

MONTANA



Homeowners, Condominium
and Renters Insurance
2016 RATE COMPARISON GUIDE

Dear Fellow Montanan:

I am pleased to provide you with the Montana *Homeowners, Condominium and Renters Insurance 2016 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.csimt.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 both in-city and rural residences. The rural premiums are based on fire protection class code 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 comprehensive CSI booklet available at www.csimt.gov/your-insurance/home 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 annually, 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 7.
- 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, 2016. 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 20-year-old home has a replacement cost of \$250,000 and the owners want to purchase insurance for that amount. The owners have a Golden 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 \$300,000 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 40-year-old home has a replacement cost of \$180,000 and the owners want to purchase insurance for that amount. 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 \$500; 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 \$450,000 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.	\$1,154	\$1,597	\$1,200	\$1,578	\$1,079	\$1,448	\$1,192	\$1,474	\$1,211	\$1,541	\$983	\$1,291	\$884	\$1,211	\$913	\$1,309	\$1,220	\$1,474
Depositors Insurance Co.	\$1,715	\$2,617	\$811	\$1,087	\$981	\$1,301	\$1,826	\$2,794	\$1,085	\$1,546	\$980	\$1,339	\$687	\$1,023	\$740	\$1,104	\$1,596	\$2,327
Farmers Insurance Exchange	\$1,760	\$2,107	\$1,335	\$1,631	\$1,314	\$1,605	\$1,944	\$2,297	\$1,514	\$1,886	\$1,349	\$1,649	\$1,237	\$1,623	\$1,168	\$1,436	\$1,818	\$2,167
Mountain West Farm Bureau Ins. Co.	\$2,109	\$2,699	\$1,022	\$1,308	\$1,012	\$1,295	\$1,711	\$2,190	\$1,528	\$1,956	\$1,076	\$1,377	\$833	\$1,066	\$794	\$1,017	\$1,751	\$2,135
Safeco Insurance Co. of America	\$1,275	\$2,257	\$793	\$1,404	\$641	\$1,135	\$1,463	\$2,588	\$980	\$1,734	\$835	\$1,478	\$540	\$956	\$627	\$1,110	\$1,463	\$2,588
State Farm Fire and Casualty Co.	\$2,735	\$2,735	\$1,514	\$1,514	\$1,755	\$1,755	\$3,534	\$3,534	\$2,030	\$2,030	\$1,917	\$1,917	\$1,828	\$1,828	\$1,820	\$1,820	\$2,735	\$2,735
Travelers Home & Marine Ins. Co.	\$1,125	\$1,523	\$654	\$899	\$762	\$1,051	\$1,679	\$2,185	\$947	\$1,285	\$871	\$1,220	\$605	\$817	\$680	\$978	\$1,383	\$1,809
Trinity Universal Insurance Co.	\$1,221	\$1,524	\$791	\$978	\$846	\$1,047	\$1,215	\$1,517	\$982	\$1,219	\$1,018	\$1,268	\$800	\$989	\$872	\$1,081	\$1,092	\$1,362
United Services Auto Association	\$1,103	\$1,205	\$1,182	\$1,263	\$1,157	\$1,263	\$1,103	\$1,205	\$1,143	\$1,235	\$1,157	\$1,263	\$1,182	\$1,263	\$1,182	\$1,263	\$1,126	\$1,205
USAA Casualty Insurance Co.	\$1,139	\$1,237	\$1,191	\$1,269	\$1,166	\$1,269	\$1,139	\$1,237	\$1,156	\$1,245	\$1,166	\$1,269	\$1,191	\$1,269	\$1,191	\$1,269	\$1,160	\$1,237

