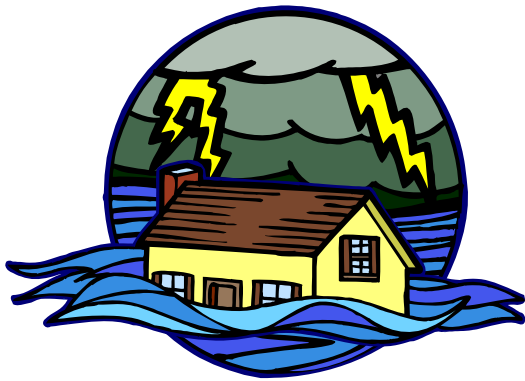




**2011
HOMEOWNERS INSURANCE
GUIDE**



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

2010 HOMEOWNERS INSURANCE GUIDE



**STATE OF ALASKA
DEPARTMENT OF COMMERCE, COMMUNITY
AND ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE**

**Sean Parnell
Governor**

**Susan K. Bell
Commissioner**

**Linda S. Hall
Director**

**Prepared by
Ben Creasy
Insurance Specialist**

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>

[2009 Automobile Insurance Guide](#) explains automobile insurance policies and provides premium comparisons from various insurance companies.

[2011 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 "*Shopper'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.

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Table of Contents

What Type Of Insurance Do You Need? _____	1
Coverage Provided By Your Policy	
Homeowners Policy _____	2
Landlords Policy _____	5
Condominium Owners Policy _____	5
Renters Policy _____	5
Optional Coverages _____	6
Shopping For A Policy _____	8
Are You Unable to Obtain a Homeowners Policy? _____	10
Claims _____	11
Participating Companies _____	13
Premium Examples	
Homeowners _____	14
Anchorage _____	15
Bethel _____	17
Fairbanks _____	19
Juneau _____	21
Kenai _____	23
Nome _____	25
Wasilla _____	27

Condominium Owners	29
Anchorage	30
Bethel	31
Fairbanks	32
Juneau	33
Kenai	34
Nome	35
Wasilla	36
Mobile Home Owners	37
Anchorage	38
Bethel	39
Fairbanks	40
Juneau	41
Kenai	42
Nome	43
Wasilla	44
Renters	45
Anchorage	46
Bethel	47
Fairbanks	48
Juneau	49
Kenai	50
Nome	51
Wasilla	52

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

Homeowners Policy

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 to \$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.

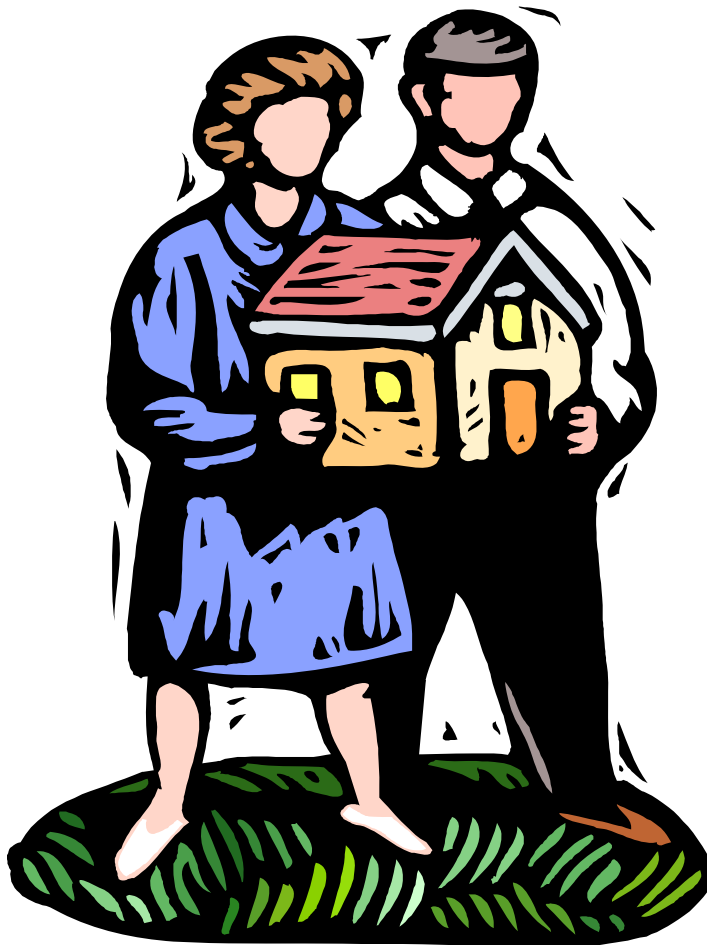
There are several policy forms available and the policy you will be offered, and the price you will pay for it, will be largely determined by the location of your home. Your agent should be able to determine what flood zone applies to your property or you may be able to obtain this information from your 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/ins/Insurance/programs/Licensing/floodInformation.html>.

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/online/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/Insurance/programs/Consumers/Bulletins/2011/B11-02.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/Insurance/programs/Consumers/pubs/annual%20reports/72nd/Statistical and Financial Data/83-100-P&C-MS/PC_Business Market Share Homeowners.pdf](http://www.commerce.state.ak.us/insurance/Insurance/programs/Consumers/pubs/annual%20reports/72nd/Statistical%20and%20Financial%20Data/83-100-P&C-MS/PC_Business_Market_Share_Homeowners.pdf)

The following information was provided by the participating companies and is current as of January 1, 2010. 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>

Liberty Mutual
1-800-837-5254
<http://www.libertymutual.com>

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

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

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

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

Country Mutual Insurance Company
1-888-211-2555
<http://www.countryfinancial.com>

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

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

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

Fireman's Fund Insurance Company
1-800-227-1700
<http://www.firemansfund.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, 2010.**

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

- Term: 1 year
- Year of construction: 2005
- 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 Property and Casualty Insurance Company (1)	743	743	1036	N/A	N/A	N/A	1148	1148	1621	N/A	N/A	N/A
Armed Forces Insurance Exchange	555	555	1111	940	940	1496	1030	1030	2060	1704	1704	2734
Balboa Insurance Company	564	1141	1269	864	1441	1569	952	1926	2142	1477	2451	2667
Country Mutual Insurance Company	492	492	1043	1236	1236	1787	816	816	1735	2118	2118	3037
Fireman's Fund Insurance Company	854	854	2196	1254	1254	2596	1517	1517	3898	2217	2217	4598
Horace Mann Insurance Company (2)	680	680	N/A	934	934	N/A	1285	1285	N/A	1730	1730	N/A
Liberty Mutual Insurance Company	743	743	1762	N/A	N/A	N/A	1198	1198	2919	N/A	N/A	N/A
Safeco Insurance Company	504	504	1189	N/A	N/A	N/A	805	805	1899	N/A	N/A	N/A
State Farm Insurance Company (3)	743	743	743	1373	1373	1373	1258	1258	1258	2361	2361	2361
Umialik Insurance Company (4)	553	553	1141	1042	1042	1630	948	948	1960	1804	1804	2816
USAA Insurance Company (5)	466	466	561	875	875	971	618	618	754	1335	1335	1471

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

Area 2 = 5 road miles or less from a fire station but over 1,000 feet from a hydrant (exceptions exist where hydrant distance does not apply)

Area 3 = Over 5 road miles from fire station

n/a = not available

(1) Includes 15% claim free discount, 23% age of home discount, 3% protective discount. Deluxe policy used. Personal property limit 60% of dwelling limit.

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

(3) Personal Property coverage at 75% of Dwelling coverage. Zip code used in rating.

(4) 4% Inflation Guard, Loss of Use coverage 30% of Dwelling. Credit not used.

(5) Generally available to only present and former U.S. military and their families.

