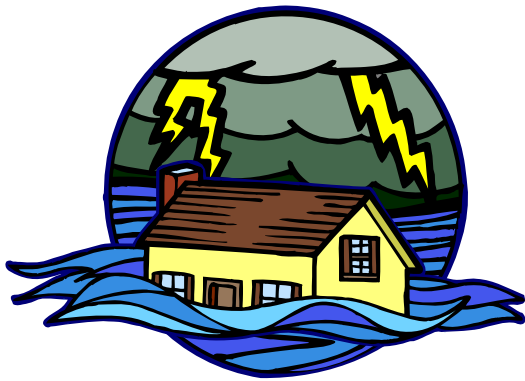




**2009  
HOMEOWNERS INSURANCE  
GUIDE**



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

# **2009 HOMEOWNERS INSURANCE GUIDE**



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

**Sarah Palin  
Governor**

**Emil Notti  
Commissioner**

**Linda S. Hall  
Director**

**Prepared by  
Ben Creasy  
Insurance Analyst**

## Other Publications

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

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

**[2008 Automobile Insurance Guide](#)** explains automobile insurance policies and provides premium comparisons from various insurance companies.

**[2009 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.

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

**or**

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

**or**

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

*Information in this publication is within public domain and may be reprinted without permission.*

# 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.

<b>Type of Structure</b>	<b>Use</b>	<b>Type of Policy</b>
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.

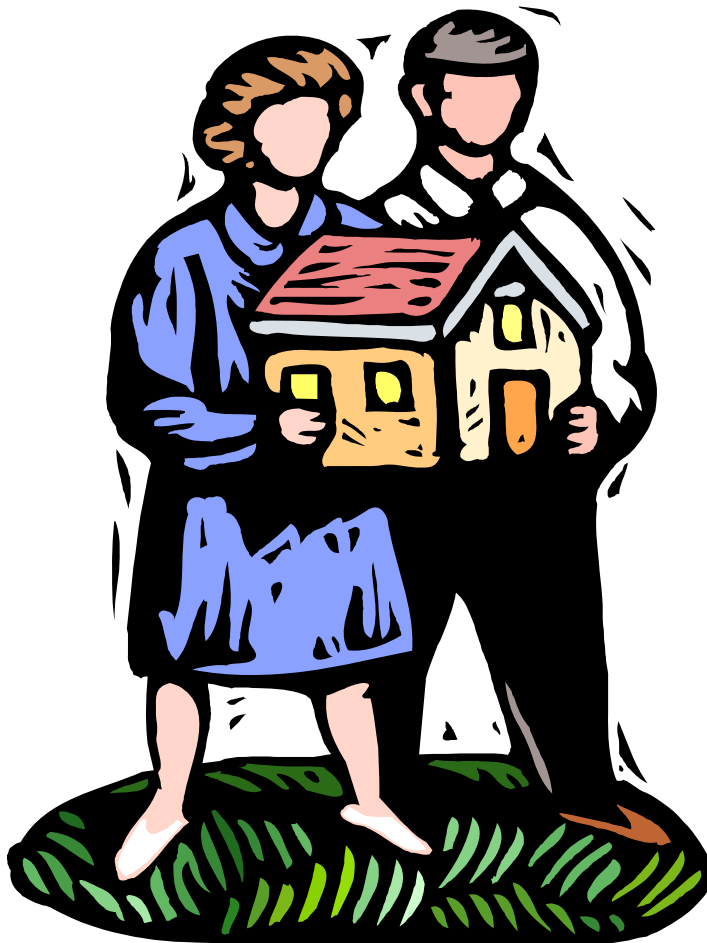
There are several policy forms available and the policy you will be offered, and the price you will pay for it, will be largely determined by the location of your home. Your agent should be able to determine what flood zone applies to your property or you may be able to obtain this information from your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

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

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

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



# Shopping For A Policy

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

Be prepared to provide the following information:

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

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

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

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

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

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

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

<http://www.commerce.state.ak.us/insurance/consumerinfo.htm>  
[http://www.commerce.state.ak.us/insurance/pub/Insurance\\_Score\\_Models.pdf](http://www.commerce.state.ak.us/insurance/pub/Insurance_Score_Models.pdf)  
[http://www.commerce.state.ak.us/insurance/pub/Know\\_About\\_Credit.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/bulletins/B06-03.pdf>.

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

# Claims

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

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

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

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

- ◆ Telephone your insurance agent or claims office as soon as possible. Ask what forms or documents will be needed to support your claim. Although many claims are now filed electronically, you may need to supply supporting documents such as medical receipts and receipts for temporary repairs.
- ◆ Photograph the damage and preserve all damaged property.
- ◆ Promptly supply any information your insurance company needs. Cooperate in its investigation, settlement, or defense of any claim.
- ◆ Keep records of all your expenses.
- ◆ Keep copies of all your paperwork. Store copies of all your claims-related paperwork with your other important papers.

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

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

***Problems filing or resolving a  
claim?***

*Your Division of Insurance is here  
to assist you*

*Contact:*  
**Consumer Services**

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

## Participating Companies

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

[http://www.commerce.state.ak.us/insurance/annualreport\\_67th/Statistical\\_Financial\\_Data/PC\\_Business\\_Homeowners.pdf](http://www.commerce.state.ak.us/insurance/annualreport_67th/Statistical_Financial_Data/PC_Business_Homeowners.pdf)

The following information was provided by the participating companies and is current as of January 1, 2007. Companies may change their practices regarding the coverage they wish to provide or the information they use in underwriting or rating. Information regarding each company's current rates and practices should be obtained directly from the company or its agent before you decide to purchase a policy.

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

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

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

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

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

Electric Insurance Company  
1-800-227-2757  
<http://www.electricinsurance.com>

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

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

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

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

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

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

## Homeowners Premium Examples

Premium examples are included for the communities of Anchorage, Bethel, Fairbanks, Juneau, Kenai, Nome, and Wasilla. These examples are not meant to replace a premium quotation from the companies that participated. However, you may be able to determine which companies may best be able to provide the coverage you seek. **The examples are based on rates that were effective January 1, 2008.**

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

- Term: 1 year
- Year of construction: 2004
- 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
<b>Allstate Insurance Company (1)</b>	611	1070	1076	N/A	N/A	N/A	935	1674	1685	N/A	N/A	N/A
<b>American Bankers Insurance Co (2)</b>	1907	1907	1907	N/A	N/A	N/A	3206	3206	3206	N/A	N/A	N/A
<b>Armed Forces Insurance Exchange</b>	555	1027	1111	940	1412	1496	1030	1905	2060	1704	2579	2734
<b>Balboa Insurance Company</b>	564	1141	1269	864	1441	1569	952	1926	2142	1477	2451	2667
<b>Country Mutual Insurance Company</b>	538	1274	1274	838	1574	1574	954	2267	2267	1479	2792	2792
<b>Electric Insurance Company</b>	344	620	688	549	825	894	591	1064	1182	950	1423	1541
<b>Horace Mann Insurance Company (3)</b>	714	N/A	N/A	962	N/A	N/A	1293	N/A	N/A	1728	N/A	N/A
<b>Liberty Mutual Insurance Company</b>	591	1255	1395	N/A	N/A	N/A	952	2062	2309	1110	1786	2599
<b>Safeco Insurance Company</b>	504	1121	1189	N/A	N/A	N/A	769	1785	1899	N/A	N/A	N/A
<b>State Farm Insurance Company (4)</b>	697	697	697	1327	1327	1327	1189	1189	1189	2291	2291	2291
<b>Umialik Insurance Company (5)</b>	584	1089	1210	1073	1578	1699	1004	1867	2077	1860	2723	2933
<b>USAA Insurance Company (6)</b>	545	1007	1089	933	1395	1477	945	1748	1890	1624	2427	2569

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

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

**Area 3** = Over 10 road miles from fire station

**n/a** = not available

(1) Includes 15% claim free discount, 23% age of home discount, 3% protective discount. Based on Deluxe policy.