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 20-year-old home has a replacement cost of \$250,000 and the owners want to purchase insurance for that amount. The owners have a Golden 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.	\$1,347	\$1,771	\$1,409	\$1,791	\$1,290	\$1,663	\$1,405	\$1,681	\$1,421	\$1,740	\$1,170	\$1,468	\$1,082	\$1,401	\$1,118	\$1,500	\$1,432	\$1,681
Depositors Insurance Co.	\$2,108	\$3,168	\$1,005	\$1,322	\$1,225	\$1,597	\$2,246	\$3,383	\$1,342	\$1,878	\$1,214	\$1,629	\$822	\$1,206	\$890	\$1,305	\$1,944	\$2,812
Farmers Insurance Exchange	\$2,319	\$2,769	\$1,796	\$2,178	\$1,828	\$2,206	\$2,599	\$3,056	\$2,094	\$2,575	\$1,831	\$2,220	\$1,705	\$2,203	\$1,622	\$1,968	\$2,506	\$2,959
Mountain West Farm Bureau Ins. Co.	\$2,530	\$3,238	\$1,226	\$1,569	\$1,209	\$1,548	\$2,052	\$2,627	\$1,833	\$2,346	\$1,291	\$1,652	\$995	\$1,274	\$949	\$1,215	\$2,101	\$2,561
Safeco Insurance Co. of America	\$1,240	\$2,196	\$771	\$1,365	\$623	\$1,102	\$1,422	\$2,518	\$954	\$1,688	\$813	\$1,439	\$525	\$930	\$611	\$1,080	\$1,422	\$2,518
State Farm Fire and Casualty Co.	\$3,091	\$3,091	\$1,711	\$1,711	\$1,984	\$1,984	\$3,994	\$3,994	\$2,296	\$2,296	\$2,167	\$2,167	\$2,067	\$2,067	\$2,058	\$2,058	\$3,091	\$3,091
Travelers Home & Marine Ins.Co.	\$1,614	\$2,147	\$934	\$1,267	\$1,098	\$1,498	\$2,405	\$3,107	\$1,353	\$1,800	\$1,254	\$1,732	\$849	\$1,129	\$951	\$1,349	\$1,962	\$2,540
Trinity Universal Insurance Co.	\$1,572	\$1,975	\$1,008	\$1,254	\$1,080	\$1,346	\$1,564	\$1,965	\$1,259	\$1,572	\$1,307	\$1,637	\$1,019	\$1,268	\$1,113	\$1,390	\$1,404	\$1,759
United Services Auto Association	\$1,301	\$1,392	\$1,402	\$1,464	\$1,371	\$1,464	\$1,302	\$1,392	\$1,358	\$1,437	\$1,371	\$1,464	\$1,402	\$1,464	\$1,402	\$1,464	\$1,322	\$1,392
USAA Casualty Insurance Co.	\$1,344	\$1,432	\$1,414	\$1,472	\$1,383	\$1,472	\$1,344	\$1,432	\$1,374	\$1,451	\$1,383	\$1,472	\$1,414	\$1,472	\$1,414	\$1,472	\$1,364	\$1,432

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 \$300,000 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.	\$1,227	\$1,486	\$1,597	\$1,861	\$1,188	\$1,437	\$1,551	\$1,722	\$1,525	\$1,720	\$1,061	\$1,243	\$845	\$1,044	\$804	\$1,038	\$1,569	\$1,722
Depositors Insurance Co.	\$1,552	\$2,349	\$743	\$983	\$898	\$1,182	\$1,651	\$2,504	\$989	\$1,395	\$892	\$1,207	\$620	\$909	\$666	\$979	\$1,441	\$2,087
Farmers Insurance Exchange	\$1,995	\$2,221	\$1,457	\$1,653	\$1,328	\$1,521	\$2,187	\$2,416	\$1,503	\$1,745	\$1,413	\$1,611	\$1,165	\$1,417	\$1,199	\$1,377	\$1,781	\$2,012
Mountain West Farm Bureau Ins. Co.	\$1,959	\$2,490	\$980	\$1,238	\$1,007	\$1,272	\$1,600	\$2,032	\$1,436	\$1,821	\$1,029	\$1,300	\$839	\$1,057	\$803	\$1,011	\$1,637	\$1,982
Safeco Insurance Co. of America	\$1,430	\$2,520	\$895	\$1,575	\$730	\$1,280	\$1,642	\$2,887	\$1,098	\$1,945	\$945	\$1,660	\$616	\$1,084	\$712	\$1,253	\$1,642	\$2,887
State Farm Fire and Casualty Co.	\$2,504	\$2,504	\$1,409	\$1,409	\$1,624	\$1,624	\$3,221	\$3,221	\$1,872	\$1,872	\$1,771	\$1,771	\$1,691	\$1,691	\$1,683	\$1,683	\$2,504	\$2,504
Travelers Home & Marine Ins.Co.	\$1,184	\$1,513	\$665	\$883	\$802	\$1,078	\$1,874	\$2,377	\$943	\$1,215	\$901	\$1,221	\$572	\$738	\$664	\$907	\$1,420	\$1,796
Trinity Universal Insurance Co.	\$1,220	\$1,525	\$785	\$968	\$839	\$1,037	\$1,214	\$1,517	\$973	\$1,208	\$1,009	\$1,256	\$792	\$980	\$864	\$1,070	\$1,082	\$1,347
United Services Auto Association	\$786	\$838	\$856	\$889	\$837	\$889	\$786	\$838	\$828	\$873	\$837	\$889	\$856	\$889	\$856	\$889	\$799	\$838
USAA Casualty Insurance Co.	\$812	\$862	\$863	\$894	\$844	\$894	\$812	\$862	\$838	\$881	\$844	\$894	\$863	\$894	\$863	\$894	\$824	\$862