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 Property and Casualty Insurance Company (1)	743	743	1036	743	743	1036	743	743	1036	716	716	978
Armed Forces Insurance Exchange	555	555	1111	555	555	1111	555	555	1111	527	527	917
Balboa Insurance Company	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	507	1026	1142
Country Mutual Insurance Company	507	507	1043	633	633	1302	633	633	1302	419	419	888
Fireman's Fund Insurance Company	N/A	N/A	N/A	1078	1078	2755	N/A	N/A	N/A	854	854	2196
Horace Mann Insurance Company (2)	N/A	N/A	N/A	680	680	N/A	680	680	N/A	596	596	N/A
Liberty Mutual Insurance Company	743	743	1762	743	743	1762	743	743	1762	720	720	1316
Safeco Insurance Company	504	504	1189	718	718	1694	N/A	N/A	N/A	489	489	892
State Farm Insurance Company (3)	743	743	743	817	817	817	817	817	817	616	616	616
Umialik Insurance Company (4)	553	553	1141	553	553	1141	553	553	1141	496	496	912
USAA Insurance Company (5)	466	466	561	466	466	561	466	466	561	423	423	484

- Area 1** = 5 road miles or less from fire station with hydrant within 1,000 feet
- Area 2** = 5 road miles or less from a fire station but over 1,000 feet from a hydrant (exceptions exist where hydrant distance does not apply)
- Area 3** = Over 5 road miles from fire station
- n/a** = not available
- (1) Includes 15% claim free discount, 23% age of home discount, 3% protective discount. Deluxe policy used. Personal property limit 60% of dwelling limit.
- (2) Deductible - \$500 flat/\$1,000 wind and hail. No protective device credit. Personal Property and Loss of Use coverages at 60% of Dwelling coverage.
- (3) Personal Property coverage at 75% of Dwelling coverage. Zip code used in rating.
- (4) 4% Inflation Guard, Loss of Use coverage 30% of Dwelling. Credit not used.
- (5) Generally available to only present and former U.S. military and their families.

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 Property and Casualty Insurance Company (1)	742	912	1006	N/A	N/A	N/A	1146	1421	1572	N/A	N/A	N/A
Armed Forces Insurance Exchange	548	767	1095	933	1152	1480	1016	1422	2030	1690	2096	2704
Balboa Insurance Company	568	891	1279	868	1191	1579	960	1506	2160	1485	2031	2685
Country Mutual Insurance Company	619	1011	1186	1363	1755	1930	1028	1681	1973	2330	2983	3275
Fireman's Fund Insurance Company	1502	2414	3465	1902	2814	3865	2667	4285	6152	3367	4985	6852
Horace Mann Insurance Company (2)	745	N/A	N/A	999	N/A	N/A	1401	N/A	N/A	1846	N/A	N/A
Liberty Mutual Insurance Company	868	1380	1990	N/A	N/A	N/A	1399	2264	3286	N/A	N/A	N/A
Safeco Insurance Company	686	1087	1557	N/A	N/A	N/A	1096	1738	2488	N/A	N/A	N/A
State Farm Insurance Company (3)	884	884	884	978	978	978	1497	1497	1497	1662	1662	1662
Umialik Insurance Company (4)	569	935	1141	1058	1424	1630	980	1606	1960	1836	2462	2816
USAA Insurance Company (5)	700	726	838	1109	1136	1248	932	970	1126	1649	1687	1843
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet												
Area 2 = 5 road miles or less from a fire station but over 1,000 feet from a hydrant (exceptions exist where hydrant distance does not apply)												
Area 3 = Over 5 road miles from fire station												
n/a = not available												
(1) Includes 15% claim free discount, 23% age of home discount, 3% protective discount. Deluxe policy used. Personal property limit 60% of dwelling limit.												
(2) Deductible - \$500 flat/\$1,000 wind and hail. No protective device credit. Personal Property and Loss of Use coverages at 60% of Dwelling coverage.												
(3) Personal Property coverage at 75% of Dwelling coverage. Zip code used in rating.												
(4) 4% Inflation Guard, Loss of Use coverage 30% of Dwelling. Credit not used.												
(5) Generally available to only present and former U.S. military and their families.												

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 Property and Casualty Insurance Company (1)	742	912	1006	742	912	1006	742	912	1006	665	772	942
Armed Forces Insurance Exchange	548	767	1095	548	767	1095	548	767	1095	519	712	903
Balboa Insurance Company	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	511	802	1150
Country Mutual Insurance Company	638	1042	1186	797	1301	1480	797	1301	1480	527	860	1009
Fireman's Fund Insurance Company	N/A	N/A	N/A	1887	3027	4342	N/A	N/A	N/A	1502	2414	3465
Horace Mann Insurance Company (2)	N/A	N/A	N/A	745	N/A	N/A	745	N/A	N/A	656	N/A	N/A
Liberty Mutual Insurance Company	868	1380	1990	868	1380	1990	868	1380	1990	842	1197	1475
Safeco Insurance Company	686	1087	1557	976	1548	2214	N/A	N/A	N/A	666	947	1167
State Farm Insurance Company (3)	884	884	884	973	973	973	973	973	973	734	734	734
Umialik Insurance Company (4)	569	935	1141	569	935	1141	569	935	1141	505	775	912
USAA Insurance Company (5)	700	726	838	700	726	838	700	726	838	626	641	722

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

Area 2 = 5 road miles or less from a fire station but over 1,000 feet from a hydrant (exceptions exist where hydrant distance does not apply)

Area 3 = Over 5 road miles from fire station

n/a = not available

(1) Includes 15% claim free discount, 23% age of home discount, 3% protective discount. Deluxe policy used. Personal property limit 60% of dwelling limit.

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

(3) Personal Property coverage at 75% of Dwelling coverage. Zip code used in rating.

(4) 4% Inflation Guard, Loss of Use coverage 30% of Dwelling. Credit not used.

(5) Generally available to only present and former U.S. military and their families.

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 Property and Casualty Insurance Company (1)	690	1019	1025	N/A	N/A	N/A	1061	1592	1602	N/A	N/A	N/A
Armed Forces Insurance Exchange	555	1027	1111	940	1412	1496	1030	1905	2060	1704	2579	2734
Balboa Insurance Company	576	1166	1297	876	1466	1597	973	1968	2190	1498	2493	2715
Country Mutual Insurance Company	558	1185	1185	1302	1929	1929	926	1971	1971	2228	3273	3273
Fireman's Fund Insurance Company	1362	3325	3465	1762	3725	3865	2419	5904	6152	3119	6604	6852
Horace Mann Insurance Company (2)	602	N/A	N/A	856	N/A	N/A	1135	N/A	N/A	1580	N/A	N/A
Liberty Mutual Insurance Company	847	1808	2026	N/A	N/A	N/A	1366	2993	3345	N/A	N/A	N/A
Safeco Insurance Company	545	1156	1287	N/A	N/A	N/A	871	1846	2056	N/A	N/A	N/A
State Farm Insurance Company (3)	802	802	802	1086	1086	1086	1359	1359	1359	1856	1856	1856
Umialik Insurance Company (4)	558	1025	1141	1047	1514	1630	959	1762	1960	1815	2618	2816
USAA Insurance Company (5)	619	764	764	1028	1173	1173	821	1026	1026	1539	1743	1743
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet												
Area 2 = 5 road miles or less from a fire station but over 1,000 feet from a hydrant (exceptions exist where hydrant distance does not apply)												
Area 3 = Over 5 road miles from fire station												
n/a = not available												
(1) Includes 15% claim free discount, 23% age of home discount, 3% protective discount. Deluxe policy used. Personal property limit 60% of dwelling limit.												
(2) Deductible - \$500 flat/\$1,000 wind and hail. No protective device credit. Personal Property and Loss of Use coverages at 60% of Dwelling coverage.												
(3) Personal Property coverage at 75% of Dwelling coverage. Zip code used in rating.												
(4) 4% Inflation Guard, Loss of Use coverage 30% of Dwelling. Credit not used.												
(5) Generally available to only present and former U.S. military and their families.												

