



**Dwelling Fire,
Homeowners
Owner-Occupied, and
Homeowners Tenant
and Condominium/
Cooperative Unit
Owner's Insurance
Report: Data for 2020**

2022

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ISBN: 978-1-64179-272-1

Printed in the United States of America

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**Dwelling Fire, Homeowners Owner-Occupied, and Homeowners Tenant and
Condominium/Cooperative Unit Owners Insurance: Data for 2020**

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Dwelling Fire, Homeowners Owner-Occupied, and Homeowners Tenant and Condominium/Cooperative Unit Owners Insurance: Data for 2020

Market Distribution and Average Cost by Policy Form and Amount of Insurance

Purpose of Report

This report provides countrywide and state-specific premium and exposure information for non-commercial dwelling fire insurance and for homeowners insurance package policies. Homeowners package policy data are for the homeowners owner-occupied policy forms (HO-1, HO-2, HO-3, HO-5 and HO-8), the tenant policy (HO-4) and the condominium/cooperative unit owner's policy (HO-6). This narrative describes the data and discusses the way economic, demographic and natural phenomena impact the price of homeowners insurance.

Data

Data consist of written exposures, expressed as house-years,¹ and aggregate written premiums by state and countrywide for the 2020 data year. Premium and exposure information was collected for all states and the District of Columbia. The data are displayed in five tables. Three tables show individual state and countrywide exposures grouped by 1) policy type; 2) individual policy form; and 3) amount of insurance coverage, divided into ranges, with percentages of total exposures provided. The last two tables display by-state and countrywide average premiums. Average premiums are calculated by dividing premiums by exposures for each policy form and range of insurance coverage and represent the cost of a year of coverage. Percentages of totals are provided.

Policy forms included in the report are described in detail in the following section. The ranges of insurance amounts extend to higher levels of coverage for the dwelling fire and homeowners owner-occupied policy forms than those for the tenant and condominium insurance, because premiums for the latter two policy forms do not include coverage for the residential structure.

To the extent that data are reported to statistical agents, data for statutorily established FAIR plans are included.

This report is not comprehensive of all statistical agents as there may be smaller statistical agents that do not report data to the NAIC. The data is limited to what was provided by the following companies, whose cooperation and assistance in compiling this report is greatly appreciated:

- Data for all states, except Texas and California, were provided by the American Association of Insurance Services; ISO Data, Inc.; the National Independent Statistical Service; Independent Statistical Service, Inc. (ISS); and the Mutual Service Office (MSO).

¹ One house-year represents policy coverage on a dwelling for 12 months. Most often, it consists of coverage for one policy for an entire 12-month period, but it may also represent a number of policies for which the combined lengths of coverage *total* 12 months (e.g., four policies, each with three months of coverage).

- Texas data were obtained from the Texas Department of Insurance. Historically, the Texas department developed its own home insurance policy forms that are similar, but not identical, to homeowners policy forms countrywide. Although, starting in 2002, insurers were permitted to file their own independent forms, some companies continue to use the forms previously promulgated by the department.
- California data were provided by the California Department of Insurance. The state began collecting homeowners data in 1998, starting with the 1996 data year.

Limitations on the Data

Average premium is an imperfect measure of the relative “price” of insurance due to wide variations in hazards, economic conditions, and real estate values from state to state. Even when comparing identical policy forms and amounts of insurance, premiums for homeowners coverage can differ dramatically across the country. These market differences are explored in more detail in a later section of this narrative. Premium for a homeowners policy is determined by the amount of insurance purchased (generally based on the value of the insured property), the types of property covered, the types of perils covered, and the specific limits and deductibles a policyholder chooses.

Averages developed for this report reflect all these variables and more. For each state, some general assumptions can be made about the types of insurance policies sold, the value of property insured, and policyholders’ cost for loss protection for residential property and personal belongings.

Residual Market Data

Beginning with the 2011 data year, this report has sought to include data directly from residual market mechanisms. These mechanisms serve as a state's insurer of last resort and/or to write high-risk policies, such as wind-only supplemental policies. When possible, complete policies and supplemental policies were either categorized as the form number associated with the underlying policy or in accordance with the residual market mechanism's criteria. If the underlying policy was unavailable, the supplemental policies were marked as HO-3 policies, the most common owner-occupied policy form. For the supplemental policies, premium has been included, but exposures were excluded. This was done to avoid double-counting, as it is likely the underlying primary policy, and its exposure, has already been included in the report.

The cooperation and assistance of the residual market data providers in compiling this report were greatly appreciated. Data were provided by the Alabama Insurance Underwriting Association; Florida Citizens Property Insurance Corporation; Louisiana Citizens Property Insurance Corporation; Massachusetts Property Insurance Underwriting Association; Michigan Basic Property Insurance Association; Mississippi Windstorm Underwriting Association; Mississippi Residential Property Insurance Underwriting Association; New Jersey Insurance Underwriting Association; North Carolina Joint Underwriting Association; Ohio FAIR Plan Underwriting Association; Rhode Island Joint Reinsurance Association; South Carolina Wind and Hail Underwriting Association; and Virginia Property Insurance Association.

Policy Forms/Types

Data for this report were collected for eight policy forms that are grouped into three broad categories (policy types) for comparison purposes.

Dwelling fire policy (one family, owner-occupied, non-seasonal buildings)

Under a dwelling fire policy, an insured may purchase coverage for perils other than fire. The data for single-family owner-occupied dwellings in this report includes coverage not limited to fire. The dwelling fire data (indicated by "DW" in the report) are not directly comparable to the homeowners data but are presented to provide an estimate of the cost for insurance purchased under the dwelling fire program.

Homeowners package policies for owner-occupied dwellings (1-4 family units)

- HO-1: Basic "named-perils"² coverage on buildings and personal property.
- HO-2: Broad "named-perils" coverage on buildings and personal property; provides coverage for more perils than HO-1 package.
- HO-3: Provides "all-risks"³ coverage on buildings, broad named-peril coverage on personal property; most common package written.

² Insures against any loss incurred by the insured due to a peril named in the policy (e.g., fire, lightning, hail, etc.).

³ Insures against risks of direct loss, except losses **specifically** stated in the policy as excluded from coverage (e.g., flood).

- HO-5: Provides “all-risks” coverage on buildings and personal property.
- HO-8: Repair cost coverage for a dwelling whose replacement cost greatly exceeds its market value. Personal property, theft and additional coverages provided are similar to coverages provided under an HO-1 policy.

Homeowners package policies for tenants, condominium and cooperative unit owners

- HO-4 (Renter’s Insurance): Broad “named-perils” coverage for the personal property of tenants.
- HO-6 (Condo/Co-op Insurance): Broad “named-perils” coverage for personal property of condominium or cooperative unit owners, as well as certain building items in which the unit owner may have an insurable interest.

Homeowners owner-occupied policies represent a “package” of coverages for buildings, contents and liability. Accordingly, in each coverage range, the average premium for the dwelling fire policy represents less coverage than the corresponding homeowners policies. Homeowners tenants and condominium policies are similar to homeowners owner-occupied policies with respect to covered perils, contents coverage and liability. However, there is no building coverage other than the condo/co-op owner’s insurable interest.

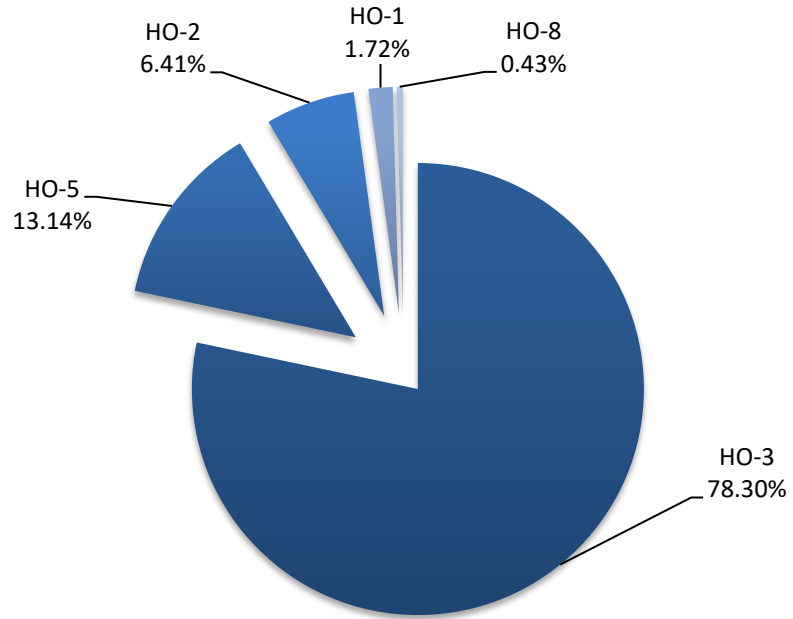
Analysis of the Data

Table 1 provides exposure data in house-years by policy type. The table shows a countrywide total of 91,164,357.5 house-years. In 2020, homeowners owner-occupied policy exposures accounted for 70.9 percent of overall exposures countrywide. Tenant and condominium policy exposures accounted for 27.6 percent of the total, while dwelling fire exposures made up the remaining 1.5 percent.

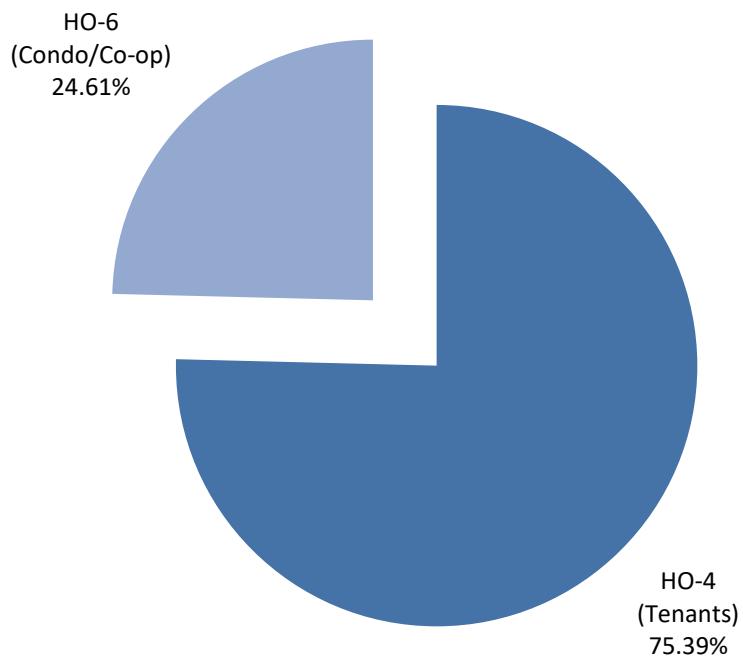
Exposure data for the eight individual policy forms is provided in Table 2. The HO-3 accounted for 55.5 percent of all policy exposures and remains the most common policy sold by far. Figure 1 (next page) shows the percentage breakdown of exposures for the homeowners owner-occupied policy forms only. Countrywide, 78.3 percent of these exposures were written on the HO-3 form.

Figure 2 shows the percentage breakdown of countrywide exposures for the tenant and condo/co-op policy forms. Of these, 75.39 percent were written on the HO-4 form.

**Figure 1 - 2020 Percent of Homeowners Owner-Occupied
Written Exposures
Countrywide By Policy Form**



**Figure 2 - 2020 Percent of Tenant and Condominium/
Co-op Written Exposures
Countrywide By Policy Form**



Tables 3A and 3B present countrywide and by-state exposure data divided between each of the ranges of insurance coverage amount. Dwelling fire policy data and data for the homeowners owner-occupied policy forms are grouped together in Table 3A, and data for the HO-4 and HO-6 forms are grouped together in Table 3B. Countrywide, in 2020, 54.2 percent of dwelling fire and homeowners owner-occupied policies were written for insurance coverage amounts between \$50,000 and \$300,000.

Tenant and condominium policies do not provide coverage for the building; therefore, the distribution of exposures for these types of policies is concentrated at significantly lower insurance amounts. Table 3B shows that 67.6 percent of the exposures for the HO-4 and HO-6 forms are concentrated at amounts below \$32,000, and 89.5 percent of these policies provide less than \$75,000 in coverage.

Figure 3 provides a comparison of dwelling fire and the five homeowners owner-occupied policy exposures by amounts of insurance coverage. Dwelling fire exposures represent 2.1 percent of total exposures and are most prevalent at insurance coverage amounts less than \$50,000. In the less than \$50,000 range, dwelling fire exposures account for 63.0 percent of the total, then drop to 34.2 percent at insurance amounts of \$50,000–\$74,999. At coverage amounts above \$75,000, dwelling fire exposures account for no more than 16.6 percent of the total for each range.

Figure 4 compares HO-4 and HO-6 policy forms by coverage amounts. Countrywide, the HO-4 (tenants) form represents more policies written at lower coverage amounts. At coverage amounts above \$44,000, the majority of exposures are written on the HO-6 (condo/co-op) form.

Tables 4⁴ and 5 display state average premiums for each policy form. Examining the countrywide average premium data for dwelling fire and homeowners owner-occupied policies reveals some expected results. In general, the average premium increases as the amount of coverage increases for all policy types. Dwelling fire premiums are generally lower when compared to the five homeowners premiums, reflecting the more limited coverage offered by dwelling fire policies compared to homeowners packages.

⁴ Negative and zero exposures and premiums are denoted by an asterisk in Table 4. All exposure and premium amounts, including those that are negative, are included within the Table 4 totals.

Figure 3 - 2020 Percent Comparison of Dwelling Fire and Homeowners Owner-Occupied Written Exposures

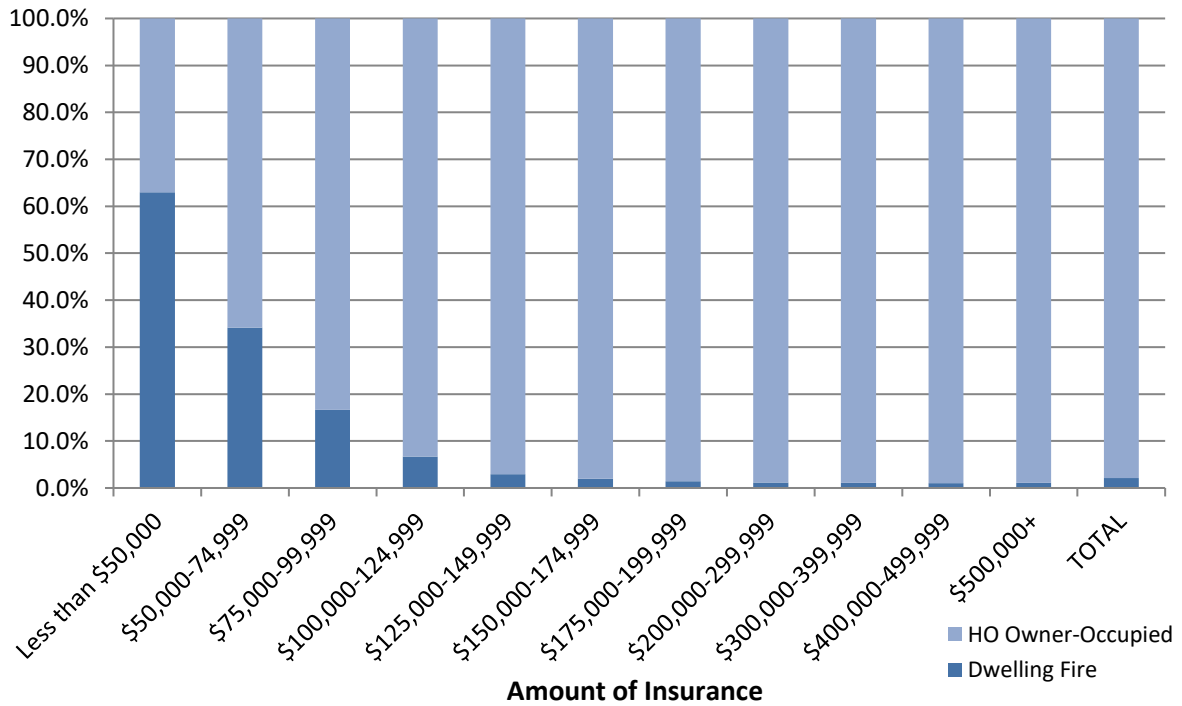
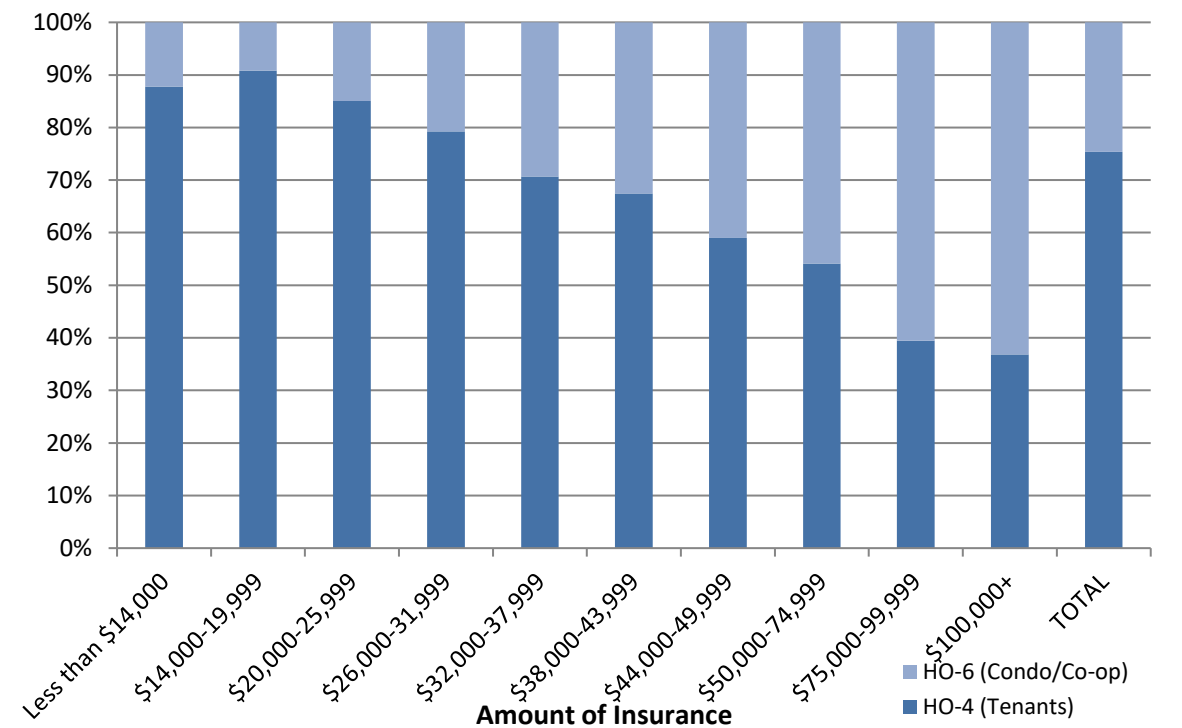


Figure 4 - 2020 Percentages of Tenant and Condominium Written Exposures by Amount of Insurance



Factors Affecting the Cost of Insurance

Geographic Area, Real Estate and Construction Costs

Many factors impact the cost of home insurance, resulting in large differences in average premiums throughout the United States. In general, real estate values and construction costs tend to be higher in areas of greater population density. Because the amount of home insurance needed is based on the value of the home, premiums are often higher in more heavily populated places. Vacation and retirement areas, as well as areas experiencing rapid economic growth, also tend to have relatively higher real estate values.

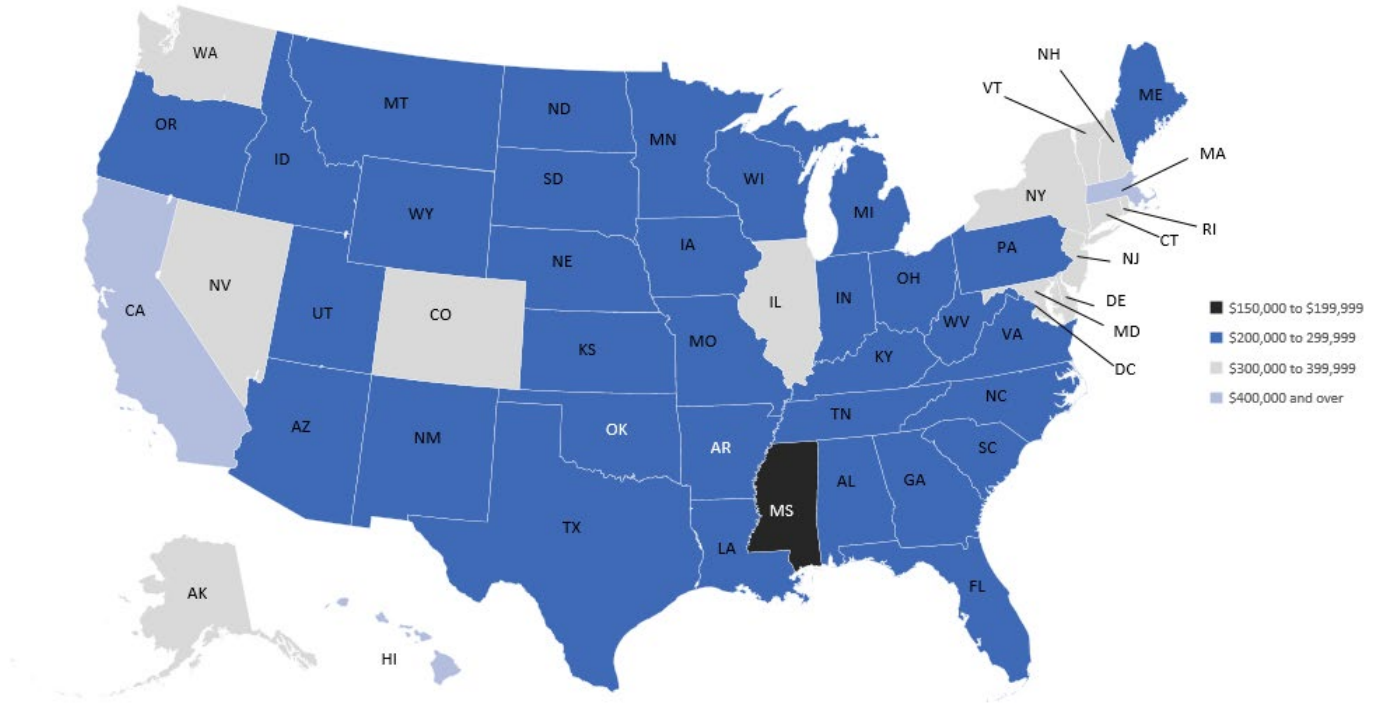
Construction costs vary based on the type of residence, availability of building materials and factors such as local climate and building regulations. Higher expected repair costs for value-added designs to reduce damages to the structure from earthquakes or hurricanes will impact the price of insurance. As shown in the following maps, these variations in costs are reflected in the range of median amounts of insurance purchased throughout the United States.

