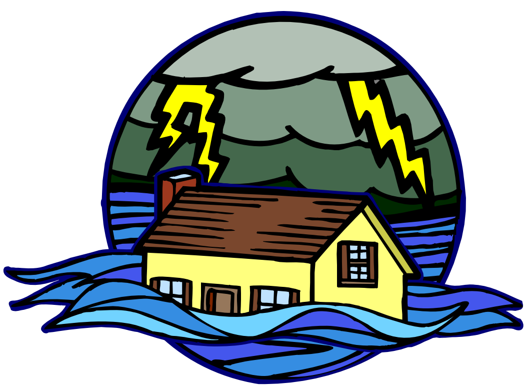
2006 HOMEOWNERS INSURANCE GUIDE



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

2006 HOMEOWNERS INSURANCE GUIDE

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DEPARTMENT OF COMMERCE, COMMUNITY AND ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE

Frank H. Murkowski
Governor

William Noll
Commissioner

Linda S. Hall
Director

Prepared by
Evonda Martin
Insurance Analyst

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:

http://www.commerce.state.ak.us/insurance

2006 Automobile Insurance Guide explains automobile insurance policies and provides premium comparisons from various insurance companies.

2005 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.

Alaska's 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 Alaskans Need to Know About Credit Use explains the responsibilities of both insurers and consumers for the use of credit information for insurance purposes in Alaska.

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 seven communities.

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.

Alaska Division of Insurance
PO Box 110805
Juneau, Alaska 99811-0805
(907) 465-2515

or

550 West 7th Avenue, Suite 1560
Anchorage, Alaska 99501-3567
(907) 269-7900/(800) 467-8725

or

http://www.commerce.state.ak.us/insurance

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What Type Of Insurance Do You Need?

Homeowners insurance is a comprehensive policy designed to provide for the repair or replacement of physical damage to your home. 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

<u>Homeowners Policy</u>

A homeowners policy is a package of coverages 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 may 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? You are ultimately responsible for making sure that your coverage amount is adequate, both at the time of application and at each renewal. The replacement cost of your home may not be the same as your local government's assessed value or the current market value of your home as different criteria are used to establish these values. 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. Insurance companies have established formulas which are used to help recommend the appropriate limits of coverage. These formulas take into consideration the same types of information used in appraisals and the replacement cost of your home may be very close to the appraised value.

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, or tenants 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 examples of some of the common optional coverages which may be included in your policy or are available for an additional charge.

Earthquake or earth movement coverage provides for repair or replacement of your home following an earthquake or earth movement, as defined by your policy. 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 the dwelling coverage amount. Your policy will define what situations are included in this coverage and will include any limitations which may apply to this coverage.

A common definition of earthquake or earth movement includes aftershocks for up to 72 hours after the initial event. Check your policy for the period of time which your insurer uses to define an earthquake or earth movement.

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.

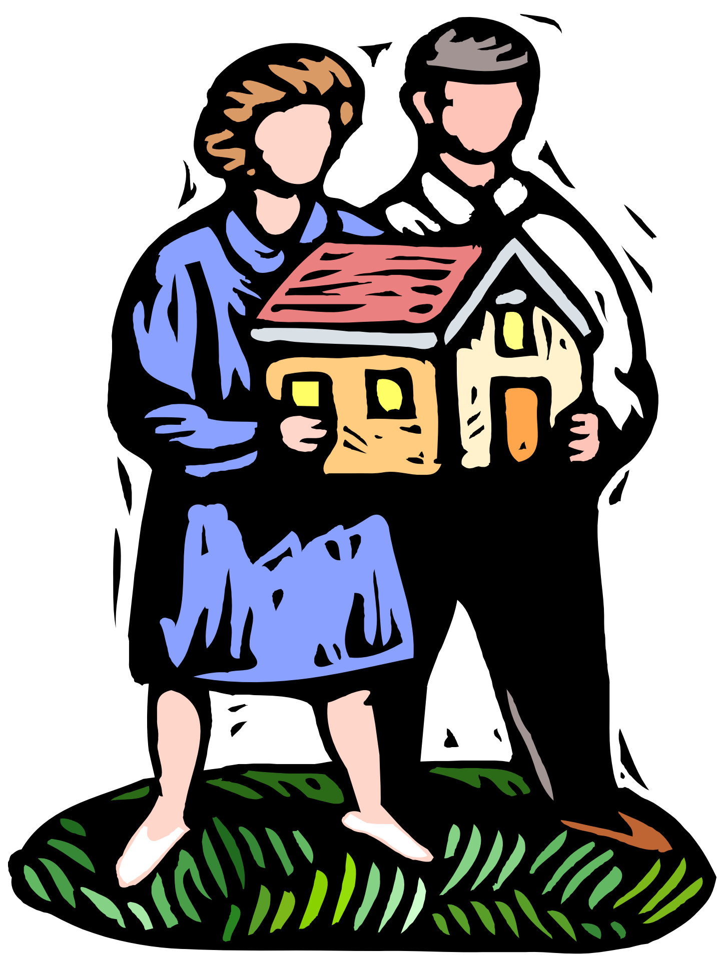
There are several policy forms available and the policy you will be offered, and the price you will pay for it, will be largely determined by the location of your home. Your agent should be able to determine what flood zone applies to your property or you may be able to obtain this information from your 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 on-line at http://www.fema.gov/nfip/ or http://www.floodsmart.gov/. Additional information on flood insurance and flood mitigation in Alaska is available by calling (907) 269-4567 or at http://www.commerce.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.

Identity Theft Expense coverage is a relatively new coverage to be offered and is a response to a growing area of concern to the public. This coverage typically provides reimbursement of expenses you incur while repairing the damage caused by an identity theft incident. Covered expenses can include items such as the cost of long distance telephone calls to creditors, the cost to obtain notary services for required documents, and the cost to make copies of documents. Your policy will outline the reimbursable services, or free assistance, available to you under this coverage. In addition to being offered with homeowners insurance, this coverage may also be available to you through your credit card company or other providers of financial services.



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 – A copy of the current appraisal 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, fourplex), 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.

Credit Information – You may be asked to provide information regarding any bankruptcy, judgments, or credit problems. The insurance company may also ask your permission to obtain a credit report or will disclose to you that an insurance score will be used to complete the premium quote.

An insurance score is a unique score defined by individual insurance companies which may be based on personal characteristics, including information regarding your use of credit. **Alaska law allows insurers to consider credit information in the selection of applicants and setting of rates. Alaska Statute 21.36.460 sets limits on the types of credit information that may be used, what consideration it may be given, and how often it may be considered.**

To obtain your credit history, you may be asked to supply your date of birth, social security number, and current or prior address. A credit score, insurance score, or rating is assigned to you based on information contained in your credit report. More information on insurance scoring and credit scoring are available from the Division of Insurance or can be found on the following websites:

http://www.commerce.state.ak.us/insurance/consumerinfo.htm
http://www.commerce.state.ak.us/insurance/pub/Insurance_Score_Models.pdf
http://www.commerce.state.ak.us/insurance/pub/Know_About_Credit.pdf
http://www.ftc.gov/bcp/conline/pubs/credit/scoring.htm

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 report vendors is a good idea. Under the Fair and Accurate Credit Transactions Act you may now obtain one free credit report per year. Call 1-877-322-8228 or visit http://www.annualcreditreport.com for more information.

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, 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.commerce.state.ak.us/insurance/bulletins/B06-03.pdf.

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 may not 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 may 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.

Be prepared for possible losses by maintaining an inventory of your personal property and current photographs of your home. A home inventory can be as simple as a sheet of paper containing a list of all items in your home. A comprehensive inventory would include full descriptions of each item you own, including price, brand name, date purchased, and would include receipts to document those pieces of information. Use your camera or video camera to supplement your inventory. Your agent will probably be able to provide you with a form you can use for this purpose. Additionally, there are forms and free software available on the Internet to help you in preparing your inventory. The Insurance Information Institute (http//www.iii.org) has free home inventory software available for download.

After you've prepared your home inventory, you need to make sure it is stored in a safe and accessible place. Keep a copy in your safety deposit box at your bank and a copy with your insurance agent, relatives, or friends. If you have a web based email account, you could maintain a back-up copy there. Your inventory is only helpful if it is current and available to you at the time of loss.

Problems filing or resolving a claim?

Your Division of Insurance is here to assist you

Contact:
Consumer Services

(907) 269-7900
Toll Free in Alaska: (800) 467-8725
(800)INSURAK

Participating Companies

The following companies provided premium information for use in this guide. A list of all companies providing homeowners insurance in Alaska is available in the division's annual report, which is available from our offices or through our website at

http://www.commerce.state.ak.us/insurance/annualreport_67th/Statistical_Financial_Data/PC_Business_Homeowners.pdf

The following information was provided by the participating companies and is current as of January 1, 2006. Companies may change their practices regarding the coverage they wish to provide or the information they use in underwriting or rating. Information regarding each company's current rates and practices should be obtained directly from the company or its agent before you decide to purchase a policy.

