

Alaska Consumer Guide to Home Insurance Premiums Comparison Guide

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 .

The following information was provided by the participating companies and is current as of January 1, 2014. 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.

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

Fidelity National Insurance Company
1-866-699-1885
<http://www.fidelityonline.com>

Foremost Insurance Company
1-800-752-2461
<http://www.foremost.com>

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

United Services Automobile Association:

USAA Casualty Insurance Company

USAA General Indemnity Company

Garrison Property & Casualty
Insurance Company
1-800-531-8111
<http://www.usaa.com>

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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, 2013.**

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

- Term: 1 year
- Year of construction: 2007
- 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			\$350,000 value, single family, frame construction, solid foundation			\$350,000 value, single family, frame 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	1118	1118	2025	N/A	N/A	N/A	1752	1752	3217	N/A	N/A	N/A
American Bankers Insurance Company	1907	1907	1907	1907	1907	1907	3206	3206	3206	3206	3206	3206
American Security Insurance Company	1126	1408	1408	n/a	n/a	n/a	1971	2464	2464	n/a	n/a	n/a
Armed Forces Insurance Company	700	700	1401	1120	1120	1821	1224	1224	2447	1959	1959	3182
Country Mutual Insurance Company	505	505	1075	767	767	1337	793	793	1691	1252	1252	2150
Liberty Mutual Insurance Company	849	849	2031	N/A	N/A	N/A	1369	1369	3274	N/A	N/A	N/A
Safeco Insurance Company	849	849	2031	N/A	N/A	N/A	1124	1124	2689	N/A	N/A	N/A
State Farm Insurance Company (1)	721	721	721	1351	1351	1351	1160	1160	1160	2263	2263	2263
Stillwater Insurance Company	665	665	n/a	1295	1295	n/a	1151	1151	n/a	2254	2254	n/a
Umialik Insurance Company	520	520	1061	975	975	1516	864	864	1766	1660	1660	2562
USAA Insurance Company (2)	635	635	753	1045	1045	1163	842	842	1010	1560	1560	1728
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet												
Area 2 = 5 road miles or less from a fire station but over 1,000 feet from a hydrant (exceptions exist where hydrant distance does not apply)												
Area 3 = Over 5 road miles from fire station												
(1) Personal Property Coverage at 75% of Dwelling coverage. Zip code used in rating.												
(2) Generally available to only present and former U.S. military and their families.												
n/a = not available												

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 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	1118	1118	2025	1118	1118	2025	1118	1118	2025	1076	1076	1906
American Bankers Insurance Company	1907	1907	1907	1907	1907	1907	1907	1907	1907	1907	1907	1907
American Security Insurance Company	1667	1667	1667	1408	1408	1408	1408	1408	1408	1126	1408	1408
Armed Forces Insurance Company	700	700	1401	700	700	1401	700	700	1401	665	665	1156
Country Mutual Insurance Company	505	505	1075	651	651	1343	651	651	1343	431	431	916
Liberty Mutual Insurance Company	849	849	2031	849	849	2031	849	849	2031	823	823	1504
Safeco Insurance Company	849	849	2031	849	849	2031	849	849	2031	823	823	1504
State Farm Insurance Company (1)	721	721	721	793	793	793	793	793	793	597	597	597
Stillwater Insurance Company	665	665	n/a	n/a	n/a	n/a	n/a	n/a	n/a	598	598	n/a
Umialik Insurance Company	520	520	1061	520	520	1061	520	520	1061	520	520	1061
USAA Insurance Company (2)	635	635	753	635	635	753	635	635	753	581	581	654
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet												
Area 2 = 5 road miles or less from a fire station but over 1,000 feet from a hydrant (exceptions exist where hydrant distance does not apply)												
Area 3 = Over 5 road miles from fire station												
(1) Personal Property Coverage at 75% of Dwelling coverage. Zip code used in rating.												
(2) Generally available to only present and former U.S. military and their families.												
n/a = not available												

Bethel	\$200,000 value, single family, frame construction, solid foundation			\$200,000 value, single family, frame construction, solid foundation,			\$350,000 value, single family, frame construction, solid foundation			\$350,000 value, single family, frame construction, solid foundation,		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company	1115	1383	1964	N/A	N/A	N/A	1749	2180	3118	N/A	N/A	N/A
American Bankers Insurance Company	1907	1907	1907	1907	1907	1907	3206	3206	3206	3206	3206	3206
American Security Insurance Company	1126	1408	1408	n/a	n/a	n/a	1971	2464	2464	n/a	n/a	n/a
Armed Forces Insurance Company	831	1164	1662	1013	1346	1844	1451	2032	2903	1770	2351	3222
Country Mutual Insurance Company	596	973	1142	681	1039	1208	936	1529	1796	1052	1645	1912
Liberty Mutual Insurance Company	991	1576	2291	N/A	N/A	N/A	1598	2540	3693	N/A	N/A	N/A
Safeco Insurance Company	991	1576	2291	N/A	N/A	N/A	1312	2086	3033	N/A	N/A	N/A
State Farm Insurance Company (1)	900	900	900	994	994	994	1448	1448	1448	1613	1613	1613
Stillwater Insurance Company	628	1030	n/a	722	1124	n/a	1086	1783	n/a	1251	1948	n/a
Umialik Insurance Company	513	867	1047	968	1322	1502	852	1443	1743	1648	2239	2539
USAA Insurance Company (2)	826	853	978	1236	1264	1388	1099	1138	1312	1816	1856	2029
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet												
Area 2 = 5 road miles or less from a fire station but over 1,000 feet from a hydrant (exceptions exist where hydrant distance does not apply)												
Area 3 = Over 5 road miles from fire station												
(1) Personal Property Coverage at 75% of Dwelling coverage. Zip code used in rating.												
(2) Generally available to only present and former U.S. military and their families.												
n/a = not available												