Catastrophe Exposure

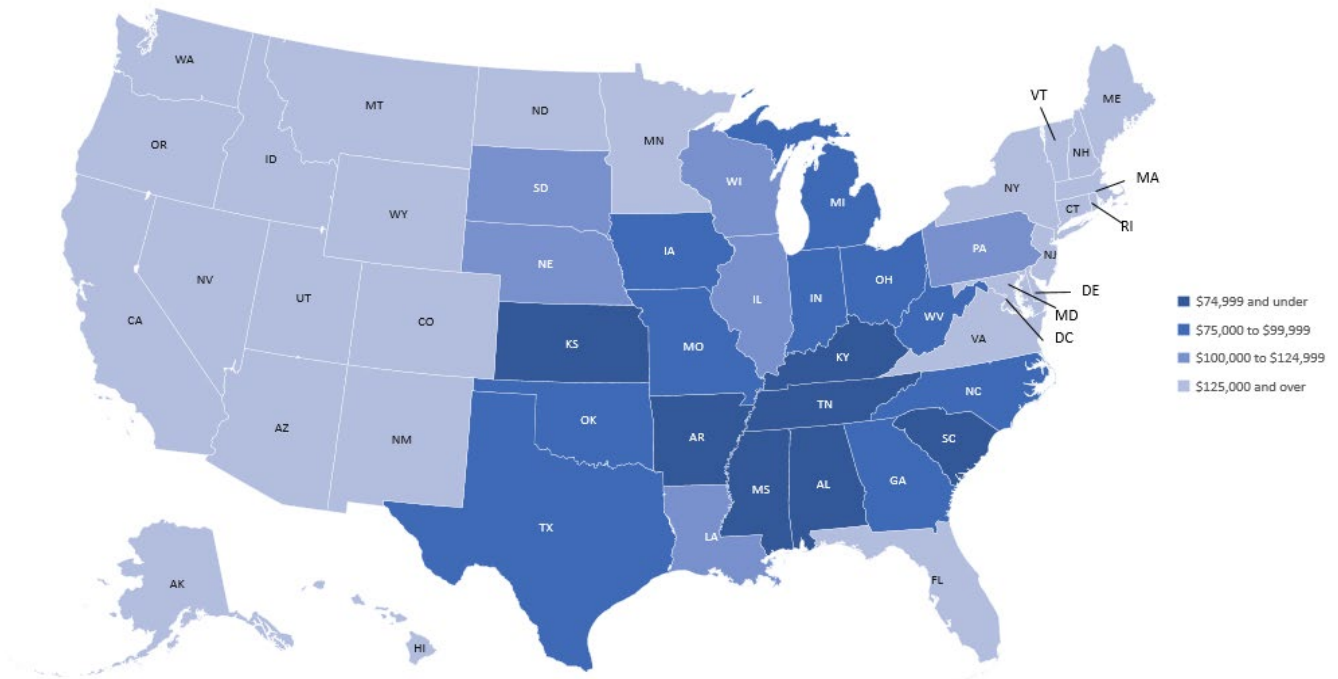
Degree of exposure to catastrophe affects the cost of insurance to homeowners. Brush and forest fires, tornadoes, high winds, hail, freezing rain, snow storms, hurricanes, earthquakes, riots and even terrorist attacks are all types of catastrophes that can occur in the United States. Every place in the world has an exposure to some type of catastrophe, but some areas are more prone to certain types. Brush and forest fires are more common in the West. Hurricane exposure is greater in areas near the Gulf of Mexico and the Atlantic Ocean. Exposure to tornado damage is greatest in the central and southwestern United States, even though tornadoes can and do occur in nearly every state. Earthquake exposure also exists throughout the country because seismic faults are located in all regions.⁵ Terrorist attacks also are not specific to any geographic area, but have typically occurred in larger urban areas.

⁵ Although earthquake coverage is commonly endorsed onto a homeowners insurance policy, premiums for earthquake coverage are not included in the data.

2020 Homeowners Median Amount of Insurance



2020 Dwelling Fire Median Amount of Insurance



Since the late 1980s, catastrophes have been occurring with greater frequency and severity, and are a significant consideration in the pricing of home insurance. The provided data on catastrophe losses include natural disasters that cause at least \$25 million in insured losses; or 10 deaths; or 50 people injured; or 2,000 filed claims or homes and structures damaged. This data includes losses sustained by private insurers and government-sponsored programs such as the National Flood Insurance Program. For the period 2012-2021, the total insured losses for U.S. catastrophes (in 2021 dollars) were more than \$618.3 billion.⁶

The following table shows, in descending order of loss, the 10 most costly insured property U.S. natural catastrophes through 2021.⁷ Three of these were hurricanes that occurred in 2017, including Hurricane Maria.

Rank	Year	Peril	Dollars when Occurred (millions)	In 2021 Dollars (millions)*
1	2005	Hurricane Katrina	\$65,000	\$89,680
2	2021	Hurricane Ida	36,000	36,000
3	2012	Hurricane Sandy	30,000	35,140
4	2017	Hurricane Harvey	30,000	33,110
5	2017	Hurricane Irma	30,100	33,000
6	2017	Hurricane Maria	29,500	32,400
7	1992	Hurricane Andrew	16,000	30,770
8	1994	Northridge, CA earthquake	15,300	28,360
9	2008	Hurricane Ike	18,200	22,540
10	2012	Drought loss	14,400	17,210

Natural disasters that cause at least \$25 million in insured losses; or 10 deaths; or 50 people injured; or 2,000 filed claims or homes and structures damaged. Includes Puerto Rico and the U.S. Virgin Islands. Includes losses sustained by private insurers and government-sponsored programs such as the National Flood Insurance Program. Subject to change as loss estimates are further developed. As of February 1, 2022.

*Adjusted for inflation by Aon using the U.S. Consumer Price Index.

⁶ Insurance Information Institute, www.iii.org/facts_statistics/catastrophes-us.html; Subject to change as loss estimates are further developed. As of February 1, 2022. Adjusted for inflation by Aon using the U.S. Consumer Price Index.

⁷ Ibid.

The Federal Emergency Management Agency (FEMA) definition of disaster includes chemical emergencies, coastal storm, dam failure, drought, earthquake, fire, fishing losses, flood, freezing, human cause, hurricane, landslide, severe ice storm, severe storm, snow, terrorism, tornado, toxic substances, tsunami, typhoon, volcano, and wildfire. The following table lists the number of declared disasters, by state and year.⁸

2018-2022 Disaster Declarations											
State	2022	2021	2020	2019	2018	State	2022	2021	2020	2019	2018
Alabama	0	2	6	2	2	Montana	1	2	1	1	2
Alaska	6	1	1	1	2	Nebraska	2	1	1	2	2
Arizona	0	1	1	1	2	Nevada	0	0	1	0	0
Arkansas	0	1	3	2	0	New Hampshire	0	2	1	1	3
California	0	2	3	3	3	New Jersey	0	2	2	0	1
Colorado	0	2	1	0	0	New Mexico	1	0	1	0	0
Connecticut	0	2	1	0	2	New York	0	2	2	1	1
Delaware	0	1	2	0	0	North Carolina	0	2	3	1	2
District of Columbia	0	0	1	0	0	North Dakota	1	1	4	1	0
Florida	1	0	2	1	1	Ohio	0	0	1	2	1
Georgia	0	2	1	0	1	Oklahoma	1	1	2	2	1
Hawaii	1	1	2	0	3	Oregon	0	1	3	2	0
Idaho	0	1	1	1	0	Pennsylvania	0	1	1	0	1
Illinois	1	0	1	1	0	Rhode Island	1	0	1	0	0
Indiana	0	0	1	0	1	South Carolina	0	0	3	1	1
Iowa	1	0	2	1	2	South Dakota	2	0	1	4	0
Kansas	2	0	1	2	1	Tennessee	2	3	4	2	0
Kentucky	2	3	2	1	2	Texas	0	1	2	3	1
Louisiana	0	4	3	3	0	Utah	0	1	2	0	0
Maine	1	0	1	0	2	Vermont	0	1	2	1	2
Maryland	0	1	1	0	2	Virginia	2	2	1	0	2
Massachusetts	1	0	1	0	2	Washington	2	2	2	1	1
Michigan	0	1	2	0	1	West Virginia	0	2	1	1	2
Minnesota	3	0	1	2	1	Wisconsin	0	0	2	1	2
Mississippi	0	2	6	4	0	Wyoming	0	0	1	0	0
Missouri	2	1	2	2	0	Other*	6	3	10	6	4
Grand Total	2022	2021	2020**	2019	2018						
Disaster Declarations	42	58	104	60	59						
*Other - American Samoa, Federated States of Micronesia, Guam, Northern Mariana Islands, Puerto Rico, US Virgin Islands, & Tribal Governments											
** FEMA 2020 Disaster Declarations include state declarations for the Covid-19 Pandemic											

The number of tornadoes averaged 1,141 per year during the 2012-2021 period, but the number in individual years ranged from a low of 886 in 2014 to a high of 1,517 in 2019.⁹ These figures serve to emphasize the variability and unpredictability of catastrophe losses. The impact that various catastrophes have on rates from state to state must be considered in any evaluation of average premiums.

⁸ Federal Emergency Management Agency (FEMA), [www.fema.gov/disasters/grid/year,as of 10/19/2022](http://www.fema.gov/disasters/grid/year,as%20of%2010/19/2022).

⁹ Insurance Information Institute, www.iii.org/facts_statistics/tornadoes-and-thunderstorms.html; U.S. Department of Commerce; Storm Prediction Center; National Weather Service.

Insurers use computer models to estimate the potential cost of catastrophic events, particularly in the absence of a sufficient amount of relevant loss experience. For example, the potential insured loss in the New Madrid region due to an earthquake is predicted to be significant, but the fact that the last major earthquake in that area occurred in 1812—when there were considerably fewer people and buildings—makes it difficult to rely on previous experience to accurately price earthquake coverage in the area.

Computer models use insurer exposure and loss experience; geological, meteorological and seismic data; structural engineering and construction data; and other applicable information to simulate catastrophes in a specific region to more accurately estimate the cost of paying for losses that could occur. The methodology used by a catastrophe-modeling firm is typically considered proprietary information, and insurance regulators have no direct authority over the modelers. However, when a rate filing relies in part on a computer model, an insurance department may require an insurer or rating organization to provide supplemental information pertaining to the model's input data to determine whether the filing meets the requirements of the state insurance laws.

Mold Damage

High insurance claim payments for mold damage garnered the attention of media outlets several years ago. This can be attributed to higher numbers of claims filed, as well as some extraordinary amounts awarded to claimants by judges and juries in certain areas of the country. Many insurers have considered mold an excluded peril, and the cost of paying for potential claims related to mold has not generally been factored into the price of most property policies. However, courts in several states have found that, in the absence of specific exclusionary language in the policy, payment for certain types of mold damage is required. Examples include ancillary mold damage that results from an otherwise covered peril, the liability of builders for mold damage that results from new construction methods and materials, or the liability of property owners for potential health problems related to inhalation of mold spores.

Insurers have discovered that the repair of mold damage to property can be expensive. In response, insurers have added language to property and liability policies to explicitly exclude or limit coverage for mold. Some insurers have raised overall premiums to better reflect this exposure, while others offer mold-related coverage for an additional cost.

Terrorism

The 2001 attacks on the World Trade Center and the Pentagon caused insurers to reassess their exposure to terrorist strikes on U.S. soil. Insurers now consider potential property claims that would result from terrorist attacks a significant risk and have taken steps to price the coverage appropriately. The September 11, 2001, terrorist attack on this country largely affected commercial insurers and reinsurers, but some personal property (including homes and autos) was also lost. Overall, however, the threat of terrorism has not affected the cost of homeowners coverage.

Other Variables

There are several other variables that impact the frequency and severity of home insurance losses and contribute to its cost. Loss experience and premiums among states and regions will vary considerably due to unique combinations of these variables. The following are some of the more significant factors contributing to these differences.

Building Structures: Recent losses from natural disasters, especially hurricanes and earthquakes, have increased awareness of the importance of minimizing the potential for damage to both new and existing structures. Many municipalities in high-risk areas have implemented more stringent building codes, resulting in changes in design and building materials; in addition to new homes, older homes are being retrofitted to comply with new building codes. The cost to repair or replace more expensive materials has impacted premiums. Over the long run, however, the implementation of stricter building codes will result in structures that are less vulnerable to damage, which can help to reduce premiums. Specialized building features, such as the wood shingle roof that is prone to hailstorm and lightning damage, can ultimately impact premiums in areas where they become increasingly popular.

Population Density: Various trends evident in the data are related to the level of urbanization in an area. Urban areas tend to have more renters than rural areas. The District of Columbia, for example, is entirely urban. Approximately 64.9 percent of policies sold in Washington, D.C., in 2020 were tenant or condo/co-op policies, which reflects the high number of transient government employees and contractors living there. States with large numbers of seasonal workers and those with popular tourist and retirement locations might also tend to have higher percentages of tenant and condo/co-op policyholders. Not surprisingly, Florida, a major retirement state, and New York, which has a high number of tenants and condo/co-op owners in New York City, also have relatively high percentages of tenant and condominium/co-op exposures.

In addition, the fire suppression capacities in a given locale significantly impact home insurance rates. Insurers employ classification systems that measure such items as response times and proximity of a dwelling to a fire station and to working fire hydrants. It is rarely cost-feasible for rural areas to maintain the level of fire protection available to urban residents.

Economic Factors: Economic phenomena have a significant impact on home insurance premiums. Inflation increases the amount of insurance premiums over time. Interest rates and inflation have an effect on both real estate values and the price of durable consumer goods insured as contents.

Regulatory Environment: Rate and form filing laws for home insurance vary among states. Some states require insurers to file rates and policy forms for home insurance and have them approved before they can be used. Other states require rates and/or policy forms to be filed by the day they will be used, or within a given number of days following the effective date. In addition, the role played by regulators in setting and/or reviewing rates varies among the states.

Other: The risk of fires resulting from faulty heating systems is lower in warmer climates. However, other common causes of fires, such as careless smoking, cooking, electrical problems, and children playing with matches, are not unique to any geographic region. There is generally an increased cost to insure homes with wood burning fireplaces, multi-car garages, and wooden decks. On the other hand,

added features that reduce the risk of loss, such as security systems and fire detection devices, will often qualify a home for premium discounts.

Summary

Many factors impact home insurance premiums and losses. Real estate values, building and construction costs, vulnerability to catastrophes, the level of urbanization, and legal and economic phenomena result in wide variations in premiums, not only by region or state, but on local levels as well. Although the data in this report do not provide the necessary information for a thorough analysis of the effect of these factors on home insurance premiums, it is important to recognize the variety of factors that are reflected in the price of insurance.

The tables in this report were prepared under the direction of the Casualty Actuarial and Statistical (C) Task Force. Suggestions about how this report might be further improved are welcome. Questions may be referred to Aaron Brandenburg at (816) 783-8271 or Libby Crews at (816) 783-8563.

Links to this report and other NAIC reports can be found on the NAIC website at: [NAIC Publications](#)

Table 1

2020 House-Years by State and Countrywide by Policy Type

Table 1

2020 House-Years by Policy Type

State	Dwelling Fire		Homeowners Owner-Occupied		Homeowners Tenants and Condo/Co-Op		Total	
	House-Yrs	%	House-Yrs	%	House-Yrs	%	House-Yrs	%
Alabama	52,578.3	3.9	1,083,459.9	79.6	225,677.5	16.6	1,361,715.8	100.0
Alaska	2,165.3	1.1	140,325.3	73.3	49,048.7	25.6	191,539.3	100.0
Arizona	10,507.1	0.5	1,611,611.7	73.5	571,700.8	26.1	2,193,819.5	100.0
Arkansas	13,916.5	2.3	474,853.9	80.1	104,390.3	17.6	593,160.8	100.0
California	364,946.4	3.6	6,190,263.0	60.4	3,693,445.4	36.0	10,248,654.8	100.0
Colorado	9,650.3	0.5	1,398,590.3	65.9	714,785.7	33.7	2,123,026.3	100.0
Connecticut	4,003.6	0.4	740,812.8	70.6	305,168.9	29.1	1,049,985.3	100.0
Delaware	997.6	0.3	244,036.0	75.3	79,207.2	24.4	324,240.7	100.0
Dist. of Columbia	356.3	0.1	83,932.2	34.9	155,892.2	64.9	240,180.7	100.0
Florida	152,782.2	3.4	2,991,401.3	66.1	1,381,821.3	30.5	4,526,004.7	100.0
Georgia	33,081.3	1.1	2,318,819.1	74.9	744,849.6	24.1	3,096,749.9	100.0
Hawaii	2,485.8	0.6	206,181.4	49.7	206,094.6	49.7	414,761.8	100.0
Idaho	1,824.9	0.4	402,322.9	79.7	100,795.3	20.0	504,943.1	100.0
Illinois	13,552.8	0.4	2,598,731.3	70.8	1,060,302.3	28.9	3,672,586.4	100.0
Indiana	7,564.5	0.4	1,587,383.4	79.8	393,074.3	19.8	1,988,022.3	100.0
Iowa	5,909.0	0.6	743,362.8	76.8	219,102.0	22.6	968,373.8	100.0
Kansas	17,260.1	1.8	730,246.5	75.8	216,181.9	22.4	963,688.5	100.0
Kentucky	7,631.2	0.6	920,849.2	76.3	278,376.7	23.1	1,206,857.0	100.0
Louisiana	35,308.6	4.0	702,283.0	78.6	156,246.2	17.5	893,837.8	100.0
Maine	6,074.0	1.3	388,118.9	81.3	83,152.5	17.4	477,345.4	100.0
Maryland	5,963.9	0.3	1,378,172.6	68.3	632,347.6	31.4	2,016,484.1	100.0
Massachusetts	3,629.1	0.2	1,519,386.3	69.8	652,399.5	30.0	2,175,414.8	100.0
Michigan	15,375.3	0.5	2,150,817.3	76.8	635,748.8	22.7	2,801,941.4	100.0
Minnesota	5,975.3	0.3	1,353,548.6	70.5	560,289.2	29.2	1,919,813.0	100.0
Mississippi	22,720.8	4.2	435,731.9	81.2	78,138.9	14.6	536,591.7	100.0
Missouri	20,607.2	1.1	1,413,252.4	75.1	448,487.3	23.8	1,882,346.8	100.0
Montana	2,102.3	0.7	216,558.4	74.4	72,530.6	24.9	291,191.3	100.0
Nebraska	5,262.9	0.8	495,665.8	76.1	150,241.4	23.1	651,170.2	100.0
Nevada	2,791.9	0.3	611,040.8	66.4	305,941.7	33.3	919,774.4	100.0
New Hampshire	2,260.3	0.5	343,544.2	73.8	119,711.5	25.7	465,516.0	100.0
New Jersey	13,160.4	0.5	1,688,695.3	68.4	768,652.6	31.1	2,470,508.3	100.0
New Mexico	5,601.0	1.1	408,312.3	81.7	85,838.7	17.2	499,752.0	100.0
New York	32,129.3	0.7	2,821,746.7	63.0	1,625,353.8	36.3	4,479,229.8	100.0
North Carolina	173,586.7	6.5	1,918,183.8	71.3	596,901.8	22.2	2,688,672.3	100.0
North Dakota	772.8	0.4	133,018.7	64.6	71,962.1	35.0	205,753.5	100.0
Ohio	33,237.7	0.9	2,840,574.1	76.6	832,692.3	22.5	3,706,504.1	100.0
Oklahoma	25,132.3	2.6	784,966.1	79.8	172,967.9	17.6	983,066.3	100.0
Oregon	4,171.0	0.3	816,950.3	68.4	372,940.5	31.2	1,194,061.8	100.0
Pennsylvania	25,232.6	0.6	3,087,887.3	76.9	903,449.9	22.5	4,016,569.8	100.0
Rhode Island	3,313.0	1.1	240,837.7	78.1	64,153.9	20.8	308,304.6	100.0
South Carolina	15,155.6	1.1	1,075,088.6	77.4	299,295.9	21.5	1,389,540.1	100.0
South Dakota	1,372.0	0.5	199,341.2	75.2	64,521.8	24.3	265,234.9	100.0
Tennessee	21,693.8	1.1	1,499,226.4	77.2	421,427.3	21.7	1,942,347.5	100.0
Texas	162,569.5	2.2	5,185,641.8	70.3	2,025,459.9	27.5	7,373,671.2	100.0
Utah	2,383.8	0.3	629,904.1	71.0	255,006.1	28.7	887,294.0	100.0
Vermont	2,271.3	1.0	170,994.0	77.2	48,258.8	21.8	221,524.2	100.0
Virginia	23,444.8	0.9	1,865,114.6	69.6	792,811.8	29.6	2,681,371.2	100.0
Washington	9,977.6	0.4	1,659,964.3	68.0	771,013.3	31.6	2,440,955.2	100.0
West Virginia	4,555.2	1.0	384,531.6	86.6	54,703.3	12.3	443,790.1	100.0
Wisconsin	6,411.1	0.3	1,627,630.3	76.8	484,700.0	22.9	2,118,741.4	100.0
Wyoming	1,291.6	0.9	118,919.4	80.5	27,517.1	18.6	147,728.1	100.0
Total	1,396,747.8	1.5	64,632,831.3	70.9	25,134,778.3	27.6	91,164,357.5	100.0

