



2013 ANNUAL HOMEOWNERS INSURANCE PREMIUM COMPARISON TABLE

Premium for 1-Year Policy (as of January 1, 2013)

HO-3 Owner-Occupied, Dwelling, Personal Property and Personal Liability

HO-6 Condominium Unit Owner-Occupied, Personal Property, Unit Interior and Personal Liability

SAMPLE CRITERIA	SAMPLE INSURED PROFILES					
<i>Form</i>	HO-3	HO-3	HO-3	HO-6	HO-6	HO-6
<i>Dwelling</i>	\$150,000	\$250,000	\$500,000	n/a	n/a	n/a
<i>Personal Property</i>	\$75,000	\$100,000	\$200,000	\$75,000	\$100,000	\$200,000
<i>Replacement Costs</i>	Yes	Yes	Yes	Yes	Yes	Yes
<i>5 Year Loss History</i>	No Claims	No Claims	No Claims	No Claims	No Claims	No Claims
<i>Liability Coverage</i>	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000
<i>Medical Payments</i>	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
<i>Deductible</i>	\$500	\$500	\$500	\$500	\$500	\$500
<i>Credit Score</i>	650-700	650-700	650-700	650-700	650-700	650-700
<i>Building Structure</i>	Masonry	Masonry	Masonry	Masonry	Masonry	Masonry
INSURERS	SAMPLE INSURED RATES					
American Strategic Insurance Corporation	\$763	\$1,067	\$1,674	\$241	\$277	\$457
Amica Mutual Insurance Company	\$1,289	\$1,749	\$1,674	\$241	\$277	\$457
Bankers Standard Insurance Company	\$391	\$625	\$1,232	\$276	\$353	\$748
Chartis Property Casualty Company	\$899	\$1,416	\$2,640	\$405	\$487	\$801
Erie Insurance Company	\$515	\$785	\$1,577	\$279	\$282	\$312
Erie Insurance Exchange	\$706	\$1,049	\$1,836	\$486	\$626	\$1,135
Fidelity National Insurance Company	\$583	\$918	\$1,756	\$464	\$837	\$1,775
Harford Mutual Insurance Company	\$630	\$884	\$1,865	\$307	\$380	\$676
Harleysville Preferred Insurance Company	\$800	\$1,123	\$2,364	\$579	\$719	\$1,275
Homesite	\$810	\$1,021	\$1,820	\$366	\$473	\$850
Metropolitan Group Property and Casualty Insurance Company	\$465	\$751	\$1,428	\$404	\$519	\$965

SAMPLE CRITERIA	SAMPLE INSURED PROFILES					
<i>Form</i>	HO-3	HO-3	HO-3	HO-6	HO-6	HO-6
<i>Dwelling</i>	\$150,000	\$250,000	\$500,000	n/a	n/a	n/a
<i>Personal Property</i>	\$75,000	\$100,000	\$200,000	\$75,000	\$100,000	\$200,000
<i>Replacement Costs</i>	Yes	Yes	Yes	Yes	Yes	Yes
<i>5 Year Loss History</i>	No Claims	No Claims	No Claims	No Claims	No Claims	No Claims
<i>Liability Coverage</i>	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000
<i>Medical Payments</i>	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
<i>Deductible</i>	\$500	\$500	\$500	\$500	\$500	\$500
<i>Credit Score</i>	650-700	650-700	650-700	650-700	650-700	650-700
<i>Building Structure</i>	Masonry	Masonry	Masonry	Masonry	Masonry	Masonry
INSURERS	SAMPLE INSURED RATES					
Nationwide Mutual Insurance Company	\$609	\$879	\$1,482	\$202	\$270	\$541
Pharmacists Mutual	\$408	\$578	\$1,107	\$339	\$425	\$769
Privilege Underwriters Reciprocal Exchange or PURE	\$375	\$586	\$1,147	\$257	\$329	\$619
State Farm Fire and Casualty Company	\$740	\$1,042	\$2,005	\$436	\$531	\$1,046
Travelers Home and Marine Insurance	\$310	\$462	\$943	\$166	\$190	\$299
Travelers-ACC	\$304	\$453	\$923	\$163	\$186	\$292
Trumbull Insurance Company	\$1,088	\$1,568	\$2,421	\$300	\$187	\$165
USAA	\$608	\$785	\$1,281	\$278	\$313	\$476
USAA – Casualty Insurance Company	\$641	\$825	\$1,344	\$224	\$253	\$386
USAA – Garrison	\$641	\$825	\$1,344	\$224	\$253	\$386
USAA – General Indemnity Company	\$641	\$825	\$1,344	\$224	\$253	\$386