

Louisiana
Department
of Insurance

James J. Donelon
Commissioner





Welcome to the *2010 Louisiana Homeowners Rate Comparison Guide*. The rates in this guide were compiled in August 2010.

The companies listed here are some of the top carriers of homeowners insurance in Louisiana based on premium volume. Included is a display of premium quotes for various rating situations (e.g., different location, age and price of home). For your convenience, we have added links to the company Web sites where available. You can access these links by clicking on the company name in each example. **Keep in mind these examples may not precisely reflect your individual circumstances. Also, you may find that a company not included in this guide can best provide the coverage and service you need. These rates were generally effective in 2010 and may have changed since that time.**

When shopping for insurance, look for a company that is financially sound, has a history of good service and charges a fair rate. Remember, no matter how low the premium might be, an inexpensive policy does you no good if the insurance company cannot cover your claim after your home has been damaged or destroyed.

Please contact us to find out if any complaints have been filed against the company or producer (agent) you are considering. Also, be sure to ask for the company's A.M. Best rating, which shows the financial strength of the company and its ability to meet obligations to policyholders. I hope this guide assists you in your search for the right homeowners insurance.

To provide you with a better idea of cost, we offer separate rate comparison guides for homeowners and automobile insurance. If you are interested in automobile insurance, be sure to view or print a copy of the *2010 Louisiana Automobile Rate Comparison Guide* from our Web site at www.lidi.la.gov

Terms

Coverage A - Building coverage.

Coverage C - Contents coverage.

Coverage D - Loss of Use coverage.

Replacement Cost - Cost of repairing or replacing property, as distinguished from Actual Cash Value, which is Replacement Cost less depreciation.

Credit Scoring - A numerical value which assesses an individual's credit worthiness (i.e. reliability for paying bills). Credit scoring is used by many insurance companies as a rating factor for homeowners insurance.

Deductible - The amount you pay out of your own pocket when you have a claim.

Exclusions - Certain situations under which your policy will not provide coverage.

The Louisiana Department of Insurance is located in the Poydras Building at 1702 N. 3rd Street, Baton Rouge. For homeowners insurance questions, call 1-800-259-5300 or email us at public@ldi.la.gov

Homeowners Insurance - Example 1

POLICY: HO-3 policy*, annual term, new business (i.e., not a renewal), no other policies with company, premium paid-in-full (i.e., no installment plan)

DWELLING CHARACTERISTICS:** 25-year old dwelling, brick construction

PROTECTIVE CHARACTERISTICS:** smoke detectors, deadbolt locks, no wind mitigation features other than those required by building codes

HOMEOWNER CHARACTERISTICS:** good credit history, no recent homeowners claims, no recent policy lapses

COVERAGE LEVEL:** \$75,000 Coverage A, \$37,500 Coverage C, 2% hurricane deductible/\$500 all other peril deductible

* HO-3 Special Form – Covers your home on an “all-risks” basis.

