

MONTANA



Homeowners, Condominium
and Renters Insurance
2015 RATE COMPARISON GUIDE



Dear Fellow Montanan:

I am pleased to provide you with the Montana *2015 Homeowners, Condominium and Renters Insurance Rate Comparison Guide*. One of my goals as Commissioner of Securities and Insurance is to help you to be an informed buyer. I believe in order to maintain a healthy, competitive marketplace, it is critically important to provide consumers with the tools they need to compare insurance rates.



Monica J. Lindeen

This guide gives you a general idea of rates available in Montana. *For specific information, you must contact the individual insurance companies.*

Comparison shopping takes time, but can save you money. I encourage you to put this guide to work for you. Shop carefully, and contact my office if you have any questions or need additional assistance. Knowledgeable staff is available to assist you with a wide range of insurance issues. Please call the consumer hotline at 1-800-332-6148; the number in Helena is 444-2040. You will also find more useful information on our web site at www.csi.mt.gov.

Sincerely,

A handwritten signature in cursive script that reads "Monica J. Lindeen".

Monica J. Lindeen
Commissioner of Securities & Insurance
Montana State Auditor

About this guide

This guide compares how much a Montana homeowner, condominium owner or renter **might** pay for insurance coverage in nine different geographic areas: Billings, Bozeman, Butte, Glendive, Great Falls, Helena, Kalispell, Missoula and Scobey. For each area, an annual premium (cost) is calculated for in-city and rural residences. The rural premiums are based on a fire protection class code of 9, which is outside of the city limits.

Ten companies that sell the most homeowners insurance in Montana chose to participate in our survey and their sample rates are featured in the charts on pages 7-15 of this guide.

If you find any terms, phrases or concepts confusing, we encourage you to read the ***Montana Consumer Guide to Homeowners Insurance***, a CSI booklet available at www.csi.mt.gov/consumers or by calling 1-800-332-6148.

How to use this guide

The premium quotes from the insurance companies listed in this guide are:

- Based on the amount you pay every year, in which the full amount has been paid when your coverage begins.
- Based on three years of previous coverage.
- Based on owner-occupied dwellings, with the exception of example.
- Based on dwellings with no plumbing, wiring, or heating/cooling updates, with the exception of example 5.
- Based on structures of frame construction. Generally, companies offer discounts for masonry or fire-resistant structures.
- Based on rates in effect as of January 1, 2015. If a company's rates have changed since then, these quotes may no longer be accurate; (*Please keep in mind the premiums quoted are only examples. Your individual situation may include factors that will be reflected in the premiums quoted to you.*)
- Based on the assumption that previous insurance exists and that this is for new business, not a renewal.
- Based on the coverage explained in each example. For instance, flood and earthquake coverage are not included.

Coverage

The examples in this guide contain the companies' specific coverage for the following policy types:

H03/H05 Standard *homeowner* policy that insures contents and structure for hazards that are named in the policy; also provides medical and liability coverage.

H04 Standard *renter* policy that covers contents only and also provides some medical and liability coverage.

H06 Standard *condominium* unit owner's policy that covers contents, inner walls, medical, and liability coverage.

Insurers

Not every insurer will offer you coverage. Each insurer has requirements which you must meet in order to become insured.

Need More Help?

Trained professionals are available to assist you on a wide range of insurance issues.

Call the CSI Insurance Hotline

1-800-332-6148

Nine different insurance scenarios are outlined below.

Find the example that best matches your situation. Then refer to the corresponding chart on the following pages and find your geographic region.

Please note: The plans included in this guide are examples only.

Example One

These premiums apply to a single family, well-maintained home, without a wood stove. This 30-year-old home has a replacement cost of \$225,000 and the owners want to purchase insurance for that amount. The owners have a Labrador retriever. There have been no claims in the last three years and the owners replaced the composite roof last year.

Coverages: Deductible \$1,000; Personal liability \$100,000, Medical Payments \$1,000 per person, outbuildings 10% of dwelling. All other coverages, including personal property, additional living expenses, and limits on dwelling, are rated according to an HO3 or comparable policy.

