

Homeowners Insurance

Sample Premium Tables
2016/17



Prepared by

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**SAMPLE HOMEOWNERS INSURANCE PREMIUM TABLE
ANNUAL PREMIUMS EFFECTIVE APRIL 1, 2016
BASED ON VIRGINIA'S 25 LARGEST COMPANIES
BY MARKET SHARE**

MASONRY

	ALEXANDRIA	RICHMOND	VIRGINIA BEACH
Allstate Indemnity Co* (3)	\$911	\$1754	\$1711
Allstate Insurance Co* (3)	1011	1726	1731
Allstate Property & Cas Co* (3)	1056	1534	1380
Allstate Vehicle & Prop Ins Co* (3)	1153	1333	1784
American Strategic Ins. Co* (2/3)	532	596	928
Erie Insurance Co	372	492	963
Erie Insurance Exchange	510	901	1465
Farmers Insurance Exchange	1212	2020	1938
Homesite Insurance Co	545	722	1173
Liberty Insurance Corporation*(3)	1121	1194	1370
Liberty Mutual Fire Ins Co* (3)	1192	1614	2894
Liberty Mutual Insurance Co* (3)	1181	1253	1441
Mid-Century Insurance Co	823	685	1686
Nationwide General Ins Co* (3)	742	756	991
Nationwide Mutual Fire Ins* (3)	637	734	987
Nationwide P&C Ins Co* (3)	786	917	1083
Safeco Ins Co of Illinois* (3)	398	578	1616
Standard Fire Insurance Co* (2/3)	414	730	N/A
State Farm Fire & Cas Co* (2/3/4)	646	758	1113
TravCo Insurance Co* (3)	457	625	1219
Travelers Cas & Surety Co* (2/3)	532	807	1801
USAA* (2/3/4/5)	499	755	1339
USAA Casualty Ins Co* (2/3/4/6)	618	776	1273
USAA General Ind Co* (2/3/4/6)	654	797	1301
VA Farm Bureau Mutual Ins* (3)	559	818	1590

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	NORFOLK	ROANOKE	CHARLOTTE CO. (1)
Allstate Indemnity Co* (3)	\$1620	\$1191	\$3010
Allstate Insurance Co* (3)	1648	1183	2473
Allstate Property & Cas Co* (3)	1292	821	1307
Allstate Vehicle & Prop Ins Co* (3)	1722	1187	2371
American Strategic Ins. Co.*(2/3)	1046	619	920
Erie Insurance Co	1087	526	746
Erie Insurance Exchange	1199	670	1203
Farmers Insurance Exchange	1740	1637	3286
Homesite Insurance Co	1309	656	1296
Liberty Insurance Corporation* (3)	1256	1106	1308
Liberty Mutual Fire Ins Co* (3)	2642	1144	2394
Liberty Mutual Insurance Co* (3)	1323	1164	1379
Mid-Century Insurance Co	1124	807	1430
Nationwide General Ins Co* (3)	1036	634	938
Nationwide Mutual Fire Ins* (3)	952	637	1262
Nationwide P & C Ins Co* (3)	1106	786	1416
Safeco Ins. Co of Illinois* (3)	1158	495	1049
Standard Fire Insurance Co*(2/3)	1203	492	N/A
State Farm Fire & Cas Co* (2/3/4)	1101	793	877
TravCo Insurance Co* (3)	1664	486	931
Travelers Cas & Surety Co* (2/3)	1357	656	1115
USAA* (2/3/4/5)	1369	609	934
USAA Casualty Ins Co* (2/3/4/6)	1247	665	1047
USAA General Ind Co* (2/3/4/6)	1275	661	945
VA Farm Bureau Mutual Ins* (3)	1308	528	1026

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FRAME

	ALEXANDRIA	RICHMOND	VIRGINIA BEACH
Allstate Indemnity Co* (3)	\$974	\$1884	\$1845
Allstate Insurance Co* (3)	1082	1860	1869
Allstate Property & Cas Co* (3)	1156	1688	1578
Allstate Vehicle & Prop Ins Co* (3)	1200	1409	1916
American Strategic Ins. Co* (2/3)	565	637	1014
Erie Insurance Co	385	519	992
Erie Insurance Exchange	582	929	1508
Farmers Insurance Exchange	1115	1878	1667
Homesite Insurance Co	594	792	1292
Liberty Insurance Corporation* (3)	1123	1206	1397
Liberty Mutual Fire Ins Co* (3)	1330	1802	3231
Liberty Mutual Insurance Co* (3)	1184	1268	1470
Mid-Century Insurance Co	857	711	1814
Nationwide General Ins Co* (3)	744	776	1035
Nationwide Mutual Fire Ins.* (3)	707	816	1097
Nationwide P & C Ins Co* (3)	865	1010	1194
Safeco Ins. Co of Illinois* (3)	442	642	1795
Standard Fire Insurance Co*(2/3)	435	767	N/A
State Farm Fire & Cas Co* (2/3/4)	719	845	1255
TravCo Insurance Co* (3)	476	648	1297
Travelers Cas & Surety Co* (2/3)	559	849	1892
USAA* (2/3/4/5)	522	792	1403
USAA Casualty Ins Co* (2/3/4/6)	644	814	1338
USAA General Ind Co* (2/3/4/6)	674	828	1355
VA Farm Bureau Mutual Ins* (3)	648	948	1843

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FRAME

	NORFOLK	ROANOKE	CHARLOTTE CO. (1)
Allstate Indemnity Co* (3)	\$1753	\$1273	\$3130
Allstate Insurance Co* (3)	1788	1263	2577
Allstate Property & Cas Co* (3)	1508	906	1513
Allstate Vehicle & Prop Ins Co* (3)	1830	1232	2527
American Strategic Ins Co* (2/3)	1153	659	1168
Erie Insurance Co	1133	548	797
Erie Insurance Exchange	1236	771	1292
Farmers Insurance Exchange	1539	1424	2977
Homesite Insurance Co	1443	717	1430
Liberty Insurance Corporation* (3)	1276	1116	1321
Liberty Mutual Fire Ins Co* (3)	2950	1277	2790
Liberty Mutual Insurance Co* (3)	1343	1174	1391
Mid-Century Insurance Co	1178	833	1535
Nationwide General Ins Co* (3)	1111	642	1097
Nationwide Mutual Fire Ins* (3)	1058	707	1374
Nationwide P & C Ins Co* (3)	1219	865	1541
Safeco Ins. Co of Illinois* (3)	1286	550	1209
Standard Fire Insurance Co* (2/3)	1264	517	N/A
State Farm Fire & Cas Co* (2/3/4)	1240	882	978
TravCo Insurance Co* (3)	1783	507	945
Travelers Cas & Surety Co* (2/3)	1426	691	1205
USAA* (2/3/4/5)	1437	636	1008
USAA Casualty Ins Co* (2/3/4/6)	1316	695	1133
USAA General Ind Co* (2/3/4/6)	1334	686	1005
VA Farm Bureau Mutual Ins* (3)	1517	618	1200

- (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.

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.