Allstate Insurance Company
1-800-255-7828
http://www.allstate.com

American Bankers Insurance Company
American Security Insurance Company
1-877-893-5739
http://www.assurantsolutions.com

Armed Forces Insurance Exchange
1-800-255-6792
http://www.afi.org

Balboa Insurance Company
1-800-854-6115
http://www.balboainsurance.com

Country Mutual Insurance Company
1-888-211-2555
ht tp://w ww.countryfinancial.com

Electric Insurance Company
1-800-227-2757
ht tp://w ww.electricinsurance.com

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

Metropolitan Property & Casualty Insurance Company
1-800-438-6381
http://www.metlife.com

Safeco Insurance Company
1-206-545-5000
http://www.safeco.com

State Farm Insurance
Check directory for local agents
http://www.statefarm.com

Umialik Insurance Company
Contact an independent insurance agent
http://www.umialik.com

United Services Automobile Association
USAA Casualty Insurance Company
1-800-531-8111
http://www.usaa.com

Homeowners Premium Examples

Premium examples are included for the communities of Anchorage, Bethel, Fairbanks, Juneau, Kenai, Nome, and Wasilla. 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 were effective January 1, 2006.**

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

- Term: 1 year
- Year of construction: 2000
- 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	$200,000 value, single family, frame construction, solid foundation			$200,000 value, single family, frame construction, solid foundation, earthquake coverage			$350,000 value, single family, frame construction, solid foundation			$350,000 value, single family, frame construction, solid foundation, earthquake coverage		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company (1)	618	1522	1522	1018	1922	1922	1005	2654	2654	1705	3354	3354
American Bankers Insurance Co (2)	1907	1907	1907	n/a	n/a	n/a	3206	3206	3206	n/a	n/a	n/a
American Security Insurance Company	1242	1469	1469	n/a	n/a	n/a	2174	2572	2572	n/a	n/a	n/a
Armed Forces Insurance Exchange	708	1312	1419	1093	1697	1804	1137	2104	2275	1811	2778	2949
Balboa Insurance Company	620	1255	1396	920	1555	1696	1047	2118	2356	1572	2643	2881
Country Mutual Insurance Company (3)	552	1303	1303	852	1603	1603	979	2319	2319	1504	2844	2844
Electric Insurance Company	575	870	944	575	870	944	840	1348	1475	840	1348	1475
Horace Mann Insurance Company (4)	730	n/a	n/a	984	n/a	n/a	1322	n/a	n/a	1767	n/a	n/a
Metropolitan Property & Casualty Ins.	586	1291	1291	910	1615	1615	977	2151	2151	1544	2718	2718
Safeco Insurance Company (5)	613	n/a	n/a	n/a	n/a	n/a	979	n/a	n/a	n/a	n/a	n/a
State Farm Insurance Company (6)	744	744	744	1044	1044	1044	1288	1288	1288	1813	1813	1813
Umialik Insurance Company	589	1245	1382	1078	1734	1871	1055	2187	2429	1911	3087	3333
United Services Automobile Association	781	1445	1561	1169	1833	1949	1355	2506	2709	2034	3185	3388
USAA Casualty Insurance Company	897	1660	1794	1285	2048	2182	1557	2880	3114	2236	3559	3793

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

(1) Includes 15% claim free discount, 12% age of home discount, 5% protective discount. Earthquake coverage not available after 3/6/2006.
(2) Guest medical coverage at $5,000
(3) Rates effective 3/1/2006.
(4) Deductible - $500 flat/$1,000 wind and hail. No protective device credit. Personal Property and Loss of Use coverages at 60% of Dwelling coverage.
(5) Personal Property coverage at 75% of Dwelling coverage.
(6) Personal Property coverage at 75% of Dwelling coverage. Zip code used in rating. Rates effective 1/15/2006.

Anchorage	$200,000 value Single family frame construction on pilings			$200,000 value Single family log construction (not hand hewn)			$200,000 value Single family log construction (hand hewn)			$200,000 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	Area 1	Area 2	Area 3
Allstate Insurance Company (1)	618	1522	1522	618	1522	1522	618	1522	1522	618	1522	1522
American Bankers Insurance Co (2)	1907	1907	1907	1907	1907	1907	1907	1907	1907	1907	1907	1907
American Security Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1242	1469	1469
Armed Forces Insurance Exchange	708	1312	1419	708	1312	1419	708	1312	1419	674	993	1170
Balboa Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	558	1129	1255
Country Mutual Insurance Company (3)	569	1303	1303	709	1628	1628	709	1628	1628	470	1110	1110
Electric Insurance Company	575	870	944	575	870	944	575	870	944	538	723	797
Horace Mann Insurance Company (4)	730	n/a	n/a	730	n/a	n/a	730	n/a	n/a	640	n/a	n/a
Metropolitan Property & Casualty Ins.	733	1614	1614	733	1614	1614	733	1614	1614	510	1122	1122
Safeco Insurance Company (5)	n/a	n/a	n/a	993	n/a	n/a	n/a	n/a	n/a	595	n/a	n/a
State Farm Insurance Company (6)	744	744	744	1069	1069	1069	1069	1069	1069	654	654	654
Umialik Insurance Company	589	1245	1382	589	1245	1382	589	1245	1382	528	967	1106
United Services Automobile Association	781	1445	1561	781	1445	1561	781	1445	1561	742	1210	1288
USAA Casualty Insurance Company	897	1660	1794	897	1660	1794	897	1660	1794	853	1391	1480

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

(1) Includes 15% claim free discount, 12% age of home discount, 5% protective discount. Earthquake coverage not available after 3/6/2006.
(2) Guest medical coverage at $5,000
(3) Rates effective 3/1/2006.
(4) Deductible - $500 flat/$1,000 wind and hail. No protective device credit. Personal Property and Loss of Use coverages at 60% of Dwelling coverage.
(5) Personal Property coverage at 75% of Dwelling coverage.
(6) Personal Property coverage at 75% of Dwelling coverage. Zip code used in rating. Rates effective 1/15/2006.

Bethel	$200,000 value, single family, frame construction, solid foundation			$200,000 value, single family, frame construction, solid foundation, earthquake coverage			$350,000 value, single family, frame construction, solid foundation			$350,000 value, single family, frame construction, solid foundation, earthquake coverage		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company (1)	895	1347	2303	1295	1747	2703	1548	2354	4001	2248	3054	4701
American Bankers Insurance Co (2)	1907	1907	1907	n/a	n/a	n/a	3206	3206	3206	n/a	n/a	n/a
American Security Insurance Company	1242	1242	1469	n/a	n/a	n/a	2174	2174	2572	n/a	n/a	n/a
Armed Forces Insurance Exchange	674	944	1348	1059	1329	1733	1081	1514	2161	1755	2188	2835
Balboa Insurance Company	626	982	1408	926	1282	1708	1056	1656	2376	1581	2181	2901
Country Mutual Insurance Company (3)	608	993	1297	908	1293	1597	1079	1766	2309	1604	2291	2834
Electric Insurance Company	575	723	944	575	723	944	840	1094	1475	840	1094	1475
Horace Mann Insurance Company (4)	800	n/a	n/a	1054	n/a	n/a	1463	n/a	n/a	1908	n/a	n/a
Metropolitan Property & Casualty Ins.	615	932	1242	939	1256	1566	1026	1553	2070	1593	2120	2637
Safeco Insurance Company (5)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
State Farm Insurance Company (6)	879	879	879	1179	1179	1179	1522	1522	1522	2047	2047	2047
Umialik Insurance Company	589	823	1382	1078	1312	1871	1055	1476	2429	1911	2332	3333
United Services Automobile Association	855	1196	1710	1243	1584	2098	1483	2077	2966	2162	2756	3645
USAA Casualty Insurance Company	902	1264	1806	1290	1652	2194	1567	2193	3133	2246	2872	3812

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

(1) Includes 15% claim free discount, 12% age of home discount, 5% protective discount. Earthquake coverage not available after 3/6/2006.
(2) Guest medical coverage at $5,000
(3) Rates effective 3/1/2006.
(4) Deductible - $500 flat/$1,000 wind and hail. No protective device credit. Personal Property and Loss of Use coverages at 60% of Dwelling coverage.
(5) Personal Property coverage at 75% of Dwelling coverage.
(6) Personal Property coverage at 75% of Dwelling coverage. Zip code used in rating. Rates effective 1/15/2006.

Bethel	$200,000 value Single family frame construction on pilings			$200,000 value Single family log construction (not hand hewn)			$200,000 value Single family log construction (hand hewn)			$200,000 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	Area 1	Area 2	Area 3
Allstate Insurance Company (1)	895	1347	2303	895	1347	2303	895	1347	2303	895	1347	2303
American Bankers Insurance Co (2)	1907	1907	1907	1907	1907	1907	1907	1907	1907	1907	1907	1907
American Security Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1242	1242	1469
Armed Forces Insurance Exchange	674	944	1348	674	944	1348	674	944	1348	641	876	1113
Balboa Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	563	883	1267
Country Mutual Insurance Company (3)	626	1022	1297	782	1277	1620	782	1277	1620	518	845	1105
Electric Insurance Company	575	723	944	575	723	944	575	723	944	538	686	797
Horace Mann Insurance Company (4)	800	n/a	n/a	800	n/a	n/a	800	n/a	n/a	705	n/a	n/a
Metropolitan Property & Casualty Ins.	769	1166	1553	769	1166	1553	769	1166	1553	536	811	1080
Safeco Insurance Company (5)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
State Farm Insurance Company (6)	879	879	879	1263	1263	1263	1263	1263	1263	773	773	773
Umialik Insurance Company	589	823	1382	589	823	1382	589	823	1382	528	763	1106
United Services Automobile Association	855	1196	1710	855	1196	1710	855	1196	1710	812	1111	1410
USAA Casualty Insurance Company	902	1264	1806	902	1264	1806	902	1264	1806	858	1174	1489

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Area 3 = Over 10 road miles from fire station

n/a = not available

(1) Includes 15% claim free discount, 12% age of home discount, 5% protective discount. Earthquake coverage not available after 3/6/2006.
(2) Guest medical coverage at $5,000
(3) Rates effective 3/1/2006.
(4) Deductible - $500 flat/$1,000 wind and hail. No protective device credit. Personal Property and Loss of Use coverages at 60% of Dwelling coverage.
(5) Personal Property coverage at 75% of Dwelling coverage.
(6) Personal Property coverage at 75% of Dwelling coverage. Zip code used in rating. Rates effective 1/15/2006.

