insurance Company	395	310	676
Penn National Mutual Cas Ins Co	638	315	614
Prudential P & C Ins Company	913	314	1074
Rockingham Mutual Ins Company	481	350	620
Royal Indemnity Company	669	309	849
Royal Insurance Company	669	309	849
Safeco Ins Co of America* (8)	683	318	693
Safeguard Insurance Company	669	309	849
Southern Ins Co of Virginia	529	363	722
Standard Fire Insurance Company	626	266	549
State Farm Fire & Cas Co* (2)	718	422	781
Travelers Cas & Surety Company	657	325	628
Travelers Ind Co of America	657	325	628
Travelers Property Cas Company	538	254	517
USAA* (3)	590	420	856
USAA Casualty Ins Company* (4)	662	470	959
Vigilant Insurance Company	384	328	467
VA Farm Bureau Fire & Cas Co	611	334	562
VA Farm Bureau Mutual Ins Co	557	306	511
VA Mutual Insurance Company	362	295	451
Windsor-Mount Joy Mutual	378	288	402

- (1) Representative of premiums for the remainder of the state
- (2) Premium includes increased contents coverage written at replacement cost
- (3) Available to applicants meeting specified requirements (generally restricted to commissioned and non-commissioned military officers and their families). Premium includes a mandatory 1% Wind/Hail deductible for VA Beach & Norfolk
- (4) Available to applicants meeting specified requirements (generally restricted to ex-dependents of USAA members). Premium includes a mandatory 1% Wind/Hail deductible for VA Beach & Norfolk
- (5) Available to members of AARP
- (6) Premium includes a mandatory 2% Tropical Cyclone or Hurricane deductible for VA Beach & Norfolk
- (7) Premium includes a mandatory 1% Wind/Hail deductible for VA Beach & Norfolk and a mandatory \$1000 Wind/Hail deductible for Alexandria
- (8) Premium includes a mandatory \$500 deductible with a 1% Wind/Hail deductible (2% Wind/Hail deductible for VA Beach)
- (9) Premium includes a mandatory \$500 deductible
- (10) Premium includes full replacement cost coverage on dwelling and replacement cost on contents

The tables show premiums for a house insured for \$100,000.

The premiums include Personal Liability coverage of \$100,000 and Medical Payments to Others coverage of \$1,000.

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

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

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.

Homeowners Insurance

Sample Premium Tables 2003



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