

MONTANA



Homeowners, Condominium and Renters Insurance 2020 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 2020 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 it 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, 2020. 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 \$290,000 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.	\$2,597	\$3,306	\$1,172	\$1,502	\$1,064	\$1,336	\$2,221	\$2,797	\$1,292	\$1,658	\$1,055	\$1,336	\$1,055	\$1,336	\$1,055	\$1,336	\$1,844	\$2,299
Allstate Vehicle & Property Ins. Co.	\$1,949	\$2,492	\$1,754	\$2,201	\$1,863	\$2,271	\$1,764	\$2,069	\$1,778	\$2,207	\$1,363	\$1,723	\$1,023	\$1,376	\$1,104	\$1,544	\$1,793	\$2,069
CSAA Fire & Casualty Ins. Co.	\$1,537	\$2,250	\$1,222	\$1,810	\$1,034	\$1,480	\$1,249	\$1,789	\$1,053	\$1,530	\$995	\$1,439	\$961	\$1,394	\$952	\$1,377	\$1,137	\$1,639
Farmers Alliance Mutual Ins. Co.	\$2,624	\$3,340	\$1,181	\$1,516	\$1,075	\$1,350	\$2,243	\$2,824	\$1,306	\$1,674	\$1,064	\$1,350	\$1,064	\$1,350	\$1,064	\$1,350	\$1,862	\$2,322
Farmers Insurance Exchange	\$3,424	\$3,973	\$2,175	\$2,717	\$1,897	\$2,251	\$3,618	\$4,233	\$1,994	\$2,391	\$2,086	\$2,464	\$1,482	\$1,810	\$1,785	\$2,146	\$2,412	\$2,808
Federal Insurance Co.	\$1,377	\$2,588	\$1,229	\$2,308	\$1,229	\$2,308	\$1,377	\$2,588	\$1,194	\$2,243	\$1,229	\$2,308	\$1,229	\$2,308	\$1,229	\$2,308	\$1,377	\$2,588
Garrison Property & Casualty Ins Co.	\$2,023	\$2,220	\$795	\$967	\$1,043	\$1,150	\$1,371	\$1,481	\$1,521	\$1,686	\$1,265	\$1,439	\$1,045	\$1,209	\$1,842	\$2,009	\$1,052	\$1,158
Homesite Insurance Co.	\$1,494	\$1,488	\$1,089	\$1,458	\$1,269	\$1,494	\$1,132	\$1,213	\$1,016	\$1,128	\$1,176	\$1,334	\$1,080	\$979	\$876	\$1,100	\$1,289	\$1,289
Liberty Mutual Fire Insurance Co.	\$2,298	\$3,124	\$1,472	\$2,002	\$1,556	\$2,002	\$2,543	\$3,275	\$1,865	\$2,536	\$2,085	\$2,837	\$1,472	\$2,002	\$1,472	\$2,002	\$2,707	\$3,275
Mountain West Farm Bureau Ins. Co.	\$1,986	\$2,681	\$1,107	\$1,494	\$1,157	\$1,563	\$1,680	\$2,268	\$1,490	\$2,012	\$1,106	\$1,493	\$993	\$1,340	\$918	\$1,239	\$1,675	\$2,154
Nationwide Mutual Insurance Co.	\$2,460	\$3,337	\$1,107	\$1,355	\$1,329	\$1,645	\$2,654	\$3,558	\$1,528	\$1,962	\$1,334	\$1,659	\$865	\$1,085	\$935	\$1,159	\$2,256	\$2,975
Pacific Indemnity Co.	\$1,240	\$2,331	\$1,107	\$2,080	\$1,107	\$2,080	\$1,240	\$2,331	\$1,076	\$2,022	\$1,107	\$2,080	\$1,107	\$2,080	\$1,107	\$2,080	\$1,240	\$2,331
Safeco Insurance Co. of Illinois	\$1,435	\$2,542	\$825	\$1,605	\$764	\$1,352	\$1,699	\$3,008	\$992	\$1,931	\$941	\$1,666	\$609	\$1,080	\$755	\$1,339	\$1,699	\$3,008
State Farm Fire & Casualty Co.	\$3,774	\$3,782	\$2,202	\$2,331	\$2,377	\$2,077	\$4,978	\$4,975	\$2,612	\$2,614	\$2,654	\$2,654	\$2,016	\$2,016	\$2,125	\$2,125	\$3,819	\$3,819
Travelers Home & Marine Ins. Co.	\$1,536	\$2,058	\$892	\$1,219	\$1,045	\$1,435	\$2,035	\$2,952	\$1,306	\$1,753	\$1,197	\$1,665	\$822	\$1,103	\$918	\$1,314	\$1,868	\$2,433
United Services Auto Association	\$2,129	\$2,320	\$955	\$1,122	\$1,169	\$1,272	\$1,569	\$1,675	\$1,779	\$1,938	\$1,415	\$1,583	\$1,223	\$1,381	\$1,960	\$2,121	\$1,247	\$1,350
USAA Casualty Insurance Co.	\$2,403	\$2,601	\$1,006	\$1,179	\$1,262	\$1,369	\$1,694	\$1,805	\$1,957	\$2,123	\$1,557	\$1,731	\$1,323	\$1,489	\$2,216	\$2,385	\$1,307	\$1,415
