# 2003 HOMEOWNERS INSURANCE GUIDE

STATE OF ALASKA
DEPARTMENT OF COMMUNITY & ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE

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**AND ECONOMIC DEVELOPMENT**
**DIVISION OF INSURANCE**

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# Foreword

One of the missions of the Division of Insurance is to protect and educate Alaskan consumers. This guide is provided as a tool for your use when shopping for homeowners insurance or reviewing your current policy.

*What protection is provided by your homeowners insurance? What type of policy best suits your needs?* In the following pages, you will learn about the types of insurance designed to cover your residence and belongings. Also included is information on shopping for a policy and directions to other resources.

*How does your premium compare to a consumer with a similar home in your city or in other areas of the state?* Premium examples are provided for a variety of homes in nine of the largest communities and we have included a "rest of state" category for consumers who live outside of these areas.

We hope this guide helps in your pursuit of affordable insurance coverage that meets all of your needs. If you have any questions or concerns, please contact us.


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**or**

www.dced.state.ak.us\insurance

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# Other Publications

The Division of Insurance has other publications available to help Alaskans become more knowledgeable insurance consumers. The following publications are examples of items available through the Juneau or Anchorage offices of the Division. Many of these publications are also available on the Division's website:

www.dced.state.ak.us/insurance

***Winter 2001 Private Passenger Auto Insurance: Price Comparisons and Coverages*** explains automobile insurance policies and provides premium comparisons from various insurance companies.

***Medicare Supplement Insurance Rate Guide*** explains basic facts about Medicare supplement insurance and compares the rates of several companies. The guide also provides tips for purchasing a Medicare supplement insurance policy.

***A Shopper's Guide to Long-Term Care Insurance*** discusses the cost of long-term care, types of coverage available, limits available, and questions you should consider asking before you purchase coverage.

***The Long Term Care Consumer Guide*** complements the "S*hopper's Guide to Long-Term Care Insurance*." The Division of Insurance prepared this publication to assist Alaskan consumers in making decisions regarding long-term care insurance. To get the full benefit of this guide, the reader should also have a copy of the *"Shopper's Guide to Long-Term Care Insurance."*

***A Consumer Guide to Choosing an Insurance Company*** provides information to assist consumers in selecting financially sound insurance companies.

***The Workers Compensation Rating Guide*** is intended to help employers understand some of the factors that affect the costs of workers compensation insurance. It also outlines procedures to follow if an employer does not agree with the workers compensation classification they receive.

***State of Alaska, Division of Insurance Annual Report*** provides a summary of business written by insurers, premium taxes collected, licensing statistics, consumer complaints, and disciplinary actions against insurance businesses in the state.

# What Type Of Insurance Do You Need?

Homeowners insurance is a comprehensive policy designed to provide for the repair or replacement of your home in the event of physical damage to it. If you have a mortgage, your lender will usually require that you have homeowners insurance for no less than the current appraised value of your home. A permanent structure on your lot which is used as your primary residence will be covered by your homeowners policy, but there is no coverage afforded for the land on which this structure is located.

Most insurance companies offer several types of policies to provide some of the different coverages that are typically needed by a homeowner. The type of policy you will be offered will depend upon the rules established by the company to determine if a property is eligible for coverage, or underwriting guidelines. If you have a log home, a bed and breakfast in your home, a home with a unique type of construction, a home constructed over twenty years ago, a home in a remote area, or a business in your home, it may be more difficult to obtain a homeowners policy that provides the broadest coverage. However, there is often a policy available to at least provide protection against losses from fire.

Use the following chart to help determine the type of policy that may best suit your needs.

| Type of Structure | Use | Type of Policy |
|---|---|---|
| Single family home | Your primary residence | Homeowners |
| Single family home | Rental | Landlords or Dwelling Fire |
| Duplex or Single family home with apartment | Your primary residence and rental | Homeowners |
| Fourplex | Your primary residence and rental | May be eligible for homeowners depending on company guidelines |
| Structure with five or more units | Rental | Commercial Property - contact an agent for more information |
| Condominium | Your primary residence | Condominium owners |
| Condominium | Rental | Condominium owners* |
| Mobile Home | Your primary residence | Mobile Home Owners |
| Mobile Home | Rental | Mobile Home Owners or Dwelling Fire* |
| Modular Home | Your primary residence | Homeowners or Mobile Home/Modular Home Policy* |
| Apartment | Your primary residence | Renters |
| Single family home or cabin | Seasonal use | Homeowners or Dwelling Fire* |
| *Availability depends on company guidelines | | |

# Coverage Provided By Your Policy

## Homeowners Policy

A homeowners policy is a package of coverages which will provide coverage for your property, medical payments for others, and personal liability. This type of policy is available for homes occupied by the owners as their primary residence. Companies may offer coverage for single family homes or homes with up to four living units. The company may provide this coverage through an industry standard policy form called an HO-3 or they may have designed their own policy.

Your policy declarations page or your policy premium quotation will show the coverages your policy provides, such as Dwelling, Other Structures, Personal Property, Loss of Use or Additional Living Expenses, Medical Payments or Guest Medical coverage, and Personal Liability. Because there are a wide variety of homeowners policies available, **be sure to read your policy to determine exactly what coverage your insurance company provides.**

***Dwelling Coverage*** provides for the repair or replacement of your home. Most homeowners policies provide for replacement cost for your home if the limit of coverage is equal to at least 80% of the amount it would cost the insurance company to rebuild it. Some policies may provide for an additional percentage in value above this amount and some policies will offer guaranteed replacement cost, a guarantee that the company will bear the full cost to replace your home even if that cost exceeds the policy limits. However, a policy with guaranteed replacement cost will also require that the limit of coverage is at least equal to 80% or more of the amount it would cost the insurance company to rebuild it.

*How do you determine how much coverage you need?* Insurance companies have established formulas which are used to help determine the appropriate limits of coverage. These formulas take into consideration the same types of information used in appraisals and in many cases the replacement cost of your home may be very close to the appraised value. Construction materials, the total square feet of the building, the number and types of rooms, the type of garage or carport, and special features of the home are all taken into consideration. The replacement cost of your home may not be similar to your local government's assessed value or the current market value of your home as different criteria are used to establish these values.

Once a coverage amount has been determined, it should be periodically reviewed to ensure that the amount of coverage of your policy keeps up with inflation and other changes that affect the cost to repair or replace any damage to your home. Many companies offer an automatic adjustment to your coverage to reflect anticipated inflation. Your policy may increase by a fixed percentage at renewal and this automatic adjustment may be one of the features required by the company to insure your home for replacement cost. You should notify your insurance company when you have made additions or substantial improvements to your property. Not only is it important that the company learn of items such as additions which increase the value of your property, but undertaking major renovations, roof replacement, and electrical and plumbing system updates may also entitle you to discounts.

Most homeowners policies will offer Dwelling coverage for all perils. An all perils policy does not list the types of losses insured against, but will cover all losses or all physical damage not otherwise excluded by the policy. Common exclusions are for flood, earthquake, and maintenance related losses.

***Other Structures Coverage*** provides for the repair or replacement of other permanent buildings on your building site. While this coverage will protect your detached garage or personal workshop, it usually won't provide coverage for other buildings on your property occupied by a tenant or buildings used for business. Your policy will usually include coverage for Other Structures in an amount equal to 10% of the Dwelling coverage. If you have several outbuildings on your property or an unusually large detached garage, you may want to purchase additional coverage. Other Structures coverage usually provides protection against the same perils as those covered under the Dwelling coverage of your policy.

***Personal Property Coverage*** provides for repair or replacement of your furnishings and personal effects. Your policy will usually include coverage in an amount equal to 50% of the Dwelling coverage. This coverage extends worldwide, but will usually only provide up to 10% of the coverage limit for personal property while it is away from your home. However, your child's personal property in their dorm room is covered without this restriction. Increased limits on personal property may be available at an additional cost. You may use a current inventory of your property, including photographs and receipts, to help you determine if you need more coverage than your policy automatically provides. Repair or replacement under this coverage is usually made on an actual cash value basis, which is equal to the replacement cost less depreciation.

Personal Property coverage is usually on a named perils basis. A list of perils that the company insures these items against will be included in your policy. The named perils will usually include fire, lightning, windstorm, hail, explosion, riot or civil commotion, aircraft, vehicles, smoke, vandalism and malicious mischief, theft, and falling objects. However, there may be limits to the amount available for recovery under some of these perils. For example, your policy may provide up $50,000 in Personal Property coverage, but your policy may have a limit of $200 for theft of money.

As with the Dwelling coverage, there are exclusions with which you need to be familiar. Personal Property coverage will not cover the property of roommates or boarders. There is no coverage for your automobile. A small boat or kayak may be covered under this section of your policy, but coverage is usually restricted by the length of the boat and the presence of, or horsepower of, a motor. Property used for a business will not be covered, but you may be able to purchase additional coverage for some types of business property or inventory.

You may be able to purchase replacement cost coverage on your personal property or buy increased limits for certain types of personal property.

Companies often offer increased limits on jewelry, sports equipment, cameras, stamp or coin collections, or computers.

Items that are unique or of significant value should be protected by purchasing Scheduled Personal Property coverage or by buying a separate floater for these items. Scheduled Personal Property, an itemized list of property with detailed descriptions, may provide broader coverage than the Personal Property coverage in your homeowners policy. Any items to be scheduled will need to have documentation of their value, such as an appraisal or receipt. Consider periodically having these items evaluated so that you have enough coverage to reflect their current values. However, not all your personal property may be insurable and your policy should list these exceptions.

***Loss of Use or Additional Living Expenses*** provides for the increase in your housing expenses when you are displaced because of a covered loss. For example, if a fire damages your home and you need to relocate until the damage is repaired, this coverage will pay reasonable costs to temporarily live at another location. Your policy will usually include Loss of Use or Additional Living Expenses coverage at 20% of the Dwelling coverage limit without additional cost. There may be restrictions regarding the amount payable per month or a time limit that applies to this coverage. If you rent out part of your home and it is uninhabitable after a covered loss, this coverage will provide payment for the rental value of the unit.

***Medical Payments*** provides for the medical expenses of others when they are injured on your property. Most policies include at least $1,000 of coverage, but higher limits may be available. Payment under this coverage is made without a determination of negligence. Any non-resident on your property with your permission is eligible for coverage under this section.

***Personal Liability*** provides for expenses of others for which you are determined to be responsible. Most policies include at least $100,000 of coverage, but higher limits may be available. When deciding how much coverage to purchase, consider the value of your total assets and how much you might lose if another person sued you and you lost the case.

Personal Liability coverage extends beyond your property limits. In addition to providing coverage against negligence that occurs on your property, this coverage can provide coverage if your child damages a neighbor's property. If an incident occurs involving family members, as defined in your policy, at other locations, the liability of your family members will also be covered by the policy.

## Landlords Policy

Some companies offer a landlords package policy. This policy provides coverage comparable to a homeowners policy, but provides less coverage for any furnishings or personal property that remain in the structure. Additionally, a company may have certain safety requirements such as fire extinguishers, sprinklers, smoke alarms, and dead bolt locks in every unit. Higher liability limits are often available to cover the increased possibility of claims by tenants.

## Condominium Owners Policy

A condominium owners policy contains most of the coverages of a standard homeowners policy. This type of policy is available for condominiums occupied by the owners as their primary residence, but may also be available from some companies for condominiums occupied by tenants. The company may provide this coverage through an industry standard policy form called an HO-6 or they may have designed their own policy.

Because the building is covered by a condominium association policy, there is no coverage for the dwelling under this policy. However, there will be some amount of coverage afforded for building items inside your unit. In the event of a loss, this coverage would help restore a unit with bare walls to habitable condition by paying for cabinets, fixtures, or custom features not covered under the association policy.

An additional coverage available in a standard condominium owners policy is loss assessment. This coverage helps to pay for an assessment you may be charged to help meet your responsibility for covered losses that occur to common areas.

## Renters Policy

A renters policy contains most of the coverages of a standard homeowners policy. Because a tenant does not own their residence, Dwelling coverage is excluded from this policy. The company may provide renters coverage through an industry standard policy form called an HO-4 or they may have designed their own policy.

Your landlord's insurance will cover the building and any of the landlord's personal property that might be in the rental unit. Your landlord's policy does not provide any coverage for your personal property. While you are a tenant, you still have many of the same liability exposures as a homeowner. If your dog bites a guest, the liability coverage included in your renters policy would be able to assist you with the expenses that would arise from such an incident.

The property of a roommate or a domestic partner may not be included on your renters policy. Check with your insurance company to see if multiple tenants may be covered under one policy or if you will each need your own policy.

# Optional Coverages

The following coverages are not part of a standard homeowners policy, but are some of the common optional coverages which are available for an additional charge.

***Earthquake*** coverage provides for repair or replacement of your home following an earthquake. Some companies may require that your property meet certain criteria, such as having a secured hot water heater, in order to purchase this coverage. The amount of this coverage will match your dwelling coverage, but you will have a separate deductible for this coverage, which is usually 10% of coverage amount. Your policy will define what constitutes an earthquake and will include any limitations which may apply to this coverage.

A common definition of earthquake includes aftershocks for up to 72 hours after the initial event. Because the risk from damage caused by aftershocks still exists after an earthquake, most companies will not sell earthquake coverage, and may state that they have a moratorium on the coverage, until the end of this 72 hour period.

***Flood*** insurance is available as a separate policy and provides coverage for direct physical losses caused by flood, flood-related erosion, abnormal tidal surges, and mudslides. The National Flood Insurance Program provides these policies through an arrangement with private companies. If your property is located in an area with a high likelihood of flooding, your lender may also require that you obtain this coverage.

There are several policy forms available and the policy you will be offered, and the price you will pay for it, will be largely determined by the location of your home. Your agent should be able to determine what flood zone applies to your property or you may be able to obtain this information from your city planning or engineering department. You may also be required to obtain an elevation certificate, a document from an engineer that shows the relative elevation of different areas of your home.

More information is available from your insurance agent, by calling 1-888-FLOOD29, or online at *www.fema.org*. Additional information on flood insurance and flood mitigation in Alaska is available by calling 907-269-4567 or at *www.dced.state.ak.us/cbd/nfip/nfip.htm*.

***Home Daycare*** coverage provides liability coverage for daycare facilities in your home where you care for a limited number of children. In order to qualify for this coverage, you may have to provide a copy of your daycare license and show that your property is fenced or meets other safety requirements.

***Home Business*** coverage may be offered as a part of your homeowners policy. Each insurance company will define the type of home business it is willing to cover on a homeowners policy. Some companies will offer additional liability coverage and coverage for business property for an office or shop on your property. Other companies may only provide additional personal property coverage for items used in your business or for a limited amount of inventory for your business.

# Shopping For A Policy

A premium quotation, an estimate of the cost of insurance, can be obtained by visiting or calling a local agent or broker, calling a company's toll free telephone number, or by visiting a company's website. In addition to obtaining price and coverage information, you will also want to learn how you will be able to make changes to your policy or report a claim. How do you prefer to conduct business after purchasing your policy? Do you want to be able to sit down and discuss your policy with someone in your community? Are you very comfortable with insurance and willing to make your own changes online? Is it important to you that the company have a local adjuster or claims center?

Be prepared to provide the following information:

***Property Information –*** If you have a copy of the current appraisal, this is an invaluable tool to provide to your agent. If you do not have a current appraisal, the company will want to know the following information: the street address of the property, the year your home was built, the number of living units (single family home, duplex, four plex), the type of construction material used (brick, frame, log), the type of foundation (concrete, pilings, pier and post), the number of square feet of living space, the number of rooms, the age of the roof and roofing material, and the age of the heating, plumbing, and electrical systems. You will be asked for the full name and other personal information on each occupant of your home. You may be asked for photos of each side of your home or an agent or inspector will visit your property to take photographs.

***Community Fire Protection –*** You will need to provide the distance from the nearest fire department and the distance from the nearest fire hydrant. If your community is served by a subscription fire service, you will need to provide the name of that service.

***Prior Insurance –*** If you currently have a homeowners insurance policy or have had a policy in the past, you will need to provide the name of the company and the dates you were insured. An uninsured property you have owned for several years will be more difficult to insure than a property you have just purchased.

***Loss History –*** Although insurance companies may share loss information through a common database, you will be asked to disclose any property losses in the past. The loss history that the insurance company obtains on the property may also be taken into consideration when the company considers your application.

***Stability –*** You may be asked for information such as your occupation and how long you have been with your current employer. While the insurance companies are looking for stability, this information may also open the door to discounts based on such characteristics as professional association and retirement status.

***Credit Information –*** You may be asked to provide information regarding any bankruptcy, judgments, or credit problems. You may also be informed that the company will obtain a credit report or told that an insurance score will be used to complete the premium quote. The insurer or producer may ask you to supply your date of birth, Social Security number, and current or prior address in order to obtain your credit history. Details of your credit report are usually not provided to the company, but a credit score, insurance score, or financial responsiblity classification is assigned to you based on information contained in your credit report. According to statistical information, applicants with better insurance scores may be less likely to file claims, and, therefore, better risks. The credit report vendor used by the insurance company may not be the same one recently used by your bank or loan company, so periodically reviewing the information on file with all three credit bureaus (Equifax, Experian, TransUnion) is a good idea.

More information on credit scoring can be found on the following websites:

http://www.dced.state.ak.us/insurance/pub/consumer_brochure.pdf
http://www.ftc.gov/bcp/conline/pubs/credit/scoring.htm

***Discounts*** - There are several common discounts available on homeowners policies. If you insure your automobile and home with the same company, you may be eligible for a multiple policy discount. Having fire extinguishers, smoke alarms, deadbolts, central alarm systems, or other types of safety equipment may result in a discount on your premium.

# Are You Unable To Obtain A Homeowners Policy?

Due to a variety of circumstances, you may have difficulty in obtaining a homeowners policy. If you have filed claims on a prior policy, if your claims history contains certain types of losses (water, theft), if your home is over a certain age, or if your home is located in a remote area there may be limited options available for coverage for your property.

If you are told that a homeowners policy is not available for your property, ask about other policy forms which might provide coverage for your property. There are several forms of homeowners policies which may be able to provide limited coverage for your home and your personal property.

A dwelling fire policy may be another option to explore. The dwelling fire policy is available in several forms with a variety of coverages. Most dwelling fire policies provide coverage on a named perils basis, only protecting you from loss from a list of perils included in the policy. For example, a basic dwelling fire policy, sometimes called a DP-1, may only provide coverage for losses from fire and lightning. However, using the DP-1 as a base policy, additional coverages may be added to provide protection against losses from perils such as windstorm, theft, and vandalism and malicious mischief. A form of the dwelling fire policy, sometimes called a DP-3, may have an extensive list of named perils or may provide coverage for all perils except those specifically excluded. Losses under a dwelling fire policy are usually paid on an actual cash value basis, but some companies may offer an endorsement which will pay losses on a replacement cost basis. Actual cash value is computed as the replacement cost of your property less a factor for depreciation. While this type of policy does not provide the same level of coverage as a homeowners policy, it does provide some basic protection for your investment.

You may also want to ask your agent about surplus lines insurers, companies who are not issued a certificate of authority by the Alaska Division of Insurance, but are allowed to sell policies for difficult to insure situations. If your agent is unable to assist you, a list of surplus lines insurers is available on the Division of Insurance's website at http://www.dced.state.ak.us/insurance/bulletins/bulletins.htm.

If you are unable to obtain or maintain insurance on your property, your lender may provide coverage. This type of coverage is sometimes referred to as "forced placed" coverage because the circumstances have forced the lender to place this coverage in order to protect their interest in the property. This type of policy provides protection for the lender, not the homeowner. A forced placed policy provides coverage limits equal to the balance of your loan and you may not have any protection under this policy for your personal property or liability exposure.

# Claims

Your policy will be able to serve as a guide as to what losses may or may not be covered. However, claims are settled on a case by case basis. Although your agent may be able to review your coverage with you, only the claims adjuster or claims department of the insurance company will be able to determine if your situation will be covered. Because the frequency, severity, and type of claims filed is an important consideration when applying for a new policy or renewing your current policy, you may wish to use the following information to help you decide if you should file a claim.

Applying the "sudden and accidental" gauge to a loss may help you determine if a loss may be covered under your policy. If your policy provides all perils coverage, all causes of loss except those excluded, a loss that is unpredictable is likely to be covered by your policy. A loss that is related to a lack of maintenance, or could be predicted, is not likely to be covered by your policy. For example, a tree branch touching your roof may, over time, lead to destruction of shingles, roof damage, and eventually lead to leaks and additional damage to your home. This situation is maintenance related and not likely to be covered by your insurance policy. However, if wind causes a branch from a nearby tree to break and damage your roof, this situation is unpredictable and would probably be covered by your insurance policy.

*Does the cost to repair the damage exceed your deductible?* Get an estimate before filing claims for small damage. If the cost to repair does not exceed your deductible, there is no need to report the claim. If the cost to repair exceeds your deductible by a small amount, you may want to pay for the repairs without filing a claim.

The following guidelines should assist you as you work with your insurance company to resolve a claim:

- Telephone your insurance agent or claims office as soon as possible. Ask what forms or documents will be needed to support your claim. Although many claims are now filed electronically, you may need to supply supporting documents such as medical receipts and receipts for temporary repairs.

- Photograph the damage and preserve all damaged property.

- Promptly supply any information your insurance company needs. Cooperate in its investigation, settlement, or defense of any claim.

- Keep records of all your expenses.

- Keep copies of all your paperwork. Store copies of all your claims-related paperwork with your other important papers.

# Alaska Laws That Apply To Your Homeowners Coverage

A company providing insurance coverage in Alaska may not refuse to issue a new policy or renew an existing policy, limit coverage, cancel an existing policy, deny a covered claim, or increase a premium based only on the fact that a person was a victim of domestic violence or a provider of services to victims of domestic violence. (Alaska Statute 21.36.430)

A company providing insurance coverage in Alaska may not deny a claim if an excluded cause of loss is in a chain of losses which began with a covered cause of loss. (Alaska Statute 21.36.212)

# Homeowners Premium Examples

Premium examples are included for the communities of Anchorage, Barrow, Bethel, Fairbanks, Juneau, Kenai, Kodiak, Nome, and Wasilla. Because some companies have a rate that applies to other areas outside of these communities, a Rest of State category has also been included. These examples are not meant to replace a premium quotation from the companies that participated. However, you may be able to determine which companies may best be able to provide the coverage you seek. **The examples are based on rates that became effective January 1, 2003.**

The following assumptions were used in preparing the premium examples for homeowners coverage:

- Term: 1 year
- Year of construction: 1993
- Coverages:

  50% of Dwelling coverage for Personal Property
  10% of Dwelling coverage for Other Structures
  20% of Dwelling coverage for Loss of Use
  $100,000 Personal Liability
  $1,000 Guest Medical

- Deductible: $500
- Earthquake coverage deductible: 10% of Dwelling coverage limit
- Protective devices are present(fire extinguishers, smoke detectors, deadbolts)
- No losses
- Acceptable credit or insurance score (if used)

| Anchorage | $75,000 value Single family frame construction solid foundation | | | $100,000 value Single family frame construction solid foundation | | | $150,000 value Single family frame construction solid foundation | | |
|---|---|---|---|---|---|---|---|---|---|
| | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 |
| **Allstate Insurance Company** | **462** | **1067** | **1067** | **514** | **1220** | **1220** | **669** | **1672** | **1672** |
| with Earthquake Coverage | 687 | 1292 | 1292 | 814 | 1520 | 1520 | 1119 | 2122 | 2122 |
| **Allstate Indemnity Company** | **764** | **1953** | **1953** | **861** | **2230** | **2230** | **1156** | **3041** | **3041** |
| with Earthquake Coverage | 989 | 2178 | 2178 | 1161 | 2530 | 2530 | 1606 | 3491 | 3491 |
| **American International Insurance Co** | **405** | **893** | **n/a** | **403** | **892** | **n/a** | **540** | **1195** | **n/a** |
| with Earthquake Coverage | 589 | 1077 | n/a | 648 | 1137 | n/a | 908 | 1563 | n/a |
| **Armed Forces Insurance Exchange** | **259** | **481** | **544** | **323** | **598** | **678** | **492** | **911** | **1034** |
| with Earthquake Coverage | 403 | 625 | 688 | 516 | 791 | 871 | 781 | 1200 | 1323 |
| **Country Mutual Insurance Company (1)** | **430** | **985** | **985** | **365** | **835** | **835** | **477** | **1129** | **1129** |
| with Earthquake Coverage | 543 | 1098 | 1098 | 515 | 985 | 985 | 702 | 1354 | 1354 |
| **Horace Mann Insurance Company (2)** | **371** | **873** | **n/a** | **416** | **976** | **n/a** | **424** | **N/a** | **n/a** |
| with Earthquake Coverage | 466 | 968 | n/a | 543 | 1103 | n/a | 615 | N/a | n/a |
| **Liberty Mutual Insurance Company** | **412** | **753** | **836** | **545** | **981** | **1089** | **604** | **1087** | **1207** |
| with Earthquake Coverage | 543 | 884 | 967 | 721 | 1157 | 1265 | 868 | 1351 | 1471 |
| **Metropolitan Group Property & Casualty** | **313** | **690** | **690** | **356** | **784** | **784** | **502** | **1104** | **1104** |
| with Earthquake Coverage | 435 | 812 | 812 | 518 | 946 | 946 | 745 | 1347 | 1347 |
| **Safeco Insurance Company** | **409** | **n/a** | **n/a** | **489** | **n/a** | **n/a** | **651** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| **State Farm Insurance Company (3)** | **421** | | **1172** | **495** | | **1380** | **659** | | **884** |
| with Earthquake Coverage | 534 | | 1285 | 645 | | 1530 | 1837 | | 2062 |
| **Umialik Insurance Company (4)** | **338** | **716** | **796** | **435** | **921** | **1024** | **482** | **1022** | **1134** |
| with Earthquake Coverage | 484 | 862 | 942 | 629 | 1115 | 1218 | 774 | 1314 | 1426 |
| **United Services Automobile Association** | **313** | **664** | **689** | **364** | **772** | **800** | **509** | **1079** | **1120** |
| with Earthquake Coverage | 458 | 809 | 834 | 558 | 966 | 994 | 800 | 1370 | 1411 |
| **USAA Casualty Insurance Company** | **530** | **607** | **630** | **418** | **705** | **732** | **586** | **988** | **1025** |
| with Earthquake Coverage | 506 | 753 | 775 | 612 | 899 | 926 | 877 | 1279 | 1316 |
| **Vesta Insurance Corporation (5)** | **n/a** | **n/a** | **n/a** | **388** | **825** | **n/a** | **520** | **1112** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | 718 | 1155 | n/a | 1015 | 1607 | n/a |

Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet
Area 2 = Over 5 road miles, but less than 10 road miles from fire station
Area 3 = Over 10 road miles from fire station

n/a = not available
If there is no entry for an option, the company did not provide a price.

(1) Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace
(2) Includes 60% of Dwelling Coverage for Personal Property Coverage and 60% of Dwelling Coverage for Loss of Use Coverage
(3) 75% of Dwelling Coverage for Personal Property Coverage
(4) Includes 5% new home credit (Home was constructed between 5 and 10 years ago) and 10% credit for 3 years without losses
(5) $2,000 Medical Payments Coverage, 2% Earthquake deductible

| Anchorage | $200,000 value single family frame construction solid foundation | | | $250,000 value single family frame construction solid foundation | | | $150,000 value single family frame construction on pilings | | |
|---|---|---|---|---|---|---|---|---|---|
| | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 |
| **Allstate Insurance Company** | **864** | **2242** | **2242** | **1046** | **2758** | **2758** | **669** | **1672** | **1672** |
| with Earthquake Coverage | 1464 | 2842 | 2842 | 1796 | 3508 | 3508 | 1119 | 2122 | 2122 |
| **Allstate Indemnity Company** | **1554** | **4070** | **4070** | **1916** | **4995** | **4995** | **1156** | **3041** | **3041** |
| with Earthquake Coverage | 2154 | 4670 | 4670 | 2666 | 5745 | 5745 | 1606 | 3491 | 3491 |
| **American International Insurance Co** | **687** | **1518** | **n/a** | **858** | **1898** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | 1177 | 2008 | n/a | 1471 | 2511 | n/a | n/a | n/a | n/a |
| **Armed Forces Insurance Exchange** | **684** | **1266** | **1435** | **871** | **1611** | **1828** | **492** | **911** | **1034** |
| with Earthquake Coverage | 1069 | 1651 | 1820 | 1353 | 2093 | 2310 | 781 | 1200 | 1323 |
| **Country Mutual Insurance Company (1)** | **601** | **1441** | **1441** | **748** | **1826** | **1826** | **492** | **1129** | **1129** |
| with Earthquake Coverage | 901 | 1741 | 1741 | 1123 | 2201 | 2201 | 717 | 1354 | 1354 |
| **Horace Mann Insurance Company (2)** | **541** | **n/a** | **n/a** | **671** | **n/a** | **n/a** | **424** | **n/a** | **n/a** |
| with Earthquake Coverage | 795 | n/a | n/a | 989 | n/a | n/a | 615 | n/a | n/a |
| **Liberty Mutual Insurance Company** | **706** | **1271** | **1411** | **884** | **1592** | **1767** | **604** | **1087** | **1207** |
| with Earthquake Coverage | 1057 | 1622 | 1762 | 1323 | 2031 | 2206 | 868 | 1351 | 1471 |
| **Metropolitan Group Property & Casualty** | **651** | **1434** | **1434** | **800** | **1761** | **1761** | **628** | **1381** | **1381** |
| with Earthquake Coverage | 975 | 1758 | 1758 | 1205 | 2166 | 2166 | 871 | 1624 | 1624 |
| **Safeco Insurance Company** | **813** | **n/a** | **n/a** | **984** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| **State Farm Insurance Company(3)** | **842** | | **2347** | **1041** | | **2902** | **659** | | **1837** |
| with Earthquake Coverage | 1142 | | 2647 | 1416 | | 3277 | 884 | | 2062 |
| **Umialik Insurance Company (4)** | **564** | **1196** | **1327** | **706** | **1496** | **1661** | **482** | **1022** | **1134** |
| with Earthquake Coverage | 953 | 1585 | 1716 | 1192 | 1982 | 2147 | 774 | 1314 | 1426 |
| **United Services Automobile Association** | **655** | **1388** | **1441** | **800** | **1697** | **1761** | **509** | **1079** | **1120** |
| with Earthquake Coverage | 946 | 1679 | 1732 | 1091 | 1988 | 2052 | 800 | 1370 | 1411 |
| **USAA Casualty Insurance Company** | **753** | **1270** | **1318** | **921** | **1552** | **1611** | **586** | **988** | **1025** |
| with Earthquake Coverage | 1044 | 1561 | 1609 | 1212 | 1843 | 1902 | 877 | 1279 | 1316 |
| **Vesta Insurance Corporation (5)** | **687** | **1450** | **n/a** | **817** | **1712** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | 1347 | 2110 | n/a | 1642 | 2537 | n/a | n/a | n/a | n/a |

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If there is no entry for an option, the company did not provide a price.