- If example one most closely matches your insurance situation, refer to the example one chart on page 7 for sample rate quotes.

Example Two

These premiums apply to a single family, well-maintained home, without a wood stove. This 30-year-old home has a replacement cost of \$160,000 and the owners want to purchase insurance for that amount. The owners have a Labrador retriever. One year ago the composite roof was damaged due to a hailstorm and it was replaced by the carrier at a cost of \$8,000. There have been no other claims in the last three years.

Coverages: Deductible \$1,000; Personal liability \$100,000, Medical Payments \$1,000 per person, outbuildings 10% of dwelling. All other coverages, including personal property, additional living expenses, and limits on dwelling, are rated according to an HO3 or comparable policy.

- If example two most closely matches your insurance situation, refer to the example two chart on page 8 for sample rate quotes.

Example Three

These premiums apply to a single family, well-maintained home, with a wood stove. This 5-year-old home has a replacement cost of \$275,000 and the owners want to purchase insurance for that amount. The owners have a miniature poodle. There have been no claims in the last three years and the original composite roof is in excellent condition.

Coverages: Deductible \$1,000; Personal liability \$100,000, Medical Payments \$1,000 per person, outbuildings 10% of dwelling. All other coverages, including personal property, additional living expenses, and limits on dwelling, are rated according to an HO3 or comparable policy.

- If example three most closely matches your insurance situation, refer to the example three chart on page 9 for sample rate quotes.

Example Four

These premiums apply to a single family, well-maintained home, without a wood stove. This 50-year-old home has a replacement cost of \$350,000 and the owners want to purchase \$150,000 of coverage. There have been no claims in the last three years. The original plumbing, wiring, and heating/cooling have not been replaced and the composite roof is ten years old.

Coverages: Deductible \$1,000; Personal liability \$100,000, Medical Payments \$1,000 per person, outbuildings 10% of dwelling. All other coverages, including personal property, additional living expenses, and limits on dwelling, are rated according to an HO3 or comparable policy.

- If example four most closely matches your insurance situation, refer to the example four chart on page 10 for sample rate quotes.

Example Five

These premiums apply to a single family, well-maintained home, without a wood stove. This 50-year-old home has a replacement cost of \$350,000 and the owners want to purchase insurance for that amount. There have been no claims in the last three years. The plumbing, wiring, and heating/cooling were updated two years ago, and the composite roof is two years old.

Coverages: Deductible \$1,000; Personal liability \$100,000, Medical Payments \$1,000 per person, outbuildings 10% of dwelling. All other coverages, including personal property, additional living expenses, and limits on dwelling, are rated according to an HO3 or comparable policy.

- If example five most closely matches your insurance situation, refer to the example five chart on page 11 for sample rate quotes.

Example Six

These premiums apply to a 10-year-old well-maintained condominium in a 10 unit complex without wood stoves. The contents are valued at \$80,000. There have been no claims in the last three years.

Coverages: Deductible \$1,000; Personal liability \$100,000, Medical Payments \$1,000 per person. Coverage is on a replacement cost basis; all other coverage is rated according to an HO6 or comparable policy. Coverage for the structure and any improvements is not included.

- If example six most closely matches your insurance situation, refer to the example six chart on page 12 for sample rate quotes.

Example Seven

These premiums apply to a renter in a 25-year-old 2-story apartment complex with 15 units without wood stoves. The contents are valued at \$50,000. There have been no claims in the last three years.

Coverages: Deductible \$1,000; Personal liability \$100,000, Medical Payments \$1,000 per person. Coverage is on a replacement cost basis; all other coverage is rated according to an HO4 or comparable policy.

- If example seven most closely matches your insurance situation, refer to example seven chart on page 13 for sample rate quotes.

Example Eight

These premiums apply to a single family who owns an \$180,000 modular home, purchased for that amount, without a wood stove. The home is 3 years old and is on a permanent foundation. The original composite roof is in good condition. There have been no claims in the last three years.