USAA General Indemnity Co.	\$2,757	\$2,986	\$1,205	\$1,405	\$1,482	\$1,605	\$2,018	\$2,146	\$2,314	\$2,505	\$1,816	\$2,016	\$1,567	\$1,756	\$2,536	\$2,729	\$1,593	\$1,716

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 \$330,000 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.	\$3,191	\$4,064	\$1,434	\$1,843	\$1,303	\$1,640	\$2,728	\$3,436	\$1,584	\$2,035	\$1,291	\$1,640	\$1,291	\$1,640	\$1,291	\$1,640	\$2,263	\$2,822
Allstate Vehicle & Property Ins. Co.	\$2,163	\$2,692	\$1,951	\$2,404	\$2,094	\$2,508	\$1,953	\$2,255	\$1,973	\$2,391	\$1,534	\$1,886	\$1,141	\$1,488	\$1,261	\$1,692	\$1,981	\$2,255
CSAA Fire & Casualty Ins. Co.	\$1,652	\$2,424	\$1,312	\$1,945	\$1,107	\$1,591	\$1,343	\$1,925	\$1,130	\$1,646	\$1,067	\$1,546	\$1,028	\$1,497	\$1,022	\$1,478	\$1,220	\$1,762
Farmers Alliance Mutual Ins. Co.	\$3,222	\$4,105	\$1,447	\$1,860	\$1,316	\$1,657	\$2,755	\$3,470	\$1,600	\$2,054	\$1,301	\$1,657	\$1,301	\$1,657	\$1,301	\$1,657	\$2,286	\$2,852
Farmers Insurance Exchange	\$4,239	\$4,885	\$2,717	\$3,365	\$2,374	\$2,787	\$4,486	\$5,216	\$2,481	\$2,943	\$2,608	\$3,052	\$1,858	\$2,239	\$2,236	\$2,659	\$2,980	\$3,444
Federal Insurance Co.	\$1,501	\$2,837	\$1,339	\$2,530	\$1,339	\$2,530	\$1,501	\$2,837	\$1,301	\$2,458	\$1,339	\$2,530	\$1,339	\$2,530	\$1,339	\$2,530	\$1,501	\$2,837
Garrison Property & Casualty Ins Co.	\$2,575	\$2,761	\$1,076	\$1,238	\$1,341	\$1,441	\$1,822	\$1,926	\$2,120	\$2,274	\$1,669	\$1,832	\$1,423	\$1,577	\$2,375	\$2,532	\$1,402	\$1,503
Homesite Insurance Co.	\$1,600	\$1,595	\$1,161	\$1,550	\$1,393	\$1,662	\$1,219	\$1,312	\$1,090	\$1,219	\$1,308	\$1,474	\$1,185	\$1,092	\$974	\$1,220	\$1,379	\$1,379
Liberty Mutual Fire Insurance Co.	\$3,123	\$4,246	\$2,001	\$2,720	\$2,114	\$2,720	\$3,458	\$4,451	\$2,535	\$3,447	\$2,834	\$3,854	\$2,001	\$2,720	\$2,001	\$2,720	\$3,678	\$4,451
Mountain West Farm Bureau Ins. Co.	\$2,616	\$3,531	\$1,458	\$1,968	\$1,532	\$2,068	\$2,212	\$2,987	\$1,962	\$2,649	\$1,457	\$1,967	\$1,314	\$1,773	\$1,215	\$1,640	\$2,206	\$2,837
Nationwide Mutual Insurance Co.	\$3,018	\$4,043	\$1,384	\$1,660	\$1,661	\$2,028	\$3,250	\$4,312	\$1,901	\$2,393	\$1,660	\$2,030	\$1,042	\$1,288	\$1,133	\$1,378	\$2,745	\$3,599
Pacific Indemnity Co.	\$1,352	\$2,555	\$1,207	\$2,280	\$1,207	\$2,280	\$1,352	\$2,555	\$1,172	\$2,216	\$1,207	\$2,280	\$1,207	\$2,280	\$1,207	\$2,280	\$1,352	\$2,555
Safeco Insurance Co. of Illinois	\$1,635	\$2,896	\$938	\$1,824	\$870	\$1,540	\$1,936	\$3,427	\$1,132	\$2,201	\$1,072	\$1,898	\$694	\$1,229	\$859	\$1,521	\$1,936	\$3,427
State Farm Fire & Casualty Co.	\$4,945	\$4,954	\$2,887	\$3,054	\$3,114	\$2,721	\$6,523	\$6,520	\$3,422	\$3,426	\$3,478	\$3,478	\$2,642	\$2,642	\$2,783	\$2,783	\$5,004	\$5,004
Travelers Home & Marine Ins. Co.	\$2,218	\$2,931	\$1,281	\$1,736	\$1,512	\$2,062	\$2,940	\$4,238	\$1,881	\$2,490	\$1,731	\$2,385	\$1,166	\$1,547	\$1,301	\$1,841	\$2,674	\$3,454
United Services Auto Association	\$2,441	\$2,621	\$1,023	\$1,180	\$1,273	\$1,370	\$1,730	\$1,831	\$2,002	\$2,150	\$1,583	\$1,740	\$1,347	\$1,497	\$2,251	\$2,403	\$1,335	\$1,432
USAA Casualty Insurance Co.	\$2,448	\$2,636	\$1,040	\$1,203	\$1,289	\$1,390	\$1,756	\$1,860	\$2,025	\$2,181	\$1,594	\$1,759	\$1,364	\$1,519	\$2,254	\$2,412	\$1,362	\$1,463
