

Homeowners Insurance

Sample Premium Tables
2018/19



Prepared by

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**SAMPLE HOMEOWNERS INSURANCE PREMIUM TABLE
ANNUAL PREMIUMS EFFECTIVE APRIL 1, 2018
BASED ON VIRGINIA'S 25 LARGEST COMPANIES
BY MARKET SHARE**

MASONRY

	ALEXANDRIA	RICHMOND	VIRGINIA BEACH
Allstate Indemnity Co. (3)	\$911	\$1,754	\$1,711
Allstate Ins. Co. (3)	1,011	1,726	1,731
Allstate Property & Cas Co. (3)	1,237	1,746	1,615
Allstate Vehicle & Prop Ins. Co. (3)	1,354	1,354	2,112
American Strategic Ins. Corp. (3)	565	630	887
Donegal Mutual Ins. Co. (3)	479	440	826
Erie Ins. Co. (3)	426	609	1,227
Erie Ins. Exchange (3)	524	955	1,494
Garrison P&C Ins. Co. (2/3/4/6)	727	859	1,470
Homesite Ins. Co. (3)	695	898	1,406
Homesite Ins. Co. of the Midwest (3)	539	558	764
Liberty Ins. Corp. (3)	1,175	1,249	1,435
Liberty Mutual Ins. Co. (3)	1,236	1,314	1,512
Nationwide General Ins. Co. (3)	867	880	1,149
Nationwide Mutual Fire Ins. (3)	645	744	997
Nationwide P&C Ins. Co. (3)	837	975	1,141
Rockingham Ins. (3)	464	511	1,031
Safeco Ins. Co. of Illinois (3)	473	683	1,922
Standard Fire Ins. Co. (2/3)	414	730	1,571
State Farm Fire & Cas Co. (2/3/4)	678	773	1,075
TravCo Ins. Co. (3)	468	644	1,250
USAA (2/3/4/5)	561	836	1,505
USAA Casualty Ins. Co. (2/3/4/6)	640	794	1,292
USAA General Ind. Co. (2/3/4/6)	705	833	1,394
VA Farm Bureau Mutual Ins. (3)	441	630	1,308

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MASONRY

	NORFOLK	ROANOKE	CHARLOTTE CO. (1)
Allstate Indemnity Co. (3)	\$1,620	\$1,191	\$3,010
Allstate Insurance Co. (3)	1,648	1,183	2,473
Allstate Property & Cas Co. (3)	1,523	937	1,483
Allstate Vehicle & Prop Ins. Co. (3)	1,911	1,340	2,785
American Strategic Ins. Corp. (3)	971	605	865
Donegal Mutual Ins. Co. (3)	802	473	680
Erie Ins. Co. (3)	1,398	604	912
Erie Ins. Exchange (3)	1,199	710	1,214
Garrison P&C Ins. Co. (2/3/4/6)	1,435	742	1,066
Homesite Ins. Co. (3)	1,564	831	1,652
Homesite Ins. Co. of the Midwest (3)	984	489	739
Liberty Ins. Corp. (3)	1,314	1,159	1,374
Liberty Mutual Ins. Co. (3)	1,385	1,220	1,443
Nationwide General Ins. Co. (3)	1,198	738	1,082
Nationwide Mutual Fire Ins. (3)	963	645	1,280
Nationwide P&C Ins. Co. (3)	1,163	837	1,511
Rockingham Ins. (3)	881	440	713
Safeco Ins. Co. of Illinois (3)	1,377	588	1,248
Standard Fire Ins. Co. (2/3)	1,203	492	568
State Farm Fire & Cas Co. (2/3/4)	1,066	808	922
TravCo Ins. Co. (3)	1,704	500	952
USAA (2/3/4/5)	1,397	695	1,030
USAA Casualty Ins. Co. (2/3/4/6)	1,258	659	1,032
USAA General Ind. Co. (2/3/4/6)	1,376	713	1,021
VA Farm Bureau Mutual Ins. (3)	1,076	434	852