Table 2

2020 House-Years by State and Countrywide by Policy Form

Table 2

2020 House-Years by Policy Form

State	DW		HO-1		HO-2		HO-3		HO-4	
	House-Yrs	%	House-Yrs	%	House-Yrs	%	House-Yrs	%	House-Yrs	%
Alabama	52,578.3	3.9	591.3	0.0	108,024.3	7.9	895,670.9	65.8	203,579.6	15.0
Alaska	2,165.3	1.1	13.0	0.0	75.6	0.0	140,111.6	73.2	36,993.8	19.3
Arizona	10,507.1	0.5	2,905.9	0.1	115,381.5	5.3	1,226,010.3	55.9	438,304.2	20.0
Arkansas	13,916.5	2.3	1,580.1	0.3	40,537.8	6.8	385,577.7	65.0	97,324.7	16.4
California	364,946.4	3.6	8.0	0.0	152.8	0.0	4,911,361.0	47.9	2,667,909.8	26.0
Colorado	9,650.3	0.5	3,933.3	0.2	99,748.0	4.7	1,098,908.2	51.8	480,652.7	22.6
Connecticut	4,003.6	0.4	0.0	0.0	27,994.9	2.7	617,620.1	58.8	199,395.4	19.0
Delaware	997.6	0.3	1.0	0.0	14,644.3	4.5	225,156.0	69.4	61,330.1	18.9
Dist. of Columbia	356.3	0.1	6.3	0.0	413.4	0.2	76,327.7	31.8	100,193.6	41.7
Florida	152,782.2	3.4	0.0	0.0	10,959.1	0.2	2,911,404.6	64.3	890,975.1	19.7
Georgia	33,081.3	1.1	4,988.3	0.2	222,472.3	7.2	1,825,527.6	58.9	628,811.0	20.3
Hawaii	2,485.8	0.6	16.0	0.0	1,349.3	0.3	202,948.6	48.9	75,204.8	18.1
Idaho	1,824.9	0.4	2,021.0	0.4	38,077.8	7.5	288,068.3	57.0	89,828.3	17.8
Illinois	13,552.8	0.4	3,628.3	0.1	291,807.5	7.9	1,981,273.3	53.9	612,064.0	16.7
Indiana	7,564.5	0.4	1,823.3	0.1	120,547.8	6.1	1,227,398.4	61.7	341,543.3	17.2
Iowa	5,909.0	0.6	2,636.3	0.3	29,351.1	3.0	636,276.9	65.7	173,010.1	17.9
Kansas	17,260.1	1.8	817.4	0.1	57,499.2	6.0	560,265.3	58.1	202,111.0	21.0
Kentucky	7,631.2	0.6	2,312.7	0.2	101,400.5	8.4	739,566.3	61.3	237,087.4	19.6
Louisiana	35,308.6	4.0	101.6	0.0	43,926.5	4.9	643,001.3	71.9	141,088.6	15.8
Maine	6,074.0	1.3	606.9	0.1	22,914.6	4.8	321,639.5	67.4	62,154.5	13.0
Maryland	5,963.9	0.3	167.7	0.0	86,963.5	4.3	1,068,666.3	53.0	474,420.3	23.5
Massachusetts	3,629.1	0.2	551.9	0.0	49,440.7	2.3	1,296,751.3	59.6	386,577.3	17.8
Michigan	15,375.3	0.5	181.1	0.0	135,392.9	4.8	1,872,292.4	66.8	459,140.5	16.4
Minnesota	5,975.3	0.3	2,071.2	0.1	50,351.6	2.6	1,019,745.0	53.1	384,660.8	20.0
Mississippi	22,720.8	4.2	1,752.7	0.3	36,070.4	6.7	377,440.9	70.3	72,970.8	13.6
Missouri	20,607.2	1.1	5,431.4	0.3	62,800.8	3.3	1,088,626.8	57.8	374,003.9	19.9
Montana	2,102.3	0.7	1,214.2	0.4	8,502.2	2.9	171,488.3	58.9	59,870.2	20.6
Nebraska	5,262.9	0.8	225.8	0.0	37,843.4	5.8	407,620.6	62.6	141,950.4	21.8
Nevada	2,791.9	0.3	671.7	0.1	44,020.3	4.8	450,901.3	49.0	235,737.3	25.6
New Hampshire	2,260.3	0.5	170.5	0.0	12,698.7	2.7	290,852.3	62.5	73,993.5	15.9
New Jersey	13,160.4	0.5	6.6	0.0	138,150.1	5.6	1,368,286.8	55.4	459,006.4	18.6
New Mexico	5,601.0	1.1	1.0	0.0	31,439.7	6.3	310,616.5	62.2	75,594.6	15.1
New York	32,129.3	0.7	441.0	0.0	349,054.0	7.8	2,211,688.5	49.4	989,272.6	22.1
North Carolina	173,586.7	6.5	0.8	0.0	91,604.8	3.4	1,798,104.1	66.9	520,934.1	19.4
North Dakota	772.8	0.4	299.7	0.1	7,016.2	3.4	97,857.4	47.6	62,901.3	30.6
Ohio	33,237.7	0.9	8,991.0	0.2	262,690.8	7.1	2,075,733.8	56.0	653,190.7	17.6
Oklahoma	25,132.3	2.6	7,879.0	0.8	102,299.2	10.4	509,789.6	51.9	162,381.3	16.5
Oregon	4,171.0	0.3	5.7	0.0	59,745.1	5.0	619,405.3	51.9	331,198.5	27.7
Pennsylvania	25,232.6	0.6	4,852.3	0.1	234,757.0	5.8	2,212,957.8	55.1	765,437.3	19.1
Rhode Island	3,313.0	1.1	529.0	0.2	40,629.8	13.2	176,836.6	57.4	42,596.0	13.8
South Carolina	15,155.6	1.1	3,208.4	0.2	81,285.5	5.8	958,037.3	68.9	236,897.4	17.0
South Dakota	1,372.0	0.5	380.3	0.1	6,446.4	2.4	160,169.5	60.4	58,866.9	22.2
Tennessee	21,693.8	1.1	25,864.9	1.3	100,775.1	5.2	1,216,562.8	62.6	355,380.0	18.3
Texas	162,569.5	2.2	1,006,048.8	13.6	415,859.2	5.6	3,102,868.1	42.1	1,897,381.6	25.7
Utah	2,383.8	0.3	123.4	0.0	55,958.1	6.3	464,968.7	52.4	178,743.3	20.1
Vermont	2,271.3	1.0	1,942.2	0.9	5,415.6	2.4	147,272.2	66.5	29,751.6	13.4
Virginia	23,444.8	0.9	625.4	0.0	97,854.1	3.6	1,578,158.8	58.9	629,782.8	23.5
Washington	9,977.6	0.4	35.0	0.0	86,651.8	3.5	1,203,833.3	49.3	643,353.1	26.4
West Virginia	4,555.2	1.0	3,706.3	0.8	30,602.5	6.9	273,593.9	61.6	50,977.4	11.5
Wisconsin	6,411.1	0.3	5,845.9	0.3	68,607.5	3.2	1,070,751.2	50.5	379,870.0	17.9
Wyoming	1,291.6	0.9	4.0	0.0	2,418.6	1.6	93,515.3	63.3	23,804.3	16.1
Total	1,396,747.8	1.5	1,111,219.4	1.2	4,140,623.6	4.5	50,609,505.9	55.5	18,950,207.5	20.8

Table 2

2020 House-Years by Policy Form

State	HO-5		HO-6		HO-8		Total	
	House-Yrs	%	House-Yrs	%	House-Yrs	%	House-Yrs	%
Alabama	62,948.6	4.6	22,097.9	1.6	16,224.8	1.2	1,361,715.8	100.0
Alaska	113.2	0.1	12,054.8	6.3	11.9	0.0	191,539.3	100.0
Arizona	265,719.0	12.1	133,396.6	6.1	1,595.0	0.1	2,193,819.5	100.0
Arkansas	33,340.1	5.6	7,065.7	1.2	13,818.3	2.3	593,160.8	100.0
California	1,254,224.9	12.2	1,025,535.7	10.0	24,516.3	0.2	10,248,654.8	100.0
Colorado	194,338.3	9.2	234,133.0	11.0	1,662.6	0.1	2,123,026.3	100.0
Connecticut	95,197.8	9.1	105,773.5	10.1	0.0	0.0	1,049,985.3	100.0
Delaware	3,935.3	1.2	17,877.1	5.5	299.3	0.1	324,240.7	100.0
Dist. of Columbia	7,184.8	3.0	55,698.6	23.2	0.0	0.0	240,180.7	100.0
Florida	25,695.3	0.6	490,846.2	10.8	43,342.3	1.0	4,526,004.7	100.0
Georgia	254,775.2	8.2	116,038.6	3.7	11,055.8	0.4	3,096,749.9	100.0
Hawaii	1,710.0	0.4	130,889.8	31.6	157.5	0.0	414,761.8	100.0
Idaho	73,883.8	14.6	10,967.0	2.2	272.0	0.1	504,943.1	100.0
Illinois	315,597.8	8.6	448,238.3	12.2	6,424.3	0.2	3,672,586.4	100.0
Indiana	232,174.5	11.7	51,531.1	2.6	5,439.3	0.3	1,988,022.3	100.0
Iowa	72,971.5	7.5	46,091.9	4.8	2,127.1	0.2	968,373.8	100.0
Kansas	105,799.0	11.0	14,070.9	1.5	5,865.6	0.6	963,688.5	100.0
Kentucky	61,713.0	5.1	41,289.3	3.4	15,856.7	1.3	1,206,857.0	100.0
Louisiana	9,124.8	1.0	15,157.6	1.7	6,128.9	0.7	893,837.8	100.0
Maine	41,975.8	8.8	20,998.0	4.4	982.1	0.2	477,345.4	100.0
Maryland	222,297.7	11.0	157,927.3	7.8	77.5	0.0	2,016,484.1	100.0
Massachusetts	172,303.0	7.9	265,822.3	12.2	339.4	0.0	2,175,414.8	100.0
Michigan	142,453.8	5.1	176,608.3	6.3	497.1	0.0	2,801,941.4	100.0
Minnesota	276,181.8	14.4	175,628.4	9.1	5,199.1	0.3	1,919,813.0	100.0
Mississippi	7,754.9	1.4	5,168.2	1.0	12,713.0	2.4	536,591.7	100.0
Missouri	241,734.2	12.8	74,483.3	4.0	14,659.2	0.8	1,882,346.8	100.0
Montana	34,731.4	11.9	12,660.4	4.3	622.4	0.2	291,191.3	100.0
Nebraska	47,356.1	7.3	8,291.0	1.3	2,619.9	0.4	651,170.2	100.0
Nevada	115,140.2	12.5	70,204.4	7.6	307.5	0.0	919,774.4	100.0
New Hampshire	39,574.2	8.5	45,718.0	9.8	248.6	0.1	465,516.0	100.0
New Jersey	182,191.1	7.4	309,646.2	12.5	60.7	0.0	2,470,508.3	100.0
New Mexico	65,301.7	13.1	10,244.1	2.0	953.5	0.2	499,752.0	100.0
New York	257,369.6	5.7	636,081.2	14.2	3,193.6	0.1	4,479,229.8	100.0
North Carolina	22,815.2	0.8	75,967.7	2.8	5,658.9	0.2	2,688,672.3	100.0
North Dakota	27,526.1	13.4	9,060.8	4.4	319.3	0.2	205,753.5	100.0
Ohio	486,017.3	13.1	179,501.7	4.8	7,141.1	0.2	3,706,504.1	100.0
Oklahoma	126,851.9	12.9	10,586.7	1.1	38,146.4	3.9	983,066.3	100.0
Oregon	137,152.3	11.5	41,742.0	3.5	642.0	0.1	1,194,061.8	100.0
Pennsylvania	631,086.5	15.7	138,012.7	3.4	4,233.8	0.1	4,016,569.8	100.0
Rhode Island	21,869.0	7.1	21,557.9	7.0	973.3	0.3	308,304.6	100.0
South Carolina	22,578.0	1.6	62,398.5	4.5	9,979.3	0.7	1,389,540.1	100.0
South Dakota	32,018.7	12.1	5,654.8	2.1	326.3	0.1	265,234.9	100.0
Tennessee	144,750.3	7.5	66,047.3	3.4	11,273.3	0.6	1,942,347.5	100.0
Texas	660,865.8	9.0	128,078.3	1.7	0.0	0.0	7,373,671.2	100.0
Utah	108,681.4	12.2	76,262.8	8.6	172.5	0.0	887,294.0	100.0
Vermont	16,230.8	7.3	18,507.3	8.4	133.3	0.1	221,524.2	100.0
Virginia	187,925.5	7.0	163,029.1	6.1	550.8	0.0	2,681,371.2	100.0
Washington	367,922.3	15.1	127,660.3	5.2	1,521.9	0.1	2,440,955.2	100.0
West Virginia	76,002.6	17.1	3,725.9	0.8	626.3	0.1	443,790.1	100.0
Wisconsin	480,787.6	22.7	104,830.0	4.9	1,638.2	0.1	2,118,741.4	100.0
Wyoming	22,672.3	15.3	3,712.8	2.5	309.2	0.2	147,728.1	100.0
Total	8,490,565.5	9.3	6,184,570.8	6.8	280,916.9	0.3	91,164,357.5	100.0

Table 3

2020 House-Years by State and Countrywide by Amount of Insurance

Table 3A

2020 House-Years by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

State	\$49,999 and Under		\$50,000 to \$74,999		\$75,000 to \$99,999		\$100,000 to \$124,999	
	Exposure	%	Exposure	%	Exposure	%	Exposure	%
Alabama	19,957.5	1.8	22,847.3	2.0	34,848.2	3.1	67,596.1	6.0
Alaska	417.6	0.3	295.2	0.2	557.7	0.4	1,357.7	1.0
Arizona	2,334.6	0.1	2,556.2	0.2	7,591.6	0.5	26,549.3	1.6
Arkansas	8,430.4	1.7	11,625.8	2.4	20,330.7	4.2	36,741.3	7.5
California	3,863.2	0.1	4,048.2	0.1	3,974.8	0.1	9,665.9	0.1
Colorado	1,013.2	0.1	1,586.0	0.1	3,702.3	0.3	11,874.5	0.8
Connecticut	287.0	0.0	204.9	0.0	225.3	0.0	938.1	0.1
Delaware	796.6	0.3	112.0	0.0	415.8	0.2	1,652.3	0.7
Dist. of Columbia	19.0	0.0	5.2	0.0	12.3	0.0	116.1	0.1
Florida	19,785.3	0.6	19,406.7	0.6	11,801.7	0.4	45,333.3	1.4
Georgia	10,640.7	0.5	12,416.6	0.5	24,507.5	1.0	66,072.5	2.8
Hawaii	39.3	0.0	58.5	0.0	193.9	0.1	760.3	0.4
Idaho	351.2	0.1	442.1	0.1	1,729.5	0.4	6,727.2	1.7
Illinois	7,114.3	0.3	8,940.8	0.3	12,189.8	0.5	31,830.1	1.2
Indiana	6,097.0	0.4	12,752.8	0.8	24,521.6	1.5	66,303.5	4.2
Iowa	6,872.6	0.9	7,450.3	1.0	10,698.3	1.4	28,366.8	3.8
Kansas	11,259.2	1.5	13,575.0	1.8	19,543.2	2.6	37,128.0	5.0
Kentucky	10,522.8	1.1	15,541.2	1.7	29,328.8	3.2	59,509.3	6.4
Louisiana	10,330.5	1.4	12,644.2	1.7	22,986.7	3.1	48,069.4	6.5
Maine	1,335.1	0.3	1,923.4	0.5	3,490.3	0.9	7,292.2	1.8
Maryland	878.5	0.1	853.3	0.1	1,684.3	0.1	7,721.8	0.6
Massachusetts	363.8	0.0	359.8	0.0	673.1	0.0	2,055.4	0.1
Michigan	7,112.1	0.3	13,029.0	0.6	24,713.8	1.1	64,588.7	3.0
Minnesota	8,007.6	0.6	5,981.3	0.4	9,051.9	0.7	18,044.4	1.3
Mississippi	11,718.2	2.6	14,727.8	3.2	24,063.5	5.2	39,216.5	8.6
Missouri	7,326.8	0.5	15,158.9	1.1	23,966.8	1.7	47,587.3	3.3
Montana	382.0	0.2	802.3	0.4	1,809.0	0.8	4,948.7	2.3
Nebraska	3,662.3	0.7	4,883.7	1.0	9,862.5	2.0	23,816.2	4.8
Nevada	210.3	0.0	148.8	0.0	537.8	0.1	2,882.5	0.5
New Hampshire	356.6	0.1	514.8	0.1	964.3	0.3	2,655.2	0.8
New Jersey	2,481.4	0.1	2,162.3	0.1	1,736.2	0.1	3,371.2	0.2
New Mexico	1,284.0	0.3	1,652.0	0.4	4,456.8	1.1	14,158.0	3.4
New York	10,033.8	0.4	9,535.4	0.3	13,507.0	0.5	22,660.9	0.8
North Carolina	43,525.0	2.1	34,164.6	1.6	40,568.9	1.9	79,771.2	3.8
North Dakota	885.9	0.7	664.7	0.5	1,328.3	1.0	3,151.2	2.4
Ohio	13,450.8	0.5	17,753.9	0.6	29,214.5	1.0	80,798.7	2.8
Oklahoma	30,948.4	3.8	28,026.2	3.5	34,708.9	4.3	52,588.3	6.5
Oregon	728.0	0.1	769.3	0.1	1,719.1	0.2	6,880.5	0.8
Pennsylvania	13,398.8	0.4	14,918.7	0.5	20,323.0	0.7	38,699.0	1.2
Rhode Island	162.9	0.1	170.6	0.1	488.4	0.2	1,175.8	0.5
South Carolina	10,916.4	1.0	7,394.8	0.7	12,368.2	1.1	39,323.7	3.6
South Dakota	1,640.8	0.8	1,813.5	0.9	2,701.5	1.3	6,258.9	3.1
Tennessee	14,340.9	0.9	19,119.4	1.3	32,964.4	2.2	77,580.0	5.1
Texas	98,485.2	1.8	107,358.3	2.0	133,496.2	2.5	212,361.3	4.0
Utah	249.3	0.0	440.8	0.1	1,148.4	0.2	4,687.5	0.7
Vermont	866.3	0.5	807.3	0.5	1,381.8	0.8	2,261.8	1.3
Virginia	7,017.6	0.4	5,697.8	0.3	12,122.9	0.6	41,974.2	2.2
Washington	901.1	0.1	1,102.7	0.1	2,405.5	0.1	8,559.8	0.5
West Virginia	2,673.5	0.7	6,114.7	1.6	11,333.9	2.9	22,944.0	5.9
Wisconsin	7,354.9	0.5	6,397.3	0.4	12,760.3	0.8	27,545.6	1.7
Wyoming	184.3	0.2	275.8	0.2	891.3	0.7	3,003.8	2.5
Total	423,014.3	0.6	471,231.5	0.7	701,601.9	1.1	1,517,155.4	2.3

Table 3A

2020 House-Years by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

State	\$125,000 to \$149,999		\$150,000 to \$174,999		\$175,000 to \$199,999		\$200,000 to \$299,999	
	Exposure	%	Exposure	%	Exposure	%	Exposure	%
Alabama	107,623.8	9.5	128,474.6	11.3	129,591.3	11.4	355,845.3	31.3
Alaska	2,256.3	1.6	4,083.7	2.9	6,406.1	4.5	42,116.7	29.6
Arizona	63,800.8	3.9	115,763.1	7.1	153,903.1	9.5	632,640.3	39.0
Arkansas	51,090.0	10.5	60,858.3	12.5	58,868.3	12.0	143,871.3	29.4
California	25,374.9	0.4	66,491.4	1.0	128,249.1	2.0	1,246,405.3	19.0
Colorado	27,886.2	2.0	50,588.8	3.6	73,857.7	5.2	418,378.3	29.7
Connecticut	3,012.9	0.4	9,497.2	1.3	20,337.7	2.7	201,769.3	27.1
Delaware	4,911.0	2.0	10,294.7	4.2	15,849.9	6.5	84,467.3	34.5
Dist. of Columbia	529.5	0.6	1,631.9	1.9	3,007.3	3.6	19,217.3	22.8
Florida	126,529.4	4.0	234,262.7	7.5	304,631.3	9.7	1,261,566.3	40.1
Georgia	131,479.8	5.6	200,546.4	8.5	237,951.4	10.1	812,328.4	34.5
Hawaii	1,431.9	0.7	2,492.7	1.2	4,420.3	2.1	39,193.1	18.8
Idaho	16,692.6	4.1	30,396.3	7.5	40,774.8	10.1	156,254.7	38.7
Illinois	71,023.8	2.7	123,077.2	4.7	162,679.9	6.2	830,661.3	31.8
Indiana	118,283.6	7.4	162,497.8	10.2	182,058.3	11.4	579,801.3	36.4
Iowa	59,458.8	7.9	84,688.3	11.3	88,889.1	11.9	265,101.3	35.4
Kansas	55,239.3	7.4	69,677.4	9.3	75,197.8	10.1	245,601.5	32.9
Kentucky	89,577.0	9.6	105,584.9	11.4	103,854.8	11.2	282,426.5	30.4
Louisiana	66,567.3	9.0	80,726.8	10.9	78,269.5	10.6	233,193.6	31.6
Maine	13,530.5	3.4	23,867.3	6.1	32,998.8	8.4	148,285.6	37.6
Maryland	29,023.2	2.1	64,269.2	4.6	98,146.5	7.1	461,771.6	33.4
Massachusetts	4,791.0	0.3	12,260.3	0.8	25,456.0	1.7	302,041.7	19.8
Michigan	116,889.0	5.4	174,014.1	8.0	213,447.4	9.9	787,750.6	36.4
Minnesota	31,675.8	2.3	54,702.9	4.0	81,744.6	6.0	478,939.2	35.2
Mississippi	48,971.8	10.7	52,486.2	11.4	50,351.6	11.0	131,406.5	28.7
Missouri	80,406.0	5.6	120,940.4	8.4	143,880.3	10.0	503,837.8	35.1
Montana	10,403.8	4.8	16,763.7	7.7	21,171.2	9.7	82,299.8	37.6
Nebraska	43,030.1	8.6	60,213.6	12.0	64,225.3	12.8	170,081.0	34.0
Nevada	8,554.3	1.4	18,694.1	3.0	33,625.3	5.5	234,721.1	38.2
New Hampshire	5,610.1	1.6	11,745.5	3.4	18,876.4	5.5	118,939.8	34.4
New Jersey	7,649.8	0.4	20,207.9	1.2	34,957.2	2.1	342,932.1	20.2
New Mexico	28,891.0	7.0	41,787.5	10.1	46,654.8	11.3	148,395.1	35.9
New York	37,363.8	1.3	73,829.7	2.6	116,082.4	4.1	728,503.8	25.5
North Carolina	143,376.9	6.9	196,572.3	9.4	209,619.7	10.0	659,873.3	31.5
North Dakota	6,403.9	4.8	10,627.5	7.9	13,191.7	9.9	51,702.5	38.6
Ohio	175,051.2	6.1	272,594.6	9.5	324,238.3	11.3	1,087,964.7	37.9
Oklahoma	70,982.2	8.8	88,268.8	10.9	92,659.2	11.4	250,973.9	31.0
Oregon	17,834.3	2.2	36,690.9	4.5	56,185.7	6.8	309,571.1	37.7
Pennsylvania	81,219.8	2.6	174,508.2	5.6	271,312.1	8.7	1,235,068.1	39.7
Rhode Island	1,773.3	0.7	4,644.4	1.9	9,046.7	3.7	84,531.1	34.6
South Carolina	82,061.8	7.5	109,776.0	10.1	117,266.9	10.8	369,686.3	33.9
South Dakota	12,718.6	6.3	19,668.3	9.8	23,368.5	11.6	75,563.8	37.6
Tennessee	134,153.9	8.8	166,578.8	11.0	168,542.0	11.1	468,524.5	30.8
Texas	322,677.3	6.0	443,360.9	8.3	516,312.7	9.7	1,791,272.8	33.5
Utah	13,456.2	2.1	29,097.2	4.6	45,138.4	7.1	236,257.2	37.4
Vermont	3,745.7	2.2	6,470.7	3.7	9,903.8	5.7	59,068.9	34.1
Virginia	87,216.3	4.6	129,099.3	6.8	151,071.8	8.0	585,415.8	31.0
Washington	21,637.5	1.3	43,833.3	2.6	70,156.9	4.2	490,090.4	29.3
West Virginia	35,517.7	9.1	44,130.0	11.3	45,953.5	11.8	132,145.3	34.0
Wisconsin	54,001.7	3.3	95,875.7	5.9	130,953.6	8.0	620,748.0	38.0
Wyoming	6,443.4	5.4	10,169.6	8.5	12,154.3	10.1	45,705.1	38.0
Total	2,759,830.5	4.2	4,169,382.4	6.3	5,117,490.8	7.8	21,044,907.3	31.9