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 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	1115	1383	1964	1115	1383	1964	1115	1383	1964	996	1163	1833
American Bankers Insurance Company	1907	1907	1907	1907	1907	1907	1907	1907	1907	1907	1907	1907
American Security Insurance Company	1667	1667	1667	1408	1408	1408	1408	1408	1408	1126	1408	1408
Armed Forces Insurance Company	831	1164	1662	831	1164	1662	831	1164	1662	790	1079	1371
Country Mutual Insurance Company	615	973	1142	767	1252	1426	767	1252	1426	508	853	973
Liberty Mutual Insurance Company	991	1576	2291	991	1576	2291	991	1576	2291	961	1368	1685
Safeco Insurance Company	991	1576	2291	991	1576	2291	991	1576	2291	961	1368	1685
State Farm Insurance Company (1)	900	900	900	991	991	991	991	991	991	747	747	747
Stillwater Insurance Company	628	1030	n/a	n/a	n/a	n/a	n/a	n/a	n/a	565	854	n/a
Umialik Insurance Company	513	867	1047	513	867	1047	513	867	1047	513	867	1047
USAA Insurance Company (2)	826	853	978	826	853	978	826	853	978	745	759	849
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet Area 2 = 5 road miles or less from a fire station but over 1,000 feet from a hydrant (exceptions exist where hydrant distance does not apply) Area 3 = Over 5 road miles from fire station												
(1) Personal Property Coverage at 75% of Dwelling coverage. Zip code used in rating.												
(2) Generally available to only present and former U.S. military and their families.												
n/a = not available												

	\$200,000 value, single family, frame construction, solid foundation			\$200,000 value, single family, frame construction, solid foundation,			\$350,000 value, single family, frame construction, solid foundation			\$350,000 value, single family, frame 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
Fairbanks												
Allstate Insurance Company	1034	1550	2002	N/A	N/A	N/A	1616	2449	3179	N/A	N/A	N/A
American Bankers Insurance Company	1907	1907	1907	1907	1907	1907	3206	3206	3206	3206	3206	3206
American Security Insurance Company	1126	1408	1408	n/a	n/a	n/a	1971	2464	2464	n/a	n/a	n/a
Armed Forces Insurance Company	794	1468	1587	976	1650	1769	1386	2564	2772	1705	2883	3091
Country Mutual Insurance Company	577	1230	1230	717	1370	1370	906	1933	1933	1151	2178	2178
Liberty Mutual Insurance Company	967	2083	2332	N/A	N/A	N/A	1560	3357	3759	N/A	N/A	N/A
Safeco Insurance Company	967	2083	2332	N/A	N/A	N/A	1281	2757	3087	N/A	N/A	N/A
State Farm Insurance Company (1)	899	899	899	1183	1183	1183	1448	1448	1448	1945	1945	1945
Stillwater Insurance Company	550	n/a	n/a	834	n/a	n/a	952	n/a	n/a	1449	n/a	n/a
Umialik Insurance Company	504	853	1032	959	1308	1487	838	1421	1716	1634	2217	2512
USAA Insurance Company (2)	716	848	848	1126	1258	1258	948	1137	1137	1666	1855	1855
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet												
Area 2 = 5 road miles or less from a fire station but over 1,000 feet from a hydrant (exceptions exist where hydrant distance does not apply)												
Area 3 = Over 5 road miles from fire station												
(1) Personal Property Coverage at 75% of Dwelling coverage. Zip code used in rating.												
(2) Generally available to only present and former U.S. military and their families.												
n/a = not available												

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 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	1034	1550	2002	1034	1550	2002	1034	1550	2002	987	1455	1867
American Bankers Insurance Company	1907	1907	1907	1907	1907	1907	1907	1907	1907	1907	1907	1907
American Security Insurance Company	1667	1667	1667	1408	1408	1408	1408	1408	1408	1126	1408	1408
Armed Forces Insurance Company	794	1468	1587	794	1468	1587	794	1468	1587	753	1112	1309
Country Mutual Insurance Company	577	1230	1230	1169	1230	1535	1169	1230	1535	493	1047	1047
Liberty Mutual Insurance Company	967	2083	2332	967	2083	2332	967	2083	2332	937	1502	1714
Safeco Insurance Company	967	2083	2332	967	2083	2332	967	2083	2332	937	1502	1714
State Farm Insurance Company (1)	899	899	899	989	989	989	989	989	989	747	747	747
Stillwater Insurance Company	550	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	495	n/a	n/a
Umialik Insurance Company	504	853	1032	504	853	1032	504	853	1032	504	853	1032
USAA Insurance Company (2)	716	848	848	716	848	848	716	848	848	654	736	736
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet												
Area 2 = 5 road miles or less from a fire station but over 1,000 feet from a hydrant (exceptions exist where hydrant distance does not apply)												
Area 3 = Over 5 road miles from fire station												
(1) Personal Property Coverage at 75% of Dwelling coverage. Zip code used in rating.												
(2) Generally available to only present and former U.S. military and their families.												
n/a = not available												

Juneau	\$200,000 value, single family, frame construction, solid foundation			\$200,000 value, single family, frame construction, solid foundation			\$350,000 value, single family, frame construction, solid foundation			\$350,000 value, single family, frame construction, solid foundation		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company	1023	1522	1964	N/A	N/A	N/A	1600	2404	3118	N/A	N/A	N/A
American Bankers Insurance Company	1907	1907	1907	1907	1907	1907	3206	3206	3206	3206	3206	3206
American Security Insurance Company	1126	1408	1408	n/a	n/a	n/a	1971	2464	2464	n/a	n/a	n/a
Armed Forces Insurance Company	672	1243	1342	854	1425	1524	1173	2171	2346	1492	2490	2665
Country Mutual Insurance Company	491	940	940	557	1006	1006	770	1478	1478	886	1594	1594
Liberty Mutual Insurance Company	867	1853	2076	N/A	N/A	N/A	1397	2987	3347	N/A	N/A	N/A
Safeco Insurance Company	867	1853	2076	N/A	N/A	N/A	1148	2453	2748	N/A	N/A	N/A
State Farm Insurance Company (1)	731	731	731	825	825	825	1177	1177	1177	1342	1342	1342
Stillwater Insurance Company	575	n/a	n/a	669	n/a	n/a	995	n/a	n/a	1160	n/a	n/a
Umialik Insurance Company	499	845	1020	954	1300	1475	829	1404	1698	1625	2200	2494
USAA Insurance Company (2)	663	823	823	1073	1233	1233	880	1103	1103	1597	1821	1821
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet												
Area 2 = 5 road miles or less from a fire station but over 1,000 feet from a hydrant (exceptions exist where hydrant distance does not apply)												
Area 3 = Over 5 road miles from fire station												
(1) Personal Property Coverage at 75% of Dwelling coverage. Zip code used in rating.												
(2) Generally available to only present and former U.S. military and their families.												
n/a = not available												