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 Property and Casualty Insurance Company (1)	690	1019	1025	690	1019	1025	690	1019	1025	665	958	958
Armed Forces Insurance Exchange	555	1027	1111	555	1027	1111	555	1027	1111	527	777	917
Balboa Insurance Company	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	519	1050	1168
Country Mutual Insurance Company	576	1185	1185	718	1479	1479	718	1479	1479	476	1008	1008
Fireman's Fund Insurance Company	N/A	N/A	N/A	1713	4167	4342	N/A	N/A	N/A	1362	3325	3465
Horace Mann Insurance Company (2)	N/A	N/A	N/A	602	N/A	N/A	602	N/A	N/A	528	N/A	N/A
Liberty Mutual Insurance Company	847	1808	2026	847	1808	2026	847	1808	2026	821	1315	1501
Safeco Insurance Company	545	1156	1287	776	1646	1832	N/A	N/A	N/A	529	845	965
State Farm Insurance Company (3)	802	802	802	882	882	882	882	882	882	665	665	665
Umialik Insurance Company (4)	558	1025	1141	558	1025	1141	558	1025	1141	503	801	912
USAA Insurance Company (5)	619	764	764	619	764	764	619	764	764	560	658	658

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

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Area 3 = Over 5 road miles from fire station

n/a = not available

(1) Includes 15% claim free discount, 23% age of home discount, 3% protective discount. Deluxe policy used. Personal property limit 60% of dwelling limit.

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

(3) Personal Property coverage at 75% of Dwelling coverage. Zip code used in rating.

(4) 4% Inflation Guard, Loss of Use coverage 30% of Dwelling. Credit not used.

(5) Generally available to only present and former U.S. military and their families.

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 Property and Casualty Insurance Company (1)	683	1001	1006	N/A	N/A	N/A	1051	1563	1572	N/A	N/A	N/A
Armed Forces Insurance Exchange	550	1016	1097	935	1401	1482	1017	1882	2036	1691	2556	2710
Balboa Insurance Company	611	1236	1374	911	1536	1674	1032	2087	2321	1557	2612	2846
Country Mutual Insurance Company	489	936	936	1233	1680	1680	811	1556	1556	2113	2858	2858
Fireman's Fund Insurance Company	674	1517	1582	1074	1917	1982	1197	2693	2809	1897	3393	3509
Horace Mann Insurance Company (2)	536	N/A	N/A	790	N/A	N/A	1001	N/A	N/A	1446	N/A	N/A
Liberty Mutual Insurance Company	759	1614	1803	N/A	N/A	N/A	1224	2669	2985	N/A	N/A	N/A
Safeco Insurance Company	353	750	834	N/A	N/A	N/A	565	1198	1334	N/A	N/A	N/A
State Farm Insurance Company (3)	718	718	718	812	812	812	1217	1217	1217	1381	1381	1381
Umialik Insurance Company (4)	555	1011	1122	1044	1500	1611	955	1738	1928	1811	2594	2784
USAA Insurance Company (5)	521	656	656	930	1065	1065	692	881	881	1409	1598	1598

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

n/a = not available

(1) Includes 15% claim free discount, 23% age of home discount, 3% protective discount. Deluxe policy used. Personal property limit 60% of dwelling limit.
(2) Deductible - \$500 flat/\$1,000 wind and hail. No protective device credit. Personal Property and Loss of Use coverages at 60% of Dwelling coverage.
(3) Personal Property coverage at 75% of Dwelling coverage. Zip code used in rating.
(4) 4% Inflation Guard, Loss of Use coverage 30% of Dwelling. Credit not used.
(5) Generally available to only present and former U.S. military and their families.

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 Property and Casualty Insurance Company (1)	683	1001	1006	683	1001	1006	683	1001	1006	660	942	942
Armed Forces Insurance Exchange	550	1016	1097	550	1016	1097	550	1016	1097	521	769	904
Balboa Insurance Company	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	549	1112	1237
Country Mutual Insurance Company	504	936	936	629	1168	1168	629	1168	1168	417	797	797
Fireman's Fund Insurance Company	N/A	N/A	N/A	852	1906	1988	N/A	N/A	N/A	674	1517	1582
Horace Mann Insurance Company (2)	N/A	N/A	N/A	536	N/A	N/A	536	N/A	N/A	474	N/A	N/A
Liberty Mutual Insurance Company	759	1614	1803	759	1614	1803	759	1614	1803	736	1179	1345
Safeco Insurance Company	353	750	834	504	1067	1189	N/A	N/A	N/A	343	547	627
State Farm Insurance Company (3)	718	718	718	790	790	790	790	790	790	596	596	596
Umialik Insurance Company (4)	555	1011	1122	555	1011	1122	555	1011	1122	499	785	900
USAA Insurance Company (5)	521	656	656	521	656	656	521	656	656	471	565	565

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

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Area 3 = Over 5 road miles from fire station

n/a = not available

(1) Includes 15% claim free discount, 23% age of home discount, 3% protective discount. Deluxe policy used. Personal property limit 60% of dwelling limit.

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

(3) Personal Property coverage at 75% of Dwelling coverage. Zip code used in rating.

(4) 4% Inflation Guard, Loss of Use coverage 30% of Dwelling. Credit not used.

(5) Generally available to only present and former U.S. military and their families.

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 Property and Casualty Insurance Company (1)	700	944	1042	N/A	N/A	N/A	1079	1472	1630	N/A	N/A	N/A
Armed Forces Insurance Exchange	555	777	1111	940	1162	1466	1030	1441	2060	1704	2115	2734
Balboa Insurance Company	572	897	1287	872	1197	1587	965	1514	2172	1490	2039	2697
Country Mutual Insurance Company	540	976	1146	1284	1720	1890	896	1624	1906	2198	2926	3208
Fireman's Fund Insurance Company	854	1525	2196	1254	1925	2596	1517	2707	3898	2217	3407	4598
Horace Mann Insurance Company (2)	699	N/A	N/A	953	N/A	N/A	1309	N/A	N/A	1754	N/A	N/A
Liberty Mutual Insurance Company	833	1380	1990	N/A	N/A	N/A	1343	2264	3286	N/A	N/A	N/A
Safeco Insurance Company	519	857	1223	N/A	N/A	N/A	829	1368	1954	N/A	N/A	N/A
State Farm Insurance Company (3)	1023	1023	1023	1307	1307	1307	1732	1732	1732	2229	2229	2229
Umialik Insurance Company (4)	558	935	1141	1047	1424	1630	959	1606	1960	1815	2462	2816
USAA Insurance Company (5)	630	673	777	1039	1083	1187	836	899	1044	1553	1617	1761
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet												
Area 2 = 5 road miles or less from a fire station but over 1,000 feet from a hydrant (exceptions exist where hydrant distance does not apply)												
Area 3 = Over 5 road miles from fire station												
n/a = not available												
(1) Includes 15% claim free discount, 23% age of home discount, 3% protective discount. Deluxe policy used. Personal property limit 60% of dwelling limit.												
(2) Deductible - \$500 flat/\$1,000 wind and hail. No protective device credit. Personal Property and Loss of Use coverages at 60% of Dwelling coverage.												
(3) Personal Property coverage at 75% of Dwelling coverage. Zip code used in rating.												
(4) 4% Inflation Guard, Loss of Use coverage 30% of Dwelling. Credit not used.												
(5) Generally available to only present and former U.S. military and their families.												