(2) Guest medical coverage at \$500

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

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

(5) 4% Inflation Guard, Loss of Use coverage 30% of Dwelling. Credit not used.

(6) 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 Insurance Company (1)	612	1070	1076	612	1070	1076	612	1070	1076	596	1015	1015
American Bankers Insurance Co (2)	1907	1907	1907	1907	1907	1907	1907	1907	1907	1907	1907	1907
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	507	1026	1142
Country Mutual Insurance Company	555	1274	1274	692	1591	1591	692	1591	1591	459	1084	1084
Electric Insurance Company	344	620	688	344	620	688	344	620	688	310	482	551
Horace Mann Insurance Company (3)	714	N/A	N/A	714	N/A	N/A	714	N/A	N/A	626	N/A	N/A
Liberty Mutual Insurance Company	591	N/A	N/A	591	N/A	N/A	591	N/A	N/A	572	917	1046
Safeco Insurance Company	504	1121	1189	737	1620	1694	780	1654	1842	488	806	892
State Farm Insurance Company (4)	697	697	697	837	837	837	837	837	837	592	592	592
Umialik Insurance Company (5)	584	1089	1210	584	1089	1210	584	1089	1210	526	846	968
USAA Insurance Company (6)	545	1007	1089	545	1007	1089	545	1007	1089	545	1007	1089
<b>Area 1</b> = 5 road miles or less from fire station with hydrant within 1,000 feet <b>Area 2</b> = Over 5 road miles, but less than 10 road miles from fire station <b>Area 3</b> = Over 10 road miles from fire station  <b>n/a</b> = not available												
(1) Includes 15% claim free discount, 23% age of home discount, 3% protective discount. Deluxe policy used.												
(2) Guest medical coverage at \$500												
(3) Deductible - \$500 flat/\$1,000 wind and hail. No protective device credit. Personal Property and Loss of Use coverages at 60% of Dwelling coverage.												
(4) Personal Property coverage at 75% of Dwelling coverage. Zip code used in rating.												
(5) 4% Inflation Guard, Loss of Use coverage 30% of Dwelling. Credit not used.												
(6) 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
<b>Allstate Insurance Company (1)</b>	611	748	1045	N/A	N/A	N/A	934	1155	1634	N/A	N/A	N/A
<b>American Bankers Insurance Co (2)</b>	1907	1907	1907	N/A	N/A	N/A	3206	3206	3206	N/A	N/A	N/A
<b>Armed Forces Insurance Exchange</b>	548	767	1095	933	1152	1480	1016	1422	2030	1690	2096	2704
<b>Balboa Insurance Company</b>	568	891	1279	868	1191	1579	960	1506	2160	1485	2031	2685
<b>Country Mutual Insurance Company</b>	594	969	1268	894	1269	1568	1055	1724	2257	1580	2249	2782
<b>Electric Insurance Company</b>	344	482	688	549	687	894	591	828	1182	950	1187	1541
<b>Horace Mann Insurance Company (3)</b>	782	N/A	N/A	1031	N/A	N/A	1430	N/A	N/A	1866	N/A	N/A
<b>Liberty Mutual Insurance Company</b>	688	1096	1571	N/A	N/A	N/A	1110	1786	2599	N/A	N/A	N/A
<b>Safeco Insurance Company</b>	686	1087	1557	N/A	N/A	N/A	1096	1738	2488	N/A	N/A	N/A
<b>State Farm Insurance Company (4)</b>	842	842	842	936	936	936	1435	1435	1435	1600	1600	1600
<b>Umialik Insurance Company (5)</b>	605	991	1210	1094	1480	1699	1039	1699	2077	1895	2555	2933
<b>USAA Insurance Company (6)</b>	695	973	1390	1083	1361	1778	1206	1688	2412	1885	2367	3091

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

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

**Area 3** = Over 10 road miles from fire station

**n/a** = not available

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

(2) Guest medical coverage at \$500

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

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

(5) 4% Inflation Guard, Loss of Use coverage 30% of Dwelling. Credit not used.

(6) 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
<b>Allstate Insurance Company (1)</b>	611	748	1045	611	748	1045	611	748	1045	550	635	977
<b>American Bankers Insurance Co (2)</b>	1907	1907	1907	1907	1907	1907	1907	1907	1907	1907	1907	1907
<b>Armed Forces Insurance Exchange</b>	548	767	1095	548	767	1095	548	767	1095	519	712	903
<b>Balboa Insurance Company</b>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	511	802	1150
<b>Country Mutual Insurance Company</b>	612	999	1268	763	1248	1583	763	1248	1583	506	826	1079
<b>Electric Insurance Company</b>	344	482	688	344	482	688	344	482	688	310	447	551
<b>Horace Mann Insurance Company (3)</b>	782	N/A	N/A	782	N/A	N/A	782	N/A	N/A	689	N/A	N/A
<b>Liberty Mutual Insurance Company</b>	688	1096	N/A	688	1096	N/A	688	1096	N/A	667	950	1170
<b>Safeco Insurance Company</b>	686	1087	1557	545	1156	1287	N/A	N/A	N/A	666	947	1167
<b>State Farm Insurance Company (4)</b>	842	842	842	1011	1011	1011	1011	1011	1011	716	716	716
<b>Umialik Insurance Company (5)</b>	605	991	1210	605	991	1210	605	991	1210	545	825	968
<b>USAA Insurance Company (6)</b>	695	973	1390	695	973	1390	695	973	1390	695	973	1390

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

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

**Area 3** = Over 10 road miles from fire station

**n/a** = not available

(1) Includes 15% claim free discount, 23% age of home discount, 3% protective discount. Based on Deluxe policy.

(2) Guest medical coverage at \$500

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

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

(5) 4% Inflation Guard, Loss of Use coverage 30% of Dwelling. Credit not used.

(6) 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 Insurance Company (1)	566	1051	1052	N/A	N/A	N/A	862	1645	1656	N/A	N/A	N/A
American Bankers Insurance Co (2)	1907	1907	1907	N/A	N/A	N/A	3206	3206	3206	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	492	1165	1165	792	1465	1465	874	2075	2075	1399	2600	2600
Electric Insurance Company	344	620	688	549	825	893	591	1064	1182	950	1423	1541
Horace Mann Insurance Company (3)	622	N/A	N/A	870	N/A	N/A	1125	N/A	N/A	1561	N/A	N/A
Liberty Mutual Insurance Company	674	1429	1598	N/A	N/A	N/A	1085	2364	2646	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 (4)	786	786	786	1070	1070	1070	1340	1340	1340	1837	1837	1837
Umialik Insurance Company (5)	592	1089	1210	1081	1578	1699	1016	1867	2077	1872	2723	2933
USAA Insurance Company (6)	708	1310	1417	1096	1698	1805	1229	2274	2458	1908	2953	3137

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

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

**Area 3** = Over 10 road miles from fire station

**n/a** = not available

(1) Includes 15% claim free discount, 23% age of home discount, 3% protective discount. Based on Deluxe policy.