** For some companies, characteristics and coverage level will vary slightly from those described here.

*** Represents a rural area.

Company Name	Alexandria	Batchelor***	Baton Rouge	Chalmette	Hammond	Houma	Lafayette	Lake Charles	Metairie	Monroe	New Iberia	New Orleans	Shreveport	Slidell
Allstate Insurance Co.	555	1,017	660	1,061	831	880	655	600	1,193	514	655	1,213	561	903
Allstate Indemnity Co.	620	1,144	736	1,355	1,058	1,131	756	797	1,578	588	756	1,612	581	1,228
America First Ins. Co.	800	1,775	806	1,100	1,009	1,849	863	863	1,849	783	1,100	1,849	855	1,100
Americas Insurance Co.	619	699	664	2,817	672	3,004	1,044	1,146	1,999	607	3,004	2,152	665	1,470
Amica Mutual Ins. Co.	426	666	463	638	666	638	618	618	1,209	426	638	772	480	684
ANPAC Louisiana Ins. Co.	510	646	623	2,724	677	2,836	1,141	1,141	1,577	473	1,488	1,871	579	861
ASI Lloyds	522	690	756	1,536	717	2,059	914	1,085	1,639	573	1,336	2,071	573	1,609
Bankers Specialty Ins. Co.	444	509	562	1,406	630	2,000	796	996	1,316	559	1,280	1,693	482	1,077
Encompass P&C Co.	608	731	678	1,166	692	1,055	644	667	770	627	791	771	660	977
Farmers Ins. Exchange	630	711	613	1,013	853	2,641	1,236	1,274	1,624	636	1,744	2,291	546	1,289
Gulfstream P&C Ins. Co.	625	884	674	1,897	792	1,897	1,092	1,417	2,042	625	1,897	2,170	625	1,172
Hanover American Ins. Co.	546	923	697	1,974	824	1,974	1,125	1,467	2,127	511	1,974	2,262	553	1,195
Hartford Fire Ins. Co.	440	679	550	1,027	679	1,027	679	862	953	407	807	953	407	697
Homesite Insurance Co.	667	692	717	1,485	832	1,253	663	943	1,008	795	1,271	1,636	834	1,454
Homewise Insurance Co.	555	536	525	1,120	1,034	1,400	606	768	1,175	598	862	1,424	554	1,130
Imperial Fire & Casualty	550	675	596	1,889	680	1,631	942	1,163	1,598	489	1,180	1,859	533	1,457
Liberty Insurance Corp.	996	1,048	1,055	1,298	1,063	1,526	1,061	1,164	1,878	969	1,161	1,763	964	1,370
Liberty Mutual Fire Ins. Co.	647	974	765	1,117	899	954	721	1,006	1,629	646	711	1,655	671	926
Lighthouse Property Ins. Corp.	367	423	505	1,307	513	1,622	727	868	1,224	467	1,084	1,563	404	987
La. Citizens Prop. Ins. Corp.	989	1,012	1,137	1,371	1,257	1,267	1,176	1,049	1,515	884	1,261	1,398	1,115	1,213
La. Farm Bureau Casualty	667	1,521	1,053	2,391	1,161	2,488	1,384	1,505	2,261	630	1,496	2,318	846	2,391
La. Farm Bureau Mutual	556	1,267	878	1,992	968	2,073	1,153	1,254	1,885	525	1,247	1,932	705	1,992
Metropolitan P&C Ins. Co.	763	1,043	606	979	900	929	695	903	968	547	899	990	698	963
Occidental Fire & Cas. of N.C.	494	722	724	2,692	885	3,231	1,179	1,233	1,945	604	1,422	1,935	619	2,040
P&C Ins. Co. of Hartford	518	644	558	658	649	658	604	628	878	467	658	860	518	717
Republic Fire & Cas. Ins. Co.	474	630	563	1,250	728	2,331	838	1,103	1,377	509	1,250	1,220	550	1,366
Safeco Ins. Co. of America	406	538	518	1,361	538	1,361	680	868	1,361	422	1,361	1,401	478	1,361
Shelter Mutual Ins. Co.	435	723	570	2,266	642	1,703	995	1,059	1,630	366	1,315	1,695	466	894
State Farm Fire & Casualty Co.	928	1,356	1,094	2,019	1,115	2,098	1,287	1,287	1,979	853	1,515	2,019	806	1,338
The Standard Fire Ins. Co.	545	626	548	1,517	648	1,299	727	875	1,527	538	1,517	1,568	600	1,147
United Fire & Indemnity	429	1,125	443	1,779	593	1,010	1,010	1,010	1,739	418	1,010	1,665	268	1,010
USAA	1,037	1,005	1,032	1,391	1,103	1,391	915	1,043	1,391	1,103	1,391	1,484	1,021	1,391
USAA Casualty Ins. Co.	1,099	1,056	1,085	1,443	1,156	1,443	958	1,092	1,443	1,174	1,443	1,536	1,086	1,443
Unitrin Auto & Home Ins. Co.	832	1,488	983	2,681	1,133	2,681	1,565	1,718	1,651	895	3,307	1,689	904	1,520

Homeowners Insurance - Example 2

POLICY: HO-3 policy*, annual term, new business (i.e., not a renewal), no other policies with company, premium paid-in-full (i.e., no installment plan)

DWELLING CHARACTERISTICS:** 15-year old dwelling, brick construction

PROTECTIVE CHARACTERISTICS:** smoke detectors, deadbolt locks, no wind mitigation features other than those required by building codes

HOMEOWNER CHARACTERISTICS:** good credit history, no recent homeowners claims, no recent policy lapses

COVERAGE LEVEL:** \$100,000 Coverage A, \$50,000 Coverage C, 2% hurricane deductible/\$500 all other peril deductible

* HO-3 Special Form – Covers your home on an “all-risks” basis.

