

MONTANA



Homeowners, Condominium and Renters Insurance 2019 RATE COMPARISON GUIDE



COMMISSIONER OF SECURITIES & INSURANCE

MATT M. ROSENDALE
COMMISSIONER



OFFICE OF THE
MONTANA STATE AUDITOR



As Commissioner of Securities & Insurance, I'm here to serve you. Please let my office know if you need anything.

Dear Fellow Montanan:

The Commissioner of Securities and Insurance, Office of the Montana State Auditor, is pleased to provide you with the *Montana 2019 Homeowners, Condominium and Renters Insurance Rate Comparison Guide*.

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

Comparison shopping takes time, but can save you money. We encourage you to put this guide to work for you. Shop carefully, and contact the CSI 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 can also find additional information and resources on the CSI web site at www.csimt.gov.

Sincerely,

Matthew M. Rosendale, Sr.
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 premium rates are based on fire protection class code 9, which is outside of the city limits.

Top selling companies that sell homeowners insurance in Montana were invited to participate in our survey. Sample rates from the companies that chose to participate are featured on the following charts.

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, 2019. 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.

Additional Insurance Rate Comparison Guides

The Montana Commissioner of Securities & Insurance website contains additional rate comparison guides for auto, Medicare supplement, and long-term care insurance.

www.csimt.gov/your-insurance

9 different insurance scenarios are outlined on the following pages.

The following pages outline the rate quotes received from insurers who chose to respond to our survey. Read through the different examples and find the one that best matches your situation. Refer to that chart and find your geographic region.

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

Technical Notes

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

- **Mountain West Farm Bureau**
Some geographic areas may have a different deductible for wind and hail.
- **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.

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

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 \$235,000 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

	Annual premium rates listed below																	
	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
Alliance Insurance Co.	\$1,839	\$2,739	\$983	\$1,456	\$967	\$1,419	\$1,782	\$2,626	\$1,122	\$1,615	\$957	\$1,419	\$957	\$1,419	\$957	\$1,419	\$1,707	\$2,514
Allstate Vehicle & Property Ins. Co.	\$1,378	\$1,803	\$1,257	\$1,619	\$1,362	\$1,692	\$1,272	\$1,518	\$1,234	\$1,570	\$1,042	\$1,335	\$839	\$1,124	\$897	\$1,241	\$1,296	\$1,518
CSAA Fire & Casualty Ins. Co.	\$1,260	\$1,837	\$1,006	\$1,481	\$855	\$1,215	\$1,027	\$1,463	\$871	\$1,256	\$822	\$1,182	\$794	\$1,145	\$789	\$1,130	\$935	\$1,343
Depositors Insurance Co.(Nationwide)	\$1,851	\$2,498	\$931	\$1,119	\$1,078	\$1,315	\$1,980	\$2,656	\$1,229	\$1,557	\$1,114	\$1,369	\$767	\$973	\$831	\$1,051	\$1,686	\$2,231
Farmers Alliance Mutual Ins. Co.	\$2,011	\$2,958	\$1,107	\$1,608	\$1,090	\$1,568	\$1,950	\$2,837	\$1,255	\$1,826	\$1,081	\$1,568	\$1,081	\$1,568	\$1,081	\$1,568	\$1,872	\$2,724
Farmers Insurance Exchange	\$3,152	\$3,662	\$2,010	\$2,479	\$1,748	\$2,049	\$3,335	\$3,885	\$1,832	\$2,179	\$1,921	\$2,252	\$1,371	\$1,648	\$1,644	\$1,959	\$2,222	\$2,577
Farmers Union Mutual Ins. Co.	\$1,720	\$2,149	\$1,130	\$1,344	\$1,046	\$1,307	\$1,809	\$2,260	\$1,305	\$1,631	\$1,305	\$1,631	\$1,046	\$1,307	\$1,114	\$1,394	\$1,400	\$1,667
Federal Insurance Co.	\$1,183	\$2,224	\$1,053	\$1,980	\$1,053	\$1,980	\$1,183	\$2,224	\$1,022	\$1,924	\$1,053	\$1,980	\$1,053	\$1,980	\$1,053	\$1,980	\$1,183	\$2,224
Homesite Insurance Co.	\$1,246	\$1,231	\$902	\$1,197	\$1,071	\$1,259	\$949	\$1,016	\$866	\$955	\$996	\$1,131	\$929	\$841	\$748	\$933	\$1,090	\$1,090
Mountain West Farm Bureau Ins. Co.	\$2,437	\$3,120	\$1,205	\$1,542	\$1,239	\$1,585	\$2,016	\$2,581	\$1,748	\$2,237	\$1,268	\$1,622	\$1,019	\$1,304	\$972	\$1,244	\$2,065	\$2,517
Pacific Indemnity Co.	\$1,063	\$2,000	\$946	\$1,783	\$946	\$1,783	\$1,063	\$2,000	\$920	\$1,731	\$946	\$1,783	\$946	\$1,783	\$946	\$1,783	\$1,063	\$2,000
Safeco Insurance Co. of America	\$1,529	\$2,707	\$848	\$1,648	\$785	\$1,390	\$1,810	\$3,205	\$1,059	\$2,058	\$1,002	\$1,775	\$628	\$1,110	\$777	\$1,375	\$1,810	\$3,205
State Farm Fire & Casualty Co.	\$3,344	\$3,353	\$1,952	\$2,065	\$2,106	\$1,840	\$4,411	\$4,409	\$2,316	\$2,318	\$2,351	\$2,351	\$1,787	\$1,787	\$1,882	\$1,882	\$3,385	\$3,385
Travelers Home & Marine Ins. Co.	\$1,258	\$1,701	\$726	\$999	\$844	\$1,166	\$1,537	\$2,012	\$1,058	\$1,434	\$968	\$1,356	\$673	\$910	\$755	\$1,088	\$1,657	\$2,416
United Services Auto Association	\$1,908	\$2,087	\$861	\$1,017	\$1,056	\$1,153	\$1,393	\$1,493	\$1,589	\$1,738	\$1,274	\$1,431	\$1,100	\$1,249	\$1,765	\$1,916	\$1,105	\$1,202
USAA Casualty Insurance Co.	\$1,864	\$2,039	\$849	\$1,002	\$1,038	\$1,132	\$1,375	\$1,472	\$1,564	\$1,710	\$1,249	\$1,402	\$1,083	\$1,228	\$1,722	\$1,870	\$1,094	\$1,189
USAA General Indemnity Co.	\$2,253	\$2,441	\$989	\$1,153	\$1,217	\$1,319	\$1,632	\$1,736	\$1,883	\$2,040	\$1,489	\$1,654	\$1,283	\$1,440	\$2,082	\$2,241	\$1,284	\$1,385