(2) Guest medical coverage at \$500

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

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

(5) 4% Inflation Guard, Loss of Use coverage 30% of Dwelling. Credit not used.

(6) 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 Insurance Company (1)	566	1052	1059	566	1052	1059	566	1052	1059	547	990	990
American Bankers Insurance Co (2)	1907	1907	1907	1907	1907	1907	1907	1907	1907	1907	1907	1907
Armed Forces Insurance Exchange	550	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	508	1165	1165	634	1455	1455	634	1455	1455	420	992	992
Electric Insurance Company	344	620	688	344	620	688	344	620	688	310	482	551
Horace Mann Insurance Company (3)	622	N/A	N/A	622	N/A	N/A	622	N/A	N/A	546	N/A	N/A
Liberty Mutual Insurance Company	674	N/A	N/A	674	N/A	N/A	674	N/A	N/A	651	1044	1190
Safeco Insurance Company	545	1156	1287	776	1646	1832	N/A	N/A	N/A	529	845	965
State Farm Insurance Company (4)	786	786	786	943	943	943	943	943	943	668	668	668
Umialik Insurance Company (5)	592	1089	1210	592	1089	1210	592	1089	1210	532	846	968
USAA Insurance Company (6)	708	1310	1417	708	1310	1417	708	1310	1417	673	1098	1169

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

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

**Area 3** = Over 10 road miles from fire station

**n/a** = not available

(1) Includes 15% claim free discount, 23% age of home discount, 3% protective discount. Based on Deluxe policy.

(2) Guest medical coverage at \$500

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

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

(5) 4% Inflation Guard, Loss of Use coverage 30% of Dwelling. Credit not used.

(6) 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
<b>Allstate Insurance Company (1)</b>	564	1039	1044	N/A	N/A	N/A	859	1625	1634	N/A	N/A	N/A
<b>American Bankers Insurance Co (2)</b>	1907	1907	1907	N/A	N/A	N/A	3206	3206	3206	N/A	N/A	N/A
<b>Armed Forces Insurance Exchange</b>	550	1016	1097	935	1401	1482	1017	1882	2036	1691	2556	2710
<b>Balboa Insurance Company</b>	611	1236	1374	911	1536	1674	1032	2087	2321	1557	2612	2846
<b>Country Mutual Insurance Company</b>	480	1023	1023	780	1323	1323	851	1820	1820	1376	2345	2345
<b>Electric Insurance Company</b>	373	671	746	578	877	951	641	1153	1281	1000	1512	1641
<b>Horace Mann Insurance Company (3)</b>	554	N/A	N/A	803	N/A	N/A	1007	N/A	N/A	1442	N/A	N/A
<b>Liberty Mutual Insurance Company</b>	602	1283	1426	N/A	N/A	N/A	973	2110	2360	N/A	N/A	N/A
<b>Safeco Insurance Company</b>	353	750	834	N/A	N/A	N/A	565	1198	1334	N/A	N/A	N/A
<b>State Farm Insurance Company (4)</b>	794	794	794	888	888	888	1353	1353	1353	1518	1518	1518
<b>Umialik Insurance Company (5)</b>	588	1071	1189	1077	1560	1678	1011	1840	2041	1867	2697	2897
<b>USAA Insurance Company (6)</b>	561	1038	1123	949	1426	1511	974	1802	1948	1653	2481	2627

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

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

**Area 3** = Over 10 road miles from fire station

**n/a** = not available

(1) Includes 15% claim free discount, 23% age of home discount, 3% protective discount. Based on Deluxe policy.

(2) Guest medical coverage at \$500

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

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

(5) 4% Inflation Guard, Loss of Use coverage 30% of Dwelling. Credit not used.

(6) 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
<b>Allstate Insurance Company (1)</b>	564	1039	1045	564	1039	1044	564	1039	1045	545	977	977
<b>American Bankers Insurance Co (2)</b>	1907	1907	1907	1907	1907	1907	1907	1907	1907	1907	1907	1907
<b>Armed Forces Insurance Exchange</b>	550	1016	1097	550	1016	1097	550	1016	1097	521	769	904
<b>Balboa Insurance Company</b>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	549	1112	1237
<b>Country Mutual Insurance Company</b>	495	1023	1023	616	1277	1277	616	1277	1277	409	870	870
<b>Electric Insurance Company</b>	373	671	746	373	671	746	373	671	746	336	522	597
<b>Horace Mann Insurance Company (3)</b>	554	N/A	N/A	554	N/A	N/A	554	N/A	N/A	491	N/A	N/A
<b>Liberty Mutual Insurance Company</b>	602	N/A	N/A	602	N/A	N/A	602	N/A	N/A	584	936	1069
<b>Safeco Insurance Company</b>	353	750	834	504	1067	1189	548	1162	1293	343	547	627
<b>State Farm Insurance Company (4)</b>	795	794	794	953	953	953	953	953	953	675	675	675
<b>Umialik Insurance Company (5)</b>	588	1071	1189	588	1071	1189	588	1071	1189	530	832	950
<b>USAA Insurance Company (6)</b>	561	1038	1123	561	1038	1123	561	1038	1123	533	870	926

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

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

**Area 3** = Over 10 road miles from fire station

**n/a** = not available

(1) Includes 15% claim free discount, 23% age of home discount, 3% protective discount. Based on Deluxe policy.

(2) Guest medical coverage at \$500

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

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

(5) 4% Inflation Guard, Loss of Use coverage 30% of Dwelling. Credit not used.

(6) 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
<b>Allstate Insurance Company (1)</b>	620	832	1166	N/A	N/A	N/A	948	1290	1829	N/A	N/A	N/A
<b>American Bankers Insurance Co (2)</b>	1907	1907	1907	N/A	N/A	N/A	3206	3206	3206	N/A	N/A	N/A
<b>Armed Forces Insurance Exchange</b>	555	777	1111	940	1162	1496	1030	1441	2060	1704	2115	2734
<b>Balboa Insurance Company</b>	572	897	1287	872	1197	1587	965	1514	2172	1490	2039	2697
<b>Country Mutual Insurance Company</b>	534	968	1266	834	1268	1566	948	1721	2252	1473	2246	2777
<b>Electric Insurance Company</b>	344	482	688	549	687	894	591	828	1182	950	1187	1541
<b>Horace Mann Insurance Company (3)</b>	690	N/A	N/A	939	N/A	N/A	1264	N/A	N/A	1699	N/A	N/A
<b>Liberty Mutual Insurance Company</b>	662	1096	1571	N/A	N/A	N/A	1067	1786	2599	N/A	N/A	N/A
<b>Safeco Insurance Company</b>	519	857	1223	N/A	N/A	N/A	829	1368	1954	N/A	N/A	N/A
<b>State Farm Insurance Company (4)</b>	928	928	928	1212	1212	1212	1581	1581	1581	2078	2078	2078
<b>Umialik Insurance Company (5)</b>	592	991	1210	1081	1480	1699	1016	1699	2077	1872	2555	2933
<b>USAA Insurance Company (6)</b>	668	935	1336	1056	1323	1724	1160	1623	2319	1839	2302	2998

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

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

**Area 3** = Over 10 road miles from fire station

**n/a** = not available

(1) Includes 15% claim free discount, 23% age of home discount, 3% protective discount. Based on Deluxe policy.

(2) Guest medical coverage at \$500

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

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

(5) 4% Inflation Guard, Loss of Use coverage 30% of Dwelling. Credit not used.