USAA General Indemnity Co.	\$3,173	\$3,388	\$1,299	\$1,487	\$1,623	\$1,740	\$2,237	\$2,357	\$2,615	\$2,794	\$2,041	\$2,230	\$1,735	\$1,914	\$2,923	\$3,105	\$1,715	\$1,831

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 \$440,000 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.	\$3,369	\$4,289	\$1,514	\$1,945	\$1,375	\$1,730	\$2,880	\$3,628	\$1,672	\$2,147	\$1,363	\$1,730	\$1,363	\$1,730	\$1,363	\$1,730	\$2,388	\$2,980
Allstate Vehicle & Property Ins. Co.	\$2,936	\$3,498	\$2,747	\$3,282	\$2,772	\$3,253	\$2,695	\$3,018	\$2,697	\$3,134	\$1,856	\$2,226	\$1,258	\$1,629	\$1,231	\$1,682	\$2,724	\$3,018
CSAA Fire & Casualty Ins. Co.	\$1,696	\$2,488	\$1,358	\$2,014	\$1,146	\$1,644	\$1,379	\$1,978	\$1,167	\$1,698	\$1,102	\$1,597	\$1,065	\$1,550	\$1,056	\$1,525	\$1,261	\$1,820
Farmers Alliance Mutual Ins. Co.	\$3,402	\$4,333	\$1,528	\$1,963	\$1,389	\$1,748	\$2,907	\$3,663	\$1,688	\$2,168	\$1,374	\$1,748	\$1,374	\$1,748	\$1,374	\$1,748	\$2,413	\$3,010
Farmers Insurance Exchange	\$3,627	\$4,092	\$2,247	\$2,744	\$1,938	\$2,224	\$3,835	\$4,369	\$2,041	\$2,357	\$2,147	\$2,461	\$1,475	\$1,735	\$1,809	\$2,104	\$2,469	\$2,789
Federal Insurance Co.	\$1,622	\$3,098	\$1,447	\$2,763	\$1,447	\$2,763	\$1,622	\$3,098	\$1,406	\$2,684	\$1,447	\$2,763	\$1,447	\$2,763	\$1,447	\$2,763	\$1,622	\$3,098
Garrison Property & Casualty Ins Co.	\$1,851	\$1,995	\$883	\$1,009	\$1,046	\$1,124	\$1,475	\$1,555	\$1,587	\$1,708	\$1,243	\$1,370	\$1,095	\$1,215	\$1,659	\$1,782	\$1,216	\$1,294
Homesite Insurance Co.	\$1,740	\$1,908	\$1,449	\$1,943	\$1,648	\$1,970	\$1,366	\$1,470	\$1,203	\$1,312	\$1,672	\$1,865	\$1,245	\$1,199	\$1,129	\$1,368	\$1,456	\$1,456
Liberty Mutual Fire Insurance Co.	\$2,713	\$3,687	\$1,737	\$2,363	\$1,836	\$2,363	\$3,002	\$3,865	\$2,201	\$2,993	\$2,461	\$3,348	\$1,737	\$2,363	\$1,737	\$2,363	\$3,195	\$3,865
Mountain West Farm Bureau Ins. Co.	\$2,009	\$2,712	\$1,120	\$1,512	\$1,196	\$1,614	\$1,699	\$2,294	\$1,507	\$2,035	\$1,119	\$1,511	\$1,025	\$1,384	\$948	\$1,280	\$1,695	\$2,179
Nationwide Mutual Insurance Co.	\$2,402	\$3,265	\$1,077	\$1,322	\$1,292	\$1,606	\$2,589	\$3,479	\$1,492	\$1,921	\$1,300	\$1,622	\$852	\$1,070	\$922	\$1,145	\$2,203	\$2,908
Pacific Indemnity Co.	\$1,460	\$2,791	\$1,304	\$2,490	\$1,304	\$2,490	\$1,460	\$2,791	\$1,268	\$2,420	\$1,304	\$2,490	\$1,304	\$2,490	\$1,304	\$2,490	\$1,460	\$2,791
Safeco Insurance Co. of Illinois	\$1,817	\$3,217	\$1,039	\$2,021	\$964	\$1,706	\$2,152	\$3,809	\$1,257	\$2,445	\$1,191	\$2,109	\$769	\$1,361	\$952	\$1,686	\$2,152	\$3,809
State Farm Fire & Casualty Co.	\$3,963	\$3,971	\$2,334	\$2,464	\$2,514	\$2,202	\$5,211	\$5,209	\$2,757	\$2,760	\$2,802	\$2,802	\$2,141	\$2,141	\$2,254	\$2,254	\$4,009	\$4,009
Travelers Home & Marine Ins. Co.	\$1,802	\$2,339	\$1,009	\$1,359	\$1,211	\$1,646	\$2,486	\$3,553	\$1,446	\$1,887	\$1,376	\$1,885	\$876	\$1,149	\$1,013	\$1,412	\$2,163	\$2,765
United Services Auto Association	\$1,773	\$1,943	\$901	\$1,023	\$1,036	\$1,112	\$1,451	\$1,529	\$1,544	\$1,660	\$1,229	\$1,352	\$1,080	\$1,196	\$1,619	\$1,737	\$1,214	\$1,290
USAA Casualty Insurance Co.	\$1,767	\$1,913	\$855	\$982	\$1,008	\$1,087	\$1,427	\$1,508	\$1,522	\$1,643	\$1,191	\$1,319	\$1,053	\$1,174	\$1,579	\$1,703	\$1,184	\$1,263
USAA General Indemnity Co.	\$2,267	\$2,434	\$1,056	\$1,202	\$1,255	\$1,345	\$1,801	\$1,895	\$1,944	\$2,083	\$1,506	\$1,653	\$1,323	\$1,462	\$2,026	\$2,168	\$1,491	\$1,572