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 \$265,000 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

	Annual premium rates listed below																	
	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
Alliance Insurance Co.	\$2,236	\$3,333	\$1,193	\$1,771	\$1,172	\$1,724	\$2,166	\$3,194	\$1,362	\$2,023	\$1,161	\$1,724	\$1,161	\$1,724	\$1,161	\$1,724	\$2,076	\$3,059
Allstate Vehicle & Property Ins. Co.	\$1,587	\$2,005	\$1,453	\$1,830	\$1,614	\$1,959	\$1,469	\$1,718	\$1,432	\$1,765	\$1,255	\$1,546	\$1,018	\$1,305	\$1,126	\$1,468	\$1,492	\$1,718
CSAA Fire & Casualty Ins. Co.	\$1,348	\$1,966	\$1,074	\$1,585	\$911	\$1,299	\$1,096	\$1,566	\$927	\$1,342	\$877	\$1,262	\$846	\$1,223	\$842	\$1,208	\$1,000	\$1,437
Depositors Insurance Co.(Nationwide)	\$2,260	\$3,006	\$1,150	\$1,355	\$1,335	\$1,607	\$2,413	\$3,197	\$1,516	\$1,881	\$1,374	\$1,659	\$911	\$1,138	\$993	\$1,231	\$2,039	\$2,679
Farmers Alliance Mutual Ins. Co.	\$2,439	\$3,594	\$1,339	\$1,947	\$1,318	\$1,900	\$2,365	\$3,448	\$1,517	\$2,214	\$1,305	\$1,900	\$1,305	\$1,900	\$1,305	\$1,900	\$2,269	\$3,308
Farmers Insurance Exchange	\$3,903	\$4,500	\$2,513	\$3,065	\$2,187	\$2,531	\$4,137	\$4,784	\$2,278	\$2,676	\$2,402	\$2,783	\$1,720	\$2,034	\$2,060	\$2,420	\$2,746	\$3,157
Farmers Union Mutual Ins. Co.	\$1,932	\$2,414	\$1,269	\$1,510	\$1,175	\$1,470	\$2,031	\$2,539	\$1,467	\$1,833	\$1,467	\$1,833	\$1,175	\$1,470	\$1,251	\$1,566	\$1,572	\$1,873
Federal Insurance Co.	\$1,273	\$2,407	\$1,133	\$2,143	\$1,133	\$2,143	\$1,273	\$2,407	\$1,099	\$2,082	\$1,133	\$2,143	\$1,133	\$2,143	\$1,133	\$2,143	\$1,273	\$2,407
Homesite Insurance Co.	\$1,356	\$1,358	\$995	\$1,317	\$1,165	\$1,388	\$1,043	\$1,121	\$945	\$1,047	\$1,096	\$1,237	\$1,010	\$930	\$824	\$1,026	\$1,182	\$1,182
Mountain West Farm Bureau Ins. Co.	\$2,920	\$3,738	\$1,443	\$1,847	\$1,514	\$1,937	\$2,415	\$3,091	\$2,094	\$2,681	\$1,519	\$1,944	\$1,245	\$1,594	\$1,188	\$1,520	\$2,474	\$3,016
Pacific Indemnity Co.	\$1,144	\$2,165	\$1,018	\$1,929	\$1,018	\$1,929	\$1,144	\$2,165	\$989	\$1,873	\$1,018	\$1,929	\$1,018	\$1,929	\$1,018	\$1,929	\$1,144	\$2,165
Safeco Insurance Co. of America	\$1,588	\$2,810	\$880	\$1,711	\$815	\$1,442	\$1,878	\$3,326	\$1,099	\$2,135	\$1,040	\$1,843	\$650	\$1,152	\$806	\$1,427	\$1,878	\$3,326
State Farm Fire & Casualty Co.	\$4,365	\$4,374	\$2,548	\$2,693	\$2,750	\$2,402	\$5,758	\$5,754	\$3,019	\$3,024	\$3,069	\$3,069	\$2,331	\$2,331	\$2,456	\$2,456	\$4,417	\$4,417
Travelers Home & Marine Ins. Co.	\$1,808	\$2,394	\$1,039	\$1,407	\$1,221	\$1,663	\$2,384	\$3,437	\$1,517	\$2,011	\$1,397	\$1,924	\$949	\$1,259	\$1,058	\$1,498	\$2,180	\$2,818
United Services Auto Association	\$2,206	\$2,374	\$923	\$1,069	\$1,153	\$1,244	\$1,540	\$1,633	\$1,798	\$1,938	\$1,432	\$1,580	\$1,216	\$1,356	\$2,045	\$2,187	\$1,181	\$1,272
USAA Casualty Insurance Co.	\$2,154	\$2,318	\$910	\$1,053	\$1,133	\$1,221	\$1,519	\$1,610	\$1,769	\$1,905	\$1,403	\$1,547	\$1,196	\$1,333	\$1,993	\$2,132	\$1,170	\$1,259
USAA General Indemnity Co.	\$2,617	\$2,793	\$1,066	\$1,220	\$1,338	\$1,433	\$1,813	\$1,912	\$2,140	\$2,287	\$1,684	\$1,839	\$1,427	\$1,574	\$2,423	\$2,572	\$1,380	\$1,475