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 Property and Casualty Insurance Company (1)	700	944	1042	700	944	1042	700	944	1042	676	798	975
Armed Forces Insurance Exchange	555	777	1111	555	777	1111	555	777	1111	527	722	917
Balboa Insurance Company	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	514	807	1158
Country Mutual Insurance Company	557	1006	1146	695	1257	1430	695	1257	1430	460	831	975
Fireman's Fund Insurance Company	N/A	N/A	N/A	1078	1916	2755	N/A	N/A	N/A	854	1525	2196
Horace Mann Insurance Company (2)	N/A	N/A	N/A	699	N/A	N/A	699	N/A	N/A	619	N/A	N/A
Liberty Mutual Insurance Company	833	1380	1990	833	1380	1990	833	1380	1990	807	1197	1475
Safeco Insurance Company	519	857	1223	739	1219	1744	N/A	N/A	N/A	502	744	917
State Farm Insurance Company (3)	1023	1023	1023	1125	1125	1125	1125	1125	1125	849	849	849
Umialik Insurance Company (4)	558	935	1141	558	935	1141	558	935	1141	503	775	912
USAA Insurance Company (5)	630	673	777	630	673	777	630	673	777	570	594	670

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

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Area 3 = Over 5 road miles from fire station

n/a = not available

(1) Includes 15% claim free discount, 23% age of home discount, 3% protective discount. Deluxe policy used. Personal property limit 60% of dwelling limit.

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

(3) Personal Property coverage at 75% of Dwelling coverage. Zip code used in rating.

(4) 4% Inflation Guard, Loss of Use coverage 30% of Dwelling. Credit not used.

(5) Generally available to only present and former U.S. military and their families.

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 Property and Casualty Insurance Company (1)	742	912	1006	N/A	N/A	N/A	1146	1421	1572	N/A	N/A	N/A
Armed Forces Insurance Exchange	548	1013	1095	933	1398	1480	1016	1878	2030	1690	2552	2704
Balboa Insurance Company	567	890	1277	867	1190	1577	958	1503	2156	1483	2028	2681
Country Mutual Insurance Company	618	1185	1185	1362	1929	1929	1026	1971	1971	2328	3273	3273
Fireman's Fund Insurance Company	1502	3325	3465	1902	3725	3865	2667	5904	6152	3367	6604	6852
Horace Mann Insurance Company (2)	722	N/A	N/A	976	N/A	N/A	1355	N/A	N/A	1800	N/A	N/A
Liberty Mutual Insurance Company	868	1775	1990	N/A	N/A	N/A	1399	2940	3286	N/A	N/A	N/A
Safeco Insurance Company	686	1398	1557	N/A	N/A	N/A	1096	2235	2488	N/A	N/A	N/A
State Farm Insurance Company (3)	883	883	883	977	977	977	1497	1497	1497	1662	1662	1662
Umialik Insurance Company (4)	569	1025	1141	1058	1514	1630	980	1762	1960	1836	2618	2816
USAA Insurance Company (5)	688	825	825	1098	1234	1234	917	1108	1108	1634	1825	1825
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet												
Area 2 = 5 road miles or less from a fire station but over 1,000 feet from a hydrant (exceptions exist where hydrant distance does not apply)												
Area 3 = Over 5 road miles from fire station												
n/a = not available												
(1) Includes 15% claim free discount, 23% age of home discount, 3% protective discount. Deluxe policy used. Personal property limit 60% of dwelling limit.												
(2) Deductible - \$500 flat/\$1,000 wind and hail. No protective device credit. Personal Property and Loss of Use coverages at 60% of Dwelling coverage.												
(3) Personal Property coverage at 75% of Dwelling coverage. Zip code used in rating.												
(4) 4% Inflation Guard, Loss of Use coverage 30% of Dwelling. Credit not used.												
(5) Generally available to only present and former U.S. military and their families.												

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 Property and Casualty Insurance Company (1)	742	912	1006	742	912	1006	742	912	1006	665	772	942
Armed Forces Insurance Exchange	548	1013	1095	548	1013	1095	548	1013	1095	519	767	903
Balboa Insurance Company	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	511	802	1150
Country Mutual Insurance Company	637	1185	1185	796	1479	1479	796	1479	1479	527	1008	1008
Fireman's Fund Insurance Company	N/A	N/A	N/A	1887	4167	4342	N/A	N/A	N/A	1502	3325	3465
Horace Mann Insurance Company (2)	N/A	N/A	N/A	722	N/A	N/A	722	N/A	N/A	638	N/A	N/A
Liberty Mutual Insurance Company	868	1775	1990	868	1775	1990	868	1775	1990	842	1293	1475
Safeco Insurance Company	686	1398	1557	976	1990	2214	N/A	N/A	N/A	666	1022	1167
State Farm Insurance Company (3)	883	883	883	972	972	972	972	972	972	733	733	733
Umialik Insurance Company (4)	569	1025	1141	569	1025	1141	569	1025	1141	505	801	912
USAA Insurance Company (5)	688	825	825	688	825	825	688	825	825	616	711	711

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

Area 2 = 5 road miles or less from a fire station but over 1,000 feet from a hydrant (exceptions exist where hydrant distance does not apply)

Area 3 = Over 5 road miles from fire station

n/a = not available

(1) Includes 15% claim free discount, 23% age of home discount, 3% protective discount. Deluxe policy used. Personal property limit 60% of dwelling limit.

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

(3) Personal Property coverage at 75% of Dwelling coverage. Zip code used in rating.

(4) 4% Inflation Guard, Loss of Use coverage 30% of Dwelling. Credit not used.

(5) Generally available to only present and former U.S. military and their families.

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 Property and Casualty Insurance Company (1)	726	996	1003	N/A	N/A	N/A	1119	1556	1566	N/A	N/A	N/A
Armed Forces Insurance Exchange	555	555	1111	940	940	1496	1030	1030	2060	1704	1704	2734
Balboa Insurance Company	568	1149	1279	868	1449	1579	960	1942	2160	1485	2467	2685
Country Mutual Insurance Company	619	619	1186	1363	1363	1930	1028	1028	1973	2330	2330	3275
Fireman's Fund Insurance Company	943	2106	2196	1343	2506	2596	1675	3740	3898	2375	4440	4598
Horace Mann Insurance Company (2)	685	N/A	N/A	939	N/A	N/A	1290	N/A	N/A	1735	N/A	N/A
Liberty Mutual Insurance Company	743	1580	1762	N/A	N/A	N/A	1198	2610	2919	N/A	N/A	N/A
Safeco Insurance Company	540	1144	1273	N/A	N/A	N/A	862	1829	2035	N/A	N/A	N/A
State Farm Insurance Company (3)	1185	1185	1185	1279	1279	1279	2007	2007	2007	2172	2172	2172
Umialik Insurance Company (4)	565	565	1141	1054	1054	1630	969	969	1960	1825	1825	2816
USAA Insurance Company (5)	628	628	791	1038	1038	1200	834	834	1062	1552	1552	1780
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet												
Area 2 = 5 road miles or less from a fire station but over 1,000 feet from a hydrant (exceptions exist where hydrant distance does not apply)												
Area 3 = Over 5 road miles from fire station												
n/a = not available												
(1) Includes 15% claim free discount, 23% age of home discount, 3% protective discount. Deluxe policy used. Personal property limit 60% of dwelling limit.												
(2) Deductible - \$500 flat/\$1,000 wind and hail. No protective device credit. Personal Property and Loss of Use coverages at 60% of Dwelling coverage.												
(3) Personal Property coverage at 75% of Dwelling coverage. Zip code used in rating.												
(4) 4% Inflation Guard, Loss of Use coverage 30% of Dwelling. Credit not used.												
(5) Generally available to only present and former U.S. military and their families.												