(6) 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
<b>Allstate Insurance Company (1)</b>	619	832	1166	619	832	1166	619	832	1166	598	704	1090
<b>American Bankers Insurance Co (2)</b>	1907	1907	1907	1907	1907	1907	1907	1907	1907	1907	1907	1907
<b>Armed Forces Insurance Exchange</b>	555	777	1111	555	777	1111	555	777	1111	527	722	917
<b>Balboa Insurance Company</b>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	514	807	1158
<b>Country Mutual Insurance Company</b>	551	997	1266	688	1246	1580	688	1246	1580	456	825	1077
<b>Electric Insurance Company</b>	344	482	688	344	482	688	344	482	688	310	447	551
<b>Horace Mann Insurance Company (3)</b>	690	N/A	N/A	690	N/A	N/A	690	N/A	N/A	606	N/A	N/A
<b>Liberty Mutual Insurance Company</b>	662	1096	N/A	662	1096	N/A	662	1096	N/A	641	950	1170
<b>Safeco Insurance Company</b>	519	857	1223	739	1219	1744	N/A	N/A	N/A	502	744	917
<b>State Farm Insurance Company (4)</b>	928	928	928	1114	1114	1114	1114	1114	1114	789	789	789
<b>Umialik Insurance Company (5)</b>	592	991	1210	592	991	1210	592	991	1210	532	825	968
<b>USAA Insurance Company (6)</b>	668	935	1336	668	935	1336	668	935	1336	668	935	1336

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

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

**Area 3** = Over 10 road miles from fire station

**n/a** = not available

(1) Includes 15% claim free discount, 23% age of home discount, 3% protective discount. Based on Deluxe policy.

(2) Guest medical coverage at \$500

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

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

(5) 4% Inflation Guard, Loss of Use coverage 30% of Dwelling. Credit not used.

(6) 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
<b>Allstate Insurance Company (1)</b>	611	748	1044	N/A	N/A	N/A	934	1155	1634	N/A	N/A	N/A
<b>American Bankers Insurance Co (2)</b>	1907	1907	1907	N/A	N/A	N/A	3206	3206	3206	N/A	N/A	N/A
<b>Armed Forces Insurance Exchange</b>	548	767	1095	933	1152	1480	1016	1422	2030	1690	2096	2704
<b>Balboa Insurance Company</b>	567	890	1277	867	1190	1577	958	1503	2156	1483	2028	2681
<b>Country Mutual Insurance Company</b>	546	891	1165	846	1191	1465	970	1585	2075	1495	2110	2600
<b>Electric Insurance Company</b>	344	482	688	549	687	894	591	828	1182	950	1187	1541
<b>Horace Mann Insurance Company (3)</b>	782	N/A	N/A	1031	N/A	N/A	1430	N/A	N/A	1866	N/A	N/A
<b>Liberty Mutual Insurance Company</b>	668	1096	1571	N/A	N/A	N/A	1110	1786	2599	N/A	N/A	N/A
<b>Safeco Insurance Company</b>	686	1087	1557	N/A	N/A	N/A	1096	1738	2488	N/A	N/A	N/A
<b>State Farm Insurance Company (4)</b>	866	866	866	960	960	960	1476	1476	1476	1641	1641	1641
<b>Umialik Insurance Company (5)</b>	605	991	1210	1094	1480	1699	1039	1699	2077	1895	2555	1872
<b>USAA Insurance Company (6)</b>	708	992	1417	1096	1380	1805	1229	1721	2458	1908	2400	3137

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

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

**Area 3** = Over 10 road miles from fire station

**n/a** = not available

(1) Includes 15% claim free discount, 23% age of home discount, 3% protective discount. Based on Deluxe policy.

(2) Guest medical coverage at \$500

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

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

(5) 4% Inflation Guard, Loss of Use coverage 30% of Dwelling. Credit not used.

(6) 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
<b>Allstate Insurance Company (1)</b>	611	748	1045	611	748	1044	611	748	1045	550	635	977
<b>American Bankers Insurance Co (2)</b>	1907	1907	1907	1907	1907	1907	1907	1907	1907	1907	1907	1907
<b>Armed Forces Insurance Exchange</b>	548	767	1095	548	767	1095	548	767	1095	519	712	903
<b>Balboa Insurance Company</b>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	511	802	1150
<b>Country Mutual Insurance Company</b>	563	918	1165	702	1147	1455	702	1147	1455	466	760	992
<b>Electric Insurance Company</b>	344	482	688	344	482	688	344	482	688	310	447	551
<b>Horace Mann Insurance Company (3)</b>	782	N/A	N/A	782	N/A	N/A	782	N/A	N/A	689	N/A	N/A
<b>Liberty Mutual Insurance Company</b>	668	1096	N/A	668	1096	N/A	668	1096	N/A	667	950	1170
<b>Safeco Insurance Company</b>	686	1087	1557	976	1548	2214	N/A	N/A	N/A	666	947	1167
<b>State Farm Insurance Company (4)</b>	869	869	869	1039	1039	1039	1039	1039	1039	736	736	736
<b>Umialik Insurance Company (5)</b>	605	991	1210	605	991	1210	605	991	1210	545	825	968
<b>USAA Insurance Company (6)</b>	708	992	1417	708	992	1417	708	992	1417	673	921	1169

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

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

**Area 3** = Over 10 road miles from fire station

**n/a** = not available

(1) Includes 15% claim free discount, 23% age of home discount, 3% protective discount. Based on Deluxe policy.

(2) Guest medical coverage at \$500

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

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

(5) 4% Inflation Guard, Loss of Use coverage 30% of Dwelling. Credit not used.

(6) 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
<b>Allstate Insurance Company (1)</b>	592	1022	1029	N/A	N/A	N/A	904	1598	1609	N/A	N/A	N/A
<b>American Bankers Insurance Co (2)</b>	1907	1907	1907	N/A	N/A	N/A	3206	3206	3206	N/A	N/A	N/A
<b>Armed Forces Insurance Exchange</b>	555	1027	1111	940	1412	1496	1030	1905	2060	1704	2579	2734
<b>Balboa Insurance Company</b>	568	1149	1279	868	1449	1579	960	1942	2160	1485	2467	2685
<b>Country Mutual Insurance Company</b>	594	1268	1268	894	1568	1568	1055	2257	2257	1580	2782	2782
<b>Electric Insurance Company</b>	344	620	688	549	825	894	591	1064	1182	950	1423	1541
<b>Horace Mann Insurance Company (3)</b>	718	N/A	N/A	966	N/A	N/A	1298	N/A	N/A	1734	N/A	N/A
<b>Liberty Mutual Insurance Company</b>	591	1255	1395	N/A	N/A	N/A	952	2062	2309	N/A	N/A	N/A
<b>Safeco Insurance Company</b>	540	1144	1273	N/A	N/A	N/A	862	1829	2035	N/A	N/A	N/A
<b>State Farm Insurance Company (4)</b>	1128	1128	1128	1222	1222	1222	1922	1922	1922	2086	2086	2086
<b>Umialik Insurance Company (5)</b>	597	1089	1210	1086	1578	1699	1025	1867	2077	1881	2723	2933
<b>USAA Insurance Company (6)</b>	682	1261	1363	1070	1649	1751	1183	2188	2365	1862	2867	3044

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

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

**Area 3** = Over 10 road miles from fire station

**n/a** = not available

(1) Includes 15% claim free discount, 23% age of home discount, 3% protective discount. Based on Deluxe policy.