Table 3A

2020 House-Years by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

State	\$300,000 to \$399,999		\$400,000 to \$499,999		\$500,000 and Over		Total	
	Exposure	%	Exposure	%	Exposure	%	Exposure	%
Alabama	144,440.8	12.7	59,877.0	5.3	64,936.5	5.7	1,136,038.3	100.0
Alaska	42,584.3	29.9	22,009.1	15.4	20,406.4	14.3	142,490.6	100.0
Arizona	317,368.3	19.6	140,370.5	8.7	159,241.2	9.8	1,622,118.8	100.0
Arkansas	52,349.6	10.7	21,304.3	4.4	23,300.5	4.8	488,770.4	100.0
California	1,683,684.8	25.7	1,265,560.8	19.3	2,117,890.9	32.3	6,555,209.4	100.0
Colorado	357,630.9	25.4	201,418.4	14.3	260,304.4	18.5	1,408,240.6	100.0
Connecticut	209,638.2	28.1	127,518.1	17.1	171,387.8	23.0	744,816.4	100.0
Delaware	63,810.6	26.0	32,371.7	13.2	30,351.9	12.4	245,033.6	100.0
Dist. of Columbia	17,732.0	21.0	12,348.9	14.7	29,669.0	35.2	84,288.5	100.0
Florida	620,449.8	19.7	245,232.2	7.8	255,184.8	8.1	3,144,183.4	100.0
Georgia	416,296.4	17.7	201,374.3	8.6	238,286.3	10.1	2,351,900.3	100.0
Hawaii	51,709.6	24.8	37,308.8	17.9	71,058.8	34.1	208,667.3	100.0
Idaho	81,871.6	20.3	33,603.9	8.3	35,304.1	8.7	404,147.8	100.0
Illinois	632,131.8	24.2	333,074.6	12.8	399,560.5	15.3	2,612,284.1	100.0
Indiana	249,910.8	15.7	94,955.6	6.0	97,765.8	6.1	1,594,947.9	100.0
Iowa	119,102.0	15.9	43,502.9	5.8	35,141.7	4.7	749,271.8	100.0
Kansas	119,161.5	15.9	48,057.8	6.4	53,066.0	7.1	747,506.6	100.0
Kentucky	126,064.0	13.6	50,790.1	5.5	55,281.1	6.0	928,480.3	100.0
Louisiana	101,775.9	13.8	36,554.6	5.0	46,473.2	6.3	737,591.6	100.0
Maine	85,473.3	21.7	37,484.3	9.5	38,512.2	9.8	394,192.9	100.0
Maryland	318,396.4	23.0	172,589.7	12.5	228,802.0	16.5	1,384,136.5	100.0
Massachusetts	408,520.7	26.8	294,440.8	19.3	472,052.8	31.0	1,523,015.3	100.0
Michigan	418,103.8	19.3	171,881.8	7.9	174,662.3	8.1	2,166,192.6	100.0
Minnesota	339,260.3	25.0	167,795.2	12.3	164,320.8	12.1	1,359,523.8	100.0
Mississippi	47,832.9	10.4	18,750.6	4.1	18,927.3	4.1	458,452.8	100.0
Missouri	265,137.5	18.5	112,197.8	7.8	113,419.9	7.9	1,433,859.6	100.0
Montana	42,227.4	19.3	17,635.4	8.1	20,217.5	9.2	218,660.7	100.0
Nebraska	72,608.5	14.5	26,825.0	5.4	21,720.7	4.3	500,928.8	100.0
Nevada	162,432.1	26.5	71,232.3	11.6	80,794.3	13.2	613,832.8	100.0
New Hampshire	93,178.1	26.9	44,785.6	13.0	48,178.2	13.9	345,804.5	100.0
New Jersey	478,279.2	28.1	329,995.8	19.4	478,082.7	28.1	1,701,855.7	100.0
New Mexico	66,028.3	16.0	27,830.1	6.7	32,775.8	7.9	413,913.3	100.0
New York	738,495.5	25.9	486,856.3	17.1	617,007.4	21.6	2,853,876.0	100.0
North Carolina	337,954.6	16.2	153,383.2	7.3	192,960.9	9.2	2,091,770.5	100.0
North Dakota	26,776.8	20.0	10,462.3	7.8	8,596.8	6.4	133,791.4	100.0
Ohio	505,047.4	17.6	184,557.8	6.4	183,139.8	6.4	2,873,811.8	100.0
Oklahoma	92,427.5	11.4	33,688.9	4.2	34,826.3	4.3	810,098.4	100.0
Oregon	200,765.3	24.5	93,364.3	11.4	96,612.8	11.8	821,121.3	100.0
Pennsylvania	667,252.7	21.4	287,113.3	9.2	309,306.4	9.9	3,113,119.9	100.0
Rhode Island	68,083.8	27.9	35,660.4	14.6	38,413.2	15.7	244,150.7	100.0
South Carolina	180,193.2	16.5	73,751.4	6.8	87,505.6	8.0	1,090,244.2	100.0
South Dakota	32,369.0	16.1	12,558.6	6.3	12,051.8	6.0	200,713.2	100.0
Tennessee	219,289.3	14.4	100,258.8	6.6	119,568.2	7.9	1,520,920.3	100.0
Texas	863,851.3	16.2	411,119.7	7.7	447,915.8	8.4	5,348,211.3	100.0
Utah	152,695.5	24.1	71,453.7	11.3	77,663.8	12.3	632,287.9	100.0
Vermont	42,815.7	24.7	20,812.1	12.0	25,131.4	14.5	173,265.3	100.0
Virginia	377,880.1	20.0	201,900.9	10.7	289,162.7	15.3	1,888,559.3	100.0
Washington	462,818.9	27.7	258,152.4	15.5	310,283.3	18.6	1,669,941.8	100.0
West Virginia	51,617.7	13.3	18,398.9	4.7	18,257.6	4.7	389,086.8	100.0
Wisconsin	383,607.8	23.5	154,000.3	9.4	140,796.3	8.6	1,634,041.4	100.0
Wyoming	22,012.7	18.3	8,622.2	7.2	10,748.6	8.9	120,211.0	100.0
Total	13,631,145.9	20.6	7,116,793.4	10.8	9,077,025.8	13.7	66,029,579.2	100.0

Table 3B

2020 House-Years by Amount of Insurance

Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms

State	\$13,999 and Under		\$14,000 to \$19,999		\$20,000 to \$25,999		\$26,000 to \$31,999	
	Exposure	%	Exposure	%	Exposure	%	Exposure	%
Alabama	75,198.8	33.3	28,974.8	12.8	54,888.9	24.3	19,606.8	8.7
Alaska	13,321.2	27.2	4,100.1	8.4	8,196.1	16.7	5,534.6	11.3
Arizona	172,525.0	30.2	60,459.5	10.6	121,771.8	21.3	57,570.6	10.1
Arkansas	25,211.3	24.2	11,574.6	11.1	32,842.5	31.5	9,898.8	9.5
California	651,809.4	17.6	570,502.4	15.4	780,043.6	21.1	447,659.3	12.1
Colorado	176,424.8	24.7	57,324.3	8.0	127,527.3	17.8	80,778.8	11.3
Connecticut	64,045.5	21.0	39,203.7	12.8	59,383.3	19.5	33,734.0	11.1
Delaware	13,724.9	17.3	10,930.1	13.8	22,130.8	27.9	9,667.6	12.2
Dist. of Columbia	38,570.4	24.7	21,567.9	13.8	32,545.2	20.9	15,315.1	9.8
Florida	381,415.2	27.6	185,363.7	13.4	310,385.6	22.5	145,582.3	10.5
Georgia	222,649.4	29.9	111,325.3	14.9	184,825.8	24.8	64,900.5	8.7
Hawaii	53,920.4	26.2	14,923.2	7.2	32,129.3	15.6	21,241.2	10.3
Idaho	26,156.3	25.9	10,431.3	10.3	20,661.6	20.5	11,322.9	11.2
Illinois	174,028.4	16.4	117,960.3	11.1	195,939.0	18.5	119,802.1	11.3
Indiana	89,045.3	22.7	62,650.4	15.9	84,063.6	21.4	42,028.7	10.7
Iowa	32,962.3	15.0	26,637.3	12.2	40,822.0	18.6	25,386.7	11.6
Kansas	41,539.7	19.2	34,606.9	16.0	58,940.9	27.3	21,752.0	10.1
Kentucky	65,138.0	23.4	61,655.4	22.1	53,844.3	19.3	28,530.0	10.2
Louisiana	55,780.9	35.7	17,463.6	11.2	39,950.8	25.6	12,409.8	7.9
Maine	10,589.3	12.7	8,698.8	10.5	18,027.7	21.7	10,873.4	13.1
Maryland	130,473.0	20.6	97,973.2	15.5	151,564.2	24.0	64,562.8	10.2
Massachusetts	114,903.3	17.6	92,172.1	14.1	142,036.4	21.8	67,449.3	10.3
Michigan	169,230.5	26.6	70,218.0	11.0	125,346.4	19.7	55,659.8	8.8
Minnesota	68,058.1	12.1	82,983.1	14.8	123,859.5	22.1	59,060.6	10.5
Mississippi	28,008.4	35.8	9,505.0	12.2	19,165.1	24.5	6,632.0	8.5
Missouri	94,427.8	21.1	57,975.8	12.9	125,017.3	27.9	44,378.1	9.9
Montana	15,620.8	21.5	4,409.8	6.1	12,848.9	17.7	8,153.1	11.2
Nebraska	27,582.8	18.4	17,560.0	11.7	40,352.0	26.9	19,345.9	12.9
Nevada	98,226.9	32.1	50,283.6	16.4	58,937.5	19.3	30,527.0	10.0
New Hampshire	17,085.6	14.3	13,928.8	11.6	23,043.9	19.2	14,073.3	11.8
New Jersey	149,679.2	19.5	95,522.0	12.4	138,801.0	18.1	78,944.3	10.3
New Mexico	22,855.2	26.6	11,508.0	13.4	16,228.2	18.9	10,288.4	12.0
New York	164,814.1	10.1	166,393.0	10.2	320,141.8	19.7	213,455.4	13.1
North Carolina	95,521.7	16.0	66,600.2	11.2	247,997.2	41.5	60,679.4	10.2
North Dakota	10,022.7	13.9	6,179.0	8.6	19,495.0	27.1	9,727.2	13.5
Ohio	149,521.5	18.0	166,023.8	19.9	158,026.0	19.0	88,666.2	10.6
Oklahoma	46,279.7	26.8	19,689.0	11.4	47,093.8	27.2	16,640.6	9.6
Oregon	86,829.6	23.3	50,468.4	13.5	81,059.9	21.7	44,196.6	11.9
Pennsylvania	130,737.9	14.5	161,666.1	17.9	203,032.6	22.5	97,077.8	10.7
Rhode Island	11,889.3	18.5	11,438.3	17.8	13,203.9	20.6	7,494.8	11.7
South Carolina	82,141.0	27.4	33,278.8	11.1	82,572.1	27.6	29,706.5	9.9
South Dakota	7,766.2	12.0	8,778.2	13.6	16,999.0	26.3	8,597.3	13.3
Tennessee	105,481.3	25.0	82,172.3	19.5	83,485.4	19.8	38,981.5	9.2
Texas	645,455.8	31.9	254,424.6	12.6	504,158.1	24.9	195,905.9	9.7
Utah	48,298.5	18.9	45,351.1	17.8	47,784.8	18.7	27,462.1	10.8
Vermont	6,069.1	12.6	4,834.8	10.0	8,997.5	18.6	5,363.4	11.1
Virginia	191,824.6	24.2	102,853.3	13.0	149,646.2	18.9	83,303.3	10.5
Washington	179,761.1	23.3	83,969.9	10.9	148,766.9	19.3	101,689.5	13.2
West Virginia	11,536.4	21.1	10,188.6	18.6	14,388.3	26.3	5,262.9	9.6
Wisconsin	57,979.8	12.0	58,859.9	12.1	86,858.7	17.9	56,954.8	11.8
Wyoming	5,241.5	19.0	1,755.2	6.4	3,837.9	13.9	2,434.6	8.8
Total	5,357,379.7	21.3	3,395,316.9	13.5	5,493,665.2	21.9	2,736,269.1	10.9

Table 3B

2020 House-Years by Amount of Insurance

Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms

State	\$32,000 to \$37,999		\$38,000 to \$43,999		\$44,000 to \$49,999		\$50,000 to \$74,999	
	Exposure	%	Exposure	%	Exposure	%	Exposure	%
Alabama	6,573.3	2.9	6,171.8	2.7	2,348.0	1.0	17,912.4	7.9
Alaska	2,565.1	5.2	2,036.5	4.2	1,203.2	2.5	6,788.6	13.8
Arizona	24,031.0	4.2	21,351.9	3.7	9,688.1	1.7	60,218.1	10.5
Arkansas	3,711.8	3.6	3,341.4	3.2	1,187.5	1.1	9,262.8	8.9
California	155,693.2	4.2	167,712.8	4.5	65,230.0	1.8	442,112.3	12.0
Colorado	33,335.0	4.7	34,525.3	4.8	13,866.1	1.9	100,010.6	14.0
Connecticut	15,673.6	5.1	11,142.3	3.7	6,684.2	2.2	38,201.2	12.5
Delaware	3,400.3	4.3	2,458.6	3.1	1,318.2	1.7	8,707.0	11.0
Dist. of Columbia	7,228.6	4.6	5,438.8	3.5	2,927.2	1.9	15,868.0	10.2
Florida	48,462.6	3.5	49,033.1	3.5	19,510.7	1.4	126,369.1	9.1
Georgia	23,699.8	3.2	19,578.9	2.6	7,976.3	1.1	58,842.6	7.9
Hawaii	29,116.1	14.1	7,630.2	3.7	3,689.2	1.8	23,912.8	11.6
Idaho	4,809.3	4.8	3,472.7	3.4	1,539.0	1.5	11,824.7	11.7
Illinois	60,690.7	5.7	55,930.7	5.3	26,642.9	2.5	162,258.5	15.3
Indiana	18,564.0	4.7	14,368.2	3.7	6,181.7	1.6	41,374.3	10.5
Iowa	12,353.3	5.6	12,026.2	5.5	5,300.3	2.4	31,998.5	14.6
Kansas	8,686.6	4.0	7,946.9	3.7	3,248.5	1.5	21,901.0	10.1
Kentucky	10,160.8	3.7	7,576.8	2.7	3,698.9	1.3	25,568.9	9.2
Louisiana	5,155.5	3.3	4,160.9	2.7	1,877.3	1.2	11,497.6	7.4
Maine	5,726.9	6.9	4,018.7	4.8	1,914.8	2.3	12,447.2	15.0
Maryland	26,480.6	4.2	20,392.8	3.2	11,326.3	1.8	66,573.9	10.5
Massachusetts	36,554.4	5.6	27,841.0	4.3	13,968.5	2.1	79,477.1	12.2
Michigan	24,753.8	3.9	19,880.0	3.1	9,481.2	1.5	77,371.1	12.2
Minnesota	27,078.3	4.8	24,497.8	4.4	10,938.4	2.0	80,816.4	14.4
Mississippi	2,440.1	3.1	1,984.8	2.5	820.1	1.0	5,514.8	7.1
Missouri	17,826.2	4.0	18,206.3	4.1	6,199.2	1.4	45,286.3	10.1
Montana	4,147.3	5.7	3,336.1	4.6	1,868.0	2.6	11,744.2	16.2
Nebraska	7,613.0	5.1	7,057.4	4.7	2,967.1	2.0	16,000.5	10.6
Nevada	11,557.7	3.8	8,956.8	2.9	4,026.9	1.3	25,995.5	8.5
New Hampshire	7,456.2	6.2	5,972.0	5.0	2,993.9	2.5	18,984.8	15.9
New Jersey	39,928.5	5.2	31,450.8	4.1	17,210.0	2.2	110,324.2	14.4
New Mexico	4,015.1	4.7	3,134.3	3.7	1,652.1	1.9	9,397.6	10.9
New York	90,734.3	5.6	73,570.4	4.5	54,503.1	3.4	279,458.3	17.2
North Carolina	21,025.8	3.5	17,498.4	2.9	6,207.6	1.0	45,021.3	7.5
North Dakota	3,984.1	5.5	3,386.3	4.7	1,508.2	2.1	10,384.3	14.4
Ohio	41,474.8	5.0	29,363.7	3.5	14,914.0	1.8	96,310.2	11.6
Oklahoma	6,423.5	3.7	5,706.0	3.3	2,266.5	1.3	16,867.5	9.8
Oregon	18,420.9	4.9	14,535.8	3.9	6,396.2	1.7	40,060.9	10.7
Pennsylvania	51,678.5	5.7	34,550.8	3.8	18,868.3	2.1	106,817.1	11.8
Rhode Island	2,895.6	4.5	2,504.3	3.9	1,256.5	2.0	7,751.0	12.1
South Carolina	11,024.9	3.7	8,720.6	2.9	3,716.3	1.2	27,726.5	9.3
South Dakota	3,044.6	4.7	3,447.8	5.3	1,101.8	1.7	8,901.1	13.8
Tennessee	14,602.9	3.5	11,732.0	2.8	4,695.3	1.1	41,869.9	9.9
Texas	67,385.6	3.3	68,375.9	3.4	17,897.2	0.9	138,853.1	6.9
Utah	12,046.9	4.7	10,324.7	4.0	4,837.9	1.9	32,130.6	12.6
Vermont	2,877.3	6.0	2,322.6	4.8	1,242.3	2.6	8,036.9	16.7
Virginia	35,060.6	4.4	28,749.4	3.6	15,024.5	1.9	100,016.3	12.6
Washington	43,647.7	5.7	32,272.3	4.2	15,442.3	2.0	92,379.9	12.0
West Virginia	2,355.2	4.3	1,729.1	3.2	850.1	1.6	5,092.2	9.3
Wisconsin	32,024.5	6.6	28,111.5	5.8	11,414.1	2.4	77,996.1	16.1
Wyoming	1,248.3	4.5	1,146.1	4.2	693.2	2.5	5,728.7	20.8
Total	1,151,444.4	4.6	990,680.3	3.9	452,318.8	1.8	2,915,963.9	11.6

Table 3B

2020 House-Years by Amount of Insurance

Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms

State	\$75,000 to \$99,999		\$100,000 and Over		Total	
	Exposure	%	Exposure	%	Exposure	%
Alabama	4,804.8	2.1	9,197.8	4.1	225,677.5	100.0
Alaska	2,024.9	4.1	3,278.5	6.7	49,048.7	100.0
Arizona	16,410.3	2.9	27,674.5	4.8	571,700.8	100.0
Arkansas	2,462.1	2.4	4,897.4	4.7	104,390.3	100.0
California	149,922.8	4.1	262,759.7	7.1	3,693,445.4	100.0
Colorado	31,769.7	4.4	59,223.8	8.3	714,785.7	100.0
Connecticut	13,449.7	4.4	23,651.7	7.8	305,168.9	100.0
Delaware	2,602.8	3.3	4,266.9	5.4	79,207.2	100.0
Dist. of Columbia	4,324.7	2.8	12,106.4	7.8	155,892.2	100.0
Florida	38,317.3	2.8	77,381.9	5.6	1,381,821.3	100.0
Georgia	15,732.8	2.1	35,318.1	4.7	744,849.6	100.0
Hawaii	5,526.8	2.7	14,005.6	6.8	206,094.6	100.0
Idaho	3,156.0	3.1	7,421.6	7.4	100,795.3	100.0
Illinois	52,030.0	4.9	95,019.8	9.0	1,060,302.3	100.0
Indiana	13,318.3	3.4	21,480.1	5.5	393,074.3	100.0
Iowa	11,893.6	5.4	19,721.8	9.0	219,102.0	100.0
Kansas	6,188.7	2.9	11,370.8	5.3	216,181.9	100.0
Kentucky	8,127.6	2.9	14,075.8	5.1	278,376.7	100.0
Louisiana	2,760.8	1.8	5,189.0	3.3	156,246.2	100.0
Maine	3,816.5	4.6	7,039.2	8.5	83,152.5	100.0
Maryland	20,267.2	3.2	42,733.8	6.8	632,347.6	100.0
Massachusetts	24,690.7	3.8	53,306.7	8.2	652,399.5	100.0
Michigan	28,299.3	4.5	55,508.8	8.7	635,748.8	100.0
Minnesota	28,769.5	5.1	54,227.5	9.7	560,289.2	100.0
Mississippi	1,465.3	1.9	2,603.3	3.3	78,138.9	100.0
Missouri	13,023.3	2.9	26,147.3	5.8	448,487.3	100.0
Montana	3,622.6	5.0	6,780.0	9.3	72,530.6	100.0
Nebraska	4,567.4	3.0	7,195.3	4.8	150,241.4	100.0
Nevada	6,499.5	2.1	10,930.3	3.6	305,941.7	100.0
New Hampshire	6,459.8	5.4	9,713.3	8.1	119,711.5	100.0
New Jersey	37,314.5	4.9	69,478.2	9.0	768,652.6	100.0
New Mexico	2,424.0	2.8	4,335.8	5.1	85,838.7	100.0
New York	75,791.8	4.7	186,491.6	11.5	1,625,353.8	100.0
North Carolina	11,967.5	2.0	24,382.8	4.1	596,901.8	100.0
North Dakota	3,100.8	4.3	4,174.7	5.8	71,962.1	100.0
Ohio	34,040.5	4.1	54,351.8	6.5	832,692.3	100.0
Oklahoma	4,327.8	2.5	7,673.6	4.4	172,967.9	100.0
Oregon	10,657.8	2.9	20,314.3	5.4	372,940.5	100.0
Pennsylvania	33,533.9	3.7	65,486.9	7.2	903,449.9	100.0
Rhode Island	2,203.3	3.4	3,517.0	5.5	64,153.9	100.0
South Carolina	7,410.3	2.5	12,999.1	4.3	299,295.9	100.0
South Dakota	2,120.2	3.3	3,765.7	5.8	64,521.8	100.0
Tennessee	12,862.9	3.1	25,543.7	6.1	421,427.3	100.0
Texas	39,772.3	2.0	93,231.5	4.6	2,025,459.9	100.0
Utah	9,577.4	3.8	17,192.2	6.7	255,006.1	100.0
Vermont	2,890.8	6.0	5,624.3	11.7	48,258.8	100.0
Virginia	29,925.0	3.8	56,408.8	7.1	792,811.8	100.0
Washington	24,773.1	3.2	48,310.7	6.3	771,013.3	100.0
West Virginia	1,245.9	2.3	2,054.8	3.8	54,703.3	100.0
Wisconsin	26,862.0	5.5	47,638.8	9.8	484,700.0	100.0
Wyoming	2,098.8	7.6	3,332.9	12.1	27,517.1	100.0
Total	901,204.9	3.6	1,740,535.2	6.9	25,134,778.3	100.0

Table 4

**2020 Average Premium
by Policy Form by Amount of Insurance**

**Dwelling Fire and Homeowners
Owner-Occupied Policy Forms**

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Countrywide

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	209,413.9	49.5	17,186.8	4.1	29,363.1	6.9		
	Premium	67,527,866	71.2	9,954,444	10.5	17,465,120	18.4	*	
	Average	\$322		\$579		\$595			
\$50,000 to \$74,999	Exposure	161,073.0	34.2	31,665.8	6.7	55,669.0	11.8	141,092.9	29.9
	Premium	78,562,178	24.4	24,190,072	7.5	46,388,658	14.4	103,937,662	32.2
	Average	\$488		\$764		\$833		\$737	
\$75,000 to \$99,999	Exposure	116,492.9	16.6	39,931.8	5.7	92,381.9	13.2	377,406.6	53.8
	Premium	69,108,172	11.9	38,211,838	6.6	88,164,602	15.2	313,579,448	54.0
	Average	\$593		\$957		\$954		\$831	
\$100,000 to \$124,999	Exposure	101,599.4	6.7	58,090.5	3.8	151,042.6	10.0	1,091,313.6	71.9
	Premium	71,992,236	5.2	67,983,206	4.9	155,099,304	11.2	971,802,094	70.5
	Average	\$709		\$1,170		\$1,027		\$890	
\$125,000 to \$149,999	Exposure	80,278.3	2.9	80,896.8	2.9	217,451.8	7.9	2,158,186.9	78.2
	Premium	62,484,280	2.3	107,377,753	4.0	232,613,656	8.7	2,036,961,789	76.6
	Average	\$778		\$1,327		\$1,070		\$944	
\$150,000 to \$174,999	Exposure	83,284.7	2.0	108,875.0	2.6	299,066.3	7.2	3,285,289.9	78.8
	Premium	71,948,551	1.7	152,426,456	3.6	315,465,763	7.5	3,252,058,427	77.7
	Average	\$864		\$1,400		\$1,055		\$990	
\$175,000 to \$199,999	Exposure	72,740.7	1.4	122,924.3	2.4	350,449.9	6.8	4,021,100.1	78.6
	Premium	65,819,962	1.2	183,654,547	3.5	363,030,020	6.8	4,147,662,689	78.0
	Average	\$905		\$1,494		\$1,036		\$1,031	
\$200,000 to \$299,999	Exposure	251,034.2	1.2	372,401.2	1.8	1,369,356.5	6.5	16,357,555.8	77.7
	Premium	239,063,399	1.0	618,291,058	2.6	1,449,375,464	6.1	18,522,498,693	78.1
	Average	\$952		\$1,660		\$1,058		\$1,132	
\$300,000 to \$399,999	Exposure	147,711.3	1.1	139,101.0	1.0	784,006.3	5.8	10,667,367.8	78.3
	Premium	158,709,958	0.9	268,835,350	1.5	908,634,488	5.2	13,763,546,515	79.1
	Average	\$1,074		\$1,933		\$1,159		\$1,290	
\$400,000 to \$499,999	Exposure	73,708.3	1.0	67,762.2	1.0	376,026.3	5.3	5,591,380.7	78.6
	Premium	93,916,533	0.9	152,182,768	1.4	509,992,453	4.8	8,398,856,294	79.4
	Average	\$1,274		\$2,246		\$1,356		\$1,502	
\$500,000 and Over	Exposure	99,411.3	1.1	72,384.0	0.8	415,810.1	4.6	6,828,193.9	75.2
	Premium	201,878,634	1.0	215,138,387	1.0	778,722,040	3.7	14,891,127,799	71.6
	Average	\$2,031		\$2,972		\$1,873		\$2,181	
Total	Exposure	1,396,747.8	2.1	1,111,219.4	1.7	4,140,623.6	6.3	50,609,505.9	76.6
	Premium	1,181,011,769	1.4	1,838,245,879	2.1	4,864,951,568	5.6	66,365,082,528	76.2
	Average	\$846		\$1,654		\$1,175		\$1,311	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Countrywide