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 \$225,000 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.	\$2,098	\$2,670	\$948	\$1,215	\$862	\$1,082	\$1,795	\$2,259	\$1,046	\$1,341	\$853	\$1,082	\$853	\$1,082	\$853	\$1,082	\$1,491	\$1,857
Allstate Vehicle & Property Ins. Co.	\$2,963	\$3,470	\$2,777	\$3,199	\$2,717	\$3,082	\$2,712	\$2,984	\$2,722	\$3,106	\$1,795	\$2,117	\$1,137	\$1,453	\$1,061	\$1,451	\$2,739	\$2,984
CSAA Fire & Casualty Ins. Co.	\$1,538	\$2,254	\$1,224	\$1,816	\$1,034	\$1,484	\$1,251	\$1,793	\$1,054	\$1,534	\$995	\$1,441	\$960	\$1,399	\$954	\$1,379	\$1,138	\$1,643
Farmers Alliance Mutual Ins. Co.	\$2,120	\$2,697	\$956	\$1,227	\$871	\$1,094	\$1,813	\$2,281	\$1,057	\$1,355	\$861	\$1,094	\$861	\$1,094	\$861	\$1,094	\$1,505	\$1,875
Farmers Insurance Exchange	\$2,943	\$3,447	\$1,873	\$2,360	\$1,637	\$1,963	\$3,112	\$3,673	\$1,725	\$2,093	\$1,796	\$2,144	\$1,284	\$1,589	\$1,542	\$1,875	\$2,093	\$2,461
Federal Insurance Co.	\$1,176	\$2,185	\$1,050	\$1,949	\$1,050	\$1,949	\$1,176	\$2,185	\$1,019	\$1,893	\$1,050	\$1,949	\$1,050	\$1,949	\$1,050	\$1,949	\$1,176	\$2,185
Garrison Property & Casualty Ins Co.	\$1,973	\$2,165	\$878	\$1,045	\$1,088	\$1,192	\$1,425	\$1,532	\$1,622	\$1,782	\$1,308	\$1,477	\$1,125	\$1,285	\$1,822	\$1,985	\$1,127	\$1,231
Homesite Insurance Co.	\$1,658	\$1,827	\$1,391	\$1,866	\$1,409	\$1,673	\$1,300	\$1,398	\$1,111	\$1,227	\$1,386	\$1,532	\$1,084	\$1,036	\$979	\$1,198	\$1,343	\$1,343
Liberty Mutual Fire Insurance Co.	\$3,240	\$4,404	\$2,075	\$2,822	\$2,193	\$2,822	\$3,586	\$4,617	\$2,629	\$3,575	\$2,940	\$3,999	\$2,075	\$2,822	\$2,075	\$2,822	\$3,816	\$4,617
Mountain West Farm Bureau Ins. Co.	\$1,869	\$2,523	\$1,042	\$1,406	\$1,075	\$1,451	\$1,581	\$2,134	\$1,402	\$1,893	\$1,041	\$1,405	\$922	\$1,245	\$853	\$1,151	\$1,577	\$2,027
Nationwide Mutual Insurance Co.	\$2,369	\$3,277	\$998	\$1,260	\$1,220	\$1,550	\$2,562	\$3,495	\$1,408	\$1,861	\$1,215	\$1,554	\$781	\$999	\$828	\$1,047	\$2,187	\$2,920
Pacific Indemnity Co.	\$1,059	\$1,968	\$946	\$1,757	\$946	\$1,757	\$1,059	\$1,968	\$920	\$1,707	\$946	\$1,757	\$946	\$1,757	\$946	\$1,757	\$1,059	\$1,968
Safeco Insurance Co. of Illinois	\$1,560	\$2,760	\$898	\$1,746	\$832	\$1,471	\$1,845	\$3,265	\$1,077	\$2,097	\$1,020	\$1,807	\$665	\$1,176	\$822	\$1,457	\$1,845	\$3,265
State Farm Fire & Casualty Co.	\$3,244	\$3,251	\$1,893	\$2,002	\$2,043	\$1,785	\$4,279	\$4,277	\$2,245	\$2,247	\$2,281	\$2,281	\$1,733	\$1,733	\$1,825	\$1,825	\$3,281	\$3,281
Travelers Home & Marine Ins. Co.	\$1,445	\$1,913	\$789	\$1,085	\$940	\$1,301	\$2,014	\$2,907	\$1,143	\$1,532	\$1,071	\$1,497	\$697	\$939	\$815	\$1,162	\$1,759	\$2,278
United Services Auto Association	\$1,872	\$2,058	\$837	\$999	\$1,035	\$1,135	\$1,354	\$1,458	\$1,534	\$1,689	\$1,242	\$1,406	\$1,067	\$1,221	\$1,728	\$1,886	\$1,074	\$1,175
USAA Casualty Insurance Co.	\$1,878	\$2,072	\$849	\$1,018	\$1,048	\$1,153	\$1,374	\$1,482	\$1,551	\$1,731	\$1,252	\$1,422	\$1,080	\$1,241	\$1,732	\$1,896	\$1,095	\$1,200
USAA General Indemnity Co.	\$2,413	\$2,635	\$1,044	\$1,238	\$1,301	\$1,421	\$1,729	\$1,853	\$1,982	\$2,168	\$1,583	\$1,778	\$1,355	\$1,540	\$2,225	\$2,414	\$1,359	\$1,479