(2) Guest medical coverage at \$500

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

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

(5) 4% Inflation Guard, Loss of Use coverage 30% of Dwelling. Credit not used.

(6) 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
<b>Allstate Insurance Company (1)</b>	592	1022	1029	592	1022	1029	592	1022	1029	577	971	971
<b>American Bankers Insurance Co (2)</b>	1907	1907	1907	1907	1907	1907	1907	1907	1907	1907	1907	1907
<b>Armed Forces Insurance Exchange</b>	550	1027	1111	555	1027	1111	555	1027	1111	527	777	917
<b>Balboa Insurance Company</b>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	511	1034	1150
<b>Country Mutual Insurance Company</b>	612	1268	1268	763	1583	1583	763	1583	1583	506	1079	1079
<b>Electric Insurance Company</b>	344	620	688	344	620	688	344	620	688	310	482	551
<b>Horace Mann Insurance Company (3)</b>	718	N/A	N/A	718	N/A	N/A	718	N/A	N/A	636	N/A	N/A
<b>Liberty Mutual Insurance Company</b>	591	N/A	N/A	591	N/A	N/A	591	N/A	N/A	572	917	1046
<b>Safeco Insurance Company</b>	540	1144	1273	770	1631	1816	N/A	N/A	N/A	523	836	956
<b>State Farm Insurance Company (4)</b>	1128	1128	1128	1354	1354	1354	1354	1354	1354	959	959	959
<b>Umialik Insurance Company (5)</b>	597	1089	1210	597	1089	1210	597	1089	1210	539	846	968
<b>USAA Insurance Company</b>	682	1261	1363	1070	1649	1751	1183	2188	2365	1862	2867	3044

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

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

**Area 3** = Over 10 road miles from fire station

**n/a** = not available

(1) Includes 15% claim free discount, 23% age of home discount, 3% protective discount. Based on Deluxe policy.

(2) Guest medical coverage at \$500

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

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

(5) 4% Inflation Guard, Loss of Use coverage 30% of Dwelling. Credit not used.

(6) 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, 2008.**

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

- Term: 1 year
- Year of construction: 2004
- 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)	247	530	556	N/A	N/A	N/A	247	530	556	387	849	888
Armed Forces Insurance Exchange	383	692	768	671	980	1056	383	692	768	683	1232	1366
Country Mutual Insurance Company	349	777	805	513	941	969	349	777	805	605	1351	1400
Electric Insurance Company	278	356	409	381	459	511	278	356	409	472	607	697
Horace Mann Insurance Company	110	N/A	N/A	166	N/A	N/A	110	N/A	N/A	186	N/A	N/A
Liberty Mutual Insurance Company	112	212	266	N/A	N/A	N/A	112	212	266	198	375	470
Safeco Insurance Company	161	161	161	N/A	N/A	N/A	161	161	161	251	251	251
State Farm Insurance Company (2)	441	441	441	822	822	822	441	441	441	736	736	736
Umialik Insurance Company (3)	531	878	1093	896	1243	1458	531	878	1093	902	1495	1864
USAA Insurance Company (4)	342	480	515	439	577	612	342	480	515	658	909	971
<b>Area 1</b> = 5 road miles or less from fire station with hydrant within 1,000 feet <b>Area 2</b> = Over 5 road miles, but less than 10 road miles from fire station <b>Area 3</b> = Over 10 road miles from fire station  <b>n/a</b> = not available												
(1) Includes 5% protective discount. Includes Dwelling coverage for fixtures at 10% of Personal Property limit.												
(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
<b>Allstate Insurance Company (1)</b>	287	437	556	N/A	N/A	N/A	287	437	556	453	697	888
<b>Armed Forces Insurance Exchange</b>	383	552	768	671	840	1056	383	552	768	683	983	1366
<b>Country Mutual Insurance Company</b>	406	537	805	570	701	969	406	537	805	703	935	1400
<b>Electric Insurance Company</b>	278	304	409	381	407	511	278	304	409	472	517	697
<b>Horace Mann Insurance Company</b>	128	N/A	N/A	184	N/A	N/A	128	N/A	N/A	215	N/A	N/A
<b>Liberty Mutual Insurance Company</b>	132	178	297	N/A	N/A	N/A	132	178	297	232	316	527
<b>Safeco Insurance Company</b>	161	161	161	N/A	N/A	N/A	161	161	161	251	251	251
<b>State Farm Insurance Company (2)</b>	441	441	441	498	498	498	441	441	441	736	736	736
<b>Umialik Insurance Company (3)</b>	545	795	1093	910	1160	1458	545	795	1093	931	1356	1864
<b>USAA Insurance Company (4)</b>	351	433	533	448	530	629	351	433	533	674	822	1003
<b>Area 1</b> = 5 road miles or less from fire station with hydrant within 1,000 feet												
<b>Area 2</b> = Over 5 road miles, but less than 10 road miles from fire station												
<b>Area 3</b> = Over 10 road miles from fire station												
<b>n/a</b> = not available												
(1) Includes 5% protective discount. Includes Dwelling coverage for fixtures at 10% of Personal Property limit.												
(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
<b>Allstate Insurance Company (1)</b>	247	530	556	N/A	N/A	N/A	247	530	556	387	849	888
<b>Armed Forces Insurance Exchange</b>	383	692	768	671	980	1056	383	692	768	683	1232	1366
<b>Country Mutual Insurance Company</b>	408	908	941	572	1072	1105	408	908	941	707	1579	1636
<b>Electric Insurance Company</b>	278	356	409	381	459	511	278	356	409	472	607	697
<b>Horace Mann Insurance Company</b>	128	N/A	N/A	184	N/A	N/A	128	N/A	N/A	215	N/A	N/A
<b>Liberty Mutual Insurance Company</b>	131	245	309	N/A	N/A	N/A	131	245	309	231	435	546
<b>Safeco Insurance Company</b>	161	161	161	N/A	N/A	N/A	161	161	161	251	251	251
<b>State Farm Insurance Company (2)</b>	514	514	514	685	685	685	514	514	514	856	856	856
<b>Umialik Insurance Company (3)</b>	531	878	1093	896	1243	1458	531	878	1093	902	1495	1864
<b>USAA Insurance Company (4)</b>	355	503	540	451	599	636	355	503	540	681	949	1016