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	36,042.5	8.5	40,390.2	9.5	423,014.3	100.0
	Premium	22,785,374	24.0	14,076,797	14.8	94,860,719	100.0
	Average	\$632		\$349		\$224	
\$50,000 to \$74,999	Exposure	36,027.6	7.6	45,703.2	9.7	471,231.5	100.0
	Premium	38,507,723	11.9	30,891,661	9.6	322,477,954	100.0
	Average	\$1,069		\$676		\$684	
\$75,000 to \$99,999	Exposure	38,269.0	5.5	37,119.7	5.3	701,601.9	100.0
	Premium	39,251,110	6.8	32,400,750	5.6	580,715,920	100.0
	Average	\$1,026		\$873		\$828	
\$100,000 to \$124,999	Exposure	84,130.9	5.5	30,978.4	2.0	1,517,155.4	100.0
	Premium	80,787,592	5.9	31,433,671	2.3	1,379,098,103	100.0
	Average	\$960		\$1,015		\$909	
\$125,000 to \$149,999	Exposure	197,508.3	7.2	25,508.6	0.9	2,759,830.5	100.0
	Premium	190,926,254	7.2	30,510,725	1.1	2,660,874,457	100.0
	Average	\$967		\$1,196		\$964	
\$150,000 to \$174,999	Exposure	370,998.4	8.9	21,868.2	0.5	4,169,382.4	100.0
	Premium	359,766,657	8.6	32,900,839	0.8	4,184,566,693	100.0
	Average	\$970		\$1,505		\$1,004	
\$175,000 to \$199,999	Exposure	534,883.7	10.5	15,392.1	0.3	5,117,490.8	100.0
	Premium	529,767,483	10.0	27,411,049	0.5	5,317,345,750	100.0
	Average	\$990		\$1,781		\$1,039	
\$200,000 to \$299,999	Exposure	2,663,238.1	12.7	31,321.5	0.1	21,044,907.3	100.0
	Premium	2,836,490,860	12.0	64,008,357	0.3	23,729,727,831	100.0
	Average	\$1,065		\$2,044		\$1,128	
\$300,000 to \$399,999	Exposure	1,882,186.7	13.8	10,772.9	0.1	13,631,145.9	100.0
	Premium	2,282,902,348	13.1	21,689,460	0.1	17,404,318,119	100.0
	Average	\$1,213		\$2,013		\$1,277	
\$400,000 to \$499,999	Exposure	1,001,333.4	14.1	6,582.7	0.1	7,116,793.4	100.0
	Premium	1,414,216,809	13.4	12,215,279	0.1	10,581,380,136	100.0
	Average	\$1,412		\$1,856		\$1,487	
\$500,000 and Over	Exposure	1,645,947.0	18.1	15,279.6	0.2	9,077,025.8	100.0
	Premium	4,695,647,180	22.6	28,907,633	0.1	20,811,421,673	100.0
	Average	\$2,853		\$1,892		\$2,293	
Total	Exposure	8,490,565.5	12.9	280,916.9	0.4	66,029,579.2	100.0
	Premium	12,491,049,390	14.3	326,446,221	0.4	87,066,787,355	100.0
	Average	\$1,471		\$1,162		\$1,319	

Table 4

2020 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Alabama

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	17,386.8	87.1	9.0	0.0	14.5	0.1	1,255.9	6.3
	Premium	4,266,277	77.9	4,652	0.1	14,317	0.3	729,816	13.3
	Average	\$245		\$517		\$987		\$581	
\$50,000 to \$74,999	Exposure	12,883.4	56.4	92.4	0.4	209.0	0.9	7,466.8	32.7
	Premium	4,975,862	38.8	54,366	0.4	172,763	1.3	6,014,328	46.9
	Average	\$386		\$588		\$827		\$805	
\$75,000 to \$99,999	Exposure	8,174.8	23.5	81.3	0.2	597.6	1.7	22,692.3	65.1
	Premium	3,951,293	13.7	52,933	0.2	542,783	1.9	21,374,482	74.2
	Average	\$483		\$651		\$908		\$942	
\$100,000 to \$124,999	Exposure	4,500.5	6.7	73.5	0.1	3,369.3	5.0	55,258.3	81.7
	Premium	2,841,772	4.1	53,933	0.1	3,370,309	4.8	59,027,291	84.3
	Average	\$631		\$734		\$1,000		\$1,068	
\$125,000 to \$149,999	Exposure	2,195.6	2.0	63.8	0.1	8,975.8	8.3	91,510.8	85.0
	Premium	1,619,998	1.3	45,618	0.0	9,705,845	7.8	106,547,212	85.8
	Average	\$738		\$716		\$1,081		\$1,164	
\$150,000 to \$174,999	Exposure	1,752.8	1.4	64.8	0.1	12,967.6	10.1	107,421.8	83.6
	Premium	1,695,937	1.1	44,476	0.0	14,846,937	9.3	134,108,854	84.2
	Average	\$968		\$687		\$1,145		\$1,248	
\$175,000 to \$199,999	Exposure	1,174.7	0.9	45.0	0.0	14,494.9	11.2	107,579.8	83.0
	Premium	1,282,461	0.8	34,262	0.0	17,380,383	10.2	142,361,224	83.6
	Average	\$1,092		\$761		\$1,199		\$1,323	
\$200,000 to \$299,999	Exposure	3,045.3	0.9	114.8	0.0	42,180.4	11.9	287,541.2	80.8
	Premium	3,920,593	0.7	91,679	0.0	55,693,635	10.6	428,872,331	81.6
	Average	\$1,287		\$798		\$1,320		\$1,492	
\$300,000 to \$399,999	Exposure	954.8	0.7	30.8	0.0	13,965.6	9.7	117,092.3	81.1
	Premium	1,567,354	0.6	26,314	0.0	21,692,396	8.6	205,795,651	81.8
	Average	\$1,641		\$853		\$1,553		\$1,758	
\$400,000 to \$499,999	Exposure	314.1	0.5	14.3	0.0	5,597.2	9.3	48,317.3	80.7
	Premium	563,377	0.5	16,503	0.0	10,383,466	8.5	99,225,839	81.2
	Average	\$1,794		\$1,151		\$1,855		\$2,054	
\$500,000 and Over	Exposure	195.8	0.3	1.6	0.0	5,652.3	8.7	49,534.8	76.3
	Premium	466,295	0.2	3,304	0.0	15,251,605	7.9	140,674,113	72.7
	Average	\$2,382		\$2,087		\$2,698		\$2,840	
Total	Exposure	52,578.3	4.6	591.3	0.1	108,024.3	9.5	895,670.9	78.8
	Premium	27,151,219	1.6	428,040	0.0	149,054,439	9.0	1,344,731,141	80.8
	Average	\$516		\$724		\$1,380		\$1,501	

Table 4

2020 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Alabama

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	113.0	0.6	1,178.3	5.9	19,957.5	100.0
	Premium	25,635	0.5	434,142	7.9	5,474,839	100.0
	Average	\$227		\$368		\$274	
\$50,000 to \$74,999	Exposure	47.3	0.2	2,148.4	9.4	22,847.3	100.0
	Premium	58,819	0.5	1,554,288	12.1	12,830,426	100.0
	Average	\$1,245		\$723		\$562	
\$75,000 to \$99,999	Exposure	209.8	0.6	3,092.4	8.9	34,848.2	100.0
	Premium	225,542	0.8	2,662,233	9.2	28,809,266	100.0
	Average	\$1,075		\$861		\$827	
\$100,000 to \$124,999	Exposure	1,183.2	1.8	3,211.3	4.8	67,596.1	100.0
	Premium	1,445,706	2.1	3,242,978	4.6	69,981,989	100.0
	Average	\$1,222		\$1,010		\$1,035	
\$125,000 to \$149,999	Exposure	2,649.0	2.5	2,228.9	2.1	107,623.8	100.0
	Premium	3,559,656	2.9	2,712,340	2.2	124,190,669	100.0
	Average	\$1,344		\$1,217		\$1,154	
\$150,000 to \$174,999	Exposure	4,359.0	3.4	1,908.8	1.5	128,474.6	100.0
	Premium	6,266,750	3.9	2,400,578	1.5	159,363,532	100.0
	Average	\$1,438		\$1,258		\$1,240	
\$175,000 to \$199,999	Exposure	5,337.4	4.1	959.5	0.7	129,591.3	100.0
	Premium	7,963,970	4.7	1,308,060	0.8	170,330,360	100.0
	Average	\$1,492		\$1,363		\$1,314	
\$200,000 to \$299,999	Exposure	21,786.3	6.1	1,177.3	0.3	355,845.3	100.0
	Premium	35,393,474	6.7	1,784,162	0.3	525,755,874	100.0
	Average	\$1,625		\$1,515		\$1,477	
\$300,000 to \$399,999	Exposure	12,197.2	8.4	200.1	0.1	144,440.8	100.0
	Premium	22,317,920	8.9	312,765	0.1	251,712,400	100.0
	Average	\$1,830		\$1,563		\$1,743	
\$400,000 to \$499,999	Exposure	5,576.8	9.3	57.3	0.1	59,877.0	100.0
	Premium	11,924,931	9.8	112,412	0.1	122,226,528	100.0
	Average	\$2,138		\$1,961		\$2,041	
\$500,000 and Over	Exposure	9,489.6	14.6	62.5	0.1	64,936.5	100.0
	Premium	37,100,378	19.2	110,058	0.1	193,605,753	100.0
	Average	\$3,910		\$1,761		\$2,981	
Total	Exposure	62,948.6	5.5	16,224.8	1.4	1,136,038.3	100.0
	Premium	126,282,781	7.6	16,634,016	1.0	1,664,281,636	100.0
	Average	\$2,006		\$1,025		\$1,465	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Alaska

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	265.7	63.6			3.0	0.7	139.6	33.4
	Premium	33,602	44.7	*		2,420	3.2	37,466	49.8
	Average	\$126				\$807		\$268	
\$50,000 to \$74,999	Exposure	70.3	23.8			2.0	0.7	219.8	74.5
	Premium	30,933	23.7	*		1,434	1.1	96,279	73.7
	Average	\$440				\$717		\$438	
\$75,000 to \$99,999	Exposure	68.7	12.3			2.0	0.4	483.0	86.6
	Premium	34,905	10.9	*		835	0.3	282,663	88.3
	Average	\$508				\$418		\$585	
\$100,000 to \$124,999	Exposure	105.3	7.8			2.0	0.1	1,249.1	92.0
	Premium	61,029	7.2	*		495	0.1	787,593	92.6
	Average	\$579				\$248		\$631	
\$125,000 to \$149,999	Exposure	88.5	3.9	1.0	0.0			2,165.8	96.0
	Premium	45,886	3.1	411	0.0	*		1,436,847	96.8
	Average	\$518		\$411				\$663	
\$150,000 to \$174,999	Exposure	109.5	2.7			1.0	0.0	3,972.0	97.3
	Premium	63,688	2.3	*		921	0.0	2,709,671	97.6
	Average	\$582				\$921		\$682	
\$175,000 to \$199,999	Exposure	126.1	2.0			3.8	0.1	6,274.9	98.0
	Premium	75,642	1.6	*		2,130	0.0	4,538,513	98.3
	Average	\$600				\$556		\$723	
\$200,000 to \$299,999	Exposure	509.8	1.2	3.0	0.0	27.8	0.1	41,566.0	98.7
	Premium	385,445	1.1	2,536	0.0	22,695	0.1	34,140,928	98.8
	Average	\$756		\$845		\$815		\$821	
\$300,000 to \$399,999	Exposure	438.3	1.0	7.0	0.0	16.3	0.0	42,106.5	98.9
	Premium	345,497	0.9	5,213	0.0	18,149	0.0	39,950,524	99.0
	Average	\$788		\$745		\$1,111		\$949	
\$400,000 to \$499,999	Exposure	187.9	0.9			6.6	0.0	21,803.2	99.1
	Premium	176,082	0.7	*		10,087	0.0	24,957,321	99.2
	Average	\$937				\$1,532		\$1,145	
\$500,000 and Over	Exposure	195.2	1.0	2.0	0.0	11.0	0.1	20,131.7	98.7
	Premium	261,865	0.9	3,942	0.0	18,358	0.1	29,581,504	98.3
	Average	\$1,342		\$1,971		\$1,669		\$1,469	
Total	Exposure	2,165.3	1.5	13.0	0.0	75.6	0.1	140,111.6	98.3
	Premium	1,514,574	1.1	12,102	0.0	77,524	0.1	138,519,309	98.7
	Average	\$699		\$931		\$1,026		\$989	

Table 4

2020 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Alaska

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	7.3	1.8	2.0	0.5	417.6	100.0
	Premium	776	1.0	944	1.3	75,208	100.0
	Average	\$106		\$472		\$180	
\$50,000 to \$74,999	Exposure			3.0	1.0	295.2	100.0
	Premium	*		2,015	1.5	130,664	100.0
	Average			\$672		\$443	
\$75,000 to \$99,999	Exposure	2.0	0.4	2.0	0.4	557.7	100.0
	Premium	171	0.1	1,645	0.5	320,219	100.0
	Average	\$86		\$823		\$574	
\$100,000 to \$124,999	Exposure			1.3	0.1	1,357.7	100.0
	Premium	*		966	0.1	850,083	100.0
	Average			\$773		\$626	
\$125,000 to \$149,999	Exposure	1.0	0.0			2,256.3	100.0
	Premium	454	0.0	*		1,483,598	100.0
	Average	\$454				\$658	
\$150,000 to \$174,999	Exposure			1.2	0.0	4,083.7	100.0
	Premium	*		1,589	0.1	2,775,869	100.0
	Average			\$1,362		\$680	
\$175,000 to \$199,999	Exposure			1.3	0.0	6,406.1	100.0
	Premium	*		1,736	0.0	4,618,021	100.0
	Average			\$1,389		\$721	
\$200,000 to \$299,999	Exposure	10.0	0.0			42,116.7	100.0
	Premium	8,155	0.0	*		34,559,759	100.0
	Average	\$816				\$821	
\$300,000 to \$399,999	Exposure	16.1	0.0			42,584.3	100.0
	Premium	17,691	0.0	*		40,337,074	100.0
	Average	\$1,100				\$947	
\$400,000 to \$499,999	Exposure	11.4	0.1			22,009.1	100.0
	Premium	11,993	0.0	*		25,155,483	100.0
	Average	\$1,050				\$1,143	
\$500,000 and Over	Exposure	65.3	0.3	1.3	0.0	20,406.4	100.0
	Premium	227,824	0.8	8,709	0.0	30,102,202	100.0
	Average	\$3,487		\$6,967		\$1,475	
Total	Exposure	113.2	0.1	11.9	0.0	142,490.6	100.0
	Premium	267,067	0.2	17,604	0.0	140,408,180	100.0
	Average	\$2,360		\$1,477		\$985	

Table 4

2020 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Arizona

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	761.3	32.6	146.6	6.3	339.3	14.5	714.1	30.6
	Premium	222,332	23.8	60,340	6.5	131,632	14.1	422,192	45.2
	Average	\$292		\$412		\$388		\$591	
\$50,000 to \$74,999	Exposure	515.7	20.2	112.9	4.4	277.1	10.8	1,320.7	51.7
	Premium	230,895	18.8	46,900	3.8	137,225	11.2	687,443	55.9
	Average	\$448		\$415		\$495		\$521	
\$75,000 to \$99,999	Exposure	769.6	10.1	198.1	2.6	619.8	8.2	5,431.4	71.5
	Premium	412,972	10.3	76,907	1.9	307,379	7.7	2,891,271	72.4
	Average	\$537		\$388		\$496		\$532	
\$100,000 to \$124,999	Exposure	1,085.8	4.1	366.2	1.4	2,508.0	9.4	20,444.7	77.0
	Premium	676,587	4.3	129,109	0.8	1,434,417	9.0	12,313,508	77.7
	Average	\$623		\$353		\$572		\$602	
\$125,000 to \$149,999	Exposure	941.6	1.5	450.3	0.7	6,093.9	9.6	50,277.3	78.8
	Premium	655,736	1.6	168,198	0.4	3,858,985	9.3	32,756,845	78.9
	Average	\$696		\$374		\$633		\$652	
\$150,000 to \$174,999	Exposure	1,178.3	1.0	498.3	0.4	11,158.6	9.6	90,488.9	78.2
	Premium	787,671	1.0	206,348	0.3	7,710,937	9.6	62,566,691	78.0
	Average	\$668		\$414		\$691		\$691	
\$175,000 to \$199,999	Exposure	1,032.5	0.7	356.3	0.2	13,918.7	9.0	119,003.3	77.3
	Premium	696,871	0.6	157,292	0.1	10,091,465	9.1	84,758,844	76.7
	Average	\$675		\$442		\$725		\$712	
\$200,000 to \$299,999	Exposure	2,627.7	0.4	587.8	0.1	46,247.0	7.3	480,641.9	76.0
	Premium	1,790,922	0.4	293,642	0.1	36,965,235	7.5	369,556,291	74.8
	Average	\$682		\$500		\$799		\$769	
\$300,000 to \$399,999	Exposure	987.0	0.3	121.3	0.0	17,598.4	5.5	241,676.3	76.2
	Premium	810,589	0.3	72,523	0.0	16,107,126	5.6	215,244,868	74.8
	Average	\$821		\$598		\$915		\$891	
\$400,000 to \$499,999	Exposure	303.8	0.2	47.7	0.0	7,889.0	5.6	105,529.8	75.2
	Premium	330,344	0.2	35,693	0.0	8,542,093	5.6	111,051,465	73.4
	Average	\$1,087		\$749		\$1,083		\$1,052	
\$500,000 and Over	Exposure	303.9	0.2	20.6	0.0	8,731.8	5.5	110,481.9	69.4
	Premium	514,284	0.2	17,585	0.0	13,781,538	5.1	169,600,251	63.4
	Average	\$1,692		\$854		\$1,578		\$1,535	
Total	Exposure	10,507.1	0.6	2,905.9	0.2	115,381.5	7.1	1,226,010.3	75.6
	Premium	7,129,203	0.5	1,264,537	0.1	99,068,032	6.8	1,061,849,669	73.0
	Average	\$679		\$435		\$859		\$866	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Arizona

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	69.0	3.0	304.3	13.0	2,334.6	100.0
	Premium	11,561	1.2	85,644	9.2	933,701	100.0
	Average	\$168		\$281		\$400	
\$50,000 to \$74,999	Exposure	40.6	1.6	289.3	11.3	2,556.2	100.0
	Premium	14,833	1.2	111,837	9.1	1,229,133	100.0
	Average	\$365		\$387		\$481	
\$75,000 to \$99,999	Exposure	290.3	3.8	282.4	3.7	7,591.6	100.0
	Premium	143,726	3.6	163,087	4.1	3,995,342	100.0
	Average	\$495		\$577		\$526	
\$100,000 to \$124,999	Exposure	1,903.7	7.2	241.0	0.9	26,549.3	100.0
	Premium	1,124,069	7.1	176,734	1.1	15,854,424	100.0
	Average	\$590		\$733		\$597	
\$125,000 to \$149,999	Exposure	5,875.6	9.2	162.1	0.3	63,800.8	100.0
	Premium	3,957,780	9.5	129,833	0.3	41,527,377	100.0
	Average	\$674		\$801		\$651	
\$150,000 to \$174,999	Exposure	12,305.5	10.6	133.5	0.1	115,763.1	100.0
	Premium	8,871,271	11.1	118,726	0.1	80,261,644	100.0
	Average	\$721		\$889		\$693	
\$175,000 to \$199,999	Exposure	19,525.4	12.7	67.0	0.0	153,903.1	100.0
	Premium	14,804,568	13.4	62,686	0.1	110,571,726	100.0
	Average	\$758		\$936		\$718	
\$200,000 to \$299,999	Exposure	102,453.8	16.2	82.0	0.0	632,640.3	100.0
	Premium	85,631,449	17.3	82,761	0.0	494,320,300	100.0
	Average	\$836		\$1,009		\$781	
\$300,000 to \$399,999	Exposure	56,958.1	17.9	27.3	0.0	317,368.3	100.0
	Premium	55,679,617	19.3	29,865	0.0	287,944,588	100.0
	Average	\$978		\$1,096		\$907	
\$400,000 to \$499,999	Exposure	26,597.2	18.9	3.0	0.0	140,370.5	100.0
	Premium	31,322,258	20.7	7,053	0.0	151,288,906	100.0
	Average	\$1,178		\$2,351		\$1,078	
\$500,000 and Over	Exposure	39,699.8	24.9	3.2	0.0	159,241.2	100.0
	Premium	83,682,796	31.3	9,852	0.0	267,606,306	100.0
	Average	\$2,108		\$3,111		\$1,681	
Total	Exposure	265,719.0	16.4	1,595.0	0.1	1,622,118.8	100.0
	Premium	285,243,928	19.6	978,078	0.1	1,455,533,447	100.0
	Average	\$1,073		\$613		\$897	

Table 4

2020 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Arkansas

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	5,599.7	66.4	98.0	1.2	75.5	0.9	935.2	11.1
	Premium	1,250,892	43.9	34,174	1.2	43,238	1.5	790,866	27.8
	Average	\$223		\$349		\$573		\$846	
\$50,000 to \$74,999	Exposure	3,356.5	28.9	332.0	2.9	441.5	3.8	4,169.1	35.9
	Premium	1,177,604	15.0	132,397	1.7	301,009	3.8	3,588,838	45.7
	Average	\$351		\$399		\$682		\$861	
\$75,000 to \$99,999	Exposure	1,859.8	9.1	380.3	1.9	675.8	3.3	13,575.9	66.8
	Premium	815,801	4.6	177,288	1.0	564,990	3.2	12,613,343	70.9
	Average	\$439		\$466		\$836		\$929	
\$100,000 to \$124,999	Exposure	1,029.2	2.8	319.0	0.9	1,789.2	4.9	29,941.2	81.5
	Premium	634,883	1.7	177,947	0.5	1,825,034	4.8	31,507,878	82.4
	Average	\$617		\$558		\$1,020		\$1,052	
\$125,000 to \$149,999	Exposure	552.5	1.1	172.0	0.3	3,864.5	7.6	42,854.7	83.9
	Premium	430,974	0.7	118,616	0.2	4,295,780	7.2	50,043,215	84.2
	Average	\$780		\$690		\$1,112		\$1,168	
\$150,000 to \$174,999	Exposure	451.9	0.7	123.0	0.2	6,013.3	9.9	49,705.6	81.7
	Premium	439,616	0.6	93,878	0.1	6,884,531	9.1	62,358,017	82.1
	Average	\$973		\$763		\$1,145		\$1,255	
\$175,000 to \$199,999	Exposure	265.1	0.5	74.8	0.1	5,985.3	10.2	48,028.6	81.6
	Premium	269,689	0.3	54,832	0.1	7,510,536	9.5	64,293,912	81.7
	Average	\$1,017		\$734		\$1,255		\$1,339	
\$200,000 to \$299,999	Exposure	545.3	0.4	76.3	0.1	13,687.1	9.5	117,610.2	81.7
	Premium	651,449	0.3	68,120	0.0	19,722,306	9.0	179,257,808	81.4
	Average	\$1,195		\$893		\$1,441		\$1,524	
\$300,000 to \$399,999	Exposure	166.1	0.3	6.0	0.0	4,032.5	7.7	43,670.8	83.4
	Premium	231,615	0.2	5,292	0.0	7,137,465	7.4	79,985,122	82.6
	Average	\$1,395		\$882		\$1,770		\$1,832	
\$400,000 to \$499,999	Exposure	39.9	0.2			1,777.8	8.3	17,587.2	82.6
	Premium	60,339	0.1	*		3,808,157	8.1	38,193,522	81.6
	Average	\$1,512				\$2,142		\$2,172	
\$500,000 and Over	Exposure	50.6	0.2			2,195.3	9.4	17,499.3	75.1
	Premium	125,319	0.2	*		7,339,782	9.5	54,806,059	70.8
	Average	\$2,477				\$3,343		\$3,132	
Total	Exposure	13,916.5	2.8	1,580.1	0.3	40,537.8	8.3	385,577.7	78.9
	Premium	6,088,181	0.8	860,566	0.1	59,432,828	8.2	577,438,580	80.0
	Average	\$437		\$545		\$1,466		\$1,498	