Fairbanks	$200,000 value, single family, frame construction, solid foundation			$200,000 value, single family, frame construction, solid foundation, earthquake coverage			$350,000 value, single family, frame construction, solid foundation			$350,000 value, single family, frame construction, solid foundation, earthquake coverage		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company (1)	782	2001	2001	1182	2401	2401	1328	3482	3482	2028	4182	4182
American Bankers Insurance Co (2)	1907	1907	1907	n/a	n/a	n/a	3206	3206	3206	n/a	n/a	n/a
American Security Insurance Company	1242	1469	1469	n/a	n/a	n/a	2174	2572	2572	n/a	n/a	n/a
Armed Forces Insurance Exchange	708	1312	1419	1093	1697	1804	1137	2104	2275	1811	2778	2949
Balboa Insurance Company	635	1284	1428	935	1584	1728	1071	2166	2410	1596	2691	2935
Country Mutual Insurance Company (3)	505	1192	1192	805	1492	1492	897	2123	2123	1422	2648	2648
Electric Insurance Company	575	870	944	575	870	944	840	1348	1475	840	1348	1475
Horace Mann Insurance Company (4)	636	n/a	n/a	890	n/a	n/a	1151	n/a	n/a	1596	n/a	n/a
Metropolitan Property & Casualty Ins.	512	1126	1126	836	1450	1450	852	1876	1876	1419	2443	2443
Safeco Insurance Company (5)	629	n/a	n/a	n/a	n/a	n/a	1004	n/a	n/a	n/a	n/a	n/a
State Farm Insurance Company (6)	785	785	785	1085	1085	1085	1359	1359	1359	1884	1884	1884
Umialik Insurance Company	589	1245	1382	1078	1734	1871	1055	2187	2429	1911	3087	3333
United Services Automobile Association	855	1581	1709	1243	1969	2097	1484	2745	2967	2163	3424	3646
USAA Casualty Insurance Company	983	1638	1771	1371	2026	2159	1704	2842	3072	2383	3521	3751

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Area 3 = Over 10 road miles from fire station

n/a = not available

(1) Includes 15% claim free discount, 12% age of home discount, 5% protective discount. Earthquake coverage not available after 3/6/2006.
(2) Guest medical coverage at $5,000
(3) Rates effective 3/1/2006.
(4) Deductible - $500 flat/$1,000 wind and hail. No protective device credit. Personal Property and Loss of Use coverages at 60% of Dwelling coverage.
(5) Personal Property coverage at 75% of Dwelling coverage.
(6) Personal Property coverage at 75% of Dwelling coverage. Zip code used in rating. Rates effective 1/15/2006.

Fairbanks	$200,000 value Single family frame construction on pilings			$200,000 value Single family log construction (not hand hewn)			$200,000 value Single family log construction (hand hewn)			$200,000 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**	**Area 1**	**Area 2**	**Area 3**
Allstate Insurance Company (1)	782	2001	2001	782	2001	2001	782	2001	2001	782	2001	2001
American Bankers Insurance Co (2)	1907	1907	1907	1907	1907	1907	1907	1907	1907	1907	1907	1907
American Security Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1242	1469	1469
Armed Forces Insurance Exchange	708	1312	1419	708	1312	1419	708	1312	1419	674	993	1170
Balboa Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	571	1155	1285
Country Mutual Insurance Company (3)	521	1192	1192	649	1489	1489	649	1489	1489	430	1016	1016
Electric Insurance Company	575	870	944	575	870	944	575	870	944	538	723	797
Horace Mann Insurance Company (4)	636	n/a	n/a	636	n/a	n/a	636	n/a	n/a	558	n/a	n/a
Metropolitan Property & Casualty Ins.	640	1408	1408	640	1408	1408	640	1408	1408	445	979	979
Safeco Insurance Company (5)	n/a	n/a	n/a	1018	n/a	n/a	n/a	n/a	n/a	609	n/a	n/a
State Farm Insurance Company (6)	785	785	785	1128	1128	1128	1128	1128	1128	691	691	691
Umialik Insurance Company	589	1245	1382	589	1245	1382	589	1245	1382	528	967	1106
United Services Automobile Association	855	1581	1709	855	1581	1709	855	1581	1709	812	1325	1410
USAA Casualty Insurance Company	983	1638	1771	983	1638	1771	983	1638	1771	933	1373	1460

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n/a = not available

(1) Includes 15% claim free discount, 12% age of home discount, 5% protective discount. Earthquake coverage not available after 3/6/2006.
(2) Guest medical coverage at $5,000
(3) Rates effective 3/1/2006.
(4) Deductible - $500 flat/$1,000 wind and hail. No protective device credit. Personal Property and Loss of Use coverages at 60% of Dwelling coverage.
(5) Personal Property coverage at 75% of Dwelling coverage.
(6) Personal Property coverage at 75% of Dwelling coverage. Zip code used in rating. Rates effective 1/15/2006.

Juneau	$200,000 value, single family, frame construction, solid foundation			$200,000 value, single family, frame construction, solid foundation, earthquake coverage			$350,000 value, single family, frame construction, solid foundation			$350,000 value, single family, frame construction, solid foundation, earthquake coverage		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company (1)	583	1419	1419	983	1819	1819	946	2475	2475	946	3175	3175
American Bankers Insurance Co (2)	1907	1907	1907	n/a	n/a	n/a	3206	3206	3206	n/a	n/a	n/a
American Security Insurance Company	1242	1469	1469	n/a	n/a	n/a	2174	2572	2572	n/a	n/a	n/a
Armed Forces Insurance Exchange	703	1301	1405	1088	1686	1790	1127	2086	2254	1801	2760	2928
Balboa Insurance Company	672	1359	1511	972	1659	1811	1134	2294	2552	1659	2819	3077
Country Mutual Insurance Company (3)	491	1046	1046	791	1346	1346	871	1862	1862	1396	2387	2387
Electric Insurance Company	606	926	1006	606	926	1006	893	1444	1581	893	1444	1581
Horace Mann Insurance Company (4)	567	n/a	n/a	821	n/a	n/a	1030	n/a	n/a	1475	n/a	n/a
Metropolitan Property & Casualty Ins.	428	864	864	752	1188	1188	713	1439	1439	1280	2006	2006
Safeco Insurance Company (5)	391	n/a	n/a	n/a	n/a	n/a	625	n/a	n/a	n/a	n/a	n/a
State Farm Insurance Company (6)	868	868	868	1168	1168	1168	1503	1503	1503	2028	2028	2028
Umialik Insurance Company	603	1282	1424	1092	1771	1913	1061	2256	2503	1938	3157	3409
United Services Automobile Association	690	1278	1380	1078	1666	1768	1198	2216	2396	1877	2895	3075
USAA Casualty Insurance Company	890	1647	1781	1278	2035	2169	1545	2859	3090	2224	3538	3769

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n/a = not available

(1) Includes 15% claim free discount, 12% age of home discount, 5% protective discount. Earthquake coverage not available after 3/6/2006.
(2) Guest medical coverage at $5,000
(3) Rates effective 3/1/2006.
(4) Deductible - $500 flat/$1,000 wind and hail. No protective device credit. Personal Property and Loss of Use coverages at 60% of Dwelling coverage.
(5) Personal Property coverage at 75% of Dwelling coverage.
(6) Personal Property coverage at 75% of Dwelling coverage. Zip code used in rating. Rates effective 1/15/2006.

Juneau	$200,000 value Single family frame construction on pilings			$200,000 value Single family log construction (not hand hewn)			$200,000 value Single family log construction (hand hewn)			$200,000 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**	**Area 1**	**Area 2**	**Area 3**
Allstate Insurance Company (1)	583	1419	1419	583	1419	1419	583	1419	1419	583	1419	1419
American Bankers Insurance Co (2)	1907	1907	1907	1907	1907	1907	1907	1907	1907	1907	1907	1907
American Security Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1242	1469	1469
Armed Forces Insurance Exchange	703	1301	1405	703	1301	1405	703	1301	1405	667	984	459
Balboa Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	605	1223	1361
Country Mutual Insurance Company (3)	506	1046	1046	631	1307	1307	631	1307	1307	419	891	891
Electric Insurance Company	606	926	1006	606	926	1006	606	926	1006	566	766	846
Horace Mann Insurance Company (4)	567	n/a	n/a	567	n/a	n/a	567	n/a	n/a	502	n/a	n/a
Metropolitan Property & Casualty Ins.	535	1080	1080	535	1080	1080	535	1080	1080	372	751	751
Safeco Insurance Company (5)	n/a	n/a	n/a	634	n/a	n/a	n/a	n/a	n/a	379	n/a	n/a
State Farm Insurance Company (6)	868	868	868	1248	1248	1248	1248	1248	1248	764	764	764
Umialik Insurance Company	603	1282	1424	603	1282	1424	603	1282	1424	545	997	1138
United Services Automobile Association	690	1278	1380	690	1278	1380	690	1278	1380	656	1070	1140
USAA Casualty Insurance Company	890	1647	1781	890	1647	1781	890	1647	1781	846	1380	1469

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(2) Guest medical coverage at $5,000
(3) Rates effective 3/1/2006.
(4) Deductible - $500 flat/$1,000 wind and hail. No protective device credit. Personal Property and Loss of Use coverages at 60% of Dwelling coverage.
(5) Personal Property coverage at 75% of Dwelling coverage.
(6) Personal Property coverage at 75% of Dwelling coverage. Zip code used in rating. Rates effective 1/15/2006.