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 40-year-old home has a replacement cost of \$180,000 and the owners want to purchase insurance for that amount. 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.	\$1,375	\$1,790	\$1,733	\$2,099	\$1,294	\$1,639	\$1,666	\$1,931	\$1,667	\$1,974	\$1,167	\$1,454	\$898	\$1,206	\$884	\$1,253	\$1,693	\$1,931
Depositors Insurance Co.	\$1,406	\$2,171	\$684	\$923	\$812	\$1,085	\$1,495	\$2,316	\$905	\$1,305	\$820	\$1,133	\$603	\$910	\$652	\$990	\$1,316	\$1,934
Farmers Insurance Exchange	\$2,125	\$2,420	\$1,545	\$1,797	\$1,416	\$1,664	\$2,316	\$2,616	\$1,617	\$1,933	\$1,502	\$1,757	\$1,266	\$1,594	\$1,271	\$1,498	\$1,920	\$2,217
Mountain West Farm Bureau Ins. Co.	\$1,727	\$2,210	\$837	\$1,071	\$832	\$1,065	\$1,401	\$1,793	\$1,251	\$1,601	\$881	\$1,128	\$685	\$877	\$653	\$836	\$1,434	\$1,748
Safeco Insurance Co. of America	\$1,212	\$2,144	\$753	\$1,334	\$610	\$1,078	\$1,390	\$2,459	\$930	\$1,647	\$794	\$1,406	\$514	\$910	\$597	\$1,056	\$1,390	\$2,459
State Farm Fire and Casualty Co.	\$2,337	\$2,337	\$1,293	\$1,293	\$1,499	\$1,499	\$3,020	\$3,020	\$1,734	\$1,734	\$1,638	\$1,638	\$1,562	\$1,562	\$1,556	\$1,556	\$2,337	\$2,337
Travelers Home & Marine Ins.Co.	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Trinity Universal Insurance Co.	\$936	\$1,164	\$618	\$757	\$658	\$809	\$931	\$1,159	\$759	\$937	\$788	\$973	\$624	\$765	\$678	\$832	\$841	\$1,042
United Services Auto Association	\$981	\$1,084	\$1,045	\$1,131	\$1,023	\$1,131	\$981	\$1,084	\$1,010	\$1,104	\$1,023	\$1,131	\$1,045	\$1,131	\$1,045	\$1,131	\$1,003	\$1,084
USAA Casualty Insurance Co.	\$1,012	\$1,111	\$1,053	\$1,136	\$1,032	\$1,136	\$1,012	\$1,111	\$1,022	\$1,112	\$1,032	\$1,136	\$1,053	\$1,136	\$1,053	\$1,136	\$1,033	\$1,111