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

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

**Area 3** = Over 10 road miles from fire station

**n/a** = not available

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

(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
<b>Allstate Insurance Company (1)</b>	212	404	417	N/A	N/A	N/A	212	404	417	332	643	663
<b>Armed Forces Insurance Exchange</b>	374	674	749	662	962	1037	374	674	749	667	1200	1333
<b>Country Mutual Insurance Company</b>	343	762	790	507	926	954	343	762	790	593	1325	1373
<b>Electric Insurance Company</b>	270	345	394	373	447	497	270	345	394	459	587	672
<b>Horace Mann Insurance Company</b>	105	N/A	N/A	160	N/A	N/A	105	N/A	N/A	180	N/A	N/A
<b>Liberty Mutual Insurance Company</b>	113	215	270	N/A	N/A	N/A	113	215	270	202	380	477
<b>Safeco Insurance Company</b>	161	161	161	N/A	N/A	N/A	161	161	161	251	251	251
<b>State Farm Insurance Company (2)</b>	444	444	444	501	501	501	444	444	444	740	740	740
<b>Umialik Insurance Company (3)</b>	496	795	995	861	1160	1360	496	795	995	847	1356	1694
<b>USAA Insurance Company (4)</b>	330	458	490	427	555	587	330	458	490	636	869	927
<b>Area 1</b> = 5 road miles or less from fire station with hydrant within 1,000 feet												
<b>Area 2</b> = Over 5 road miles, but less than 10 road miles from fire station												
<b>Area 3</b> = Over 10 road miles from fire station												
<b>n/a</b> = not available												
(1) Includes 5% protective discount. Includes Dwelling coverage for fixtures at 10% of Personal Property limit.												
(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
<b>Allstate Insurance Company (1)</b>	247	530	556	N/A	N/A	N/A	247	437	556	387	849	888
<b>Armed Forces Insurance Exchange</b>	383	552	768	671	840	1056	383	552	768	683	983	1366
<b>Country Mutual Insurance Company</b>	349	537	805	513	701	969	349	537	805	605	933	1400
<b>Electric Insurance Company</b>	278	304	409	381	407	511	278	304	409	472	517	697
<b>Horace Mann Insurance Company</b>	110	N/A	N/A	166	N/A	N/A	110	N/A	N/A	186	N/A	N/A
<b>Liberty Mutual Insurance Company</b>	125	238	297	N/A	N/A	N/A	125	238	297	223	420	527
<b>Safeco Insurance Company</b>	161	161	161	N/A	N/A	N/A	161	161	161	251	251	251
<b>State Farm Insurance Company (2)</b>	441	441	441	612	612	612	441	441	441	736	736	736
<b>Umialik Insurance Company (3)</b>	531	878	1093	896	1243	1458	531	878	1093	902	1495	1864
<b>USAA Insurance Company (4)</b>	348	428	526	444	524	622	348	428	526	668	813	991
<b>Area 1</b> = 5 road miles or less from fire station with hydrant within 1,000 feet												
<b>Area 2</b> = Over 5 road miles, but less than 10 road miles from fire station												
<b>Area 3</b> = Over 10 road miles from fire station												
<b>n/a</b> = not available												
(1) Includes 5% protective discount. Includes Dwelling coverage for fixtures at 10% of Personal Property limit.												
(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
<b>Allstate Insurance Company (1)</b>	287	437	556	N/A	N/A	N/A	287	437	556	453	849	888
<b>Armed Forces Insurance Exchange</b>	383	552	768	671	840	1056	383	552	768	683	983	1366
<b>Country Mutual Insurance Company</b>	474	628	941	638	792	1105	474	628	941	821	1090	1636
<b>Electric Insurance Company</b>	278	304	409	381	407	511	278	304	409	472	517	697
<b>Horace Mann Insurance Company</b>	128	N/A	N/A	184	N/A	N/A	128	N/A	N/A	215	N/A	N/A
<b>Liberty Mutual Insurance Company</b>	132	238	297	N/A	N/A	N/A	132	238	297	232	420	527
<b>Safeco Insurance Company</b>	161	161	161	N/A	N/A	N/A	161	161	161	251	251	251
<b>State Farm Insurance Company (2)</b>	514	514	514	571	571	571	514	514	514	856	856	856
<b>Umialik Insurance Company (3)</b>	545	878	1093	910	1243	1458	545	878	1093	931	1495	1864
<b>USAA Insurance Company (4)</b>	355	438	540	451	535	636	355	438	540	681	832	1016

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

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

**Area 3** = Over 10 road miles from fire station

**n/a** = not available

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

(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
<b>Allstate Insurance Company (1)</b>	275	530	556	N/A	N/A	N/A	275	530	556	387	849	888
<b>Armed Forces Insurance Exchange</b>	383	692	768	671	980	1056	383	692	768	683	1232	1366
<b>Country Mutual Insurance Company</b>	349	777	805	513	941	969	349	777	805	605	1351	1400
<b>Electric Insurance Company</b>	278	356	409	381	459	511	278	356	409	472	607	697
<b>Horace Mann Insurance Company</b>	110	N/A	N/A	166	N/A	N/A	110	N/A	N/A	186	N/A	N/A
<b>Liberty Mutual Insurance Company</b>	112	212	266	N/A	N/A	N/A	112	212	266	198	375	470
<b>Safeco Insurance Company</b>	161	161	161	N/A	N/A	N/A	161	161	161	251	251	251
<b>State Farm Insurance Company (2)</b>	441	441	441	498	498	498	441	441	441	736	736	736
<b>Umialik Insurance Company (3)</b>	545	878	1093	910	1243	1458	545	878	1093	931	1495	1864
<b>USAA Insurance Company (4)</b>	349	493	529	446	590	626	349	493	529	671	932	997
<b>Area 1</b> = 5 road miles or less from fire station with hydrant within 1,000 feet												
<b>Area 2</b> = Over 5 road miles, but less than 10 road miles from fire station												
<b>Area 3</b> = Over 10 road miles from fire station												
<b>n/a</b> = not available												
(1) Includes 5% protective discount. Includes Dwelling coverage for fixtures at 10% of Personal Property limit.												
(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, 2008.**

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

- Term: 1 year
- Year of construction: 2004
- 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
<b>Allstate Insurance Company</b>	794	794	794	N/A	N/A	N/A	794	794	794	N/A	N/A	N/A
<b>American Bankers Insurance Co (2)</b>	1040	1040	1040	1040	1040	1040	1040	1040	1040	1040	1040	1040
<b>Armed Forces Insurance Exchange (3)</b>	370	686	741	514	830	885	467	865	935	611	1009	1079
<b>Country Mutual Insurance Company</b>	370	846	846	483	959	959	N/A	N/A	N/A	N/A	N/A	N/A
<b>Foremost Insurance Company</b>	855	855	855	968	968	968	716	715	715	828	828	828
<b>Horace Mann Insurance Company</b>	430	N/A	N/A	523	N/A	N/A	1081	1303	1303	1174	1396	1396
<b>State Farm Insurance Company (4)</b>	352	352	352	588	588	588	786	786	786	983	983	983
<b>Umialik Insurance Company</b>	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** = Over 5 road miles, but less than 10 road miles from fire station

**Area 3** = Over 10 road miles from fire station

**n/a** = not available

(1) Assumes mobile home tied down and in park size 21-100 spaces. Earthquake coverage not available.

(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) 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
<b>Allstate Insurance Company</b>	827	827	827	N/A	N/A	N/A	827	827	827	N/A	N/A	N/A
<b>American Bankers Insurance Co (2)</b>	1040	1040	1040	1040	1040	1040	1040	1040	1040	1040	1040	1040
<b>Armed Forces Insurance Exchange (3)</b>	365	510	730	509	654	874	461	645	921	605	789	1065
<b>Country Mutual Insurance Company</b>	408	665	843	521	778	956	N/A	N/A	N/A	N/A	N/A	N/A
<b>Foremost Insurance Company</b>	855	855	855	968	968	968	715	715	715	828	828	828
<b>Horace Mann Insurance Company</b>	471	N/A	N/A	563	N/A	N/A	1081	1303	1303	1174	1396	1396
<b>State Farm Insurance Company (4)</b>	425	425	425	461	461	461	881	881	881	872	872	872
<b>Umialik Insurance Company</b>	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** = Over 5 road miles, but less than 10 road miles from fire station

**Area 3** = Over 10 road miles from fire station

**n/a** = not available

(1) Assumes mobile home tied down and in park size 21-100 spaces. Earthquake coverage not available.