(1) Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace

(2) Includes 60% of Dwelling Coverage for Personal Property Coverage and 60% of Dwelling Coverage for Loss of Use Coverage

(3) 75% of Dwelling Coverage for Personal Property Coverage

(4) Includes 5% new home credit (Home was constructed between 5 and 10 years ago) and 10% credit for 3 years without losses

(5) $2,000 Medical Payments Coverage, 2% Earthquake deductible

| Anchorage | $150,000 value Single family log construction (not hand hewn) | | | $150,000 value Single family log construction (hand hewn) | | | $150,000 value Single family masonry construction solid foundation | | |
|---|---|---|---|---|---|---|---|---|---|
| | **Area 1** | **Area 2** | **Area 3** | **Area 1** | **Area 2** | **Area 3** | **Area 1** | **Area 2** | **Area 3** |
| **Allstate Insurance Company** | **669** | **1672** | **1672** | **669** | **1672** | **1672** | **581** | **1415** | **1415** |
| with Earthquake Coverage | 1119 | 2122 | 2122 | 1119 | 2122 | 2122 | 2621 | 3455 | 3455 |
| **Allstate Indemnity Company** | **1156** | **3041** | **3041** | **1156** | **3041** | **3041** | **979** | **2580** | **2580** |
| with Earthquake Coverage | 1606 | 3491 | 3491 | 1606 | 3491 | 3491 | 1143 | 2744 | 2744 |
| **American International Insurance Co** | **757** | **1674** | **n/a** | **757** | **1674** | **n/a** | **474** | **817** | **n/a** |
| with Earthquake Coverage | 1125 | 2042 | n/a | 1125 | 2042 | n/a | 2619 | 2962 | n/a |
| **Armed Forces Insurance Exchange** | **492** | **911** | **1034** | **492** | **911** | **1034** | **468** | **566** | **641** |
| with Earthquake Coverage | 781 | 1200 | 1323 | 781 | 1200 | 1323 | 757 | 855 | 930 |
| **Country Mutual Insurance Company (1)** | **596** | **1427** | **1427** | **596** | **1427** | **1427** | **407** | **960** | **960** |
| with Earthquake Coverage | 821 | 1652 | 1652 | 821 | 1652 | 1652 | 1571 | 2124 | 2124 |
| **Horace Mann Insurance Company (2)** | **424** | **n/a** | **n/a** | **424** | **n/a** | **n/a** | **372** | **n/a** | **n/a** |
| with Earthquake Coverage | 615 | n/a | n/a | 615 | n/a | n/a | 1325 | n/a | n/a |
| **Liberty Mutual Insurance Company** | **604** | **1087** | **1207** | **604** | **1087** | **1207** | **544** | **845** | **965** |
| with Earthquake Coverage | 868 | 1351 | 1471 | 868 | 1351 | 1471 | 2295 | 2596 | 2716 |
| **Metropolitan Group Property & Casualty** | **502** | **1104** | **1104** | **502** | **1104** | **1104** | **502** | **1104** | **1104** |
| with Earthquake Coverage | 745 | 1347 | 1347 | 745 | 1347 | 1347 | 745 | 1347 | 1347 |
| **Safeco Insurance Company** | **846** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| **State Farm Insurance Company (3)** | **824** | | **2296** | **824** | | **2296** | **580** | | **1249** |
| with Earthquake Coverage | 1049 | | 2521 | 1049 | | 2521 | 805 | | 1474 |
| **Umialik Insurance Company (4)** | **482** | **1022** | **1134** | **482** | **1022** | **1134** | **482** | **1022** | **1134** |
| with Earthquake Coverage | 774 | 1314 | 1426 | 774 | 1314 | 1426 | 774 | 1314 | 1426 |
| **United Services Automobile Association** | **509** | **1079** | **1120** | **509** | **1079** | **1120** | **474** | **861** | **891** |
| with Earthquake Coverage | 800 | 1370 | 1411 | 800 | 1370 | 1411 | 765 | 1152 | 1182 |
| **USAA Casualty Insurance Company** | **586** | **988** | **1025** | **586** | **988** | **1025** | **545** | **787** | **816** |
| with Earthquake Coverage | 877 | 1279 | 1316 | 877 | 1279 | 1316 | 836 | 1078 | 1107 |
| **Vesta Insurance Corporation (5)** | **701** | **1488** | **n/a** | **N/a** | **n/a** | **n/a** | **377** | **793** | **n/a** |
| with Earthquake Coverage | 2654 | 3438 | n/a | N/a | n/a | n/a | 2327 | 2743 | n/a |

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If there is no entry for an option, the company did not provide a price.

(1) Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace

(2) Includes 60% of Dwelling Coverage for Personal Property Coverage and 60% of Dwelling Coverage for Loss of Use Coverage

(3) 75% of Dwelling Coverage for Personal Property Coverage

(4) Includes 5% new home credit (Home was constructed between 5 and 10 years ago) and 10% credit for 3 years without losses

(5) $2,000 Medical Payments Coverage, 2% Earthquake deductible

| Barrow | $75,000 value Single family frame construction solid foundation | | | $100,000 value Single family Frame construction Solid foundation | | | $150,000 value Single family frame construction solid foundation | | |
|---|---|---|---|---|---|---|---|---|---|
| | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 |
| **Allstate Insurance Company** | **660** | **1619** | **1619** | **739** | **1851** | **1851** | **973** | **2527** | **2527** |
| with Earthquake Coverage | 885 | 1844 | 1844 | 1093 | 2151 | 2151 | 1423 | 2977 | 2977 |
| **Allstate Indemnity Company** | **1136** | **2949** | **2949** | **1299** | **3365** | **3365** | **1775** | **4581** | **4581** |
| with Earthquake Coverage | 1361 | 3174 | 3174 | 1599 | 3665 | 3665 | 2225 | 5031 | 5031 |
| **American International Insurance Co** | **453** | **929** | **n/a** | **452** | **928** | **n/a** | **606** | **1244** | **n/a** |
| with Earthquake Coverage | 546 | 1022 | n/a | 575 | 1051 | n/a | 791 | 1429 | n/a |
| **Armed Forces Insurance Exchange** | **254** | **468** | **533** | **316** | **584** | **664** | **483** | **891** | **1014** |
| with Earthquake Coverage | 327 | 541 | 606 | 413 | 681 | 761 | 629 | 1037 | 1160 |
| **Country Mutual Insurance Company (1)** | **435** | **901** | **901** | **369** | **765** | **765** | **484** | **1034** | **1034** |
| with Earthquake Coverage | 548 | 1014 | 1014 | 519 | 915 | 915 | 709 | 1259 | 1259 |
| **Horace Mann Insurance Company (2)** | **429** | **919** | **n/a** | **479** | **1027** | **n/a** | **514** | **n/a** | **n/a** |
| with Earthquake Coverage | 524 | 1014 | n/a | 606 | 1154 | n/a | 705 | n/a | n/a |
| **Liberty Mutual Insurance Company** | **412** | **753** | **836** | **545** | **981** | **1089** | **604** | **1087** | **1207** |
| with Earthquake Coverage | 479 | 820 | 903 | 633 | 1069 | 1177 | 737 | 1220 | 1340 |
| **Metropolitan Group Property & Casualty** | **329** | **664** | **664** | **374** | **755** | **755** | **527** | **1064** | **1064** |
| with Earthquake Coverage | 451 | 786 | 786 | 536 | 917 | 917 | 770 | 1307 | 1307 |
| **Safeco Insurance Company** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| **State Farm Insurance Company (3)** | | | **971** | | | **1143** | | | **1521** |
| with Earthquake Coverage | | | 1084 | | | 1293 | | | 1746 |
| **Umialik Insurance Company (4)** | | | | | | | | | |
| with Earthquake Coverage | | | | | | | | | |
| **United Services Automobile Association** | **341** | **664** | **689** | **397** | **772** | **800** | **555** | **1079** | **1120** |
| with Earthquake Coverage | 341 | 809 | 834 | 591 | 966 | 994 | 846 | 1370 | 1411 |
| **USAA Casualty Insurance Company** | **312** | **607** | **630** | **363** | **705** | **732** | **508** | **988** | **1025** |
| with Earthquake Coverage | 312 | 753 | 775 | 557 | 899 | 926 | 799 | 1279 | 1316 |
| **Vesta Insurance Corporation (5)** | **n/a** | **n/a** | **n/a** | **442** | **949** | **n/a** | **601** | **1276** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | 772 | 1279 | n/a | 1096 | 1771 | n/a |

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If there is no entry for an option, the company did not provide a price.

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(4) Includes 5% new home credit (Home was constructed between 5 and 10 years ago) and 10% credit for 3 years without losses
(5) $2,000 Medical Payments Coverage, 2% Earthquake deductible

| Barrow | $200,000 value Single family frame construction solid foundation | | | $250,000 value Single family frame construction solid foundation | | | $150,000 value Single family frame construction on pilings | | |
|---|---|---|---|---|---|---|---|---|---|
| | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 |
| **Allstate Insurance Company** | **1306** | **3383** | **3383** | **1610** | **4155** | **4155** | **973** | **2527** | **2527** |
| with Earthquake Coverage | 1906 | 3983 | 3983 | 2360 | 4905 | 4905 | 1423 | 2977 | 2977 |
| **Allstate Indemnity Company** | **2383** | **6122** | **6122** | **2930** | **7512** | **7512** | **1775** | **4581** | **4581** |
| with Earthquake Coverage | 2983 | 6722 | 6722 | 3680 | 8262 | 8262 | 2225 | 5031 | 5031 |
| **American International Insurance Co** | **770** | **1579** | **n/a** | **963** | **1975** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | 1017 | 1826 | n/a | 1271 | 2283 | n/a | n/a | n/a | n/a |
| **Armed Forces Insurance Exchange** | **670** | **1237** | **1406** | **853** | **1575** | **1791** | **483** | **891** | **1014** |
| with Earthquake Coverage | 864 | 1431 | 1600 | 1096 | 1818 | 2043 | 629 | 1037 | 1160 |
| **Country Mutual Insurance Company (1)** | **609** | **1308** | **1308** | **757** | **1660** | **1660** | **499** | **1034** | **1034** |
| with Earthquake Coverage | 909 | 1608 | 1608 | 1132 | 2035 | 2035 | 724 | 1259 | 1259 |
| **Horace Mann Insurance Company (2)** | **656** | **n/a** | **n/a** | **812** | **n/a** | **n/a** | **514** | **n/a** | **n/a** |
| with Earthquake Coverage | 910 | n/a | n/a | 1130 | n/a | n/a | 705 | n/a | n/a |
| **Liberty Mutual Insurance Company** | **706** | **1271** | **1411** | **884** | **1592** | **1767** | **604** | **1087** | **1207** |
| with Earthquake Coverage | 883 | 1448 | 1588 | 1105 | 1813 | 1988 | 737 | 1220 | 1340 |
| **Metropolitan Group Property & Casualty** | **683** | **1380** | **1380** | **841** | **1696** | **1696** | **660** | **1330** | **1330** |
| with Earthquake Coverage | 1007 | 1704 | 1704 | 1246 | 2101 | 2101 | 903 | 1573 | 1573 |
| **Safeco Insurance Company** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| **State Farm Insurance Company (3)** | | | **1943** | | | **2404** | | | **1521** |
| with Earthquake Coverage | | | 2243 | | | 2779 | | | 1746 |
| **Umialik Insurance Company (4)** | | | | | | | | | |
| with Earthquake Coverage | | | | | | | | | |
| **United Services Automobile Association** | **714** | **1388** | **1441** | **873** | **1697** | **1761** | **555** | **1079** | **1120** |
| with Earthquake Coverage | 1005 | 1679 | 1732 | 1164 | 1988 | 2052 | 846 | 1370 | 1411 |
| **USAA Casualty Insurance Company** | **653** | **1270** | **1318** | **798** | **1552** | **1611** | **508** | **988** | **1025** |
| with Earthquake Coverage | 944 | 1561 | 1609 | 1089 | 1843 | 1902 | 799 | 1279 | 1316 |
| **Vesta Insurance Corporation (5)** | **790** | **1662** | **n/a** | **938** | **1959** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | 1450 | 2322 | n/a | 1763 | 2784 | n/a | n/a | n/a | n/a |

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(3) 75% of Dwelling Coverage for Personal Property Coverage

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(5) $2,000 Medical Payments Coverage, 2% Earthquake deductible

| Barrow | $150,000 value Single family log construction (not hand hewn) | | | $150,000 value Single family Log construction (hand hewn) | | | $150,000 value Single family Masonry construction solid foundation | | |
|---|---|---|---|---|---|---|---|---|---|
| | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 |
| **Allstate Insurance Company** | **973** | **2527** | **2527** | **973** | **2527** | **2527** | **840** | **2142** | **2142** |
| with Earthquake Coverage | 1423 | 2977 | 2977 | 1423 | 2977 | 2977 | 2880 | 4182 | 4182 |
| **Allstate Indemnity Company** | **1775** | **4581** | **4581** | **1775** | **4581** | **4581** | **1503** | **3888** | **3888** |
| with Earthquake Coverage | 2225 | 5031 | 5031 | 2225 | 5031 | 5031 | 1667 | 4052 | 4052 |
| **American International Insurance Co** | **849** | **1741** | **n/a** | **849** | **1741** | **n/a** | **531** | **849** | **n/a** |
| with Earthquake Coverage | 1034 | 1926 | n/a | 1034 | 1926 | n/a | 1526 | 1844 | n/a |
| **Armed Forces Insurance Exchange** | **483** | **891** | **1014** | **483** | **891** | **1014** | **457** | **555** | **627** |
| with Earthquake Coverage | 629 | 1037 | 1160 | 629 | 1037 | 1160 | 603 | 701 | 773 |
| **Country Mutual Insurance Company (1)** | **606** | **1296** | **1296** | **606** | **1296** | **1296** | **414** | **879** | **879** |
| with Earthquake Coverage | 831 | 1521 | 1521 | 831 | 1521 | 1521 | 1578 | 2043 | 2043 |
| **Horace Mann Insurance Company (2)** | **514** | **n/a** | **n/a** | **514** | **n/a** | **n/a** | **452** | **n/a** | **n/a** |
| with Earthquake Coverage | 705 | n/a | n/a | 705 | n/a | n/a | 1405 | n/a | n/a |
| **Liberty Mutual Insurance Company** | **607** | **1087** | **1207** | **604** | **1087** | **1207** | **544** | **845** | **965** |
| with Earthquake Coverage | 737 | 1220 | 1340 | 737 | 1220 | 1340 | 1351 | 1652 | 1772 |
| **Metropolitan Group Property & Casualty** | **527** | **1064** | **1064** | **527** | **1064** | **1064** | **527** | **1064** | **1064** |
| with Earthquake Coverage | 770 | 1307 | 1307 | 770 | 1307 | 1307 | 770 | 1307 | 1307 |
| **Safeco Insurance Company** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| **State Farm Insurance Company (3)** | | | **1901** | | | **1901** | | | **1034** |
| with Earthquake Coverage | | | 2126 | | | 2126 | | | 1259 |
| **Umialik Insurance Company (4)** | | | | | | | | | |
| with Earthquake Coverage | | | | | | | | | |
| **United Services Automobile Association** | **555** | **1079** | **1120** | **555** | **1079** | **1120** | **515** | **861** | **891** |
| with Earthquake Coverage | 846 | 1370 | 1411 | 846 | 1370 | 1411 | 806 | 1152 | 1182 |
| **USAA Casualty Insurance Company** | **508** | **988** | **1025** | **508** | **988** | **1025** | **470** | **787** | **816** |
| with Earthquake Coverage | 99 | 1279 | 1316 | 799 | 1279 | 1316 | 761 | 1078 | 1107 |
| **Vesta Insurance Corporation (5)** | **810** | **1706** | **n/a** | **n/a** | **n/a** | **n/a** | **430** | **914** | **n/a** |
| with Earthquake Coverage | 2760 | 3656 | n/a | n/a | n/a | n/a | 2380 | 2864 | n/a |

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(4) Includes 5% new home credit (Home was constructed between 5 and 10 years ago) and 10% credit for 3 years without losses
(5) $2,000 Medical Payments Coverage, 2% Earthquake deductible

| Bethel | $75,000 value Single family frame construction solid foundation | | | $100,000 value Single family Frame construction solid foundation | | | $150,000 value Single family frame construction solid foundation | | |
|---|---|---|---|---|---|---|---|---|---|
| | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 |
| **Allstate Insurance Company** | **660** | **1619** | **1619** | **739** | **1851** | **1851** | **973** | **2527** | **2527** |
| with Earthquake Coverage | 885 | 1844 | 1844 | 1039 | 2151 | 2151 | 1423 | 2977 | 2977 |
| **Allstate Indemnity Company** | **1136** | **2949** | **2949** | **1299** | **3365** | **3365** | **1775** | **4581** | **4581** |
| with Earthquake Coverage | 1361 | 3174 | 3174 | 1599 | 3665 | 3665 | 2225 | 5031 | 5031 |
| **American International Insurance Co** | **453** | **929** | **n/a** | **452** | **928** | **n/a** | **606** | **1244** | **n/a** |
| with Earthquake Coverage | 637 | 1113 | n/a | 697 | 1173 | n/a | 974 | 1612 | n/a |
| **Armed Forces Insurance Exchange** | **254** | **468** | **533** | **316** | **584** | **664** | **483** | **891** | **1014** |
| with Earthquake Coverage | 398 | 612 | 677 | 509 | 777 | 857 | 772 | 1180 | 1303 |
| **Country Mutual Insurance Company (1)** | **473** | **981** | **981** | **402** | **832** | **832** | **526** | **1125** | **1125** |
| with Earthquake Coverage | 586 | 1094 | 1094 | 552 | 982 | 982 | 751 | 1350 | 1350 |
| **Horace Mann Insurance Company (2)** | **729** | **919** | **n/a** | **479** | **1027** | **n/a** | **514** | **n/a** | **n/a** |
| with Earthquake Coverage | 524 | 1014 | n/a | 606 | 1154 | n/a | 705 | n/a | n/a |
| **Liberty Mutual Insurance Company** | **412** | **753** | **836** | **545** | **981** | **1089** | **604** | **1087** | **1207** |
| with Earthquake Coverage | 543 | 884 | 967 | 721 | 1157 | 1265 | 868 | 1351 | 1471 |
| **Metropolitan Group Property & Casualty** | **329** | **664** | **664** | **374** | **755** | **755** | **527** | **1064** | **1064** |
| with Earthquake Coverage | 451 | 786 | 786 | 536 | 917 | 917 | 770 | 1307 | 1307 |
| **Safeco Insurance Company** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| **State Farm Insurance Company (3)** | **430** | **893** | **1071** | **507** | **1052** | **1262** | **675** | **1399** | **1679** |
| with Earthquake Coverage | 543 | 1006 | 1184 | 657 | 1202 | 1412 | 900 | 1624 | 1904 |
| **Umialik Insurance Company (4)** | | | | | | | | | |
| with Earthquake Coverage | | | | | | | | | |
| **United Services Automobile Association** | **341** | **664** | **689** | **397** | **772** | **800** | **555** | **1079** | **1120** |
| with Earthquake Coverage | 487 | 809 | 834 | 591 | 966 | 994 | 846 | 1370 | 1411 |
| **USAA Casualty Insurance Company** | **312** | **607** | **630** | **363** | **705** | **732** | **508** | **988** | **1025** |
| with Earthquake Coverage | 457 | 753 | 775 | 557 | 899 | 926 | 799 | 1279 | 1316 |
| **Vesta Insurance Corporation (5)** | **n/a** | **n/a** | **n/a** | **442** | **949** | **n/a** | **601** | **1276** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | 772 | 1279 | n/a | 1096 | 1771 | n/a |

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n/a = not available
If there is no entry for an option, the company did not provide a price.

(1) Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace
(2) Includes 60% of Dwelling Coverage for Personal Property Coverage and 60% of Dwelling Coverage for Loss of Use Coverage
(3) 75% of Dwelling Coverage for Personal Property Coverage
(4) Includes 5% new home credit (Home was constructed between 5 and 10 years ago) and 10% credit for 3 years without losses
(5) $2,000 Medical Payments Coverage, 2% Earthquake deductible

| Bethel | $200,000 value Single family frame construction solid foundation | | | $250,000 value Single family Frame construction Solid foundation | | | $150,000 value Single family frame construction on pilings | | |
|---|---|---|---|---|---|---|---|---|---|
| | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 |
| **Allstate Insurance Company** | **1306** | **3383** | **3383** | **1610** | **4155** | **4155** | **973** | **2527** | **2527** |
| with Earthquake Coverage | 1906 | 3983 | 3983 | 2360 | 4905 | 4905 | 1423 | 2977 | 2977 |
| **Allstate Indemnity Company** | **2383** | **6122** | **6122** | **2930** | **7512** | **7512** | **1775** | **4581** | **4581** |
| with Earthquake Coverage | 2983 | 6722 | 6722 | 3680 | 8262 | 8262 | 2225 | 5031 | 5031 |
| **American International Insurance Co** | **770** | **1579** | **n/a** | **963** | **1975** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | 1260 | 2069 | n/a | 1576 | 2588 | n/a | n/a | n/a | n/a |
| **Armed Forces Insurance Exchange** | **670** | **1237** | **1406** | **853** | **1575** | **1791** | **483** | **891** | **1014** |
| with Earthquake Coverage | 1055 | 1622 | 1791 | 1335 | 2057 | 2273 | 772 | 1180 | 1303 |
| **Country Mutual Insurance Company (1)** | **662** | **1435** | **1435** | **823** | **1818** | **1818** | **542** | **1125** | **1125** |
| with Earthquake Coverage | 962 | 1735 | 1735 | 1198 | 2193 | 2193 | 767 | 1350 | 1350 |
| **Horace Mann Insurance Company (2)** | **656** | **n/a** | **n/a** | **812** | **n/a** | **n/a** | **514** | **n/a** | **n/a** |
| with Earthquake Coverage | 910 | n/a | n/a | 1130 | n/a | n/a | 705 | n/a | n/a |
| **Liberty Mutual Insurance Company** | **706** | **1271** | **1411** | **884** | **1592** | **1767** | **604** | **1087** | **1207** |
| with Earthquake Coverage | 1057 | 1622 | 1762 | 1323 | 2031 | 2206 | 868 | 1351 | 1471 |
| **Metropolitan Group Property & Casualty** | **683** | **1380** | **1380** | **841** | **1696** | **1696** | **660** | **1330** | **1330** |
| with Earthquake Coverage | 1007 | 1704 | 1704 | 1246 | 2101 | 2101 | 903 | 1573 | 1573 |
| **Safeco Insurance Company** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| **State Farm Insurance Company (3)** | **862** | **1788** | **2145** | **1066** | **2211** | **2653** | **844** | **1749** | **2099** |
| with Earthquake Coverage | 1162 | 2088 | 2445 | 1441 | 2586 | 3028 | 1069 | 1974 | 2324 |
| **Umialik Insurance Company (4)** | | | | | | | | | |
| with Earthquake Coverage | | | | | | | | | |
| **United Services Automobile Association** | **714** | **1388** | **1441** | **873** | **1697** | **1761** | **555** | **1079** | **1120** |
| with Earthquake Coverage | 1005 | 1679 | 1732 | 1164 | 1988 | 2052 | 846 | 1370 | 1411 |
| **USAA Casualty Insurance Company** | **653** | **1270** | **1318** | **798** | **1552** | **1611** | **508** | **988** | **1025** |
| with Earthquake Coverage | 944 | 1561 | 1609 | 1089 | 1843 | 1902 | 799 | 1279 | 1316 |
| **Vesta Insurance Corporation (5)** | **790** | **1662** | **n/a** | **938** | **1959** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | 1450 | 2322 | n/a | 1763 | 2784 | n/a | n/a | n/a | n/a |

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If there is no entry for an option, the company did not provide a price.