	\$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 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
Juneau												
Allstate Insurance Company	1023	1522	1964	1023	1522	1964	1023	1522	1964	987	1430	1833
American Bankers Insurance Company	1907	1907	1907	1907	1907	1907	1907	1907	1907	1907	1907	1907
American Security Insurance Company	1667	1667	1667	1408	1408	1408	1408	1408	1408	1126	1408	1408
Armed Forces Insurance Company	672	1243	1342	672	1243	1342	672	1243	1342	638	940	1108
Country Mutual Insurance Company	491	940	940	632	1173	1173	632	1173	1173	419	801	801
Liberty Mutual Insurance Company	867	1853	2076	867	1853	2076	867	1853	2076	840	1345	1535
Safeco Insurance Company	867	1853	2076	867	1853	2076	867	1853	2076	840	1345	1535
State Farm Insurance Company (1)	731	731	731	805	805	805	805	805	805	608	608	608
Stillwater Insurance Company	575	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	518	n/a	n/a
Umialik Insurance Company	499	845	1020	499	845	1020	499	845	1020	499	845	1020
USAA Insurance Company (2)	663	823	823	663	823	823	663	823	823	603	714	714
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet												
Area 2 = 5 road miles or less from a fire station but over 1,000 feet from a hydrant (exceptions exist where hydrant distance does not apply)												
Area 3 = Over 5 road miles from fire station												
(1) Personal Property Coverage at 75% of Dwelling coverage. Zip code used in rating.												
(2) Generally available to only present and former U.S. military and their families.												
n/a = not available												

Kenai	\$200,000 value, single family, frame construction, solid foundation			\$200,000 value, single family, frame construction, solid foundation			\$350,000 value, single family, frame construction, solid foundation			\$350,000 value, single family, frame construction, solid foundation		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company	1050	1433	2037	N/A	N/A	N/A	1644	2261	3235	N/A	N/A	N/A
American Bankers Insurance Company	1907	1907	1907	1907	1907	1907	3206	3206	3206	3206	3206	3206
American Security Insurance Company	1126	1408	1408	n/a	n/a	n/a	1971	2464	2464	n/a	n/a	n/a
Armed Forces Insurance Company	700	981	1401	932	1213	1633	1224	1713	2447	1630	2119	2853
Country Mutual Insurance Company	505	915	1074	645	1055	1214	792	1438	1689	1037	1683	1934
Liberty Mutual Insurance Company	951	1576	2291	N/A	N/A	N/A	1534	2540	3693	N/A	N/A	N/A
Safeco Insurance Company	951	1576	2291	N/A	N/A	N/A	1260	2086	3033	N/A	N/A	N/A
State Farm Insurance Company (1)	1042	1042	1042	1326	1326	1326	1676	1676	1676	2173	2173	2173
Stillwater Insurance Company	616	1030	n/a	900	1314	n/a	1064	1783	n/a	1561	2280	n/a
Umialik Insurance Company	513	867	1047	968	1322	1502	852	1443	1743	1648	2239	2539
USAA Insurance Company (2)	746	792	907	1156	1202	1317	989	1056	1216	1707	1773	1934
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet												
Area 2 = 5 road miles or less from a fire station but over 1,000 feet from a hydrant (exceptions exist where hydrant distance does not apply)												
Area 3 = Over 5 road miles from fire station												
(1) Personal Property Coverage at 75% of Dwelling coverage. Zip code used in rating.												
(2) Generally available to only present and former U.S. military and their families.												
n/a = not available												

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 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	1050	1433	2037	1050	1433	2037	1050	1433	2037	1012	1204	1900
American Bankers Insurance Company	1907	1907	1907	1907	1907	1907	1907	1907	1907	1907	1907	1907
American Security Insurance Company	1667	1667	1667	1408	1408	1408	1408	1408	1408	1126	1408	1408
Armed Forces Insurance Company	700	981	1401	700	981	1401	700	981	1401	665	911	1156
Country Mutual Insurance Company	505	915	1074	651	1177	1341	651	1177	1341	431	779	915
Liberty Mutual Insurance Company	951	1576	2291	951	1576	2291	951	1576	2291	922	1368	1685
Safeco Insurance Company	951	1576	2291	951	1576	2291	951	1576	2291	922	1368	1685
State Farm Insurance Company (1)	1042	1042	1042	1147	1147	1147	1147	1147	1147	864	864	864
Stillwater Insurance Company	616	1030	n/a	n/a	n/a	n/a	n/a	n/a	n/a	553	854	n/a
Umialik Insurance Company	513	867	1047	513	867	1047	513	867	1047	513	867	1047
USAA Insurance Company (2)	746	792	907	746	792	907	746	792	907	680	704	787
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet												
Area 2 = 5 road miles or less from a fire station but over 1,000 feet from a hydrant (exceptions exist where hydrant distance does not apply)												
Area 3 = Over 5 road miles from fire station												
(1) Personal Property Coverage at 75% of Dwelling coverage. Zip code used in rating.												
(2) Generally available to only present and former U.S. military and their families.												
n/a = not available												

Nome	\$200,000 value, single family, frame construction, solid foundation			\$200,000 value, single family, frame construction, solid foundation,			\$350,000 value, single family, frame construction, solid foundation			\$350,000 value, single family, frame 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	1115	1522	1964	N/A	N/A	N/A	1749	2404	3118	N/A	N/A	N/A
American Bankers Insurance Company	1907	1907	1907	1907	1907	1907	3206	3206	3206	3206	3206	3206
American Security Insurance Company	1126	1408	1408	n/a	n/a	n/a	1971	2464	2464	n/a	n/a	n/a
Armed Forces Insurance Company	831	1537	1662	1013	1719	1844	1451	2686	2903	1770	3005	3222
Country Mutual Insurance Company	641	1230	1230	707	1296	1296	1007	1933	1933	1123	2049	2049
Liberty Mutual Insurance Company	991	2046	2291	N/A	N/A	N/A	1598	3298	3693	N/A	N/A	N/A
Safeco Insurance Company	991	2046	2291	N/A	N/A	N/A	1312	2709	3033	N/A	N/A	N/A
State Farm Insurance Company (1)	899	899	899	993	993	993	1448	1448	1448	1613	1613	1613
Stillwater Insurance Company	568	n/a	n/a	662	n/a	n/a	983	n/a	n/a	1148	n/a	n/a
Umialik Insurance Company	513	867	1047	968	1322	1502	852	1443	1743	1648	2239	2539
USAA Insurance Company (2)	813	962	962	1223	1372	1372	1081	1290	1290	1798	2008	2008
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet												
Area 2 = 5 road miles or less from a fire station but over 1,000 feet from a hydrant (exceptions exist where hydrant distance does not apply)												
Area 3 = Over 5 road miles from fire station												
(1) Personal Property Coverage at 75% of Dwelling coverage. Zip code used in rating.												
(2) Generally available to only present and former U.S. military and their families.												
n/a = not available												