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.	\$3,329	\$4,240	\$1,496	\$1,922	\$1,359	\$1,711	\$2,846	\$3,587	\$1,652	\$2,121	\$1,346	\$1,711	\$1,346	\$1,711	\$1,346	\$1,711	\$2,361	\$2,946
Allstate Vehicle & Property Ins. Co.	\$2,470	\$3,314	\$2,201	\$2,901	\$2,341	\$2,983	\$2,208	\$2,682	\$2,225	\$2,892	\$1,676	\$2,236	\$1,254	\$1,801	\$1,347	\$2,032	\$2,253	\$2,682
CSAA Fire & Casualty Ins. Co.	\$1,954	\$2,875	\$1,547	\$2,305	\$1,305	\$1,880	\$1,582	\$2,280	\$1,330	\$1,946	\$1,254	\$1,828	\$1,211	\$1,769	\$1,199	\$1,745	\$1,436	\$2,085
Farmers Alliance Mutual Ins. Co.	\$3,363	\$4,283	\$1,511	\$1,941	\$1,372	\$1,726	\$2,874	\$3,622	\$1,669	\$2,143	\$1,358	\$1,726	\$1,358	\$1,726	\$1,358	\$1,726	\$2,385	\$2,975
Farmers Insurance Exchange	\$4,593	\$5,420	\$2,898	\$3,693	\$2,528	\$3,071	\$4,861	\$5,777	\$2,687	\$3,299	\$2,776	\$3,354	\$1,979	\$2,489	\$2,378	\$2,932	\$3,272	\$3,882
Federal Insurance Co.	\$1,641	\$3,116	\$1,463	\$2,778	\$1,463	\$2,778	\$1,641	\$3,116	\$1,422	\$2,700	\$1,463	\$2,778	\$1,463	\$2,778	\$1,463	\$2,778	\$1,641	\$3,116
Garrison Property & Casualty Ins Co.	\$2,469	\$2,725	\$1,111	\$1,333	\$1,371	\$1,509	\$1,846	\$1,988	\$2,044	\$2,257	\$1,633	\$1,857	\$1,411	\$1,623	\$2,250	\$2,466	\$1,486	\$1,624
Homesite Insurance Co.	\$1,737	\$1,726	\$1,257	\$1,709	\$1,504	\$1,769	\$1,293	\$1,388	\$1,102	\$1,258	\$1,382	\$1,544	\$1,210	\$1,107	\$1,022	\$1,297	\$1,427	\$1,427
Liberty Mutual Fire Insurance Co.	\$2,374	\$3,226	\$1,520	\$2,067	\$1,607	\$2,067	\$2,627	\$3,382	\$1,926	\$2,619	\$2,154	\$2,930	\$1,520	\$2,067	\$1,520	\$2,067	\$2,796	\$3,382
Mountain West Farm Bureau Ins. Co.	\$2,342	\$3,162	\$1,305	\$1,762	\$1,381	\$1,865	\$1,981	\$2,674	\$1,757	\$2,372	\$1,305	\$1,761	\$1,185	\$1,599	\$1,096	\$1,479	\$1,976	\$2,540
Nationwide Mutual Insurance Co.	\$3,079	\$4,239	\$1,327	\$1,666	\$1,608	\$2,028	\$3,331	\$4,522	\$1,863	\$2,448	\$1,618	\$2,056	\$1,054	\$1,349	\$1,136	\$1,437	\$2,839	\$3,777
Pacific Indemnity Co.	\$1,478	\$2,806	\$1,319	\$2,504	\$1,319	\$2,504	\$1,478	\$2,806	\$1,282	\$2,433	\$1,319	\$2,504	\$1,319	\$2,504	\$1,319	\$2,504	\$1,478	\$2,806
Safeco Insurance Co. of Illinois	\$1,721	\$3,048	\$987	\$1,921	\$916	\$1,620	\$2,038	\$3,607	\$1,191	\$2,317	\$1,128	\$1,996	\$730	\$1,293	\$904	\$1,601	\$2,038	\$3,607
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.	\$1,834	\$2,511	\$1,058	\$1,481	\$1,241	\$1,740	\$2,430	\$3,573	\$1,563	\$2,145	\$1,429	\$2,031	\$976	\$1,342	\$1,110	\$1,626	\$2,257	\$2,981
United Services Auto Association	\$2,348	\$2,595	\$1,063	\$1,279	\$1,308	\$1,442	\$1,760	\$1,898	\$1,937	\$2,143	\$1,555	\$1,772	\$1,342	\$1,548	\$2,138	\$2,348	\$1,442	\$1,556
USAA Casualty Insurance Co.	\$2,357	\$2,615	\$1,079	\$1,303	\$1,325	\$1,464	\$1,787	\$1,931	\$1,961	\$2,175	\$1,567	\$1,793	\$1,359	\$1,573	\$2,143	\$2,361	\$1,450	\$1,589
USAA General Indemnity Co.	\$3,038	\$3,334	\$1,339	\$1,597	\$1,656	\$1,816	\$2,261	\$2,426	\$2,516	\$2,762	\$1,993	\$2,252	\$1,717	\$1,963	\$2,763	\$3,014	\$1,815	\$1,975

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
Alliance 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
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
Farmers Alliance Mutual Ins. Co.	\$222	\$265	\$210	\$247	\$211	\$247	\$224	\$265	\$222	\$265	\$210	\$247	\$210	\$247	\$210	\$247	\$226	\$265