(1) Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace

(2) Includes 60% of Dwelling Coverage for Personal Property Coverage and 60% of Dwelling Coverage for Loss of Use Coverage

(3) 75% of Dwelling Coverage for Personal Property Coverage

(4) Includes 5% new home credit (Home was constructed between 5 and 10 years ago) and 10% credit for 3 years without losses

(5) $2,000 Medical Payments Coverage, 2% Earthquake deductible

| Bethel | $150,000 value Single family log construction (not hand hewn) | | | $150,000 value Single family Log construction (hand hewn) | | | $150,000 value Single family masonry construction solid foundation | | |
|---|---|---|---|---|---|---|---|---|---|
| | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 |
| **Allstate Insurance Company** | **973** | **2527** | **2527** | **973** | **2527** | **2527** | **840** | **2142** | **2142** |
| with Earthquake Coverage | 1423 | 2977 | 2977 | 1423 | 2977 | 2977 | 2880 | 4182 | 4182 |
| **Allstate Indemnity Company** | **1775** | **4581** | **4581** | **1775** | **4581** | **4581** | **1503** | **3888** | **3888** |
| with Earthquake Coverage | 2225 | 5031 | 5031 | 2225 | 5031 | 5031 | 1667 | 4052 | 4052 |
| **American International Insurance Co** | **849** | **1741** | **n/a** | **849** | **1741** | **n/a** | **531** | **849** | **n/a** |
| with Earthquake Coverage | 1217 | 2109 | n/a | 1217 | 2109 | n/a | 2676 | 2994 | n/a |
| **Armed Forces Insurance Exchange** | **483** | **891** | **1014** | **483** | **891** | **1014** | **457** | **555** | **627** |
| with Earthquake Coverage | 772 | 1180 | 1303 | 772 | 1180 | 1303 | 746 | 844 | 916 |
| **Country Mutual Insurance Company (1)** | **659** | **1422** | **1422** | **659** | **1422** | **1422** | **450** | **957** | **957** |
| with Earthquake Coverage | 884 | 1647 | 1647 | 884 | 1647 | 1647 | 1614 | 2121 | 2121 |
| **Horace Mann Insurance Company (2)** | **514** | **n/a** | **n/a** | **514** | **n/a** | **n/a** | **452** | **n/a** | **n/a** |
| with Earthquake Coverage | 705 | n/a | n/a | 705 | n/a | n/a | 1405 | n/a | n/a |
| **Liberty Mutual Insurance Company** | **604** | **1087** | **1207** | **604** | **1087** | **1207** | **544** | **845** | **965** |
| with Earthquake Coverage | 868 | 1351 | 1471 | 868 | 1351 | 1471 | 2295 | 2596 | 2716 |
| **Metropolitan Group Property & Casualty** | **527** | **1064** | **1064** | **527** | **1064** | **1064** | **527** | **1064** | **1064** |
| with Earthquake Coverage | 770 | 1307 | 1307 | 770 | 1307 | 1307 | 770 | 1307 | 1307 |
| **Safeco Insurance Company** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| **State Farm Insurance Company (3)** | **844** | **1749** | **2099** | **844** | **1749** | **2099** | **594** | **951** | **1141** |
| with Earthquake Coverage | 1069 | 1974 | 2324 | 1069 | 1974 | 2324 | 819 | 1176 | 1366 |
| **Umialik Insurance Company (4)** | | | | | | | | | |
| with Earthquake Coverage | | | | | | | | | |
| **United Services Automobile Association** | **555** | **1079** | **1120** | **555** | **1079** | **1120** | **515** | **861** | **891** |
| with Earthquake Coverage | 846 | 1370 | 1411 | 846 | 1370 | 1411 | 806 | 1152 | 1182 |
| **USAA Casualty Insurance Company** | **508** | **988** | **1025** | **508** | **988** | **1025** | **470** | **787** | **816** |
| with Earthquake Coverage | 799 | 1279 | 1316 | 799 | 1279 | 1316 | 761 | 1078 | 1107 |
| **Vesta Insurance Corporation (5)** | **810** | **1706** | **n/a** | **n/a** | **n/a** | **n/a** | **430** | **914** | **n/a** |
| with Earthquake Coverage | 2760 | 3656 | n/a | n/a | n/a | n/a | 2380 | 2864 | n/a |

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(3) 75% of Dwelling Coverage for Personal Property Coverage

(4) Includes 5% new home credit (Home was constructed between 5 and 10 years ago) and 10% credit for 3 years without losses

(5) $2,000 Medical Payments Coverage, 2% Earthquake deductible

| Fairbanks | $75,000 value Single family frame construction solid foundation | | | $100,000 value Single family frame construction solid foundation | | | $150,000 value Single family frame construction solid foundation | | |
|---|---|---|---|---|---|---|---|---|---|
| | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 |
| **Allstate Insurance Company** | **579** | **1406** | **1406** | **647** | **1607** | **1607** | **848** | **2195** | **2195** |
| with Earthquake Coverage | 804 | 1631 | 1631 | 947 | 1907 | 1907 | 1298 | 2645 | 2645 |
| **Allstate Indemnity Company** | **975** | **2564** | **2564** | **1111** | **2928** | **2928** | **1524** | **3985** | **3985** |
| with Earthquake Coverage | 1200 | 2789 | 2789 | 1411 | 3228 | 3228 | 1974 | 4435 | 4435 |
| **American International Insurance Co** | **370** | **833** | **n/a** | **369** | **832** | **n/a** | **496** | **1115** | **n/a** |
| with Earthquake Coverage | 554 | 1017 | n/a | 614 | 1077 | n/a | 864 | 1483 | n/a |
| **Armed Forces Insurance Exchange** | **259** | **481** | **544** | **323** | **598** | **678** | **492** | **911** | **1034** |
| with Earthquake Coverage | 403 | 625 | 688 | 516 | 791 | 871 | 781 | 1200 | 1323 |
| **Country Mutual Insurance Company (1)** | **394** | **901** | **901** | **335** | **765** | **765** | **438** | **1034** | **1034** |
| with Earthquake Coverage | 507 | 1014 | 1014 | 485 | 915 | 915 | 663 | 1259 | 1259 |
| **Horace Mann Insurance Company (2)** | **341** | **802** | **n/a** | **380** | **896** | **n/a** | **405** | **n/a** | **n/a** |
| with Earthquake Coverage | 436 | 897 | n/a | 507 | 1023 | n/a | 596 | n/a | n/a |
| **Liberty Mutual Insurance Company** | **412** | **753** | **836** | **545** | **981** | **1089** | **604** | **1087** | **1207** |
| with Earthquake Coverage | 479 | 820 | 903 | 633 | 1069 | 1177 | 737 | 1220 | 1340 |
| **Metropolitan Group Property & Casualty** | **274** | **602** | **602** | **311** | **684** | **684** | **437** | **965** | **965** |
| with Earthquake Coverage | 396 | 724 | 724 | 473 | 846 | 846 | 680 | 1208 | 1208 |
| **Safeco Insurance Company** | **385** | **n/a** | **n/a** | **458** | **n/a** | **n/a** | **611** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| **State Farm Insurance Company (3)** | **348** | **809** | **971** | **410** | **953** | **1143** | **546** | **1268** | **1521** |
| with Earthquake Coverage | 461 | 922 | 1084 | 560 | 1103 | 1293 | 771 | 1493 | 1746 |
| **Umialik Insurance Company (4)** | | | | | | | | | |
| with Earthquake Coverage | | | | | | | | | |
| **United Services Automobile Association** | **313** | **664** | **689** | **364** | **772** | **800** | **509** | **1079** | **1120** |
| with Earthquake Coverage | 458 | 809 | 834 | 558 | 966 | 994 | 800 | 1370 | 1411 |
| **USAA Casualty Insurance Company** | **360** | **607** | **630** | **418** | **705** | **732** | **586** | **988** | **1025** |
| with Earthquake Coverage | 506 | 753 | 775 | 612 | 899 | 926 | 877 | 1279 | 1316 |
| **Vesta Insurance Corporation (5)** | **n/a** | **n/a** | **n/a** | **442** | **949** | **n/a** | **601** | **1276** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | 772 | 1279 | n/a | 1096 | 1771 | n/a |

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|---|---|---|---|---|---|---|---|---|---|
| | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 |
| **Allstate Insurance Company** | **1118** | **2943** | **2943** | **1380** | **3616** | **3616** | **848** | **2195** | **2195** |
| with Earthquake Coverage | 1718 | 3543 | 3543 | 2130 | 4366 | 4366 | 1298 | 2645 | 2645 |
| **Allstate Indemnity Company** | **2046** | **5332** | **5332** | **2516** | **6541** | **6541** | **1524** | **3985** | **3985** |
| with Earthquake Coverage | 2646 | 5932 | 5932 | 3266 | 7291 | 7291 | 1974 | 4435 | 4435 |
| **American International Insurance Co** | **629** | **1416** | **n/a** | **786** | **1771** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | 1119 | 1906 | n/a | 1399 | 2384 | n/a | n/a | n/a | n/a |
| **Armed Forces Insurance Exchange** | **684** | **1266** | **1435** | **871** | **1611** | **1828** | **492** | **911** | **1034** |
| with Earthquake Coverage | 1069 | 1651 | 1820 | 1353 | 2093 | 2310 | 781 | 1200 | 1323 |
| **Country Mutual Insurance Company (1)** | **551** | **1308** | **1308** | **685** | **1660** | **1660** | **451** | **1034** | **1034** |
| with Earthquake Coverage | 851 | 1608 | 1608 | 1060 | 2035 | 2035 | 676 | 1259 | 1259 |
| **Horace Mann Insurance Company (2)** | **517** | **n/a** | **n/a** | **640** | **n/a** | **n/a** | **405** | **n/a** | **n/a** |
| with Earthquake Coverage | 771 | n/a | n/a | 958 | n/a | n/a | 596 | n/a | n/a |
| **Liberty Mutual Insurance Company** | **706** | **1271** | **1411** | **884** | **1592** | **1767** | **604** | **1087** | **1207** |
| with Earthquake Coverage | 883 | 1448 | 1588 | 1105 | 1813 | 1988 | 737 | 1220 | 1340 |
| **Metropolitan Group Property & Casualty** | **569** | **1251** | **1251** | **698** | **1536** | **1536** | **547** | **1206** | **1206** |
| with Earthquake Coverage | 893 | 1575 | 1575 | 1103 | 1941 | 1941 | 790 | 1449 | 1449 |
| **Safeco Insurance Company** | **763** | **n/a** | **n/a** | **925** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| **State Farm Insurance Company (3)** | **697** | **1620** | **1943** | **862** | **2003** | **2404** | **546** | **1268** | **1521** |
| with Earthquake Coverage | 997 | 1920 | 2243 | 1237 | 2378 | 2779 | 771 | 1493 | 1746 |
| **Umialik Insurance Company (4)** | | | | | | | | | |
| with Earthquake Coverage | | | | | | | | | |
| **United Services Automobile Association** | **655** | **1388** | **1441** | **800** | **1697** | **1761** | **509** | **1079** | **1120** |
| with Earthquake Coverage | 946 | 1679 | 1732 | 1091 | 1988 | 2052 | 800 | 1370 | 1411 |
| **USAA Casualty Insurance Company** | **753** | **1270** | **1318** | **921** | **1552** | **1611** | **586** | **988** | **1025** |
| with Earthquake Coverage | 1044 | 1561 | 1609 | 1212 | 1843 | 1902 | 877 | 1279 | 1319 |
| **Vesta Insurance Corporation (5)** | **790** | **1662** | **n/a** | **938** | **1959** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | 1450 | 2322 | n/a | 1763 | 2784 | n/a | n/a | n/a | n/a |

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(5) $2,000 Medical Payments Coverage, 2% Earthquake deductible

| Fairbanks | $150,000 value Single family log construction (not hand hewn) | | | $150,000 value Single family Log construction (hand hewn) | | | $150,000 value Single family Masonry construction solid foundation | | |
|---|---|---|---|---|---|---|---|---|---|
| | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 |
| **Allstate Insurance Company** | **848** | **2195** | **2195** | **848** | **2195** | **2195** | **733** | **1860** | **1860** |
| with Earthquake Coverage | 1298 | 2645 | 2645 | 1298 | 2645 | 2645 | 2773 | 3900 | 3900 |
| **Allstate Indemnity Company** | **1524** | **3985** | **3985** | **1524** | **3985** | **3985** | **1289** | **3381** | **3381** |
| with Earthquake Coverage | 1974 | 4435 | 4435 | 1974 | 4435 | 4435 | 1453 | 3545 | 3545 |
| **American International Insurance Co** | **693** | **1560** | **n/a** | **693** | **1560** | **n/a** | **433** | **693** | **n/a** |
| with Earthquake Coverage | 1001 | 1928 | n/a | 1061 | 1928 | n/a | 2578 | 2838 | n/a |
| **Armed Forces Insurance Exchange** | **492** | **911** | **1034** | **492** | **911** | **1034** | **468** | **566** | **641** |
| with Earthquake Coverage | 781 | 1200 | 1323 | 781 | 1200 | 1323 | 757 | 855 | 930 |
| **Country Mutual Insurance Company (1)** | **546** | **1296** | **1296** | **546** | **1296** | **1296** | **373** | **879** | **879** |
| with Earthquake Coverage | 771 | 1521 | 1521 | 771 | 1521 | 1521 | 1537 | 2043 | 2043 |
| **Horace Mann Insurance Company (2)** | **405** | **n/a** | **n/a** | **405** | **n/a** | **n/a** | **355** | **n/a** | **n/a** |
| with Earthquake Coverage | 596 | n/a | n/a | 596 | n/a | n/a | 1308 | n/a | n/a |
| **Liberty Mutual Insurance Company** | **604** | **1087** | **1207** | **604** | **1087** | **1207** | **544** | **845** | **965** |
| with Earthquake Coverage | 737 | 1220 | 1340 | 737 | 1220 | 1340 | 1351 | 1652 | 1772 |
| **Metropolitan Group Property & Casualty** | **437** | **965** | **965** | **437** | **965** | **965** | **437** | **965** | **965** |
| with Earthquake Coverage | 680 | 1208 | 1208 | 680 | 1208 | 1208 | 680 | 1208 | 1208 |
| **Safeco Insurance Company** | **795** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| **State Farm Insurance Company (3)** | **68** | **1585** | **1901** | **683** | **1585** | **1901** | **480** | **862** | **1034** |
| with Earthquake Coverage | 908 | 1810 | 2126 | 908 | 1810 | 2126 | 705 | 1087 | 1259 |
| **Umialik Insurance Company (4)** | | | | | | | | | |
| with Earthquake Coverage | | | | | | | | | |
| **United Services Automobile Association** | **429** | **868** | **901** | **729** | **868** | **901** | **401** | **692** | **716** |
| with Earthquake Coverage | 720 | 1159 | 1192 | 720 | 1159 | 1192 | 692 | 983 | 1007 |
| **USAA Casualty Insurance Company** | **586** | **988** | **1025** | **586** | **988** | **1025** | **545** | **787** | **816** |
| with Earthquake Coverage | 877 | 1279 | 1316 | 877 | 1279 | 1316 | 836 | 1078 | 1107 |
| **Vesta Insurance Corporation (5)** | **810** | **1706** | **n/a** | **n/a** | **n/a** | **n/a** | **430** | **914** | **n/a** |
| with Earthquake Coverage | 2760 | 3656 | n/a | n/a | n/a | n/a | 2380 | 2864 | n/a |

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If there is no entry for an option, the company did not provide a price.

(1) Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace

(2) Includes 60% of Dwelling Coverage for Personal Property Coverage and 60% of Dwelling Coverage for Loss of Use Coverage

(3) 75% of Dwelling Coverage for Personal Property Coverage

(4) Includes 5% new home credit (Home was constructed between 5 and 10 years ago) and 10% credit for 3 years without losses

(5) $2,000 Medical Payments Coverage, 2% Earthquake deductible

| Juneau | $75,000 value Single family frame construction solid foundation | | | $100,000 value Single family frame construction solid foundation | | | $150,000 value Single family frame construction solid foundation | | |
|---|---|---|---|---|---|---|---|---|---|
| | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 |
| **Allstate Insurance Company** | **438** | **994** | **994** | **487** | **1136** | **1136** | **630** | **1558** | **1558** |
| with Earthquake Coverage | 663 | 1219 | 1219 | 787 | 1436 | 1436 | 1080 | 2008 | 2008 |
| **Allstate Indemnity Company** | **720** | **1821** | **1821** | **809** | **2078** | **2078** | **1075** | **2837** | **2837** |
| with Earthquake Coverage | 945 | 2046 | 2046 | 1109 | 2378 | 2378 | 1525 | 3287 | 3287 |
| **American International Insurance Co** | **339** | **694** | **n/a** | **338** | **694** | **n/a** | **454** | **930** | **n/a** |
| with Earthquake Coverage | 523 | 878 | n/a | 583 | 939 | n/a | 822 | 1298 | n/a |
| **Armed Forces Insurance Exchange** | **204** | **377** | **427** | **254** | **470** | **532** | **388** | **717** | **812** |
| with Earthquake Coverage | 348 | 521 | 571 | 447 | 663 | 725 | 677 | 1006 | 1101 |
| **Country Mutual Insurance Company (1)** | **382** | **791** | **791** | **324** | **670** | **670** | **424** | **907** | **907** |
| with Earthquake Coverage | 495 | 904 | 904 | 474 | 820 | 820 | 649 | 1132 | 1132 |
| **Horace Mann Insurance Company (2)** | **290** | **641** | **n/a** | **323** | **716** | **n/a** | **349** | **n/a** | **n/a** |
| with Earthquake Coverage | 385 | 736 | n/a | 450 | 843 | n/a | 540 | n/a | n/a |
| **Liberty Mutual Insurance Company** | **453** | **815** | **905** | **590** | **1062** | **1179** | **653** | **1177** | **1306** |
| with Earthquake Coverage | 485 | 946 | 1036 | 766 | 1238 | 1355 | 917 | 1441 | 1570 |
| **Metropolitan Group Property & Casualty** | **229** | **462** | **462** | **260** | **525** | **525** | **366** | **740** | **740** |
| with Earthquake Coverage | 351 | 584 | 584 | 422 | 687 | 687 | 609 | 983 | 983 |
| **Safeco Insurance Company** | **253** | **n/a** | **n/a** | **302** | **n/a** | **n/a** | **402** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| **State Farm Insurance Company (3)** | **398** | | **991** | **469** | | **1167** | **624** | | **1553** |
| with Earthquake Coverage | 511 | | 1104 | 619 | | 1317 | 849 | | 1778 |
| **Umialik Insurance Company (4)** | **365** | **775** | **857** | **470** | **997** | **1107** | **521** | **1105** | **1227** |
| with Earthquake Coverage | 511 | 921 | 1005 | 664 | 1191 | 1301 | 813 | 1397 | 1519 |
| **United Services Automobile Association** | **265** | **533** | **533** | **307** | **621** | **644** | **429** | **868** | **901** |
| with Earthquake Coverage | 410 | 679 | 699 | 501 | 815 | 838 | 720 | 1159 | 1192 |
| **USAA Casualty Insurance Company** | **297** | **600** | **622** | **346** | **697** | **723** | **484** | **977** | **1013** |
| with Earthquake Coverage | 443 | 746 | 768 | 540 | 891 | 917 | 775 | 1268 | 1304 |
| **Vesta Insurance Corporation (5)** | **n/a** | **n/a** | **n/a** | **301** | **625** | **n/a** | **400** | **8448** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | 631 | 955 | n/a | 895 | 1343 | n/a |

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If there is no entry for an option, the company did not provide a price.

(1) Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace
(2) Includes 60% of Dwelling Coverage for Personal Property Coverage and 60% of Dwelling Coverage for Loss of Use Coverage
(3) 75% of Dwelling Coverage for Personal Property Coverage
(4) Includes 5% new home credit (Home was constructed between 5 and 10 years ago) and 10% credit for 3 years without losses
(5) $2,000 Medical Payments Coverage, 2% Earthquake deductible

| Juneau | $200,000 value Single family frame construction solid foundation | | | $250,000 value Single family frame construction solid foundation | | | $150,000 value Single family frame construction on pilings | | |
|---|---|---|---|---|---|---|---|---|---|
| | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 |
| **Allstate Insurance Company** | **813** | **2091** | **2091** | **977** | **2571** | **2571** | **630** | **1558** | **1558** |
| with Earthquake Coverage | 1413 | 2691 | 2691 | 1727 | 3321 | 3321 | 1080 | 2008 | 2008 |
| **Allstate Indemnity Company** | **1450** | **3797** | **3797** | **1786** | **4662** | **4662** | **1075** | **2837** | **2837** |
| with Earthquake Coverage | 2050 | 4397 | 4397 | 2536 | 5412 | 5412 | 1525 | 3287 | 3287 |
| **American International Insurance Co** | **576** | **1181** | **n/a** | **721** | **1477** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | 1066 | 1671 | n/a | 1334 | 2090 | n/a | n/a | n/a | n/a |
| **Armed Forces Insurance Exchange** | **536** | **995** | **1127** | **684** | **1267** | **1435** | **388** | **717** | **812** |
| with Earthquake Coverage | 921 | 1380 | 1512 | 1166 | 1749 | 1917 | 677 | 1006 | 1101 |
| **Country Mutual Insurance Company (1)** | **534** | **1143** | **1143** | **664** | **1440** | **1440** | **438** | **907** | **907** |
| with Earthquake Coverage | 834 | 1443 | 1443 | 1039 | 1815 | 1815 | 663 | 1132 | 1132 |
| **Horace Mann Insurance Company (2)** | **446** | **n/a** | **n/a** | **552** | **n/a** | **n/a** | **349** | **n/a** | **n/a** |
| with Earthquake Coverage | 700 | n/a | n/a | 870 | n/a | n/a | 540 | n/a | n/a |
| **Liberty Mutual Insurance Company** | **765** | **1376** | **1528** | **957** | **1722** | **1914** | **653** | **1177** | **1306** |
| with Earthquake Coverage | 1116 | 1727 | 1879 | 1396 | 2161 | 2353 | 917 | 1441 | 1570 |
| **Metropolitan Group Property & Casualty** | **475** | **959** | **959** | **584** | **1179** | **1179** | **458** | **925** | **925** |
| with Earthquake Coverage | 799 | 1283 | 1283 | 989 | 1584 | 1584 | 701 | 1168 | 1168 |
| **Safeco Insurance Company** | **503** | **n/a** | **n/a** | **609** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| **State Farm Insurance Company (3)** | **797** | | **1984** | **986** | | **2454** | **624** | | **1553** |
| with Earthquake Coverage | 1097 | | 2284 | 1361 | | 2829 | 849 | | 1778 |
| **Umialik Insurance Company (4)** | **564** | **1196** | **1327** | **706** | **1496** | **1661** | **521** | **1105** | **1227** |
| with Earthquake Coverage | 953 | 1585 | 1716 | 1192 | 1982 | 2147 | 813 | 1397 | 1519 |
| **United Services Automobile Association** | **552** | **1116** | **1158** | **675** | **1364** | **1415** | **429** | **868** | **901** |
| with Earthquake Coverage | 843 | 1407 | 1449 | 966 | 1655 | 1706 | 720 | 1159 | 1192 |
| **USAA Casualty Insurance Company** | **621** | **1255** | **1302** | **760** | **1534** | **1593** | **484** | **977** | **1013** |
| with Earthquake Coverage | 912 | 1546 | 1593 | 1051 | 1825 | 1884 | 775 | 1268 | 1304 |
| **Vesta Insurance Corporation (5)** | **520** | **1110** | **n/a** | **621** | **1313** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | 1180 | 1770 | n/a | 1446 | 2138 | n/a | n/a | n/a | n/a |

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(1) Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace

(2) Includes 60% of Dwelling Coverage for Personal Property Coverage and 60% of Dwelling Coverage for Loss of Use Coverage

(3) 75% of Dwelling Coverage for Personal Property Coverage

(4) Includes 5% new home credit (Home was constructed between 5 and 10 years ago) and 10% credit for 3 years without losses

(5) $2,000 Medical Payments Coverage, 2% Earthquake deductible

| Juneau | $150,000 value Single family log construction (not hand hewn) | | | $150,000 value Single family log construction (hand hewn) | | | $150,000 value Single family Masonry construction solid foundation | | |
|---|---|---|---|---|---|---|---|---|---|
| | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 |
| **Allstate Insurance Company** | **630** | **1558** | **1558** | **630** | **1558** | **1558** | **548** | **1319** | **1319** |
| with Earthquake Coverage | 1080 | 2008 | 2008 | 1080 | 2008 | 2008 | 2588 | 3359 | 3359 |
| **Allstate Indemnity Company** | **1075** | **2837** | **2837** | **1075** | **2837** | **2837** | **919** | **2406** | **2406** |
| with Earthquake Coverage | 1525 | 3287 | 3287 | 1525 | 3287 | 3287 | 1083 | 2570 | 2570 |
| **American International Insurance Co** | **636** | **1304** | **n/a** | **636** | **1304** | **n/a** | **402** | **703** | **n/a** |
| with Earthquake Coverage | 1004 | 1672 | n/a | 1004 | 1672 | n/a | 2547 | 2848 | n/a |
| **Armed Forces Insurance Exchange** | **388** | **717** | **812** | **388** | **717** | **812** | **369** | **445** | **502** |
| with Earthquake Coverage | 677 | 1006 | 1101 | 677 | 1006 | 1101 | 658 | 734 | 791 |
| **Country Mutual Insurance Company (1)** | **531** | **1133** | **1133** | **531** | **1133** | **1133** | **363** | **771** | **771** |
| with Earthquake Coverage | 756 | 1358 | 1358 | 756 | 1358 | 1358 | 1527 | 1935 | 1935 |
| **Horace Mann Insurance Company (2)** | **349** | **n/a** | **n/a** | **349** | **n/a** | **n/a** | **309** | **n/a** | **n/a** |
| with Earthquake Coverage | 540 | n/a | n/a | 540 | n/a | n/a | 1262 | n/a | n/a |
| **Liberty Mutual Insurance Company** | **653** | **1177** | **1306** | **653** | **1177** | **1306** | **588** | **914** | **1046** |
| with Earthquake Coverage | 917 | 1441 | 1570 | 917 | 1441 | 1570 | 2339 | 2665 | 2797 |
| **Metropolitan Group Property & Casualty** | **366** | **740** | **740** | **366** | **740** | **740** | **366** | **740** | **740** |
| with Earthquake Coverage | 609 | 983 | 983 | 609 | 983 | 983 | 609 | 983 | 983 |
| **Safeco Insurance Company** | **523** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| **State Farm Insurance Company (3)** | **780** | | **1941** | **780** | | **1941** | **549** | | **1056** |
| with Earthquake Coverage | 1005 | | 2166 | 1005 | | 2166 | 774 | | 1281 |
| **Umialik Insurance Company (4)** | **521** | **1105** | **1227** | **521** | **1105** | **1227** | **521** | **1105** | **1227** |
| with Earthquake Coverage | 813 | 1397 | 1519 | 813 | 1397 | 1519 | 813 | 1397 | 1519 |
| **United Services Automobile Association** | **429** | **868** | **901** | **429** | **868** | **901** | **401** | **692** | **716** |
| with Earthquake Coverage | 720 | 1159 | 1192 | 720 | 1159 | 1192 | 692 | 983 | 1007 |
| **USAA Casualty Insurance Company** | **484** | **977** | **1013** | **484** | **977** | **1013** | **451** | **778** | **806** |
| with Earthquake Coverage | 775 | 1268 | 1304 | 775 | 1268 | 1304 | 742 | 1069 | 1097 |
| **Vesta Insurance Corporation (5)** | **533** | **1140** | **n/a** | **n/a** | **n/a** | **n/a** | **295** | **602** | **n/a** |
| with Earthquake Coverage | 2483 | 3090 | n/a | n/a | n/a | n/a | 2245 | 2552 | n/a |

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(4) Includes 5% new home credit (Home was constructed between 5 and 10 years ago) and 10% credit for 3 years without losses

(5) $2,000 Medical Payments Coverage, 2% Earthquake deductible

| Kenai | $75,000 value Single family frame construction solid foundation | | | $100,000 value Single family frame construction solid foundation | | | $150,000 value Single family frame construction solid foundation | | |
|---|---|---|---|---|---|---|---|---|---|
| | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 |
| **Allstate Insurance Company** | **565** | **1367** | **1367** | **632** | **1562** | **1562** | **828** | **2050** | **2050** |
| with Earthquake Coverage | 790 | 1592 | 1592 | 932 | 1862 | 1862 | 1278 | 2500 | 2500 |
| **Allstate Indemnity Company** | **951** | **2491** | **2491** | **1080** | **2844** | **2844** | **1480** | **3875** | **3875** |
| with Earthquake Coverage | 1176 | 2716 | 2716 | 1380 | 3144 | 3144 | 1930 | 4325 | 4325 |
| **American International Insurance Co** | **429** | **879** | **n/a** | **429** | **878** | **n/a** | **574** | **1177** | **n/a** |
| with Earthquake Coverage | 613 | 1063 | n/a | 674 | 1123 | n/a | 942 | 1545 | n/a |
| **Armed Forces Insurance Exchange** | **259** | **481** | **544** | **323** | **598** | **678** | **492** | **911** | **1034** |
| with Earthquake Coverage | 403 | 625 | 688 | 516 | 791 | 871 | 781 | 1200 | 1323 |
| **Country Mutual Insurance Company (1)** | **427** | **979** | **979** | **363** | **830** | **830** | **475** | **1122** | **1122** |
| with Earthquake Coverage | 540 | 1092 | 1092 | 513 | 980 | 980 | 700 | 1347 | 1347 |
| **Horace Mann Insurance Company (2)** | **360** | **846** | **n/a** | **402** | **945** | **n/a** | **413** | **n/a** | **n/a** |
| with Earthquake Coverage | 455 | 941 | n/a | 529 | 1072 | n/a | 604 | n/a | n/a |
| **Liberty Mutual Insurance Company** | **412** | **753** | **836** | **545** | **981** | **1089** | **721** | **1157** | **1265** |
| with Earthquake Coverage | 543 | 884 | 967 | 721 | 1157 | 1265 | 604 | 1087 | 1207 |
| **Metropolitan Group Property & Casualty** | **302** | **664** | **664** | **343** | **755** | **755** | **483** | **1064** | **1064** |
| with Earthquake Coverage | 424 | 786 | 786 | 505 | 917 | 917 | 726 | 1307 | 1307 |
| **Safeco Insurance Company** | **432** | **n/a** | **n/a** | **516** | **n/a** | **n/a** | **688** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| **State Farm Insurance Company (3)** | **430** | **514** | **1071** | **507** | **606** | **1262** | **675** | **806** | **1679** |
| with Earthquake Coverage | 543 | 627 | 1184 | 657 | 756 | 1412 | 900 | 1031 | 1904 |
| **Umialik Insurance Company (4)** | | | | | | | | | |
| with Earthquake Coverage | | | | | | | | | |
| **United Services Automobile Association** | **313** | **664** | **689** | **364** | **772** | **800** | **509** | **1079** | **1120** |
| with Earthquake Coverage | 458 | 809 | 834 | 558 | 966 | 994 | 800 | 1370 | 1411 |
| **USAA Casualty Insurance Company** | **360** | **607** | **630** | **418** | **705** | **732** | **586** | **988** | **1025** |
| with Earthquake Coverage | 506 | 753 | 775 | 612 | 899 | 926 | 877 | 1279 | 1316 |
| **Vesta Insurance Corporation (5)** | **n/a** | **n/a** | **n/a** | **388** | **825** | **n/a** | **520** | **1112** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | 718 | 1155 | n/a | 1015 | 1607 | n/a |

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|---|---|---|---|---|---|---|---|---|---|
| | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 |
| **Allstate Insurance Company** | **1087** | **2861** | **2861** | **1340** | **3513** | **3513** | **828** | **2050** | **2050** |
| with Earthquake Coverage | 1687 | 3461 | 3461 | 2090 | 4263 | 4263 | 1278 | 2500 | 2500 |
| **Allstate Indemnity Company** | **1988** | **5182** | **5182** | **2445** | **6359** | **6359** | **1480** | **3875** | **3875** |
| with Earthquake Coverage | 2588 | 5782 | 5782 | 3195 | 7109 | 7109 | 1930 | 4325 | 4325 |
| **American International Insurance Co** | **729** | **1494** | **n/a** | **912** | **1668** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | 1219 | 1984 | n/a | 1525 | 2481 | n/a | n/a | n/a | n/a |
| **Armed Forces Insurance Exchange** | **684** | **4266** | **1435** | **871** | **1611** | **1828** | **492** | **911** | **1034** |
| with Earthquake Coverage | 1069 | 1651 | 1820 | 1353 | 2093 | 2310 | 781 | 1200 | 1323 |
| **Country Mutual Insurance Company (1)** | **598** | **1432** | **1432** | **743** | **1814** | **1814** | **490** | **1122** | **1122** |
| with Earthquake Coverage | 898 | 1732 | 1732 | 1118 | 2189 | 2189 | 715 | 1347 | 1347 |
| **Horace Mann Insurance Company (2)** | **527** | **n/a** | **n/a** | **653** | **n/a** | **n/a** | **413** | **n/a** | **n/a** |
| with Earthquake Coverage | 781 | n/a | n/a | 971 | n/a | n/a | 604 | n/a | n/a |
| **Liberty Mutual Insurance Company** | **706** | **1271** | **1411** | **884** | **1592** | **1767** | **604** | **1087** | **1207** |
| with Earthquake Coverage | 1057 | 1622 | 1762 | 1323 | 2031 | 2206 | 868 | 1351 | 1471 |
| **Metropolitan Group Property & Casualty** | **627** | **1380** | **1380** | **771** | **1696** | **1696** | **604** | **1330** | **1330** |
| with Earthquake Coverage | 951 | 1704 | 1704 | 1176 | 2101 | 2101 | 847 | 1573 | 1573 |
| **Safeco Insurance Company** | **589** | **n/a** | **n/a** | **1041** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| **State Farm Insurance Company (3)** | **862** | **1030** | **2145** | **1066** | **1274** | **2653** | **675** | **806** | **1679** |
| with Earthquake Coverage | 1162 | 1330 | 2445 | 1441 | 1649 | 3028 | 900 | 1031 | 1904 |
| **Umialik Insurance Company (4)** | | | | | | | | | |
| with Earthquake Coverage | | | | | | | | | |
| **United Services Automobile Association** | **655** | **1388** | **1441** | **800** | **1697** | **1761** | **509** | **1079** | **1120** |
| with Earthquake Coverage | 946 | 1679 | 1732 | 1091 | 1988 | 2052 | 800 | 1370 | 1411 |
| **USAA Casualty Insurance Company** | **753** | **1270** | **1318** | **921** | **1552** | **1611** | **586** | **988** | **1025** |
| with Earthquake Coverage | 1044 | 1561 | 1609 | 1212 | 1843 | 1902 | 877 | 1279 | 1316 |
| **Vesta Insurance Corporation (5)** | **687** | **1450** | **n/a** | **817** | **1712** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | 1347 | 2110 | n/a | 1642 | 2537 | n/a | n/a | n/a | n/a |

Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet

Area 2 = Over 5 road miles, but less than 10 road miles from fire station

Area 3 = Over 10 road miles from fire station

n/a = not available

If there is no entry for an option, the company did not provide a price.