** For some companies, characteristics and coverage level will vary slightly from those described here.

*** Represents a rural area.

Company Name	Alexandria	Batchelor***	Baton Rouge	Chalmette	Hammond	Houma	Lafayette	Lake Charles	Metairie	Monroe	New Iberia	New Orleans	Shreveport	Slidell
Allstate Insurance Co.	738	1,396	883	1,451	1,130	1,185	872	799	1,628	684	872	1,658	747	1,223
Allstate Indemnity Co.	792	1,537	952	1,811	1,416	1,511	974	1,029	2,116	752	974	2,162	739	1,648
America First Ins. Co.	953	2,112	959	1,309	1,202	2,202	1,027	1,027	2,202	932	1,309	2,202	1,018	1,309
Americas Insurance Co.	673	760	723	3,073	731	3,276	1,137	1,249	2,180	661	3,276	2,346	724	1,602
Amica Mutual Ins. Co.	523	822	569	781	822	781	758	758	1,495	523	781	949	592	840
ANPAC Louisiana Ins. Co.	519	687	663	3,026	706	3,138	1,247	1,247	1,737	487	1,635	2,042	597	937
ASI Lloyds	588	789	868	1,786	818	2,404	1,054	1,255	1,918	654	1,553	2,425	654	1,881
Bankers Specialty Ins. Co.	566	637	687	1,674	777	2,315	938	1,203	1,572	720	1,507	2,026	617	1,294
Encompass P&C Co.	701	862	801	1,454	817	1,294	772	804	941	724	967	943	762	1,215
Farmers Ins. Exchange	758	863	744	1,282	1,027	3,326	1,521	1,577	2,024	754	2,173	2,880	647	1,602
Gulfstream P&C Ins. Co.	625	834	636	1,787	747	1,787	1,028	1,334	1,924	625	1,787	2,045	625	1,105
Hanover American Ins. Co.	650	1,112	840	2,378	993	2,378	1,355	1,768	2,562	608	2,378	2,724	658	1,440
Hartford Fire Ins. Co.	590	910	737	1,376	910	1,376	910	1,156	1,278	545	1,081	1,278	545	934
Homesite Insurance Co.	728	755	783	1,659	908	1,401	724	1,045	1,116	883	1,420	1,820	926	1,635
Homewise Insurance Co.	616	608	561	1,389	1,287	1,757	721	915	1,423	647	1,054	1,775	596	1,411
Imperial Fire & Casualty	607	748	658	2,104	753	1,817	1,048	1,294	1,780	545	1,313	2,074	588	1,622
Liberty Insurance Corp.	1,005	1,054	1,086	1,403	1,083	1,692	1,102	1,223	2,162	963	1,216	2,013	961	1,500
Liberty Mutual Fire Ins. Co.	811	1,225	963	1,476	1,130	1,199	907	1,265	2,118	813	894	2,152	845	1,165
Lighthouse Property Ins. Corp.	462	514	598	1,493	607	1,814	818	1,004	1,406	595	1,220	1,797	511	1,141
La. Citizens Prop. Ins. Corp.	1,370	1,403	1,576	1,901	1,742	1,757	1,630	1,453	2,100	1,224	1,749	1,938	1,545	1,682
La. Farm Bureau Casualty	840	1,963	1,300	3,009	1,479	3,139	1,734	1,897	2,834	789	1,885	2,911	1,046	3,009
La. Farm Bureau Mutual	700	1,636	1,084	2,507	1,233	2,616	1,445	1,581	2,362	658	1,571	2,426	872	2,507
Metropolitan P&C Ins. Co.	888	1,217	708	1,149	1,048	1,090	976	1,052	1,136	637	1,055	1,162	812	1,126
Occidental Fire & Cas. of N.C.	502	720	713	2,568	870	3,056	1,140	1,196	1,873	618	1,369	1,866	632	1,964
P&C Ins. Co. of Hartford	594	741	641	750	747	750	688	716	1,006	534	750	985	594	819
Republic Fire & Cas. Ins. Co.	494	655	585	1,301	758	2,426	872	1,150	1,434	528	1,301	1,269	573	1,422
Safeco Ins. Co. of America	452	599	576	1,514	599	1,514	757	966	1,514	471	1,514	1,559	533	1,514
Shelter Mutual Ins. Co.	576	959	757	3,005	852	2,265	1,323	1,405	2,161	485	1,744	2,248	617	1,189
State Farm Fire & Casualty Co.	1,036	1,513	1,220	2,253	1,245	2,341	1,436	1,436	2,208	952	1,690	2,253	900	1,493
The Standard Fire Ins. Co.	636	730	639	1,770	756	1,515	848	1,020	1,781	628	1,770	1,828	700	1,337
United Fire & Indemnity	546	1,435	565	2,270	758	1,289	1,289	1,289	2,217	534	1,289	2,123	342	1,289
USAA	1,058	1,063	1,086	1,562	1,182	1,562	981	1,120	1,562	1,135	1,562	1,682	1,051	1,562
USAA Casualty Ins. Co.	1,120	1,114	1,140	1,613	1,235	1,613	1,024	1,170	1,613	1,209	1,613	1,734	1,119	1,613
Unitrin Auto & Home Ins. Co.	997	2,183	1,183	3,273	1,368	3,273	1,900	2,087	2,005	1,075	4,279	2,052	1,086	1,844