Kenai	$200,000 value, single family, frame construction, solid foundation			$200,000 value, single family, frame construction, solid foundation, earthquake coverage			$350,000 value, single family, frame construction, solid foundation			$350,000 value, single family, frame construction, solid foundation, earthquake coverage		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company (1)	762	1016	1947	1162	1416	2347	1290	1782	3381	1990	2482	4081
American Bankers Insurance Co (2)	1907	1907	1907	n/a	n/a	n/a	3206	3206	3206	n/a	n/a	n/a
American Security Insurance Company	1242	1242	1469	n/a	n/a	n/a	2174	2174	2572	n/a	n/a	n/a
Armed Forces Insurance Exchange	708	993	1419	1093	1378	1804	1137	1591	2275	1811	2265	2949
Balboa Insurance Company	629	987	1416	929	1287	1716	1062	1666	2390	1587	2191	2915
Country Mutual Insurance Company (3)	548	991	1295	848	1291	1595	973	1762	2304	1498	2287	2829
Electric Insurance Company	575	723	944	575	723	944	840	1094	1475	840	1094	1475
Horace Mann Insurance Company (4)	706	n/a	n/a	960	n/a	n/a	1293	n/a	n/a	1738	n/a	n/a
Metropolitan Property & Casualty Ins.	565	932	1242	889	1256	1566	941	1553	2070	1508	2120	2637
Safeco Insurance Company (5)	628	1036	n/a	n/a	n/a	n/a	1004	1656	n/a	n/a	n/a	n/a
State Farm Insurance Company (6)	879	879	879	1179	1179	1179	1522	1522	1522	2047	2047	2047
Umialik Insurance Company	589	823	1382	1078	1312	1871	1055	1476	2429	1911	2332	3333
United Services Automobile Association	813	1140	1627	1201	1528	2015	1411	1976	2824	2090	2655	3503
USAA Casualty Insurance Company	935	1260	1799	1323	1648	2187	1622	2186	3122	2301	2865	3801

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n/a = not available

(1) Includes 15% claim free discount, 12% age of home discount, 5% protective discount. Earthquake coverage not available after 3/6/2006.
(2) Guest medical coverage at $5,000
(3) Rates effective 3/1/2006.
(4) Deductible - $500 flat/$1,000 wind and hail. No protective device credit. Personal Property and Loss of Use coverages at 60% of Dwelling coverage.
(5) Personal Property coverage at 75% of Dwelling coverage.
(6) Personal Property coverage at 75% of Dwelling coverage. Zip code used in rating. Rates effective 1/15/2006.

Kenai	$200,000 value Single family frame construction on pilings			$200,000 value Single family log construction (not hand hewn)			$200,000 value Single family log construction (hand hewn)			$200,000 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	Area 1	Area 2	Area 3
Allstate Insurance Company (1)	762	1016	1947	762	1016	1947	762	1016	1947	762	1016	1947
American Bankers Insurance Co (2)	1907	1907	1907	1907	1907	1907	1907	1907	1907	1907	1907	1907
American Security Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1242	1242	1469
Armed Forces Insurance Exchange	708	993	1419	708	993	1419	708	993	1419	674	922	1170
Balboa Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	566	888	1273
Country Mutual Insurance Company (3)	565	1020	1295	705	1275	1617	705	1275	1617	467	843	1103
Electric Insurance Company	575	723	944	575	723	944	575	723	944	538	686	797
Horace Mann Insurance Company (4)	706	n/a	n/a	706	n/a	n/a	706	n/a	n/a	620	n/a	n/a
Metropolitan Property & Casualty Ins.	707	1166	1553	707	1166	1553	707	1166	1553	491	811	1080
Safeco Insurance Company (5)	n/a	n/a	n/a	1018	1679	n/a	n/a	n/a	n/a	609	901	n/a
State Farm Insurance Company (6)	879	879	879	1263	1263	1263	1263	1263	1263	773	773	773
Umialik Insurance Company	589	823	1382	589	823	1382	589	823	1382	528	763	1106
United Services Automobile Association	813	1140	1627	813	1140	1627	813	1140	1627	773	1057	1343
USAA Casualty Insurance Company	935	1260	1799	935	1260	1799	935	1260	1799	888	1170	1484

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

(1) Includes 15% claim free discount, 12% age of home discount, 5% protective discount. Earthquake coverage not available after 3/6/2006.
(2) Guest medical coverage at $5,000
(3) Rates effective 3/1/2006.
(4) Deductible - $500 flat/$1,000 wind and hail. No protective device credit. Personal Property and Loss of Use coverages at 60% of Dwelling coverage.
(5) Personal Property coverage at 75% of Dwelling coverage.
(6) Personal Property coverage at 75% of Dwelling coverage. Zip code used in rating. Rates effective 1/15/2006.

Nome	$200,000 value, single family, frame construction, solid foundation			$200,000 value, single family, frame construction, solid foundation, earthquake coverage			$350,000 value, single family, frame construction, solid foundation			$350,000 value, single family, frame construction, solid foundation, earthquake coverage		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company (1)	895	1347	2303	1295	1747	2703	1548	2354	4001	2248	3054	4701
American Bankers Insurance Co (2)	1907	1907	1907	n/a	n/a	n/a	3206	3206	3206	n/a	n/a	n/a
American Security Insurance Company	1242	1242	1469	n/a	n/a	n/a	2174	2174	2572	n/a	n/a	n/a
Armed Forces Insurance Exchange	674	944	1348	1059	1329	1733	1081	1514	2161	1755	2188	2835
Balboa Insurance Company	625	980	1406	925	1280	1706	1054	1653	2372	1579	2178	2897
Country Mutual Insurance Company (3)	559	912	1192	859	1212	1492	992	1623	2123	1517	2148	2648
Electric Insurance Company	575	723	944	575	723	944	840	1094	1475	840	1094	1475
Horace Mann Insurance Company (4)	800	n/a	n/a	1054	n/a	n/a	1463	n/a	n/a	1908	n/a	n/a
Metropolitan Property & Casualty Ins.	557	844	1126	881	1168	1450	929	1408	1876	1496	1975	2443
Safeco Insurance Company (5)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
State Farm Insurance Company (6)	879	879	879	1179	1179	1179	1523	1523	1523	2048	2048	2048
Umialik Insurance Company	589	823	1382	1078	1312	1871	1055	1476	2429	1911	2332	3333
United Services Automobile Association	871	1220	1742	1259	1608	2130	1512	2116	3024	2191	2795	3703
USAA Casualty Insurance Company	904	1266	1808	1292	1654	2196	1569	2196	3137	2248	2875	3816

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

(1) Includes 15% claim free discount, 12% age of home discount, 5% protective discount. Earthquake coverage not available after 3/6/2006.

(2) Guest medical coverage at $5,000

(3) Rates effective 3/1/2006.

(4) Deductible - $500 flat/$1,000 wind and hail. No protective device credit. Personal Property and Loss of Use coverages at 60% of Dwelling coverage.

(5) Personal Property coverage at 75% of Dwelling coverage.

(6) Personal Property coverage at 75% of Dwelling coverage. Zip code used in rating. Rates effective 1/15/2006.

Nome	$200,000 value Single family frame construction on pilings			$200,000 value Single family log construction (not hand hewn)			$200,000 value Single family log construction (hand hewn)			$200,000 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	Area 1	Area 2	Area 3
Allstate Insurance Company (1)	895	1347	2303	895	1347	2303	895	1347	2303	895	1347	2303
American Bankers Insurance Co (2)	1907	1907	1907	1907	1907	1907	1907	1907	1907	1907	1907	1907
American Security Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1242	1242	1469
Armed Forces Insurance Exchange	674	944	1348	674	944	1348	674	944	1348	641	876	1113
Balboa Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	562	882	1265
Country Mutual Insurance Company (3)	576	939	1192	719	1174	1489	719	1174	1489	477	777	1016
Electric Insurance Company	575	723	944	575	723	944	575	723	944	538	686	797
Horace Mann Insurance Company (4)	800	n/a	n/a	800	n/a	n/a	800	n/a	n/a	705	n/a	n/a
Metropolitan Property & Casualty Ins.	697	1056	1408	697	1056	1408	697	1056	1408	485	734	979
Safeco Insurance Company (5)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
State Farm Insurance Company (6)	879	879	879	1263	1263	1263	1263	1263	1263	773	773	773
Umialik Insurance Company	589	823	1382	589	823	1382	589	823	1382	528	763	1106
United Services Automobile Association	871	1220	1742	871	1220	1742	871	1220	1742	827	1132	1437
USAA Casualty Insurance Company	904	1266	1808	904	1266	1808	904	1266	1808	859	1175	1491

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

(1) Includes 15% claim free discount, 12% age of home discount, 5% protective discount. Earthquake coverage not available after 3/6/2006.
(2) Guest medical coverage at $5,000
(3) Rates effective 3/1/2006.
(4) Deductible - $500 flat/$1,000 wind and hail. No protective device credit. Personal Property and Loss of Use coverages at 60% of Dwelling coverage.
(5) Personal Property coverage at 75% of Dwelling coverage.
(6) Personal Property coverage at 75% of Dwelling coverage. Zip code used in rating. Rates effective 1/15/2006.