(1) Includes Safe Heat Discount – no solid fuel burning unit other than a masonry or pre-manufactured fireplace

(2) Includes 60% of Dwelling Coverage for Personal Property Coverage and 60% of Dwelling Coverage for Loss of Use Coverage

(3) 75% of Dwelling Coverage for Personal Property Coverage

(4) Includes 5% new home credit (Home was constructed between 5 and 10 years ago) and 10% credit for 3 years without losses

(5) $2,000 Medical Payments Coverage, 2% Earthquake deductible

| Kenai | $150,000 value Single family log construction (not hand hewn) | | | $150,000 value Single family log construction (hand hewn) | | | $150,000 value Single family Masonry construction solid foundation | | |
|---|---|---|---|---|---|---|---|---|---|
| | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 |
| **Allstate Insurance Company** | **828** | **2050** | **2050** | **828** | **2050** | **2050** | **716** | **1808** | **1808** |
| with Earthquake Coverage | 1278 | 2500 | 2500 | 1278 | 2500 | 2500 | 2756 | 3848 | 3848 |
| **Allstate Indemnity Company** | **1480** | **3875** | **3875** | **1480** | **3875** | **3875** | **1252** | **3287** | **3287** |
| with Earthquake Coverage | 1930 | 4325 | 4325 | 1930 | 4325 | 4325 | 1416 | 3451 | 3451 |
| **American International Insurance Co** | **805** | **1649** | **n/a** | **805** | **1649** | **n/a** | **502** | **805** | **n/a** |
| with Earthquake Coverage | 1173 | 2017 | n/a | 1173 | 2017 | n/a | 2647 | 2950 | n/a |
| **Armed Forces Insurance Exchange** | **492** | **911** | **1034** | **492** | **911** | **1034** | **468** | **566** | **641** |
| with Earthquake Coverage | 781 | 1200 | 1323 | 781 | 1200 | 1323 | 757 | 855 | 930 |
| **Country Mutual Insurance Company (1)** | **592** | **1418** | **1418** | **592** | **1418** | **1418** | **404** | **955** | **955** |
| with Earthquake Coverage | 817 | 1643 | 1643 | 817 | 1643 | 1643 | 1568 | 2119 | 2119 |
| **Horace Mann Insurance Company (2)** | **413** | **n/a** | **n/a** | **413** | **n/a** | **n/a** | **362** | **n/a** | **n/a** |
| with Earthquake Coverage | 604 | n/a | n/a | 604 | n/a | n/a | 1315 | n/a | n/a |
| **Liberty Mutual Insurance Company** | **604** | **1087** | **1207** | **604** | **1087** | **1207** | **544** | **845** | **965** |
| with Earthquake Coverage | 868 | 1351 | 1471 | 868 | 1351 | 1471 | 2295 | 2596 | 2716 |
| **Metropolitan Group Property & Casualty** | **483** | **1064** | **1064** | **483** | **1064** | **1064** | **483** | **1064** | **1064** |
| with Earthquake Coverage | 726 | 1307 | 1307 | 726 | 1307 | 1307 | 726 | 1307 | 1307 |
| **Safeco Insurance Company** | **894** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| **State Farm Insurance Company (3)** | **844** | **1008** | **2099** | **844** | **1008** | **2099** | **594** | **629** | **1141** |
| with Earthquake Coverage | 1069 | 1233 | 2324 | 1069 | 1233 | 2324 | 819 | 854 | 1366 |
| **Umialik Insurance Company (4)** | | | | | | | | | |
| with Earthquake Coverage | | | | | | | | | |
| **United Services Automobile Association** | **509** | **1079** | **1120** | **509** | **1079** | **1120** | **474** | **861** | **891** |
| with Earthquake Coverage | 800 | 1370 | 1411 | 800 | 1370 | 1411 | 765 | 1152 | 1182 |
| **USAA Casualty Insurance Company** | **586** | **988** | **1025** | **586** | **988** | **1025** | **545** | **787** | **816** |
| with Earthquake Coverage | 877 | 1279 | 1316 | 877 | 1279 | 1316 | 836 | 1078 | 1107 |
| **Vesta Insurance Corporation (5)** | **704** | **1488** | **n/a** | **n/a** | **n/a** | **n/a** | **377** | **793** | **n/a** |
| with Earthquake Coverage | 2654 | 3438 | n/a | n/a | n/a | n/a | 2327 | 2743 | n/a |

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Area 3 = Over 10 road miles from fire station

n/a = not available
If there is no entry for an option, the company did not provide a price.

(1) Includes Safe Heat Discount – no solid fuel burning unit other than a masonry or pre-manufactured fireplace
(2) Includes 60% of Dwelling Coverage for Personal Property Coverage and 60% of Dwelling Coverage for Loss of Use Coverage
(3) 75% of Dwelling Coverage for Personal Property Coverage
(4) Includes 5% new home credit (Home was constructed between 5 and 10 years ago) and 10% credit for 3 years without losses
(5) $2,000 Medical Payments Coverage, 2% Earthquake deductible

| Kodiak | $75,000 value Single family frame construction solid foundation | | | $100,000 value Single family frame construction solid foundation | | | $150,000 value Single family frame construction solid foundation | | |
|---|---|---|---|---|---|---|---|---|---|
| | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 |
| **Allstate Insurance Company** | **565** | **1367** | **1367** | **632** | **1562** | **1562** | **828** | **2050** | **2050** |
| with Earthquake Coverage | 790 | 1592 | 1592 | 932 | 1862 | 1862 | 1278 | 2500 | 2500 |
| **Allstate Indemnity Company** | **951** | **2491** | **2491** | **1080** | **2844** | **2844** | **1480** | **3875** | **3875** |
| with Earthquake Coverage | 1176 | 2716 | 2716 | 1380 | 3144 | 3144 | 1930 | 4325 | 4325 |
| **American International Insurance Co** | **453** | **929** | **n/a** | **452** | **928** | **n/a** | **606** | **1244** | **n/a** |
| with Earthquake Coverage | 637 | 1113 | n/a | 697 | 1173 | n/a | 974 | 1612 | n/a |
| **Armed Forces Insurance Exchange** | **259** | **481** | **544** | **323** | **598** | **678** | **492** | **911** | **1034** |
| with Earthquake Coverage | 403 | 625 | 688 | 516 | 791 | 871 | 781 | 1200 | 1323 |
| **Country Mutual Insurance Company (1)** | **472** | **979** | **979** | **401** | **830** | **830** | **525** | **1122** | **1122** |
| with Earthquake Coverage | 585 | 1092 | 1092 | 551 | 980 | 980 | 750 | 1347 | 1347 |
| **Horace Mann Insurance Company (2)** | **412** | **910** | **n/a** | **460** | **1017** | **n/a** | **492** | **n/a** | **n/a** |
| with Earthquake Coverage | 507 | 1005 | n/a | 587 | 1144 | n/a | 683 | n/a | n/a |
| **Liberty Mutual Insurance Company** | **412** | **753** | **836** | **545** | **981** | **1089** | **604** | **1087** | **1207** |
| with Earthquake Coverage | 543 | 884 | 967 | 721 | 1157 | 1265 | 868 | 1351 | 1471 |
| **Metropolitan Group Property & Casualty** | **329** | **664** | **664** | **374** | **755** | **755** | **527** | **1064** | **1064** |
| with Earthquake Coverage | 451 | 786 | 786 | 536 | 917 | 917 | 770 | 1307 | 1307 |
| **Safeco Insurance Company** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| **State Farm Insurance Company (3)** | **430** | | **1071** | **507** | | **1262** | **675** | | **1679** |
| with Earthquake Coverage | 543 | | 1184 | 657 | | 1412 | 900 | | 1904 |
| **Umialik Insurance Company (4)** | | | | | | | | | |
| with Earthquake Coverage | | | | | | | | | |
| **United Services Automobile Association** | **329** | **664** | **689** | **382** | **772** | **800** | **534** | **1079** | **1120** |
| with Earthquake Coverage | 474 | 809 | 834 | 576 | 966 | 994 | 825 | 1370 | 1411 |
| **USAA Casualty Insurance Company** | **301** | **607** | **630** | **350** | **705** | **732** | **489** | **988** | **1025** |
| with Earthquake Coverage | 447 | 753 | 775 | 544 | 899 | 926 | 780 | 1279 | 1316 |
| **Vesta Insurance Corporation (5)** | **n/a** | **n/a** | **n/a** | **388** | **825** | **n/a** | **520** | **1112** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | 718 | 1155 | n/a | 1015 | 1607 | n/a |

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n/a = not available
If there is no entry for an option, the company did not provide a price.

(1) Includes Safe Heat Discount – no solid fuel burning unit other than a masonry or pre-manufactured fireplace
(2) Includes 60% of Dwelling Coverage for Personal Property Coverage and 60% of Dwelling Coverage for Loss of Use Coverage
(3) 75% of Dwelling Coverage for Personal Property Coverage
(4) Includes 5% new home credit (Home was constructed between 5 and 10 years ago) and 10% credit for 3 years without losses
(5) $2,000 Medical Payments Coverage, 2% Earthquake deductible

| Kodiak | $200,000 value Single family frame construction solid foundation | | | $250,000 value Single family frame construction solid foundation | | | $150,000 value Single family frame construction on pilings | | |
|---|---|---|---|---|---|---|---|---|---|
| | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 |
| **Allstate Insurance Company** | **1087** | **2861** | **2861** | **1340** | **3513** | **3513** | **828** | **2050** | **2050** |
| with Earthquake Coverage | 1687 | 3461 | 3461 | 2090 | 4263 | 4263 | 1278 | 2500 | 2500 |
| **Allstate Indemnity Company** | **1988** | **5182** | **5182** | **2445** | **6359** | **6359** | **1480** | **3875** | **3875** |
| with Earthquake Coverage | 2588 | 5782 | 5782 | 3195 | 7109 | 7109 | 1930 | 4325 | 4325 |
| **American International Insurance Co** | **770** | **1579** | **n/a** | **963** | **1975** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | 1260 | 2069 | n/a | 1576 | 2588 | n/a | n/a | n/a | n/a |
| **Armed Forces Insurance Exchange** | **684** | **1266** | **1435** | **871** | **1611** | **1828** | **492** | **911** | **1034** |
| with Earthquake Coverage | 1069 | 1651 | 1820 | 1353 | 2093 | 2310 | 781 | 1200 | 1323 |
| **Country Mutual Insurance Company (1)** | **661** | **1432** | **1432** | **822** | **1814** | **1814** | **541** | **1122** | **1122** |
| with Earthquake Coverage | 961 | 1732 | 1732 | 1197 | 2189 | 2189 | 766 | 1347 | 1347 |
| **Horace Mann Insurance Company (2)** | **628** | **n/a** | **n/a** | **777** | **n/a** | **n/a** | **492** | **n/a** | **n/a** |
| with Earthquake Coverage | 882 | n/a | n/a | 1095 | n/a | n/a | 683 | n/a | n/a |
| **Liberty Mutual Insurance Company** | **706** | **1271** | **1411** | **884** | **1592** | **1767** | **604** | **1087** | **1207** |
| with Earthquake Coverage | 1057 | 1622 | 1762 | 1323 | 2031 | 2206 | 868 | 1351 | 1471 |
| **Metropolitan Group Property & Casualty** | **683** | **1380** | **1380** | **841** | **1696** | **1696** | **660** | **1330** | **1330** |
| with Earthquake Coverage | 1007 | 1704 | 1704 | 1246 | 2101 | 2101 | 903 | 1573 | 1573 |
| **Safeco Insurance Company** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| **State Farm Insurance Company (3)** | **862** | | **2145** | **1066** | | **2653** | **675** | | **1679** |
| with Earthquake Coverage | 1162 | | 2445 | 1441 | | 3028 | 900 | | 1904 |
| **Umialik Insurance Company (4)** | | | | | | | | | |
| with Earthquake Coverage | | | | | | | | | |
| **United Services Automobile Association** | **688** | **1388** | **1441** | **840** | **1697** | **1761** | **534** | **1079** | **1120** |
| with Earthquake Coverage | 979 | 1679 | 1732 | 1131 | 1988 | 2052 | 825 | 1370 | 1411 |
| **USAA Casualty Insurance Company** | **629** | **1270** | **1318** | **769** | **1552** | **1611** | **489** | **988** | **1025** |
| with Earthquake Coverage | 920 | 1561 | 1609 | 1060 | 1843 | 1902 | 780 | 1279 | 1316 |
| **Vesta Insurance Corporation (5)** | **687** | **1450** | **n/a** | **817** | **1712** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | 1347 | 2110 | n/a | 1642 | 2537 | n/a | n/a | n/a | n/a |

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Area 3 = Over 10 road miles from fire station

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If there is no entry for an option, the company did not provide a price.

(1) Includes Safe Heat Discount – no solid fuel burning unit other than a masonry or pre-manufactured fireplace

(2) Includes 60% of Dwelling Coverage for Personal Property Coverage and 60% of Dwelling Coverage for Loss of Use Coverage

(3) 75% of Dwelling Coverage for Personal Property Coverage

(4) Includes 5% new home credit (Home was constructed between 5 and 10 years ago) and 10% credit for 3 years without losses

(5) $2,000 Medical Payments Coverage, 2% Earthquake deductible

| Kodiak | $150,000 value Single family log construction (not hand hewn) | | | $150,000 value Single family log construction (hand hewn) | | | $150,000 value Single family Masonry construction solid foundation | | |
|---|---|---|---|---|---|---|---|---|---|
| | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 |
| **Allstate Insurance Company** | **828** | **2050** | **2050** | **828** | **2050** | **2050** | **716** | **1808** | **1808** |
| with Earthquake Coverage | 1278 | 2500 | 2500 | 1278 | 2500 | 2500 | 2756 | 3848 | 3848 |
| **Allstate Indemnity Company** | **1480** | **3875** | **3875** | **1480** | **3875** | **3875** | **1252** | **3287** | **3287** |
| with Earthquake Coverage | 1930 | 4325 | 4325 | 1930 | 4325 | 4325 | 1416 | 3451 | 3451 |
| **American International Insurance Co** | **849** | **1741** | **n/a** | **849** | **1741** | **n/a** | **531** | **849** | **n/a** |
| with Earthquake Coverage | 1217 | 2109 | n/a | 1217 | 2109 | n/a | 2676 | 2994 | n/a |
| **Armed Forces Insurance Exchange** | **492** | **911** | **1034** | **492** | **911** | **1034** | **468** | **566** | **641** |
| with Earthquake Coverage | 781 | 1200 | 1323 | 781 | 1200 | 1323 | 757 | 855 | 930 |
| **Country Mutual Insurance Company (1)** | **657** | **1418** | **1418** | **657** | **1418** | **1418** | **449** | **955** | **955** |
| with Earthquake Coverage | 882 | 1643 | 1643 | 882 | 1643 | 1643 | 1613 | 2119 | 2119 |
| **Horace Mann Insurance Company (2)** | **492** | **n/a** | **n/a** | **492** | **n/a** | **n/a** | **435** | **n/a** | **n/a** |
| with Earthquake Coverage | 683 | n/a | n/a | 683 | n/a | n/a | 1388 | n/a | n/a |
| **Liberty Mutual Insurance Company** | **604** | **1087** | **1207** | **604** | **1087** | **1207** | **544** | **845** | **965** |
| with Earthquake Coverage | 868 | 1351 | 1471 | 868 | 1351 | 1471 | 2295 | 2596 | 2716 |
| **Metropolitan Group Property & Casualty** | **527** | **1064** | **1064** | **527** | **1064** | **1064** | **527** | **1064** | **1064** |
| with Earthquake Coverage | 770 | 1307 | 1307 | 770 | 1307 | 1307 | 770 | 1307 | 1307 |
| **Safeco Insurance Company** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| **State Farm Insurance Company (3)** | **844** | | **2099** | **844** | | **2099** | **594** | | **1141** |
| with Earthquake Coverage | 1069 | | 2324 | 1069 | | 2324 | 819 | | 1366 |
| **Umialik Insurance Company (4)** | | | | | | | | | |
| with Earthquake Coverage | | | | | | | | | |
| **United Services Automobile Association** | **534** | **1079** | **1120** | **534** | **1079** | **1120** | **499** | **861** | **891** |
| with Earthquake Coverage | 825 | 1370 | 1411 | 825 | 1370 | 1411 | 790 | 1152 | 1182 |
| **USAA Casualty Insurance Company** | **489** | **988** | **1025** | **489** | **988** | **1025** | **456** | **787** | **816** |
| with Earthquake Coverage | 780 | 1279 | 1316 | 780 | 1279 | 1316 | 747 | 1078 | 1107 |
| **Vesta Insurance Corporation (5)** | **704** | **1488** | **n/a** | **n/a** | **n/a** | **n/a** | **377** | **793** | **n/a** |
| with Earthquake Coverage | 2654 | 3438 | n/a | n/a | n/a | n/a | 2327 | 2743 | n/a |

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n/a = not available

If there is no entry for an option, the company did not provide a price.

(1) Includes Safe Heat Discount – no solid fuel burning unit other than a masonry or pre-manufactured fireplace

(2) Includes 60% of Dwelling Coverage for Personal Property Coverage and 60% of Dwelling Coverage for Loss of Use Coverage

(3) 75% of Dwelling Coverage for Personal Property Coverage

(4) Includes 5% new home credit (Home was constructed between 5 and 10 years ago) and 10% credit for 3 years without losses

(5) $2,000 Medical Payments Coverage, 2% Earthquake deductible

| Nome | $75,000 value Single family frame construction solid foundation | | | $100,000 value Single family frame construction solid foundation | | | $150,000 value Single family frame construction solid foundation | | |
|---|---|---|---|---|---|---|---|---|---|
| | **Area 1** | **Area 2** | **Area 3** | **Area 1** | **Area 2** | **Area 3** | **Area 1** | **Area 2** | **Area 3** |
| **Allstate Insurance Company** | **660** | **1619** | **1619** | **739** | **1851** | **1851** | **973** | **2527** | **2527** |
| with Earthquake Coverage | 885 | 1844 | 1844 | 1039 | 2151 | 2151 | 1423 | 2977 | 2977 |
| **Allstate Indemnity Company** | **1136** | **2949** | **2949** | **1299** | **3365** | **3365** | **1775** | **4581** | **4581** |
| with Earthquake Coverage | 1361 | 3174 | 3174 | 1599 | 3665 | 3665 | 2225 | 5031 | 5031 |
| **American International Insurance Co** | **453** | **929** | **n/a** | **452** | **928** | **n/a** | **606** | **1244** | **n/a** |
| with Earthquake Coverage | 637 | 1113 | n/a | 697 | 1173 | n/a | 974 | 1612 | n/a |
| **Armed Forces Insurance Exchange** | **254** | **468** | **533** | **316** | **584** | **664** | **483** | **891** | **1014** |
| with Earthquake Coverage | 398 | 612 | 677 | 509 | 777 | 857 | 772 | 1180 | 1303 |
| **Country Mutual Insurance Company (1)** | **435** | **901** | **901** | **369** | **765** | **765** | **484** | **1034** | **1034** |
| with Earthquake Coverage | 548 | 1014 | 1014 | 519 | 915 | 915 | 709 | 1259 | 1259 |
| **Horace Mann Insurance Company (2)** | **429** | **919** | **n/a** | **479** | **1027** | **n/a** | **514** | **n/a** | **n/a** |
| with Earthquake Coverage | 524 | 1014 | n/a | 606 | 1154 | n/a | 705 | n/a | n/a |
| **Liberty Mutual Insurance Company** | **412** | **753** | **836** | **545** | **981** | **1089** | **604** | **1087** | **1207** |
| with Earthquake Coverage | 543 | 884 | 967 | 721 | 1157 | 1265 | 868 | 1351 | 1471 |
| **Metropolitan Group Property & Casualty** | **298** | **602** | **602** | **338** | **684** | **684** | **477** | **965** | **965** |
| with Earthquake Coverage | 420 | 724 | 724 | 500 | 846 | 846 | 720 | 1208 | 1208 |
| **Safeco Insurance Company** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| **State Farm Insurance Company (3)** | **390** | | **971** | **459** | | **1143** | **611** | | **1521** |
| with Earthquake Coverage | 503 | | 1084 | 609 | | 1293 | 836 | | 1746 |
| **Umialik Insurance Company (4)** | | | | | | | | | |
| with Earthquake Coverage | | | | | | | | | |
| **United Services Automobile Association** | **341** | **664** | **689** | **397** | **772** | **800** | **555** | **1079** | **1120** |
| with Earthquake Coverage | 487 | 809 | 834 | 591 | 966 | 994 | 846 | 1370 | 1411 |
| **USAA Casualty Insurance Company** | **312** | **607** | **630** | **363** | **705** | **732** | **508** | **988** | **1025** |
| with Earthquake Coverage | 457 | 753 | 775 | 557 | 899 | 926 | 799 | 1279 | 1316 |
| **Vesta Insurance Corporation (5)** | **n/a** | **n/a** | **n/a** | **442** | **949** | **n/a** | **601** | **1276** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | 772 | 1279 | n/a | 1096 | 1771 | n/a |

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If there is no entry for an option, the company did not provide a price.

(1) Includes Safe Heat Discount – no solid fuel burning unit other than a masonry or pre-manufactured fireplace

(2) Includes 60% of Dwelling Coverage for Personal Property Coverage and 60% of Dwelling Coverage for Loss of Use Coverage

(3) 75% of Dwelling Coverage for Personal Property Coverage

(4) Includes 5% new home credit (Home was constructed between 5 and 10 years ago) and 10% credit for 3 years without losses

(5) $2,000 Medical Payments Coverage, 2% Earthquake deductible

| Nome | $200,000 value Single family frame construction solid foundation | | | $250,000 value Single family frame construction solid foundation | | | $150,000 value Single family frame construction on pilings | | |
|---|---|---|---|---|---|---|---|---|---|
| | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 |
| **Allstate Insurance Company** | **1306** | **3383** | **3383** | **1610** | **4155** | **4155** | **973** | **2527** | **2527** |
| with Earthquake Coverage | 1906 | 3983 | 3983 | 2360 | 4905 | 4905 | 1423 | 2977 | 2977 |
| **Allstate Indemnity Company** | **2383** | **6122** | **6122** | **2930** | **7512** | **7512** | **1775** | **4581** | **4581** |
| with Earthquake Coverage | 2983 | 6722 | 6722 | 3680 | 8262 | 8262 | 2225 | 5031 | 5031 |
| **American International Insurance Co** | **770** | **1579** | **n/a** | **963** | **1975** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | 1260 | 2069 | n/a | 1576 | 2588 | n/a | n/a | n/a | n/a |
| **Armed Forces Insurance Exchange** | **670** | **1237** | **1406** | **853** | **1575** | **1791** | **483** | **891** | **1014** |
| with Earthquake Coverage | 1055 | 1622 | 1791 | 1335 | 2057 | 2273 | 772 | 1180 | 1303 |
| **Country Mutual Insurance Company (1)** | **609** | **1308** | **1308** | **757** | **1660** | **1660** | **499** | **1034** | **1034** |
| with Earthquake Coverage | 909 | 1608 | 1608 | 1132 | 2035 | 2035 | 724 | 1259 | 1259 |
| **Horace Mann Insurance Company (2)** | **656** | **n/a** | **n/a** | **812** | **n/a** | **n/a** | **514** | **n/a** | **n/a** |
| with Earthquake Coverage | 910 | n/a | n/a | 1130 | n/a | n/a | 705 | n/a | n/a |
| **Liberty Mutual Insurance Company** | **706** | **1271** | **1411** | **884** | **1592** | **1767** | **604** | **1087** | **1207** |
| with Earthquake Coverage | 1057 | 1622 | 1762 | 1323 | 2031 | 2206 | 868 | 1351 | 1471 |
| **Metropolitan Group Property & Casualty** | **619** | **1251** | **1251** | **761** | **1536** | **1536** | **597** | **1206** | **1206** |
| with Earthquake Coverage | 943 | 1575 | 1575 | 1166 | 1941 | 1941 | 840 | 1449 | 1449 |
| **Safeco Insurance Company** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| **State Farm Insurance Company (3)** | **781** | | **1943** | **966** | | **2404** | **611** | | **1521** |
| with Earthquake Coverage | 1081 | | 2243 | 1341 | | 2779 | 836 | | 1746 |
| **Umialik Insurance Company (4)** | | | | | | | | | |
| with Earthquake Coverage | | | | | | | | | |
| **United Services Automobile Association** | **714** | **1388** | **1441** | **873** | **1697** | **1761** | **555** | **1079** | **1120** |
| with Earthquake Coverage | 1005 | 1679 | 1732 | 1164 | 1988 | 2052 | 846 | 1370 | 1411 |
| **USAA Casualty Insurance Company** | **653** | **1270** | **1318** | **798** | **1552** | **1611** | **508** | **988** | **1025** |
| with Earthquake Coverage | 944 | 1561 | 1609 | 1089 | 1843 | 1902 | 799 | 1279 | 1316 |
| **Vesta Insurance Corporation (5)** | **790** | **1662** | **n/a** | **938** | **1959** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | 1450 | 2322 | n/a | 1763 | 2784 | n/a | n/a | n/a | n/a |

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(3) 75% of Dwelling Coverage for Personal Property Coverage

(4) Includes 5% new home credit (Home was constructed between 5 and 10 years ago) and 10% credit for 3 years without losses