Coverages: Deductible \$1,000; Personal liability \$100,000, Medical Payments \$1,000 per person, outbuildings 10% of dwelling. All other coverages, including personal property, additional living expenses, and limits on dwelling, are rated according to an HO3 or comparable policy.

- If example eight most closely matches your insurance situation, refer to example eight chart on page 14 for sample rate quotes.

Example Nine

These premiums apply to a single family, well-maintained home, without a wood stove. This new home has a replacement cost of \$325,000 and the owners want to purchase insurance for that amount. Six months ago the original home was destroyed by fire and rebuilt.

Coverages: Deductible \$1,000; Personal liability \$100,000, Medical Payments \$1,000 per person, outbuildings 10% of dwelling. All other coverages, including personal property, additional living expenses, and limits on dwelling, are rated according to an HO3 or comparable policy.

- If example nine most closely matches your insurance situation, refer to example nine chart on page 15 for sample rate quotes.

The following pages outline the rate quotes from insurers who chose to respond to our survey. The quotes correspond to each example illustrated for nine geographic regions in Montana.

EXAMPLE ONE

These premiums apply to a single family, well-maintained home, without a wood stove. This 30-year-old home has a replacement cost of \$225,000 and the owners want to purchase insurance for that amount. The owners have a Labrador retriever. There have been no claims in the last three years and the owners replaced the composite roof last year.

Coverages: Deductible \$1,000; Personal liability \$100,000, Medical Payments \$1,000 per person, outbuildings 10% of dwelling. All other coverages, including personal property, additional living expenses, and limits on dwelling, are rated according to an HO3 or comparable policy.

	Billings		Bozeman		Butte		Glendive		Great Falls		Helena		Kalispell		Missoula		Scobey	
	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural
Allstate Vehicle & Property Ins. Co.	1224	1725	1221	1645	1148	1563	1232	1555	1261	1636	1050	1401	971	1344	1012	1462	1264	1555
Depositors Insurance Co.	1565	2398	818	1089	969	1286	1775	2733	1115	1599	977	1339	710	1060	775	1168	1553	2279
Farmers Insurance Exchange	1584	1886	1333	1617	1316	1596	1907	2246	1507	1863	1347	1635	1245	1616	1177	1434	1796	2130
Mountain West Farm Bureau Ins. Co.	2418	3095	1159	1484	1213	1553	1862	2384	1610	2060	1185	1517	1035	1325	936	1198	1939	2624
Safeco Insurance Co. of America	1561	2888	968	1791	861	1592	1968	3642	1313	2428	1218	2255	786	1455	944	1746	1968	3642
State Farm Fire and Casualty Co.	2644	2644	1464	1464	1698	1698	3416	3416	1964	1964	1854	1854	1768	1768	1761	1761	2644	2644
Travelers Home & Marine Ins. Co.	1194	1603	618	855	916	1273	1830	2369	947	1279	1006	1424	604	814	677	971	1470	1913
Trinity Universal Insurance Co.	1154	1442	789	977	800	990	1233	1542	946	1176	1017	1265	860	1066	870	1078	1110	1359
United Services Auto Association	1047	1144	1122	1198	1097	1198	1047	1144	1085	1172	1097	1198	1122	1198	1122	1198	1068	1144
USAA Casualty Insurance Co.	1139	1237	1191	1269	1166	1269	1139	1237	1156	1245	1166	1269	1191	1269	1191	1269	1160	1237

Please note: The above premium rates reflect surveys completed by the insurers and only those insurers who chose to respond to the survey are included.



EXAMPLE TWO

These premiums apply to a single family, well-maintained home, without a wood stove. This 30-year-old home has a replacement cost of \$160,000 and the owners want to purchase insurance for that amount. The owners have a Labrador retriever. One year ago the composite roof was damaged due to a hailstorm and it was replaced by the carrier at a cost of \$8,000. There have been no other claims in the last three years.