Wasilla	$200,000 value, single family, frame construction, solid foundation			$200,000 value, single family, frame construction, solid foundation, earthquake coverage			$350,000 value, single family, frame construction, solid foundation			$350,000 value, single family, frame construction, solid foundation, earthquake coverage		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company (1)	828	2303	2303	1228	2703	2703	1420	4001	4001	2120	4701	4701
American Bankers Insurance Co (2)	1907	1907	1907	n/a	n/a	n/a	3206	3206	3206	n/a	n/a	n/a
American Security Insurance Company	1242	1469	1469	n/a	n/a	n/a	2174	2572	2572	n/a	n/a	n/a
Armed Forces Insurance Exchange	708	1312	1419	1093	1697	1804	1137	2104	2275	1811	2778	2949
Balboa Insurance Company	626	1266	1408	926	1566	1708	1056	2136	2376	1581	2661	2901
Country Mutual Insurance Company (3)	608	1297	1297	908	1597	1597	1079	2309	2309	1604	2834	2834
Electric Insurance Company	575	870	944	575	870	944	840	1348	1475	840	1348	1475
Horace Mann Insurance Company (4)	734	n/a	n/a	988	n/a	n/a	1328	n/a	n/a	1773	n/a	n/a
Metropolitan Property & Casualty Ins.	615	1242	1242	939	1566	1566	1026	2070	2070	1593	2637	2637
Safeco Insurance Company (5)	605	n/a	n/a	n/a	n/a	n/a	967	n/a	n/a	n/a	n/a	n/a
State Farm Insurance Company (6)	1049	1049	1049	1349	1349	1349	1817	1817	1817	2342	2342	2342
Umialik Insurance Company	589	1245	1382	1078	1771	1871	1911	2187	2429	1911	3087	3333
United Services Automobile Association	781	1445	1561	1169	1833	1949	1355	2506	2709	2034	3185	3388
USAA Casualty Insurance Company	897	1660	1794	1285	2048	2182	1557	2880	3114	2236	3559	3793

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

(1) Includes 15% claim free discount, 12% age of home discount, 5% protective discount. Earthquake coverage not available after 3/6/2006.
(2) Guest medical coverage at $5,000
(3) Rates effective 3/1/2006.
(4) Deductible - $500 flat/$1,000 wind and hail. No protective device credit. Personal Property and Loss of Use coverages at 60% of Dwelling coverage.
(5) Personal Property coverage at 75% of Dwelling coverage.
(6) Personal Property coverage at 75% of Dwelling coverage. Zip code used in rating. Rates effective 1/15/2006.

Wasilla	$200,000 value Single family frame construction on pilings			$200,000 value Single family log construction (not hand hewn)			$200,000 value Single family log construction (hand hewn)			$200,000 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	Area 1	Area 2	Area 3
Allstate Insurance Company (1)	828	2303	2303	828	2303	2303	828	2303	2303	828	2303	2303
American Bankers Insurance Co (2)	1907	1907	1907	1907	1907	1907	1907	1907	1907	1907	1907	1907
American Security Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1242	1469	1469
Armed Forces Insurance Exchange	708	1312	1419	708	1312	1419	708	1312	1419	674	993	1170
Balboa Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	563	1139	1267
Country Mutual Insurance Company (3)	626	1297	1297	782	1620	1620	782	1620	1620	518	1105	1105
Electric Insurance Company	575	870	944	575	870	944	575	870	944	538	723	797
Horace Mann Insurance Company (4)	734	n/a	n/a	734	n/a	n/a	734	n/a	n/a	650	n/a	n/a
Metropolitan Property & Casualty Ins.	769	1553	1553	769	1553	1553	769	1553	1553	536	1080	1080
Safeco Insurance Company (5)	n/a	n/a	n/a	981	n/a	n/a	n/a	n/a	n/a	587	n/a	n/a
State Farm Insurance Company (6)	1049	1049	1049	1508	1508	1508	1508	1508	1508	819	819	819
Umialik Insurance Company	589	1245	1382	589	1245	1382	589	1245	1382	528	967	1106
United Services Automobile Association	781	1445	1561	781	1445	1561	781	1445	1561	742	1210	1288
USAA Casualty Insurance Company	897	1660	1794	897	1660	1794	897	1660	1794	897	1391	1480

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(1) Includes 15% claim free discount, 12% age of home discount, 5% protective discount. Earthquake coverage not available after 3/6/2006.
(2) Guest medical coverage at $5,000
(3) Rates effective 3/1/2006.
(4) Deductible - $500 flat/$1,000 wind and hail. No protective device credit. Personal Property and Loss of Use coverages at 60% of Dwelling coverage.
(5) Personal Property coverage at 75% of Dwelling coverage.
(6) Personal Property coverage at 75% of Dwelling coverage. Zip code used in rating. Rates effective 1/15/2006.

Condominium Owners Premium Examples

Premium examples are included for the communities of Anchorage, Bethel, Fairbanks, Juneau, Kenai, Nome, and Wasilla. 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 were effective January 1, 2006.**

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

- Term: 1 year
- Year of construction: 2000
- 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, $75,000 contents, solid foundation, unit value $150,000, 2 bedroom			Owner Occupied, $75,000 contents, solid foundation, unit value $150,000, 2 bedroom, earthquake coverage			Owner Occupied, $75,000 contents on pilings, unit value $150,000, 2 bedroom			Owner Occupied, $150,000 contents, solid foundation, unit value $250,000, 3 bedroom		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company (1)	143	291	306	323	471	486	143	291	306	247	530	556
American Bankers Insurance Co	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
American Security Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Armed Forces Insurance Exchange	365	529	657	653	817	945	365	529	657	534	773	960
Balboa Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Country Mutual Insurance Company (2)	349	777	805	594	1022	1050	349	777	805	605	1351	1400
Electric Insurance Company	384	553	665	384	553	665	384	553	665	384	553	665
Horace Mann Insurance Company	113	n/a	n/a	170	n/a	n/a	113	n/a	n/a	190	n/a	n/a
Metropolitan Property & Casualty	246	532	553	375	661	682	246	532	553	401	874	909
Safeco Insurance Company	80	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	125	n/a	n/a
State Farm Insurance Company (3)	356	356	356	520	520	520	356	356	356	594	594	594
Umialik Insurance Company (4)	250	369	461	362	499	591	250	369	461	250	369	461
United Services Automobile Association	529	952	1058	626	1049	1155	529	952	1058	529	952	1058
USAA Casualty Insurance Company	662	1191	1322	758	1287	1419	662	1191	1322	662	1191	1322

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n/a = not available

(1) Includes 5% protective discount. Earthquake coverage not available after 3/6/2006.
(2) Rates effective 3/1/2006
(3) Rates effective 1/15/2006. Zip code use in rating.
(4) Includes $5,000 Dwelling coverage

Bethel	Owner Occupied, $75,000 contents, solid foundation, unit value $150,000, 2 bedroom			Owner Occupied, $75,000 contents, solid foundation, unit value $150,000, 2 bedroom, earthquake coverage			Owner Occupied, $75,000 contents on pilings, unit value $150,000, 2 bedroom			Owner Occupied, $150,000 contents, solid foundation, unit value $250,000, 3 bedroom		
	Area 1	**Area 2**	**Area 3**	**Area 1**	**Area 2**	**Area 3**	**Area 1**	**Area 2**	**Area 3**	**Area 1**	**Area 2**	**Area 3**
Allstate Insurance Company (1)	162	243	306	342	423	486	162	243	306	287	437	556
American Bankers Insurance Co	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
American Security Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Armed Forces Insurance Exchange	365	420	657	653	708	945	365	420	657	534	614	960
Balboa Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Country Mutual Insurance Company (2)	406	537	805	651	782	1050	406	537	805	703	933	1400
Electric Insurance Company	384	440	665	384	440	665	384	440	665	384	440	665
Horace Mann Insurance Company	131	n/a	n/a	188	n/a	n/a	131	n/a	n/a	220	n/a	n/a
Metropolitan Property & Casualty	320	611	642	449	740	771	320	611	642	527	1006	1054
Safeco Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
State Farm Insurance Company (3)	356	356	356	520	520	520	356	356	356	594	594	594
Umialik Insurance Company (4)	250	275	461	362	405	591	250	275	461	250	275	461
United Services Automobile Association	579	840	1159	676	937	1255	579	840	1159	579	840	1159
USAA Casualty Insurance Company	673	976	1346	770	1073	1442	673	976	1346	673	976	1346

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

(1) Includes 5% protective discount. Earthquake coverage not available after 3/6/2006.
(2) Rates effective 3/1/2006
(3) Rates effective 1/15/2006. Zip code use in rating.
(4) Includes $5,000 Dwelling coverage

Fairbanks	Owner Occupied, $75,000 contents, solid foundation, unit value $150,000, 2 bedroom			Owner Occupied, $75,000 contents, solid foundation, unit value $150,000, 2 bedroom, earthquake coverage			Owner Occupied, $75,000 contents on pilings, unit value $150,000, 2 bedroom			Owner Occupied, $150,000 contents, solid foundation, unit value $250,000, 3 bedroom		
	Area 1	**Area 2**	**Area 3**	**Area 1**	**Area 2**	**Area 3**	**Area 1**	**Area 2**	**Area 3**	**Area 1**	**Area 2**	**Area 3**
Allstate Insurance Company (1)	143	291	306	323	471	486	143	291	306	247	530	556
American Bankers Insurance Co	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
American Security Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Armed Forces Insurance Exchange	365	529	657	653	817	945	365	529	657	534	773	960
Balboa Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Country Mutual Insurance Company (2)	408	908	941	653	1153	1186	408	908	941	706	1579	1636
Electric Insurance Company	384	553	665	384	553	665	384	553	665	384	553	665
Horace Mann Insurance Company	131	n/a	n/a	188	n/a	n/a	131	n/a	n/a	220	n/a	n/a
Metropolitan Property & Casualty	275	532	553	404	661	682	275	532	553	450	874	909
Safeco Insurance Company	80	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	125	n/a	n/a
State Farm Insurance Company (3)	413	413	413	577	577	577	413	413	413	689	689	689
Umialik Insurance Company (4)	250	369	461	362	499	591	250	369	461	250	369	461
United Services Automobile Association	581	1045	1162	678	1142	1258	581	1045	1162	581	1045	1162
USAA Casualty Insurance Company	581	1195	1327	678	1292	1424	581	1195	1327	581	1195	1327