(5) $2,000 Medical Payments Coverage, 2% Earthquake deductible

| Nome | $150,000 value Single family log construction (not hand hewn) | | | $150,000 value Single family log construction (hand hewn) | | | $150,000 value Single family Masonry construction solid foundation | | |
|---|---|---|---|---|---|---|---|---|---|
| | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 |
| **Allstate Insurance Company** | **973** | **2527** | **2527** | **973** | **2527** | **2527** | **840** | **2142** | **2142** |
| with Earthquake Coverage | 1423 | 2977 | 2977 | 1423 | 2977 | 2977 | 2880 | 4182 | 4182 |
| **Allstate Indemnity Company** | **1775** | **4581** | **4581** | **1775** | **4581** | **4581** | **1503** | **3888** | **3888** |
| with Earthquake Coverage | 2225 | 5031 | 5031 | 2225 | 5031 | 5031 | 1667 | 4052 | 4052 |
| **American International Insurance Co** | **849** | **1741** | **n/a** | **849** | **1741** | **n/a** | **531** | **849** | **n/a** |
| with Earthquake Coverage | 1217 | 2109 | n/a | 1217 | 2109 | n/a | 2676 | 2994 | n/a |
| **Armed Forces Insurance Exchange** | **483** | **891** | **1014** | **483** | **891** | **1014** | **457** | **555** | **627** |
| with Earthquake Coverage | 772 | 1180 | 1303 | 772 | 1180 | 1303 | 746 | 844 | 916 |
| **Country Mutual Insurance Company (1)** | **606** | **1296** | **1296** | **606** | **1296** | **1296** | **414** | **879** | **879** |
| with Earthquake Coverage | 831 | 1521 | 1521 | 831 | 1521 | 1521 | 1578 | 2043 | 2043 |
| **Horace Mann Insurance Company (2)** | **514** | **n/a** | **n/a** | **514** | **n/a** | **n/a** | **452** | **n/a** | **n/a** |
| with Earthquake Coverage | 705 | n/a | n/a | 705 | n/a | n/a | 1405 | n/a | n/a |
| **Liberty Mutual Insurance Company** | **604** | **1087** | **1207** | **604** | **1087** | **1207** | **544** | **845** | **965** |
| with Earthquake Coverage | 868 | 1351 | 1471 | 868 | 1351 | 1471 | 2295 | 2596 | 2716 |
| **Metropolitan Group Property & Casualty** | **477** | **965** | **965** | **477** | **965** | **965** | **477** | **965** | **965** |
| with Earthquake Coverage | 720 | 1208 | 1208 | 720 | 1208 | 1208 | 720 | 1208 | 1208 |
| **Safeco Insurance Company** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| **State Farm Insurance Company (3)** | **764** | | **1901** | **764** | | **1901** | **538** | | **1034** |
| with Earthquake Coverage | 989 | | 2126 | 989 | | 2126 | 763 | | 1259 |
| **Umialik Insurance Company (4)** | | | | | | | | | |
| with Earthquake Coverage | | | | | | | | | |
| **United Services Automobile Association** | **555** | **1079** | **1120** | **555** | **1079** | **1120** | **515** | **861** | **891** |
| with Earthquake Coverage | 846 | 1370 | 1411 | 846 | 1370 | 1411 | 806 | 1152 | 1182 |
| **USAA Casualty Insurance Company** | **508** | **988** | **1025** | **508** | **988** | **1025** | **470** | **787** | **816** |
| with Earthquake Coverage | 799 | 1279 | 1316 | 799 | 1279 | 1316 | 761 | 1078 | 1107 |
| **Vesta Insurance Corporation (5)** | **810** | **1706** | **n/a** | **n/a** | **n/a** | **n/a** | **430** | **914** | **n/a** |
| with Earthquake Coverage | 2760 | 3656 | n/a | n/a | n/a | n/a | 2380 | 2864 | n/a |

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(5) $2,000 Medical Payments Coverage, 2% Earthquake deductible

| Wasilla | $75,000 value Single family frame construction solid foundation | | | $100,000 value Single family frame construction solid foundation | | | $150,000 value Single family frame construction solid foundation | | |
|---|---|---|---|---|---|---|---|---|---|
| | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 |
| **Allstate Insurance Company** | **611** | **1619** | **1619** | **685** | **1851** | **1851** | **899** | **2527** | **2527** |
| with Earthquake Coverage | 836 | 1844 | 1844 | 985 | 2151 | 2151 | 1349 | 2977 | 2977 |
| **Allstate Indemnity Company** | **1034** | **2949** | **2949** | **1188** | **3365** | **3365** | **1627** | **4581** | **4581** |
| with Earthquake Coverage | 1259 | 3174 | 3174 | 1488 | 3665 | 3665 | 2077 | 5031 | 5031 |
| **American International Insurance Co** | **453** | **929** | **n/a** | **452** | **928** | **n/a** | **606** | **1244** | **n/a** |
| with Earthquake Coverage | 637 | 1113 | n/a | 697 | 1173 | n/a | 974 | 1612 | n/a |
| **Armed Forces Insurance Exchange** | **259** | **481** | **544** | **323** | **598** | **678** | **492** | **911** | **1034** |
| with Earthquake Coverage | 403 | 625 | 688 | 516 | 791 | 871 | 781 | 1200 | 1323 |
| **Country Mutual Insurance Company (1)** | **475** | **985** | **985** | **403** | **835** | **835** | **528** | **1129** | **1129** |
| with Earthquake Coverage | 588 | 1098 | 1098 | 553 | 985 | 985 | 753 | 1354 | 1354 |
| **Horace Mann Insurance Company (2)** | **395** | **873** | **n/a** | **440** | **976** | **n/a** | **451** | **n/a** | **n/a** |
| with Earthquake Coverage | 490 | 968 | n/a | 567 | 1103 | n/a | 642 | n/a | n/a |
| **Liberty Mutual Insurance Company** | **412** | **753** | **836** | **545** | **981** | **1089** | **604** | **1087** | **1207** |
| with Earthquake Coverage | 543 | 884 | 967 | 721 | 1157 | 1265 | 868 | 1351 | 1471 |
| **Metropolitan Group Property & Casualty** | **329** | **664** | **664** | **374** | **755** | **755** | **527** | **1064** | **1064** |
| with Earthquake Coverage | 451 | 786 | 786 | 536 | 917 | 917 | 770 | 1307 | 1307 |
| **Safeco Insurance Company** | **380** | **n/a** | **n/a** | **453** | **n/a** | **n/a** | **604** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| **State Farm Insurance Company (3)** | **514** | **736** | **1071** | **606** | **867** | **1262** | **806** | **1154** | **1679** |
| with Earthquake Coverage | 627 | 849 | 1184 | 756 | 1017 | 1412 | 1031 | 1379 | 1904 |
| **Umialik Insurance Company (4)** | | | | | | | | | |
| with Earthquake Coverage | | | | | | | | | |
| **United Services Automobile Association** | **329** | **664** | **689** | **382** | **772** | **800** | **534** | **1079** | **1120** |
| with Earthquake Coverage | 474 | 809 | 834 | 576 | 966 | 994 | 825 | 1370 | 1411 |
| **USAA Casualty Insurance Company** | **301** | **607** | **630** | **350** | **705** | **732** | **489** | **988** | **1025** |
| with Earthquake Coverage | 447 | 753 | 775 | 544 | 899 | 926 | 780 | 1279 | 1316 |
| **Vesta Insurance Corporation (5)** | **n/a** | **n/a** | **n/a** | **388** | **825** | **n/a** | **520** | **1112** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | 718 | 1155 | n/a | 1015 | 1607 | n/a |

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|---|---|---|---|---|---|---|---|---|---|
| | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 |
| **Allstate Insurance Company** | **1195** | **3383** | **3383** | **1473** | **4155** | **4155** | **899** | **2527** | **2527** |
| with Earthquake Coverage | 1795 | 3983 | 3983 | 2223 | 4905 | 4905 | 1349 | 2977 | 2977 |
| **Allstate Indemnity Company** | **2185** | **6122** | **6122** | **2685** | **7512** | **7512** | **1627** | **4581** | **4581** |
| with Earthquake Coverage | 2785 | 6722 | 6722 | 3435 | 8262 | 8262 | 2077 | 5031 | 5031 |
| **American International Insurance Co** | **770** | **1579** | **n/a** | **963** | **1975** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | 1260 | 2069 | n/a | 1576 | 2588 | n/a | n/a | n/a | n/a |
| **Armed Forces Insurance Exchange** | **684** | **1266** | **1435** | **871** | **1611** | **1828** | **492** | **911** | **1034** |
| with Earthquake Coverage | 1069 | 1651 | 1820 | 1353 | 2093 | 2310 | 781 | 1200 | 1323 |
| **Country Mutual Insurance Company (1)** | **665** | **1441** | **1441** | **827** | **1826** | **1826** | **544** | **1129** | **1129** |
| with Earthquake Coverage | 965 | 1741 | 1741 | 1202 | 2201 | 2201 | 769 | 1354 | 1354 |
| **Horace Mann Insurance Company (2)** | **576** | **n/a** | **n/a** | **713** | **n/a** | **n/a** | **451** | **n/a** | **n/a** |
| with Earthquake Coverage | 830 | n/a | n/a | 1031 | n/a | n/a | 642 | n/a | n/a |
| **Liberty Mutual Insurance Company** | **706** | **1271** | **1411** | **884** | **1592** | **1767** | **604** | **1087** | **1207** |
| with Earthquake Coverage | 1057 | 1622 | 1762 | 1323 | 2031 | 2206 | 868 | 1351 | 1471 |
| **Metropolitan Group Property & Casualty** | **683** | **1380** | **1380** | **841** | **1696** | **1696** | **660** | **1330** | **1330** |
| with Earthquake Coverage | 1007 | 1704 | 1704 | 1246 | 2101 | 2101 | 903 | 1573 | 1573 |
| **Safeco Insurance Company** | **755** | **n/a** | **n/a** | **915** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| **State Farm Insurance Company (3)** | **1030** | **1475** | **2145** | **1274** | **1824** | **2653** | **806** | **1154** | **1679** |
| with Earthquake Coverage | 1330 | 1775 | 2445 | 1649 | 2199 | 3028 | 1031 | 1379 | 1904 |
| **Umialik Insurance Company (4)** | | | | | | | | | |
| with Earthquake Coverage | | | | | | | | | |
| **United Services Automobile Association** | **688** | **1388** | **1441** | **840** | **1697** | **1761** | **534** | **1079** | **1120** |
| with Earthquake Coverage | 979 | 1679 | 1732 | 1131 | 1988 | 2052 | 825 | 1370 | 1411 |
| **USAA Casualty Insurance Company** | **629** | **1270** | **1318** | **769** | **1552** | **1611** | **489** | **988** | **1025** |
| with Earthquake Coverage | 920 | 1561 | 1609 | 1060 | 1843 | 1902 | 780 | 1279 | 1316 |
| **Vesta Insurance Corporation (5)** | **687** | **1450** | **n/a** | **817** | **1712** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | 1347 | 2110 | n/a | 1642 | 2537 | n/a | n/a | n/a | n/a |

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|---|---|---|---|---|---|---|---|---|---|
| | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 |
| **Allstate Insurance Company** | **899** | **2527** | **2527** | **899** | **2527** | **2527** | **777** | **2142** | **2142** |
| with Earthquake Coverage | 1349 | 2977 | 2977 | 1349 | 2977 | 2977 | 2817 | 4182 | 4182 |
| **Allstate Indemnity Company** | **1627** | **4581** | **4581** | **1627** | **4581** | **4581** | **1377** | **3888** | **3888** |
| with Earthquake Coverage | 2077 | 5031 | 5031 | 2077 | 5031 | 5031 | 1541 | 4052 | 4052 |
| **American International Insurance Co** | **849** | **1741** | **n/a** | **849** | **1741** | **n/a** | **531** | **849** | **n/a** |
| with Earthquake Coverage | 1217 | 2109 | n/a | 1217 | 2109 | n/a | 2676 | 2994 | n/a |
| **Armed Forces Insurance Exchange** | **492** | **911** | **1034** | **492** | **911** | **1034** | **468** | **566** | **641** |
| with Earthquake Coverage | 781 | 1200 | 1323 | 781 | 1200 | 1323 | 757 | 855 | 930 |
| **Country Mutual Insurance Company (1)** | **661** | **1427** | **1427** | **661** | **1427** | **1427** | **452** | **960** | **960** |
| with Earthquake Coverage | 886 | 1652 | 1652 | 886 | 1652 | 1652 | 1616 | 2124 | 2124 |
| **Horace Mann Insurance Company (2)** | **451** | **n/a** | **n/a** | **451** | **n/a** | **n/a** | **398** | **n/a** | **n/a** |
| with Earthquake Coverage | 642 | n/a | n/a | 642 | n/a | n/a | 1351 | n/a | n/a |
| **Liberty Mutual Insurance Company** | **604** | **1087** | **1207** | **604** | **1087** | **1207** | **544** | **845** | **965** |
| with Earthquake Coverage | 868 | 1351 | 1471 | 868 | 1351 | 1471 | 2295 | 2596 | 2716 |
| **Metropolitan Group Property & Casualty** | **527** | **1064** | **1064** | **527** | **1064** | **1064** | **527** | **1064** | **1064** |
| with Earthquake Coverage | 770 | 1307 | 1307 | 770 | 1307 | 1307 | 770 | 1307 | 1307 |
| **Safeco Insurance Company** | **786** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| **State Farm Insurance Company (3)** | **1008** | **1443** | **2099** | **1008** | **1443** | **2099** | **629** | **900** | **1141** |
| with Earthquake Coverage | 1233 | 1668 | 2324 | 1233 | 1668 | 2324 | 854 | 1125 | 1366 |
| **Umialik Insurance Company (4)** | | | | | | | | | |
| with Earthquake Coverage | | | | | | | | | |
| **United Services Automobile Association** | **534** | **1079** | **1120** | **534** | **1079** | **1120** | **499** | **861** | **891** |
| with Earthquake Coverage | 825 | 1370 | 1411 | 825 | 1370 | 1411 | 790 | 1152 | 1182 |
| **USAA Casualty Insurance Company** | **489** | **988** | **1025** | **489** | **988** | **1025** | **456** | **787** | **816** |
| with Earthquake Coverage | 780 | 1279 | 1316 | 780 | 1279 | 1316 | 747 | 1078 | 1107 |
| **Vesta Insurance Corporation (5)** | **704** | **1488** | **n/a** | **n/a** | **n/a** | **n/a** | **377** | **793** | **n/a** |
| with Earthquake Coverage | 2654 | 3438 | n/a | n/a | n/a | n/a | 2327 | 2743 | n/a |

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(2) Includes 60% of Dwelling Coverage for Personal Property Coverage and 60% of Dwelling Coverage for Loss of Use Coverage

(3) 75% of Dwelling Coverage for Personal Property Coverage

(4) Includes 5% new home credit (Home was constructed between 5 and 10 years ago) and 10% credit for 3 years without losses

(5) $2,000 Medical Payments Coverage, 2% Earthquake deductible

| Rest of State | $75,000 value Single family frame construction solid foundation | | | $100,000 value Single family frame construction solid foundation | | | $150,000 value Single family frame construction solid foundation | | |
|---|---|---|---|---|---|---|---|---|---|
| | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 |
| **Allstate Insurance Company** | **396** | **884** | **884** | **439** | **997** | **997** | **565** | **1366** | **1366** |
| with Earthquake Coverage | 621 | 1109 | 1109 | 739 | 1297 | 1297 | 1015 | 1816 | 1816 |
| **Allstate Indemnity Company** | **645** | **1596** | **1596** | **721** | **1825** | **1825** | **951** | **2490** | **2490** |
| with Earthquake Coverage | 870 | 1821 | 1821 | 1021 | 2125 | 2125 | 1401 | 2940 | 2940 |
| **American International Insurance Co** | **453** | **929** | **n/a** | **452** | **928** | **n/a** | **606** | **1244** | **n/a** |
| with Earthquake Coverage | 637 | 1113 | n/a | 697 | 1173 | n/a | 974 | 1612 | n/a |
| **Armed Forces Insurance Exchange** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| **Country Mutual Insurance Company (1)** | **473** | **981** | **981** | **402** | **832** | **832** | **526** | **1125** | **1125** |
| with Earthquake Coverage | 586 | 1094 | 1094 | 552 | 982 | 982 | 751 | 1350 | 1350 |
| **Horace Mann Insurance Company (2)** | **415** | **919** | **n/a** | **464** | **1027** | **n/a** | **497** | **n/a** | **n/a** |
| with Earthquake Coverage | 510 | 1014 | n/a | 591 | 1154 | n/a | 688 | n/a | n/a |
| **Liberty Mutual Insurance Company** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| **Metropolitan Group Property & Casualty** | **329** | **664** | **664** | **374** | **755** | **755** | **527** | **1064** | **1064** |
| with Earthquake Coverage | 451 | 786 | 786 | 536 | 917 | 917 | 770 | 1307 | 1307 |
| **Safeco Insurance Company** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| **State Farm Insurance Company (3)** | **361** | **748** | **899** | **425** | **881** | **1057** | **565** | **1172** | **1406** |
| with Earthquake Coverage | 474 | 861 | 1010 | 575 | 1031 | 1207 | 790 | 1397 | 1631 |
| **Umialik Insurance Company (4)** | | | | | | | | | |
| with Earthquake Coverage | | | | | | | | | |
| **United Services Automobile Association** | **329** | **664** | **689** | **382** | **772** | **800** | **534** | **1079** | **1120** |
| with Earthquake Coverage | 474 | 809 | 834 | 576 | 966 | 994 | 825 | 1370 | 1411 |
| **USAA Casualty Insurance Company** | **301** | **607** | **630** | **350** | **705** | **732** | **489** | **988** | **1025** |
| with Earthquake Coverage | 447 | 753 | 775 | 544 | 899 | 926 | 780 | 1279 | 1316 |
| **Vesta Insurance Corporation (5)** | **n/a** | **n/a** | **n/a** | **442** | **949** | **n/a** | **601** | **1276** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | 772 | 1279 | n/a | 1096 | 1771 | n/a |

Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet

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Area 3 = Over 10 road miles from fire station

n/a = not available

If there is no entry for an option, the company did not provide a price.

(1) Includes Safe Heat Discount – no solid fuel burning unit other than a masonry or pre-manufactured fireplace

(2) Includes 60% of Dwelling Coverage for Personal Property Coverage and 60% of Dwelling Coverage for Loss of Use Coverage

(3) 75% of Dwelling Coverage for Personal Property Coverage

(4) Includes 5% new home credit (Home was constructed between 5 and 10 years ago) and 10% credit for 3 years without losses

(5) $2,000 Medical Payments Coverage, 2% Earthquake deductible

| Rest of State | $200,000 value Single family frame construction solid foundation | | | $250,000 value Single family frame construction solid foundation | | | $150,000 value Single family frame construction on pilings | | |
|---|---|---|---|---|---|---|---|---|---|
| | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 |
| **Allstate Insurance Company** | **726** | **1835** | **1835** | **871** | **2257** | **2257** | **565** | **1366** | **1366** |
| with Earthquake Coverage | 1326 | 2435 | 2435 | 1621 | 3007 | 3007 | 1015 | 1816 | 1816 |
| **Allstate Indemnity Company** | **1271** | **3335** | **3335** | **1568** | **4096** | **4096** | **951** | **2490** | **2490** |
| with Earthquake Coverage | 1871 | 3935 | 3935 | 2318 | 4846 | 4846 | 1401 | 2940 | 2940 |
| **American International Insurance Co** | **770** | **1579** | **n/a** | **963** | **1975** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | 1260 | 2069 | n/a | 1576 | 2588 | n/a | n/a | n/a | n/a |
| **Armed Forces Insurance Exchange** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| **Country Mutual Insurance Company (1)** | **662** | **1435** | **1435** | **823** | **1818** | **1818** | **542** | **1125** | **1125** |
| with Earthquake Coverage | 962 | 1735 | 1735 | 1198 | 2193 | 2193 | 767 | 1350 | 1350 |
| **Horace Mann Insurance Company (2)** | **635** | **n/a** | **n/a** | **786** | **n/a** | **n/a** | **497** | **n/a** | **n/a** |
| with Earthquake Coverage | 889 | n/a | n/a | 1104 | n/a | n/a | 688 | n/a | n/a |
| **Liberty Mutual Insurance Company** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| **Metropolitan Group Property & Casualty** | **683** | **1380** | **1380** | **841** | **1696** | **1696** | **660** | **1330** | **1330** |
| with Earthquake Coverage | 1007 | 1704 | 1704 | 1246 | 2101 | 2101 | 903 | 1573 | 1573 |
| **Safeco Insurance Company** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| **State Farm Insurance Company (3)** | **722** | **1498** | **1797** | **893** | **1853** | **2223** | **565** | **1172** | **1406** |
| with Earthquake Coverage | 1022 | 1798 | 2097 | 1268 | 2228 | 2598 | 790 | 1397 | 1631 |
| **Umialik Insurance Company (4)** | | | | | | | | | |
| with Earthquake Coverage | | | | | | | | | |
| **United Services Automobile Association** | **688** | **1388** | **1441** | **840** | **1697** | **1761** | **534** | **1079** | **1120** |
| with Earthquake Coverage | 979 | 1679 | 1732 | 1131 | 1988 | 2052 | 825 | 1370 | 1411 |
| **USAA Casualty Insurance Company** | **629** | **1270** | **1318** | **769** | **1552** | **1611** | **489** | **988** | **1025** |
| with Earthquake Coverage | 920 | 1561 | 1609 | 1060 | 1843 | 1902 | 780 | 1279 | 1316 |
| **Vesta Insurance Corporation (5)** | **790** | **1662** | **n/a** | **938** | **1959** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | 1450 | 2322 | n/a | 1763 | 2784 | n/a | n/a | n/a | n/a |

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Area 3 = Over 10 road miles from fire station

n/a = not available

If there is no entry for an option, the company did not provide a price.

(1) Includes Safe Heat Discount – no solid fuel burning unit other than a masonry or pre-manufactured fireplace

(2) Includes 60% of Dwelling Coverage for Personal Property Coverage and 60% of Dwelling Coverage for Loss of Use Coverage

(3) 75% of Dwelling Coverage for Personal Property Coverage

(4) Includes 5% new home credit (Home was constructed between 5 and 10 years ago) and 10% credit for 3 years without losses

(5) $2,000 Medical Payments Coverage, 2% Earthquake deductible

| Rest of State | $150,000 value Single family log construction (not hand hewn) | | | $150,000 value Single family log construction (hand hewn) | | | $150,000 value Single family Masonry construction solid foundation | | |
|---|---|---|---|---|---|---|---|---|---|
| | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 |
| **Allstate Insurance Company** | **565** | **1366** | **1366** | **565** | **1366** | **1366** | **494** | **1155** | **1155** |
| with Earthquake Coverage | 1015 | 1816 | 1816 | 1015 | 1816 | 1816 | 2534 | 3195 | 3195 |
| **Allstate Indemnity Company** | **951** | **2490** | **2490** | **951** | **2490** | **2490** | **821** | **2111** | **2111** |
| with Earthquake Coverage | 1401 | 2940 | 2940 | 1401 | 2940 | 2940 | 985 | 2275 | 2275 |
| **American International Insurance Co** | **849** | **1741** | **n/a** | **849** | **1741** | **n/a** | **531** | **849** | **n/a** |
| with Earthquake Coverage | 1217 | 2109 | n/a | 1217 | 2109 | n/a | 2676 | 2994 | n/a |
| **Armed Forces Insurance Exchange** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| **Country Mutual Insurance Company (1)** | **659** | **1422** | **1422** | **659** | **1422** | **1422** | **450** | **957** | **957** |
| with Earthquake Coverage | 884 | 1647 | 1647 | 884 | 1647 | 1647 | 1614 | 2121 | 2121 |
| **Horace Mann Insurance Company (2)** | **497** | **n/a** | **n/a** | **497** | **n/a** | **n/a** | **440** | **n/a** | **n/a** |
| with Earthquake Coverage | 688 | n/a | n/a | 688 | n/a | n/a | 1393 | n/a | n/a |
| **Liberty Mutual Insurance Company** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| **Metropolitan Group Property & Casualty** | **527** | **1064** | **1064** | **527** | **1064** | **1064** | **527** | **1064** | **1064** |
| with Earthquake Coverage | 770 | 1307 | 1307 | 770 | 1307 | 1307 | 770 | 1307 | 1307 |
| **Safeco Insurance Company** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| **State Farm Insurance Company (3)** | **706** | **1465** | **1758** | **706** | **1465** | **1758** | **497** | **797** | **956** |
| with Earthquake Coverage | 931 | 1690 | 1983 | 931 | 1690 | 1983 | 722 | 1022 | 1181 |
| **Umialik Insurance Company (4)** | | | | | | | | | |
| with Earthquake Coverage | | | | | | | | | |
| **United Services Automobile Association** | **534** | **1079** | **1120** | **534** | **1079** | **1120** | **499** | **861** | **891** |
| with Earthquake Coverage | 825 | 1370 | 1411 | 825 | 1370 | 1411 | 790 | 1152 | 1182 |
| **USAA Casualty Insurance Company** | **489** | **988** | **1025** | **489** | **988** | **1025** | **456** | **787** | **816** |
| with Earthquake Coverage | 780 | 1279 | 1316 | 780 | 1279 | 1316 | 747 | 1078 | 1107 |
| **Vesta Insurance Corporation (5)** | **810** | **1706** | **n/a** | **n/a** | **n/a** | **n/a** | **430** | **914** | **n/a** |
| with Earthquake Coverage | 2760 | 3656 | n/a | n/a | n/a | n/a | 2380 | 2864 | n/a |

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If there is no entry for an option, the company did not provide a price.

(1) Includes Safe Heat Discount – no solid fuel burning unit other than a masonry or pre-manufactured fireplace

(2) Includes 60% of Dwelling Coverage for Personal Property Coverage and 60% of Dwelling Coverage for Loss of Use Coverage

(3) 75% of Dwelling Coverage for Personal Property Coverage

(4) Includes 5% new home credit (Home was constructed between 5 and 10 years ago) and 10% credit for 3 years without losses

(5) $2,000 Medical Payments Coverage, 2% Earthquake deductible

# Condominium Owners Premium Examples

Premium examples are included for the communities of Anchorage, Barrow, Bethel, Fairbanks, Juneau, Kenai, Kodiak, Nome, and Wasilla. Because some companies have a rate that applies to other areas outside of these communities, a Rest of State category has also been included. These examples are not meant to replace a premium quotation from the companies that participated. However, you may be able to determine which companies may best be able to provide the coverage you seek. **The examples are based on rates that became effective January 1, 2003.**

The following assumptions were used in preparing the premium examples for condominium owners coverage:

- Term: 1 year
- Year of construction: 1993
- Coverages:

  $100,000 Personal Liability
  $1,000 Guest Medical
- Deductible: $500
- Earthquake coverage deductible: 10% of Dwelling coverage limit
- Protective devices are present(fire extinguishers, smoke detectors, deadbolts)
- No losses
- Acceptable credit or insurance score (if used)

| Anchorage | Owner Occupied Condominium $40,000 contents solid foundation unit value $100,000 2 bedroom | | | Owner Occupied Condominium $40,000 contents on pilings unit value $100,000 2 bedroom | | | Owner Occupied Condominium $75,000 contents solid foundation unit value $150,000 3 bedroom | | |
|---|---|---|---|---|---|---|---|---|---|
| | **Area 1** | **Area 2** | **Area 3** | **Area 1** | **Area 2** | **Area 3** | **Area 1** | **Area 2** | **Area 3** |
| **Allstate Insurance Company** | **110** | **220** | **231** | **110** | **220** | **231** | **173** | **358** | **377** |
| with Earthquake Coverage | 206 | 316 | 327 | 206 | 316 | 327 | 353 | 538 | 557 |
| **Allstate Indemnity Company** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| **American International Insurance Co** | **75** | **162** | **n/a** | **n/a** | **n/a** | **n/a** | **115** | **250** | **n/a** |
| with Earthquake Coverage | 126 | 213 | n/a | n/a | n/a | n/a | 211 | 346 | n/a |
| **Armed Forces Insurance Exchange** | **425** | **619** | **767** | **425** | **619** | **767** | **685** | **995** | **1232** |
| with Earthquake Coverage | 604 | 798 | 946 | 607 | 798 | 946 | 973 | 1283 | 1520 |
| **Country Mutual Insurance Company (1)** | **213** | **521** | **543** | **213** | **521** | **543** | **354** | **835** | **870** |
| with Earthquake Coverage | 366 | 674 | 696 | 366 | 674 | 696 | 599 | 1080 | 1115 |
| **Horace Mann Insurance Company** | **80** | **179** | **n/a** | **80** | **179** | **n/a** | **116** | **260** | **n/a** |
| with Earthquake Coverage | 110 | 209 | n/a | 110 | 209 | n/a | 173 | 317 | n/a |
| **Liberty Mutual Insurance Company** | **75** | **120** | **150** | **75** | **120** | **150** | **121** | **194** | **242** |
| with Earthquake Coverage | 122 | 167 | 197 | 122 | 167 | 197 | 208 | 281 | 329 |
| **Metropolitan Group Property & Casualty** | **74** | **161** | **167** | **74** | **161** | **167** | **105** | **229** | **238** |
| with Earthquake Coverage | 108 | 195 | 201 | 108 | 195 | 201 | 169 | 293 | 302 |
| **Safeco Insurance Company** | **129** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **188** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| **State Farm Insurance Company** | **132** | | **132** | **132** | | **132** | **195** | | **195** |
| with Earthquake Coverage | 176 | | 176 | 176 | | 176 | 277 | | 277 |
| **Umialik Insurance Company** | **250** | **250** | **250** | **250** | **250** | **250** | **250** | **250** | **252** |
| with Earthquake Coverage | 250 | 250 | 289 | 250 | 250 | 289 | 250 | 297 | 348 |
| **United Services Automobile Association** | **106** | **191** | **212** | **106** | **191** | **212** | **171** | **308** | **341** |
| with Earthquake Coverage | 300 | 385 | 406 | 300 | 385 | 406 | 462 | 599 | 632 |
| **USAA Casualty Insurance Company** | **132** | **189** | **211** | **132** | **189** | **211** | **213** | **305** | **339** |
| with Earthquake Coverage | 326 | 383 | 405 | 326 | 383 | 405 | 504 | 596 | 630 |
| **Vesta Insurance Corporation (2)** | **108** | **237** | **n/a** | **n/a** | **n/a** | **n/a** | **204** | **446** | **n/a** |
| with Earthquake Coverage | 205 | 334 | n/a | n/a | n/a | n/a | 386 | 628 | n/a |

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Area 3 = Over 10 road miles from fire station

n/a = not available

If there is no entry for an option, the company did not provide a price.