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 Property and Casualty Insurance Company (1)	726	996	1003	726	996	1003	726	996	1003	707	946	946
Armed Forces Insurance Exchange	555	555	1111	555	555	1111	555	555	1111	527	527	917
Balboa Insurance Company	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	511	1034	1150
Country Mutual Insurance Company	638	638	1186	797	797	1480	797	797	1480	527	527	1009
Fireman's Fund Insurance Company	N/A	N/A	N/A	1189	2643	2755	N/A	N/A	N/A	943	2106	2196
Horace Mann Insurance Company (2)	N/A	N/A	N/A	685	N/A	N/A	685	N/A	N/A	605	N/A	N/A
Liberty Mutual Insurance Company	743	1580	1762	743	1580	1762	743	1580	1762	720	1154	1316
Safeco Insurance Company	540	1144	1273	770	1631	1816	N/A	N/A	N/A	523	836	956
State Farm Insurance Company (3)	1185	1185	1185	1303	1303	1303	1303	1303	1303	984	984	984
Umialik Insurance Company (4)	565	565	1141	565	565	1141	565	565	1141	508	508	912
USAA Insurance Company (5)	628	628	791	628	628	791	628	628	791	568	568	682

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

Area 2 = 5 road miles or less from a fire station but over 1,000 feet from a hydrant (exceptions exist where hydrant distance does not apply)

Area 3 = Over 5 road miles from fire station

n/a = not available

(1) Includes 15% claim free discount, 23% age of home discount, 3% protective discount. Deluxe policy used. Personal property limit 60% of dwelling limit.

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

(3) Personal Property coverage at 75% of Dwelling coverage. Zip code used in rating.

(4) 4% Inflation Guard, Loss of Use coverage 30% of Dwelling. Credit not used.

(5) Generally available to only present and former U.S. military and their families.

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, 2010.**

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

- Term: 1 year
- Year of construction: 2005
- 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)	324	324	736	N/A	N/A	N/A	324	324	736	511	511	1181
Armed Forces Insurance Exchange	383	383	768	479	479	864	383	383	768	683	683	1366
Country Mutual Insurance Company	406	406	841	776	776	1211	406	406	841	703	703	1461
Fireman's Fund	440	440	615	549	549	724	N/A	N/A	N/A	835	835	1169
Horace Mann Insurance Company	113	113	N/A	170	170	N/A	N/A	N/A	N/A	190	190	N/A
Liberty Mutual Insurance Company	312	312	539	N/A	N/A	N/A	312	312	539	532	532	936
Safeco Insurance Company	161	161	161	N/A	N/A	N/A	161	161	161	251	251	251
State Farm Insurance Company (2)	754	754	754	1135	1135	1135	754	754	754	1253	1253	1253
Umialik Insurance Company (3)	583	583	1198	948	948	1563	583	583	1198	993	993	2041
USAA Insurance Company (4)	514	514	593	713	713	792	514	514	593	912	912	1025
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet												
Area 2 = 5 road miles or less from a fire station but over 1,000 feet from a hydrant (exceptions exist where hydrant distance does not apply)												
Area 3 = Over 10 road miles from fire station												
n/a = not available												
(1) Includes 5% protective discount. Includes Dwelling coverage for fixtures at 10% of Personal Property limit. Unrented.												
(2) Zip code use in rating. Includes \$1,000 Dwelling coverage for fixtures.												
(3) Includes \$5,000 Dwelling coverage for fixtures.												
(4) Includes \$3,000 Dwelling coverage for fixtures.												

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)	376	578	736	N/A	N/A	N/A	376	578	736	599	925	1181
Armed Forces Insurance Exchange	383	552	768	479	648	864	383	552	768	683	983	1366
Country Mutual Insurance Company	470	624	841	840	994	1211	470	624	841	815	1082	1461
Fireman's Fund	440	440	615	549	549	724	N/A	N/A	N/A	835	835	1169
Horace Mann Insurance Company	131	N/A	N/A	188	N/A	N/A	N/A	N/A	N/A	220	N/A	N/A
Liberty Mutual Insurance Company	335	404	578	N/A	N/A	N/A	335	404	578	575	696	1004
Safeco Insurance Company	161	161	161	N/A	N/A	N/A	161	161	161	251	251	251
State Farm Insurance Company (2)	720	720	720	777	777	777	720	720	720	1198	1198	1198
Umialik Insurance Company (3)	600	868	1198	965	1233	1563	600	868	1198	1022	1478	2041
USAA Insurance Company (4)	780	805	885	980	1004	1084	780	805	885	1381	1416	1530
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet												
Area 2 = 5 road miles or less from a fire station but over 1,000 feet from a hydrant (exceptions exist where hydrant distance does not apply)												
Area 3 = Over 5 road miles from fire station												
n/a = not available												
(1) Includes 5% protective discount. Includes Dwelling coverage for fixtures at 10% of Personal Property limit. Unrented.												
(2) Zip code use in rating. Includes \$1,000 Dwelling coverage for fixtures.												
(3) Includes \$5,000 Dwelling coverage for fixtures.												
(4) Includes \$3,000 Dwelling coverage for fixtures.												

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)	324	702	736	N/A	N/A	N/A	324	702	736	511	1129	1181
Armed Forces Insurance Exchange	383	692	768	479	788	864	383	692	768	683	1232	1366
Country Mutual Insurance Company	474	954	983	844	1324	1353	474	954	983	823	1661	1711
Fireman's Fund	440	615	615	549	724	724	N/A	N/A	N/A	835	1169	1169
Horace Mann Insurance Company	131	N/A	N/A	188	N/A	N/A	N/A	N/A	N/A	220	N/A	N/A
Liberty Mutual Insurance Company	336	505	597	N/A	N/A	N/A	336	505	597	576	876	1038
Safeco Insurance Company	161	161	161	N/A	N/A	N/A	161	161	161	251	251	251
State Farm Insurance Company (2)	769	769	769	940	940	940	769	769	769	1280	1280	1280
Umialik Insurance Company (3)	583	962	1198	948	1327	1563	583	962	1198	993	1638	2041
USAA Insurance Company (4)	693	807	807	893	1006	1006	693	807	807	1233	1394	1394

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

Area 2 = 5 road miles or less from a fire station but over 1,000 feet from a hydrant (exceptions exist where hydrant distance does not apply)

Area 3 = Over 5 road miles from fire station

n/a = not available

(1) Includes 5% protective discount. Includes Dwelling coverage for fixtures at 10% of Personal Property limit. Unrented.

(2) Zip code use in rating. Includes \$1,000 Dwelling coverage for fixtures.

(3) Includes \$5,000 Dwelling coverage for fixtures.

(4) Includes \$3,000 Dwelling coverage for fixtures.