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

(1) Includes 5% protective discount. Earthquake coverage not available after 3/6/2006.
(2) Rates effective 3/1/2006
(3) Rates effective 1/15/2006. Zip code use in rating.
(4) Includes $5,000 Dwelling coverage

Juneau	Owner Occupied, $75,000 contents, solid foundation, unit value $150,000, 2 bedroom			Owner Occupied, $75,000 contents, solid foundation, unit value $150,000, 2 bedroom, earthquake coverage			Owner Occupied, $75,000 contents on pilings, unit value $150,000, 2 bedroom			Owner Occupied, $150,000 contents, solid foundation, unit value $250,000, 3 bedroom		
	Area 1	**Area 2**	**Area 3**	**Area 1**	**Area 2**	**Area 3**	**Area 1**	**Area 2**	**Area 3**	**Area 1**	**Area 2**	**Area 3**
Allstate Insurance Company (1)	123	224	233	303	404	413	123	224	233	212	404	417
American Bankers Insurance Co	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
American Security Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Armed Forces Insurance Exchange	338	492	611	626	780	899	338	492	611	494	719	893
Balboa Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Country Mutual Insurance Company (2)	343	762	790	588	1007	1035	343	762	790	593	1325	1373
Electric Insurance Company	368	527	633	368	527	633	368	527	633	368	527	633
Horace Mann Insurance Company	107	n/a	n/a	164	n/a	n/a	107	n/a	n/a	164	n/a	n/a
Metropolitan Property & Casualty	284	611	642	413	740	771	284	611	642	464	1006	1054
Safeco Insurance Company	80	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	125	n/a	n/a
State Farm Insurance Company (3)	358	358	358	522	522	522	358	358	358	597	597	597
Umialik Insurance Company (4)	250	347	435	405	477	565	250	347	435	250	347	435
United Services Automobile Association	467	843	936	564	939	1033	467	843	936	467	843	936
USAA Casualty Insurance Company	647	1165	1294	744	1262	1390	647	1165	1294	647	1165	1294

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

(1) Includes 5% protective discount. Earthquake coverage not available after 3/6/2006.
(2) Rates effective 3/1/2006
(3) Rates effective 1/15/2006. Zip code use in rating.
(4) Includes $5,000 Dwelling coverage

Kenai	Owner Occupied, $75,000 contents, solid foundation, unit value $150,000, 2 bedroom			Owner Occupied, $75,000 contents, solid foundation, unit value $150,000, 2 bedroom, earthquake coverage			Owner Occupied, $75,000 contents on pilings, unit value $150,000, 2 bedroom			Owner Occupied, $150,000 contents, solid foundation, unit value $250,000, 3 bedroom		
	Area 1	**Area 2**	**Area 3**	**Area 1**	**Area 2**	**Area 3**	**Area 1**	**Area 2**	**Area 3**	**Area 1**	**Area 2**	**Area 3**
Allstate Insurance Company (1)	143	291	306	323	471	486	143	291	306	247	530	556
American Bankers Insurance Co	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
American Security Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Armed Forces Insurance Exchange	365	529	657	653	817	945	365	529	657	534	773	960
Balboa Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Country Mutual Insurance Company (2)	349	777	805	594	1022	1050	349	777	805	605	1351	1400
Electric Insurance Company	384	553	665	384	553	665	384	553	665	384	553	665
Horace Mann Insurance Company	113	n/a	n/a	170	n/a	n/a	113	n/a	n/a	190	n/a	n/a
Metropolitan Property & Casualty	228	490	514	357	619	643	228	490	514	374	805	846
Safeco Insurance Company	80	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	125	n/a	n/a
State Farm Insurance Company (3)	356	356	356	520	520	520	356	356	356	594	594	594
Umialik Insurance Company (4)	250	369	461	362	499	591	250	369	461	250	369	461
United Services Automobile Association	551	800	1103	648	896	1200	551	800	1103	551	800	1103
USAA Casualty Insurance Company	551	967	1333	648	1064	1430	551	967	1333	551	967	1333

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

(1) Includes 5% protective discount. Earthquake coverage not available after 3/6/2006.
(2) Rates effective 3/1/2006
(3) Rates effective 1/15/2006. Zip code use in rating.
(4) Includes $5,000 Dwelling coverage

Nome	Owner Occupied, $75,000 contents, solid foundation, unit value $150,000, 2 bedroom			Owner Occupied, $75,000 contents, solid foundation, unit value $150,000, 2 bedroom, earthquake coverage			Owner Occupied, $75,000 contents on pilings, unit value $150,000, 2 bedroom			Owner Occupied, $150,000 contents, solid foundation, unit value $250,000, 3 bedroom		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company (1)	162	291	306	342	471	486	162	291	306	287	530	556
American Bankers Insurance Co	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
American Security Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Armed Forces Insurance Exchange	365	529	657	653	817	945	365	529	657	534	773	960
Balboa Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Country Mutual Insurance Company (2)	474	908	941	719	1153	1186	474	908	941	821	1579	1636
Electric Insurance Company	384	553	665	384	553	665	384	553	665	384	553	665
Horace Mann Insurance Company	131	n/a	n/a	188	n/a	n/a	131	n/a	n/a	220	n/a	n/a
Metropolitan Property & Casualty	246	532	553	375	661	682	246	532	553	401	874	909
Safeco Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
State Farm Insurance Company (3)	413	413	413	577	577	577	413	413	413	689	689	689
Umialik Insurance Company (4)	250	369	461	362	499	591	250	369	461	250	369	461
United Services Automobile Association	590	856	1181	687	953	1278	590	856	1181	590	856	1181
USAA Casualty Insurance Company	590	980	1351	687	1077	1448	590	980	1351	590	980	1351

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

(1) Includes 5% protective discount. Earthquake coverage not available after 3/6/2006.
(2) Rates effective 3/1/2006
(3) Rates effective 1/15/2006. Zip code use in rating.
(4) Includes $5,000 Dwelling coverage

Wasilla	Owner Occupied, $75,000 contents, solid foundation, unit value $150,000, 2 bedroom			Owner Occupied, $75,000 contents, solid foundation, unit value $150,000, 2 bedroom, earthquake coverage			Owner Occupied, $75,000 contents on pilings, unit value $150,000, 2 bedroom			Owner Occupied, $150,000 contents, solid foundation, unit value $250,000, 3 bedroom		
	Area 1	**Area 2**	**Area 3**	**Area 1**	**Area 2**	**Area 3**	**Area 1**	**Area 2**	**Area 3**	**Area 1**	**Area 2**	**Area 3**
Allstate Insurance Company (1)	155	291	306	335	471	486	155	291	306	275	530	556
American Bankers Insurance Co	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
American Security Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Armed Forces Insurance Exchange	365	529	657	653	817	945	365	529	657	534	773	960
Balboa Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Country Mutual Insurance Company (2)	349	777	805	594	1022	1050	349	777	805	605	1351	1400
Electric Insurance Company	384	553	665	384	553	665	384	553	665	384	553	665
Horace Mann Insurance Company	113	n/a	n/a	170	n/a	n/a	113	n/a	n/a	190	n/a	n/a
Metropolitan Property & Casualty	246	532	553	375	661	682	246	532	553	401	874	909
Safeco Insurance Company	80	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	125	n/a	n/a
State Farm Insurance Company (3)	356	356	356	520	520	520	356	356	356	594	594	594
Umialik Insurance Company (4)	250	369	461	362	499	591	250	369	461	250	369	461
United Services Automobile Association	529	952	1058	626	1049	1155	529	952	1058	529	952	1058
USAA Casualty Insurance Company	662	1191	1322	758	1287	1419	662	1191	1322	662	1191	1322

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

(1) Includes 5% protective discount. Earthquake coverage not available after 3/6/2006.
(2) Rates effective 3/1/2006
(3) Rates effective 1/15/2006. Zip code use in rating.
(4) Includes $5,000 Dwelling coverage

Modular and Mobile Homes Premium Examples

Premium examples are included for the communities of Anchorage, Bethel, Fairbanks, Juneau, Kodiak, Nome, and Wasilla. 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 were effective January 1, 2006.**

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

- Term: 1 year
- Year of construction: 2000
- 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	Modular home, $75,000 value, solid foundation			Modular home, $75,000 value, solid foundation, earthquake coverage			Mobile home, $75,000 value, located in park			Mobile home, $75,000 value, located in park, earthquake coverage		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company (1)	n/a	n/a	n/a	n/a	n/a	n/a	840	840	840	859	859	859
American Bankers Insurance Co (2)	1040	1040	1040	1040	1040	1040	1040	1040	1040	1040	1040	1040
American Security Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Armed Forces Insurance Exchange (3)	304	563	610	448	707	754	408	754	805	552	898	949
Balboa Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Country Mutual Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Electric Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Horace Mann Insurance Company	440	n/a	n/a	535	n/a	n/a	1106	1333	1333	1201	1428	1428
Metropolitan Property & Casualty	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Safeco Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
State Farm Insurance Company (4)	371	371	371	484	484	484	798	798	798	870	870	870
Umialik Insurance Company	342	722	803	532	919	1002	412	636	746	510	734	844
United Services Automobile Association	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
USAA Casualty Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	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