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 \$325,000 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

	Annual premium rates listed below																	
	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
Alliance Insurance Co.	\$2,239	\$3,337	\$1,194	\$1,774	\$1,174	\$1,725	\$2,169	\$3,198	\$1,363	\$2,026	\$1,163	\$1,725	\$1,163	\$1,725	\$1,163	\$1,725	\$2,077	\$3,062
Allstate Vehicle & Property Ins. Co.	\$1,780	\$2,052	\$1,728	\$1,995	\$1,740	\$1,980	\$1,701	\$1,860	\$1,638	\$1,849	\$1,207	\$1,391	\$857	\$1,040	\$819	\$1,034	\$1,717	\$1,860
CSAA Fire & Casualty Ins. Co.	\$1,306	\$1,904	\$1,054	\$1,546	\$895	\$1,267	\$1,070	\$1,521	\$911	\$1,310	\$859	\$1,233	\$835	\$1,198	\$826	\$1,178	\$982	\$1,402
Depositors Insurance Co.(Nationwide)	\$1,697	\$2,291	\$852	\$1,024	\$986	\$1,206	\$1,813	\$2,433	\$1,127	\$1,427	\$1,019	\$1,253	\$706	\$891	\$763	\$959	\$999	\$1,323
Farmers Alliance Mutual Ins. Co.	\$2,447	\$3,603	\$1,345	\$1,954	\$1,324	\$1,906	\$2,371	\$3,456	\$1,523	\$2,221	\$1,312	\$1,906	\$1,312	\$1,906	\$1,312	\$1,906	\$2,277	\$3,317
Farmers Insurance Exchange	\$3,337	\$3,778	\$2,076	\$2,510	\$1,786	\$2,030	\$3,534	\$4,014	\$1,875	\$2,153	\$1,977	\$2,258	\$1,362	\$1,585	\$1,666	\$1,929	\$2,275	\$2,561
Farmers Union Mutual Ins. Co.	\$2,056	\$2,569	\$1,351	\$1,606	\$1,251	\$1,564	\$2,162	\$2,702	\$1,560	\$1,950	\$1,560	\$1,950	\$1,251	\$1,564	\$1,332	\$1,665	\$1,674	\$1,993
Federal Insurance Co.	\$1,276	\$2,438	\$1,135	\$2,170	\$1,135	\$2,170	\$1,276	\$2,438	\$1,101	\$2,108	\$1,135	\$2,170	\$1,135	\$2,170	\$1,135	\$2,170	\$1,276	\$2,438
Homesite Insurance Co.	\$1,406	\$1,540	\$1,176	\$1,560	\$1,282	\$1,529	\$1,114	\$1,197	\$999	\$1,080	\$1,295	\$1,448	\$1,007	\$962	\$894	\$1,077	\$1,196	\$1,196
Mountain West Farm Bureau Ins. Co.	\$2,332	\$2,968	\$1,183	\$1,497	\$1,309	\$1,659	\$1,939	\$2,465	\$1,689	\$2,145	\$1,241	\$1,572	\$1,088	\$1,375	\$1,040	\$1,315	\$1,985	\$2,406
Pacific Indemnity Co.	\$1,146	\$2,192	\$1,020	\$1,953	\$1,020	\$1,953	\$1,146	\$2,192	\$990	\$1,896	\$1,020	\$1,953	\$1,020	\$1,953	\$1,020	\$1,953	\$1,146	\$2,192
Safeco Insurance Co. of America	\$1,919	\$3,397	\$1,064	\$2,069	\$985	\$1,743	\$2,271	\$4,018	\$1,327	\$2,580	\$1,259	\$2,225	\$786	\$1,392	\$974	\$1,725	\$2,271	\$4,018
State Farm Fire & Casualty Co.	\$3,124	\$3,131	\$1,845	\$1,947	\$1,986	\$1,743	\$4,105	\$4,103	\$2,178	\$2,179	\$2,212	\$2,212	\$1,692	\$1,692	\$1,781	\$1,781	\$3,161	\$3,161
Travelers Home & Marine Ins. Co.	\$1,327	\$1,697	\$741	\$987	\$893	\$1,203	\$1,581	\$2,005	\$1,064	\$1,373	\$1,007	\$1,367	\$642	\$832	\$744	\$1,020	\$1,858	\$2,632
United Services Auto Association	\$1,542	\$1,668	\$728	\$838	\$871	\$939	\$1,187	\$1,257	\$1,296	\$1,401	\$1,037	\$1,148	\$905	\$1,010	\$1,401	\$1,508	\$970	\$1,038
USAA Casualty Insurance Co.	\$1,512	\$1,635	\$719	\$827	\$858	\$924	\$1,176	\$1,245	\$1,281	\$1,383	\$1,019	\$1,127	\$893	\$996	\$1,369	\$1,474	\$964	\$1,031
USAA General Indemnity Co.	\$1,818	\$1,951	\$832	\$948	\$1,000	\$1,072	\$1,390	\$1,464	\$1,533	\$1,643	\$1,207	\$1,324	\$1,051	\$1,162	\$1,647	\$1,759	\$1,128	\$1,199

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 \$200,000 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