Fire Insurance Exchange	\$322	\$384	\$278	\$332	\$303	\$360	\$282	\$335	\$298	\$360	\$286	\$339	\$291	\$346	\$300	\$358	\$324	\$382
Federal Insurance Co.	\$253	\$350	\$244	\$337	\$244	\$337	\$253	\$350	\$213	\$295	\$244	\$337	\$244	\$337	\$244	\$337	\$253	\$350
Garrison Property & Casualty Ins Co.	\$421	\$502	\$380	\$450	\$361	\$430	\$448	\$518	\$487	\$553	\$396	\$466	\$398	\$465	\$398	\$466	\$441	\$497
Homesite Ins. Co. of the Midwest	\$424	\$424	\$424	\$424	\$424	\$424	\$327	\$327	\$424	\$424	\$424	\$424	\$424	\$424	\$424	\$424	\$424	\$424
Liberty Mutual Fire Insurance Co.	\$469	\$718	\$469	\$718	\$469	\$718	\$469	\$718	\$469	\$718	\$469	\$718	\$469	\$718	\$469	\$718	\$469	\$718
Mountain West Farm Bureau Ins. Co.	\$140	\$150	\$143	\$153	\$143	\$153	\$140	\$150	\$143	\$153	\$143	\$153	\$143	\$153	\$143	\$153	\$140	\$150
Nationwide Mutual Insurance Co.	\$325	\$349	\$323	\$349	\$301	\$330	\$320	\$344	\$330	\$346	\$285	\$312	\$313	\$338	\$316	\$339	\$315	\$339
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 Illinois	\$124	\$150	\$160	\$192	\$123	\$147	\$129	\$155	\$115	\$140	\$123	\$147	\$169	\$204	\$135	\$163	\$129	\$155
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	\$211	\$229	\$218	\$239	\$212	\$231	\$212	\$231	\$198	\$217	\$213	\$229
United Services Auto Association	\$398	\$468	\$365	\$427	\$343	\$402	\$426	\$488	\$470	\$528	\$378	\$440	\$381	\$440	\$378	\$438	\$420	\$469
USAA Casualty Insurance Co.	\$374	\$439	\$340	\$397	\$322	\$378	\$399	\$457	\$438	\$492	\$354	\$411	\$357	\$411	\$355	\$410	\$392	\$438
USAA General Indemnity Co.	\$392	\$464	\$358	\$420	\$337	\$398	\$421	\$485	\$462	\$522	\$371	\$434	\$374	\$434	\$371	\$432	\$414	\$465

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
Alliance 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
Allstate Indemnity Co.	\$166	\$225	\$138	\$185	\$138	\$185	\$166	\$225	\$166	\$225	\$166	\$225	\$138	\$185	\$138	\$185	\$175	\$225
CSAA Fire & Casualty Ins. Co.	\$84	\$95	\$83	\$94	\$81	\$88	\$81	\$91	\$80	\$88	\$80	\$87	\$80	\$87	\$80	\$87	\$81	\$90
Farmers Alliance Mutual Ins. Co.	\$136	\$180	\$144	\$197	\$147	\$197	\$136	\$180	\$127	\$171	\$147	\$197	\$147	\$197	\$147	\$197	\$137	\$180
Fire Insurance Exchange	\$246	\$293	\$208	\$247	\$225	\$268	\$213	\$254	\$231	\$280	\$213	\$254	\$218	\$260	\$225	\$268	\$243	\$287
Federal Insurance Co.	\$139	\$190	\$134	\$183	\$134	\$183	\$139	\$190	\$118	\$161	\$134	\$183	\$134	\$183	\$134	\$183	\$139	\$190
Garrison Property & Casualty Ins Co.	\$279	\$279	\$258	\$258	\$291	\$291	\$299	\$299	\$272	\$272	\$272	\$272	\$272	\$272	\$272	\$272	\$299	\$299
Homesite Ins. Co. of the Midwest	\$217	\$217	\$217	\$217	\$217	\$217	\$175	\$175	\$217	\$217	\$217	\$217	\$217	\$217	\$217	\$217	\$217	\$217
Liberty Mutual Fire Insurance Co.	\$360	\$553	\$360	\$553	\$360	\$553	\$360	\$553	\$360	\$553	\$360	\$553	\$360	\$553	\$360	\$553	\$360	\$553
Mountain West Farm Bureau Ins. Co.	\$113	\$120	\$115	\$123	\$115	\$123	\$113	\$120	\$115	\$123	\$115	\$123	\$115	\$123	\$115	\$123	\$113	\$120
Nationwide Mutual Insurance Co.	\$183	\$222	\$187	\$230	\$193	\$239	\$175	\$215	\$182	\$205	\$177	\$221	\$166	\$206	\$167	\$207	\$173	\$213
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 Illinois	\$69	\$125	\$62	\$112	\$81	\$145	\$81	\$145	\$72	\$130	\$76	\$136	\$59	\$107	\$71	\$127	\$81	\$145