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FRAME

	ALEXANDRIA	RICHMOND	VIRGINIA BEACH
Allstate Indemnity Co. (3)	\$974	\$1,884	\$1,845
Allstate Ins. Co. (3)	1,082	1,860	1,869
Allstate Property & Cas Co. (3)	1,364	1,921	1,837
Allstate Vehicle & Prop Ins. Co. (3)	1,384	1,401	2,206
American Strategic Ins. Corp. (3)	597	669	960
Donegal Mutual Ins. Co. (3)	521	478	898
Erie Ins. Co. (3)	443	640	1,271
Erie Ins. Exchange (3)	597	985	1,539
Garrison P&C Ins. Co. (2/3/4/6)	768	913	1,565
Homesite Ins. Co. (3)	755	980	1,545
Homesite Ins. Co. of the Midwest (3)	535	554	759
Liberty Ins. Corp. (3)	1,179	1,263	1,462
Liberty Mutual Ins. Co. (3)	1,237	1,370	1,542
Nationwide General Ins. Co. (3)	869	903	1,200
Nationwide Mutual Fire Ins. (3)	717	826	1,108
Nationwide P&C Ins. Co. (3)	922	1,074	1,258
Rockingham Ins. (3)	514	568	1,143
Safeco Ins. Co. of Illinois (3)	526	759	2,135
Standard Fire Ins. Co. (2/3)	435	767	1,650
State Farm Fire & Cas Co. (2/3/4)	755	859	1,210
TravCo Ins. Co. (3)	488	668	1,329
USAA (2/3/4/5)	591	881	1,591
USAA Casualty Ins. Co. (2/3/4/6)	675	840	1,374
USAA General Ind. Co. (2/3/4/6)	734	877	1,469
VA Farm Bureau Mutual Ins. (3)	511	731	1,517

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FRAME

	NORFOLK	ROANOKE	CHARLOTTE CO. (1)
Allstate Indemnity Co. (3)	\$1,753	\$1,273	\$3,130
Allstate Ins. Co. (3)	1,788	1,263	2,576
Allstate Property & Cas Co. (3)	1,694	1,035	1,718
Allstate Vehicle & Prop Ins. Co. (3)	1,990	1,365	2,913
American Strategic Ins. Corp. (3)	1,059	641	952
Donegal Mutual Ins. Co. (3)	872	514	854
Erie Ins. Co. (3)	1,468	629	974
Erie Ins. Exchange (3)	1,235	817	1,304
Garrison P&C Ins. Co. (2/3/4/6)	1,525	791	1,151
Homesite Ins. Co. (3)	1,720	906	1,820
Homesite Ins. Co. of the Midwest (3)	978	486	735
Liberty Ins. Corp. (3)	1,335	1,168	1,384
Liberty Mutual Ins. Corp. (3)	1,406	1,228	1,456
Nationwide General Ins. Co. (3)	1,284	748	1,279
Nationwide Mutual Fire Ins. (3)	1,069	717	1,393
Nationwide P&C Ins. Co. (3)	1,283	922	1,644
Rockingham Ins. (3)	981	489	807
Safeco Ins. Co. of Illinois (3)	1,530	653	1,437
Standard Fire Ins. Co. (2/3)	1,264	517	597
State Farm Fire & Cas Co. (2/3/4)	1,199	900	1,027
TravCo Ins. Co. (3)	1,825	521	967
USAA (2/3/4/5)	1,492	733	1,106
USAA Casualty Ins. Co. (2/3/4/6)	1,335	701	1,114
USAA General Ind. Co. (2/3/4/6)	1,446	751	1,088
VA Farm Bureau Mutual Ins. (3)	1,249	503	997

Any exceptions to these criteria are noted by the following footnotes:

- (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.

Premiums in these tables have been rounded to the nearest dollar.

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.