	Annual premium rates listed below																	
	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
Alliance Insurance Co.	\$1,602	\$2,385	\$857	\$1,271	\$845	\$1,237	\$1,552	\$2,285	\$979	\$1,450	\$836	\$1,237	\$836	\$1,237	\$836	\$1,237	\$1,488	\$2,189
Allstate Vehicle & Property Ins. Co.	\$2,074	\$2,492	\$1,981	\$2,338	\$1,978	\$2,290	\$1,945	\$2,179	\$1,883	\$2,203	\$1,361	\$1,640	\$932	\$1,203	\$890	\$1,216	\$1,969	\$2,179
CSAA Fire & Casualty Ins. Co.	\$1,350	\$1,980	\$1,082	\$1,600	\$915	\$1,310	\$1,101	\$1,577	\$930	\$1,353	\$879	\$1,274	\$849	\$1,234	\$844	\$1,215	\$1,005	\$1,447
Depositors Insurance Co.(Nationwide)	\$1,882	\$2,591	\$888	\$1,098	\$1,045	\$1,306	\$2,020	\$2,756	\$1,196	\$1,558	\$1,074	\$1,354	\$734	\$948	\$784	\$1,009	\$1,727	\$2,312
Farmers Alliance Mutual Ins. Co.	\$1,753	\$2,576	\$967	\$1,400	\$952	\$1,366	\$1,699	\$2,471	\$1,093	\$1,591	\$944	\$1,366	\$944	\$1,366	\$944	\$1,366	\$1,631	\$2,372
Farmers Insurance Exchange	\$2,709	\$3,179	\$1,732	\$2,154	\$1,508	\$1,789	\$2,869	\$3,373	\$1,584	\$1,908	\$1,654	\$1,962	\$1,188	\$1,449	\$1,420	\$1,713	\$1,929	\$2,260
Farmers Union Mutual Ins. Co.	\$1,481	\$1,851	\$973	\$1,157	\$902	\$1,127	\$1,558	\$1,947	\$1,124	\$1,405	\$1,124	\$1,405	\$902	\$1,127	\$960	\$1,200	\$1,206	\$1,435
Federal Insurance Co.	\$1,079	\$2,010	\$960	\$1,791	\$960	\$1,791	\$1,079	\$2,010	\$933	\$1,739	\$960	\$1,791	\$960	\$1,791	\$960	\$1,791	\$1,079	\$2,010
Homesite Insurance Co.	\$1,462	\$1,602	\$1,217	\$1,625	\$1,246	\$1,479	\$1,149	\$1,235	\$987	\$1,089	\$1,223	\$1,351	\$972	\$929	\$874	\$1,067	\$1,188	\$1,188
Mountain West Farm Bureau Ins. Co.	\$2,337	\$2,991	\$1,155	\$1,479	\$1,184	\$1,515	\$1,933	\$2,474	\$1,676	\$2,145	\$1,215	\$1,556	\$974	\$1,247	\$929	\$1,189	\$1,980	\$2,414
Pacific Indemnity Co.	\$969	\$1,808	\$864	\$1,613	\$864	\$1,613	\$969	\$1,808	\$839	\$1,566	\$864	\$1,613	\$864	\$1,613	\$864	\$1,613	\$969	\$1,808
Safeco Insurance Co. of America	\$1,729	\$3,061	\$958	\$1,864	\$888	\$1,573	\$2,046	\$3,622	\$1,196	\$2,326	\$1,133	\$2,005	\$708	\$1,255	\$877	\$1,554	\$2,046	\$3,622
State Farm Fire & Casualty Co.	\$2,959	\$2,966	\$1,728	\$1,827	\$1,864	\$1,627	\$3,904	\$3,902	\$2,048	\$2,051	\$2,081	\$2,081	\$1,581	\$1,581	\$1,665	\$1,665	\$2,994	\$2,994
Travelers Home & Marine Ins. Co.	\$1,187	\$1,577	\$654	\$898	\$775	\$1,069	\$1,447	\$1,877	\$948	\$1,272	\$881	\$1,231	\$586	\$789	\$679	\$968	\$1,645	\$2,375
United Services Auto Association	\$1,753	\$1,935	\$793	\$952	\$980	\$1,078	\$1,269	\$1,370	\$1,439	\$1,591	\$1,171	\$1,330	\$1,007	\$1,158	\$1,623	\$1,777	\$1,009	\$1,107
USAA Casualty Insurance Co.	\$1,712	\$1,890	\$781	\$936	\$962	\$1,058	\$1,251	\$1,350	\$1,415	\$1,563	\$1,147	\$1,303	\$990	\$1,138	\$1,583	\$1,734	\$998	\$1,094
USAA General Indemnity Co.	\$2,063	\$2,254	\$903	\$1,070	\$1,122	\$1,225	\$1,477	\$1,583	\$1,697	\$1,856	\$1,361	\$1,529	\$1,168	\$1,326	\$1,908	\$2,070	\$1,163	\$1,266

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 \$375,000 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.