Coverages: Deductible \$1,000; Personal liability \$100,000, Medical Payments \$1,000 per person, outbuildings 10% of dwelling. All other coverages, including personal property, additional living expenses, and limits on dwelling, are rated according to an HO3 or comparable policy.

	Billings		Bozeman		Butte		Glendive		Great Falls		Helena		Kalispell		Missoula		Scobey	
	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural
Allstate Vehicle & Property Ins. Co.	1105	1549	1082	1454	1029	1394	1120	1378	1113	1445	949	1259	892	1223	925	1323	1120	1378
Depositors Insurance Co.	1283	1973	704	937	822	1082	1452	2245	947	1357	838	1146	636	957	704	1067	1274	1877
Farmers Insurance Exchange	1406	1700	1208	1484	1236	1509	1709	2039	1416	1762	1238	1518	1176	1535	1099	1349	1685	2011
Mountain West Farm Bureau Ins. Co.	2045	2617	965	1235	880	1126	1551	1985	1340	1716	987	1263	750	960	679	868	1615	1968
Safeco Insurance Co. of America	1032	1825	642	1136	519	918	1184	2094	794	1404	676	1197	438	776	508	898	1184	2094
State Farm Fire and Casualty Co.	1052	1419	556	768	806	1119	1591	2066	855	1160	892	1266	550	743	613	880	1294	1689
Travelers Home & Marine Ins.Co.	1121	1400	769	950	779	963	1200	1498	922	1144	989	1230	836	1036	847	1049	1059	1320
Trinity Universal Insurance Co.	1091	1186	1149	1224	1125	1224	1091	1186	1114	1200	1125	1224	1149	1224	1149	1224	1111	1186
United Services Auto Association	1004	1098	1082	1157	1059	1157	1004	1098	1046	1131	1059	1157	1082	1157	1082	1157	1024	1098
USAA Casualty Insurance Co.	1091	1186	1149	1224	1125	1224	1091	1186	1114	1200	1125	1224	1149	1224	1149	1224	1111	1186

Please note: The above premium rates reflect surveys completed by the insurers and only those insurers who chose to respond to the survey are included.



EXAMPLE THREE

These premiums apply to a single family, well-maintained home, with a wood stove. This 5-year-old home has a replacement cost of \$275,000 and the owners want to purchase insurance for that amount. The owners have a miniature poodle. There have been no claims in the last three years and the original composite roof is in excellent shape.

Coverages: Deductible \$1,000; Personal liability \$100,000, Medical Payments \$1,000 per person, outbuildings 10% of dwelling. All other coverages, including personal property, additional living expenses, and limits on dwelling, are rated according to an HO3 or comparable policy.

	Billings		Bozeman		Butte		Glendive		Great Falls		Helena		Kalispell		Missoula		Scobey	
	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural
Allstate Vehicle & Property Ins. Co.	1133	1383	1393	1641	1101	1336	1377	1546	1358	1549	995	1174	847	1043	818	1047	1394	1547
Depositors Insurance Co.	1297	1967	691	909	817	1073	1467	2237	935	1324	820	1111	597	876	649	962	1285	1868
Farmers Insurance Exchange	1678	1862	1367	1541	1257	1429	2006	2210	1411	1627	1330	1507	1116	1339	1143	1301	1658	1863
Mountain West Farm Bureau Ins. Co.	2139	2722	1068	1351	1122	1420	1680	2134	1460	1853	1091	1379	966	1220	879	1109	1747	2116
Safeco Insurance Co. of America	1380	2441	858	1518	694	1227	1582	2800	1061	1877	904	1600	585	1035	678	1199	1582	2800
State Farm Fire and Casualty Co.	2387	2387	1338	1338	1545	1545	3073	3073	1783	1783	1685	1685	1610	1610	1603	1603	2387	2387
Travelers Home & Marine Ins.Co.	1262	1602	595	793	988	1353	2068	2613	900	1155	1000	1372	547	703	634	863	1522	1916
Trinity Universal Insurance Co.	1111	1385	761	940	771	953	1186	1481	910	1131	977	1216	828	1024	838	1037	1048	1306
United Services Auto Association	711	758	775	805	758	805	711	758	750	790	758	805	775	805	775	805	722	758
USAA Casualty Insurance Co.	773	821	823	853	805	853	773	821	799	840	805	853	823	853	823	853	785	821

Please note: The above premium rates reflect surveys completed by the insurers and only those insurers who chose to respond to the survey are included.