Table 4

2020 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Arkansas

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	62.9	0.7	1,659.2	19.7	8,430.4	100.0
	Premium	42,686	1.5	684,427	24.0	2,846,283	100.0
	Average	\$678		\$413		\$338	
\$50,000 to \$74,999	Exposure	171.6	1.5	3,155.2	27.1	11,625.8	100.0
	Premium	209,106	2.7	2,450,884	31.2	7,859,838	100.0
	Average	\$1,219		\$777		\$676	
\$75,000 to \$99,999	Exposure	374.1	1.8	3,464.8	17.0	20,330.7	100.0
	Premium	434,981	2.4	3,189,295	17.9	17,795,698	100.0
	Average	\$1,163		\$920		\$875	
\$100,000 to \$124,999	Exposure	1,147.1	3.1	2,515.7	6.8	36,741.3	100.0
	Premium	1,365,622	3.6	2,742,568	7.2	38,253,932	100.0
	Average	\$1,191		\$1,090		\$1,041	
\$125,000 to \$149,999	Exposure	2,430.8	4.8	1,215.6	2.4	51,090.0	100.0
	Premium	3,034,822	5.1	1,488,946	2.5	59,412,353	100.0
	Average	\$1,249		\$1,225		\$1,163	
\$150,000 to \$174,999	Exposure	3,785.0	6.2	779.4	1.3	60,858.3	100.0
	Premium	5,083,042	6.7	1,071,763	1.4	75,930,847	100.0
	Average	\$1,343		\$1,375		\$1,248	
\$175,000 to \$199,999	Exposure	4,161.3	7.1	353.3	0.6	58,868.3	100.0
	Premium	6,017,088	7.6	539,516	0.7	78,685,573	100.0
	Average	\$1,446		\$1,527		\$1,337	
\$200,000 to \$299,999	Exposure	11,500.1	8.0	452.4	0.3	143,871.3	100.0
	Premium	19,646,565	8.9	774,502	0.4	220,120,750	100.0
	Average	\$1,708		\$1,712		\$1,530	
\$300,000 to \$399,999	Exposure	4,348.1	8.3	126.1	0.2	52,349.6	100.0
	Premium	9,206,289	9.5	275,827	0.3	96,841,610	100.0
	Average	\$2,117		\$2,188		\$1,850	
\$400,000 to \$499,999	Exposure	1,849.1	8.7	51.6	0.2	21,304.3	100.0
	Premium	4,604,239	9.8	136,629	0.3	46,800,908	100.0
	Average	\$2,490		\$2,649		\$2,197	
\$500,000 and Over	Exposure	3,510.2	15.1	45.1	0.2	23,300.5	100.0
	Premium	15,016,382	19.4	171,895	0.2	77,459,437	100.0
	Average	\$4,278		\$3,813		\$3,324	
Total	Exposure	33,340.1	6.8	13,818.3	2.8	488,770.4	100.0
	Premium	64,660,822	9.0	13,526,252	1.9	722,007,229	100.0
	Average	\$1,939		\$979		\$1,477	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
California

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	3,453.5	89.4					396.8	10.3
	Premium	341,958	62.2		*	*		196,850	35.8
	Average	\$99						\$496	
\$50,000 to \$74,999	Exposure	2,695.2	66.6					1,263.1	31.2
	Premium	468,902	43.0		*	*		583,928	53.5
	Average	\$174						\$462	
\$75,000 to \$99,999	Exposure	3,153.1	79.3					677.3	17.0
	Premium	721,653	61.1		*	*		389,679	33.0
	Average	\$229						\$575	
\$100,000 to \$124,999	Exposure	5,664.1	58.6	1.0	0.0			2,937.3	30.4
	Premium	1,620,467	42.4	902	0.0	*		1,623,753	42.5
	Average	\$286		\$902				\$553	
\$125,000 to \$149,999	Exposure	9,340.8	36.8					11,129.6	43.9
	Premium	3,049,915	24.2		*	*		6,577,471	52.2
	Average	\$327						\$591	
\$150,000 to \$174,999	Exposure	14,531.0	21.9			4.6	0.0	35,930.3	54.0
	Premium	5,489,008	14.1		*	2,013	0.0	22,655,313	58.3
	Average	\$378				\$439		\$631	
\$175,000 to \$199,999	Exposure	19,795.8	15.4			3.0	0.0	75,662.8	59.0
	Premium	7,750,594	9.5		*	1,733	0.0	50,557,090	61.7
	Average	\$392				\$578		\$668	
\$200,000 to \$299,999	Exposure	106,464.2	8.5			32.8	0.0	847,718.6	68.0
	Premium	52,705,681	5.4		*	21,349	0.0	664,930,504	68.3
	Average	\$495				\$652		\$784	
\$300,000 to \$399,999	Exposure	81,286.8	4.8	2.0	0.0	53.3	0.0	1,274,906.1	75.7
	Premium	60,673,237	3.8	1,752	0.0	39,492	0.0	1,199,189,363	74.3
	Average	\$746		\$876		\$740		\$941	
\$400,000 to \$499,999	Exposure	45,123.3	3.6	3.0	0.0	23.0	0.0	999,083.7	78.9
	Premium	47,408,917	3.3	2,600	0.0	19,807	0.0	1,118,680,696	77.0
	Average	\$1,051		\$867		\$861		\$1,120	
\$500,000 and Over	Exposure	73,438.8	3.5	2.0	0.0	36.1	0.0	1,661,655.6	78.5
	Premium	143,231,165	3.4	2,251	0.0	53,786	0.0	3,027,225,026	71.3
	Average	\$1,950		\$1,126		\$1,491		\$1,822	
Total	Exposure	364,946.4	5.6	8.0	0.0	152.8	0.0	4,911,361.0	74.9
	Premium	323,461,497	3.8	7,505	0.0	138,180	0.0	6,092,609,673	72.3
	Average	\$886		\$938		\$905		\$1,241	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
California

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	12.9	0.3			3,863.2	100.0
	Premium	11,031	2.0	*		549,839	100.0
	Average	\$854				\$142	
\$50,000 to \$74,999	Exposure	67.3	1.7	22.7	0.6	4,048.2	100.0
	Premium	25,254	2.3	12,970	1.2	1,091,054	100.0
	Average	\$376		\$572		\$270	
\$75,000 to \$99,999	Exposure	89.8	2.3	54.8	1.4	3,974.8	100.0
	Premium	37,488	3.2	32,062	2.7	1,180,882	100.0
	Average	\$418		\$586		\$297	
\$100,000 to \$124,999	Exposure	957.8	9.9	105.8	1.1	9,665.9	100.0
	Premium	497,550	13.0	77,324	2.0	3,819,996	100.0
	Average	\$519		\$731		\$395	
\$125,000 to \$149,999	Exposure	4,774.2	18.8	130.4	0.5	25,374.9	100.0
	Premium	2,854,855	22.7	113,466	0.9	12,595,707	100.0
	Average	\$598		\$870		\$496	
\$150,000 to \$174,999	Exposure	15,793.5	23.8	232.0	0.3	66,491.4	100.0
	Premium	10,462,828	26.9	228,423	0.6	38,837,585	100.0
	Average	\$662		\$985		\$584	
\$175,000 to \$199,999	Exposure	32,430.1	25.3	357.4	0.3	128,249.1	100.0
	Premium	23,239,192	28.4	375,857	0.5	81,924,466	100.0
	Average	\$717		\$1,052		\$639	
\$200,000 to \$299,999	Exposure	289,161.0	23.2	3,028.8	0.2	1,246,405.3	100.0
	Premium	252,643,636	25.9	3,645,040	0.4	973,946,210	100.0
	Average	\$874		\$1,203		\$781	
\$300,000 to \$399,999	Exposure	322,395.4	19.1	5,041.2	0.3	1,683,684.8	100.0
	Premium	347,588,258	21.5	6,807,254	0.4	1,614,299,356	100.0
	Average	\$1,078		\$1,350		\$959	
\$400,000 to \$499,999	Exposure	216,577.3	17.1	4,750.5	0.4	1,265,560.8	100.0
	Premium	279,357,097	19.2	7,157,529	0.5	1,452,626,646	100.0
	Average	\$1,290		\$1,507		\$1,148	
\$500,000 and Over	Exposure	371,965.8	17.6	10,792.8	0.5	2,117,890.9	100.0
	Premium	1,054,112,223	24.8	21,047,574	0.5	4,245,672,025	100.0
	Average	\$2,834		\$1,950		\$2,005	
Total	Exposure	1,254,224.9	19.1	24,516.3	0.4	6,555,209.4	100.0
	Premium	1,970,829,412	23.4	39,497,499	0.5	8,426,543,766	100.0
	Average	\$1,571		\$1,611		\$1,285	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Colorado

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	428.8	42.3	8.0	0.8	17.0	1.7	352.8	34.8
	Premium	253,344	53.1	2,711	0.6	6,621	1.4	153,673	32.2
	Average	\$591		\$339		\$389		\$436	
\$50,000 to \$74,999	Exposure	441.3	27.8	56.8	3.6	63.8	4.0	826.4	52.1
	Premium	248,947	28.5	18,176	2.1	29,587	3.4	441,117	50.5
	Average	\$564		\$320		\$464		\$534	
\$75,000 to \$99,999	Exposure	644.9	17.4	163.8	4.4	184.8	5.0	2,397.7	64.8
	Premium	317,132	11.1	80,204	2.8	108,061	3.8	2,038,828	71.6
	Average	\$492		\$490		\$585		\$850	
\$100,000 to \$124,999	Exposure	790.8	6.7	247.9	2.1	785.8	6.6	9,194.3	77.4
	Premium	470,131	4.1	150,200	1.3	760,635	6.7	9,004,179	79.2
	Average	\$594		\$606		\$968		\$979	
\$125,000 to \$149,999	Exposure	786.0	2.8	396.5	1.4	2,005.0	7.2	22,324.8	80.1
	Premium	475,748	1.6	242,317	0.8	2,173,736	7.2	24,275,543	80.7
	Average	\$605		\$611		\$1,084		\$1,087	
\$150,000 to \$174,999	Exposure	799.6	1.6	563.3	1.1	4,102.7	8.1	40,271.1	79.6
	Premium	582,452	1.0	374,730	0.6	5,047,786	8.5	47,259,216	79.1
	Average	\$728		\$665		\$1,230		\$1,174	
\$175,000 to \$199,999	Exposure	826.6	1.1	453.6	0.6	6,133.3	8.3	58,366.0	79.0
	Premium	639,350	0.7	347,169	0.4	8,268,823	8.9	72,427,767	77.7
	Average	\$773		\$765		\$1,348		\$1,241	
\$200,000 to \$299,999	Exposure	2,341.6	0.6	1,381.7	0.3	36,137.7	8.6	326,527.4	78.0
	Premium	2,127,005	0.4	1,186,846	0.2	57,793,380	9.6	456,405,552	75.6
	Average	\$908		\$859		\$1,599		\$1,398	
\$300,000 to \$399,999	Exposure	1,406.1	0.4	426.1	0.1	25,708.5	7.2	280,831.4	78.5
	Premium	1,349,503	0.2	388,401	0.1	49,975,143	8.3	450,730,228	75.2
	Average	\$960		\$912		\$1,944		\$1,605	
\$400,000 to \$499,999	Exposure	633.3	0.3	161.3	0.1	11,364.3	5.6	160,151.9	79.5
	Premium	751,830	0.2	160,544	0.0	24,740,719	6.5	291,085,324	76.1
	Average	\$1,187		\$996		\$2,177		\$1,818	
\$500,000 and Over	Exposure	551.3	0.2	74.4	0.0	13,245.2	5.1	197,664.3	75.9
	Premium	879,107	0.1	79,961	0.0	35,303,490	5.2	477,596,323	70.5
	Average	\$1,595		\$1,075		\$2,665		\$2,416	
Total	Exposure	9,650.3	0.7	3,933.3	0.3	99,748.0	7.1	1,098,908.2	78.0
	Premium	8,094,549	0.3	3,031,259	0.1	184,207,981	7.5	1,831,417,750	74.4
	Average	\$839		\$771		\$1,847		\$1,667	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Colorado

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	105.6	10.4	101.0	10.0	1,013.2	100.0
	Premium	15,568	3.3	45,535	9.5	477,452	100.0
	Average	\$147		\$451		\$471	
\$50,000 to \$74,999	Exposure	36.3	2.3	161.5	10.2	1,586.0	100.0
	Premium	30,116	3.4	106,386	12.2	874,329	100.0
	Average	\$831		\$659		\$551	
\$75,000 to \$99,999	Exposure	122.9	3.3	188.3	5.1	3,702.3	100.0
	Premium	145,158	5.1	159,225	5.6	2,848,608	100.0
	Average	\$1,181		\$846		\$769	
\$100,000 to \$124,999	Exposure	629.8	5.3	225.8	1.9	11,874.5	100.0
	Premium	753,229	6.6	224,196	2.0	11,362,570	100.0
	Average	\$1,196		\$993		\$957	
\$125,000 to \$149,999	Exposure	2,181.8	7.8	192.2	0.7	27,886.2	100.0
	Premium	2,690,728	8.9	234,289	0.8	30,092,361	100.0
	Average	\$1,233		\$1,219		\$1,079	
\$150,000 to \$174,999	Exposure	4,666.9	9.2	185.3	0.4	50,588.8	100.0
	Premium	6,196,047	10.4	263,389	0.4	59,723,620	100.0
	Average	\$1,328		\$1,422		\$1,181	
\$175,000 to \$199,999	Exposure	7,910.2	10.7	168.0	0.2	73,857.7	100.0
	Premium	11,271,604	12.1	261,572	0.3	93,216,285	100.0
	Average	\$1,425		\$1,557		\$1,262	
\$200,000 to \$299,999	Exposure	51,684.0	12.4	305.9	0.1	418,378.3	100.0
	Premium	85,952,073	14.2	556,841	0.1	604,021,697	100.0
	Average	\$1,663		\$1,820		\$1,444	
\$300,000 to \$399,999	Exposure	49,169.0	13.7	89.8	0.0	357,630.9	100.0
	Premium	96,609,617	16.1	210,833	0.0	599,263,725	100.0
	Average	\$1,965		\$2,347		\$1,676	
\$400,000 to \$499,999	Exposure	29,082.4	14.4	25.2	0.0	201,418.4	100.0
	Premium	65,570,553	17.1	72,697	0.0	382,381,667	100.0
	Average	\$2,255		\$2,889		\$1,898	
\$500,000 and Over	Exposure	48,749.4	18.7	19.8	0.0	260,304.4	100.0
	Premium	163,293,392	24.1	99,701	0.0	677,251,974	100.0
	Average	\$3,350		\$5,048		\$2,602	
Total	Exposure	194,338.3	13.8	1,662.6	0.1	1,408,240.6	100.0
	Premium	432,528,085	17.6	2,234,664	0.1	2,461,514,288	100.0
	Average	\$2,226		\$1,344		\$1,748	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Connecticut

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	82.6	28.8					202.4	70.5
	Premium	122,715	6.9	*		*		1,614,097	90.4
	Average	\$1,486						\$7,974	
\$50,000 to \$74,999	Exposure	56.9	27.8			3.0	1.5	132.7	64.7
	Premium	64,079	66.4	*		719	0.7	30,044	31.1
	Average	\$1,126				\$240		\$226	
\$75,000 to \$99,999	Exposure	86.2	38.3			1.0	0.4	120.9	53.7
	Premium	83,053	47.9	*		340	0.2	84,264	48.6
	Average	\$964				\$340		\$697	
\$100,000 to \$124,999	Exposure	209.3	22.3			2.5	0.3	625.2	66.6
	Premium	209,630	27.8	*		1,253	0.2	502,279	66.6
	Average	\$1,001				\$501		\$803	
\$125,000 to \$149,999	Exposure	164.4	5.5			27.1	0.9	2,609.8	86.6
	Premium	156,814	6.0	*		14,879	0.6	2,248,657	86.1
	Average	\$954				\$549		\$862	
\$150,000 to \$174,999	Exposure	341.3	3.6			77.2	0.8	8,369.0	88.1
	Premium	370,989	4.3	*		61,645	0.7	7,688,953	88.3
	Average	\$1,087				\$799		\$919	
\$175,000 to \$199,999	Exposure	312.2	1.5			164.3	0.8	18,221.0	89.6
	Premium	367,334	1.9	*		136,292	0.7	17,795,797	90.1
	Average	\$1,177				\$829		\$977	
\$200,000 to \$299,999	Exposure	1,444.3	0.7			7,151.3	3.5	175,314.6	86.9
	Premium	1,944,743	0.9	*		7,040,032	3.1	198,322,194	88.0
	Average	\$1,347				\$984		\$1,131	
\$300,000 to \$399,999	Exposure	726.8	0.3			9,720.3	4.6	177,552.4	84.7
	Premium	1,133,792	0.4	*		11,795,070	4.2	242,471,360	86.0
	Average	\$1,560				\$1,213		\$1,366	
\$400,000 to \$499,999	Exposure	305.2	0.2			5,428.8	4.3	106,415.9	83.5
	Premium	474,153	0.2	*		8,251,982	4.0	175,764,021	84.9
	Average	\$1,554				\$1,520		\$1,652	
\$500,000 and Over	Exposure	274.4	0.2			5,420.5	3.2	128,056.2	74.7
	Premium	408,778	0.1	*		12,082,253	2.5	330,262,399	69.3
	Average	\$1,490				\$2,229		\$2,579	
Total	Exposure	4,003.6	0.5			27,994.9	3.8	617,620.1	82.9
	Premium	5,336,080	0.4	*		39,382,113	3.2	976,784,065	79.8
	Average	\$1,333				\$1,407		\$1,582	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Connecticut

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	3.0	1.0			287.0	100.0
	Premium	51,957	2.9	*		1,786,417	100.0
	Average	\$17,319				\$6,224	
\$50,000 to \$74,999	Exposure	12.3	6.0			204.9	100.0
	Premium	1,721	1.8	*		96,563	100.0
	Average	\$140				\$471	
\$75,000 to \$99,999	Exposure	17.2	7.6			225.3	100.0
	Premium	5,652	3.3	*		173,309	100.0
	Average	\$329				\$769	
\$100,000 to \$124,999	Exposure	101.1	10.8			938.1	100.0
	Premium	41,577	5.5	*		754,739	100.0
	Average	\$411				\$805	
\$125,000 to \$149,999	Exposure	211.6	7.0			3,012.9	100.0
	Premium	192,232	7.4	*		2,612,582	100.0
	Average	\$909				\$867	
\$150,000 to \$174,999	Exposure	709.7	7.5			9,497.2	100.0
	Premium	586,931	6.7	*		8,708,518	100.0
	Average	\$827				\$917	
\$175,000 to \$199,999	Exposure	1,640.2	8.1			20,337.7	100.0
	Premium	1,446,695	7.3	*		19,746,118	100.0
	Average	\$882				\$971	
\$200,000 to \$299,999	Exposure	17,859.3	8.9			201,769.3	100.0
	Premium	18,141,167	8.0	*		225,446,375	100.0
	Average	\$1,016				\$1,117	
\$300,000 to \$399,999	Exposure	21,638.7	10.3			209,638.2	100.0
	Premium	26,544,671	9.4	*		281,944,893	100.0
	Average	\$1,227				\$1,345	
\$400,000 to \$499,999	Exposure	15,368.2	12.1			127,518.1	100.0
	Premium	22,458,634	10.9	*		206,948,790	100.0
	Average	\$1,461				\$1,623	
\$500,000 and Over	Exposure	37,636.8	22.0			171,387.8	100.0
	Premium	133,561,364	28.0	*		476,314,794	100.0
	Average	\$3,549				\$2,779	
Total	Exposure	95,197.8	12.8			744,816.4	100.0
	Premium	203,032,601	16.6	*		1,224,533,098	100.0
	Average	\$2,133				\$1,644	

Table 4

2020 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Delaware

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	47.1	5.9			18.0	2.3	688.0	86.4
	Premium	20,494	40.3	*		1,871	3.7	40,266	79.2
	Average	\$435				\$104		\$59	
\$50,000 to \$74,999	Exposure	47.3	42.3			1.0	0.9	41.4	37.0
	Premium	35,235	61.2	*		635	1.1	16,241	28.2
	Average	\$744				\$635		\$392	
\$75,000 to \$99,999	Exposure	47.6	11.4			1.0	0.2	340.4	81.9
	Premium	33,890	18.1	*		237	0.1	142,674	76.4
	Average	\$712				\$237		\$419	
\$100,000 to \$124,999	Exposure	73.8	4.5			16.8	1.0	1,496.5	90.6
	Premium	65,541	7.8	*		8,952	1.1	732,795	87.6
	Average	\$888				\$534		\$490	
\$125,000 to \$149,999	Exposure	72.8	1.5			108.3	2.2	4,661.1	94.9
	Premium	53,148	1.9	*		57,868	2.1	2,640,404	94.5
	Average	\$730				\$534		\$566	
\$150,000 to \$174,999	Exposure	79.5	0.8			301.3	2.9	9,816.9	95.4
	Premium	65,406	1.0	*		174,485	2.8	5,945,984	95.1
	Average	\$823				\$579		\$606	
\$175,000 to \$199,999	Exposure	89.4	0.6			713.3	4.5	14,934.7	94.2
	Premium	47,316	0.5	*		423,465	4.1	9,748,090	94.7
	Average	\$529				\$594		\$653	
\$200,000 to \$299,999	Exposure	285.7	0.3			4,801.1	5.7	78,742.9	93.2
	Premium	179,166	0.3	*		3,186,248	5.0	59,273,470	93.9
	Average	\$627				\$664		\$753	
\$300,000 to \$399,999	Exposure	148.3	0.2			4,467.6	7.0	58,535.8	91.7
	Premium	84,497	0.1	*		3,425,324	6.0	52,799,211	92.7
	Average	\$570				\$767		\$902	
\$400,000 to \$499,999	Exposure	56.8	0.2	1.0	0.0	2,234.3	6.9	29,616.8	91.5
	Premium	49,561	0.1	930	0.0	2,037,226	5.9	31,800,263	92.3
	Average	\$873		\$930		\$912		\$1,074	
\$500,000 and Over	Exposure	49.3	0.2			1,981.7	6.5	26,281.5	86.6
	Premium	42,238	0.1	*		2,542,426	5.1	41,157,260	82.7
	Average	\$856				\$1,283		\$1,566	
Total	Exposure	997.6	0.4	1.0	0.0	14,644.3	6.0	225,156.0	91.9
	Premium	676,492	0.3	930	0.0	11,858,737	5.3	204,296,658	90.9
	Average	\$678		\$930		\$810		\$907	