(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) 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
<b>Allstate Insurance Company</b>	794	794	794	759	759	759	794	794	794	794	794	794
<b>American Bankers Insurance Co (2)</b>	2144	2144	2144	2144	2144	2144	2144	2144	2144	2144	2144	2144
<b>Armed Forces Insurance Exchange (3)</b>	370	686	741	514	830	885	467	865	935	611	1009	1079
<b>Country Mutual Insurance Company</b>	339	776	776	452	889	889	N/A	N/A	N/A	N/A	N/A	N/A
<b>Foremost Insurance Company</b>	855	855	855	968	968	968	715	715	715	828	828	828
<b>Horace Mann Insurance Company</b>	374	N/A	N/A	466	N/A	N/A	1081	1303	1303	1174	1396	1396
<b>State Farm Insurance Company (4)</b>	397	397	397	504	504	504	881	881	881	944	944	944
<b>Umialik Insurance Company</b>	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** = Over 5 road miles, but less than 10 road miles from fire station

**Area 3** = Over 10 road miles from fire station

**n/a** = not available

(1) Assumes mobile home tied down and in park size 21-100 spaces. Earthquake coverage not available.

(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) 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
<b>Allstate Insurance Company</b>	759	759	759	759	759	759	759	759	759	759	759	759
<b>American Bankers Insurance Co (2)</b>	1040	1040	1040	1040	1040	1040	1040	1040	1040	1040	1040	1040
<b>Armed Forces Insurance Exchange (3)</b>	366	677	732	510	821	876	463	854	923	607	998	1067
<b>Country Mutual Insurance Company</b>	329	680	680	442	793	793	N/A	N/A	N/A	N/A	N/A	N/A
<b>Foremost Insurance Company</b>	855	855	855	968	968	968	715	715	715	828	828	828
<b>Horace Mann Insurance Company</b>	333	N/A	N/A	426	N/A	N/A	1081	1303	1303	1174	1396	1396
<b>State Farm Insurance Company (4)</b>	401	401	401	436	436	436	881	881	881	872	872	872
<b>Umialik Insurance Company</b>	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** = Over 5 road miles, but less than 10 road miles from fire station

**Area 3** = Over 10 road miles from fire station

**n/a** = not available

(1) Assumes mobile home tied down and in park size 21-100 spaces. Earthquake coverage not available.

(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) 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
<b>Allstate Insurance Company</b>	794	794	794	N/A	N/A	N/A	827	827	827	N/A	N/A	N/A
<b>American Bankers Insurance Co (2)</b>	1040	1040	1040	1040	1040	1040	1040	1040	1040	1040	1040	1040
<b>Armed Forces Insurance Exchange (3)</b>	370	518	741	514	662	885	467	654	935	611	798	1079
<b>Country Mutual Insurance Company</b>	368	663	841	481	776	954	N/A	N/A	N/A	N/A	N/A	N/A
<b>Foremost Insurance Company</b>	824	824	824	937	937	937	684	684	684	797	797	797
<b>Horace Mann Insurance Company</b>	417	N/A	N/A	509	N/A	N/A	1081	1303	1303	1174	1396	1396
<b>State Farm Insurance Company (4)</b>	469	469	469	576	576	576	881	881	881	944	944	944
<b>Umialik Insurance Company</b>	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** = Over 5 road miles, but less than 10 road miles from fire station

**Area 3** = Over 10 road miles from fire station

**n/a** = not available

(1) Assumes mobile home tied down and in park size 21-100 spaces. Earthquake coverage not available.

(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) 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
<b>Allstate Insurance Company</b>	827	827	827	N/A	N/A	N/A	827	827	827	N/A	N/A	N/A
<b>American Bankers Insurance Co (2)</b>	2144	2144	2144	2144	2144	2144	2144	2144	2144	2144	2144	2144
<b>Armed Forces Insurance Exchange (3)</b>	365	510	730	509	654	874	461	653	921	606	789	1065
<b>Country Mutual Insurance Company</b>	375	611	776	488	724	889	N/A	N/A	N/A	N/A	N/A	N/A
<b>Foremost Insurance Company</b>	824	824	824	937	937	937	684	684	684	797	797	797
<b>Horace Mann Insurance Company</b>	471	N/A	N/A	564	N/A	N/A	1081	1303	1303	1174	1396	1396
<b>State Farm Insurance Company (4)</b>	437	437	437	473	473	473	881	881	881	872	872	872
<b>Umialik Insurance Company</b>	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** = Over 5 road miles, but less than 10 road miles from fire station  
**Area 3** = Over 10 road miles from fire station
- n/a** = not available
- (1) Assumes mobile home tied down and in park size 21-100 spaces. Earthquake coverage not available.  
(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) 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
<b>Allstate Insurance Company</b>	827	827	827	N/A	N/A	N/A	827	827	827	N/A	N/A	N/A
<b>American Bankers Insurance Co (2)</b>	1040	1040	1040	1040	1040	1040	1040	1040	1040	1040	1040	1040
<b>Armed Forces Insurance Exchange (3)</b>	370	686	741	514	830	885	467	865	935	611	1009	1079
<b>Country Mutual Insurance Company</b>	408	843	843	521	956	956	N/A	N/A	N/A	N/A	N/A	N/A
<b>Foremost Insurance Company</b>	824	824	824	937	937	937	684	684	684	797	797	797
<b>Horace Mann Insurance Company</b>	433	N/A	N/A	526	N/A	N/A	1081	1303	1303	1174	1396	1396
<b>State Farm Insurance Company (4)</b>	569	569	569	604	604	604	1054	1054	1054	1037	1037	1037
<b>Umialik Insurance Company</b>	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** = Over 5 road miles, but less than 10 road miles from fire station  
**Area 3** = Over 10 road miles from fire station
- n/a** = not available
- (1) Assumes mobile home tied down and in park size 21-100 spaces. Earthquake coverage not available.  
(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) 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, 2008.**