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 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	1115	1522	1964	1115	1522	1964	1115	1522	1964	996	1430	1833
American Bankers Insurance Company	1907	1907	1907	1907	1907	1907	1907	1907	1907	1907	1907	1907
American Security Insurance Company	1667	1667	1667	1408	1408	1408	1408	1408	1408	1126	1408	1408
Armed Forces Insurance Company	831	1537	1662	831	1537	1662	831	1537	1662	790	1164	1371
Country Mutual Insurance Company	641	1230	1230	662	1535	1535	662	1535	1535	547	1047	1047
Liberty Mutual Insurance Company	991	2046	2291	991	2046	2291	991	2046	2291	961	1477	1685
Safeco Insurance Company	991	2046	2291	991	2046	2291	991	2046	2291	961	1477	1685
State Farm Insurance Company (1)	899	899	899	989	989	989	989	989	989	747	747	747
Stillwater Insurance Company	568	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	511	n/a	n/a
Umialik Insurance Company	513	867	1047	513	867	1047	513	867	1047	513	867	1047
USAA Insurance Company (2)	813	962	962	813	962	962	813	962	962	733	835	835
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet												
Area 2 = 5 road miles or less from a fire station but over 1,000 feet from a hydrant (exceptions exist where hydrant distance does not apply)												
Area 3 = Over 5 road miles from fire station												
(1) Personal Property Coverage at 75% of Dwelling coverage. Zip code used in rating.												
(2) Generally available to only present and former U.S. military and their families.												
n/a = not available												

Wasilla	\$200,000 value, single family, frame construction, solid foundation			\$200,000 value, single family, frame construction, solid foundation			\$350,000 value, single family, frame construction, solid foundation			\$350,000 value, single family, frame construction, solid foundation		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company	1090	1525	1957	N/A	N/A	N/A	1707	2409	3106	N/A	N/A	N/A
American Bankers Insurance Company	1907	1907	1907	1907	1907	1907	3206	3206	3206	3206	3206	3206
American Security Insurance Company	1126	1408	1408	n/a	n/a	n/a	1971	2464	2464	n/a	n/a	n/a
Armed Forces Insurance Company	700	1401	1401	992	1693	1693	1224	2447	2447	1735	2958	2958
Country Mutual Insurance Company	596	1142	1142	858	1404	1404	93	1796	1796	1395	2255	2255
Liberty Mutual Insurance Company	849	2031	2031	N/A	N/A	N/A	1369	3274	3274	N/A	N/A	N/A
Safeco Insurance Company	849	2031	2031	N/A	N/A	N/A	1124	2689	2689	N/A	N/A	N/A
State Farm Insurance Company (1)	1206	1206	1206	1836	1836	1836	1942	1942	1942	3045	3045	3045
Stillwater Insurance Company	622	622	n/a	1252	1252	n/a	1077	1077	n/a	2180	2180	n/a
Umialik Insurance Company	512	1045	1045	967	1500	1500	851	1740	1740	1647	2536	2536
USAA Insurance Company (2)	744	923	923	1154	1333	1333	987	1237	1237	1704	1955	1955
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet												
Area 2 = 5 road miles or less from a fire station but over 1,000 feet from a hydrant (exceptions exist where hydrant distance does not apply)												
Area 3 = Over 5 road miles from fire station												
(1) Personal Property Coverage at 75% of Dwelling coverage. Zip code used in rating.												
(2) Generally available to only present and former U.S. military and their families.												
n/a = not available												

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 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	1090	1525	1957	1090	1525	1957	1090	1525	1957	1061	1437	1842
American Bankers Insurance Company	1907	1907	1907	1907	1907	1907	1907	1907	1907	1907	1907	1907
American Security Insurance Company	1667	1667	1667	1408	1408	1408	1408	1408	1408	1126	1408	1408
Armed Forces Insurance Company	700	1401	1401	700	1401	1401	700	1401	1401	665	1156	1156
Country Mutual Insurance Company	596	1142	1142	767	1426	1426	767	1426	1426	508	973	973
Liberty Mutual Insurance Company	849	2031	2031	849	2031	2031	849	2031	2031	823	1504	1504
Safeco Insurance Company	849	2031	2031	849	2031	2031	849	2031	2031	823	1504	1504
State Farm Insurance Company (1)	1206	1206	1206	1329	1329	1329	1329	1329	1329	1001	1001	1001
Stillwater Insurance Company	622	622	n/a	n/a	n/a	n/a	n/a	n/a	n/a	559	559	n/a
Umialik Insurance Company	512	1045	1045	512	1045	1045	512	1045	1045	512	1045	1045
USAA Insurance Company (2)	744	923	923	744	923	923	744	923	923	677	801	801
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet												
Area 2 = 5 road miles or less from a fire station but over 1,000 feet from a hydrant (exceptions exist where hydrant distance does not apply)												
Area 3 = Over 5 road miles from fire station												
(1) Personal Property Coverage at 75% of Dwelling coverage. Zip code used in rating.												
(2) Generally available to only present and former U.S. military and their families.												
n/a = not available												

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, 2013.**

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

- Term: 1 year
- Year of construction: 2007
- 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)

	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 2 bedroom			Owner Occupied, \$150,000 contents, solid foundation, unit value 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
Anchorage												
Allstate Insurance Company	247	247	556	N/A	N/A	N/A	247	247	556	387	387	888
Armed Forces Insurance Company	469	469	939	743	743	1213	469	469	939	794	794	1587
Country Mutual Insurance Company	294	294	604	382	382	692	294	294	604	473	473	976
Liberty Mutual Insurance Company	344	344	616	#N/A	#N/A	#N/A	344	344	616	590	590	1072
Safeco Insurance Company	344	344	616	#N/A	#N/A	#N/A	344	344	616	590	590	1072
State Farm Fire and Casualty Insurance Company	488	488	488	679	679	679	488	488	488	795	795	795
Stillwater Insurance Company	530	530	n/a	1049	1049	n/a	530	530	n/a	915	915	n/a
Umialik Insurance Company	664	664	887	971	971	1194	664	664	887	967	967	1190
USAA Insurance Company (1)	775	775	856	1134	1134	1215	775	775	856	1420	1420	1536
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet												
Area 2 = 5 road miles or less from a fire station but over 1,000 feet from a hydrant (exceptions exist where hydrant distance does not apply)												
Area 3 = Over 5 road miles from fire station												
(1) Generally available to only present and former U.S. military and their families.												
n/a = not available												