	Annual premium rates listed below																	
	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
Alliance Insurance Co.	\$2,980	\$4,446	\$1,586	\$2,359	\$1,484	\$2,183	\$2,887	\$4,261	\$1,812	\$2,697	\$1,545	\$2,296	\$1,545	\$2,296	\$1,545	\$2,296	\$2,766	\$4,080
Allstate Vehicle & Property Ins. Co.	\$1,885	\$2,562	\$1,711	\$2,300	\$1,860	\$2,400	\$1,726	\$2,120	\$1,671	\$2,206	\$1,371	\$1,837	\$1,078	\$1,533	\$1,148	\$1,697	\$1,765	\$2,120
CSAA Fire & Casualty Ins. Co.	\$1,874	\$2,758	\$1,488	\$2,212	\$1,253	\$1,805	\$1,521	\$2,187	\$1,278	\$1,869	\$1,206	\$1,756	\$1,162	\$1,699	\$1,154	\$1,676	\$1,382	\$2,002
Depositors Insurance Co.(Nationwide)	\$2,804	\$3,864	\$1,322	\$1,639	\$1,555	\$1,946	\$3,014	\$4,115	\$1,790	\$2,336	\$1,612	\$2,034	\$1,095	\$2,034	\$1,187	\$1,540	\$2,566	\$3,443
Farmers Alliance Mutual Ins. Co.	\$3,259	\$4,800	\$1,787	\$2,600	\$1,759	\$2,536	\$3,158	\$4,605	\$2,026	\$2,957	\$1,743	\$2,536	\$1,743	\$2,536	\$1,743	\$2,536	\$3,031	\$4,420
Farmers Insurance Exchange	\$4,226	\$5,006	\$2,677	\$3,382	\$2,329	\$2,809	\$4,480	\$5,312	\$2,469	\$3,018	\$2,557	\$3,080	\$1,827	\$2,277	\$2,191	\$2,692	\$3,014	\$3,569
Farmers Union Mutual Ins. Co.	\$2,776	\$3,468	\$1,824	\$2,169	\$1,688	\$2,111	\$2,918	\$3,648	\$2,106	\$2,632	\$2,106	\$2,632	\$1,688	\$2,111	\$1,798	\$2,249	\$2,260	\$2,690
Federal Insurance Co.	\$1,603	\$3,078	\$1,425	\$2,740	\$1,425	\$2,740	\$1,603	\$3,078	\$1,384	\$2,662	\$1,425	\$2,740	\$1,425	\$2,740	\$1,425	\$2,740	\$1,603	\$3,078
Homesite Insurance Co.	\$1,651	\$1,639	\$1,194	\$1,623	\$1,428	\$1,680	\$1,229	\$1,318	\$1,048	\$1,195	\$1,313	\$1,466	\$1,150	\$1,051	\$972	\$1,232	\$1,355	\$1,355
Mountain West Farm Bureau Ins. Co.	\$3,473	\$4,446	\$1,717	\$2,197	\$1,992	\$2,549	\$2,873	\$3,677	\$2,491	\$3,188	\$1,806	\$2,312	\$1,639	\$2,098	\$1,563	\$2,001	\$2,942	\$3,587
Pacific Indemnity Co.	\$1,440	\$2,768	\$1,281	\$2,466	\$1,281	\$2,466	\$1,440	\$2,768	\$1,244	\$2,395	\$1,281	\$2,466	\$1,281	\$2,466	\$1,281	\$2,466	\$1,440	\$2,768
Safeco Insurance Co. of America	\$1,990	\$3,522	\$1,103	\$2,146	\$1,023	\$1,811	\$2,356	\$4,170	\$1,377	\$2,680	\$1,304	\$2,310	\$816	\$1,444	\$1,011	\$1,790	\$2,356	\$4,170
State Farm Fire & Casualty Co.	\$4,660	\$4,669	\$2,721	\$2,876	\$2,935	\$2,565	\$6,145	\$6,143	\$3,224	\$3,227	\$3,276	\$3,276	\$2,490	\$2,490	\$2,623	\$2,623	\$4,715	\$4,715
Travelers Home & Marine Ins. Co.	\$1,702	\$2,342	\$992	\$1,391	\$1,158	\$1,624	\$2,098	\$2,779	\$1,469	\$2,022	\$1,334	\$1,900	\$924	\$1,273	\$1,044	\$1,533	\$2,231	\$3,289
United Services Auto Association	\$2,336	\$2,590	\$1,068	\$1,289	\$1,312	\$1,449	\$1,758	\$1,899	\$1,935	\$2,146	\$1,555	\$1,777	\$1,345	\$1,555	\$2,130	\$2,345	\$1,424	\$1,561
USAA Casualty Insurance Co.	\$2,283	\$2,531	\$1,050	\$1,266	\$1,287	\$1,421	\$1,735	\$1,873	\$1,904	\$2,110	\$1,521	\$1,739	\$1,321	\$1,527	\$2,076	\$2,286	\$1,409	\$1,543
USAA General Indemnity Co.	\$2,761	\$3,028	\$1,227	\$1,460	\$1,513	\$1,657	\$2,061	\$2,210	\$2,295	\$2,517	\$1,818	\$2,052	\$1,570	\$1,791	\$2,513	\$2,739	\$1,658	\$1,802

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 \$75,000. 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.