EXAMPLE FOUR

These premiums apply to a single family, well-maintained home, without a wood stove. This 50-year-old home has a replacement cost of \$350,000 and the owners want to purchase \$150,000 of coverage. There have been no claims in the last three years. The original plumbing, wiring, and heating/cooling have not been replaced and the composite roof is ten years old.

Coverages: Deductible \$1,000; Personal liability \$100,000, Medical Payments \$1,000 per person, outbuildings 10% of dwelling. All other coverages, including personal property, additional living expenses, and limits on dwelling, are rated according to an HO3 or comparable policy.

	Billings		Bozeman		Butte		Glendive		Great Falls		Helena		Kalispell		Missoula		Scobey	
	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural
Allstate Vehicle & Property Ins. Co.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Depositors Insurance Co.	2329	3645	1161	1591	1395	1896	2654	4167	1622	2387	1402	1976	986	1543	1080	1706	2317	3462
Farmers Insurance Exchange	3088	3544	2464	2890	2250	2671	3680	4190	2577	3112	2397	2830	2036	2594	2020	2406	3065	3568
Mountain West Farm Bureau Ins. Co.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Safeco Insurance Co. of America	1121	1983	696	1233	563	996	1285	2273	860	1523	734	1299	474	839	550	972	1285	2273
State Farm Fire and Casualty Co.	2269	2269	1253	1253	1454	1454	2936	2936	1684	1684	1590	1590	1515	1515	1508	1508	2269	2269
Travelers Home & Marine Ins.Co.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Trinity Universal Insurance Co.	964	1199	667	819	675	830	1029	1281	794	982	852	1056	725	892	731	903	911	1132
United Services Auto Association	1244	1384	1328	1449	1300	1449	1244	1384	1282	1411	1300	1449	1328	1449	1328	1449	1273	1384
USAA Casualty Insurance Co.	1351	1494	1409	1532	1381	1532	1351	1494	1365	1497	1381	1532	1409	1532	1409	1532	1381	1494

n/a Indicates that a company would not write the risk.

Please note: The above premium rates reflect surveys completed by the insurers and only those insurers who chose to respond to the survey are included.



EXAMPLE FIVE

These premiums apply to a single family, well-maintained home, without a wood stove. This 50-year-old home has a replacement cost of \$350,000 and the owners want to purchase insurance for that amount. There have been no claims in the last three years. The plumbing, wiring, and heating/cooling were updated two years ago, and the composite roof is two years old.

Coverages: Deductible \$1,000; Personal liability \$100,000, Medical Payments \$1,000 per person, outbuildings 10% of dwelling. All other coverages, including personal property, additional living expenses, and limits on dwelling, are rated according to an HO3 or comparable policy.