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)	277	533	551	N/A	N/A	N/A	277	533	551	437	853	881
Armed Forces Insurance Exchange	374	674	749	470	770	845	374	674	749	667	1200	1333
Country Mutual Insurance Company	398	800	824	768	1170	1194	398	800	824	690	1392	1434
Fireman's Fund	377	528	528	486	637	637	N/A	N/A	N/A	717	1004	1004
Horace Mann Insurance Company	107	N/A	N/A	164	N/A	N/A	N/A	N/A	N/A	184	N/A	N/A
Liberty Mutual Insurance Company	312	459	539	N/A	N/A	N/A	312	459	539	532	794	936
Safeco Insurance Company	161	161	161	N/A	N/A	N/A	161	161	161	251	251	251
State Farm Insurance Company (2)	684	684	684	741	741	741	684	684	684	1139	1139	1139
Umialik Insurance Company (3)	553	884	1106	918	1249	1471	553	884	1106	940	1504	1880
USAA Insurance Company (4)	592	693	693	791	892	892	592	693	693	1054	1197	1197
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet												
Area 2 = 5 road miles or less from a fire station but over 1,000 feet from a hydrant (exceptions exist where hydrant distance does not apply)												
Area 3 = Over 5 road miles from fire station												
n/a = not available												
(1) Includes 5% protective discount. Includes Dwelling coverage for fixtures at 10% of Personal Property limit. Unrented.												
(2) Zip code use in rating. Includes \$1,000 Dwelling coverage for fixtures.												
(3) Includes \$5,000 Dwelling coverage for fixtures.												
(4) Includes \$3,000 Dwelling coverage for fixtures.												

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)	324	702	736	N/A	N/A	N/A	324	702	736	511	1129	1181
Armed Forces Insurance Exchange	383	552	768	479	648	864	383	552	768	683	983	1366
Country Mutual Insurance Company	406	624	841	776	994	1211	406	624	841	703	1082	1461
Fireman's Fund	440	440	615	549	549	724	N/A	N/A	N/A	835	835	1169
Horace Mann Insurance Company	113	N/A	N/A	170	N/A	N/A	N/A	N/A	N/A	190	N/A	N/A
Liberty Mutual Insurance Company	328	404	578	N/A	N/A	N/A	328	404	578	561	696	1004
Safeco Insurance Company	161	161	161	N/A	N/A	N/A	161	161	161	251	251	251
State Farm Insurance Company (2)	720	720	720	891	891	891	720	720	720	1198	1198	1198
Umialik Insurance Company (3)	583	868	1198	948	1233	1563	583	868	1198	993	1478	2041
USAA Insurance Company (4)	706	747	821	905	946	1020	706	747	821	1255	1314	1419
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet												
Area 2 = 5 road miles or less from a fire station but over 1,000 feet from a hydrant (exceptions exist where hydrant distance does not apply)												
Area 3 = Over 5 road miles from fire station												
n/a = not available												
(1) Includes 5% protective discount. Includes Dwelling coverage for fixtures at 10% of Personal Property limit. Unrented.												
(2) Zip code use in rating. Includes \$1,000 Dwelling coverage for fixtures.												
(3) Includes \$5,000 Dwelling coverage for fixtures.												
(4) Includes \$3,000 Dwelling coverage for fixtures.												

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)	376	702	736	N/A	N/A	N/A	376	702	736	599	1129	1181
Armed Forces Insurance Exchange	383	692	768	479	788	864	383	692	768	683	1232	1366
Country Mutual Insurance Company	549	954	983	919	1324	1353	549	954	983	954	1661	1711
Fireman's Fund	440	615	615	549	724	724	N/A	N/A	N/A	835	1169	1169
Horace Mann Insurance Company	131	N/A	N/A	188	N/A	N/A	N/A	N/A	N/A	220	N/A	N/A
Liberty Mutual Insurance Company	335	490	578	N/A	N/A	N/A	335	490	578	575	848	1004
Safeco Insurance Company	161	161	161	N/A	N/A	N/A	161	161	161	251	251	251
State Farm Insurance Company (2)	769	769	769	826	826	826	769	769	769	1280	1280	1280
Umialik Insurance Company (3)	600	962	1198	965	1327	1563	600	962	1198	1022	1638	2041
USAA Insurance Company (4)	768	871	871	967	1070	1070	768	871	871	1359	1505	1505

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

Area 2 = 5 road miles or less from a fire station but over 1,000 feet from a hydrant (exceptions exist where hydrant distance does not apply)

Area 3 = Over 5 road miles from fire station

n/a = not available

(1) Includes 5% protective discount. Includes Dwelling coverage for fixtures at 10% of Personal Property limit. Unrented

(2) Zip code use in rating. Includes \$1,000 Dwelling coverage for fixtures.

(3) Includes \$5,000 Dwelling coverage for fixtures.

(4) Includes \$3,000 Dwelling coverage for fixtures.

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)	360	702	736	N/A	N/A	N/A	360	702	736	574	1129	1181
Armed Forces Insurance Exchange	383	383	768	479	479	864	383	383	768	683	683	1366
Country Mutual Insurance Company	406	406	841	776	776	1211	406	406	841	703	703	1461
Fireman's Fund	440	615	615	549	724	724	N/A	N/A	N/A	835	1169	1169
Horace Mann Insurance Company	113	N/A	N/A	170	N/A	N/A	N/A	N/A	N/A	190	N/A	N/A
Liberty Mutual Insurance Company	312	459	539	N/A	N/A	N/A	312	459	539	532	794	936
Safeco Insurance Company	161	161	161	N/A	N/A	N/A	161	161	161	251	251	251
State Farm Insurance Company (2)	720	720	720	777	777	777	720	720	720	1198	1198	1198
Umialik Insurance Company (3)	600	600	1198	965	965	1563	600	600	1198	1022	1022	2041
USAA Insurance Company (4)	713	713	835	913	913	1034	713	713	835	1271	1271	1444
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet												
Area 2 = 5 road miles or less from a fire station but over 1,000 feet from a hydrant (exceptions exist where hydrant distance does not apply)												
Area 3 = Over 5 road miles from fire station												
n/a = not available												
(1) Includes 5% protective discount. Includes Dwelling coverage for fixtures at 10% of Personal Property limit. Unrented.												
(2) Zip code use in rating. Includes \$1,000 Dwelling coverage for fixtures.												
(3) Includes \$5,000 Dwelling coverage for fixtures.												
(4) Includes \$3,000 Dwelling coverage for fixtures.												

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, 2010.**

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

- Term: 1 year
- Year of construction: 2005
- 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)	794	794	794	N/A	N/A	N/A	794	794	794	N/A	N/A	N/A
American Bankers Insurance Co (2)	1040	1040	1040	1040	1040	1040	1040	1040	1040	1040	1040	1040
Armed Forces Insurance Exchange (3)	370	686	741	514	830	885	467	865	935	611	1009	1079
Country Mutual Insurance Company	370	846	846	483	959	959	N/A	N/A	N/A	N/A	N/A	N/A
Foremost Insurance Company (4)	855	855	855	968	968	968	716	715	715	828	828	828
Horace Mann Insurance Company	430	N/A	N/A	523	N/A	N/A	1081	1303	1303	1174	1396	1396
State Farm Insurance Company (5)	352	352	352	588	588	588	786	786	786	983	983	983
Umialik Insurance Company	250	357	431	302	455	529	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 = 5 road miles or less from a fire station but over 1,000 feet from a hydrant (exceptions exist where hydrant distance does not apply)

Area 3 = Over 5 road miles from fire station

n/a = not available

(1) Allstate Deluxe Mobilehome policy with dwelling limit of \$75,000. Assumes mobile home tied down and in park size 21-100 spaces.

(2) Earthquake required with deductible \$250, Loss of Use Coverage at \$1,000 per month, policy includes Flood coverage.

(3) Mobile home includes replacement cost for contents only.

(4) AARP members written in Foremost Property and Casualty Insurance Company.