	Annual premium rates listed below																	
	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.	\$319	\$436	\$261	\$357	\$261	\$357	\$319	\$436	\$319	\$436	\$319	\$436	\$261	\$357	\$261	\$357	\$333	\$436
CSAA Fire & Casualty Ins. Co.	\$348	\$427	\$339	\$420	\$314	\$382	\$331	\$403	\$309	\$383	\$324	\$398	\$305	\$374	\$305	\$374	\$350	\$421
Depositors Insurance Co.(Nationwide)	\$357	\$367	\$355	\$373	\$328	\$347	\$355	\$371	\$360	\$372	\$319	\$337	\$345	\$361	\$347	\$363	\$351	\$367
Farmers Alliance Mutual Ins. Co.	\$239	\$328	\$216	\$293	\$217	\$293	\$241	\$328	\$228	\$313	\$216	\$293	\$216	\$293	\$216	\$293	\$241	\$328
Farmers Union Mutual Ins. Co.	\$268	\$348	\$268	\$348	\$268	\$348	\$268	\$348	\$268	\$348	\$268	\$348	\$268	\$348	\$268	\$348	\$268	\$348
Federal Insurance Co.	\$253	\$350	\$244	\$337	\$244	\$337	\$253	\$350	\$213	\$295	\$244	\$337	\$244	\$337	\$244	\$337	\$253	\$350
Fire Insurance Exchange	\$308	\$367	\$267	\$317	\$289	\$345	\$269	\$320	\$285	\$345	\$273	\$325	\$278	\$330	\$287	\$342	\$309	\$364
Homesite Insurance Co. of the Midwest	\$424	\$424	\$424	\$424	\$424	\$424	\$327	\$327	\$424	\$424	\$424	\$424	\$424	\$424	\$424	\$424	\$424	\$424
Mountain West Farm Bureau Ins. Co.	\$162	\$208	\$166	\$212	\$171	\$219	\$162	\$208	\$166	\$212	\$166	\$212	\$171	\$219	\$171	\$219	\$171	\$208
Pacific Indemnity Co.	\$253	\$350	\$244	\$337	\$244	\$337	\$253	\$350	\$213	\$295	\$244	\$337	\$244	\$337	\$244	\$337	\$253	\$350
Safeco Insurance Co. of America	\$166	\$196	\$211	\$251	\$163	\$194	\$171	\$203	\$154	\$181	\$163	\$194	\$219	\$260	\$178	\$211	\$171	\$203
State Farm Fire & Casualty Co.	\$325	\$325	\$256	\$256	\$256	\$241	\$374	\$374	\$273	\$273	\$273	\$273	\$241	\$241	\$241	\$241	\$325	\$325
Travelers Home & Marine Ins. Co.	\$211	\$229	\$211	\$230	\$216	\$235	\$213	\$229	\$218	\$239	\$212	\$231	\$212	\$231	\$198	\$217	\$211	\$229
United Services Auto Association	\$408	\$482	\$375	\$439	\$351	\$414	\$437	\$502	\$481	\$543	\$387	\$452	\$391	\$452	\$387	\$450	\$430	\$482
USAA Casualty Insurance Co.	\$374	\$439	\$340	\$397	\$322	\$377	\$399	\$456	\$438	\$492	\$353	\$410	\$357	\$411	\$355	\$410	\$392	\$437
USAA General Indemnity Co.	\$390	\$462	\$356	\$418	\$335	\$396	\$419	\$482	\$459	\$519	\$369	\$432	\$373	\$432	\$369	\$430	\$412	\$462

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 \$30,000. 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.

	Annual premium rates listed below																	
	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.	\$182	\$195	\$151	\$203	\$151	\$203	\$182	\$195	\$182	\$195	\$182	\$195	\$151	\$203	\$151	\$203	\$190	\$195
CSAA Fire & Casualty Ins. Co.	\$84	\$95	\$83	\$94	\$81	\$88	\$81	\$91	\$80	\$88	\$80	\$87	\$80	\$87	\$80	\$87	\$81	\$90
Depositors Insurance Co.(Nationwide)	\$188	\$226	\$192	\$235	\$199	\$244	\$180	\$219	\$188	\$211	\$182	\$226	\$166	\$205	\$167	\$206	\$178	\$218
Farmers Alliance Mutual Ins. Co.	\$151	\$222	\$163	\$241	\$165	\$241	\$151	\$222	\$137	\$202	\$165	\$241	\$165	\$241	\$165	\$241	\$151	\$222
Farmers Union Mutual Ins. Co.	\$177	\$227	\$177	\$227	\$177	\$227	\$177	\$227	\$177	\$227	\$177	\$227	\$177	\$227	\$177	\$227	\$177	\$227
Federal Insurance Co.	\$139	\$190	\$134	\$183	\$134	\$183	\$139	\$190	\$118	\$161	\$134	\$183	\$134	\$183	\$134	\$183	\$139	\$190
Fire Insurance Exchange	\$226	\$269	\$191	\$228	\$207	\$246	\$196	\$233	\$212	\$257	\$196	\$233	\$202	\$239	\$207	\$246	\$224	\$264
Homesite Insurance Co. of the Midwest	\$193	\$193	\$193	\$193	\$193	\$193	\$157	\$157	\$193	\$193	\$193	\$193	\$193	\$193	\$193	\$193	\$193	\$193
Mountain West Farm Bureau Ins. Co.	\$120	\$153	\$122	\$156	\$122	\$156	\$120	\$153	\$122	\$156	\$122	\$156	\$122	\$156	\$122	\$156	\$126	\$153
Pacific Indemnity Co.	\$139	\$190	\$134	\$183	\$134	\$183	\$139	\$190	\$118	\$161	\$134	\$183	\$134	\$183	\$134	\$183	\$139	\$190
Safeco Insurance Co. of America	\$177	\$318	\$160	\$289	\$208	\$374	\$208	\$374	\$188	\$340	\$194	\$348	\$149	\$267	\$183	\$329	\$208	\$374
State Farm Fire & Casualty Co.	\$129	\$129	\$115	\$115	\$115	\$115	\$137	\$137	\$116	\$116	\$116	\$116	\$115	\$115	\$115	\$115	\$129	\$129
Travelers Home & Marine Ins. Co.	\$130	\$170	\$125	\$153	\$126	\$163	\$125	\$161	\$135	\$178	\$125	\$161	\$126	\$168	\$139	\$185	\$130	\$175
United Services Auto Association	\$189	\$189	\$184	\$184	\$206	\$206	\$211	\$211	\$193	\$193	\$193	\$193	\$193	\$193	\$193	\$193	\$211	\$211
USAA Casualty Insurance Co.	\$199	\$199	\$193	\$193	\$216	\$216	\$222	\$222	\$203	\$203	\$203	\$203	\$203	\$203	\$203	\$203	\$222	\$222
USAA General Indemnity Co.	\$241	\$241	\$234	\$234	\$265	\$265	\$272	\$272	\$247	\$247	\$247	\$247	\$247	\$247	\$247	\$247	\$272	\$272

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 \$200,000 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.