	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 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
Bethel												
Allstate Insurance Company	287	438	556	N/A	N/A	N/A	287	438	556	453	697	888
Armed Forces Insurance Company	496	717	991	624	845	1119	496	717	991	839	1214	1677
Country Mutual Insurance Company	340	449	604	376	485	692	340	449	604	547	724	976
Liberty Mutual Insurance Company	372	453	660	#N/A	#N/A	#N/A	372	453	660	639	783	1149
Safeco Insurance Company	372	453	660	#N/A	#N/A	#N/A	372	453	660	639	783	1149
State Farm Fire and Casualty Insurance Company	466	466	466	495	495	495	466	466	466	759	759	759
Stillwater Insurance Company	536	625	n/a	614	703	n/a	536	625	n/a	928	1105	n/a
Umialik Insurance Company	664	811	887	971	1118	1194	664	811	887	967	1114	1190
USAA Insurance Company (1)	1018	1040	1112	1378	1400	1471	1018	1040	1112	1861	1892	1994
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet												
Area 2 = 5 road miles or less from a fire station but over 1,000 feet from a hydrant (exceptions exist where hydrant distance does not apply)												
Area 3 = Over 5 road miles from fire station												
(1) Generally available to only present and former U.S. military and their families.												
n/a = not available												

	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 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
Fairbanks												
Allstate Insurance Company	247	530	556	N/A	N/A	N/A	247	530	556	387	849	888
Armed Forces Insurance Company	496	891	991	624	1019	1119	496	891	991	839	1508	1677
Country Mutual Insurance Company	333	665	685	400	732	752	333	665	685	536	1075	1108
Liberty Mutual Insurance Company	373	575	684	#N/A	#N/A	#N/A	373	575	684	641	998	1191
Safeco Insurance Company	373	575	684	#N/A	#N/A	#N/A	373	575	684	641	998	1191
State Farm Fire and Casualty Insurance Company	498	498	498	584	584	584	498	498	498	811	811	811
Stillwater Insurance Company	556	n/a	n/a	790	n/a	n/a	556	n/a	n/a	970	n/a	n/a
Umialik Insurance Company	684	845	928	991	1152	1235	684	845	928	987	1148	1231
USAA Insurance Company (1)	873	964	964	1232	1323	1323	873	964	964	1599	1729	1729
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet												
Area 2 = 5 road miles or less from a fire station but over 1,000 feet from a hydrant (exceptions exist where hydrant distance does not apply)												
Area 3 = Over 5 road miles from fire station												
(1) Generally available to only present and former U.S. military and their families.												
n/a = not available												

	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 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
Juneau												
Allstate Insurance Company	212	404	418	N/A	N/A	N/A	212	404	418	332	643	664
Armed Forces Insurance Company	433	781	865	561	909	993	433	781	865	732	1320	1462
Country Mutual Insurance Company	281	560	577	317	596	613	281	560	577	451	905	932
Liberty Mutual Insurance Company	344	521	616	#N/A	#N/A	#N/A	344	521	616	590	903	1072
Safeco Insurance Company	344	521	616	#N/A	#N/A	#N/A	344	521	616	590	903	1072
State Farm Fire and Casualty Insurance Company	443	443	443	472	472	472	443	443	443	722	722	722
Stillwater Insurance Company	530	n/a	n/a	608	n/a	n/a	530	n/a	n/a	915	n/a	n/a
Umialik Insurance Company	720	902	995	1027	1209	1302	720	902	995	1023	1205	1298
USAA Insurance Company (1)	838	935	935	1197	1294	1294	838	935	935	1539	1677	1677
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet												
Area 2 = 5 road miles or less from a fire station but over 1,000 feet from a hydrant (exceptions exist where hydrant distance does not apply)												
Area 3 = Over 5 road miles from fire station												
(1) Generally available to only present and former U.S. military and their families.												
n/a = not available												

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 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	247	438	556	N/A	N/A	N/A	247	438	556	387	697	888
Armed Forces Insurance Company	469	680	939	636	847	1106	469	680	939	794	1151	1587
Country Mutual Insurance Company	294	449	604	361	516	671	294	449	604	473	724	976
Liberty Mutual Insurance Company	362	453	660	#N/A	#N/A	#N/A	362	453	660	623	783	1149
Safeco Insurance Company	362	453	660	#N/A	#N/A	#N/A	362	453	660	623	783	1149
State Farm Fire and Casualty Insurance Company	466	466	466	552	552	552	466	466	466	759	759	759
Stillwater Insurance Company	532	625	n/a	766	859	n/a	532	625	n/a	919	1105	n/a
Umialik Insurance Company	664	811	887	971	1118	1194	664	811	887	967	1114	1190
USAA Insurance Company (1)	928	965	1031	1287	1324	1390	928	965	1031	1703	1755	1849
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet												
Area 2 = 5 road miles or less from a fire station but over 1,000 feet from a hydrant (exceptions exist where hydrant distance does not apply)												
Area 3 = Over 5 road miles from fire station												
(1) Generally available to only present and former U.S. military and their families.												
n/a = not available												

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 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	287	530	556	N/A	N/A	N/A	287	530	556	453	849	888
Armed Forces Insurance Company	496	891	991	624	1019	1119	496	891	991	839	1508	1677
Country Mutual Insurance Company	385	665	685	421	701	721	385	665	685	620	1075	1108
Liberty Mutual Insurance Company	372	555	660	#N/A	#N/A	#N/A	372	555	660	639	964	1149
Safeco Insurance Company	372	555	660	#N/A	#N/A	#N/A	372	555	660	639	964	1149
State Farm Fire and Casualty Insurance Company	498	498	498	527	527	527	498	498	498	811	811	811
Stillwater Insurance Company	564	n/a	n/a	642	n/a	n/a	564	n/a	n/a	982	n/a	n/a
Umialik Insurance Company	664	811	887	971	1118	1194	664	811	887	967	1114	1190
USAA Insurance Company (1)	1002	1094	1094	1361	1453	1453	1002	1094	1094	1831	1962	1962
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet												
Area 2 = 5 road miles or less from a fire station but over 1,000 feet from a hydrant (exceptions exist where hydrant distance does not apply)												
Area 3 = Over 5 road miles from fire station												
(1) Generally available to only present and former U.S. military and their families.												
n/a = not available												

