

# Homeowners Insurance

Sample Premium Tables  
2012/13



## Prepared by

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**SAMPLE HOMEOWNERS INSURANCE PREMIUM TABLE  
ANNUAL PREMIUMS EFFECTIVE APRIL 1, 2012  
BASED ON VIRGINIA'S 25 LARGEST COMPANIES  
BY MARKET SHARE**

**MASONRY**

	ALEXANDRIA	RICHMOND	VIRGINIA BEACH
Alfa Alliance Insurance Corp* (2)	317	377	996
Allstate Indemnity Co* (3)	827	1593	1570
Allstate Insurance Co* (3)	992	1689	1687
Allstate Property & Cas Co* (3)	922	1344	1228
Auto Ins Co of Hartford* (3)	585	978	2025
Erie Insurance Exchange* (2)	386	654	1104
Farmers Insurance Exchange* (3)	1489	2446	2612
First Liberty Insurance Corp* (3)	779	1040	1714
Great Northern Insurance Co* (3)	351	319	490
Homesite Insurance Co* (3)	484	626	1069
Liberty Insurance Corporation*(3)	828	906	1073
Liberty Mutual Fire Ins Co* (3)	779	1040	1714
Metropolitan P & C Ins Co* (3)	398	560	959
Nationwide Mutual Fire Ins* (3)	605	678	912
Nationwide P & C Ins Co*(3)	696	798	945
Rockingham Mutual Ins Co* (3)	438	413	834
Standard Fire Insurance Co*(3)	391	690	N/A
State Farm Fire & Cas Co* (2/3/4)	393	573	829
TravCo Insurance Co* (2/3)	415	565	1118
Travelers Cas & Surety Co* (3)	503	764	1743
Travelers Property Cas Co* (3)	369	647	N/A
USAA* (2/3/5)	503	651	1170
USAA Casualty Ins Co* (2/3/6)	697	696	1237
VA Farm Bureau Fire & Cas*(3)	506	695	997
VA Farm Bureau Mutual Ins* (3)	411	565	810

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	NORFOLK	ROANOKE	CHARLOTTE CO. (1)
Alfa Alliance Insurance Corp* (2)	928	343	806
Allstate Indemnity Co* (3)	1427	1078	2209
Allstate Insurance Co* (3)	1534	1161	2422
Allstate Property & Cas Co* (3)	1104	719	1258
Auto Ins Co of Hartford* (3)	1509	677	1258
Erie Insurance Exchange* (2)	907	469	940
Farmers Insurance Exchange* (3)	2423	1795	3663
First Liberty Insurance Corp* (3)	1565	747	1553
Great Northern Insurance Co* (3)	490	351	552
Homesite Insurance Co* (3)	1137	618	781
Liberty Insurance Corporation*(3)	963	813	1064
Liberty Mutual Fire Ins Co* (3)	1565	747	1553
Metropolitan P & C Ins Co* (3)	899	511	1076
Nationwide Mutual Fire Ins* (3)	883	605	1206
Nationwide P & C Ins Co* (3)	969	696	1259
Rockingham Mutual Ins Co* (3)	713	374	606
Standard Fire Insurance Co*(3)	1140	465	N/A
State Farm Fire & Cas Co* (2/3/4)	753	599	648
TravCo Insurance Co* (2/3)	1550	443	817
Travelers Cas & Surety Co* (3)	1286	620	1053
Travelers Property Cas Co* (3)	967	450	N/A
USAA* (2/3/5)	1164	630	779
USAA Casualty Ins Co* (2/3/6)	1189	677	880
VA Farm Bureau Fire & Cas*(3)	1013	489	840
VA Farm Bureau Mutual Ins*(3)	822	397	810

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**FRAME**

	ALEXANDRIA	RICHMOND	VIRGINIA BEACH
Alfa Alliance Insurance Corp* (2)	353	421	1110
Allstate Indemnity Co* (3)	884	1713	1694
Allstate Insurance Co* (3)	1061	1819	1821
Allstate Property & Cas Co* (3)	1008	1480	1404
Auto Ins Co of Hartford* (3)	614	1028	2127
Erie Insurance Exchange* (2)	417	608	890
Farmers Insurance Exchange* (3)	1616	2628	2900
First Liberty Insurance Corp* (3)	865	1176	1905
Great Northern Insurance Co* (3)	408	370	572
Homesite Insurance Co* (3)	527	685	1177
Liberty Insurance Corporation*(3)	824	914	1093
Liberty Mutual Fire Ins Co* (3)	865	1176	1905
Metropolitan P & C Ins Co* (3)	428	601	1031
Nationwide Mutual Fire Ins* (3)	688	754	1007
Nationwide P & C Ins Co* (3)	792	886	1042
Rockingham Mutual Ins Co* (3)	438	459	927
Standard Fire Insurance Co*(3)	410	724	N/A
State Farm Fire & Cas Co* (2/3/4)	466	682	987
TravCo Insurance Co* (2/3)	433	586	1190
Travelers Cas & Surety Co* (3)	528	802	1832
Travelers Property Cas Co* (3)	389	679	N/A
USAA* (2/3/5)	545	713	1292
USAA Casualty Ins Co* (2/3/6)	763	767	1382
VA Farm Bureau Fire & Cas*(3)	587	806	1157
VA Farm Bureau Mutual Ins*(3)	476	654	939

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**FRAME**

	NORFOLK	ROANOKE	CHARLOTTE CO. (1)
Alfa Alliance Insurance Corp* (2)	1035	383	882
Allstate Indemnity Co* (3)	1541	1152	2301
Allstate Insurance Co* (3)	1657	1239	2523
Allstate Property & Cas Co* (3)	1285	793	1179
Auto Ins Co of Hartford* (3)	1585	711	1359
Erie Insurance Exchange* (2)	932	540	1008
Farmers Insurance Exchange* (3)	2690	2059	3983
First Liberty Insurance Corp* (3)	1739	830	1840
Great Northern Insurance Co* (3)	572	408	644
Homesite Insurance Co* (3)	1251	675	855
Liberty Insurance Corporation*(3)	976	816	1073
Liberty Mutual Fire Ins Co* (3)	1739	830	1840
Metropolitan P & C Ins Co* (3)	966	549	1182
Nationwide Mutual Fire Ins* (3)	973	688	1304
Nationwide P & C Ins Co* (3)	1068	792	1363
Rockingham Mutual Ins Co* (3)	793	415	687
Standard Fire Insurance Co*(3)	1198	489	N/A
State Farm Fire & Cas Co* (2/3/4)	896	714	771
TravCo Insurance Co* (2/3)	1664	462	827
Travelers Cas & Surety Co* (3)	1351	651	1138
Travelers Property Cas Co* (3)	1017	473	N/A
USAA* (2/3/5)	1286	686	887
USAA Casualty Ins Co* (2/3/6)	1328	750	1024
VA Farm Bureau Fire & Cas*(3)	1174	568	983
VA Farm Bureau Mutual Ins*(3)	953	461	939

- (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).

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. Premiums in these tables have been rounded to the nearest dollar. N/A indicates that the company does not write business in that area of the state.

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.