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	\$130	\$175	\$135	\$178	\$125	\$161	\$126	\$168	\$139	\$185	\$125	\$161
United Services Auto Association	\$220	\$220	\$214	\$214	\$241	\$241	\$247	\$247	\$225	\$225	\$225	\$225	\$225	\$225	\$225	\$225	\$247	\$247
USAA Casualty Insurance Co.	\$231	\$231	\$225	\$225	\$253	\$253	\$260	\$260	\$237	\$237	\$237	\$237	\$237	\$237	\$237	\$237	\$260	\$260
USAA General Indemnity Co.	\$271	\$271	\$263	\$263	\$298	\$298	\$307	\$307	\$277	\$277	\$277	\$277	\$277	\$277	\$277	\$277	\$307	\$307

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
Alliance Insurance Co.	\$1,375	\$1,748	\$626	\$800	\$570	\$714	\$1,177	\$1,480	\$689	\$881	\$564	\$714	\$564	\$714	\$564	\$714	\$979	\$1,218
Allstate Vehicle & Property Ins. Co.	\$1,319	\$1,487	\$1,256	\$1,414	\$1,239	\$1,377	\$1,247	\$1,344	\$1,237	\$1,368	\$886	\$996	\$658	\$771	\$617	\$751	\$1,256	\$1,344
CSAA Fire & Casualty Ins. Co.	\$842	\$1,221	\$686	\$1,000	\$583	\$822	\$693	\$980	\$592	\$848	\$562	\$799	\$545	\$777	\$540	\$764	\$640	\$864
Farmers Alliance Mutual Ins. Co.	\$1,389	\$1,765	\$631	\$807	\$576	\$720	\$1,189	\$1,495	\$696	\$890	\$569	\$720	\$569	\$720	\$569	\$720	\$989	\$1,230
Farmers Insurance Exchange	\$3,511	\$3,908	\$2,128	\$2,570	\$1,825	\$2,062	\$3,686	\$4,143	\$1,928	\$2,191	\$2,032	\$2,292	\$1,366	\$1,578	\$1,692	\$1,934	\$2,342	\$2,603
Federal Insurance Co.	\$947	\$1,747	\$844	\$1,559	\$844	\$1,559	\$947	\$1,747	\$821	\$1,514	\$844	\$1,559	\$844	\$1,559	\$844	\$1,559	\$947	\$1,747
Garrison Property & Casualty Ins Co.	\$1,030	\$1,121	\$529	\$609	\$621	\$671	\$813	\$864	\$870	\$946	\$716	\$797	\$635	\$711	\$938	\$1,016	\$684	\$733
Homesite Insurance Co.	\$985	\$1,046	\$801	\$1,033	\$856	\$1,016	\$788	\$846	\$716	\$776	\$841	\$928	\$728	\$691	\$632	\$756	\$841	\$841
Liberty Mutual Fire Insurance Co.	\$2,487	\$3,380	\$1,592	\$2,166	\$1,683	\$2,166	\$2,752	\$3,543	\$2,018	\$2,744	\$2,256	\$3,069	\$1,592	\$2,166	\$1,592	\$2,166	\$2,929	\$3,543
Mountain West Farm Bureau Ins. Co.	\$1,138	\$1,536	\$634	\$856	\$650	\$877	\$962	\$1,299	\$854	\$1,152	\$634	\$855	\$557	\$752	\$515	\$695	\$960	\$1,234
Nationwide Mutual Insurance Co.	\$1,032	\$1,376	\$505	\$603	\$588	\$716	\$1,104	\$1,459	\$672	\$842	\$594	\$723	\$416	\$501	\$444	\$530	\$951	\$1,233
Pacific Indemnity Co.	\$852	\$1,574	\$762	\$1,406	\$762	\$1,406	\$852	\$1,574	\$740	\$1,365	\$762	\$1,406	\$762	\$1,406	\$762	\$1,406	\$852	\$1,574
Safeco Insurance Co. of Illinois	\$947	\$1,677	\$545	\$1,062	\$505	\$895	\$1,122	\$1,984	\$655	\$1,275	\$621	\$1,097	\$404	\$715	\$500	\$885	\$1,122	\$1,984
State Farm Fire & Casualty Co.	\$1,831	\$1,831	\$1,002	\$1,002	\$1,002	\$962	\$2,418	\$2,418	\$1,425	\$1,425	\$1,425	\$1,425	\$962	\$962	\$962	\$962	\$1,831	\$1,831
Travelers Home & Marine Ins. Co.	\$902	\$1,138	\$490	\$644	\$589	\$784	\$1,284	\$1,803	\$691	\$882	\$658	\$884	\$425	\$541	\$492	\$662	\$1,070	\$1,345
United Services Auto Association	\$973	\$1,062	\$501	\$578	\$587	\$635	\$769	\$819	\$819	\$893	\$677	\$755	\$598	\$672	\$886	\$961	\$649	\$697
USAA Casualty Insurance Co.	\$980	\$1,072	\$509	\$589	\$596	\$646	\$783	\$834	\$831	\$908	\$684	\$765	\$607	\$684	\$890	\$969	\$662	\$712