	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 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
Wasilla												
Allstate Insurance Company	275	556	556	N/A	N/A	N/A	275	556	556	434	888	888
Armed Forces Insurance Company	469	939	939	686	1156	1156	469	939	939	794	1587	1587
Country Mutual Insurance Company	294	604	604	382	692	692	294	604	604	473	976	976
Liberty Mutual Insurance Company	344	616	616	#N/A	#N/A	#N/A	344	616	616	590	1072	1072
Safeco Insurance Company	344	616	616	#N/A	#N/A	#N/A	344	616	616	590	1072	1072
State Farm Fire and Casualty Insurance Company	466	466	466	657	657	657	466	466	466	759	759	759
Stillwater Insurance Company	533	533	n/a	1052	1052	n/a	533	533	n/a	924	924	n/a
Umialik Insurance Company	676	910	910	983	1217	1217	676	910	910	978	1213	1213
USAA Insurance Company (1)	940	1049	1049	1300	1408	1408	940	1049	1049	1727	1881	1881
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet												
Area 2 = 5 road miles or less from a fire station but over 1,000 feet from a hydrant (exceptions exist where hydrant distance does not apply)												
Area 3 = Over 5 road miles from fire station												
(1) Generally available to only present and former U.S. military and their families.												
n/a = not available												

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, 2013.**

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

- Term: 1 year
- Year of construction: 2007
- 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,			Mobile home, \$75,000 value, located in park			Mobile home, \$75,000 value, located in park,		
	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	794	794	794	N/A	N/A	N/A	794	794	794	N/A	N/A	N/A
American Bankers Insurance Company	n/a	n/a	n/a	1017	1017	1017	n/a	n/a	n/a	1017	1017	1017
Country Mutual Insurance Company	360	360	741	458	458	839	360	360	741	458	458	839
Foremost Insurance Company	978	978	978	978	978	978	1091	1091	1091	823	823	823
Foremost Property and Casualty Company	878	878	878	991	991	991	770	770	770	883	883	883
State Farm Fire and Casualty Insurance Company	860	860	860	1096	1096	1096	661	661	661	898	898	898
Umialik Insurance Company	296	296	593	450	450	747	n/a	n/a	n/a	n/a	n/a	n/a
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet												
Area 2 = 5 road miles or less from a fire station but over 1,000 feet from a hydrant (exceptions exist where hydrant distance does not apply)												
Area 3 = Over 5 road miles from fire station												
n/a = not available												

Bethel	Modular home, \$75,000 value, solid foundation			Modular home, \$75,000 value, solid foundation,			Mobile home, \$75,000 value, located in park			Mobile home, \$75,000 value, located in park,		
	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	827	827	827	N/A	N/A	N/A	827	827	827	N/A	N/A	N/A
American Bankers Insurance Company	n/a	n/a	n/a	1017	1017	1017	n/a	n/a	n/a	1017	1017	1017
Country Mutual Insurance Company	424	691	787	449	716	812	424	691	787	449	716	812
Foremost Insurance Company	978	978	978	1091	1091	1091	823	823	823	936	936	936
Foremost Property and Casualty Company	878	878	878	991	991	991	770	770	770	883	883	883
State Farm Fire and Casualty Insurance Company	860	860	860	895	895	895	661	661	661	697	697	697
Umialik Insurance Company	289	487	586	446	641	740	n/a	n/a	n/a	n/a	n/a	n/a
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet												
Area 2 = 5 road miles or less from a fire station but over 1,000 feet from a hydrant (exceptions exist where hydrant distance does not apply)												
Area 3 = Over 5 road miles from fire station												
n/a = not available												

Fairbanks	Modular home, \$75,000 value, solid foundation			Modular home, \$75,000 value, solid foundation,			Mobile home, \$75,000 value, located in park			Mobile home, \$75,000 value, located in park,		
	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	794	794	794	N/A	N/A	N/A	794	794	794	N/A	N/A	N/A
American Bankers Insurance Company	n/a	n/a	n/a	2124	2124	2124	n/a	n/a	n/a	2124	2124	2124
Country Mutual Insurance Company	412	847	847	465	900	900	412	847	847	465	900	900
Foremost Insurance Company	978	978	978	1091	1091	1091	823	823	823	936	936	936
Foremost Property and Casualty Company	878	878	878	953	953	953	770	770	770	845	845	845
State Farm Fire and Casualty Insurance Company	860	860	860	966	966	966	661	661	661	768	768	768
Umialik Insurance Company	286	480	578	440	634	732	n/a	n/a	n/a	n/a	n/a	n/a
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet												
Area 2 = 5 road miles or less from a fire station but over 1,000 feet from a hydrant (exceptions exist where hydrant distance does not apply)												
Area 3 = Over 5 road miles from fire station												
n/a = not available												

Juneau	Modular home, \$75,000 value, solid foundation			Modular home, \$75,000 value, solid foundation,			Mobile home, \$75,000 value, located in park			Mobile home, \$75,000 value, located in park,		
	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	759	759	759	N/A	N/A	N/A	759	759	759	N/A	N/A	N/A
American Bankers Insurance Company	n/a	n/a	n/a	1017	1017	1017	n/a	n/a	n/a	1017	1017	1017
Country Mutual Insurance Company	350	648	648	375	673	673	350	648	648	375	673	673
Foremost Insurance Company	978	978	978	1091	1091	1091	823	823	823	936	936	936
Foremost Property and Casualty Company	878	878	878	1028	1028	1028	770	770	770	920	920	920
State Farm Fire and Casualty Insurance Company	860	860	860	895	895	895	661	661	661	697	697	697
Umialik Insurance Company	283	474	572	437	628	726	n/a	n/a	n/a	n/a	n/a	n/a
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet												
Area 2 = 5 road miles or less from a fire station but over 1,000 feet from a hydrant (exceptions exist where hydrant distance does not apply)												
Area 3 = Over 5 road miles from fire station												
n/a = not available												