Homeowners Insurance - Example 3

POLICY: HO-3 policy*, annual term, new business (i.e., not a renewal), no other policies with company, premium paid-in-full (i.e., no installment plan)

DWELLING CHARACTERISTICS:** 5-year old dwelling, brick construction

PROTECTIVE CHARACTERISTICS:** smoke detectors, deadbolt locks, no wind mitigation features other than those required by building codes

HOMEOWNER CHARACTERISTICS:** good credit history, no recent homeowners claims, no recent policy lapses

COVERAGE LEVEL:** \$150,000 Coverage A, \$75,000 Coverage C, 2% hurricane deductible/\$500 all other peril deductible

* HO-3 Special Form – Covers your home on an “all-risks” basis.

** For some companies, characteristics and coverage level will vary slightly from those described here.

*** Represents a rural area.

Company Name	Alexandria	Batchelor***	Baton Rouge	Chalmette	Hammond	Houma	Lafayette	Lake Charles	Metairie	Monroe	New Iberia	New Orleans	Shreveport	Slidell
Allstate Insurance Co.	1,076	1,843	1,183	2,129	1,660	1,754	1,285	1,179	2,232	989	1,285	2,269	1,089	1,661
Allstate Indemnity Co.	1,077	1,985	1,213	2,564	1,999	2,144	1,358	1,452	2,781	1,014	1,358	2,839	998	2,152
America First Ins. Co.	1,089	1,871	1,096	1,495	1,371	2,512	1,172	1,172	2,512	1,065	1,495	2,512	1,162	1,495
Americas Insurance Co.	752	850	807	3,442	817	3,670	1,272	1,397	2,441	738	3,670	2,628	809	1,793
Amica Mutual Ins. Co.	797	1,266	869	1,192	1,266	1,192	1,157	1,157	2,320	797	1,192	1,454	905	1,283
ANPAC Louisiana Ins. Co.	607	811	782	3,663	827	3,793	1,502	1,502	2,097	582	1,973	2,455	711	1,129
ASI Lloyds	530	711	782	1,622	740	2,185	953	1,136	1,734	585	1,407	2,199	585	1,701
Bankers Specialty Ins. Co.	493	561	615	1,525	692	2,147	860	1,086	1,428	624	1,383	1,840	536	1,172
Encompass P&C Co.	728	951	891	1,868	910	1,603	903	950	1,149	756	1,195	1,152	790	1,563
Farmers Ins. Exchange	628	761	672	1,311	951	3,261	1,366	1,520	1,950	596	2,028	2,934	531	1,554
Gulfstream P&C Ins. Co.	666	953	726	2,049	854	2,049	1,178	1,530	2,206	626	2,049	2,343	675	1,266
Hanover American Ins. Co.	812	1,371	1,035	2,977	1,224	2,977	1,696	2,213	3,208	760	2,977	3,411	822	1,774
Hartford Fire Ins. Co.	843	1,301	1,054	1,967	1,301	1,967	1,301	1,652	1,827	779	1,545	1,827	779	1,335
Homesite Insurance Co.	969	1,006	1,043	2,336	1,212	1,973	963	1,440	1,537	1,222	1,999	2,539	1,280	2,332
Homewise Insurance Co.	905	882	793	1,924	1,771	2,335	1,019	1,282	2,005	965	1,473	2,465	892	1,920
Imperial Fire & Casualty	606	742	654	2,094	748	1,809	1,041	1,287	1,769	540	1,309	2,063	583	1,613