(1) Assumes mobile home tied down and in park size 21-100 spaces. Earthquake coverage not available after 3/6/2006.
(2) Earthquake deductible $250, Loss of Use Coverage at $1000 per month, policy includes Flood coverage
(3) Mobile home includes replacement cost for contents only
(4) Rates effective 1/15/2006. Zip code used in rating

Bethel	Modular home, $75,000 value, solid foundation			Modular home, $75,000 value, solid foundation, earthquake coverage			Mobile home, $75,000 value, located in park			Mobile home, $75,000 value, located in park, earthquake coverage		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company (1)	n/a	n/a	n/a	n/a	n/a	n/a	873	873	873	892	892	892
American Bankers Insurance Co (2)	1040	1040	1040	1040	1040	1040	1040	1040	1040	1040	1040	1040
American Security Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Armed Forces Insurance Exchange (3)	289	405	579	433	549	723	387	542	774	531	686	918
Balboa Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Country Mutual Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Electric Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Horace Mann Insurance Company	482	n/a	n/a	577	n/a	n/a	1106	1333	1333	1201	1428	1428
Metropolitan Property & Casualty	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Safeco Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
State Farm Insurance Company (4)	438	438	438	551	551	551	894	894	894	975	975	975
Umialik Insurance Company	342	479	803	532	672	1002	412	573	746	510	734	844
United Services Automobile Association	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
USAA Casualty Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	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

(1) Assumes mobile home tied down and in park size 21-100 spaces. Earthquake coverage not available after 3/6/2006.
(2) Earthquake deductible $250, Loss of Use Coverage at $1000 per month, policy includes Flood coverage
(3) Mobile home includes replacement cost for contents only
(4) Rates effective 1/15/2006. Zip code used in rating

Fairbanks	Modular home, $75,000 value, solid foundation			Modular home, $75,000 value, solid foundation, earthquake coverage			Mobile home, $75,000 value, located in park			Mobile home, $75,000 value, located in park, earthquake coverage		
	Area 1	**Area 2**	**Area 3**	**Area 1**	**Area 2**	**Area 3**	**Area 1**	**Area 2**	**Area 3**	**Area 1**	**Area 2**	**Area 3**
Allstate Insurance Company (1)	n/a	n/a	n/a	n/a	n/a	n/a	840	840	840	859	859	859
American Bankers Insurance Co (2)	2144	2144	2144	2144	2144	2144	2144	2144	2144	2144	2144	2144
American Security Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Armed Forces Insurance Exchange (3)	304	563	610	448	707	754	408	754	805	552	898	949
Balboa Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Country Mutual Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Electric Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Horace Mann Insurance Company	382	n/a	n/a	477	n/a	n/a	1106	1333	1333	1201	1428	1428
Metropolitan Property & Casualty	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Safeco Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
State Farm Insurance Company (4)	392	392	392	505	505	505	798	798	798	870	870	870
Umialik Insurance Company	342	722	803	532	919	1002	412	636	746	510	734	844
United Services Automobile Association	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
USAA Casualty Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	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

(1) Assumes mobile home tied down and in park size 21-100 spaces. Earthquake coverage not available after 3/6/2006.
(2) Earthquake deductible $250, Loss of Use Coverage at $1000 per month, policy includes Flood coverage
(3) Mobile home includes replacement cost for contents only
(4) Rates effective 1/15/2006. Zip code used in rating

Juneau	Modular home, $75,000 value, solid foundation			Modular home, $75,000 value, solid foundation, earthquake coverage			Mobile home, $75,000 value, located in park			Mobile home, $75,000 value, located in park, earthquake coverage		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company (1)	n/a	n/a	n/a	n/a	n/a	n/a	806	806	806	825	825	825
American Bankers Insurance Co (2)	1040	1040	1040	1040	1040	1040	1040	1040	1040	1040	1040	1040
American Security Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Armed Forces Insurance Exchange (3)	303	558	603	447	702	747	404	747	806	548	891	950
Balboa Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Country Mutual Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Electric Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Horace Mann Insurance Company	341	n/a	n/a	436	n/a	n/a	1106	1333	1333	1201	1428	1428
Metropolitan Property & Casualty	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Safeco Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
State Farm Insurance Company (4)	434	434	434	547	547	547	894	894	894	975	975	975
Umialik Insurance Company	358	759	844	541	942	1027	360	532	619	458	630	717
United Services Automobile Association	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
USAA Casualty Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	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

(1) Assumes mobile home tied down and in park size 21-100 spaces. Earthquake coverage not available after 3/6/2006.
(2) Earthquake deductible $250, Loss of Use Coverage at $1000 per month, policy includes Flood coverage
(3) Mobile home includes replacement cost for contents only
(4) Rates effective 1/15/2006. Zip code used in rating

Kenai	Modular home, $75,000 value, solid foundation			Modular home, $75,000 value, solid foundation, earthquake coverage			Mobile home, $75,000 value, located in park			Mobile home, $75,000 value, located in park, earthquake coverage		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company (1)	n/a	n/a	n/a	n/a	n/a	n/a	840	840	840	859	859	859
American Bankers Insurance Co (2)	1040	1040	1040	1040	1040	1040	1040	1040	1040	1040	1040	1040
American Security Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Armed Forces Insurance Exchange (3)	304	563	610	448	707	754	408	754	805	552	898	949
Balboa Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Country Mutual Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Electric Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Horace Mann Insurance Company	426	n/a	n/a	521	n/a	n/a	1106	1333	1333	1201	1428	1428
Metropolitan Property & Casualty	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Safeco Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
State Farm Insurance Company (4)	438	438	438	551	551	551	894	894	894	975	975	975
Umialik Insurance Company	342	722	803	532	919	1002	412	636	746	510	734	844
United Services Automobile Association	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
USAA Casualty Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	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

(1) Assumes mobile home tied down and in park size 21-100 spaces. Earthquake coverage not available after 3/6/2006.
(2) Earthquake deductible $250, Loss of Use Coverage at $1000 per month, policy includes Flood coverage
(3) Mobile home includes replacement cost for contents only
(4) Rates effective 1/15/2006. Zip code used in rating

Nome	Modular home, $75,000 value, solid foundation			Modular home, $75,000 value, solid foundation, earthquake coverage			Mobile home, $75,000 value, located in park			Mobile home, $75,000 value, located in park, earthquake coverage		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company (1)	n/a	n/a	n/a	n/a	n/a	n/a	873	873	873	892	892	892
American Bankers Insurance Co (2)	2144	2144	2144	2144	2144	2144	2144	2144	2144	2144	2144	2144
American Security Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Armed Forces Insurance Exchange (3)	289	535	579	433	679	723	387	715	774	531	859	918
Balboa Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Country Mutual Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Electric Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Horace Mann Insurance Company	482	n/a	n/a	577	n/a	n/a	1106	1333	1333	1201	1428	1428
Metropolitan Property & Casualty	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Safeco Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
State Farm Insurance Company (4)	439	439	439	552	552	552	894	894	894	975	975	975
Umialik Insurance Company	342	722	803	532	919	1002	412	636	746	510	734	844
United Services Automobile Association	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
USAA Casualty Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	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

(1) Assumes mobile home tied down and in park size 21-100 spaces. Earthquake coverage not available after 3/6/2006.
(2) Earthquake deductible $250, Loss of Use Coverage at $1000 per month, policy includes Flood coverage
(3) Mobile home includes replacement cost for contents only
(4) Rates effective 1/15/2006. Zip code used in rating

Wasilla	Modular home, $75,000 value, solid foundation			Modular home, $75,000 value, solid foundation, earthquake coverage			Mobile home, $75,000 value, located in park			Mobile home, $75,000 value, located in park, earthquake coverage		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company (1)	n/a	n/a	n/a	n/a	n/a	n/a	873	873	873	892	892	892
American Bankers Insurance Co (2)	1040	1040	1040	1040	1040	1040	1040	1040	1040	1040	1040	1040
American Security Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Armed Forces Insurance Exchange (3)	304	563	610	448	707	754	408	754	805	552	898	949
Balboa Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Country Mutual Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Electric Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Horace Mann Insurance Company	443	n/a	n/a	538	n/a	n/a	1106	1333	1333	1201	1428	1428
Metropolitan Property & Casualty	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Safeco Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
State Farm Insurance Company (4)	525	525	525	637	637	637	1070	1070	1070	1166	1166	1166
Umialik Insurance Company	342	722	803	532	919	1002	412	636	746	510	734	844
United Services Automobile Association	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
USAA Casualty Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	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

(1) Assumes mobile home tied down and in park size 21-100 spaces. Earthquake coverage not available after 3/6/2006.
(2) Earthquake deductible $250, Loss of Use Coverage at $1000 per month, policy includes Flood coverage
(3) Mobile home includes replacement cost for contents only
(4) Rates effective 1/15/2006. Zip code used in rating

Renters Premium Examples

Premium examples are included for the communities of Anchorage, Bethel, Fairbanks, Juneau, Kenai, Nome, and Wasilla. 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 were effective January 1, 2006.**

