



## 2020 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<br/>CRITERIA</b>                                                      | <b>SAMPLE INSURED PROFILES</b> |                             |           |           |           |           |           |
|---------------------------------------------------------------------------------|--------------------------------|-----------------------------|-----------|-----------|-----------|-----------|-----------|
| <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>                                                       |                                | \$300,000                   | \$300,000 | \$400,000 | \$300,000 | \$300,000 | \$400,000 |
| <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   |
| <b>INSURERS</b>                                                                 | <b>AS OF</b>                   | <b>SAMPLE INSURED RATES</b> |           |           |           |           |           |
| <a href="#">AIG</a>                                                             | 09/01/2020                     | \$2049                      | \$3537    | \$4557    | \$480     | \$891     | \$1494    |
| <a href="#">Allstate Property and Casualty Insurance Company</a>                | 09/01/2020                     | \$725                       | \$1243    | \$1702    | N/A       | N/A       | N/A       |
| <a href="#">Allstate Vehicle and Property Insurance Company</a>                 | 09/01/2020                     | N/A                         | N/A       | N/A       | \$364     | \$481     | \$573     |
| <a href="#">American Family Connect Property and Casualty Insurance Company</a> | 3/21/2020                      | \$746                       | \$1531    | \$2110    | \$462     | \$716     | \$888     |
| <a href="#">American Strategic</a>                                              | 09/01/2020                     | \$708                       | \$ 1089   | \$ 1618   | \$507     | \$860     | \$1304    |
| <a href="#">Amica Mutual</a>                                                    | 09/01/2020                     | \$718                       | \$1477    | \$2291    | \$238     | \$407     | \$587     |
| <a href="#">Armed Forces Insurance</a>                                          | 09/01/2020                     | \$922                       | \$1626    | \$2335    | \$719     | \$1215    | \$1712    |
| <a href="#">The Cincinnati Insurance Company</a>                                | 9/1/2018                       | \$501                       | \$962     | \$1414    | \$342     | \$664     | \$987     |
| <a href="#">Electric Insurance Company</a>                                      | 11/22/2020                     | \$371                       | \$650     | \$1071    | \$347     | \$559     | \$772     |

| <b>SAMPLE<br/>CRITERIA</b>                                                                                                                                                                                                                            | <b>SAMPLE INSURED PROFILES</b> |                                                                                                               |                                                                                                               |                                                                                                               |                                                                                                         |                                                                                                         |                                                                                                         |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------|---------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|
| <i>Form</i><br><i>Dwelling</i><br><i>Personal Property</i><br><i>Replacement Costs</i><br><i>5 Year Loss History</i><br><i>Liability Coverage</i><br><i>Medical Payments</i><br><i>Deductible</i><br><i>Credit Score</i><br><i>Building Structure</i> |                                | HO-3<br>\$250,000<br>\$125,000<br>Yes<br>No Claims<br>\$300,000<br>\$1,000<br>\$1,000<br>Mid-range<br>Masonry | HO-3<br>\$500,000<br>\$250,000<br>Yes<br>No Claims<br>\$300,000<br>\$1,000<br>\$1,000<br>Mid-range<br>Masonry | HO-3<br>\$750,000<br>\$375,000<br>Yes<br>No Claims<br>\$400,000<br>\$1,000<br>\$1,000<br>Mid-range<br>Masonry | HO-6<br>n/a<br>\$125,000<br>Yes<br>No Claims<br>\$300,000<br>\$1,000<br>\$1,000<br>Mid-range<br>Masonry | HO-6<br>n/a<br>\$250,000<br>Yes<br>No Claims<br>\$300,000<br>\$1,000<br>\$1,000<br>Mid-range<br>Masonry | HO-6<br>n/a<br>\$375,000<br>Yes<br>No Claims<br>\$400,000<br>\$1,000<br>\$1,000<br>Mid-range<br>Masonry |
| Erie Insurance Company                                                                                                                                                                                                                                | 08/01/2020                     | \$757                                                                                                         | \$1558                                                                                                        | \$2391                                                                                                        | \$373                                                                                                   | \$502                                                                                                   | \$632                                                                                                   |
| Federal                                                                                                                                                                                                                                               | 05/07/2019                     | \$846                                                                                                         | \$1622                                                                                                        | \$ 2465                                                                                                       | \$547                                                                                                   | \$ 1047                                                                                                 | \$1661                                                                                                  |
| Great Northern                                                                                                                                                                                                                                        | 05/07/2019                     | \$683                                                                                                         | \$1303                                                                                                        | \$1929                                                                                                        | \$469                                                                                                   | \$893                                                                                                   | \$1335                                                                                                  |
| Hartford – Accident and Indemnity                                                                                                                                                                                                                     | 09/01/2020                     | \$1167                                                                                                        | \$1819                                                                                                        | \$2376                                                                                                        | \$256                                                                                                   | \$425                                                                                                   | \$588                                                                                                   |
| Hartford – Hartford Casualty                                                                                                                                                                                                                          | 09/01/2020                     | \$1097                                                                                                        | \$1706                                                                                                        | \$2225                                                                                                        | \$243                                                                                                   | \$399                                                                                                   | \$556                                                                                                   |
| Hartford -Hartford Fire                                                                                                                                                                                                                               | 09/01/2020                     | \$1070                                                                                                        | \$1663                                                                                                        | \$2167                                                                                                        | \$240                                                                                                   | \$390                                                                                                   | \$543                                                                                                   |
| Hartford – Trumbull                                                                                                                                                                                                                                   | 09/01/2020                     | \$1049                                                                                                        | \$1631                                                                                                        | \$2124                                                                                                        | \$235                                                                                                   | \$384                                                                                                   | \$534                                                                                                   |
| Homesite Insurance Company of the Midwest                                                                                                                                                                                                             | 8/1/2020                       | \$919                                                                                                         | \$1634                                                                                                        | \$2372                                                                                                        | \$562                                                                                                   | \$1024                                                                                                  | \$1492                                                                                                  |
| Horace Mann                                                                                                                                                                                                                                           | 09/01/2020                     | \$730                                                                                                         | \$1219                                                                                                        | \$1708                                                                                                        | \$380                                                                                                   | \$745                                                                                                   | \$1108                                                                                                  |