X 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.	\$1,510	\$2,188	\$1,581	\$2,166	\$1,406	\$1,981	\$1,560	\$1,991	\$1,595	\$2,099	\$1,261	\$1,732	\$1,104	\$1,604	\$1,150	\$1,755	\$1,603	\$1,991
Depositors Insurance Co.	\$2,683	\$4,159	\$1,185	\$1,638	\$1,464	\$1,994	\$2,862	\$4,446	\$1,632	\$2,382	\$1,452	\$2,037	\$969	\$1,498	\$1,038	\$1,608	\$2,301	\$3,690
Farmers Insurance Exchange	\$2,211	\$2,425	\$1,606	\$1,791	\$1,432	\$1,614	\$2,420	\$2,636	\$1,619	\$1,847	\$1,546	\$1,735	\$1,246	\$1,481	\$1,303	\$1,470	\$1,918	\$2,137
Mountain West Farm Bureau Ins. Co.	\$3,018	\$3,862	\$1,463	\$1,872	\$1,552	\$1,987	\$2,448	\$3,133	\$2,186	\$2,798	\$1,540	\$1,971	\$1,277	\$1,635	\$1,218	\$1,559	\$2,506	\$3,055
Safeco Insurance Co. of America	\$1,577	\$2,791	\$981	\$1,736	\$792	\$1,402	\$1,808	\$3,200	\$1,212	\$2,146	\$1,032	\$1,825	\$668	\$1,182	\$775	\$1,372	\$1,808	\$3,200
State Farm Fire and Casualty Co.	\$2,366	\$2,366	\$1,309	\$1,309	\$1,518	\$1,518	\$3,056	\$3,056	\$1,756	\$1,756	\$1,659	\$1,659	\$1,582	\$1,582	\$1,575	\$1,575	\$2,366	\$2,366
Travelers Home & Marine Ins.Co.	\$1,507	\$2,068	\$883	\$1,233	\$1,034	\$1,447	\$2,256	\$2,957	\$1,300	\$1,785	\$1,188	\$1,686	\$817	\$1,122	\$926	\$1,353	\$1,866	\$2,464
Trinity Universal Insurance Co.	\$1,532	\$1,921	\$974	\$1,209	\$1,042	\$1,298	\$1,523	\$1,912	\$1,214	\$1,516	\$1,262	\$1,578	\$983	\$1,224	\$1,075	\$1,340	\$1,354	\$1,695
United Services Auto Association	\$1,310	\$1,458	\$1,399	\$1,527	\$1,370	\$1,527	\$1,310	\$1,458	\$1,351	\$1,487	\$1,370	\$1,527	\$1,399	\$1,527	\$1,399	\$1,527	\$1,341	\$1,458
USAA Casualty Insurance Co.	\$1,351	\$1,494	\$1,409	\$1,532	\$1,381	\$1,532	\$1,351	\$1,494	\$1,365	\$1,497	\$1,381	\$1,532	\$1,409	\$1,532	\$1,409	\$1,532	\$1,381	\$1,494

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.	\$336	\$461	\$276	\$378	\$276	\$378	\$352	\$461	\$336	\$461	\$336	\$461	\$276	\$378	\$276	\$378	\$352	\$461
Depositors Insurance Co.	\$420	\$455	\$419	\$459	\$390	\$429	\$418	\$453	\$422	\$444	\$377	\$417	\$402	\$438	\$403	\$439	\$413	\$448
Fire Insurance Exchange	\$506	\$603	\$473	\$520	\$515	\$568	\$478	\$528	\$466	\$564	\$449	\$535	\$458	\$545	\$476	\$564	\$541	\$598
Mountain West Farm Bureau Ins. Co.	\$176	\$193	\$179	\$197	\$212	\$233	\$176	\$193	\$179	\$197	\$179	\$197	\$212	\$233	\$212	\$233	\$176	\$193
Safeco Insurance Co. of America	\$135	\$162	\$171	\$205	\$132	\$158	\$137	\$166	\$123	\$146	\$132	\$158	\$182	\$217	\$143	\$171	\$137	\$166
State Farm Fire and Casualty Co.	\$418	\$418	\$345	\$345	\$345	\$345	\$467	\$467	\$367	\$367	\$367	\$367	\$345	\$345	\$345	\$345	\$418	\$418
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.	\$148	\$182	\$153	\$187	\$153	\$187	\$158	\$194	\$145	\$177	\$145	\$177	\$158	\$194	\$153	\$187	\$151	\$186
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