	Billings		Bozeman		Butte		Glendive		Great Falls		Helena		Kalispell		Missoula		Scobey	
	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural
Allstate Vehicle & Property Ins. Co.	1494	2175	1510	2092	1403	1976	1516	1954	1563	2072	1267	1743	1143	1649	1202	1812	1559	1953
Depositors Insurance Co.	2427	3784	1191	1633	1437	1958	2764	4325	1670	2453	1439	2027	1000	1550	1087	1700	2308	3594
Farmers Insurance Exchange	1993	2179	1613	1791	1454	1628	2377	2584	1629	1848	1560	1739	1280	1505	1331	1492	1913	2122
Mountain West Farm Bureau Ins. Co.	3363	4304	1659	2123	1833	2346	2665	3411	2304	2949	1695	2170	1563	2001	1414	1809	2775	3383
Safeco Insurance Co. of America	1617	2862	1006	1779	813	1440	1855	3283	1242	2198	1059	1874	686	1214	794	1405	1855	3283
State Farm Fire and Casualty Co.	2548	2548	1410	1410	1635	1635	3292	3292	1891	1891	1787	1787	1704	1704	1696	1696	2548	2548
Travelers Home & Marine Ins.Co.	1641	2226	834	1171	1249	1757	2548	3316	1299	1778	1376	1972	816	1117	922	1343	2036	2668
Trinity Universal Insurance Co.	1629	2048	1099	1371	1116	1391	1746	2196	1327	1662	1429	1792	1201	1500	1216	1519	1565	1928
United Services Auto Association	1244	1384	1328	1449	1300	1449	1244	1384	1282	1411	1300	1449	1328	1449	1328	1449	1273	1384
USAA Casualty Insurance Co.	1351	1494	1409	1532	1381	1532	1351	1494	1365	1497	1381	1532	1409	1532	1409	1532	1381	1494

Please note: The above premium rates reflect surveys completed by the insurers and only those insurers who chose to respond to the survey are included.



EXAMPLE SIX

These premiums apply to a 10-year-old well-maintained condominium in a 10-unit complex without wood stoves. The contents are valued at \$80,000. There have been no claims in the last three years.

Coverages: Deductible \$1,000; Personal liability \$100,000, Medical Payments \$1,000 per person. Coverage is on a replacement cost basis, all other coverages are rated according to an HO6 or comparable policy. Coverage for the structure and any improvements is not included.

	Billings		Bozeman		Butte		Glendive		Great Falls		Helena		Kalispell		Missoula		Scobey	
	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural
Allstate Insurance Co.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Depositors Insurance Co.	373	431	374	440	374	440	366	424	373	410	351	418	337	397	339	398	362	420
Fire Insurance Exchange	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Mountain West Farm Bureau Ins. Co.	161	177	166	183	190	209	163	179	166	183	166	183	190	209	190	209	163	179
Safeco Insurance Co. of America	118	142	150	181	115	139	123	147	108	129	115	139	160	192	128	153	123	147
State Farm Fire and Casualty Co.	413	413	341	341	341	341	463	463	364	364	364	364	341	341	341	341	413	413
Travelers Home & Marine Ins.Co.	215	234	216	235	220	240	217	234	223	244	216	236	216	236	202	222	217	234
Trinity Universal Insurance Co.	194	241	200	250	200	50	208	259	188	234	188	234	208	259	200	250	197	247
United Services Auto Association	150	150	170	165	165	165	150	150	161	159	165	165	170	165	170	165	150	150
USAA Casualty Insurance Co.	150	150	150	150	150	150	150	150	150	150	150	150	150	150	150	150	150	150

n/a Indicates that a company would not write the risk.

Please note: The above premium rates reflect surveys completed by the insurers and only those insurers who chose to respond to the survey are included.



EXAMPLE SEVEN

These premiums apply to a renter in a 25-year-old two-story apartment complex with 15 units without wood stoves. The contents are valued at \$50,000. There have been no claims in the last three years.

Coverages: Deductible \$1,000; Personal liability \$100,000 and Medical Payments \$1,000 per person. All other coverages are rated according to an HO4 or comparable policy.