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

- Term: 1 year
- Year of construction: 2000
- 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	$50,000 contents, 2 bedroom unit, solid foundation			$50,000 contents, 2 bedroom unit, solid foundation, earthquake coverage			$50,000 contents 2 bedroom unit on pilings			$100,000 contents, 3 bedroom unit, solid foundation		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company (1)	117	233	245	237	353	365	117	233	245	195	410	430
American Bankers Insurance Co	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
American Security Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	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	n/a	n/a	n/a
Balboa Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Country Mutual Insurance Company (2)	121	265	275	176	320	330	121	265	275	188	414	429
Electric Insurance Company	263	420	525	297	454	560	263	420	525	339	543	679
Horace Mann Insurance Company	103	n/a	n/a	141	n/a	n/a	103	n/a	n/a	163	n/a	n/a
Metropolitan Property & Casualty	86	189	197	116	219	227	86	189	197	167	365	379
Safeco Insurance Company	117	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	191	n/a	n/a
State Farm Insurance Company (3)	139	139	139	194	194	194	139	139	139	243	243	243
Umialik Insurance Company	250	278	345	262	367	434	250	278	345	291	464	580
United Services Automobile Association	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
USAA Casualty Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	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

(1) 1-4 family units, includes 5% protective discount.. Earthquake coverage not available after 3/6/2006.
(2) Rates effective 3/1/2006
(3) Rates effective 1/15/2006. Zip code used in rating

Bethel	$50,000 contents, 2 bedroom unit, solid foundation			$50,000 contents, 2 bedroom unit, solid foundation, earthquake coverage			$50,000 contents 2 bedroom unit on pilings			$100,000 contents, 3 bedroom unit, solid foundation		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company (1)	132	195	245	252	315	365	132	195	245	223	340	430
American Bankers Insurance Co	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
American Security Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	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	n/a	n/a	n/a
Balboa Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Country Mutual Insurance Company (2)	140	185	275	195	240	330	140	185	275	218	287	429
Electric Insurance Company	263	315	525	297	349	560	263	315	525	339	407	679
Horace Mann Insurance Company	119	n/a	n/a	157	n/a	n/a	119	n/a	n/a	189	n/a	n/a
Metropolitan Property & Casualty	115	217	228	145	247	258	115	217	228	221	419	440
Safeco Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
State Farm Insurance Company (3)	139	139	139	194	194	194	139	139	139	243	243	243
Umialik Insurance Company	250	250	345	262	297	434	250	250	345	291	348	580
United Services Automobile Association	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
USAA Casualty Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	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

(1) 1-4 family units, includes 5% protective discount. Earthquake coverage not available after 3/6/2006.

(2) Rates effective 3/1/2006

(3) Rates effective 1/15/2006. Zip code used in rating

Fairbanks	$50,000 contents, 2 bedroom unit, solid foundation			$50,000 contents, 2 bedroom unit, solid foundation, earthquake coverage			$50,000 contents 2 bedroom unit on pilings			$100,000 contents, 3 bedroom unit, solid foundation		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company (1)	117	233	245	237	353	365	117	233	245	195	410	430
American Bankers Insurance Co	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
American Security Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	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	n/a	n/a	n/a
Balboa Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Country Mutual Insurance Company (2)	140	306	317	195	361	372	140	306	317	216	478	496
Electric Insurance Company	263	420	525	297	454	560	263	420	525	339	543	679
Horace Mann Insurance Company	119	n/a	n/a	157	n/a	n/a	119	n/a	n/a	189	n/a	n/a
Metropolitan Property & Casualty	97	189	197	127	219	227	97	189	197	188	365	379
Safeco Insurance Company	117	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	191	n/a	n/a
State Farm Insurance Company (3)	151	151	151	206	206	206	151	151	151	264	264	264
Umialik Insurance Company	250	278	345	262	367	434	250	278	345	291	464	580
United Services Automobile Association	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
USAA Casualty Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	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

(1) 1-4 family units, includes 5% protective discount. Earthquake coverage not available after 3/6/2006.
(2) Rates effective 3/1/2006
(3) Rates effective 1/15/2006. Zip code used in rating

Juneau	$50,000 contents, 2 bedroom unit, solid foundation			$50,000 contents, 2 bedroom unit, solid foundation, earthquake coverage			$50,000 contents 2 bedroom unit on pilings			$100,000 contents, 3 bedroom unit, solid foundation		
	Area 1	**Area 2**	**Area 3**	**Area 1**	**Area 2**	**Area 3**	**Area 1**	**Area 2**	**Area 3**	**Area 1**	**Area 2**	**Area 3**
Allstate Insurance Company (1)	101	181	187	221	301	307	101	181	187	166	314	325
American Bankers Insurance Co	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
American Security Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	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	n/a	n/a	n/a
Balboa Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Country Mutual Insurance Company (2)	118	257	266	173	312	321	118	257	266	181	400	414
Electric Insurance Company	279	446	557	313	480	591	279	446	557	360	576	720
Horace Mann Insurance Company	96	n/a	n/a	134	n/a	n/a	96	n/a	n/a	156	n/a	n/a
Metropolitan Property & Casualty	100	217	228	130	247	258	100	217	228	194	419	440
Safeco Insurance Company	117	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	191	n/a	n/a
State Farm Insurance Company (3)	128	128	128	183	183	183	128	128	128	224	224	224
Umialik Insurance Company	250	289	359	267	378	448	250	289	359	299	485	602
United Services Automobile Association	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
USAA Casualty Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	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

(1) 1-4 family units, includes 5% protective discount. Earthquake coverage not available after 3/6/2006.
(2) Rates effective 3/1/2006
(3) Rates effective 1/15/2006. Zip code used in rating

Kenai	$50,000 contents, 2 bedroom unit, solid foundation			$50,000 contents, 2 bedroom unit, solid foundation, earthquake coverage			$50,000 contents 2 bedroom unit on pilings			$100,000 contents, 3 bedroom unit, solid foundation		
	Area 1	**Area 2**	**Area 3**	**Area 1**	**Area 2**	**Area 3**	**Area 1**	**Area 2**	**Area 3**	**Area 1**	**Area 2**	**Area 3**
Allstate Insurance Company (1)	117	233	245	237	353	365	117	233	245	195	410	430
American Bankers Insurance Co	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
American Security Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	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	n/a	n/a	n/a
Balboa Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Country Mutual Insurance Company (2)	121	265	275	176	320	330	121	265	275	188	414	429
Electric Insurance Company	263	420	525	297	454	560	263	420	525	339	543	679
Horace Mann Insurance Company	103	n/a	n/a	141	n/a	n/a	103	n/a	n/a	163	n/a	n/a
Metropolitan Property & Casualty	80	175	183	110	205	213	80	175	183	158	336	354
Safeco Insurance Company	117	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	191	n/a	n/a
State Farm Insurance Company (3)	139	139	139	194	194	194	139	139	139	243	243	243
Umialik Insurance Company	250	278	345	262	367	434	250	278	345	291	464	580
United Services Automobile Association	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
USAA Casualty Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	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

(1) 1-4 family units, includes 5% protective discount. Earthquake coverage not available after 3/6/2006.

(2) Rates effective 3/1/2006

(3) Rates effective 1/15/2006. Zip code used in rating

Nome	$50,000 contents, 2 bedroom unit, solid foundation			$50,000 contents, 2 bedroom unit, solid foundation, earthquake coverage			$50,000 contents 2 bedroom unit on pilings			$100,000 contents, 3 bedroom unit, solid foundation		
	Area 1	**Area 2**	**Area 3**	**Area 1**	**Area 2**	**Area 3**	**Area 1**	**Area 2**	**Area 3**	**Area 1**	**Area 2**	**Area 3**
Allstate Insurance Company (1)	132	233	245	252	353	365	132	233	245	223	410	430
American Bankers Insurance Co	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
American Security Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	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	n/a	n/a	n/a
Balboa Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Country Mutual Insurance Company (2)	162	306	317	217	361	372	162	306	317	251	478	496
Electric Insurance Company	263	420	525	297	454	560	263	420	525	339	543	679
Horace Mann Insurance Company	119	n/a	n/a	157	n/a	n/a	119	n/a	n/a	189	n/a	n/a
Metropolitan Property & Casualty	86	189	197	116	219	227	86	189	197	167	365	379
Safeco Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
State Farm Insurance Company (3)	151	151	151	206	206	206	151	151	151	264	264	264
Umialik Insurance Company	250	278	345	262	367	434	250	278	345	291	464	580
United Services Automobile Association	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
USAA Casualty Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	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

(1) 1-4 family units, includes 5% protective discount. Earthquake coverage not available after 3/6/2006.

(2) Rates effective 3/1/2006

(3) Rates effective 1/15/2006. Zip code used in rating

Wasilla	$50,000 contents, 2 bedroom unit, solid foundation			$50,000 contents, 2 bedroom unit, solid foundation, earthquake coverage			$50,000 contents 2 bedroom unit on pilings			$100,000 contents, 3 bedroom unit, solid foundation		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company (1)	127	233	245	247	353	365	127	233	245	214	410	430
American Bankers Insurance Co	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
American Security Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	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	n/a	n/a	n/a
Balboa Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Country Mutual Insurance Company (2)	121	265	275	176	320	330	121	265	275	188	414	429
Electric Insurance Company	263	420	525	297	454	560	263	420	525	339	543	679
Horace Mann Insurance Company	103	n/a	n/a	141	n/a	n/a	103	n/a	n/a	163	n/a	n/a
Metropolitan Property & Casualty	86	189	197	116	219	227	86	189	197	167	365	379
Safeco Insurance Company	117	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	191	n/a	n/a
State Farm Insurance Company (3)	139	139	139	194	194	194	139	139	139	243	243	243
Umialik Insurance Company	250	278	345	262	367	434	250	278	345	291	464	580
United Services Automobile Association	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
USAA Casualty Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	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

(1) 1-4 family units, includes 5% protective discount. Earthquake coverage not available after 3/6/2006.
(2) Rates effective 3/1/2006
(3) Rates effective 1/15/2006. Zip code used in rating