(1) Includes Safe Heat Discount – no solid fuel burning unit other than a masonry or pre-manufactured fireplace

(2) $2,000 Medical Payments Coverage, 2% Earthquake deductible

| Barrow | Owner Occupied Condominium $40,000 contents solid foundation unit value $100,000 2 bedroom | | | Owner Occupied Condominium $40,000 contents on pilings unit value $100,000 2 bedroom | | | Owner Occupied Condominium $75,000 contents solid foundation unit value $150,000 3 bedroom | | |
|---|---|---|---|---|---|---|---|---|---|
| | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 |
| **Allstate Insurance Company** | **123** | **220** | **231** | **126** | **220** | **231** | **197** | **358** | **377** |
| with Earthquake Coverage | 222 | 316 | 327 | 222 | 316 | 327 | 377 | 538 | 557 |
| **Allstate Indemnity Company** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| **American International Insurance Co** | **85** | **162** | **n/a** | **n/a** | **n/a** | **n/a** | **131** | **250** | **n/a** |
| with Earthquake Coverage | 111 | 186 | n/a | n/a | n/a | n/a | 180 | 299 | n/a |
| **Armed Forces Insurance Exchange** | **425** | **619** | **767** | **425** | **619** | **767** | **685** | **995** | **1232** |
| with Earthquake Coverage | 516 | 710 | 858 | 516 | 710 | 858 | 831 | 1141 | 1378 |
| **Country Mutual Insurance Company (1)** | **303** | **617** | **642** | **303** | **617** | **642** | **303** | **617** | **642** |
| with Earthquake Coverage | 456 | 770 | 795 | 456 | 770 | 795 | 456 | 770 | 795 |
| **Horace Mann Insurance Company** | **92** | **179** | **n/a** | **92** | **179** | **n/a** | **133** | **260** | **n/a** |
| with Earthquake Coverage | 122 | 209 | n/a | 122 | 209 | n/a | 190 | 317 | n/a |
| **Liberty Mutual Insurance Company** | **75** | **120** | **150** | **75** | **120** | **150** | **121** | **194** | **242** |
| with Earthquake Coverage | 98 | 143 | 173 | 98 | 143 | 173 | 165 | 238 | 286 |
| **Metropolitan Group Property & Casualty** | **96** | **185** | **194** | **96** | **185** | **194** | **139** | **264** | **275** |
| with Earthquake Coverage | 130 | 219 | 228 | 130 | 219 | 228 | 203 | 328 | 339 |
| **Safeco Insurance Company** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| **State Farm Insurance Company** | | | **154** | | | **154** | | | **226** |
| with Earthquake Coverage | | | 198 | | | 198 | | | 308 |
| **Umialik Insurance Company** | | | | | | | | | |
| with Earthquake Coverage | | | | | | | | | |
| **United Services Automobile Association** | **106** | **191** | **212** | **106** | **191** | **212** | **171** | **308** | **341** |
| with Earthquake Coverage | 300 | 385 | 406 | 300 | 385 | 406 | 462 | 599 | 632 |
| **USAA Casualty Insurance Company** | **105** | **189** | **211** | **105** | **189** | **211** | **170** | **305** | **339** |
| with Earthquake Coverage | 299 | 383 | 405 | 299 | 383 | 405 | 461 | 596 | 630 |
| **Vesta Insurance Corporation (2)** | **143** | **258** | **n/a** | **n/a** | **n/a** | **n/a** | **269** | **490** | **n/a** |
| with Earthquake Coverage | 240 | 355 | n/a | n/a | n/a | n/a | 451 | 672 | n/a |

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Area 3 = Over 10 road miles from fire station

n/a = not available

If there is no entry for an option, the company did not provide a price.

(1) Includes Safe Heat Discount – no solid fuel burning unit other than a masonry or pre-manufactured fireplace

(2) $2,000 Medical Payments Coverage, 2% Earthquake deductible

| Bethel | Owner Occupied Condominium $40,000 contents solid foundation unit value $100,000 2 bedroom | | | Owner Occupied Condominium $40,000 contents on pilings unit value $100,000 2 bedroom | | | Owner Occupied Condominium $75,000 contents solid foundation unit value $150,000 3 bedroom | | |
|---|---|---|---|---|---|---|---|---|---|
| | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 |
| **Allstate Insurance Company** | **126** | **220** | **231** | **126** | **220** | **231** | **197** | **358** | **377** |
| with Earthquake Coverage | 222 | 316 | 327 | 222 | 316 | 327 | 377 | 538 | 557 |
| **Allstate Indemnity Company** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| **American International Insurance Co** | **85** | **162** | **n/a** | **n/a** | **n/a** | **n/a** | **131** | **250** | **n/a** |
| with Earthquake Coverage | 136 | 216 | n/a | n/a | n/a | n/a | 227 | 346 | n/a |
| **Armed Forces Insurance Exchange** | **425** | **619** | **767** | **425** | **619** | **767** | **685** | **995** | **1232** |
| with Earthquake Coverage | 604 | 798 | 946 | 604 | 798 | 946 | 973 | 1283 | 1520 |
| **Country Mutual Insurance Company (1)** | **254** | **521** | **543** | **254** | **521** | **543** | **417** | **835** | **870** |
| with Earthquake Coverage | 407 | 674 | 696 | 407 | 674 | 696 | 662 | 1080 | 1115 |
| **Horace Mann Insurance Company** | **92** | **179** | **n/a** | **92** | **179** | **n/a** | **133** | **260** | **n/a** |
| with Earthquake Coverage | 122 | 209 | n/a | 122 | 209 | n/a | 190 | 317 | n/a |
| **Liberty Mutual Insurance Company** | **75** | **120** | **150** | **75** | **120** | **150** | **121** | **194** | **242** |
| with Earthquake Coverage | 122 | 167 | 197 | 122 | 167 | 197 | 208 | 281 | 329 |
| **Metropolitan Group Property & Casualty** | **83** | **161** | **167** | **83** | **161** | **167** | **118** | **229** | **238** |
| with Earthquake Coverage | 117 | 195 | 201 | 117 | 195 | 201 | 182 | 293 | 302 |
| **Safeco Insurance Company** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| **State Farm Insurance Company** | **132** | **132** | **132** | **132** | **132** | **132** | **195** | **195** | **195** |
| with Earthquake Coverage | 176 | 176 | 176 | 176 | 176 | 176 | 277 | 277 | 277 |
| **Umialik Insurance Company** | | | | | | | | | |
| with Earthquake Coverage | | | | | | | | | |
| **United Services Automobile Association** | **106** | **191** | **212** | **106** | **191** | **212** | **171** | **308** | **341** |
| with Earthquake Coverage | 300 | 385 | 406 | 300 | 385 | 406 | 462 | 599 | 632 |
| **USAA Casualty Insurance Company** | **105** | **189** | **211** | **105** | **189** | **211** | **170** | **305** | **339** |
| with Earthquake Coverage | 299 | 383 | 405 | 299 | 383 | 405 | 461 | 596 | 630 |
| **Vesta Insurance Corporation (2)** | **143** | **258** | **n/a** | **n/a** | **n/a** | **n/a** | **269** | **490** | **n/a** |
| with Earthquake Coverage | 240 | 355 | n/a | n/a | n/a | n/a | 451 | 672 | n/a |

Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet

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Area 3 = Over 10 road miles from fire station

n/a = not available

If there is no entry for an option, the company did not provide a price.

(1) Includes Safe Heat Discount – no solid fuel burning unit other than a masonry or pre-manufactured fireplace

(2) $2,000 Medical Payments Coverage, 2% Earthquake deductible

| Fairbanks | Owner Occupied Condominium $40,000 contents solid foundation unit value $100,000 2 bedroom | | | Owner Occupied Condominium $40,000 contents on pilings unit value $100,000 2 bedroom | | | Owner Occupied Condominium $75,000 contents solid foundation unit value $150,000 3 bedroom | | |
|---|---|---|---|---|---|---|---|---|---|
| | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 |
| **Allstate Insurance Company** | **110** | **220** | **231** | **110** | **220** | **231** | **173** | **358** | **377** |
| with Earthquake Coverage | 206 | 316 | 327 | 206 | 316 | 327 | 353 | 538 | 557 |
| **Allstate Indemnity Company** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| **American International Insurance Co** | **89** | **220** | **n/a** | **n/a** | **n/a** | **n/a** | **136** | **340** | **n/a** |
| with Earthquake Coverage | 140 | 271 | n/a | n/a | n/a | n/a | 232 | 436 | n/a |
| **Armed Forces Insurance Exchange** | **425** | **619** | **767** | **425** | **619** | **767** | **685** | **995** | **1232** |
| with Earthquake Coverage | 604 | 798 | 946 | 604 | 798 | 946 | 973 | 1283 | 1520 |
| **Country Mutual Insurance Company (1)** | **256** | **617** | **642** | **256** | **617** | **642** | **421** | **986** | **1026** |
| with Earthquake Coverage | 409 | 770 | 795 | 409 | 770 | 795 | 666 | 1231 | 1271 |
| **Horace Mann Insurance Company** | **92** | **207** | **n/a** | **92** | **207** | **n/a** | **133** | **300** | **n/a** |
| with Earthquake Coverage | 122 | 237 | n/a | 122 | 237 | n/a | 190 | 357 | n/a |
| **Liberty Mutual Insurance Company** | **75** | **120** | **150** | **75** | **120** | **150** | **121** | **194** | **242** |
| with Earthquake Coverage | 98 | 143 | 173 | 98 | 143 | 173 | 165 | 238 | 286 |
| **Metropolitan Group Property & Casualty** | **86** | **185** | **194** | **86** | **185** | **194** | **122** | **264** | **275** |
| with Earthquake Coverage | 120 | 219 | 228 | 120 | 219 | 228 | 186 | 328 | 339 |
| **Safeco Insurance Company** | **129** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **188** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| **State Farm Insurance Company** | **154** | **154** | **154** | **154** | **154** | **154** | **226** | **226** | **226** |
| with Earthquake Coverage | 198 | 198 | 198 | 198 | 198 | 198 | 308 | 308 | 308 |
| **Umialik Insurance Company** | | | | | | | | | |
| with Earthquake Coverage | | | | | | | | | |
| **United Services Automobile Association** | **106** | **191** | **212** | **106** | **191** | **212** | **171** | **308** | **341** |
| with Earthquake Coverage | 300 | 385 | 406 | 300 | 385 | 406 | 462 | 599 | 632 |
| **USAA Casualty Insurance Company** | **132** | **189** | **211** | **132** | **189** | **211** | **213** | **305** | **339** |
| with Earthquake Coverage | 326 | 383 | 405 | 326 | 383 | 405 | 504 | 596 | 630 |
| **Vesta Insurance Corporation (2)** | **117** | **258** | **n/a** | **n/a** | **n/a** | **n/a** | **222** | **490** | **n/a** |
| with Earthquake Coverage | 214 | 355 | n/a | n/a | n/a | n/a | 404 | 672 | n/a |

Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet

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Area 3 = Over 10 road miles from fire station

n/a = not available

If there is no entry for an option, the company did not provide a price.

(1) Includes Safe Heat Discount – no solid fuel burning unit other than a masonry or pre-manufactured fireplace

(2) $2,000 Medical Payments Coverage, 2% Earthquake deductible

| Juneau | Owner Occupied Condominium $40,000 contents solid foundation unit value $100,000 2 bedroom | | | Owner Occupied Condominium $40,000 contents on pilings unit value $100,000 2 bedroom | | | Owner Occupied Condominium $75,000 contents solid foundation unit value $150,000 3 bedroom | | |
|---|---|---|---|---|---|---|---|---|---|
| | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 |
| **Allstate Insurance Company** | **96** | **170** | **177** | **96** | **170** | **177** | **148** | **275** | **286** |
| with Earthquake Coverage | 192 | 266 | 273 | 192 | 266 | 273 | 328 | 455 | 466 |
| **Allstate Indemnity Company** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| **American International Insurance Co** | **71** | **131** | **n/a** | **n/a** | **n/a** | **n/a** | **109** | **202** | **n/a** |
| with Earthquake Coverage | 122 | 182 | n/a | n/a | n/a | n/a | 205 | 298 | n/a |
| **Armed Forces Insurance Exchange** | **370** | **534** | **665** | **370** | **534** | **665** | **594** | **858** | **1067** |
| with Earthquake Coverage | 549 | 713 | 844 | 549 | 713 | 844 | 882 | 1146 | 1355 |
| **Country Mutual Insurance Company (1)** | **207** | **507** | **529** | **207** | **507** | **529** | **345** | **814** | **848** |
| with Earthquake Coverage | 360 | 660 | 682 | 360 | 660 | 682 | 590 | 1059 | 1093 |
| **Horace Mann Insurance Company** | **74** | **166** | **n/a** | **74** | **166** | **n/a** | **107** | **241** | **n/a** |
| with Earthquake Coverage | 104 | 196 | n/a | 104 | 196 | n/a | 164 | 298 | n/a |
| **Liberty Mutual Insurance Company** | **69** | **110** | **138** | **69** | **110** | **138** | **111** | **177** | **221** |
| with Earthquake Coverage | 116 | 157 | 185 | 116 | 157 | 185 | 198 | 264 | 308 |
| **Metropolitan Group Property & Casualty** | **68** | **148** | **156** | **68** | **148** | **156** | **98** | **211** | **221** |
| with Earthquake Coverage | 102 | 182 | 190 | 102 | 182 | 190 | 162 | 275 | 285 |
| **Safeco Insurance Company** | **129** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **188** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| **State Farm Insurance Company** | **128** | | **128** | **128** | | **128** | **189** | | **189** |
| with Earthquake Coverage | 172 | | 172 | 172 | | 172 | 271 | | 271 |
| **Umialik Insurance Company** | **250** | **250** | **263** | **250** | **250** | **263** | **250** | **250** | **250** |
| with Earthquake Coverage | 250 | 250 | 295 | 250 | 250 | 295 | 250 | 286 | 329 |
| **United Services Automobile Association** | **85** | **153** | **170** | **85** | **153** | **170** | **138** | **247** | **274** |
| with Earthquake Coverage | 279 | 347 | 364 | 279 | 347 | 364 | 429 | 538 | 565 |
| **USAA Casualty Insurance Company** | **104** | **187** | **208** | **104** | **187** | **208** | **168** | **302** | **335** |
| with Earthquake Coverage | 298 | 381 | 402 | 298 | 381 | 402 | 459 | 593 | 626 |
| **Vesta Insurance Corporation (2)** | **102** | **223** | **n/a** | **n/a** | **n/a** | **n/a** | **192** | **421** | **n/a** |
| with Earthquake Coverage | 199 | 320 | n/a | n/a | n/a | n/a | 374 | 603 | n/a |

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Area 3 = Over 10 road miles from fire station

n/a = not available

If there is no entry for an option, the company did not provide a price.

(1) Includes Safe Heat Discount – no solid fuel burning unit other than a masonry or pre-manufactured fireplace

(2) $2,000 Medical Payments Coverage, 2% Earthquake deductible

| Kenai | Owner Occupied Condominium $40,000 contents solid foundation unit value $100,000 2 bedroom | | | Owner Occupied Condominium $40,000 contents on pilings unit value $100,000 2 bedroom | | | Owner Occupied Condominium $75,000 contents solid foundation unit value $150,000 3 bedroom | | |
|---|---|---|---|---|---|---|---|---|---|
| | **Area 1** | **Area 2** | **Area 3** | **Area 1** | **Area 2** | **Area 3** | **Area 1** | **Area 2** | **Area 3** |
| **Allstate Insurance Company** | **110** | **220** | **231** | **110** | **220** | **231** | **173** | **358** | **377** |
| with Earthquake Coverage | 206 | 316 | 327 | 206 | 316 | 327 | 353 | 538 | 557 |
| **Allstate Indemnity Company** | **n/a** | **n/a** | **n/a** | **n/a** | **N/a** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | N/a | n/a | n/a | n/a | n/a |
| **American International Insurance Co** | **75** | **162** | **n/a** | **n/a** | **N/a** | **n/a** | **115** | **250** | **n/a** |
| with Earthquake Coverage | 126 | 213 | n/a | n/a | N/a | n/a | 211 | 346 | n/a |
| **Armed Forces Insurance Exchange** | **425** | **619** | **767** | **425** | **619** | **767** | **685** | **995** | **1232** |
| with Earthquake Coverage | 604 | 798 | 946 | 604 | 798 | 946 | 973 | 1283 | 1520 |
| **Country Mutual Insurance Company (1)** | **213** | **521** | **543** | **213** | **521** | **543** | **354** | **835** | **870** |
| with Earthquake Coverage | 366 | 674 | 696 | 366 | 674 | 696 | 599 | 1080 | 1115 |
| **Horace Mann Insurance Company** | **80** | **179** | **n/a** | **80** | **179** | **n/a** | **116** | **260** | **n/a** |
| with Earthquake Coverage | 110 | 209 | n/a | 110 | 209 | n/a | 173 | 317 | n/a |
| **Liberty Mutual Insurance Company** | **75** | **120** | **150** | **75** | **120** | **150** | **121** | **194** | **242** |
| with Earthquake Coverage | 122 | 167 | 197 | 122 | 167 | 197 | 208 | 281 | 329 |
| **Metropolitan Group Property & Casualty** | **74** | **161** | **167** | **74** | **161** | **167** | **105** | **229** | **238** |
| with Earthquake Coverage | 108 | 195 | 201 | 108 | 195 | 201 | 169 | 293 | 302 |
| **Safeco Insurance Company** | **129** | **n/a** | **n/a** | **n/a** | **N/a** | **n/a** | **188** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | N/a | n/a | n/a | n/a | n/a |
| **State Farm Insurance Company** | **132** | **132** | **132** | **132** | **132** | **132** | **195** | **195** | **195** |
| with Earthquake Coverage | 176 | 176 | 176 | 176 | 176 | 176 | 277 | 277 | 277 |
| **Umialik Insurance Company** | | | | | | | | | |
| with Earthquake Coverage | | | | | | | | | |
| **United Services Automobile Association** | **106** | **191** | **212** | **106** | **191** | **212** | **171** | **308** | **341** |
| with Earthquake Coverage | 300 | 385 | 406 | 300 | 385 | 406 | 462 | 599 | 632 |
| **USAA Casualty Insurance Company** | **132** | **189** | **211** | **132** | **189** | **211** | **213** | **305** | **339** |
| with Earthquake Coverage | 326 | 383 | 405 | 326 | 383 | 405 | 504 | 596 | 630 |
| **Vesta Insurance Corporation (2)** | **108** | **237** | **n/a** | **n/a** | **N/a** | **n/a** | **204** | **446** | **n/a** |
| with Earthquake Coverage | 205 | 334 | n/a | n/a | N/a | n/a | 386 | 628 | n/a |

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Area 3 = Over 10 road miles from fire station

n/a = not available

If there is no entry for an option, the company did not provide a price.

(1) Includes Safe Heat Discount – no solid fuel burning unit other than a masonry or pre-manufactured fireplace

(2) $2,000 Medical Payments Coverage, 2% Earthquake deductible

| Kodiak | Owner Occupied Condominium $40,000 contents solid foundation unit value $100,000 2 bedroom | | | Owner Occupied Condominium $40,000 contents on pilings unit value $100,000 2 bedroom | | | Owner Occupied Condominium $75,000 contents solid foundation unit value $150,000 3 bedroom | | |
|---|---|---|---|---|---|---|---|---|---|
| | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 |
| **Allstate Insurance Company** | **120** | **220** | **231** | **120** | **220** | **231** | **188** | **358** | **377** |
| with Earthquake Coverage | 216 | 316 | 327 | 216 | 316 | 327 | 368 | 538 | 557 |
| **Allstate Indemnity Company** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| **American International Insurance Co** | **75** | **162** | **n/a** | **n/a** | **n/a** | **n/a** | **115** | **250** | **n/a** |
| with Earthquake Coverage | 126 | 213 | n/a | n/a | n/a | n/a | 211 | 346 | n/a |
| **Armed Forces Insurance Exchange** | **425** | **619** | **767** | **425** | **619** | **767** | **985** | **995** | **1232** |
| with Earthquake Coverage | 604 | 798 | 946 | 604 | 798 | 946 | 973 | 1283 | 1520 |
| **Country Mutual Insurance Company (1)** | **213** | **521** | **543** | **213** | **521** | **543** | **354** | **835** | **870** |
| with Earthquake Coverage | 366 | 674 | 696 | 366 | 674 | 696 | 599 | 1080 | 1115 |
| **Horace Mann Insurance Company** | **80** | **179** | **n/a** | **80** | **179** | **n/a** | **116** | **260** | **n/a** |
| with Earthquake Coverage | 110 | 209 | n/a | 110 | 209 | n/a | 173 | 317 | n/a |
| **Liberty Mutual Insurance Company** | **75** | **120** | **150** | **75** | **120** | **150** | **121** | **194** | **242** |
| with Earthquake Coverage | 122 | 167 | 197 | 122 | 167 | 197 | 208 | 281 | 329 |
| **Metropolitan Group Property & Casualty** | **74** | **161** | **167** | **74** | **161** | **167** | **105** | **229** | **238** |
| with Earthquake Coverage | 108 | 195 | 201 | 108 | 195 | 201 | 169 | 293 | 302 |
| **Safeco Insurance Company** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| **State Farm Insurance Company** | **132** | | **132** | **132** | | **132** | **195** | | **195** |
| with Earthquake Coverage | 176 | | 176 | 176 | | 176 | 277 | | 277 |
| **Umialik Insurance Company** | | | | | | | | | |
| with Earthquake Coverage | | | | | | | | | |
| **United Services Automobile Association** | **106** | **191** | **212** | **106** | **191** | **212** | **171** | **308** | **341** |
| with Earthquake Coverage | 300 | 385 | 406 | 300 | 385 | 406 | 462 | 599 | 632 |
| **USAA Casualty Insurance Company** | **105** | **189** | **211** | **105** | **189** | **211** | **170** | **305** | **339** |
| with Earthquake Coverage | 299 | 383 | 405 | 299 | 383 | 405 | 461 | 596 | 630 |
| **Vesta Insurance Corporation (2)** | **108** | **237** | **n/a** | **n/a** | **n/a** | **n/a** | **204** | **446** | **n/a** |
| with Earthquake Coverage | 205 | 334 | n/a | n/a | n/a | n/a | 386 | 628 | n/a |

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n/a = not available

If there is no entry for an option, the company did not provide a price.

(1) Includes Safe Heat Discount – no solid fuel burning unit other than a masonry or pre-manufactured fireplace

(2) $2,000 Medical Payments Coverage, 2% Earthquake deductible

| Nome | Owner Occupied Condominium $40,000 contents solid foundation unit value $100,000 2 bedroom | | | Owner Occupied Condominium $40,000 contents on pilings unit value $100,000 2 bedroom | | | Owner Occupied Condominium $75,000 contents solid foundation unit value $150,000 3 bedroom | | |
|---|---|---|---|---|---|---|---|---|---|
| | **Area 1** | **Area 2** | **Area 3** | **Area 1** | **Area 2** | **Area 3** | **Area 1** | **Area 2** | **Area 3** |
| **Allstate Insurance Company** | **126** | **220** | **231** | **126** | **220** | **231** | **197** | **358** | **377** |
| with Earthquake Coverage | 222 | 316 | 327 | 222 | 313 | 0.327 | 377 | 538 | 557 |
| **Allstate Indemnity Company** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| **American International Insurance Co** | **85** | **162** | **n/a** | **n/a** | **n/a** | **n/a** | **131** | **250** | **n/a** |
| with Earthquake Coverage | 136 | 213 | n/a | n/a | n/a | n/a | 227 | 346 | n/a |
| **Armed Forces Insurance Exchange** | **425** | **619** | **767** | **425** | **619** | **767** | **685** | **995** | **1232** |
| with Earthquake Coverage | 604 | 798 | 946 | 604 | 798 | 946 | 973 | 1283 | 1520 |
| **Country Mutual Insurance Company (1)** | **303** | **617** | **642** | **303** | **617** | **642** | **495** | **986** | **1026** |
| with Earthquake Coverage | 456 | 770 | 795 | 456 | 770 | 795 | 740 | 1231 | 1271 |
| **Horace Mann Insurance Company** | **92** | **179** | **n/a** | **92** | **179** | **n/a** | **133** | **260** | **n/a** |
| with Earthquake Coverage | 122 | 209 | n/a | 122 | 209 | n/a | 190 | 317 | n/a |
| **Liberty Mutual Insurance Company** | **75** | **120** | **150** | **75** | **120** | **150** | **121** | **194** | **242** |
| with Earthquake Coverage | 122 | 167 | 197 | 122 | 167 | 197 | 208 | 281 | 329 |
| **Metropolitan Group Property & Casualty** | **96** | **185** | **194** | **96** | **185** | **194** | **139** | **264** | **275** |
| with Earthquake Coverage | 130 | 219 | 228 | 130 | 219 | 228 | 203 | 328 | 339 |
| **Safeco Insurance Company** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| **State Farm Insurance Company** | **154** | | **154** | **154** | | **154** | **226** | | **226** |
| with Earthquake Coverage | 198 | | 198 | 198 | | 198 | 308 | | 308 |
| **Umialik Insurance Company** | | | | | | | | | |
| with Earthquake Coverage | | | | | | | | | |
| **United Services Automobile Association** | **106** | **191** | **212** | **106** | **191** | **212** | **171** | **308** | **341** |
| with Earthquake Coverage | 300 | 385 | 406 | 300 | 385 | 406 | 462 | 599 | 632 |
| **USAA Casualty Insurance Company** | **105** | **189** | **211** | **105** | **189** | **211** | **170** | **305** | **339** |
| with Earthquake Coverage | 299 | 383 | 405 | 299 | 383 | 405 | 461 | 596 | 630 |
| **Vesta Insurance Corporation (2)** | **143** | **258** | **n/a** | **n/a** | **n/a** | **n/a** | **269** | **490** | **n/a** |
| with Earthquake Coverage | 240 | 355 | n/a | n/a | n/a | n/a | 451 | 672 | n/a |

Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet

Area 2 = Over 5 road miles, but less than 10 road miles from fire station

Area 3 = Over 10 road miles from fire station

n/a = not available

If there is no entry for an option, the company did not provide a price.