	Billings		Bozeman		Butte		Glendive		Great Falls		Helena		Kalispell		Missoula		Scobey	
	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural
Allstate Indemnity Co.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Depositors Insurance Co.	240	313	245	328	254	337	234	307	231	277	238	321	202	277	204	278	232	305
Fire Insurance Exchange	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Mountain West Farm Bureau Ins. Co.	124	136	127	140	144	159	125	137	127	140	127	140	144	159	144	159	125	137
Safeco Insurance Co. of America	99	179	96	172	122	219	122	219	107	192	111	199	92	166	103	186	122	219
State Farm Fire and Casualty Co.	134	134	111	111	111	111	152	152	143	143	143	143	111	111	111	111	134	134
Travelers Home & Marine Ins.Co.	155	209	140	188	149	198	157	217	159	216	146	200	150	205	138	187	147	200
Trinity Universal Insurance Co.	156	194	155	192	155	192	156	194	155	192	155	192	156	194	156	194	156	194
United Services Auto Association	267	267	259	259	295	295	304	304	258	258	274	274	274	274	274	274	304	304
USAA Casualty Insurance Co.	248	248	241	241	273	273	281	281	240	240	254	254	254	254	254	254	281	281

n/a Indicates that a company would not write the risk.

Please note: The above premium rates reflect surveys completed by the insurers and only those insurers who chose to respond to the survey are included.



EXAMPLE EIGHT

These premiums apply to a single family who owns a \$180,000 modular home, purchased for that amount, without a wood stove. The home is 3 years old and is on a permanent foundation. The original composite roof is in good condition. There have been no claims in the last three years.

Coverages: Deductible \$1,000; Personal liability \$100,000, Medical Payments \$1,000 per person, outbuildings 10% of dwelling. All other coverages, including personal property, additional living expenses, and limits on dwelling, are rated according to an HO3 or comparable policy.

	Billings		Bozeman		Butte		Glendive		Great Falls		Helena		Kalispell		Missoula		Scobey	
	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural
Allstate Vehicle & Property Ins. Co.	822	1009	942	1125	793	967	942	1070	923	1067	727	862	665	814	640	813	955	1070
Depositors Insurance Co.	793	1157	458	576	528	667	889	1306	595	805	532	689	407	555	439	604	785	1102
Farmers Insurance Exchange	1499	1706	1217	1411	1124	1315	1782	2012	1278	1521	1190	1387	1021	1271	1016	1192	1506	1735
Mountain West Farm Bureau Ins. Co.	1901	2434	902	1154	1157	1481	1449	1854	1252	1603	922	1180	987	1263	892	1142	1509	1839
Safeco Insurance Co. of America	977	1731	607	1075	492	870	1122	1985	752	1331	641	1136	414	733	480	849	1122	1985
State Farm Fire and Casualty Co.	1537	1537	851	851	987	987	1986	1986	1141	1141	1079	1079	1028	1028	1024	1024	1537	1537
Travelers Home & Marine Ins.Co.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Trinity Universal Insurance Co.	791	979	554	676	561	684	843	1044	656	807	702	864	600	734	607	742	749	924
United Services Auto Association	531	568	590	613	576	613	531	568	569	601	576	613	590	613	590	613	540	568
USAA Casualty Insurance Co.	576	614	626	649	612	649	576	614	606	638	612	649	626	649	636	649	585	614

n/a Indicates that a company would not write the risk.

Please note: The above premium rates reflect surveys completed by the insurers and only those insurers who chose to respond to the survey are included.



EXAMPLE NINE

These premiums apply to a single family, well-maintained home, without a wood stove. This new home has a replacement cost of \$325,000 and the owners want to purchase insurance for that amount. Six months ago the original home was destroyed by fire and rebuilt.

Coverages: Deductible \$1,000; Personal liability \$100,000, Medical Payments \$1,000 per person, outbuildings 10% of dwelling. All other coverages, including personal property, additional living expenses, and limits on dwelling, are rated according to an HO3 or comparable policy.