Table 4

2020 Average Premium by Amount of Insurance Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Delaware

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure			11.0	1.4	796.6	100.0
	Premium	*		1,557	3.1	50,821	100.0
	Average			\$142		\$64	
\$50,000 to \$74,999	Exposure	1.9	1.7	20.3	18.2	112.0	100.0
	Premium	431	0.7	5,035	8.7	57,577	100.0
	Average	\$225		\$248		\$514	
\$75,000 to \$99,999	Exposure	2.0	0.5	24.8	6.0	415.8	100.0
	Premium	752	0.4	9,241	4.9	186,794	100.0
	Average	\$376		\$373		\$449	
\$100,000 to \$124,999	Exposure	21.0	1.3	44.2	2.7	1,652.3	100.0
	Premium	8,416	1.0	20,908	2.5	836,612	100.0
	Average	\$401		\$473		\$506	
\$125,000 to \$149,999	Exposure	24.8	0.5	44.0	0.9	4,911.0	100.0
	Premium	15,346	0.5	27,438	1.0	2,794,204	100.0
	Average	\$620		\$624		\$569	
\$150,000 to \$174,999	Exposure	55.0	0.5	42.0	0.4	10,294.7	100.0
	Premium	35,953	0.6	28,587	0.5	6,250,415	100.0
	Average	\$654		\$681		\$607	
\$175,000 to \$199,999	Exposure	85.8	0.5	26.8	0.2	15,849.9	100.0
	Premium	60,109	0.6	20,050	0.2	10,299,030	100.0
	Average	\$701		\$750		\$650	
\$200,000 to \$299,999	Exposure	571.8	0.7	65.8	0.1	84,467.3	100.0
	Premium	442,277	0.7	55,373	0.1	63,136,534	100.0
	Average	\$774		\$841		\$747	
\$300,000 to \$399,999	Exposure	647.0	1.0	11.9	0.0	63,810.6	100.0
	Premium	646,684	1.1	14,155	0.0	56,969,871	100.0
	Average	\$1,000		\$1,188		\$893	
\$400,000 to \$499,999	Exposure	456.3	1.4	6.6	0.0	32,371.7	100.0
	Premium	544,612	1.6	7,945	0.0	34,440,537	100.0
	Average	\$1,194		\$1,207		\$1,064	
\$500,000 and Over	Exposure	2,037.4	6.7	2.0	0.0	30,351.9	100.0
	Premium	6,020,960	12.1	4,338	0.0	49,767,222	100.0
	Average	\$2,955		\$2,169		\$1,640	
Total	Exposure	3,935.3	1.6	299.3	0.1	245,033.6	100.0
	Premium	7,762,173	3.5	194,627	0.1	224,789,617	100.0
	Average	\$1,972		\$650		\$917	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
District of Columbia

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	2.0	10.5			1.3	6.6		
	Premium	93	3.0	*		833	26.7	*	
	Average	\$47				\$666			
\$50,000 to \$74,999	Exposure					0.2	3.2	2.1	40.3
	Premium	*		*		1,834	55.6	1,046	31.7
	Average					\$11,004		\$502	
\$75,000 to \$99,999	Exposure							10.3	83.7
	Premium	*		*		*		7,721	84.6
	Average							\$753	
\$100,000 to \$124,999	Exposure	1.0	0.9					104.3	89.9
	Premium	217	0.3	*		*		69,036	92.7
	Average	\$217						\$662	
\$125,000 to \$149,999	Exposure	1.0	0.2					488.9	92.3
	Premium	130	0.0	*		*		343,598	93.4
	Average	\$130						\$703	
\$150,000 to \$174,999	Exposure	1.0	0.1	1.0	0.1	4.0	0.2	1,531.6	93.9
	Premium	111	0.0	513	0.0	3,055	0.3	1,138,186	94.6
	Average	\$111		\$513		\$764		\$743	
\$175,000 to \$199,999	Exposure	3.0	0.1			6.0	0.2	2,868.8	95.4
	Premium	667	0.0	*		5,399	0.2	2,224,677	96.1
	Average	\$222				\$900		\$775	
\$200,000 to \$299,999	Exposure	38.0	0.2	1.0	0.0	62.0	0.3	18,362.1	95.5
	Premium	7,714	0.0	823	0.0	71,179	0.4	15,861,640	95.9
	Average	\$203		\$823		\$1,148		\$864	
\$300,000 to \$399,999	Exposure	72.2	0.4	1.0	0.0	120.1	0.7	16,645.5	93.9
	Premium	14,952	0.1	1,095	0.0	154,460	0.9	16,738,202	94.4
	Average	\$207		\$1,095		\$1,286		\$1,006	
\$400,000 to \$499,999	Exposure	49.7	0.4	1.3	0.0	89.0	0.7	11,414.8	92.4
	Premium	11,590	0.1	1,885	0.0	133,873	0.9	13,336,970	93.0
	Average	\$233		\$1,508		\$1,504		\$1,168	
\$500,000 and Over	Exposure	188.5	0.6	2.0	0.0	130.9	0.4	24,899.3	83.9
	Premium	59,988	0.1	3,099	0.0	343,244	0.6	44,091,162	78.4
	Average	\$318		\$1,550		\$2,622		\$1,771	
Total	Exposure	356.3	0.4	6.3	0.0	413.4	0.5	76,327.7	90.6
	Premium	95,462	0.1	7,415	0.0	713,877	0.7	93,812,333	86.2
	Average	\$268		\$1,186		\$1,727		\$1,229	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
District of Columbia

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	15.8	82.9			19.0	100.0
	Premium	2,096	67.2	*		3,117	100.0
	Average	\$133				\$164	
\$50,000 to \$74,999	Exposure	2.9	56.5			5.2	100.0
	Premium	416	12.6	*		3,296	100.0
	Average	\$143				\$638	
\$75,000 to \$99,999	Exposure	2.0	16.3			12.3	100.0
	Premium	1,404	15.4	*		9,125	100.0
	Average	\$702				\$745	
\$100,000 to \$124,999	Exposure	10.8	9.3			116.1	100.0
	Premium	5,185	7.0	*		74,438	100.0
	Average	\$482				\$641	
\$125,000 to \$149,999	Exposure	39.6	7.5			529.5	100.0
	Premium	24,321	6.6	*		368,049	100.0
	Average	\$614				\$695	
\$150,000 to \$174,999	Exposure	94.3	5.8			1,631.9	100.0
	Premium	61,773	5.1	*		1,203,638	100.0
	Average	\$655				\$738	
\$175,000 to \$199,999	Exposure	129.6	4.3			3,007.3	100.0
	Premium	84,598	3.7	*		2,315,341	100.0
	Average	\$653				\$770	
\$200,000 to \$299,999	Exposure	754.3	3.9			19,217.3	100.0
	Premium	590,275	3.6	*		16,531,631	100.0
	Average	\$783				\$860	
\$300,000 to \$399,999	Exposure	893.3	5.0			17,732.0	100.0
	Premium	822,094	4.6	*		17,730,803	100.0
	Average	\$920				\$1,000	
\$400,000 to \$499,999	Exposure	794.2	6.4			12,348.9	100.0
	Premium	854,785	6.0	*		14,339,103	100.0
	Average	\$1,076				\$1,161	
\$500,000 and Over	Exposure	4,448.3	15.0			29,669.0	100.0
	Premium	11,765,145	20.9	*		56,262,638	100.0
	Average	\$2,645				\$1,896	
Total	Exposure	7,184.8	8.5			84,288.5	100.0
	Premium	14,212,092	13.1	*		108,841,179	100.0
	Average	\$1,978				\$1,291	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Florida

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	17,144.4	86.7			5.0	0.0	2,630.4	13.3
	Premium	4,854,046	87.3	*		2,302	0.0	706,592	12.7
	Average	\$283				\$460		\$269	
\$50,000 to \$74,999	Exposure	16,164.3	83.3			16.4	0.1	3,219.2	16.6
	Premium	7,520,476	82.6	*		14,898	0.2	1,563,525	17.2
	Average	\$465				\$907		\$486	
\$75,000 to \$99,999	Exposure	2,865.9	24.3			104.7	0.9	8,793.4	74.5
	Premium	1,718,857	16.1	*		138,840	1.3	8,757,792	82.2
	Average	\$600				\$1,326		\$996	
\$100,000 to \$124,999	Exposure	3,167.3	7.0			551.3	1.2	39,882.2	88.0
	Premium	2,597,147	4.7	*		992,086	1.8	48,868,378	88.4
	Average	\$820				\$1,799		\$1,225	
\$125,000 to \$149,999	Exposure	6,908.6	5.5			990.1	0.8	112,267.9	88.7
	Premium	6,835,970	3.9	*		1,947,237	1.1	156,508,813	88.3
	Average	\$989				\$1,967		\$1,394	
\$150,000 to \$174,999	Exposure	12,384.8	5.3			1,067.4	0.5	212,532.3	90.7
	Premium	14,442,751	4.1	*		2,113,605	0.6	316,943,607	90.4
	Average	\$1,166				\$1,980		\$1,491	
\$175,000 to \$199,999	Exposure	14,378.0	4.7			992.0	0.3	280,954.7	92.2
	Premium	20,048,138	4.1	*		1,983,090	0.4	443,216,342	91.6
	Average	\$1,394				\$1,999		\$1,578	
\$200,000 to \$299,999	Exposure	47,353.1	3.8			3,804.3	0.3	1,191,534.4	94.4
	Premium	83,364,301	3.6	*		8,282,865	0.4	2,194,805,207	94.0
	Average	\$1,760				\$2,177		\$1,842	
\$300,000 to \$399,999	Exposure	19,613.7	3.2			1,823.0	0.3	593,919.5	95.7
	Premium	48,637,780	3.3	*		4,994,587	0.3	1,385,293,999	95.2
	Average	\$2,480				\$2,740		\$2,332	
\$400,000 to \$499,999	Exposure	7,126.5	2.9			711.3	0.3	235,525.9	96.0
	Premium	23,300,870	3.3	*		2,496,954	0.4	680,301,782	95.4
	Average	\$3,270				\$3,510		\$2,888	
\$500,000 and Over	Exposure	5,675.6	2.2			893.6	0.4	230,144.8	90.2
	Premium	28,430,604	2.2	*		4,484,281	0.3	1,065,306,585	82.1
	Average	\$5,009				\$5,018		\$4,629	
Total	Exposure	152,782.2	4.9			10,959.1	0.3	2,911,404.6	92.6
	Premium	241,750,940	3.5	*		27,450,745	0.4	6,302,272,622	91.4
	Average	\$1,582				\$2,505		\$2,165	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Florida

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	5.5	0.0			19,785.3	100.0
	Premium	325	0.0	*		5,563,265	100.0
	Average	\$59				\$281	
\$50,000 to \$74,999	Exposure	5.8	0.0	1.0	0.0	19,406.7	100.0
	Premium	1,953	0.0	760	0.0	9,101,612	100.0
	Average	\$335		\$760		\$469	
\$75,000 to \$99,999	Exposure	7.2	0.1	30.5	0.3	11,801.7	100.0
	Premium	5,057	0.0	35,535	0.3	10,656,081	100.0
	Average	\$706		\$1,165		\$903	
\$100,000 to \$124,999	Exposure	16.8	0.0	1,715.7	3.8	45,333.3	100.0
	Premium	16,899	0.0	2,790,653	5.0	55,265,163	100.0
	Average	\$1,009		\$1,627		\$1,219	
\$125,000 to \$149,999	Exposure	107.5	0.1	6,255.3	4.9	126,529.4	100.0
	Premium	122,016	0.1	11,793,146	6.7	177,207,182	100.0
	Average	\$1,135		\$1,885		\$1,401	
\$150,000 to \$174,999	Exposure	233.8	0.1	8,044.3	3.4	234,262.7	100.0
	Premium	306,805	0.1	16,821,963	4.8	350,628,731	100.0
	Average	\$1,312		\$2,091		\$1,497	
\$175,000 to \$199,999	Exposure	461.5	0.2	7,845.1	2.6	304,631.3	100.0
	Premium	603,624	0.1	18,186,406	3.8	484,037,600	100.0
	Average	\$1,308		\$2,318		\$1,589	
\$200,000 to \$299,999	Exposure	2,907.2	0.2	15,967.4	1.3	1,261,566.3	100.0
	Premium	4,672,850	0.2	43,608,749	1.9	2,334,734,102	100.0
	Average	\$1,607		\$2,731		\$1,851	
\$300,000 to \$399,999	Exposure	2,501.3	0.4	2,592.3	0.4	620,449.8	100.0
	Premium	5,482,945	0.4	10,049,071	0.7	1,454,458,382	100.0
	Average	\$2,192		\$3,876		\$2,344	
\$400,000 to \$499,999	Exposure	1,296.4	0.5	572.0	0.2	245,232.2	100.0
	Premium	3,931,728	0.6	3,002,152	0.4	713,033,486	100.0
	Average	\$3,033		\$5,249		\$2,908	
\$500,000 and Over	Exposure	18,152.3	7.1	318.7	0.1	255,184.8	100.0
	Premium	196,734,613	15.2	2,460,694	0.2	1,297,416,777	100.0
	Average	\$10,838		\$7,722		\$5,084	
Total	Exposure	25,695.3	0.8	43,342.3	1.4	3,144,183.4	100.0
	Premium	211,878,815	3.1	108,749,129	1.6	6,892,102,381	100.0
	Average	\$8,246		\$2,509		\$2,192	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Georgia

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	8,402.3	79.0	85.0	0.8	66.9	0.6	784.5	7.4
	Premium	2,653,414	76.2	24,244	0.7	24,846	0.7	239,013	6.9
	Average	\$316		\$285		\$371		\$305	
\$50,000 to \$74,999	Exposure	6,550.0	52.8	529.4	4.3	421.3	3.4	3,026.2	24.4
	Premium	2,877,553	46.1	133,651	2.1	192,135	3.1	1,774,429	28.4
	Average	\$439		\$252		\$456		\$586	
\$75,000 to \$99,999	Exposure	4,340.9	17.7	832.7	3.4	2,077.9	8.5	14,984.2	61.1
	Premium	2,310,449	14.1	271,492	1.7	1,411,640	8.6	10,519,001	64.4
	Average	\$532		\$326		\$679		\$702	
\$100,000 to \$124,999	Exposure	3,273.4	5.0	801.8	1.2	5,252.9	8.0	52,908.2	80.1
	Premium	2,238,420	4.1	327,495	0.6	4,068,360	7.5	43,919,984	81.4
	Average	\$684		\$408		\$774		\$830	
\$125,000 to \$149,999	Exposure	1,965.9	1.5	778.8	0.6	10,310.6	7.8	109,685.0	83.4
	Premium	1,497,443	1.2	373,767	0.3	8,585,346	7.0	104,448,947	84.9
	Average	\$762		\$480		\$833		\$952	
\$150,000 to \$174,999	Exposure	1,788.6	0.9	589.9	0.3	18,431.0	9.2	163,944.9	81.7
	Premium	1,540,034	0.8	319,576	0.2	15,963,022	7.8	170,956,914	83.9
	Average	\$861		\$542		\$866		\$1,043	
\$175,000 to \$199,999	Exposure	1,302.9	0.5	448.7	0.2	23,722.4	10.0	190,869.7	80.2
	Premium	1,077,961	0.4	257,283	0.1	21,856,313	8.5	214,001,443	82.8
	Average	\$827		\$573		\$921		\$1,121	
\$200,000 to \$299,999	Exposure	3,458.2	0.4	711.7	0.1	84,812.0	10.4	632,570.0	77.9
	Premium	2,802,437	0.3	453,478	0.0	90,119,302	9.0	807,781,140	81.1
	Average	\$810		\$637		\$1,063		\$1,277	
\$300,000 to \$399,999	Exposure	1,250.1	0.3	149.3	0.0	37,597.9	9.0	326,283.7	78.4
	Premium	1,017,997	0.2	112,464	0.0	48,372,929	8.0	493,919,090	81.4
	Average	\$814		\$753		\$1,287		\$1,514	
\$400,000 to \$499,999	Exposure	440.3	0.2	45.0	0.0	17,780.3	8.8	157,158.5	78.0
	Premium	480,980	0.1	38,857	0.0	26,468,832	7.7	278,610,360	81.1
	Average	\$1,093		\$863		\$1,489		\$1,773	
\$500,000 and Over	Exposure	308.8	0.1	16.0	0.0	21,999.1	9.2	173,312.8	72.7
	Premium	415,910	0.1	14,448	0.0	44,459,472	7.4	434,365,898	72.7
	Average	\$1,347		\$903		\$2,021		\$2,506	
Total	Exposure	33,081.3	1.4	4,988.3	0.2	222,472.3	9.5	1,825,527.6	77.6
	Premium	18,912,598	0.6	2,326,755	0.1	261,522,197	8.1	2,560,536,219	79.8
	Average	\$572		\$466		\$1,176		\$1,403	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Georgia

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	301.0	2.8	1,001.0	9.4	10,640.7	100.0
	Premium	47,199	1.4	495,693	14.2	3,484,409	100.0
	Average	\$157		\$495		\$327	
\$50,000 to \$74,999	Exposure	77.5	0.6	1,812.2	14.6	12,416.6	100.0
	Premium	25,668	0.4	1,237,775	19.8	6,241,211	100.0
	Average	\$331		\$683		\$503	
\$75,000 to \$99,999	Exposure	151.7	0.6	2,120.2	8.7	24,507.5	100.0
	Premium	102,159	0.6	1,731,497	10.6	16,346,238	100.0
	Average	\$674		\$817		\$667	
\$100,000 to \$124,999	Exposure	2,030.8	3.1	1,805.5	2.7	66,072.5	100.0
	Premium	1,723,352	3.2	1,691,782	3.1	53,969,393	100.0
	Average	\$849		\$937		\$817	
\$125,000 to \$149,999	Exposure	7,366.8	5.6	1,372.6	1.0	131,479.8	100.0
	Premium	6,728,595	5.5	1,442,371	1.2	123,076,469	100.0
	Average	\$913		\$1,051		\$936	
\$150,000 to \$174,999	Exposure	14,829.0	7.4	963.0	0.5	200,546.4	100.0
	Premium	13,797,972	6.8	1,125,678	0.6	203,703,196	100.0
	Average	\$930		\$1,169		\$1,016	
\$175,000 to \$199,999	Exposure	21,073.6	8.9	534.2	0.2	237,951.4	100.0
	Premium	20,453,959	7.9	688,967	0.3	258,335,926	100.0
	Average	\$971		\$1,290		\$1,086	
\$200,000 to \$299,999	Exposure	89,726.3	11.0	1,050.3	0.1	812,328.4	100.0
	Premium	93,834,891	9.4	1,537,496	0.2	996,528,744	100.0
	Average	\$1,046		\$1,464		\$1,227	
\$300,000 to \$399,999	Exposure	50,744.3	12.2	271.2	0.1	416,296.4	100.0
	Premium	63,055,257	10.4	484,343	0.1	606,962,080	100.0
	Average	\$1,243		\$1,786		\$1,458	
\$400,000 to \$499,999	Exposure	25,872.0	12.8	78.3	0.0	201,374.3	100.0
	Premium	37,842,530	11.0	173,479	0.1	343,615,038	100.0
	Average	\$1,463		\$2,215		\$1,706	
\$500,000 and Over	Exposure	42,602.3	17.9	47.3	0.0	238,286.3	100.0
	Premium	117,712,790	19.7	132,632	0.0	597,101,150	100.0
	Average	\$2,763		\$2,802		\$2,506	
Total	Exposure	254,775.2	10.8	11,055.8	0.5	2,351,900.3	100.0
	Premium	355,324,372	11.1	10,741,713	0.3	3,209,363,854	100.0
	Average	\$1,395		\$972		\$1,365	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Hawaii

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	14.0	35.6					8.4	21.4
	Premium	467	8.7	*		*		2,765	51.7
	Average	\$33						\$329	
\$50,000 to \$74,999	Exposure	17.0	29.1			12.0	20.5	20.3	34.8
	Premium	4,508	28.3	*		4,786	30.1	5,495	34.5
	Average	\$265				\$399		\$270	
\$75,000 to \$99,999	Exposure	24.9	12.8			35.0	18.0	132.0	68.1
	Premium	5,605	6.8	*		33,030	40.1	41,475	50.4
	Average	\$225				\$944		\$314	
\$100,000 to \$124,999	Exposure	53.8	7.1			69.0	9.1	628.5	82.7
	Premium	11,997	3.6	*		68,297	20.7	244,433	74.3
	Average	\$223				\$990		\$389	
\$125,000 to \$149,999	Exposure	79.0	5.5			67.0	4.7	1,270.9	88.8
	Premium	18,254	2.7	*		73,959	11.1	568,166	84.9
	Average	\$231				\$1,104		\$447	
\$150,000 to \$174,999	Exposure	112.2	4.5			136.0	5.5	2,224.9	89.3
	Premium	32,603	2.4	*		149,772	10.8	1,185,123	85.8
	Average	\$291				\$1,101		\$533	
\$175,000 to \$199,999	Exposure	115.3	2.6			134.0	3.0	4,153.1	94.0
	Premium	33,897	1.2	*		157,150	5.7	2,529,591	92.4
	Average	\$294				\$1,173		\$609	
\$200,000 to \$299,999	Exposure	731.5	1.9			469.1	1.2	37,884.8	96.7
	Premium	258,313	0.8	*		665,481	2.1	30,061,231	96.7
	Average	\$353				\$1,419		\$793	
\$300,000 to \$399,999	Exposure	546.3	1.1			295.1	0.6	50,745.8	98.1
	Premium	259,268	0.5	*		490,268	0.9	51,257,286	98.4
	Average	\$475				\$1,661		\$1,010	
\$400,000 to \$499,999	Exposure	274.6	0.7			24.9	0.1	36,866.3	98.8
	Premium	154,867	0.3	*		32,823	0.1	45,142,372	99.3
	Average	\$564				\$1,317		\$1,224	
\$500,000 and Over	Exposure	517.3	0.7	16.0	0.0	107.3	0.2	69,013.6	97.1
	Premium	474,322	0.4	10,616	0.0	212,431	0.2	121,560,721	90.5
	Average	\$917		\$664		\$1,981		\$1,761	
Total	Exposure	2,485.8	1.2	16.0	0.0	1,349.3	0.6	202,948.6	97.3
	Premium	1,254,101	0.5	10,616	0.0	1,887,997	0.7	252,598,658	94.2
	Average	\$504		\$664		\$1,399		\$1,245	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Hawaii