	Annual premium rates listed below																	
	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.	\$1,070	\$1,218	\$1,040	\$1,186	\$1,043	\$1,172	\$1,036	\$1,124	\$997	\$1,113	\$766	\$868	\$594	\$696	\$563	\$682	\$1,045	\$1,124
CSAA Fire & Casualty Ins. Co.	\$810	\$1,174	\$663	\$964	\$563	\$792	\$668	\$944	\$573	\$816	\$544	\$770	\$528	\$750	\$522	\$738	\$618	\$830
Depositors Insurance Co.(Nationwide)	\$948	\$1,247	\$519	\$606	\$584	\$699	\$1,003	\$1,318	\$663	\$814	\$606	\$725	\$445	\$539	\$477	\$576	\$853	\$1,120
Farmers Alliance Mutual Ins. Co.	\$2,654	\$3,905	\$1,749	\$2,554	\$1,948	\$2,823	\$2,680	\$3,905	\$2,048	\$2,996	\$1,931	\$2,823	\$1,931	\$2,823	\$1,931	\$2,823	\$2,680	\$3,905
Farmers Insurance Exchange	\$3,230	\$3,608	\$1,965	\$2,354	\$1,681	\$1,886	\$3,397	\$3,809	\$1,772	\$2,005	\$1,871	\$2,106	\$1,260	\$1,444	\$1,558	\$1,776	\$2,157	\$2,393
Farmers Union Mutual Ins. Co.	\$1,136	\$1,404	\$767	\$900	\$715	\$878	\$1,192	\$1,474	\$876	\$1,081	\$876	\$1,081	\$715	\$878	\$757	\$931	\$936	\$1,103
Federal Insurance Co.	\$927	\$1,727	\$824	\$1,539	\$824	\$1,539	\$927	\$1,727	\$801	\$1,494	\$824	\$1,539	\$824	\$1,539	\$824	\$1,539	\$927	\$1,727
Homesite Insurance Co.	\$936	\$993	\$761	\$981	\$814	\$965	\$749	\$803	\$680	\$737	\$800	\$882	\$691	\$656	\$601	\$719	\$799	\$799
Mountain West Farm Bureau Ins. Co.	\$1,492	\$1,910	\$738	\$944	\$756	\$967	\$1,234	\$1,580	\$1,070	\$1,370	\$776	\$993	\$622	\$796	\$593	\$759	\$1,264	\$1,541
Pacific Indemnity Co.	\$832	\$1,554	\$742	\$1,386	\$742	\$1,386	\$832	\$1,554	\$720	\$1,345	\$742	\$1,386	\$742	\$1,386	\$742	\$1,386	\$832	\$1,554
Safeco Insurance Co. of America	\$1,258	\$2,227	\$698	\$1,355	\$646	\$1,142	\$1,488	\$2,633	\$870	\$1,692	\$824	\$1,459	\$515	\$912	\$638	\$1,130	\$1,488	\$2,633
State Farm Fire & Casualty Co.	\$2,089	\$2,089	\$1,143	\$1,143	\$1,143	\$1,097	\$2,759	\$2,759	\$1,626	\$1,626	\$1,626	\$1,626	\$1,097	\$1,097	\$1,097	\$1,097	\$2,089	\$2,089
Travelers Home & Marine Ins. Co.	\$765	\$964	\$419	\$547	\$501	\$662	\$907	\$1,138	\$591	\$752	\$557	\$744	\$369	\$468	\$422	\$565	\$1,087	\$1,521
United Services Auto Association	\$969	\$1,060	\$502	\$581	\$588	\$637	\$768	\$818	\$817	\$893	\$676	\$756	\$599	\$674	\$883	\$960	\$649	\$698
USAA Casualty Insurance Co.	\$952	\$1,041	\$497	\$575	\$581	\$629	\$762	\$811	\$809	\$883	\$666	\$744	\$592	\$666	\$865	\$940	\$645	\$694
USAA General Indemnity Co.	\$1,125	\$1,221	\$560	\$643	\$661	\$713	\$882	\$936	\$950	\$1,029	\$772	\$856	\$681	\$760	\$1,022	\$1,103	\$738	\$790

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.