Kenai	Modular home, \$75,000 value, solid foundation			Modular home, \$75,000 value, solid foundation,			Mobile home, \$75,000 value, located in park			Mobile home, \$75,000 value, located in park,		
	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	794	794	794	N/A	N/A	N/A	794	794	794	N/A	N/A	N/A
American Bankers Insurance Company	n/a	n/a	n/a	1017	1017	1017	n/a	n/a	n/a	1017	1017	1017
Country Mutual Insurance Company	360	650	740	413	703	793	360	650	740	413	703	793
Foremost Insurance Company	978	978	978	1091	1091	1091	823	823	823	936	936	936
Foremost Property and Casualty Company	878	878	878	991	991	991	770	770	770	883	883	883
State Farm Fire and Casualty Insurance Company	860	860	860	966	966	966	661	661	661	768	768	768
Umialik Insurance Company	289	487	586	446	641	740	n/a	n/a	n/a	n/a	n/a	n/a
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet												
Area 2 = 5 road miles or less from a fire station but over 1,000 feet from a hydrant (exceptions exist where hydrant distance does not apply)												
Area 3 = Over 5 road miles from fire station												
n/a = not available												

Nome	Modular home, \$75,000 value, solid foundation			Modular home, \$75,000 value, solid foundation,			Mobile home, \$75,000 value, located in park			Mobile home, \$75,000 value, located in park,		
	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	827	827	827	N/A	N/A	N/A	827	827	827	N/A	N/A	N/A
American Bankers Insurance Company	n/a	n/a	n/a	2124	2124	2124	n/a	n/a	n/a	2124	2124	2124
Country Mutual Insurance Company	456	847	847	481	872	872	456	847	847	481	872	872
Foremost Insurance Company	978	978	978	1091	1091	1091	823	823	823	936	936	936
Foremost Property and Casualty Company	878	878	878	953	953	953	770	770	770	845	845	845
State Farm Fire and Casualty Insurance Company	860	860	860	895	895	895	661	661	661	697	697	697
Umialik Insurance Company	289	487	586	446	641	740	n/a	n/a	n/a	n/a	n/a	n/a
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet												
Area 2 = 5 road miles or less from a fire station but over 1,000 feet from a hydrant (exceptions exist where hydrant distance does not apply)												
Area 3 = Over 5 road miles from fire station												
n/a = not available												

Wasilla	Modular home, \$75,000 value, solid foundation			Modular home, \$75,000 value, solid foundation,			Mobile home, \$75,000 value, located in park			Mobile home, \$75,000 value, located in park,		
	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	827	827	827	N/A	N/A	N/A	827	827	827	N/A	N/A	N/A
American Bankers Insurance Company	n/a	n/a	n/a	1017	1017	1017	n/a	n/a	n/a	1017	1017	1017
Country Mutual Insurance Company	424	787	787	522	885	885	424	787	787	522	885	885
Foremost Insurance Company	978	978	978	1091	1091	1091	823	823	823	936	936	936
Foremost Property and Casualty Company	878	878	878	991	991	991	770	770	770	883	883	883
State Farm Fire and Casualty Insurance Company	860	860	860	1096	1096	1096	661	661	661	898	898	898
Umialik Insurance Company	289	586	586	443	740	740	n/a	n/a	n/a	n/a	n/a	n/a
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet												
Area 2 = 5 road miles or less from a fire station but over 1,000 feet from a hydrant (exceptions exist where hydrant distance does not apply)												
Area 3 = Over 5 road miles from fire station												
n/a = not available												

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, 2013.**

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

- Term: 1 year
- Year of construction: 2007
- 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,			\$50,000 contents 2 bedroom unit on pilings			\$100,000 contents, 3 bedroom unit, solid foundation		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company	117	117	245	N/A	N/A	N/A	117	117	245	195	195	430
American Bankers Insurance Company	336	336	336	n/a	n/a	n/a	336	336	336	566	566	566
Country Mutual Insurance Company	176	176	360	205	205	389	176	176	360	272	272	562
Liberty Mutual Insurance Company	212	212	501	N/A	N/A	N/A	212	212	501	358	358	847
Safeco Insurance Company	212	212	501	N/A	N/A	N/A	212	212	501	358	358	847
State Farm Fire and Casualty Insurance Company	176	176	176	274	274	274	176	176	176	281	281	281
Stillwater Insurance Company	132	132	n/a	230	230	n/a	132	132	n/a	231	231	n/a
Umialik Insurance Company	168	168	328	198	198	358	168	168	328	284	554	554
USAA Insurance Company (1)	419	419	419	419	419	419	419	419	419	596	596	596
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet												
Area 2 = 5 road miles or less from a fire station but over 1,000 feet from a hydrant (exceptions exist where hydrant distance does not apply)												
Area 3 = Over 5 road miles from fire station												
(1) Generally available to only present and former U.S. military and their families.												
n/a = not available												

Bethel	\$50,000 contents, 2 bedroom unit, solid foundation			\$50,000 contents, 2 bedroom unit, solid foundation,			\$50,000 contents 2 bedroom unit on pilings			\$100,000 contents, 3 bedroom unit, solid foundation		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company	132	195	245	N/A	N/A	N/A	132	195	245	223	340	430
American Bankers Insurance Company	336	336	336	n/a	n/a	n/a	336	336	336	566	566	566
Country Mutual Insurance Company	203	268	360	215	280	372	203	268	360	315	417	562
Liberty Mutual Insurance Company	241	328	548	N/A	N/A	N/A	241	328	548	408	555	926
Safeco Insurance Company	241	328	548	N/A	N/A	N/A	241	328	548	408	555	926
State Farm Fire and Casualty Insurance Company	186	186	186	201	201	201	186	186	186	297	297	297
Stillwater Insurance Company	136	206	n/a	151	221	n/a	136	206	n/a	240	360	n/a
Umialik Insurance Company	141	232	277	171	262	307	141	232	277	238	390	466
USAA Insurance Company (1)	373	373	373	373	373	373	373	373	373	528	528	528
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet												
Area 2 = 5 road miles or less from a fire station but over 1,000 feet from a hydrant (exceptions exist where hydrant distance does not apply)												
Area 3 = Over 5 road miles from fire station												
(1) Generally available to only present and former U.S. military and their families.												
n/a = not available												