(1) Includes Safe Heat Discount – no solid fuel burning unit other than a masonry or pre-manufactured fireplace

(2) $2,000 Medical Payments Coverage, 2% Earthquake deductible

| Wasilla | Owner Occupied Condominium $40,000 contents solid foundation unit value $100,000 2 bedroom | | | Owner Occupied Condominium $40,000 contents on pilings unit value $100,000 2 bedroom | | | Owner Occupied Condominium $75,000 contents solid foundation unit value $150,000 3 bedroom | | |
|---|---|---|---|---|---|---|---|---|---|
| | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 |
| **Allstate Insurance Company** | **120** | **220** | **231** | **120** | **220** | **231** | **188** | **358** | **377** |
| with Earthquake Coverage | 216 | 316 | 327 | 216 | 316 | 327 | 368 | 538 | 557 |
| **Allstate Indemnity Company** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| **American International Insurance Co** | **75** | **162** | **n/a** | **n/a** | **n/a** | **n/a** | **115** | **250** | **n/a** |
| with Earthquake Coverage | 126 | 213 | n/a | n/a | n/a | n/a | 211 | 346 | n/a |
| **Armed Forces Insurance Exchange** | **425** | **619** | **767** | **425** | **619** | **767** | **685** | **995** | **1232** |
| with Earthquake Coverage | 604 | 798 | 946 | 607 | 798 | 946 | 973 | 1283 | 1520 |
| **Country Mutual Insurance Company (1)** | **213** | **521** | **543** | **213** | **521** | **543** | **354** | **835** | **870** |
| with Earthquake Coverage | 366 | 674 | 696 | 366 | 674 | 696 | 599 | 1080 | 1115 |
| **Horace Mann Insurance Company** | **80** | **179** | **n/a** | **80** | **179** | **n/a** | **116** | **260** | **n/a** |
| with Earthquake Coverage | 110 | 209 | n/a | 110 | 209 | n/a | 173 | 317 | n/a |
| **Liberty Mutual Insurance Company** | **75** | **120** | **150** | **75** | **120** | **150** | **121** | **194** | **242** |
| with Earthquake Coverage | 122 | 167 | 197 | 122 | 167 | 197 | 208 | 281 | 329 |
| **Metropolitan Group Property & Casualty** | **74** | **161** | **167** | **74** | **161** | **167** | **105** | **229** | **238** |
| with Earthquake Coverage | 108 | 195 | 201 | 108 | 195 | 201 | 169 | 293 | 302 |
| **Safeco Insurance Company** | **129** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **188** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| **State Farm Insurance Company** | **132** | **132** | **132** | **132** | **132** | **132** | **195** | **195** | **195** |
| with Earthquake Coverage | 176 | 176 | 176 | 176 | 176 | 176 | 277 | 277 | 277 |
| **Umialik Insurance Company** | | | | | | | | | |
| with Earthquake Coverage | | | | | | | | | |
| **United Services Automobile Association** | **106** | **191** | **212** | **106** | **191** | **212** | **171** | **308** | **341** |
| with Earthquake Coverage | 300 | 385 | 406 | 300 | 385 | 406 | 462 | 599 | 632 |
| **USAA Casualty Insurance Company** | **105** | **189** | **211** | **105** | **189** | **211** | **170** | **305** | **339** |
| with Earthquake Coverage | 299 | 383 | 405 | 299 | 383 | 405 | 461 | 596 | 630 |
| **Vesta Insurance Corporation (2)** | **108** | **237** | **n/a** | **n/a** | **n/a** | **n/a** | **204** | **446** | **n/a** |
| with Earthquake Coverage | 205 | 334 | n/a | n/a | n/a | n/a | 386 | 628 | n/a |

Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet

Area 2 = Over 5 road miles, but less than 10 road miles from fire station

Area 3 = Over 10 road miles from fire station

n/a = not available

If there is no entry for an option, the company did not provide a price.

(1) Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace

(2) $2,000 Medical Payments Coverage, 2% Earthquake deductible

| Rest of State | Owner Occupied Condominium $40,000 contents solid foundation unit value $100,000 2 bedroom | | | Owner Occupied Condominium $40,000 contents on pilings unit value $100,000 2 bedroom | | | Owner Occupied Condominium $75,000 contents solid foundation unit value $150,000 3 bedroom | | |
|---|---|---|---|---|---|---|---|---|---|
| | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 |
| **Allstate Insurance Company** | **96** | **170** | **177** | **96** | **170** | **177** | **148** | **275** | **286** |
| with Earthquake Coverage | 192 | 266 | 273 | 192 | 266 | 273 | 328 | 455 | 466 |
| **Allstate Indemnity Company** | **n/a** | **n/a** | **n/a** | **n/a** | **N/a** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | N/a | n/a | n/a | n/a | n/a |
| **American International Insurance Co** | **75** | **162** | **n/a** | **n/a** | **N/a** | **n/a** | **115** | **250** | **n/a** |
| with Earthquake Coverage | 126 | 213 | n/a | n/a | N/a | n/a | 211 | 346 | n/a |
| **Armed Forces Insurance Exchange** | **n/a** | **n/a** | **n/a** | **n/a** | **N/a** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | N/a | n/a | n/a | n/a | n/a |
| **Country Mutual Insurance Company (1)** | **213** | **521** | **543** | **213** | **521** | **543** | **354** | **835** | **870** |
| with Earthquake Coverage | 366 | 674 | 696 | 366 | 674 | 696 | 599 | 1080 | 1115 |
| **Horace Mann Insurance Company** | **80** | **179** | **n/a** | **80** | **179** | **n/a** | **116** | **260** | **n/a** |
| with Earthquake Coverage | 110 | 209 | n/a | 110 | 209 | n/a | 173 | 317 | n/a |
| **Liberty Mutual Insurance Company** | **n/a** | **n/a** | **n/a** | **n/a** | **N/a** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | N/a | n/a | n/a | n/a | n/a |
| **Metropolitan Group Property & Casualty** | **74** | **161** | **167** | **74** | **161** | **167** | **105** | **229** | **238** |
| with Earthquake Coverage | 108 | 195 | 201 | 108 | 195 | 201 | 169 | 293 | 302 |
| **Safeco Insurance Company** | **n/a** | **n/a** | **n/a** | **n/a** | **N/a** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | N/a | n/a | n/a | n/a | n/a |
| **State Farm Insurance Company** | **128** | **128** | **128** | **128** | **128** | **128** | **189** | **189** | **189** |
| with Earthquake Coverage | 172 | 172 | 172 | 172 | 172 | 172 | 271 | 271 | 271 |
| **Umialik Insurance Company** | | | | | | | | | |
| with Earthquake Coverage | | | | | | | | | |
| **United Services Automobile Association** | **106** | **191** | **212** | **106** | **191** | **212** | **171** | **308** | **341** |
| with Earthquake Coverage | 300 | 385 | 406 | 300 | 385 | 406 | 462 | 599 | 632 |
| **USAA Casualty Insurance Company** | **105** | **189** | **211** | **105** | **189** | **211** | **170** | **305** | **339** |
| with Earthquake Coverage | 299 | 383 | 405 | 299 | 383 | 405 | 461 | 596 | 630 |
| **Vesta Insurance Corporation (2)** | **117** | **258** | **n/a** | **n/a** | **N/a** | **n/a** | **222** | **490** | **n/a** |
| with Earthquake Coverage | 214 | 355 | n/a | n/a | N/a | n/a | 404 | 672 | n/a |

Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet

Area 2 = Over 5 road miles, but less than 10 road miles from fire station

Area 3 = Over 10 road miles from fire station

n/a = not available

If there is no entry for an option, the company did not provide a price.

(1) Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace

(2) $2,000 Medical Payments Coverage, 2% Earthquake deductible

# Mobile Home Owners Premium Examples

Premium examples are included for the communities of Anchorage, Barrow, Bethel, Fairbanks, Juneau, Kenai, Kodiak, Nome, and Wasilla. Because some companies have a rate that applies to other areas outside of these communities, a Rest of State category has also been included. These examples are not meant to replace a premium quotation from the companies that participated. However, you may be able to determine which companies may best be able to provide the coverage you seek. **The examples are based on rates that became effective January 1, 2003.**

The following assumptions were used in preparing the premium examples for Mobile Home owners coverage:

- Term: 1 year
- Year of construction: 1993
- Coverages:

  50% of Dwelling coverage for Personal Property
  10% of Dwelling coverage for Other Structures
  20% of Dwelling coverage for Loss of Use
  $100,000 Personal Liability
  $1,000 Guest Medical

- Deductible: $500
- Earthquake coverage deductible: 10% of Dwelling coverage limit
- Protective devices (fire extinguishers, smoke detectors, deadbolts) are used
- No losses
- Acceptable credit or insurance score (if used)

| Anchorage | $50,000 value Located in park | | | $50,000 value Not located in park | | |
|---|---|---|---|---|---|---|
| | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 |
| **Allstate Insurance Company** | **840** | **840** | **840** | **2008** | **2008** | **2008** |
| with Earthquake Coverage | 859 | 859 | 859 | 2027 | 2027 | 2027 |
| **Armed Forces Insurance Exchange** | **280** | **519** | **590** | **275** | **508** | **578** |
| with Earthquake Coverage | 376 | 615 | 686 | 371 | 604 | 674 |
| **Foremost Insurance Company** | **525** | **525** | **525** | **629** | **629** | **629** |
| with Earthquake Coverage | 600 | 600 | 600 | 704 | 704 | 704 |
| **Foremost Property & Casualty Ins. Co.** | **498** | **498** | **498** | **560** | **560** | **560** |
| with Earthquake Coverage | 573 | 573 | 573 | 635 | 635 | 635 |
| **Horace Mann Insurance Company (1)** | **691** | **832** | **832** | **691** | **832** | **832** |
| with Earthquake Coverage | 755 | 896 | 896 | 755 | 896 | 896 |
| **Liberty Mutual Insurance Company** | **521** | **939** | **1043** | **521** | **939** | **1043** |
| with Earthquake Coverage | 609 | 1027 | 1131 | 609 | 1027 | 1131 |
| **State Farm Insurance Company (2)** | **583** | **583** | **583** | **869** | **869** | **869** |
| with Earthquake Coverage | 638 | 638 | 638 | 950 | 950 | 950 |

Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet
Area 2 = Over 5 road miles, but less than 10 road miles from fire station
Area 3 = Over 10 road miles from fire station

n/a = not available
If there is no entry for an option, the company did not provide a price.

(1) Includes 60% of Dwelling Coverage for Personal Property Coverage and 60% of Dwelling Coverage for Loss of Use Coverage
(2) 75% of Dwelling Coverage for Personal Property Coverage

| Barrow | $50,000 value Located in park | | | $50,000 value Not located in park | | |
|---|---|---|---|---|---|---|
| | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 |
| **Allstate Insurance Company** | **874** | **874** | **874** | **2090** | **2090** | **2090** |
| with Earthquake Coverage | 893 | 893 | 893 | 2109 | 2109 | 2109 |
| **Armed Forces Insurance Exchange** | **275** | **508** | **577** | **270** | **498** | **565** |
| with Earthquake Coverage | 324 | 557 | 626 | 319 | 547 | 614 |
| **Foremost Insurance Company** | **525** | **525** | **525** | **629** | **629** | **629** |
| with Earthquake Coverage | 600 | 600 | 600 | 704 | 704 | 704 |
| **Foremost Property & Casualty Ins. Co.** | **498** | **498** | **498** | **560** | **560** | **560** |
| with Earthquake Coverage | 573 | 573 | 573 | 635 | 635 | 635 |
| **Horace Mann Insurance Company (1)** | **691** | **832** | **832** | **691** | **832** | **832** |
| with Earthquake Coverage | 755 | 896 | 896 | 755 | 896 | 896 |
| **Liberty Mutual Insurance Company** | **521** | **939** | **1043** | **521** | **939** | **1043** |
| with Earthquake Coverage | 565 | 983 | 1087 | 565 | 983 | 1087 |
| **State Farm Insurance Company (2)** | **583** | **583** | **583** | **869** | **869** | **869** |
| with Earthquake Coverage | 638 | 638 | 638 | 950 | 950 | 950 |

Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet
Area 2 = Over 5 road miles, but less than 10 road miles from fire station
Area 3 = Over 10 road miles from fire station

n/a = not available
If there is no entry for an option, the company did not provide a price.

(1) Includes 60% of Dwelling Coverage for Personal Property Coverage and 60% of Dwelling Coverage for Loss of Use Coverage
(2) 75% of Dwelling Coverage for Personal Property Coverage

| Bethel | $50,000 value Located in park | | | $50,000 value Not located in park | | |
|---|---|---|---|---|---|---|
| | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 |
| **Allstate Insurance Company** | **874** | **874** | **874** | **2090** | **2090** | **2090** |
| with Earthquake Coverage | 893 | 893 | 893 | 2109 | 2109 | 2109 |
| **Armed Forces Insurance Exchange** | **275** | **508** | **577** | **270** | **498** | **565** |
| with Earthquake Coverage | 371 | 604 | 673 | 366 | 594 | 661 |
| **Foremost Insurance Company** | **525** | **525** | **525** | **629** | **629** | **629** |
| with Earthquake Coverage | 600 | 600 | 600 | 704 | 704 | 704 |
| **Foremost Property & Casualty Ins. Co.** | **498** | **498** | **498** | **560** | **560** | **560** |
| with Earthquake Coverage | 573 | 573 | 573 | 635 | 635 | 635 |
| **Horace Mann Insurance Company (1)** | **691** | **832** | **832** | **691** | **832** | **832** |
| with Earthquake Coverage | 755 | 896 | 896 | 755 | 896 | 896 |
| **Liberty Mutual Insurance Company** | **521** | **939** | **1043** | **521** | **939** | **1043** |
| with Earthquake Coverage | 609 | 1027 | 1131 | 609 | 1027 | 1131 |
| **State Farm Insurance Company (2)** | **583** | **583** | **583** | **869** | **869** | **869** |
| with Earthquake Coverage | 638 | 638 | 638 | 950 | 950 | 950 |

Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet
Area 2 = Over 5 road miles, but less than 10 road miles from fire station
Area 3 = Over 10 road miles from fire station

n/a = not available
If there is no entry for an option, the company did not provide a price.

(1) Includes 60% of Dwelling Coverage for Personal Property Coverage and 60% of Dwelling Coverage for Loss of Use Coverage
(2) 75% of Dwelling Coverage for Personal Property Coverage

| Fairbanks | $50,000 value Located in park | | | $50,000 value Not located in park | | |
|---|---|---|---|---|---|---|
| | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 |
| **Allstate Insurance Company** | **840** | **840** | **840** | **2008** | **2008** | **2008** |
| with Earthquake Coverage | 859 | 859 | 859 | 2027 | 2027 | 2027 |
| **Armed Forces Insurance Exchange** | **280** | **519** | **590** | **275** | **508** | **578** |
| with Earthquake Coverage | 376 | 615 | 686 | 371 | 604 | 674 |
| **Foremost Insurance Company** | **525** | **525** | **525** | **629** | **629** | **629** |
| with Earthquake Coverage | 600 | 600 | 600 | 704 | 704 | 704 |
| **Foremost Property & Casualty Ins. Co.** | **498** | **498** | **498** | **560** | **560** | **560** |
| with Earthquake Coverage | 573 | 573 | 573 | 635 | 635 | 635 |
| **Horace Mann Insurance Company (1)** | **691** | **832** | **832** | **691** | **832** | **832** |
| with Earthquake Coverage | 755 | 896 | 896 | 755 | 896 | 896 |
| **Liberty Mutual Insurance Company** | **521** | **939** | **1043** | **521** | **939** | **1043** |
| with Earthquake Coverage | 565 | 983 | 1087 | 565 | 983 | 1087 |
| **State Farm Insurance Company(2)** | **583** | **583** | **583** | **869** | **869** | **869** |
| with Earthquake Coverage | 638 | 638 | 638 | 950 | 950 | 950 |

Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet
Area 2 = Over 5 road miles, but less than 10 road miles from fire station
Area 3 = Over 10 road miles from fire station

n/a = not available
If there is no entry for an option, the company did not provide a price.

(1) Includes 60% of Dwelling Coverage for Personal Property Coverage and 60% of Dwelling Coverage for Loss of Use Coverage
(2) 75% of Dwelling Coverage for Personal Property Coverage

| Juneau | $50,000 value Located in park | | | $50,000 value Not located in park | | |
|---|---|---|---|---|---|---|
| | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 |
| **Allstate Insurance Company** | **806** | **806** | **806** | **1926** | **1926** | **1926** |
| with Earthquake Coverage | 825 | 825 | 825 | 1945 | 1945 | 1945 |
| **Armed Forces Insurance Exchange** | **221** | **408** | **462** | **217** | **400** | **452** |
| with Earthquake Coverage | 317 | 504 | 558 | 313 | 496 | 548 |
| **Foremost Insurance Company** | **525** | **525** | **525** | **629** | **629** | **629** |
| with Earthquake Coverage | 600 | 600 | 600 | 704 | 704 | 704 |
| **Foremost Property & Casualty Ins. Co.** | **498** | **498** | **498** | **560** | **560** | **560** |
| with Earthquake Coverage | 573 | 573 | 573 | 635 | 635 | 635 |
| **Horace Mann Insurance Company (1)** | **691** | **832** | **832** | **691** | **832** | **832** |
| with Earthquake Coverage | 755 | 896 | 896 | 755 | 896 | 896 |
| **Liberty Mutual Insurance Company** | **470** | **846** | **941** | **470** | **846** | **941** |
| with Earthquake Coverage | 558 | 934 | 1029 | 558 | 934 | 1029 |
| **State Farm Insurance Company (2)** | **583** | **583** | **583** | **869** | **869** | **869** |
| with Earthquake Coverage | 638 | 638 | 638 | 950 | 950 | 950 |

Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet
Area 2 = Over 5 road miles, but less than 10 road miles from fire station
Area 3 = Over 10 road miles from fire station

n/a = not available
If there is no entry for an option, the company did not provide a price.

(1) Includes 60% of Dwelling Coverage for Personal Property Coverage and 60% of Dwelling Coverage for Loss of Use Coverage
(2) 75% of Dwelling Coverage for Personal Property Coverage

| Kenai | $50,000 value Located in park | | | $50,000 value Not located in park | | |
|---|---|---|---|---|---|---|
| | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 |
| **Allstate Insurance Company** | **840** | **840** | **840** | **2008** | **2008** | **2008** |
| with Earthquake Coverage | 859 | 859 | 859 | 2027 | 2027 | 2027 |
| **Armed Forces Insurance Exchange** | **280** | **519** | **590** | **275** | **508** | **578** |
| with Earthquake Coverage | 376 | 615 | 686 | 371 | 604 | 674 |
| **Foremost Insurance Company** | **525** | **525** | **525** | **629** | **629** | **629** |
| with Earthquake Coverage | 600 | 600 | 600 | 704 | 704 | 704 |
| **Foremost Property & Casualty Ins. Co.** | **498** | **498** | **498** | **560** | **560** | **560** |
| with Earthquake Coverage | 573 | 573 | 573 | 635 | 635 | 635 |
| **Horace Mann Insurance Company (1)** | **691** | **832** | **832** | **691** | **832** | **832** |
| with Earthquake Coverage | 755 | 896 | 896 | 755 | 896 | 896 |
| **Liberty Mutual Insurance Company** | **521** | **939** | **1043** | **521** | **939** | **1043** |
| with Earthquake Coverage | 609 | 1027 | 1131 | 609 | 1027 | 1131 |
| **State Farm Insurance Company (2)** | **583** | **583** | **583** | **869** | **869** | **869** |
| with Earthquake Coverage | 638 | 638 | 638 | 950 | 950 | 950 |

Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet
Area 2 = Over 5 road miles, but less than 10 road miles from fire station
Area 3 = Over 10 road miles from fire station

n/a = not available
If there is no entry for an option, the company did not provide a price.

(1) Includes 60% of Dwelling Coverage for Personal Property Coverage and 60% of Dwelling Coverage for Loss of Use Coverage
(2) 75% of Dwelling Coverage for Personal Property Coverage

| Kodiak | $50,000 value Located in park | | | $50,000 value Not located in park | | |
|---|---|---|---|---|---|---|
| | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 |
| **Allstate Insurance Company** | **840** | **840** | **840** | **2008** | **2008** | **2008** |
| with Earthquake Coverage | 859 | 859 | 859 | 2027 | 2027 | 2027 |
| **Armed Forces Insurance Exchange** | **280** | **519** | **590** | **275** | **508** | **578** |
| with Earthquake Coverage | 376 | 615 | 686 | 371 | 604 | 674 |
| **Foremost Insurance Company** | **525** | **525** | **525** | **629** | **629** | **629** |
| with Earthquake Coverage | 600 | 600 | 600 | 704 | 704 | 704 |
| **Foremost Property & Casualty Ins. Co.** | **498** | **498** | **498** | **560** | **560** | **560** |
| with Earthquake Coverage | 573 | 573 | 573 | 635 | 635 | 635 |
| **Horace Mann Insurance Company (1)** | **691** | **832** | **832** | **691** | **832** | **832** |
| with Earthquake Coverage | 755 | 896 | 896 | 755 | 896 | 896 |
| **Liberty Mutual Insurance Company** | **521** | **939** | **1043** | **521** | **939** | **1043** |
| with Earthquake Coverage | 609 | 1027 | 1131 | 609 | 1027 | 1131 |
| **State Farm Insurance Company (2)** | **583** | **583** | **583** | **869** | **869** | **869** |
| with Earthquake Coverage | 638 | 638 | 638 | 950 | 950 | 950 |

Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet
Area 2 = Over 5 road miles, but less than 10 road miles from fire station
Area 3 = Over 10 road miles from fire station

n/a = not available
If there is no entry for an option, the company did not provide a price.

(1) Includes 60% of Dwelling Coverage for Personal Property Coverage and 60% of Dwelling Coverage for Loss of Use Coverage
(2) 75% of Dwelling Coverage for Personal Property Coverage

| Nome | $50,000 value Located in park | | | $50,000 value Not located in park | | |
|---|---|---|---|---|---|---|
| | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 |
| **Allstate Insurance Company** | **874** | **874** | **874** | **2090** | **2090** | **2090** |
| with Earthquake Coverage | 893 | 893 | 893 | 2109 | 2109 | 2109 |
| **Armed Forces Insurance Exchange** | **275** | **508** | **577** | **270** | **498** | **565** |
| with Earthquake Coverage | 371 | 604 | 673 | 366 | 594 | 661 |
| **Foremost Insurance Company** | **525** | **525** | **525** | **629** | **629** | **629** |
| with Earthquake Coverage | 600 | 600 | 600 | 704 | 704 | 704 |
| **Foremost Property & Casualty Ins. Co.** | **498** | **498** | **498** | **560** | **560** | **560** |
| with Earthquake Coverage | 573 | 573 | 573 | 635 | 635 | 635 |
| **Horace Mann Insurance Company (1)** | **691** | **832** | **832** | **691** | **832** | **832** |
| with Earthquake Coverage | 755 | 896 | 896 | 755 | 896 | 896 |
| **Liberty Mutual Insurance Company** | **521** | **939** | **1043** | **521** | **939** | **1043** |
| with Earthquake Coverage | 609 | 1027 | 1131 | 609 | 1027 | 1131 |
| **State Farm Insurance Company (2)** | **583** | **583** | **583** | **869** | **869** | **869** |
| with Earthquake Coverage | 638 | 638 | 638 | 950 | 950 | 950 |

Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet
Area 2 = Over 5 road miles, but less than 10 road miles from fire station
Area 3 = Over 10 road miles from fire station

n/a = not available
If there is no entry for an option, the company did not provide a price.

(1) Includes 60% of Dwelling Coverage for Personal Property Coverage and 60% of Dwelling Coverage for Loss of Use Coverage
(2) 75% of Dwelling Coverage for Personal Property Coverage

| Wasilla | $50,000 value Located in park | | | $50,000 value Not located in park | | |
|---|---|---|---|---|---|---|
| | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 |
| **Allstate Insurance Company** | **874** | **874** | **874** | **2090** | **2090** | **2090** |
| with Earthquake Coverage | 893 | 893 | 893 | 2109 | 2109 | 2109 |
| **Armed Forces Insurance Exchange** | **280** | **519** | **590** | **275** | **508** | **578** |
| with Earthquake Coverage | 376 | 615 | 686 | 371 | 604 | 674 |
| **Foremost Insurance Company** | **525** | **525** | **525** | **629** | **629** | **629** |
| with Earthquake Coverage | 600 | 600 | 600 | 704 | 704 | 704 |
| **Foremost Property & Casualty Ins. Co.** | **498** | **498** | **498** | **560** | **560** | **560** |
| with Earthquake Coverage | 573 | 573 | 573 | 635 | 635 | 635 |
| **Horace Mann Insurance Company (1)** | **691** | **832** | **832** | **691** | **832** | **832** |
| with Earthquake Coverage | 755 | 896 | 896 | 755 | 896 | 896 |
| **Liberty Mutual Insurance Company** | **521** | **939** | **1043** | **521** | **939** | **1043** |
| with Earthquake Coverage | 609 | 1027 | 1131 | 609 | 1027 | 1131 |
| **State Farm Insurance Company (2)** | **583** | **583** | **583** | **869** | **869** | **869** |
| with Earthquake Coverage | 638 | 638 | 638 | 950 | 950 | 950 |

Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet
Area 2 = Over 5 road miles, but less than 10 road miles from fire station
Area 3 = Over 10 road miles from fire station

n/a = not available
If there is no entry for an option, the company did not provide a price.

(1) Includes 60% of Dwelling Coverage for Personal Property Coverage and 60% of Dwelling Coverage for Loss of Use Coverage
(2) 75% of Dwelling Coverage for Personal Property Coverage

| Rest of State | $50,000 value Located in park | | | $50,000 value Not located in park | | |
|---|---|---|---|---|---|---|
| | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 |
| **Allstate Insurance Company** | **874** | **874** | **874** | **2090** | **2090** | **2090** |
| with Earthquake Coverage | 893 | 893 | 893 | 2109 | 2109 | 2109 |
| **Armed Forces Insurance Exchange** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | n/a | n/a |
| **Foremost Insurance Company** | **525** | **525** | **525** | **629** | **629** | **629** |
| with Earthquake Coverage | 600 | 600 | 600 | 704 | 704 | 704 |
| **Foremost Property & Casualty Ins. Co.** | **498** | **498** | **498** | **560** | **560** | **560** |
| with Earthquake Coverage | 573 | 573 | 573 | 635 | 635 | 635 |
| **Horace Mann Insurance Company (1)** | **691** | **832** | **832** | **691** | **832** | **832** |
| with Earthquake Coverage | 755 | 896 | 896 | 755 | 896 | 896 |
| **Liberty Mutual Insurance Company** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | n/a | n/a |
| **State Farm Insurance Company (2)** | **583** | **583** | **583** | **869** | **869** | **869** |
| with Earthquake Coverage | 638 | 638 | 638 | 950 | 950 | 950 |

Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet
Area 2 = Over 5 road miles, but less than 10 road miles from fire station
Area 3 = Over 10 road miles from fire station

n/a = not available
If there is no entry for an option, the company did not provide a price.

(1) Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace
(2) Includes 60% of Dwelling Coverage for Personal Property Coverage and 60% of Dwelling Coverage for Loss of Use Coverage
(3) 75% of Dwelling Coverage for Personal Property Coverage

# Renters Premium Examples

Premium examples are included for the communities of Anchorage, Barrow, Bethel, Fairbanks, Juneau, Kenai, Kodiak, Nome, and Wasilla. Because some companies have a rate that applies to other areas outside of these communities, a Rest of State category has also been included. These examples are not meant to replace a premium quotation from the companies that participated. However, you may be able to determine which companies may best be able to provide the coverage you seek. **The examples are based on rates that became effective January 1, 2003.**

The following assumptions were used in preparing the premium examples for Renters coverage:

- Term: 1 year
- Year of construction: 1993
- Coverages:

  $100,000 Personal Liability
  $1,000 Guest Medical
- Deductible: $500
- Earthquake coverage deductible: 10% of Dwelling coverage limit
- Protective devices (fire extinguishers, smoke detectors, deadbolts) are used
- No losses
- Acceptable credit or insurance score (if used)

| Anchorage | $35,000 contents 2 bedroom unit solid foundation | | | $35,000 contents 2 bedroom unit on pilings | | | $50,000 contents 3 bedroom unit solid foundation | | |
|---|---|---|---|---|---|---|---|---|---|
| | **Area 1** | **Area 2** | **Area 3** | **Area 1** | **Area 2** | **Area 3** | **Area 1** | **Area 2** | **Area 3** |
| **Allstate Insurance Company** | **111** | **220** | **231** | **111** | **220** | **231** | **141** | **286** | **301** |
| with Earthquake Coverage | 195 | 304 | 315 | 195 | 304 | 315 | 261 | 406 | 421 |
| **Allstate Indemnity Company** | **137** | **279** | **294** | **137** | **279** | **294** | **175** | **365** | **386** |
| with Earthquake Coverage | 221 | 363 | 378 | 221 | 363 | 378 | 295 | 485 | 506 |
| **American International Insurance Co** | **81** | **177** | **n/a** | **n/a** | **n/a** | **n/a** | **97** | **211** | **n/a** |
| with Earthquake Coverage | 126 | 222 | n/a | n/a | n/a | n/a | 162 | 276 | n/a |
| **Country Mutual Insurance Company (1)** | **95** | **208** | **217** | **95** | **208** | **217** | **114** | **258** | **269** |
| with Earthquake Coverage | 133 | 246 | 255 | 133 | 246 | 255 | 169 | 313 | 324 |
| **Horace Mann Insurance Company** | **90** | **202** | **n/a** | **90** | **202** | **n/a** | **105** | **235** | **n/a** |
| with Earthquake Coverage | 117 | 229 | n/a | 117 | 229 | n/a | 143 | 273 | n/a |
| **Liberty Mutual Insurance Company** | **120** | **192** | **239** | **120** | **192** | **239** | **163** | **260** | **326** |
| with Earthquake Coverage | 161 | 233 | 280 | 161 | 233 | 280 | 222 | 319 | 385 |
| **Metropolitan Group Property & Casualty** | **80** | **176** | **183** | **80** | **176** | **183** | **95** | **209** | **216** |
| with Earthquake Coverage | 110 | 206 | 213 | 110 | 206 | 213 | 138 | 252 | 259 |
| **Safeco Insurance Company** | **120** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **156** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| **State Farm Insurance Company** | **128** | | **128** | **128** | | **128** | **150** | | **150** |
| with Earthquake Coverage | 166 | | 166 | 166 | | 166 | 205 | | 205 |
| **Umialik Insurance Company** | **250** | **250** | **250** | **250** | **250** | **250** | **250** | **250** | **250** |
| with Earthquake Coverage | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 |
| **Vesta Insurance Corporation (2)** | **149** | **326** | **n/a** | **n/a** | **n/a** | **n/a** | **204** | **448** | **n/a** |
| with Earthquake Coverage | 226 | 403 | n/a | n/a | n/a | n/a | 314 | 558 | n/a |

Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet

Area 2 = Over 5 road miles, but less than 10 road miles from fire station

Area 3 = Over 10 road miles from fire station

n/a = not available

If there is no entry for an option, the company did not provide a price.