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 \$500; 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.	\$239	\$328	\$197	\$268	\$197	\$268	\$252	\$328	\$239	\$328	\$239	\$328	\$197	\$268	\$197	\$268	\$252	\$328
Depositors Insurance Co.	\$256	\$322	\$261	\$348	\$273	\$360	\$248	\$324	\$249	\$297	\$252	\$339	\$216	\$294	\$218	\$296	\$246	\$322
Fire Insurance Exchange	\$370	\$440	\$343	\$380	\$374	\$412	\$351	\$386	\$345	\$417	\$329	\$392	\$334	\$397	\$345	\$412	\$397	\$437
Mountain West Farm Bureau Ins. Co.	\$137	\$151	\$140	\$154	\$156	\$171	\$137	\$151	\$140	\$154	\$140	\$154	\$156	\$171	\$156	\$171	\$137	\$151
Safeco Insurance Co. of America	\$136	\$246	\$131	\$236	\$165	\$296	\$165	\$296	\$146	\$262	\$150	\$270	\$122	\$220	\$141	\$253	\$165	\$296
State Farm Fire and Casualty Co.	\$145	\$145	\$120	\$120	\$120	\$120	\$163	\$163	\$154	\$154	\$154	\$154	\$120	\$120	\$120	\$120	\$145	\$145
Travelers Home & Marine Ins.Co.	\$167	\$223	\$149	\$199	\$161	\$212	\$167	\$228	\$171	\$229	\$156	\$211	\$159	\$216	\$148	\$197	\$157	\$211
Trinity Universal Insurance Co.	\$138	\$171	\$136	\$170	\$136	\$170	\$138	\$171	\$136	\$170	\$136	\$170	\$138	\$171	\$138	\$171	\$138	\$171
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.	\$256	\$256	\$248	\$248	\$282	\$282	\$290	\$290	\$247	\$247	\$262	\$262	\$262	\$262	\$262	\$262	\$290	\$290

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.	\$776	\$923	\$943	\$1,090	\$750	\$888	\$927	\$1,026	\$909	\$1,020	\$687	\$791	\$594	\$709	\$568	\$703	\$938	\$1,026
Depositors Insurance Co.	\$862	\$1,257	\$456	\$574	\$532	\$674	\$911	\$1,334	\$580	\$781	\$533	\$689	\$397	\$538	\$423	\$575	\$804	\$1,124
Farmers Insurance Exchange	\$1,688	\$1,925	\$1,236	\$1,437	\$1,132	\$1,332	\$1,837	\$2,077	\$1,296	\$1,550	\$1,205	\$1,411	\$1,022	\$1,283	\$1,020	\$1,203	\$1,535	\$1,776
Mountain West Farm Bureau Ins. Co.	\$1,183	\$1,515	\$574	\$734	\$570	\$730	\$960	\$1,229	\$857	\$1,097	\$604	\$773	\$469	\$601	\$448	\$573	\$983	\$1,198
Safeco Insurance Co. of America	\$930	\$1,646	\$577	\$1,023	\$467	\$827	\$1,066	\$1,888	\$715	\$1,266	\$610	\$1,078	\$394	\$696	\$457	\$811	\$1,066	\$1,888
State Farm Fire and Casualty Co.	\$1,612	\$1,612	\$893	\$893	\$1,035	\$1,035	\$2,084	\$2,084	\$1,197	\$1,197	\$1,131	\$1,131	\$1,078	\$1,078	\$1,074	\$1,074	\$1,612	\$1,612
Travelers Home & Marine Ins.Co.	\$717	\$905	\$397	\$518	\$475	\$627	\$1,145	\$1,442	\$555	\$707	\$527	\$703	\$348	\$440	\$399	\$532	\$857	\$1,074
Trinity Universal Insurance Co.	\$734	\$906	\$494	\$599	\$524	\$638	\$730	\$902	\$601	\$735	\$622	\$761	\$499	\$605	\$539	\$655	\$662	\$815
United Services Auto Association	\$509	\$547	\$560	\$586	\$548	\$586	\$509	\$547	\$541	\$574	\$548	\$586	\$560	\$586	\$560	\$586	\$518	\$547
USAA Casualty Insurance Co.	\$524	\$561	\$564	\$589	\$552	\$589	\$524	\$561	\$546	\$578	\$552	\$589	\$564	\$589	\$564	\$589	\$533	\$561