USAA General Indemnity Co.	\$1,230	\$1,336	\$604	\$697	\$717	\$774	\$961	\$1,020	\$1,034	\$1,122	\$839	\$932	\$737	\$825	\$1,115	\$1,205	\$801	\$859

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 \$550,000 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.	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
Allstate Vehicle & Property Ins. Co.	\$2,614	\$3,665	\$2,330	\$3,248	\$2,448	\$3,297	\$2,355	\$2,974	\$2,314	\$3,161	\$1,716	\$2,431	\$1,355	\$2,066	\$1,371	\$2,246	\$2,411	\$2,974
CSAA Fire & Casualty Ins. Co.	\$1,912	\$2,881	\$1,551	\$2,364	\$1,287	\$1,895	\$1,547	\$2,276	\$1,308	\$1,960	\$1,229	\$1,834	\$1,195	\$1,787	\$1,174	\$1,749	\$1,426	\$2,111
Farmers Alliance Mutual Ins. Co.	\$3,789	\$4,826	\$1,699	\$2,185	\$1,545	\$1,945	\$3,237	\$4,080	\$1,879	\$2,413	\$1,528	\$1,945	\$1,528	\$1,945	\$1,528	\$1,945	\$2,686	\$3,351
Farmers Insurance Exchange	\$4,684	\$5,479	\$2,982	\$3,772	\$2,611	\$3,137	\$4,949	\$5,829	\$2,760	\$3,349	\$2,864	\$3,428	\$2,047	\$2,544	\$2,455	\$2,996	\$3,318	\$3,900
Federal Insurance Co.	\$1,814	\$3,504	\$1,618	\$3,111	\$1,618	\$3,111	\$1,814	\$3,504	\$1,571	\$3,023	\$1,618	\$3,111	\$1,618	\$3,111	\$1,618	\$3,111	\$1,814	\$3,504
Garrison Property & Casualty Ins Co.	\$973	\$1,066	\$644	\$735	\$685	\$736	\$1,047	\$1,099	\$933	\$1,011	\$723	\$805	\$693	\$771	\$792	\$871	\$986	\$1,036
Homesite Insurance Co.	\$1,472	\$1,510	\$1,114	\$1,484	\$1,347	\$1,621	\$1,133	\$1,224	\$989	\$1,114	\$1,300	\$1,437	\$1,092	\$1,035	\$951	\$1,179	\$1,233	\$1,233
Liberty Mutual Fire Insurance Co.	\$3,041	\$4,135	\$1,948	\$2,649	\$2,058	\$2,649	\$3,367	\$4,334	\$2,469	\$3,357	\$2,760	\$3,753	\$1,948	\$2,649	\$1,948	\$2,649	\$3,581	\$4,334
Mountain West Farm Bureau Ins. Co.	\$2,511	\$3,390	\$1,400	\$1,889	\$1,511	\$2,040	\$2,124	\$2,867	\$1,884	\$2,543	\$1,399	\$1,888	\$1,296	\$1,749	\$1,198	\$1,618	\$2,118	\$2,724
Nationwide Mutual Insurance Co.	\$3,157	\$4,211	\$1,517	\$1,812	\$1,771	\$2,170	\$3,369	\$4,474	\$2,082	\$2,603	\$1,811	\$2,208	\$1,190	\$1,482	\$1,319	\$1,623	\$2,856	\$3,739
Pacific Indemnity Co.	\$1,633	\$3,143	\$1,458	\$2,804	\$1,458	\$2,804	\$1,633	\$3,143	\$1,417	\$2,724	\$1,458	\$2,804	\$1,458	\$2,804	\$1,458	\$2,804	\$1,633	\$3,143
Safeco Insurance Co. of Illinois	\$1,832	\$3,243	\$1,045	\$2,032	\$969	\$1,716	\$2,166	\$3,834	\$1,267	\$2,466	\$1,199	\$2,122	\$774	\$1,369	\$958	\$1,694	\$2,166	\$3,834
State Farm Fire & Casualty Co.	\$4,788	\$4,800	\$2,796	\$2,957	\$3,016	\$2,635	\$6,318	\$6,315	\$3,314	\$3,318	\$3,366	\$3,366	\$2,559	\$2,559	\$2,697	\$2,697	\$4,846	\$4,846
Travelers Home & Marine Ins. Co.	\$2,169	\$3,006	\$1,290	\$1,801	\$1,491	\$2,084	\$2,732	\$4,046	\$1,859	\$2,563	\$1,714	\$2,438	\$1,197	\$1,643	\$1,357	\$1,994	\$2,663	\$3,536
United Services Auto Association	\$924	\$1,014	\$616	\$695	\$654	\$703	\$999	\$1,049	\$878	\$953	\$689	\$769	\$658	\$733	\$753	\$829	\$943	\$992
USAA Casualty Insurance Co.	\$941	\$1,035	\$627	\$709	\$665	\$716	\$1,023	\$1,075	\$903	\$981	\$700	\$783	\$671	\$749	\$762	\$841	\$965	\$1,016
USAA General Indemnity Co.	\$1,168	\$1,276	\$756	\$850	\$804	\$863	\$1,266	\$1,326	\$1,118	\$1,208	\$855	\$950	\$817	\$906	\$939	\$1,031	\$1,193	\$1,251

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.



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