(1) Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace

(2) $2,000 Medical Payments Coverage, 2% Earthquake deductible

| Barrow | $35,000 contents 2 bedroom unit solid foundation | | | $35,000 contents 2 bedroom unit on pilings | | | $50,000 contents 3 bedroom unit solid foundation | | |
|---|---|---|---|---|---|---|---|---|---|
| | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 |
| **Allstate Insurance Company** | **125** | **220** | **231** | **125** | **220** | **231** | **160** | **286** | **301** |
| with Earthquake Coverage | 209 | 304 | 315 | 209 | 304 | 315 | 280 | 406 | 421 |
| **Allstate Indemnity Company** | **155** | **279** | **294** | **155** | **279** | **294** | **202** | **365** | **386** |
| with Earthquake Coverage | 239 | 363 | 378 | 239 | 363 | 378 | 322 | 485 | 506 |
| **American International Insurance Co** | **93** | **177** | **n/a** | **n/a** | **n/a** | **n/a** | **110** | **211** | **n/a** |
| with Earthquake Coverage | 116 | 200 | n/a | n/a | n/a | n/a | 142 | 243 | n/a |
| **Country Mutual Insurance Company (1)** | **126** | **247** | **258** | **126** | **247** | **258** | **151** | **305** | **318** |
| with Earthquake Coverage | 164 | 285 | 296 | 164 | 285 | 296 | 206 | 360 | 373 |
| **Horace Mann Insurance Company** | **104** | **202** | **n/a** | **104** | **202** | **n/a** | **121** | **235** | **n/a** |
| with Earthquake Coverage | 131 | 229 | n/a | 131 | 229 | n/a | 159 | 273 | n/a |
| **Liberty Mutual Insurance Company** | **120** | **192** | **239** | **120** | **192** | **239** | **163** | **260** | **326** |
| with Earthquake Coverage | 141 | 213 | 260 | 141 | 213 | 260 | 192 | 290 | 356 |
| **Metropolitan Group Property & Casualty** | **106** | **203** | **213** | **106** | **203** | **213** | **126** | **240** | **251** |
| with Earthquake Coverage | 136 | 233 | 243 | 136 | 233 | 243 | 169 | 283 | 294 |
| **Safeco Insurance Company** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| **State Farm Insurance Company** | | | **150** | | | **150** | | | **174** |
| with Earthquake Coverage | | | 188 | | | 188 | | | 229 |
| **Umialik Insurance Company** | | | | | | | | | |
| with Earthquake Coverage | | | | | | | | | |
| **Vesta Insurance Corporation (2)** | **193** | **348** | **n/a** | **n/a** | **n/a** | **n/a** | **266** | **481** | **n/a** |
| with Earthquake Coverage | 270 | 425 | n/a | n/a | n/a | n/a | 376 | 591 | n/a |

Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet

Area 2 = Over 5 road miles, but less than 10 road miles from fire station

Area 3 = Over 10 road miles from fire station

n/a = not available

If there is no entry for an option, the company did not provide a price.

(1) Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace

(2) $2,000 Medical Payments Coverage, 2% Earthquake deductible

| Bethel | $35,000 contents 2 bedroom unit solid foundation | | | $35,000 contents 2 bedroom unit on pilings | | | $50,000 contents 3 bedroom unit solid foundation | | |
|---|---|---|---|---|---|---|---|---|---|
| | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 |
| **Allstate Insurance Company** | **125** | **220** | **231** | **125** | **220** | **231** | **160** | **286** | **301** |
| with Earthquake Coverage | 209 | 304 | 315 | 209 | 304 | 315 | 280 | 406 | 421 |
| **Allstate Indemnity Company** | **155** | **279** | **294** | **155** | **279** | **294** | **202** | **365** | **386** |
| with Earthquake Coverage | 239 | 363 | 378 | 239 | 363 | 378 | 322 | 485 | 506 |
| **American International Insurance Co** | **93** | **177** | **n/a** | **n/a** | **n/a** | **n/a** | **110** | **211** | **n/a** |
| with Earthquake Coverage | 138 | 222 | n/a | n/a | n/a | n/a | 175 | 276 | n/a |
| **Country Mutual Insurance Company (1)** | **110** | **208** | **217** | **110** | **208** | **217** | **131** | **258** | **269** |
| with Earthquake Coverage | 148 | 246 | 255 | 148 | 246 | 255 | 186 | 313 | 324 |
| **Horace Mann Insurance Company** | **104** | **202** | **n/a** | **104** | **202** | **n/a** | **121** | **235** | **n/a** |
| with Earthquake Coverage | 131 | 229 | n/a | 131 | 229 | n/a | 159 | 273 | n/a |
| **Liberty Mutual Insurance Company** | **120** | **192** | **239** | **120** | **192** | **239** | **163** | **260** | **326** |
| with Earthquake Coverage | 161 | 233 | 280 | 161 | 233 | 280 | 222 | 319 | 385 |
| **Metropolitan Group Property & Casualty** | **92** | **176** | **183** | **92** | **176** | **183** | **109** | **209** | **216** |
| with Earthquake Coverage | 122 | 206 | 213 | 122 | 206 | 213 | 152 | 252 | 259 |
| **Safeco Insurance Company** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| **State Farm Insurance Company** | **128** | **128** | **128** | **128** | **128** | **128** | **150** | **150** | **150** |
| with Earthquake Coverage | 166 | 166 | 166 | 166 | 166 | 166 | 205 | 205 | 205 |
| **Umialik Insurance Company** | | | | | | | | | |
| with Earthquake Coverage | | | | | | | | | |
| **Vesta Insurance Corporation (2)** | **193** | **348** | **n/a** | **n/a** | **n/a** | **n/a** | **266** | **481** | **n/a** |
| with Earthquake Coverage | 270 | 425 | n/a | n/a | n/a | n/a | 376 | 591 | n/a |

Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet
Area 2 = Over 5 road miles, but less than 10 road miles from fire station
Area 3 = Over 10 road miles from fire station

n/a = not available
If there is no entry for an option, the company did not provide a price.

(1) Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace
(2) $2,000 Medical Payments Coverage, 2% Earthquake deductible

| Fairbanks | $35,000 contents 2 bedroom unit solid foundation | | | $35,000 contents 2 bedroom unit on pilings | | | $50,000 contents 3 bedroom unit solid foundation | | |
|---|---|---|---|---|---|---|---|---|---|
| | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 |
| **Allstate Insurance Company** | **111** | **220** | **231** | **111** | **220** | **231** | **141** | **286** | **301** |
| with Earthquake Coverage | 195 | 304 | 315 | 195 | 304 | 315 | 261 | 406 | 421 |
| **Allstate Indemnity Company** | **137** | **279** | **294** | **137** | **279** | **294** | **175** | **365** | **386** |
| with Earthquake Coverage | 221 | 363 | 378 | 221 | 363 | 378 | 295 | 485 | 506 |
| **American International Insurance Co** | **97** | **242** | **n/a** | **n/a** | **n/a** | **n/a** | **115** | **287** | **n/a** |
| with Earthquake Coverage | 142 | 287 | n/a | n/a | n/a | n/a | 180 | 352 | n/a |
| **Country Mutual Insurance Company (1)** | **110** | **247** | **258** | **110** | **247** | **258** | **131** | **305** | **318** |
| with Earthquake Coverage | 148 | 285 | 296 | 148 | 285 | 296 | 186 | 360 | 373 |
| **Horace Mann Insurance Company** | **104** | **234** | **n/a** | **104** | **234** | **n/a** | **121** | **271** | **n/a** |
| with Earthquake Coverage | 131 | 261 | n/a | 131 | 261 | n/a | 159 | 309 | n/a |
| **Liberty Mutual Insurance Company** | **120** | **192** | **239** | **120** | **192** | **239** | **163** | **260** | **326** |
| with Earthquake Coverage | 141 | 213 | 260 | 141 | 213 | 260 | 193 | 290 | 356 |
| **Metropolitan Group Property & Casualty** | **95** | **203** | **213** | **95** | **203** | **213** | **112** | **240** | **251** |
| with Earthquake Coverage | 125 | 233 | 243 | 125 | 233 | 243 | 155 | 283 | 294 |
| **Safeco Insurance Company** | **120** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **156** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| **State Farm Insurance Company** | **150** | **150** | **150** | **150** | **150** | **150** | **174** | **174** | **174** |
| with Earthquake Coverage | 188 | 188 | 188 | 188 | 188 | 188 | 229 | 229 | 229 |
| **Umialik Insurance Company** | | | | | | | | | |
| with Earthquake Coverage | | | | | | | | | |
| **Vesta Insurance Corporation (2)** | **159** | **348** | **n/a** | **n/a** | **n/a** | **n/a** | **219** | **481** | **n/a** |
| with Earthquake Coverage | 236 | 425 | n/a | n/a | n/a | n/a | 329 | 591 | n/a |

Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet

Area 2 = Over 5 road miles, but less than 10 road miles from fire station

Area 3 = Over 10 road miles from fire station

n/a = not available

If there is no entry for an option, the company did not provide a price.

(1) Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace

(2) $2,000 Medical Payments Coverage, 2% Earthquake deductible

| Juneau | $35,000 contents 2 bedroom unit solid foundation | | | $35,000 contents 2 bedroom unit on pilings | | | $50,000 contents 3 bedroom unit solid foundation | | |
|---|---|---|---|---|---|---|---|---|---|
| | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 |
| **Allstate Insurance Company** | **96** | **170** | **178** | **96** | **170** | **178** | **121** | **221** | **229** |
| with Earthquake Coverage | 180 | 254 | 262 | 180 | 254 | 262 | 241 | 341 | 349 |
| **Allstate Indemnity Company** | **118** | **216** | **224** | **118** | **216** | **224** | **150** | **281** | **291** |
| with Earthquake Coverage | 202 | 300 | 308 | 202 | 300 | 308 | 270 | 401 | 411 |
| **American International Insurance Co** | **77** | **144** | **n/a** | **n/a** | **n/a** | **n/a** | **92** | **171** | **n/a** |
| with Earthquake Coverage | 122 | 189 | n/a | n/a | n/a | n/a | 157 | 236 | n/a |
| **Country Mutual Insurance Company (1)** | **92** | **199** | **208** | **92** | **199** | **208** | **110** | **247** | **258** |
| with Earthquake Coverage | 130 | 237 | 246 | 130 | 237 | 246 | 165 | 302 | 313 |
| **Horace Mann Insurance Company** | **83** | **187** | **n/a** | **83** | **187** | **n/a** | **96** | **217** | **n/a** |
| with Earthquake Coverage | 110 | 214 | n/a | 110 | 214 | n/a | 134 | 255 | n/a |
| **Liberty Mutual Insurance Company** | **127** | **203** | **254** | **127** | **203** | **254** | **173** | **276** | **346** |
| with Earthquake Coverage | 168 | 244 | 295 | 168 | 244 | 295 | 121 | 224 | 405 |
| **Metropolitan Group Property & Casualty** | **76** | **163** | **170** | **76** | **163** | **170** | **88** | **194** | **201** |
| with Earthquake Coverage | 106 | 193 | 200 | 106 | 193 | 200 | 131 | 237 | 244 |
| **Safeco Insurance Company** | **120** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **156** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| **State Farm Insurance Company** | **126** | | **126** | **126** | | **126** | **146** | | **146** |
| with Earthquake Coverage | 164 | | 164 | 164 | | 164 | 201 | | 201 |
| **Umialik Insurance Company** | **250** | **250** | **250** | **250** | **250** | **250** | **250** | **250** | **250** |
| with Earthquake Coverage | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 | 250 |
| **Vesta Insurance Corporation (2)** | **138** | **300** | **n/a** | **n/a** | **n/a** | **n/a** | **190** | **414** | **n/a** |
| with Earthquake Coverage | 215 | 377 | n/a | n/a | n/a | n/a | 300 | 524 | n/a |

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Area 3 = Over 10 road miles from fire station

n/a = not available

If there is no entry for an option, the company did not provide a price.

(1) Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace

(2) $2,000 Medical Payments Coverage, 2% Earthquake deductible

| Kenai | $35,000 contents 2 bedroom unit solid foundation | | | $35,000 contents 2 bedroom unit on pilings | | | $50,000 contents 3 bedroom unit solid foundation | | |
|---|---|---|---|---|---|---|---|---|---|
| | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 |
| **Allstate Insurance Company** | **111** | **220** | **231** | **111** | **220** | **231** | **141** | **286** | **301** |
| with Earthquake Coverage | 195 | 304 | 315 | 195 | 304 | 315 | 261 | 406 | 421 |
| **Allstate Indemnity Company** | **137** | **279** | **294** | **137** | **279** | **294** | **175** | **365** | **386** |
| with Earthquake Coverage | 221 | 363 | 378 | 221 | 363 | 378 | 295 | 485 | 506 |
| **American International Insurance Co** | **81** | **177** | **n/a** | **n/a** | **n/a** | **n/a** | **97** | **211** | **n/a** |
| with Earthquake Coverage | 126 | 222 | n/a | n/a | n/a | n/a | 162 | 276 | n/a |
| **Country Mutual Insurance Company (1)** | **95** | **208** | **217** | **95** | **208** | **217** | **114** | **258** | **269** |
| with Earthquake Coverage | 133 | 246 | 255 | 133 | 246 | 255 | 169 | 313 | 324 |
| **Horace Mann Insurance Company** | **90** | **202** | **n/a** | **90** | **202** | **n/a** | **105** | **235** | **n/a** |
| with Earthquake Coverage | 117 | 229 | n/a | 117 | 229 | n/a | 143 | 273 | n/a |
| **Liberty Mutual Insurance Company** | **120** | **192** | **239** | **120** | **192** | **239** | **163** | **260** | **326** |
| with Earthquake Coverage | 161 | 233 | 280 | 161 | 233 | 280 | 222 | 319 | 385 |
| **Metropolitan Group Property & Casualty** | **80** | **176** | **183** | **80** | **176** | **183** | **95** | **209** | **216** |
| with Earthquake Coverage | 110 | 206 | 213 | 110 | 206 | 213 | 138 | 252 | 259 |
| **Safeco Insurance Company** | **120** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **156** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| **State Farm Insurance Company** | **128** | **128** | **128** | **128** | **128** | **128** | **150** | **150** | **150** |
| with Earthquake Coverage | 166 | 166 | 166 | 166 | 166 | 166 | 205 | 205 | 205 |
| **Umialik Insurance Company** | | | | | | | | | |
| with Earthquake Coverage | | | | | | | | | |
| **Vesta Insurance Corporation (2)** | **149** | **326** | **n/a** | **n/a** | **n/a** | **n/a** | **204** | **448** | **n/a** |
| with Earthquake Coverage | 226 | 403 | n/a | n/a | n/a | n/a | 314 | 558 | n/a |

Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet

Area 2 = Over 5 road miles, but less than 10 road miles from fire station

Area 3 = Over 10 road miles from fire station

n/a = not available

If there is no entry for an option, the company did not provide a price.

(1) Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace

(2) $2,000 Medical Payments Coverage, 2% Earthquake deductible

| **Kodiak** | **$35,000 contents 2 bedroom unit solid foundation** | | | **$35,000 contents 2 bedroom unit on pilings** | | | **$50,000 contents 3 bedroom unit solid foundation** | | |
|---|---|---|---|---|---|---|---|---|---|
| | **Area 1** | **Area 2** | **Area 3** | **Area 1** | **Area 2** | **Area 3** | **Area 1** | **Area 2** | **Area 3** |
| **Allstate Insurance Company** | **120** | **220** | **231** | **120** | **220** | **231** | **153** | **286** | **301** |
| with Earthquake Coverage | 204 | 304 | 315 | 204 | 304 | 315 | 273 | 406 | 421 |
| **Allstate Indemnity Company** | **149** | **279** | **294** | **149** | **279** | **294** | **191** | **365** | **386** |
| with Earthquake Coverage | 233 | 363 | 378 | 233 | 363 | 378 | 311 | 485 | 506 |
| **American International Insurance Co** | **81** | **177** | **n/a** | **n/a** | **n/a** | **n/a** | **97** | **211** | **n/a** |
| with Earthquake Coverage | 126 | 222 | n/a | n/a | n/a | n/a | 162 | 276 | n/a |
| **Country Mutual Insurance Company (1)** | **95** | **208** | **217** | **95** | **208** | **217** | **114** | **258** | **269** |
| with Earthquake Coverage | 133 | 246 | 255 | 133 | 246 | 255 | 169 | 313 | 324 |
| **Horace Mann Insurance Company** | **90** | **202** | **n/a** | **90** | **202** | **n/a** | **105** | **235** | **n/a** |
| with Earthquake Coverage | 117 | 229 | n/a | 117 | 229 | n/a | 143 | 273 | n/a |
| **Liberty Mutual Insurance Company** | **120** | **192** | **239** | **120** | **192** | **239** | **163** | **260** | **326** |
| with Earthquake Coverage | 161 | 233 | 280 | 161 | 233 | 280 | 222 | 319 | 385 |
| **Metropolitan Group Property & Casualty** | **80** | **176** | **183** | **80** | **176** | **183** | **95** | **209** | **216** |
| with Earthquake Coverage | 110 | 206 | 213 | 110 | 206 | 213 | 138 | 252 | 259 |
| **Safeco Insurance Company** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| **State Farm Insurance Company** | **128** | | **128** | **128** | | **128** | **150** | | **150** |
| with Earthquake Coverage | 166 | | 166 | 166 | | 166 | 205 | | 205 |
| **Umialik Insurance Company** | | | | | | | | | |
| with Earthquake Coverage | | | | | | | | | |
| **Vesta Insurance Corporation (2)** | **149** | **326** | **n/a** | **n/a** | **n/a** | **n/a** | **204** | **448** | **n/a** |
| with Earthquake Coverage | 226 | 403 | n/a | n/a | n/a | n/a | 314 | 558 | n/a |

Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet

Area 2 = Over 5 road miles, but less than 10 road miles from fire station

Area 3 = Over 10 road miles from fire station

n/a = not available

If there is no entry for an option, the company did not provide a price.

(1) Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace

(2) $2,000 Medical Payments Coverage, 2% Earthquake deductible

| Nome | $35,000 contents 2 bedroom unit solid foundation | | | $35,000 contents 2 bedroom unit on pilings | | | $50,000 contents 3 bedroom unit solid foundation | | |
|---|---|---|---|---|---|---|---|---|---|
| | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 |
| **Allstate Insurance Company** | **125** | **220** | **231** | **125** | **220** | **231** | **160** | **286** | **301** |
| with Earthquake Coverage | 209 | 304 | 315 | 209 | 304 | 315 | 280 | 406 | 421 |
| **Allstate Indemnity Company** | **155** | **279** | **294** | **155** | **279** | **294** | **202** | **365** | **386** |
| with Earthquake Coverage | 239 | 363 | 378 | 239 | 363 | 378 | 322 | 485 | 506 |
| **American International Insurance Co** | **93** | **177** | **n/a** | **n/a** | **n/a** | **n/a** | **110** | **211** | **n/a** |
| with Earthquake Coverage | 138 | 222 | n/a | n/a | n/a | n/a | 175 | 276 | n/a |
| **Country Mutual Insurance Company (1)** | **126** | **247** | **258** | **126** | **247** | **258** | **151** | **305** | **318** |
| with Earthquake Coverage | 164 | 285 | 296 | 164 | 285 | 296 | 206 | 360 | 373 |
| **Horace Mann Insurance Company** | **104** | **202** | **n/a** | **104** | **202** | **n/a** | **121** | **235** | **n/a** |
| with Earthquake Coverage | 131 | 229 | n/a | 131 | 229 | n/a | 159 | 273 | n/a |
| **Liberty Mutual Insurance Company** | **120** | **192** | **239** | **120** | **192** | **239** | **163** | **260** | **326** |
| with Earthquake Coverage | 161 | 233 | 280 | 161 | 233 | 280 | 222 | 319 | 385 |
| **Metropolitan Group Property & Casualty** | **106** | **203** | **213** | **106** | **203** | **213** | **126** | **240** | **251** |
| with Earthquake Coverage | 136 | 233 | 243 | 136 | 233 | 243 | 169 | 283 | 294 |
| **Safeco Insurance Company** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| **State Farm Insurance Company** | **150** | | **150** | **150** | | **150** | **174** | | **174** |
| with Earthquake Coverage | 188 | | 188 | 188 | | 188 | 229 | | 229 |
| **Umialik Insurance Company** | | | | | | | | | |
| with Earthquake Coverage | | | | | | | | | |
| **Vesta Insurance Corporation (2)** | **193** | **348** | **n/a** | **n/a** | **n/a** | **n/a** | **266** | **481** | **n/a** |
| with Earthquake Coverage | 270 | 425 | n/a | n/a | n/a | n/a | 376 | 591 | n/a |

Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet

Area 2 = Over 5 road miles, but less than 10 road miles from fire station

Area 3 = Over 10 road miles from fire station

n/a = not available

If there is no entry for an option, the company did not provide a price.

(1) Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace

(2) $2,000 Medical Payments Coverage, 2% Earthquake deductible

| Wasilla | $35,000 contents 2 bedroom unit solid foundation | | | $35,000 contents 2 bedroom unit on pilings | | | $50,000 contents 3 bedroom unit solid foundation | | |
|---|---|---|---|---|---|---|---|---|---|
| | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 |
| **Allstate Insurance Company** | **120** | **220** | **231** | **120** | **220** | **231** | **153** | **286** | **301** |
| with Earthquake Coverage | 204 | 304 | 315 | 204 | 304 | 315 | 273 | 406 | 421 |
| **Allstate Indemnity Company** | **149** | **279** | **294** | **149** | **279** | **294** | **191** | **365** | **386** |
| with Earthquake Coverage | 233 | 363 | 378 | 233 | 363 | 378 | 311 | 485 | 506 |
| **American International Insurance Co** | **81** | **177** | **n/a** | **n/a** | **n/a** | **n/a** | **97** | **211** | **n/a** |
| with Earthquake Coverage | 126 | 222 | n/a | n/a | n/a | n/a | 162 | 276 | n/a |
| **Country Mutual Insurance Company (1)** | **95** | **208** | **217** | **95** | **208** | **217** | **114** | **258** | **269** |
| with Earthquake Coverage | 133 | 246 | 255 | 133 | 246 | 255 | 169 | 313 | 324 |
| **Horace Mann Insurance Company** | **90** | **202** | **n/a** | **90** | **202** | **n/a** | **105** | **235** | **n/a** |
| with Earthquake Coverage | 117 | 229 | n/a | 117 | 229 | n/a | 143 | 273 | n/a |
| **Liberty Mutual Insurance Company** | **120** | **192** | **239** | **120** | **192** | **239** | **163** | **260** | **326** |
| with Earthquake Coverage | 161 | 233 | 280 | 161 | 233 | 280 | 222 | 319 | 385 |
| **Metropolitan Group Property & Casualty** | **80** | **176** | **183** | **80** | **176** | **183** | **95** | **209** | **216** |
| with Earthquake Coverage | 110 | 206 | 213 | 110 | 206 | 213 | 138 | 252 | 259 |
| **Safeco Insurance Company** | **120** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **156** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| **State Farm Insurance Company** | **128** | **128** | **128** | **128** | **128** | **128** | **150** | **150** | **150** |
| with Earthquake Coverage | 166 | 166 | 166 | 166 | 166 | 166 | 205 | 205 | 205 |
| **Umialik Insurance Company** | | | | | | | | | |
| with Earthquake Coverage | | | | | | | | | |
| **Vesta Insurance Corporation (2)** | **149** | **326** | **n/a** | **n/a** | **n/a** | **n/a** | **204** | **448** | **n/a** |
| with Earthquake Coverage | 226 | 403 | n/a | n/a | n/a | n/a | 314 | 558 | n/a |

Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet

Area 2 = Over 5 road miles, but less than 10 road miles from fire station

Area 3 = Over 10 road miles from fire station

n/a = not available

If there is no entry for an option, the company did not provide a price.

(1) Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace

(2) $2,000 Medical Payments Coverage, 2% Earthquake deductible

| Rest of State | $35,000 contents 2 bedroom unit solid foundation | | | $35,000 contents 2 bedroom unit on pilings | | | $50,000 contents 3 bedroom unit solid foundation | | |
|---|---|---|---|---|---|---|---|---|---|
| | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 | Area 1 | Area 2 | Area 3 |
| **Allstate Insurance Company** | **96** | **170** | **178** | **96** | **170** | **178** | **121** | **221** | **229** |
| with Earthquake Coverage | 180 | 254 | 262 | 180 | 254 | 262 | 241 | 341 | 349 |
| **Allstate Indemnity Company** | **118** | **216** | **224** | **118** | **216** | **224** | **150** | **281** | **291** |
| with Earthquake Coverage | 202 | 300 | 308 | 202 | 300 | 308 | 270 | 401 | 411 |
| **American International Insurance Co** | **81** | **177** | **n/a** | **n/a** | **n/a** | **n/a** | **97** | **211** | **n/a** |
| with Earthquake Coverage | 126 | 222 | n/a | n/a | n/a | n/a | 162 | 276 | n/a |
| **Country Mutual Insurance Company (1)** | **95** | **208** | **217** | **95** | **208** | **217** | **114** | **258** | **269** |
| with Earthquake Coverage | 133 | 246 | 255 | 133 | 246 | 255 | 169 | 313 | 324 |
| **Horace Mann Insurance Company** | **90** | **202** | **n/a** | **90** | **202** | **n/a** | **105** | **235** | **n/a** |
| with Earthquake Coverage | 117 | 229 | n/a | 117 | 229 | n/a | 143 | 273 | n/a |
| **Liberty Mutual Insurance Company** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| **Metropolitan Group Property & Casualty** | **80** | **176** | **183** | **80** | **176** | **183** | **95** | **209** | **216** |
| with Earthquake Coverage | 110 | 206 | 213 | 110 | 206 | 213 | 138 | 252 | 259 |
| **Safeco Insurance Company** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** | **n/a** |
| with Earthquake Coverage | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| **State Farm Insurance Company** | **126** | **126** | **126** | **126** | **126** | **126** | **146** | **146** | **146** |
| with Earthquake Coverage | 164 | 164 | 164 | 164 | 164 | 164 | 201 | 201 | 201 |
| **Umialik Insurance Company** | | | | | | | | | |
| with Earthquake Coverage | | | | | | | | | |
| **Vesta Insurance Corporation (2)** | **159** | **348** | **n/a** | **n/a** | **n/a** | **n/a** | **219** | **481** | **n/a** |
| with Earthquake Coverage | 236 | 425 | n/a | n/a | n/a | n/a | 329 | 591 | n/a |

Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet
Area 2 = Over 5 road miles, but less than 10 road miles from fire station
Area 3 = Over 10 road miles from fire station

n/a = not available
If there is no entry for an option, the company did not provide a price.

(1) Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace
(2) $2,000 Medical Payments Coverage, 2% Earthquake deductible

# Participating Companies

Allstate Insurance Company
Allstate Indemnity Company
1-800-255-7828
www.allstate.com

American International Insurance Company
1-877-638-4244
www.aig.com

Armed Forces Insurance Exchange
1-800-495-8234
www.afi.org

Country Mutual Insurance Company
1-866-255-7965
www.countryfinancial.com

Foremost Insurance Company
Foremost Property & Casualty Insurance Company
1-800-262-0170
www.foremost.com

Horace Mann Insurance Company
1-800-999-1030
www.horacemann.com

Liberty Mutual Insurance Company
1-800-837-5254
www.libertymutual.com

Metropolitan Group Property & Casualty Insurance Company
1-800-422-4272
www.metlife.com

Safeco Insurance Company
425-376-7700
www.safeco.com

State Farm Insurance
www.statefarm.com

Umialik Insurance Company
907-338-5445
www.umialik.com

United Services Automobile Association
USAA Casualty Insurance Company
1-800-365-8722
ww3.usaa.com

Vesta Insurance Corporation
1-800-443-1573
www.vesta.com

# Definitions

**Actual Cash Value** – The cost to replace an item, less depreciation.

**All Perils –** Coverage is provided for all losses except those that are excluded.

**Attached Garage –** A garage that shares at least one common wall with the residence and has no living space above it.

**Built-In Garage –** A garage that shares at least one common wall with the residence and has living space above it.

**Deductible –** The amount of an covered loss for which the policyholder is responsible.

**Detached Garage –** A garage that is in a separate building from the residence.

**Dwelling –** A residential building and everything attached to it.

**Floater –** An insurance policy that applies to personal property wherever it is moved, rather than at a specific location.

**Insurance –** A contract for transferring risk from individuals to an insurance company. In exchange for a premium, the insurance company agrees to pay for losses through the accumulation of premiums.

**Peril –** The potential cause of a loss.

**Risk –** The chance or uncertainty of loss.