Liberty Insurance Corp.	964	1,028	1,086	1,546	1,081	1,977	1,145	1,291	2,609	897	1,300	2,424	892	1,697
Liberty Mutual Fire Ins. Co.	825	1,275	976	1,570	1,159	1,242	921	1,322	2,220	825	907	2,256	858	1,203
Lighthouse Property Ins. Corp.	410	464	548	1,393	556	1,713	770	932	1,308	525	1,147	1,671	452	1,058
La. Citizens Prop. Ins. Corp.	2,296	2,348	2,639	3,183	2,918	2,941	2,731	2,433	3,515	2,049	2,928	3,246	2,586	2,817
La. Farm Bureau Casualty	1,126	2,742	1,755	4,085	2,022	4,280	2,329	2,571	3,826	1,051	2,554	3,940	1,380	4,085
La. Farm Bureau Mutual	938	2,285	1,462	3,405	1,685	3,567	1,941	2,143	3,189	876	2,128	3,283	1,151	3,405
Metropolitan P&C Ins. Co.	1,216	1,670	977	1,612	1,451	1,529	1,358	1,445	1,594	872	1,481	1,631	1,113	1,566
Occidental Fire & Cas. of N.C.	485	691	684	2,432	833	2,886	1,086	1,140	1,781	597	1,301	1,774	611	1,863
P&C Ins. Co. of Hartford	739	926	798	948	935	948	868	903	1,278	662	948	1,251	739	1,037
Republic Fire & Cas. Ins. Co.	612	811	724	1,593	937	2,971	1,068	1,407	1,755	654	1,593	1,554	710	1,741
Safeco Ins. Co. of America	591	783	753	1,980	783	1,980	990	1,263	1,980	617	1,980	2,039	699	1,980
Shelter Mutual Ins. Co.	724	1,204	950	3,773	1,069	2,846	1,662	1,765	2,715	610	2,191	2,823	775	1,494
State Farm Fire & Casualty Co.	1,032	1,507	1,216	2,244	1,240	2,332	1,431	1,431	2,200	948	1,684	2,244	896	1,487
The Standard Fire Ins. Co.	942	926	946	2,622	1,120	2,244	1,257	1,512	2,639	930	2,622	2,709	1,037	1,982
United Fire & Indemnity	872	2,287	879	3,617	1,194	2,005	2,053	2,005	3,449	831	2,053	3,383	531	2,005
USAA	814	954	953	1,691	1,113	1,691	924	1,060	1,691	780	1,691	1,867	722	1,691
USAA Casualty Ins. Co.	857	988	990	1,726	1,148	1,726	953	1,093	1,726	828	1,726	1,903	767	1,726
Unitrin Auto & Home Ins. Co.	946	1,754	1,151	3,177	1,330	3,177	1,845	2,027	1,948	1,019	3,924	1,993	1,030	1,791

Homeowners Insurance - Example 4

POLICY: HO-3 policy*, annual term, new business (i.e., not a renewal), no other policies with company, premium paid-in-full (i.e., no installment plan)

DWELLING CHARACTERISTICS:** Less than 1-year old dwelling, brick construction

PROTECTIVE CHARACTERISTICS:** smoke detectors, deadbolt locks, no wind mitigation features other than those required by building codes

HOMEOWNER CHARACTERISTICS:** good credit history, no recent homeowners claims, no recent policy lapses

COVERAGE LEVEL:** \$200,000 Coverage A, \$100,000 Coverage C, 2% hurricane deductible/\$500 all other peril deductible

* HO-3 Special Form – Covers your home on an “all-risks” basis.