	Annual premium rates listed below																	
	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
Alliance Insurance Co.	\$2,635	\$3,870	\$1,455	\$2,107	\$1,434	\$2,056	\$2,554	\$3,713	\$1,647	\$2,392	\$1,421	\$2,056	\$1,421	\$2,056	\$1,421	\$2,056	\$2,452	\$3,565
Allstate Vehicle & Property Ins. Co.	\$1,843	\$2,571	\$1,703	\$2,407	\$1,814	\$2,466	\$1,723	\$2,172	\$1,622	\$2,211	\$1,303	\$1,820	\$1,105	\$1,622	\$1,087	\$1,696	\$1,763	\$2,172
CSAA Fire & Casualty Ins. Co.	\$1,581	\$2,370	\$1,286	\$1,949	\$1,070	\$1,568	\$1,282	\$1,874	\$1,087	\$1,620	\$1,023	\$1,517	\$994	\$1,477	\$979	\$1,446	\$1,182	\$1,744
Depositors Insurance Co.(Nationwide)	\$2,212	\$2,926	\$1,178	\$1,390	\$1,369	\$1,619	\$2,334	\$3,098	\$1,554	\$1,920	\$1,411	\$1,696	\$976	\$1,221	\$1,081	\$1,345	\$1,964	\$2,599
Farmers Alliance Mutual Ins. Co.	\$3,108	\$4,582	\$1,700	\$2,478	\$1,674	\$2,417	\$3,011	\$4,394	\$1,929	\$2,818	\$1,659	\$2,417	\$1,659	\$2,417	\$1,659	\$2,417	\$2,890	\$4,218
Farmers Insurance Exchange	\$4,311	\$5,054	\$2,755	\$3,449	\$2,405	\$2,863	\$4,561	\$5,355	\$2,536	\$3,060	\$2,637	\$3,142	\$1,891	\$2,323	\$2,262	\$2,744	\$3,057	\$3,582
Farmers Union Mutual Ins. Co.	\$2,035	\$2,543	\$1,337	\$1,590	\$1,238	\$1,548	\$2,140	\$2,675	\$1,545	\$1,931	\$1,545	\$1,931	\$1,238	\$1,548	\$1,318	\$1,649	\$1,657	\$1,973
Federal Insurance Co	\$1,511	\$2,929	\$1,344	\$2,607	\$1,344	\$2,607	\$1,511	\$2,929	\$1,304	\$2,532	\$1,344	\$2,607	\$1,344	\$2,607	\$1,344	\$2,607	\$1,511	\$2,929
Homesite Insurance Co.	\$1,270	\$1,312	\$978	\$1,293	\$1,146	\$1,375	\$986	\$1,063	\$869	\$970	\$1,111	\$1,228	\$939	\$890	\$816	\$1,006	\$1,070	\$1,070
Mountain West Farm Bureau Ins. Co.	\$3,039	\$3,890	\$1,502	\$1,923	\$1,817	\$2,325	\$2,514	\$3,218	\$2,180	\$2,790	\$1,580	\$2,023	\$1,495	\$1,913	\$1,426	\$1,825	\$2,575	\$3,139
Pacific Indemnity Co.	\$1,357	\$2,634	\$1,206	\$2,346	\$1,206	\$2,346	\$1,357	\$2,634	\$1,171	\$2,278	\$1,206	\$2,346	\$1,206	\$2,346	\$1,206	\$2,346	\$1,357	\$2,634
Safeco Insurance Co. of America	\$2,538	\$4,491	\$1,405	\$2,736	\$1,304	\$2,307	\$3,003	\$5,314	\$1,930	\$3,418	\$1,663	\$2,943	\$1,040	\$1,842	\$1,290	\$2,283	\$3,003	\$5,314
State Farm Fire & Casualty Co.	\$3,974	\$3,982	\$2,319	\$2,453	\$2,503	\$2,187	\$5,242	\$5,240	\$2,750	\$2,754	\$2,796	\$2,796	\$2,123	\$2,123	\$2,238	\$2,238	\$4,022	\$4,022
Travelers Home & Marine Ins. Co.	\$1,623	\$2,243	\$956	\$1,337	\$1,113	\$1,557	\$1,991	\$2,641	\$1,404	\$1,932	\$1,279	\$1,819	\$889	\$1,223	\$1,005	\$1,477	\$2,069	\$3,060
United Services Auto Association	\$830	\$915	\$557	\$632	\$595	\$641	\$872	\$920	\$785	\$855	\$628	\$702	\$597	\$668	\$692	\$765	\$824	\$870
USAA Casualty Insurance Co.	\$825	\$909	\$553	\$625	\$590	\$635	\$875	\$921	\$787	\$856	\$622	\$695	\$594	\$663	\$683	\$753	\$824	\$869
USAA General Indemnity Co.	\$962	\$1,052	\$627	\$705	\$670	\$718	\$1,014	\$1,064	\$915	\$989	\$713	\$792	\$679	\$754	\$792	\$868	\$955	\$1,003

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.

Contact Information for Consumers

Company	Address	Phone Number	Website
ALLIANCE INSURANCE CO.	1122 North Main McPherson, KS 67460	1-620-241-2200	www.fami.com
ALLSTATE INDEMNITY CO. ALLSTATE INSURANCE CO. ALLSTATE VEHICLE & PROPERTY INSURANCE CO.	3775 Sanders Rd. Northbrook, IL 60062-6127	1-800-255-7828	www.allstate.com
CSAA FIRE & CASUALTY INSURANCE CO.	3055 Oak Rd. Walnut Creek, CA 94597	1-925-279-1506	www.aaa.com
DEPOSITERS INSURANCE CO.	1100 Locust Des Moines, IA 50391-0203	1-800-982-0756	www.nationwide.com
FARMERS ALLIANCE MUTUAL INSURANCE CO.	1122 North Main McPherson, KS 67460	1-620-241-2200	www.fami.com
FARMERS INSURANCE EXCHANGE FIRE INSURANCE EXCHANGE	6301 Owensmouth Ave. Woodland Hills, CA 91367	1-800-327-6377	www.farmers.com
FARMERS UNION MUTUAL INSURANCE CO.	300 River Drive North PO Box 2169 Great Falls, MT 59403	406-761-0242	www.fumico.net
FEDERAL INSURANCE CO.	202 Hall's Mill Rd. Whitehouse Station, NJ 08889	1-866-324-8222	www.chubb.com
HOMESITE INSURANCE CO. HOMESITE INSURANCE CO. OF THE MIDWEST	PO Box 5300 Binghamton, NY 13902-9953	1-800-466-3748	www.homesite.com
MOUNTAIN WEST FARM BUREAU INSURANCE	931 Boulder Dr. Laramie, WY 82073	1-877-742-9991	www.mwfbic.com
PACIFIC INDEMNITY CO.	202 Hall's Mill Rd. Whitehouse Station, NJ 08889	1-866-324-8222	www.chubb.com
SAFECO INSURANCE COMPANY OF ILLINOIS	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 INSURANCE CO.	PO Box 59059 Knoxville, TN 37950-9059	1-800-842-5075	www.travelers.com
UNITED SERVICES AUTOMOBILE ASSOC. USAA CASUALTY INSURANCE CO. USAA GENERAL INDEMNITY CO.	9800 Fredericksburg Rd. San Antonio, TX 78288	1-800-531-8722	www.usaa.com



CONTACT US

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Or

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