	Billings		Bozeman		Butte		Glendive		Great Falls		Helena		Kalispell		Missoula		Scobey	
	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural
Allstate Vehicle & Property Ins. Co.	1041	1442	1122	1484	968	1322	1141	1408	1122	1427	878	1164	805	1115	782	1150	1168	1408
Depositors Insurance Co.	1592	2356	872	1119	1039	1331	1800	2676	1178	1621	1034	1363	724	1032	795	1137	1557	2231
Farmers Insurance Exchange	1584	1803	1337	1546	1291	1497	1906	2149	1454	1712	1336	1548	1184	1450	1171	1360	1711	1957
Mountain West Farm Bureau Ins. Co.	2050	2624	1006	1287	1098	1405	1616	2068	1397	1788	1028	1316	936	1198	847	1084	1682	2051
Safeco Insurance Co. of America	1616	2861	1005	1777	813	1439	1853	3279	1242	2198	1060	1875	685	1213	794	1405	1853	3279
State Farm Fire and Casualty Co.	2301	2301	1274	1274	1477	1477	2974	2974	1709	1709	1613	1613	1540	1540	1532	1532	2301	2301
Travelers Home & Marine Ins.Co.	1288	1723	655	907	985	1371	1985	2568	1014	1370	1069	1516	638	861	722	1034	1578	2052
Trinity Universal Insurance Co.	1235	1544	842	1043	854	1058	1319	1653	1011	1259	1086	1355	918	1139	928	1154	1165	1456
United Services Auto Association	626	682	708	749	692	749	626	682	680	730	692	749	708	749	708	749	638	682
USAA Casualty Insurance Co.	676	733	749	791	732	791	676	733	722	772	732	791	749	791	749	791	689	733

Please note: The above premium rates reflect surveys completed by the insurers and only those insurers who chose to respond to the survey are included.



CONSUMER CONTACTS FOR PARTICIPATING COMPANIES

ALLSTATE PROPERTY & CASUALTY INSURANCE COMPANY	2775 Sanders Rd. Ste. A5 Northbrook, IL 60062-6127	1-800-255-7828	www.allstate.com
DEPOSITORS INSURANCE CO.		1-800-982-0756	www.alliedinsurance.com
FARMERS INSURANCE EXCHANGE FIRE INSURANCE EXCHANGE	4680 Wilshire Boulevard Los Angeles, CA 90010	1-800-327-6377	www.farmers.com
MOUNTAIN WEST FARM BUREAU INSURANCE CO.	931 Boulder Drive Laramie, WY 82070	1-307-745-4835	www.mwfbi.com
SAFECO INSURANCE CO OF AMERICA	2012 Corporate Dr. Ste 108 Naperville, IL 60563	1-800-332-3226	www.safeco.com
STATE FARM FIRE AND CASUALTY CO.		Contact a local State Farm agent	www.statefarm.com
TRAVELERS HOME & MARINE INSURANCE CO.	PO Box 59059 Knoxville, TN 37950-9059	1-800-842-5075	www.travelers.com
TRINITY UNIVERSAL INSURANCE CO.	12926 Gran Bay Prkwy West Jacksonville, FL 32258	1-866-860-9348	www.kemper.com
UNITED SERVICES AUTOMOBILE ASSOC. USAA CASUALTY INSURANCE CO.	9800 Fredericksburg Rd San Antonio, TX 78288	1-800-531-8722	www.usaa.com

Technical Notes

Some of the companies that participated in this survey have differences in determining premiums. These include:

- **State Farm Fire and Casualty Company**

For all examples, additional discounts may apply – see your local State Farm agent.

- **United Services Automobile Association/USAA Casualty Insurance Company**

USAA Group Property and Casualty products are generally available to active duty U.S. military personnel and their families, National Guard and Selected Reserve officers and enlisted personnel, and recently retired or separated military personnel.

For all examples:

- Per liability limits are \$300,000 rather than \$100,000.
- Minimum medical payments offered are \$5,000 rather than \$1,000.

Compare Insurance Rates Online

If you prefer, use the Montana Commissioner of Securities & Insurance website for quick and easy comparisons of auto, homeowners, Medicare supplements, and long-term care insurance rates.

www.csi.mt.gov/consumers

CONTACT US

MONICA J. LINDEEN
Commissioner of Securities & Insurance
Montana State Auditor

CONSUMER HOTLINE

444-2040
1-800-332-6148 (Outside Helena)

Fax: 406-444-3497
TDD Phone: 406-444-3246

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