** For some companies, characteristics and coverage level will vary slightly from those described here.

*** Represents a rural area.

Company Name	Alexandria	Batchelor***	Baton Rouge	Chalmette	Hammond	Houma	Lafayette	Lake Charles	Metairie	Monroe	New Iberia	New Orleans	Shreveport	Slidell
Allstate Insurance Co.	1,272	2,136	1,396	2,549	1,969	2,123	1,538	1,387	2,703	1,172	1,538	2,746	1,287	1,986
Allstate Indemnity Co.	1,219	2,234	1,377	2,946	2,278	2,473	1,558	1,643	3,205	1,144	1,558	3,268	1,125	2,454
America First Ins. Co.	1,338	2,300	1,347	1,838	1,686	3,089	1,442	1,442	3,089	1,310	1,838	3,089	1,430	1,838
Americas Insurance Co.	846	957	909	3,886	919	4,143	1,433	1,575	2,755	830	4,143	2,965	910	2,023
Amica Mutual Ins. Co.	901	1,436	981	1,353	1,436	1,353	1,313	1,313	2,641	901	1,353	1,652	1,024	1,455
ANPAC Louisiana Ins. Co.	704	938	902	4,238	951	4,386	1,747	1,747	2,437	681	2,284	2,837	834	1,313
ASI Lloyds	501	684	755	1,649	722	2,245	938	1,134	1,736	541	1,414	2,237	542	1,707
Bankers Specialty Ins. Co.	448	533	605	1,589	674	2,334	901	1,102	1,478	564	1,462	1,905	486	1,201
Encompass P&C Co.	689	964	919	2,214	938	1,842	983	1,038	1,298	718	1,372	1,301	745	1,856
Farmers Ins. Exchange	596	745	659	1,358	945	3,323	1,338	1,543	1,971	549	2,026	3,020	496	1,578
Gulfstream P&C Ins. Co.	752	1,078	821	2,321	966	2,321	1,333	1,732	2,499	707	2,321	2,655	762	1,433
Hanover American Ins. Co.	910	1,558	1,177	3,562	1,391	3,562	1,968	2,568	3,722	852	3,562	4,081	922	2,017
Hartford Fire Ins. Co.	1,006	1,553	1,258	2,349	1,553	2,349	1,553	1,972	2,181	930	1,845	2,181	930	1,594
Homesite Insurance Co.	1,101	1,139	1,179	2,847	1,357	2,427	1,095	1,720	1,822	1,490	2,454	3,023	1,551	2,926
Homewise Insurance Co.	1,030	982	868	1,931	1,811	2,448	1,083	1,377	2,098	1,126	1,522	2,505	1,044	1,921
Imperial Fire & Casualty	657	810	712	2,291	816	1,978	1,136	1,404	1,938	586	1,430	2,257	636	1,766
Liberty Insurance Corp.	894	958	1,061	1,639	1,041	2,189	1,148	1,319	3,009	805	1,325	2,751	795	1,851
Liberty Mutual Fire Ins. Co.	971	1,580	1,204	1,927	1,444	1,543	1,126	1,636	2,696	972	1,107	2,735	1,010	1,494
Lighthouse Property Ins. Corp.	389	462	563	1,514	571	1,905	842	994	1,412	497	1,261	1,808	429	1,132
La. Citizens Prop. Ins. Corp.	2,776	2,841	3,192	3,848	3,529	3,557	3,302	2,942	4,251	2,479	3,541	3,925	3,130	3,407
La. Farm Bureau Casualty	1,421	3,524	2,221	5,147	2,574	5,403	2,924	3,244	4,804	1,322	3,222	4,954	1,714	5,147
La. Farm Bureau Mutual	1,185	2,937	1,851	4,289	2,145	4,503	2,437	2,704	4,004	1,102	2,685	4,129	1,429	4,289
Metropolitan P&C Ins. Co.	1,374	1,896	1,121	1,890	1,662	1,793	1,570	1,639	1,869	987	1,735	1,913	1,258	1,812
Occidental Fire & Cas. of N.C.	500	699	683	2,158	810	2,505	1,031	1,087	1,678	617	1,180	1,614	632	1,686
P&C Ins. Co. of Hartford	870	1,095	941	1,121	1,105	1,121	1,024	1,067	1,516	779	1,121	1,484	870	1,227
Republic Fire & Cas. Ins. Co.	715	950	849	1,866	1,098	3,479	1,250	1,648	2,055	765	1,866	1,820	831	2,039
Safeco Ins. Co. of America	714	946	910	2,391	946	2,391	1,196	1,526	2,391	748	2,391	2,462	847	2,391
Shelter Mutual Ins. Co.	722	1,201	948	3,762	1,066	2,838	1,657	1,759	2,707	608	2,185	2,815	773	1,490
State Farm Fire & Casualty Co.	912	1,332	1,074	1,983	1,096	2,061	1,265	1,265	1,944	838	1,488	1,983	792	1,314
The Standard Fire Ins. Co.	1,209	1,388	1,214	3,365	1,437	2,880	1,613	1,940	3,387	1,194	3,365	3,476	1,331	2,543
United Fire & Indemnity	1,114	2,924	1,125	4,624	1,525	2,564	2,625	2,564	4,409	1,061	2,625	4,325	680	2,564
USAA	687	946	927	1,922	1,149	1,922	957	1,097	1,922	578	1,922	2,154	539	1,922
USAA Casualty Ins. Co.	717	971	953	1,947	1,174	1,947	978	1,121	1,947	613	1,947	2,179	571	1,947
Unitrin Auto & Home Ins. Co.	903	1,654	1,087	2,990	1,256	2,990	1,740	1,911	1,836	972	3,691	1,879	982	1,689