| Liberty Mutual                                                                                                                                                                                                                                        | 08/25/2020                     | N/A                                                                                                           | N/A                                                                                                           | N/A                                                                                                           | \$540                                                                                                   | \$1039                                                                                                  | \$1543                                                                                                  |
| Metropolitan Group                                                                                                                                                                                                                                    | 09/01/2020                     | \$616                                                                                                         | \$1260                                                                                                        | \$2011                                                                                                        | \$363                                                                                                   | \$751                                                                                                   | \$1181                                                                                                  |
| Nationwide General                                                                                                                                                                                                                                    | 09/01/2020                     | \$585                                                                                                         | \$985                                                                                                         | \$1481                                                                                                        | \$207                                                                                                   | \$272                                                                                                   | \$353                                                                                                   |
| Pacific Indemnity                                                                                                                                                                                                                                     | 05/07/2019                     | \$846                                                                                                         | \$1622                                                                                                        | \$2465                                                                                                        | \$547                                                                                                   | \$1047                                                                                                  | \$1661                                                                                                  |
| Privilege Underwriters Reciprocal Exchange                                                                                                                                                                                                            | 09/01/2020                     | \$503                                                                                                         | \$807                                                                                                         | \$1613                                                                                                        | \$555                                                                                                   | \$578                                                                                                   | \$593                                                                                                   |
| QBE Insurance                                                                                                                                                                                                                                         | 09/20/2018                     | \$1702                                                                                                        | \$3529                                                                                                        | \$5395                                                                                                        | \$1018                                                                                                  | \$1374                                                                                                  | \$1736                                                                                                  |
| State Farm                                                                                                                                                                                                                                            |                                | \$1260                                                                                                        | \$2100                                                                                                        | \$2967                                                                                                        | \$573                                                                                                   | \$931                                                                                                   | \$1331                                                                                                  |
| Stillwater Insurance Company                                                                                                                                                                                                                          | 09/01/2020                     | \$691                                                                                                         | \$1305                                                                                                        | \$1935                                                                                                        | \$578                                                                                                   | \$1223                                                                                                  | \$1913                                                                                                  |
| Travelers Personal Security                                                                                                                                                                                                                           | 09/01/2020                     | \$434                                                                                                         | \$867                                                                                                         | \$1165                                                                                                        | \$223                                                                                                   | \$370                                                                                                   | \$519                                                                                                   |
| USAA                                                                                                                                                                                                                                                  | 8/24/2020                      | \$870                                                                                                         | \$1522                                                                                                        | \$2134                                                                                                        | \$235                                                                                                   | \$352                                                                                                   | \$530                                                                                                   |
| USAA – CIC                                                                                                                                                                                                                                            | 8/24/2020                      | \$836                                                                                                         | \$1466                                                                                                        | \$2058                                                                                                        | \$278                                                                                                   | \$418                                                                                                   | \$565                                                                                                   |
| USAA – Garrison                                                                                                                                                                                                                                       | 8/24/2020                      | \$896                                                                                                         | \$1574                                                                                                        | \$2214                                                                                                        | \$290                                                                                                   | \$436                                                                                                   | \$589                                                                                                   |
| USAA – GIC                                                                                                                                                                                                                                            | 8/24/2020                      | \$861                                                                                                         | \$1533                                                                                                        | \$2173                                                                                                        | \$125                                                                                                   | \$161                                                                                                   | \$224                                                                                                   |
| Vault Insurance                                                                                                                                                                                                                                       | 02/17/2020                     | \$787                                                                                                         | \$1475                                                                                                        | \$2013                                                                                                        | \$548                                                                                                   | \$883                                                                                                   | \$1248                                                                                                  |
| Vigilant                                                                                                                                                                                                                                              | 05/07/2019                     | \$795                                                                                                         | \$1522                                                                                                        | \$2278                                                                                                        | \$547                                                                                                   | \$1047                                                                                                  | \$1661                                                                                                  |