(5) 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)	827	827	827	N/A	N/A	N/A	827	827	827	N/A	N/A	N/A
American Bankers Insurance Co (2)	1040	1040	1040	1040	1040	1040	1040	1040	1040	1040	1040	1040
Armed Forces Insurance Exchange (3)	365	510	730	509	654	874	461	645	921	605	789	1065
Country Mutual Insurance Company	408	665	843	521	778	956	N/A	N/A	N/A	N/A	N/A	N/A
Foremost Insurance Company (4)	855	855	855	968	968	968	715	715	715	828	828	828
Horace Mann Insurance Company	471	N/A	N/A	564	N/A	N/A	1081	1303	1303	1174	1396	1396
State Farm Insurance Company (5)	425	425	425	461	461	461	881	881	881	872	872	872
Umialik Insurance Company	250	338	431	306	436	529	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 = 5 road miles or less from a fire station but over 1,000 feet from a hydrant (exceptions exist where hydrant distance does not apply)

Area 3 = Over 5 road miles from fire station

n/a = not available

(1) Allstate Deluxe Mobilehome policy with dwelling limit of \$75,000. Assumes mobile home tied down and in park size 21-100 spaces.

(2) Earthquake deductible \$250, Loss of Use Coverage at \$1,000 per month, policy includes Flood coverage.

(3) Mobile home includes replacement cost for contents only.

(4) AARP members written in Foremost Property and Casualty Insurance Company.

(5) 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)	794	794	794	759	759	759	794	794	794	794	794	794
American Bankers Insurance Co (2)	2144	2144	2144	2144	2144	2144	2144	2144	2144	2144	2144	2144
Armed Forces Insurance Exchange (3)	370	686	741	514	830	885	467	865	935	611	1009	1079
Country Mutual Insurance Company	339	776	776	452	889	889	N/A	N/A	N/A	N/A	N/A	N/A
Foremost Insurance Company (4)	855	855	855	968	968	968	715	715	715	828	828	828
Horace Mann Insurance Company	374	N/A	N/A	466	N/A	N/A	1081	1303	1303	1174	1396	1396
State Farm Insurance Company (5)	397	397	397	504	504	504	881	881	881	944	944	944
Umialik Insurance Company	250	357	431	304	455	529	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 = 5 road miles or less from a fire station but over 1,000 feet from a hydrant (exceptions exist where hydrant distance does not apply)

Area 3 = Over 5 road miles from fire station

n/a = not available

(1) Allstate Deluxe Mobilehome policy with dwelling limit of \$75,000. Assumes mobile home tied down and in park size 21-100 spaces.

(2) Earthquake deductible \$250, Loss of Use Coverage at \$1,000 per month, policy includes Flood coverage.

(3) Mobile home includes replacement cost for contents only.

(4) AARP members written in Foremost Property and Casualty Insurance Company.

(5) 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)	759	759	759	759	759	759	759	759	759	759	759	759
American Bankers Insurance Co (2)	1040	1040	1040	1040	1040	1040	1040	1040	1040	1040	1040	1040
Armed Forces Insurance Exchange (3)	366	677	732	510	821	876	463	854	923	607	998	1067
Country Mutual Insurance Company	329	680	680	442	793	793	N/A	N/A	N/A	N/A	N/A	N/A
Foremost Insurance Company (4)	855	855	855	968	968	968	715	715	715	828	828	828
Horace Mann Insurance Company	333	N/A	N/A	426	N/A	N/A	1081	1303	1303	1174	1396	1396
State Farm Insurance Company (5)	401	401	401	436	436	436	881	881	881	872	872	872
Umialik Insurance Company	250	275	330	267	373	428	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 = 5 road miles or less from a fire station but over 1,000 feet from a hydrant (exceptions exist where hydrant distance does not apply)

Area 3 = Over 5 road miles from fire station

n/a = not available

(1) Allstate Deluxe Mobilehome policy with dwelling limit of \$75,000. Assumes mobile home tied down and in park size 21-100 spaces.

(2) Earthquake deductible \$250, Loss of Use Coverage at \$1,000 per month, policy includes Flood coverage.

(3) Mobile home includes replacement cost for contents only.

(4) AARP members written in Foremost Property and Casualty Insurance Company.

(5) 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)	794	794	794	N/A	N/A	N/A	827	827	827	N/A	N/A	N/A
American Bankers Insurance Co (2)	1040	1040	1040	1040	1040	1040	1040	1040	1040	1040	1040	1040
Armed Forces Insurance Exchange (3)	370	518	741	514	662	885	467	654	935	611	798	1079
Country Mutual Insurance Company	368	663	841	481	776	954	N/A	N/A	N/A	N/A	N/A	N/A
Foremost Insurance Company (4)	824	824	824	937	937	937	684	684	684	797	797	797
Horace Mann Insurance Company	417	N/A	N/A	509	N/A	N/A	1081	1303	1303	1174	1396	1396
State Farm Insurance Company (5)	469	469	469	576	576	576	881	881	881	944	944	944
Umialik Insurance Company	250	357	431	304	455	529	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 = 5 road miles or less from a fire station but over 1,000 feet from a hydrant (exceptions exist where hydrant distance does not apply)

Area 3 = Over 5 road miles from fire station

n/a = not available

(1) Allstate Deluxe Mobilehome policy with dwelling limit of \$75,000. Assumes mobile home tied down and in park size 21-100 spaces.

(2) Earthquake deductible \$250, Loss of Use Coverage at \$1,000 per month, policy includes Flood coverage.

(3) Mobile home includes replacement cost for contents only.

(4) AARP members written in Foremost Property and Casualty Insurance Company.

(5) 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)	827	827	827	N/A	N/A	N/A	827	827	827	N/A	N/A	N/A
American Bankers Insurance Co (2)	2144	2144	2144	2144	2144	2144	2144	2144	2144	2144	2144	2144
Armed Forces Insurance Exchange (3)	365	510	730	509	654	874	461	643	921	606	789	1065
Country Mutual Insurance Company	375	611	776	488	724	889	N/A	N/A	N/A	N/A	N/A	N/A
Foremost Insurance Company (4)	824	824	824	937	937	937	684	684	684	797	797	797
Horace Mann Insurance Company	471	N/A	N/A	564	N/A	N/A	1081	1303	1303	1174	1396	1396
State Farm Insurance Company (5)	437	437	437	473	473	473	881	881	881	872	872	872
Umialik Insurance Company	250	357	431	306	455	529	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 = 5 road miles or less from a fire station but over 1,000 feet from a hydrant (exceptions exist where hydrant distance does not apply)

Area 3 = Over 5 road miles from fire station

n/a = not available

(1) Allstate Deluxe Mobilehome policy with dwelling limit of \$75,000. Assumes mobile home tied down and in park size 21-100 spaces.

(2) Earthquake deductible \$250, Loss of Use Coverage at \$1,000 per month, policy includes Flood coverage.

(3) Mobile home includes replacement cost for contents only.

(4) AARP members written in Foremost Property and Casualty Insurance Company.

(5) 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)	827	827	827	N/A	N/A	N/A	827	827	827	N/A	N/A	N/A
American Bankers Insurance Co (2)	1040	1040	1040	1040	1040	1040	1040	1040	1040	1040	1040	1040
Armed Forces Insurance Exchange (3)	370	686	741	514	830	885	467	865	935	611	1009	1079
Country Mutual Insurance Company	408	843	843	521	956	956	N/A	N/A	N/A	N/A	N/A	N/A
Foremost Insurance Company (4)	824	824	824	937	937	937	684	684	684	797	797	797
Horace Mann Insurance Company	433	N/A	N/A	526	N/A	N/A	1081	1303	1303	1174	1396	1396
State Farm Insurance Company (5)	569	569	569	604	604	604	1054	1054	1054	1037	1037	1037
Umialik Insurance Company	250	357	431	257	455	529	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 = 5 road miles or less from a fire station but over 1,000 feet from a hydrant (exceptions exist where hydrant distance does not apply)

Area 3 = Over 5 road miles from fire station

n/a = not available

(1) Allstate Deluxe Mobilehome policy with dwelling limit of \$75,000. Assumes mobile home tied down and in park size 21-100 spaces.