Fairbanks	\$50,000 contents, 2 bedroom unit, solid foundation			\$50,000 contents, 2 bedroom unit, solid foundation,			\$50,000 contents 2 bedroom unit on pilings			\$100,000 contents, 3 bedroom unit, solid foundation		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company	117	233	245	N/A	N/A	N/A	117	233	245	195	410	430
American Bankers Insurance Company	336	336	336	n/a	n/a	n/a	336	336	336	566	566	566
Country Mutual Insurance Company	161	319	329	183	341	351	161	319	329	249	498	514
Liberty Mutual Insurance Company	235	443	555	N/A	N/A	N/A	235	443	555	397	748	938
Safeco Insurance Company	235	443	555	N/A	N/A	N/A	235	443	555	397	748	938
State Farm Fire and Casualty Insurance Company	141	141	141	185	185	185	141	141	141	225	225	225
Stillwater Insurance Company	155	n/a	n/a	199	n/a	n/a	155	n/a	n/a	270	n/a	n/a
Umialik Insurance Company	151	244	294	181	274	324	151	244	294	254	414	497
USAA Insurance Company (1)	349	349	349	349	349	349	349	349	349	490	490	490
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet												
Area 2 = 5 road miles or less from a fire station but over 1,000 feet from a hydrant (exceptions exist where hydrant distance does not apply)												
Area 3 = Over 5 road miles from fire station												
(1) Generally available to only present and former U.S. military and their families.												
n/a = not available												

Juneau	\$50,000 contents, 2 bedroom unit, solid foundation			\$50,000 contents, 2 bedroom unit, solid foundation,			\$50,000 contents 2 bedroom unit on pilings			\$100,000 contents, 3 bedroom unit, solid foundation		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company	101	181	187	N/A	N/A	N/A	101	181	187	166	314	325
American Bankers Insurance Company	336	336	336	n/a	n/a	n/a	336	336	336	566	566	566
Country Mutual Insurance Company	164	326	336	176	338	348	164	326	336	253	507	522
Liberty Mutual Insurance Company	212	400	501	N/A	N/A	N/A	212	400	501	358	675	847
Safeco Insurance Company	212	400	501	N/A	N/A	N/A	212	400	501	358	675	847
State Farm Fire and Casualty Insurance Company	145	145	145	160	160	160	145	145	145	232	232	232
Stillwater Insurance Company	132	n/a	n/a	147	n/a	n/a	132	n/a	n/a	231	n/a	n/a
Umialik Insurance Company	168	274	328	198	304	358	168	274	328	284	461	554
USAA Insurance Company (1)	324	324	324	324	324	324	324	324	324	452	452	452
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet												
Area 2 = 5 road miles or less from a fire station but over 1,000 feet from a hydrant (exceptions exist where hydrant distance does not apply)												
Area 3 = Over 5 road miles from fire station												
(1) Generally available to only present and former U.S. military and their families.												
n/a = not available												

Kenai	\$50,000 contents, 2 bedroom unit, solid foundation			\$50,000 contents, 2 bedroom unit, solid foundation,			\$50,000 contents 2 bedroom unit on pilings			\$100,000 contents, 3 bedroom unit, solid foundation		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company	117	195	245	N/A	N/A	N/A	117	195	245	195	340	430
American Bankers Insurance Company	336	336	336	n/a	n/a	n/a	336	336	336	566	566	566
Country Mutual Insurance Company	176	268	360	198	290	382	176	268	360	272	417	562
Liberty Mutual Insurance Company	232	328	548	N/A	N/A	N/A	232	328	548	392	555	926
Safeco Insurance Company	232	328	548	N/A	N/A	N/A	232	328	548	392	555	926
State Farm Fire and Casualty Insurance Company	186	186	186	230	230	230	186	186	186	297	297	297
Stillwater Insurance Company	134	206	n/a	178	250	n/a	134	206	n/a	234	360	n/a
Umialik Insurance Company	141	232	277	171	262	307	141	232	277	238	390	466
USAA Insurance Company (1)	418	418	418	418	418	418	418	418	418	596	596	596
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet												
Area 2 = 5 road miles or less from a fire station but over 1,000 feet from a hydrant (exceptions exist where hydrant distance does not apply)												
Area 3 = Over 5 road miles from fire station												
(1) Generally available to only present and former U.S. military and their families.												
n/a = not available												

Nome	\$50,000 contents, 2 bedroom unit, solid foundation			\$50,000 contents, 2 bedroom unit, solid foundation,			\$50,000 contents 2 bedroom unit on pilings			\$100,000 contents, 3 bedroom unit, solid foundation		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company	132	233	245	N/A	N/A	N/A	132	233	245	223	410	430
American Bankers Insurance Company	336	336	336	n/a	n/a	n/a	336	336	336	566	566	566
Country Mutual Insurance Company	186	319	329	198	331	341	186	319	329	288	498	514
Liberty Mutual Insurance Company	241	437	548	N/A	N/A	N/A	241	437	548	408	738	926
Safeco Insurance Company	241	437	548	N/A	N/A	N/A	241	437	548	408	738	926
State Farm Fire and Casualty Insurance Company	141	141	141	156	156	156	141	141	141	225	225	225
Stillwater Insurance Company	160	n/a	n/a	175	n/a	n/a	160	n/a	n/a	279	n/a	n/a
Umialik Insurance Company	141	232	277	171	262	307	141	232	277	238	390	466
USAA Insurance Company (1)	373	373	373	373	373	373	373	373	373	528	528	528
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet												
Area 2 = 5 road miles or less from a fire station but over 1,000 feet from a hydrant (exceptions exist where hydrant distance does not apply)												
Area 3 = Over 5 road miles from fire station												
(1) Generally available to only present and former U.S. military and their families.												
n/a = not available												

Wasilla	\$50,000 contents, 2 bedroom unit, solid foundation			\$50,000 contents, 2 bedroom unit, solid foundation,			\$50,000 contents 2 bedroom unit on pilings			\$100,000 contents, 3 bedroom unit, solid foundation		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company	127	245	245	N/A	N/A	N/A	127	245	245	214	430	430
American Bankers Insurance Company	336	336	336	n/a	n/a	n/a	336	336	336	566	566	566
Country Mutual Insurance Company	176	360	360	205	389	389	176	360	360	272	562	562
Liberty Mutual Insurance Company	212	501	501	N/A	N/A	N/A	212	501	501	358	847	847
Safeco Insurance Company	212	501	501	N/A	N/A	N/A	212	501	501	358	847	847
State Farm Fire and Casualty Insurance Company	186	186	186	284	284	284	186	186	186	297	297	297
Stillwater Insurance Company	135	135	n/a	233	233	n/a	135	135	n/a	237	237	n/a
Umialik Insurance Company	148	289	289	178	319	319	148	289	289	247	486	486
USAA Insurance Company (1)	418	418	418	418	418	418	418	418	418	596	596	596
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet												
Area 2 = 5 road miles or less from a fire station but over 1,000 feet from a hydrant (exceptions exist where hydrant distance does not apply)												
Area 3 = Over 5 road miles from fire station												
(1) Generally available to only present and former U.S. military and their families.												
n/a = not available												