Homeowners Insurance - Example 5

POLICY: HO-3 policy*, annual term, new business (i.e., not a renewal), no other policies with company, premium paid-in-full (i.e., no installment plan)

DWELLING CHARACTERISTICS:** Less than 1-year old dwelling, brick construction

PROTECTIVE CHARACTERISTICS:** smoke detectors, deadbolt locks, no wind mitigation features other than those required by building codes

HOMEOWNER CHARACTERISTICS:** good credit history, no recent homeowners claims, no recent policy lapses

COVERAGE LEVEL:** \$300,000 Coverage A, \$150,000 Coverage C, 2% hurricane deductible/\$500 all other peril deductible

* HO-3 Special Form – Covers your home on an “all-risks” basis.

** For some companies, characteristics and coverage level will vary slightly from those described here.

*** Represents a rural area.

Company Name	Alexandria	Batchelor***	Baton Rouge	Chalmette	Hammond	Houma	Lafayette	Lake Charles	Metairie	Monroe	New Iberia	New Orleans	Shreveport	Slidell
Allstate Insurance Co.	2,164	3,495	2,297	4,186	3,275	3,466	2,563	2,340	4,312	1,990	2,563	4,389	2,178	3,209
Allstate Indemnity Co.	2,049	3,629	2,233	4,863	3,784	4,080	2,588	1,929	5,141	1,915	2,588	5,249	1,886	3,963
America First Ins. Co.	1,770	3,039	1,781	2,428	2,226	4,079	1,903	1,903	4,079	1,730	2,428	4,079	1,890	2,428
Americas Insurance Co.	1,169	1,406	1,335	5,748	1,351	6,130	2,113	2,323	4,071	1,219	6,130	4,383	1,337	2,986
Amica Mutual Ins. Co.	1,095	1,748	1,190	1,645	1,748	1,645	1,592	1,592	3,220	1,095	1,645	2,009	1,246	1,769
ANPAC Louisiana Ins. Co.	1,006	1,303	1,251	5,796	1,332	6,003	2,420	2,420	3,358	980	3,137	3,906	1,199	1,822
ASI Lloyds	685	942	1,041	2,271	990	3,092	1,292	1,561	2,406	749	1,950	3,092	750	2,363
Bankers Specialty Ins. Co.	646	759	854	2,234	958	3,242	1,253	1,558	2,082	823	2,042	2,691	704	1,692
Encompass P&C Co.	1,005	1,374	1,327	3,285	1,360	2,719	1,437	1,509	1,911	1,069	2,021	1,914	1,096	2,745
Farmers Ins. Exchange	812	1,018	887	1,832	1,255	4,504	1,822	2,107	2,654	730	2,749	4,071	656	2,130
Gulfstream P&C Ins. Co.	1,182	1,700	1,290	3,677	1,521	3,677	2,106	2,741	3,961	1,109	3,677	4,208	1,197	2,264
Hanover American Ins. Co.	1,424	2,438	1,842	5,237	2,177	5,237	2,983	3,893	5,643	1,333	5,237	6,000	1,467	3,156
Hartford Fire Ins. Co.	1,545	2,384	1,932	3,606	2,384	3,606	2,384	3,028	3,349	1,428	2,834	3,349	1,428	2,447