(2) Earthquake deductible \$250, Loss of Use Coverage at \$1,000 per month, policy includes Flood coverage.

(3) Mobile home includes replacement cost for contents only.

(4) AARP members written in Foremost Property and Casualty Insurance Company.

(5) 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, 2010.**

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

- Term: 1 year
- Year of construction: 2005
- 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	117	245	N/A	N/A	N/A	117	117	245	195	195	430
Country Mutual Insurance Company	131	131	266	213	213	348	131	131	266	202	202	415
Horace Mann Insurance Company	103	103	N/A	141	141	N/A	N/A	N/A	N/A	163	163	N/A
Liberty Mutual Insurance Company	155	155	365	N/A	N/A	N/A	155	155	365	261	261	617
Safeco Insurance Company	118	118	118	N/A	N/A	N/A	118	118	118	193	193	193
State Farm Insurance Company (2)	171	171	171	269	269	269	171	171	171	273	273	273
Umialik Insurance Company	250	250	290	250	250	371	250	250	290	250	250	489
USAA Insurance Company	216	216	216	282	282	282	216	216	216	308	308	308

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

Area 2 = 5 road miles or less from a fire station but over 1,000 feet from a hydrant (exceptions exist where hydrant distance does not apply)

Area 3 = Over 5 road miles from fire station

n/a = not available

(1) 1-4 family units, includes 5% protective discount.

(2) 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	N/A	N/A	N/A	132	195	245	223	340	430
Country Mutual Insurance Company	151	199	266	233	281	348	151	199	266	233	309	415
Horace Mann Insurance Company	119	N/A	N/A	157	N/A	N/A	N/A	N/A	N/A	189	N/A	N/A
Liberty Mutual Insurance Company	177	240	401	N/A	N/A	N/A	177	240	401	299	406	678
Safeco Insurance Company	118	118	118	N/A	N/A	N/A	118	118	118	193	193	193
State Farm Insurance Company (2)	181	181	181	196	196	196	181	181	181	289	289	289
Umialik Insurance Company	250	250	290	250	287	371	250	250	290	250	347	489
USAA Insurance Company	200	200	200	252	252	252	200	200	200	281	281	281

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

Area 2 = 5 road miles or less from a fire station but over 1,000 feet from a hydrant (exceptions exist where hydrant distance does not apply)

Area 3 = Over 5 road miles from fire station

n/a = not available

(1) 1-4 family units, includes 5% protective discount.

(2) 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	N/A	N/A	N/A	117	233	245	195	410	430
Country Mutual Insurance Company	151	300	309	233	382	391	151	300	309	234	468	483
Horace Mann Insurance Company	119	N/A	N/A	157	N/A	N/A	N/A	N/A	N/A	189	N/A	N/A
Liberty Mutual Insurance Company	173	326	408	N/A	N/A	N/A	173	326	408	292	550	690
Safeco Insurance Company	118	118	118	N/A	N/A	N/A	118	118	118	193	193	193
State Farm Insurance Company (2)	136	136	136	180	180	180	136	136	136	218	218	218
Umialik Insurance Company	250	250	290	250	316	371	250	250	290	250	395	489
USAA Insurance Company	185	185	185	236	236	236	185	185	185	258	258	258

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

Area 2 = 5 road miles or less from a fire station but over 1,000 feet from a hydrant (exceptions exist where hydrant distance does not apply)

Area 3 = Over 5 road miles from fire station

n/a = not available

(1) 1-4 family units, includes 5% protective discount.

(2) 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	N/A	N/A	N/A	101	181	187	166	314	325
Country Mutual Insurance Company	126	249	256	208	331	338	126	249	256	195	388	400
Horace Mann Insurance Company	96	N/A	N/A	134	N/A	N/A	N/A	N/A	N/A	156	N/A	N/A
Liberty Mutual Insurance Company	155	291	365	N/A	N/A	N/A	155	291	365	261	492	617
Safeco Insurance Company	118	118	118	N/A	N/A	N/A	118	118	118	193	193	193
State Farm Insurance Company (3)	141	141	141	156	156	156	141	141	141	226	226	226
Umialik Insurance Company	250	250	303	250	321	384	250	250	303	253	402	507
USAA Insurance Company	173	173	173	220	220	220	173	173	173	239	239	239

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

Area 2 = 5 road miles or less from a fire station but over 1,000 feet from a hydrant (exceptions exist where hydrant distance does not apply)

Area 3 = Over 5 road miles from fire station

n/a = not available

(1) 1-4 family units, includes 5% protective discount.

(2) 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	N/A	N/A	N/A	117	233	245	195	410	430
Country Mutual Insurance Company	131	199	266	213	281	348	131	199	266	202	309	415
Horace Mann Insurance Company	103	N/A	N/A	141	N/A	N/A	N/A	N/A	N/A	163	N/A	N/A
Liberty Mutual Insurance Company	170	240	401	N/A	N/A	N/A	170	240	401	287	406	678
Safeco Insurance Company	118	118	118	N/A	N/A	N/A	118	118	118	193	193	193
State Farm Insurance Company (2)	181	181	181	225	225	225	181	181	181	289	289	289
Umialik Insurance Company	250	250	290	250	287	371	250	250	290	250	347	489
USAA Insurance Company	221	221	221	281	281	281	221	221	221	314	314	314

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

Area 2 = 5 road miles or less from a fire station but over 1,000 feet from a hydrant (exceptions exist where hydrant distance does not apply)

Area 3 = Over 5 road miles from fire station

n/a = not available

(1) 1-4 family units, includes 5% protective discount.

(2) 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	N/A	N/A	N/A	132	233	245	223	410	430
Country Mutual Insurance Company	174	300	309	256	382	391	174	300	309	271	468	483
Horace Mann Insurance Company	119	N/A	N/A	157	N/A	N/A	N/A	N/A	N/A	189	N/A	N/A
Liberty Mutual Insurance Company	177	320	401	N/A	N/A	N/A	177	320	401	299	540	678
Safeco Insurance Company	118	118	118	N/A	N/A	N/A	118	118	118	193	193	193
State Farm Insurance Company (2)	136	136	136	151	151	151	136	136	136	218	218	218
Umialik Insurance Company	250	250	290	250	316	371	250	250	290	250	395	489
USAA Insurance Company	200	200	200	252	252	252	200	200	200	281	281	281

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

Area 2 = 5 road miles or less from a fire station but over 1,000 feet from a hydrant (exceptions exist where hydrant distance does not apply)

Area 3 = Over 5 road miles from fire station

n/a = not available

(1) 1-4 family units, includes 5% protective discount.

(2) 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	N/A	N/A	N/A	127	233	245	214	410	430
Country Mutual Insurance Company	131	131	266	213	213	348	131	131	266	202	202	415
Horace Mann Insurance Company	103	N/A	N/A	141	N/A	N/A	N/A	N/A	N/A	163	N/A	N/A
Liberty Mutual Insurance Company	155	291	365	N/A	N/A	N/A	155	291	365	261	492	617
Safeco Insurance Company	118	118	118	N/A	N/A	N/A	118	118	118	193	193	193
State Farm Insurance Company (2)	181	181	181	196	196	196	181	181	181	289	289	289
Umialik Insurance Company	250	250	290	250	250	371	250	250	290	250	250	489
USAA Insurance Company	221	221	221	281	281	281	221	221	221	314	314	314

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

Area 2 = 5 road miles or less from a fire station but over 1,000 feet from a hydrant (exceptions exist where hydrant distance does not apply)

Area 3 = Over 5 road miles from fire station

n/a = not available

(1) 1-4 family units, includes 5% protective discount.

(2) Zip code used in rating.