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

- Term: 1 year
- Year of construction: 2004
- 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
<b>Allstate Insurance Company (1)</b>	117	233	245	N/A	N/A	N/A	117	233	245	195	410	430
<b>Country Mutual Insurance Company</b>	121	265	275	176	320	330	121	265	275	188	414	429
<b>Electric Insurance Company</b>	162	259	324	196	293	358	162	259	324	272	434	543
<b>Horace Mann Insurance Company</b>	101	N/A	N/A	138	N/A	N/A	101	N/A	N/A	159	N/A	N/A
<b>Liberty Mutual Insurance Company</b>	103	196	245	N/A	N/A	N/A	103	196	245	176	331	414
<b>Safeco Insurance Company</b>	118	118	118	N/A	N/A	N/A	118	118	118	193	193	193
<b>State Farm Insurance Company (2)</b>	159	159	159	257	257	257	159	159	159	256	256	256
<b>Umialik Insurance Company</b>	250	279	348	250	360	429	250	279	348	282	470	583
<b>USAA Insurance Company</b>	282	282	282	282	282	282	282	282	282	397	397	397
<b>Area 1</b> = 5 road miles or less from fire station with hydrant within 1,000 feet												
<b>Area 2</b> = Over 5 road miles, but less than 10 road miles from fire station												
<b>Area 3</b> = Over 10 road miles from fire station												
<b>n/a</b> = 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
<b>Allstate Insurance Company (1)</b>	117	233	245	N/A	N/A	N/A	117	233	245	195	410	430
<b>Country Mutual Insurance Company</b>	140	185	275	195	240	330	140	185	275	218	287	429
<b>Electric Insurance Company</b>	162	195	324	196	229	358	162	195	324	272	434	543
<b>Horace Mann Insurance Company</b>	116	N/A	N/A	154	N/A	N/A	116	N/A	N/A	185	N/A	N/A
<b>Liberty Mutual Insurance Company</b>	121	165	275	N/A	N/A	N/A	121	165	275	204	278	465
<b>Safeco Insurance Company</b>	118	118	118	N/A	N/A	N/A	118	118	118	193	193	193
<b>State Farm Insurance Company (2)</b>	159	159	159	174	174	174	159	159	159	256	256	256
<b>Umialik Insurance Company</b>	250	250	348	254	330	429	250	250	348	293	417	583
<b>USAA Insurance Company</b>	252	252	252	252	252	252	252	252	252	352	352	352
<b>Area 1</b> = 5 road miles or less from fire station with hydrant within 1,000 feet												
<b>Area 2</b> = Over 5 road miles, but less than 10 road miles from fire station												
<b>Area 3</b> = Over 10 road miles from fire station												
<b>n/a</b> = 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
<b>Allstate Insurance Company (1)</b>	132	195	245	N/A	N/A	N/A	132	195	245	223	340	430
<b>Country Mutual Insurance Company</b>	140	306	317	195	361	372	140	306	317	216	478	496
<b>Electric Insurance Company</b>	162	259	324	196	293	358	162	259	324	272	435	543
<b>Horace Mann Insurance Company</b>	116	N/A	N/A	154	N/A	N/A	116	N/A	N/A	185	N/A	N/A
<b>Liberty Mutual Insurance Company</b>	118	224	281	N/A	N/A	N/A	118	224	281	201	377	473
<b>Safeco Insurance Company</b>	118	118	118	N/A	N/A	N/A	118	118	118	193	193	193
<b>State Farm Insurance Company (2)</b>	161	161	161	205	205	205	161	161	161	259	259	259
<b>Umialik Insurance Company</b>	250	279	348	250	360	429	250	279	348	282	470	583
<b>USAA Insurance Company</b>	236	236	236	236	236	236	236	236	236	328	328	328
<b>Area 1</b> = 5 road miles or less from fire station with hydrant within 1,000 feet												
<b>Area 2</b> = Over 5 road miles, but less than 10 road miles from fire station												
<b>Area 3</b> = Over 10 road miles from fire station												
<b>n/a</b> = 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
<b>Allstate Insurance Company (1)</b>	101	181	187	N/A	N/A	N/A	101	181	187	166	314	325
<b>Country Mutual Insurance Company</b>	118	257	266	173	312	321	118	257	266	181	400	414
<b>Electric Insurance Company</b>	171	275	343	205	309	377	171	275	343	288	461	576
<b>Horace Mann Insurance Company</b>	94	N/A	N/A	131	N/A	N/A	94	N/A	N/A	153	N/A	N/A
<b>Liberty Mutual Insurance Company</b>	106	200	251	N/A	N/A	N/A	106	200	251	179	338	424
<b>Safeco Insurance Company</b>	118	118	118	N/A	N/A	N/A	118	118	118	193	193	193
<b>State Farm Insurance Company (3)</b>	148	148	148	163	163	163	148	148	148	238	238	238
<b>Umialik Insurance Company</b>	250	284	359	261	365	440	250	284	359	302	479	603
<b>USAA Insurance Company</b>	220	220	220	220	220	220	220	220	220	303	303	303
<b>Area 1</b> = 5 road miles or less from fire station with hydrant within 1,000 feet												
<b>Area 2</b> = Over 5 road miles, but less than 10 road miles from fire station												
<b>Area 3</b> = Over 10 road miles from fire station												
<b>n/a</b> = 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
<b>Allstate Insurance Company (1)</b>	117	233	245	N/A	N/A	N/A	117	233	245	195	410	430
<b>Country Mutual Insurance Company</b>	121	265	275	176	320	330	121	265	275	188	414	429
<b>Electric Insurance Company</b>	162	259	324	196	293	358	162	259	324	272	434	543
<b>Horace Mann Insurance Company</b>	101	N/A	N/A	138	N/A	N/A	101	N/A	N/A	159	N/A	N/A
<b>Liberty Mutual Insurance Company</b>	117	218	275	N/A	N/A	N/A	117	218	275	196	371	204
<b>Safeco Insurance Company</b>	118	118	118	N/A	N/A	N/A	118	118	118	193	193	193
<b>State Farm Insurance Company (2)</b>	159	159	159	203	203	203	159	159	159	256	256	256
<b>Umialik Insurance Company</b>	250	279	348	250	360	429	250	279	348	282	470	583
<b>USAA Insurance Company</b>	281	281	281	281	281	281	281	281	281	391	391	391
<b>Area 1</b> = 5 road miles or less from fire station with hydrant within 1,000 feet												
<b>Area 2</b> = Over 5 road miles, but less than 10 road miles from fire station												
<b>Area 3</b> = Over 10 road miles from fire station												
<b>n/a</b> = 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
<b>Allstate Insurance Company (1)</b>	132	233	245	N/A	N/A	N/A	132	233	245	233	410	430
<b>Country Mutual Insurance Company</b>	162	306	317	217	361	372	162	306	317	251	478	496
<b>Electric Insurance Company</b>	162	259	324	196	293	358	162	259	324	272	434	543
<b>Horace Mann Insurance Company</b>	116	N/A	N/A	154	N/A	N/A	116	N/A	N/A	185	N/A	N/A
<b>Liberty Mutual Insurance Company</b>	121	218	275	N/A	N/A	N/A	121	218	275	204	371	465
<b>Safeco Insurance Company</b>	118	118	118	N/A	N/A	N/A	118	118	118	193	193	193
<b>State Farm Insurance Company (2)</b>	161	161	161	176	176	176	161	161	161	259	259	259
<b>Umialik Insurance Company</b>	250	279	348	254	360	429	250	279	348	293	470	583
<b>USAA Insurance Company</b>	252	252	252	252	252	252	252	252	252	352	352	352
<b>Area 1</b> = 5 road miles or less from fire station with hydrant within 1,000 feet												
<b>Area 2</b> = Over 5 road miles, but less than 10 road miles from fire station												
<b>Area 3</b> = Over 10 road miles from fire station												
<b>n/a</b> = 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
<b>Allstate Insurance Company (1)</b>	127	233	245	N/A	N/A	N/A	127	233	245	214	410	430
<b>Country Mutual Insurance Company</b>	121	265	275	176	320	330	121	265	275	188	414	429
<b>Electric Insurance Company</b>	162	259	324	196	293	358	162	259	324	272	435	543
<b>Horace Mann Insurance Company</b>	101	N/A	N/A	138	N/A	N/A	101	N/A	N/A	159	N/A	N/A
<b>Liberty Mutual Insurance Company</b>	103	196	245	N/A	N/A	N/A	103	196	245	176	331	414
<b>Safeco Insurance Company</b>	118	118	118	N/A	N/A	N/A	118	118	118	193	193	193
<b>State Farm Insurance Company (2)</b>	159	159	159	174	174	174	159	159	159	256	256	256
<b>Umialik Insurance Company</b>	250	279	348	254	360	429	250	279	348	293	470	583
<b>USAA Insurance Company</b>	326	326	326	326	326	326	326	326	326	397	397	397
<b>Area 1</b> = 5 road miles or less from fire station with hydrant within 1,000 feet												
<b>Area 2</b> = Over 5 road miles, but less than 10 road miles from fire station												
<b>Area 3</b> = Over 10 road miles from fire station												
<b>n/a</b> = not available												
(1) 1-4 family units, includes 5% protective discount.												
(2) Zip code used in rating.												