



**Monica J. Lindeen**  
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# 2016 MONTANA HOMEOWNERS, CONDOMINIUM AND RENTERS INSURANCE RATE COMPARISON SURVEY

The Montana Office of the Commissioner of Securities and Insurance is requesting your participation in the "2016 Montana Homeowners, Condominium, and Renters Insurance Rate Comparison Guide". If you would like to be included in this guide, please complete the form below and return it to our office no later than **October 15, 2015**.

## INSTRUCTIONS:

Adobe Acrobat Reader can be used to input and save data into the form. Once the form is complete, please e-mail the saved

form as a pdf attachment to [pkoenig@mt.gov](mailto:pkoenig@mt.gov). Download the latest version of Adobe Reader for free, go to <http://get.adobe.com/reader/>.

## CSI CONTACT INFORMATION:

Office of the Montana State Auditor, Commissioner of Insurance  
Attention: Pam Koenig  
840 Helena Ave.  
Helena, MT 59601  
406.444.2406

## COMPANY INFORMATION (published)

Company Name: \_\_\_\_\_ Phone #: \_\_\_\_\_  
Address 1: \_\_\_\_\_ Address 2: \_\_\_\_\_  
City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_  
Email: \_\_\_\_\_ Website: \_\_\_\_\_

## PREPARED BY (not published, for clarification only)

Name: \_\_\_\_\_ Title: \_\_\_\_\_  
Phone #/Ext: \_\_\_\_\_ Date completed: \_\_\_\_\_  
Email: \_\_\_\_\_

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## EXPLANATION:

- For the examples, please utilize the following current fire protection class codes when determining the premiums for the following geographical areas for city:  
Billings – 4      Bozeman – 3      Butte - 4  
Glendive – 4      Great Falls – 4      Helena – 4  
Kalispell – 3      Missoula – 3      Scobey – 5
- For rural, please assume that the risk is outside of the city limits and use a fire protection class code of 9.
- These examples do not include any other coverages than those listed below. For example, earthquake and flood coverages are not included.
- Premiums should be based on rates effective **January 1, 2016**. (Premiums should be rounded to the nearest dollar.)
- You should assume that the full one-year premium has been paid when the coverage begins.
- Premiums should be based on the experience over the last three years.
- Premiums should be based on the assumption that all structures are of frame construction.
- With the exception of example 7, assume that the dwelling is owner occupied.
- With the exception of example 5, assume that original plumbing, wiring, and heating/cooling have not been updated.
- You should assume that previous insurance exists and that this is for new business, not renewal.
- Credit history of the risks in the examples is average.
- You should assume that this home policy is a stand-alone policy and no other policies, for example auto, are written by the company. Therefore, no multi-policy discount should be included.
- Please remember to complete the Company Information section above.

**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 just replaced the composite roof last year.

**Coverages:** Deductible \$1000; 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 |
|          |       |         |       |       |       |          |       |             |       |        |       |           |       |          |       |        |       |

**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 \$1000; 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 |
|          |       |         |       |       |       |          |       |             |       |        |       |           |       |          |       |        |       |

**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 \$1000; 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 |
|          |       |         |       |       |       |          |       |             |       |        |       |           |       |          |       |        |       |

**EXAMPLE FOUR:**

These premiums apply to 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 \$1000; 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 |
|          |       |         |       |       |       |          |       |             |       |        |       |           |       |          |       |        |       |

On completion, please save and email to:  
Pam Koenig at pkoenig@mt.gov

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