Homesite Insurance Co.	1,551	1,606	1,663	4,151	1,919	3,536	1,542	2,478	2,624	2,147	3,576	4,394	2,235	4,290
Homewise Insurance Co.	1,342	1,291	1,153	2,650	2,493	3,386	1,456	1,854	2,849	1,453	2,076	3,450	1,345	2,644
Imperial Fire & Casualty	988	1,224	1,074	3,515	1,235	3,033	1,729	2,148	2,968	879	2,184	3,465	955	2,704
Liberty Insurance Corp.	1,007	1,094	1,236	2,040	1,211	2,785	1,362	1,597	3,935	877	1,608	3,579	867	2,331
Liberty Mutual Fire Ins. Co.	1,510	2,472	1,904	2,999	2,268	2,416	1,785	2,557	4,158	1,514	1,759	4,219	1,578	2,344
Lighthouse Property Ins. Corp.	560	656	792	2,124	804	2,652	1,165	1,397	1,985	725	1,756	2,547	621	1,592
La. Citizens Prop. Ins. Corp.	3,476	3,555	3,994	4,817	4,417	4,452	4,132	3,682	5,321	3,102	4,432	4,914	3,915	4,263
La. Farm Bureau Casualty	2,038	5,147	3,193	7,335	3,722	7,720	4,158	4,638	6,822	1,890	4,604	7,047	2,508	7,335
La. Farm Bureau Mutual	1,699	4,290	2,661	6,113	3,102	6,434	3,465	3,865	5,685	1,575	3,837	5,872	2,091	6,113
Metropolitan P&C Ins. Co.	2,065	2,849	1,684	2,841	2,500	2,696	2,361	2,465	2,811	1,482	2,610	2,876	1,892	2,723
Occidental Fire & Cas. of N.C.	677	954	931	2,984	1,107	3,466	1,415	1,493	2,316	839	1,622	2,229	860	2,326
P&C Ins. Co. of Hartford	1,348	1,708	1,462	1,731	1,724	1,731	1,578	1,646	2,356	1,202	1,731	2,305	1,348	1,899
Republic Fire & Cas. Ins. Co.	1,044	1,384	1,236	2,719	1,600	5,070	1,822	2,403	2,995	1,116	2,719	2,651	1,210	2,971
Safeco Ins. Co. of America	931	1,234	1,187	3,120	1,234	3,120	1,560	1,991	3,120	978	3,120	3,213	1,108	3,120
Shelter Mutual Ins. Co.	1,004	1,668	1,316	5,226	1,481	3,945	2,304	2,444	3,759	844	3,035	3,910	1,074	2,071
State Farm Fire & Casualty Co.	1,193	1,742	1,405	2,593	1,433	2,695	1,654	1,654	2,543	1,096	1,946	2,593	1,036	1,719
The Standard Fire Ins. Co.	1,837	1,797	1,836	5,088	2,173	4,355	2,439	2,934	5,121	1,814	5,088	5,256	2,022	3,845
United Fire & Indemnity	1,460	3,830	1,475	6,060	1,999	3,359	3,439	3,359	5,777	1,390	3,439	5,667	889	3,359
USAA	892	1,306	1,272	2,772	1,607	2,772	1,340	1,537	2,772	708	2,772	3,120	662	2,772
USAA Casualty Ins. Co.	928	1,336	1,303	2,802	1,638	2,802	1,365	1,566	2,802	750	2,802	3,150	700	2,802
Unitrin Auto & Home Ins. Co.	1,126	1,923	1,395	3,899	1,617	3,899	2,253	2,478	2,380	1,216	4,492	2,436	1,229	2,186