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 \$450,000 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.	\$1,549	\$2,307	\$1,628	\$2,344	\$1,451	\$2,158	\$1,621	\$2,126	\$1,608	\$2,184	\$1,267	\$1,807	\$1,166	\$1,748	\$1,153	\$1,844	\$1,669	\$2,126
Depositors Insurance Co.	\$2,453	\$3,674	\$1,172	\$1,530	\$1,429	\$1,866	\$2,608	\$3,914	\$1,566	\$2,185	\$1,403	\$1,882	\$924	\$1,345	\$999	\$1,450	\$2,251	\$3,249
Farmers Insurance Exchange	\$2,169	\$2,507	\$1,667	\$1,957	\$1,629	\$1,916	\$2,419	\$2,760	\$1,858	\$2,219	\$1,680	\$1,977	\$1,501	\$1,871	\$1,465	\$1,729	\$2,219	\$2,564
Mountain West Farm Bureau Ins. Co.	\$2,773	\$3,550	\$1,344	\$1,721	\$1,487	\$1,904	\$2,250	\$2,880	\$2,009	\$2,572	\$1,415	\$1,811	\$1,224	\$1,566	\$1,167	\$1,494	\$2,303	\$2,807
Safeco Insurance Co. of America	\$2,020	\$3,577	\$1,255	\$2,221	\$1,016	\$1,800	\$2,317	\$4,101	\$1,555	\$2,749	\$1,324	\$2,344	\$856	\$1,514	\$995	\$1,762	\$2,317	\$4,101
State Farm Fire and Casualty Co.	\$2,859	\$2,859	\$1,582	\$1,582	\$1,835	\$1,835	\$3,694	\$3,694	\$2,122	\$2,122	\$2,004	\$2,004	\$1,912	\$1,912	\$1,903	\$1,903	\$2,859	\$2,859
Travelers Home & Marine Ins.Co.	\$1,513	\$2,091	\$897	\$1,252	\$1,045	\$1,461	\$2,190	\$2,880	\$1,309	\$1,801	\$1,199	\$1,704	\$831	\$1,141	\$940	\$1,380	\$1,865	\$2,471
Trinity Universal Insurance Co.	\$1,555	\$1,951	\$989	\$1,229	\$1,058	\$1,317	\$1,548	\$1,943	\$1,233	\$1,541	\$1,281	\$1,602	\$998	\$1,243	\$1,092	\$1,361	\$1,375	\$1,723
United Services Auto Association	\$807	\$844	\$900	\$960	\$879	\$960	\$766	\$844	\$860	\$930	\$879	\$960	\$900	\$960	\$900	\$960	\$783	\$844
USAA Casualty Insurance Co.	\$827	\$857	\$901	\$959	\$880	\$959	\$781	\$857	\$863	\$931	\$880	\$959	\$901	\$959	\$901	\$959	\$798	\$857

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.	1100 Locust Ave. Des Moines, IA 50391	1-800-982-0756	www.nationwide.com
FARMERS INSURANCE EXCHANGE FIRE INSURANCE EXCHANGE	6301 Owensmouth Ave. Woodland Hills, CA 91367	1-800-327-6377	www.farmers.com
MOUNTAIN WEST FARM BUREAU INSURANCE CO.	931 Boulder Drive Laramie, WY 82070	1-307-745-4835	www.mwfbic.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.	10000 North Central Expressway Dallas, TX 75231	1-904-245-5600	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.csimt.gov/your-insurance

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

Commissioner of Securities & Insurance | Montana State Auditor
840 Helena Avenue | Helena, MT 59601

www.csimt.gov