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	16.9	43.0			39.3	100.0
	Premium	2,121	39.6	*		5,353	100.0
	Average	\$125				\$136	
\$50,000 to \$74,999	Exposure	9.2	15.7			58.5	100.0
	Premium	1,118	7.0	*		15,907	100.0
	Average	\$122				\$272	
\$75,000 to \$99,999	Exposure	2.0	1.0			193.9	100.0
	Premium	2,167	2.6	*		82,277	100.0
	Average	\$1,084				\$424	
\$100,000 to \$124,999	Exposure	5.0	0.7	4.0	0.5	760.3	100.0
	Premium	1,530	0.5	2,940	0.9	329,197	100.0
	Average	\$306		\$735		\$433	
\$125,000 to \$149,999	Exposure	1.0	0.1	14.0	1.0	1,431.9	100.0
	Premium	210	0.0	8,598	1.3	669,187	100.0
	Average	\$210		\$614		\$467	
\$150,000 to \$174,999	Exposure	4.0	0.2	15.6	0.6	2,492.7	100.0
	Premium	2,225	0.2	11,075	0.8	1,380,798	100.0
	Average	\$556		\$711		\$554	
\$175,000 to \$199,999	Exposure	5.0	0.1	13.0	0.3	4,420.3	100.0
	Premium	4,812	0.2	11,924	0.4	2,737,374	100.0
	Average	\$962		\$917		\$619	
\$200,000 to \$299,999	Exposure	40.3	0.1	67.4	0.2	39,193.1	100.0
	Premium	22,443	0.1	70,239	0.2	31,077,707	100.0
	Average	\$558		\$1,042		\$793	
\$300,000 to \$399,999	Exposure	97.2	0.2	25.3	0.0	51,709.6	100.0
	Premium	70,184	0.1	39,257	0.1	52,116,263	100.0
	Average	\$722		\$1,550		\$1,008	
\$400,000 to \$499,999	Exposure	129.7	0.3	13.4	0.0	37,308.8	100.0
	Premium	113,049	0.2	21,494	0.0	45,464,605	100.0
	Average	\$872		\$1,602		\$1,219	
\$500,000 and Over	Exposure	1,399.8	2.0	4.8	0.0	71,058.8	100.0
	Premium	12,053,085	9.0	9,565	0.0	134,320,740	100.0
	Average	\$8,610		\$2,014		\$1,890	
Total	Exposure	1,710.0	0.8	157.5	0.1	208,667.3	100.0
	Premium	12,272,944	4.6	175,092	0.1	268,199,408	100.0
	Average	\$7,177		\$1,112		\$1,285	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Idaho

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	112.3	32.0			2.0	0.6	171.3	48.8
	Premium	42,672	35.8	*		1,722	1.4	57,762	48.5
	Average	\$380				\$861		\$337	
\$50,000 to \$74,999	Exposure	113.3	25.6	20.0	4.5	10.8	2.5	228.3	51.6
	Premium	53,862	30.4	4,126	2.3	3,539	2.0	92,639	52.3
	Average	\$476		\$206		\$327		\$406	
\$75,000 to \$99,999	Exposure	117.8	6.8	41.0	2.4	58.7	3.4	1,368.8	79.1
	Premium	50,828	6.2	10,888	1.3	25,170	3.1	657,523	80.8
	Average	\$431		\$266		\$429		\$480	
\$100,000 to \$124,999	Exposure	207.2	3.1	120.1	1.8	448.8	6.7	5,396.9	80.2
	Premium	97,247	2.7	31,052	0.9	215,846	6.1	2,908,583	82.1
	Average	\$469		\$259		\$481		\$539	
\$125,000 to \$149,999	Exposure	159.2	1.0	130.4	0.8	1,479.4	8.9	13,348.8	80.0
	Premium	82,483	0.9	36,480	0.4	769,404	8.1	7,787,262	81.5
	Average	\$518		\$280		\$520		\$583	
\$150,000 to \$174,999	Exposure	171.3	0.6	226.2	0.7	3,142.4	10.3	23,109.7	76.0
	Premium	110,433	0.6	63,569	0.3	1,711,953	9.3	14,238,223	77.5
	Average	\$645		\$281		\$545		\$616	
\$175,000 to \$199,999	Exposure	127.3	0.3	180.3	0.4	4,484.5	11.0	30,006.0	73.6
	Premium	66,750	0.3	56,361	0.2	2,523,489	9.9	19,072,029	74.8
	Average	\$524		\$313		\$563		\$636	
\$200,000 to \$299,999	Exposure	467.5	0.3	666.7	0.4	16,521.9	10.6	110,449.8	70.7
	Premium	262,063	0.2	242,577	0.2	10,451,257	9.4	79,138,476	71.1
	Average	\$561		\$364		\$633		\$717	
\$300,000 to \$399,999	Exposure	204.9	0.3	385.6	0.5	7,402.6	9.0	57,195.8	69.9
	Premium	152,020	0.2	162,249	0.2	5,602,450	8.0	48,693,378	69.9
	Average	\$742		\$421		\$757		\$851	
\$400,000 to \$499,999	Exposure	90.0	0.3	184.8	0.6	2,485.3	7.4	23,531.2	70.0
	Premium	70,836	0.2	90,168	0.3	2,285,522	6.6	24,037,831	69.6
	Average	\$787		\$488		\$920		\$1,022	
\$500,000 and Over	Exposure	54.2	0.2	66.0	0.2	2,041.4	5.8	23,261.8	65.9
	Premium	46,879	0.1	36,149	0.1	2,928,336	4.7	36,560,274	58.5
	Average	\$865		\$548		\$1,434		\$1,572	
Total	Exposure	1,824.9	0.5	2,021.0	0.5	38,077.8	9.4	288,068.3	71.3
	Premium	1,036,073	0.3	733,619	0.2	26,518,688	7.9	233,243,980	69.4
	Average	\$568		\$363		\$696		\$810	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Idaho

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	26.8	7.6	38.7	11.0	351.2	100.0
	Premium	2,974	2.5	13,972	11.7	119,102	100.0
	Average	\$111		\$361		\$339	
\$50,000 to \$74,999	Exposure	13.7	3.1	56.0	12.7	442.1	100.0
	Premium	2,952	1.7	19,851	11.2	176,969	100.0
	Average	\$216		\$354		\$400	
\$75,000 to \$99,999	Exposure	80.9	4.7	62.3	3.6	1,729.5	100.0
	Premium	38,607	4.7	30,355	3.7	813,371	100.0
	Average	\$477		\$487		\$470	
\$100,000 to \$124,999	Exposure	514.1	7.6	40.2	0.6	6,727.2	100.0
	Premium	262,012	7.4	29,578	0.8	3,544,318	100.0
	Average	\$510		\$736		\$527	
\$125,000 to \$149,999	Exposure	1,551.8	9.3	23.0	0.1	16,692.6	100.0
	Premium	859,057	9.0	18,487	0.2	9,553,173	100.0
	Average	\$554		\$804		\$572	
\$150,000 to \$174,999	Exposure	3,729.4	12.3	17.4	0.1	30,396.3	100.0
	Premium	2,223,975	12.1	14,424	0.1	18,362,577	100.0
	Average	\$596		\$828		\$604	
\$175,000 to \$199,999	Exposure	5,964.7	14.6	12.0	0.0	40,774.8	100.0
	Premium	3,750,215	14.7	12,403	0.0	25,481,247	100.0
	Average	\$629		\$1,034		\$625	
\$200,000 to \$299,999	Exposure	28,130.4	18.0	18.4	0.0	156,254.7	100.0
	Premium	21,139,045	19.0	25,758	0.0	111,259,176	100.0
	Average	\$751		\$1,399		\$712	
\$300,000 to \$399,999	Exposure	16,677.8	20.4	5.0	0.0	81,871.6	100.0
	Premium	15,022,615	21.6	7,442	0.0	69,640,154	100.0
	Average	\$901		\$1,488		\$851	
\$400,000 to \$499,999	Exposure	7,313.6	21.8			33,603.9	100.0
	Premium	8,032,405	23.3	*		34,515,391	100.0
	Average	\$1,098				\$1,027	
\$500,000 and Over	Exposure	9,880.7	28.0			35,304.1	100.0
	Premium	22,878,633	36.6	*		62,450,271	100.0
	Average	\$2,315				\$1,769	
Total	Exposure	73,883.8	18.3	272.0	0.1	404,147.8	100.0
	Premium	74,212,490	22.1	170,899	0.1	335,915,749	100.0
	Average	\$1,004		\$628		\$831	

Table 4

2020 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Illinois

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	2,718.7	38.2	75.5	1.1	973.8	13.7	2,128.9	29.9
	Premium	936,159	33.4	20,598	0.7	324,075	11.6	979,639	35.0
	Average	\$344		\$273		\$333		\$460	
\$50,000 to \$74,999	Exposure	2,206.4	24.7	187.3	2.1	1,460.8	16.3	3,094.7	34.6
	Premium	1,218,950	23.0	52,995	1.0	662,088	12.5	2,121,052	40.1
	Average	\$552		\$283		\$453		\$685	
\$75,000 to \$99,999	Exposure	1,455.7	11.9	390.8	3.2	1,572.5	12.9	6,800.9	55.8
	Premium	989,214	11.9	130,266	1.6	820,478	9.9	4,889,213	59.1
	Average	\$680		\$333		\$522		\$719	
\$100,000 to \$124,999	Exposure	1,312.9	4.1	336.8	1.1	2,566.0	8.1	24,383.9	76.6
	Premium	1,090,419	4.8	119,591	0.5	1,578,756	7.0	17,453,670	77.0
	Average	\$831		\$355		\$615		\$716	
\$125,000 to \$149,999	Exposure	810.1	1.1	367.9	0.5	4,121.9	5.8	59,352.2	83.6
	Premium	760,029	1.4	149,646	0.3	2,725,601	5.0	45,485,047	83.5
	Average	\$938		\$407		\$661		\$766	
\$150,000 to \$174,999	Exposure	854.6	0.7	430.8	0.3	8,818.7	7.2	101,275.6	82.3
	Premium	893,685	0.9	197,202	0.2	6,349,811	6.3	82,525,253	82.2
	Average	\$1,046		\$458		\$720		\$815	
\$175,000 to \$199,999	Exposure	565.8	0.3	337.8	0.2	13,393.1	8.2	131,540.2	80.9
	Premium	652,758	0.5	161,882	0.1	10,174,708	7.2	113,400,422	80.8
	Average	\$1,154		\$479		\$760		\$862	
\$200,000 to \$299,999	Exposure	1,833.2	0.2	951.2	0.1	95,216.1	11.5	637,478.3	76.7
	Premium	2,237,574	0.3	507,366	0.1	81,050,509	10.2	611,930,571	76.8
	Average	\$1,221		\$533		\$851		\$960	
\$300,000 to \$399,999	Exposure	885.5	0.1	339.1	0.1	79,264.8	12.5	476,917.2	75.4
	Premium	1,203,277	0.2	206,605	0.0	79,134,758	11.3	528,270,413	75.4
	Average	\$1,359		\$609		\$998		\$1,108	
\$400,000 to \$499,999	Exposure	370.5	0.1	115.6	0.0	39,882.2	12.0	252,034.8	75.7
	Premium	581,152	0.1	75,043	0.0	46,952,359	10.8	327,776,954	75.6
	Average	\$1,569		\$649		\$1,177		\$1,301	
\$500,000 and Over	Exposure	539.5	0.1	95.7	0.0	44,537.7	11.1	286,266.8	71.6
	Premium	1,053,243	0.1	85,103	0.0	73,363,382	9.5	532,698,915	69.2
	Average	\$1,952		\$890		\$1,647		\$1,861	
Total	Exposure	13,552.8	0.5	3,628.3	0.1	291,807.5	11.2	1,981,273.3	75.8
	Premium	11,616,460	0.4	1,706,297	0.1	303,136,525	10.0	2,267,531,149	74.7
	Average	\$857		\$470		\$1,039		\$1,144	

Table 4

2020 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Illinois

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	266.7	3.7	950.8	13.4	7,114.3	100.0
	Premium	70,279	2.5	469,592	16.8	2,800,342	100.0
	Average	\$264		\$494		\$394	
\$50,000 to \$74,999	Exposure	392.2	4.4	1,599.4	17.9	8,940.8	100.0
	Premium	254,962	4.8	982,789	18.6	5,292,836	100.0
	Average	\$650		\$614		\$592	
\$75,000 to \$99,999	Exposure	746.1	6.1	1,223.9	10.0	12,189.8	100.0
	Premium	535,323	6.5	914,426	11.0	8,278,920	100.0
	Average	\$718		\$747		\$679	
\$100,000 to \$124,999	Exposure	2,292.8	7.2	937.6	2.9	31,830.1	100.0
	Premium	1,760,932	7.8	677,951	3.0	22,681,319	100.0
	Average	\$768		\$723		\$713	
\$125,000 to \$149,999	Exposure	5,872.9	8.3	498.8	0.7	71,023.8	100.0
	Premium	4,946,521	9.1	438,623	0.8	54,505,467	100.0
	Average	\$842		\$879		\$767	
\$150,000 to \$174,999	Exposure	11,314.1	9.2	383.5	0.3	123,077.2	100.0
	Premium	10,109,559	10.1	341,408	0.3	100,416,918	100.0
	Average	\$894		\$890		\$816	
\$175,000 to \$199,999	Exposure	16,679.8	10.3	163.3	0.1	162,679.9	100.0
	Premium	15,848,859	11.3	179,623	0.1	140,418,252	100.0
	Average	\$950		\$1,100		\$863	
\$200,000 to \$299,999	Exposure	94,809.1	11.4	373.6	0.0	830,661.3	100.0
	Premium	100,354,498	12.6	412,692	0.1	796,493,210	100.0
	Average	\$1,058		\$1,105		\$959	
\$300,000 to \$399,999	Exposure	74,588.7	11.8	136.5	0.0	632,131.8	100.0
	Premium	91,462,506	13.1	181,251	0.0	700,458,810	100.0
	Average	\$1,226		\$1,328		\$1,108	
\$400,000 to \$499,999	Exposure	40,607.3	12.2	64.3	0.0	333,074.6	100.0
	Premium	57,950,118	13.4	78,521	0.0	433,414,147	100.0
	Average	\$1,427		\$1,222		\$1,301	
\$500,000 and Over	Exposure	68,028.3	17.0	92.7	0.0	399,560.5	100.0
	Premium	162,323,143	21.1	108,406	0.0	769,632,192	100.0
	Average	\$2,386		\$1,170		\$1,926	
Total	Exposure	315,597.8	12.1	6,424.3	0.2	2,612,284.1	100.0
	Premium	445,616,700	14.7	4,785,282	0.2	3,034,392,413	100.0
	Average	\$1,412		\$745		\$1,162	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Indiana

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	1,499.7	24.6	84.7	1.4	634.6	10.4	2,941.2	48.2
	Premium	513,772	23.1	29,242	1.3	290,102	13.0	1,038,360	46.6
	Average	\$343		\$345		\$457		\$353	
\$50,000 to \$74,999	Exposure	1,659.3	13.0	312.8	2.5	801.2	6.3	8,456.8	66.3
	Premium	862,296	12.0	77,127	1.1	545,114	7.6	4,659,138	64.7
	Average	\$520		\$247		\$680		\$551	
\$75,000 to \$99,999	Exposure	1,224.7	5.0	405.8	1.7	1,240.5	5.1	19,002.8	77.5
	Premium	737,950	4.6	107,434	0.7	934,267	5.9	12,164,339	76.3
	Average	\$603		\$265		\$753		\$640	
\$100,000 to \$124,999	Exposure	908.4	1.4	405.0	0.6	3,207.5	4.8	55,024.8	83.0
	Premium	659,824	1.4	121,006	0.3	2,442,184	5.1	39,245,681	82.3
	Average	\$726		\$299		\$761		\$713	
\$125,000 to \$149,999	Exposure	588.3	0.5	271.3	0.2	6,742.8	5.7	97,079.0	82.1
	Premium	463,088	0.5	100,955	0.1	5,291,952	5.7	75,619,645	81.6
	Average	\$787		\$372		\$785		\$779	
\$150,000 to \$174,999	Exposure	452.6	0.3	158.3	0.1	11,305.9	7.0	129,526.8	79.7
	Premium	396,436	0.3	65,663	0.0	9,351,695	6.8	108,343,586	79.3
	Average	\$876		\$415		\$827		\$836	
\$175,000 to \$199,999	Exposure	301.7	0.2	77.2	0.0	14,351.6	7.9	142,702.7	78.4
	Premium	273,439	0.2	38,628	0.0	12,464,360	7.7	125,694,493	77.8
	Average	\$906		\$501		\$869		\$881	
\$200,000 to \$299,999	Exposure	633.6	0.1	91.1	0.0	48,990.5	8.4	443,235.3	76.4
	Premium	705,849	0.1	61,487	0.0	49,250,559	8.4	440,565,681	75.5
	Average	\$1,114		\$675		\$1,005		\$994	
\$300,000 to \$399,999	Exposure	198.3	0.1	10.2	0.0	19,670.4	7.9	189,679.2	75.9
	Premium	230,432	0.1	7,553	0.0	23,591,211	7.9	221,201,518	74.5
	Average	\$1,162		\$743		\$1,199		\$1,166	
\$400,000 to \$499,999	Exposure	61.1	0.1	5.0	0.0	6,584.1	6.9	71,911.5	75.7
	Premium	70,327	0.1	7,334	0.0	9,029,682	6.8	98,137,137	74.3
	Average	\$1,151		\$1,467		\$1,371		\$1,365	
\$500,000 and Over	Exposure	36.9	0.0	2.0	0.0	7,018.8	7.2	67,838.7	69.4
	Premium	52,173	0.0	2,488	0.0	11,650,378	5.9	127,107,422	64.6
	Average	\$1,413		\$1,244		\$1,660		\$1,874	
Total	Exposure	7,564.5	0.5	1,823.3	0.1	120,547.8	7.6	1,227,398.4	77.0
	Premium	4,965,586	0.3	618,917	0.0	124,841,504	7.5	1,253,777,000	74.9
	Average	\$656		\$339		\$1,036		\$1,021	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Indiana

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	223.0	3.7	713.9	11.7	6,097.0	100.0
	Premium	92,644	4.2	264,576	11.9	2,228,696	100.0
	Average	\$415		\$371		\$366	
\$50,000 to \$74,999	Exposure	565.3	4.4	957.5	7.5	12,752.8	100.0
	Premium	364,748	5.1	697,170	9.7	7,205,593	100.0
	Average	\$645		\$728		\$565	
\$75,000 to \$99,999	Exposure	1,730.9	7.1	917.0	3.7	24,521.6	100.0
	Premium	1,226,480	7.7	774,683	4.9	15,945,153	100.0
	Average	\$709		\$845		\$650	
\$100,000 to \$124,999	Exposure	6,057.8	9.1	700.1	1.1	66,303.5	100.0
	Premium	4,549,738	9.5	647,780	1.4	47,666,213	100.0
	Average	\$751		\$925		\$719	
\$125,000 to \$149,999	Exposure	13,176.3	11.1	425.8	0.4	118,283.6	100.0
	Premium	10,782,431	11.6	422,758	0.5	92,680,829	100.0
	Average	\$818		\$993		\$784	
\$150,000 to \$174,999	Exposure	20,763.9	12.8	290.3	0.2	162,497.8	100.0
	Premium	18,103,944	13.3	335,211	0.2	136,596,535	100.0
	Average	\$872		\$1,155		\$841	
\$175,000 to \$199,999	Exposure	24,445.0	13.4	180.2	0.1	182,058.3	100.0
	Premium	22,809,703	14.1	201,190	0.1	161,481,813	100.0
	Average	\$933		\$1,117		\$887	
\$200,000 to \$299,999	Exposure	86,460.3	14.9	390.5	0.1	579,801.3	100.0
	Premium	92,826,783	15.9	462,192	0.1	583,872,551	100.0
	Average	\$1,074		\$1,184		\$1,007	
\$300,000 to \$399,999	Exposure	40,073.1	16.0	279.6	0.1	249,910.8	100.0
	Premium	51,874,841	17.5	200,795	0.1	297,106,350	100.0
	Average	\$1,295		\$718		\$1,189	
\$400,000 to \$499,999	Exposure	16,126.5	17.0	267.4	0.3	94,955.6	100.0
	Premium	24,699,946	18.7	170,432	0.1	132,114,858	100.0
	Average	\$1,532		\$637		\$1,391	
\$500,000 and Over	Exposure	22,552.3	23.1	317.1	0.3	97,765.8	100.0
	Premium	57,770,876	29.4	223,904	0.1	196,807,241	100.0
	Average	\$2,562		\$706		\$2,013	
Total	Exposure	232,174.5	14.6	5,439.3	0.3	1,594,947.9	100.0
	Premium	285,102,134	17.0	4,400,691	0.3	1,673,705,832	100.0
	Average	\$1,228		\$809		\$1,049	

Table 4

2020 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Iowa

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	1,349.6	19.6	152.8	2.2	930.8	13.5	4,036.2	58.7
	Premium	389,800	15.7	26,478	1.1	391,773	15.8	1,533,506	61.9
	Average	\$289		\$173		\$421		\$380	
\$50,000 to \$74,999	Exposure	1,363.1	18.3	533.8	7.2	1,037.3	13.9	3,939.8	52.9
	Premium	607,844	15.8	132,182	3.4	432,264	11.3	2,301,590	59.9
	Average	\$446		\$248		\$417		\$584	
\$75,000 to \$99,999	Exposure	824.8	7.7	451.4	4.2	988.0	9.2	7,812.3	73.0
	Premium	462,942	6.7	143,014	2.1	553,324	8.0	5,321,766	76.6
	Average	\$561		\$317		\$560		\$681	
\$100,000 to \$124,999	Exposure	649.8	2.3	456.0	1.6	1,473.2	5.2	24,386.3	86.0
	Premium	453,788	2.2	174,069	0.8	995,647	4.8	18,126,995	86.9
	Average	\$698		\$382		\$676		\$743	
\$125,000 to \$149,999	Exposure	431.8	0.7	249.0	0.4	2,400.7	4.0	52,667.8	88.6
	Premium	352,878	0.7	109,578	0.2	1,870,666	3.9	42,258,867	88.3
	Average	\$817		\$440		\$779		\$802	
\$150,000 to \$174,999	Exposure	381.8	0.5	342.8	0.4	3,380.7	4.0	74,261.8	87.7
	Premium	311,903	0.4	156,094	0.2	2,832,942	3.9	62,628,595	87.2
	Average	\$817		\$455		\$838		\$843	
\$175,000 to \$199,999	Exposure	250.5	0.3	200.3	0.2	3,405.3	3.8	76,892.9	86.5
	Premium	234,413	0.3	101,134	0.1	3,091,510	3.8	69,962,094	86.1
	Average	\$936		\$505		\$908		\$910	
\$200,000 to \$299,999	Exposure	465.6	0.2	213.4	0.1	10,271.3	3.9	226,436.4	85.4
	Premium	531,790	0.2	128,695	0.0	10,549,402	4.0	224,508,059	84.4
	Average	\$1,142		\$603		\$1,027		\$991	
\$300,000 to \$399,999	Exposure	136.9	0.1	33.7	0.0	3,617.7	3.0	100,655.4	84.5
	Premium	163,302	0.1	21,108	0.0	4,228,810	3.1	111,922,895	83.0
	Average	\$1,193		\$627		\$1,169		\$1,112	
\$400,000 to \$499,999	Exposure	42.4	0.1	3.0	0.0	1,066.1	2.5	36,692.2	84.3
	Premium	66,692	0.1	1,831	0.0	1,413,154	2.5	46,787,506	82.5
	Average	\$1,572		\$610		\$1,326		\$1,275	
\$500,000 and Over	Exposure	12.7	0.0			780.3	2.2	28,495.8	81.1
	Premium	36,979	0.1	*		1,491,920	2.3	49,858,284	77.4
	Average	\$2,919				\$1,912		\$1,750	
Total	Exposure	5,909.0	0.8	2,636.3	0.4	29,351.1	3.9	636,276.9	84.9
	Premium	3,612,331	0.5	994,183	0.1	27,851,412	3.7	635,210,157	83.9
	Average	\$611		\$377		\$949		\$998	

Table 4

2020 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Iowa

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	27.4	0.4	375.8	5.5	6,872.6	100.0
	Premium	4,775	0.2	132,761	5.4	2,479,093	100.0
	Average	\$174		\$353		\$361	
\$50,000 to \$74,999	Exposure	40.8	0.5	535.5	7.2	7,450.3	100.0
	Premium	25,573	0.7	341,647	8.9	3,841,100	100.0
	Average	\$626		\$638		\$516	
\$75,000 to \$99,999	Exposure	191.4	1.8	430.4	4.0	10,698.3	100.0
	Premium	133,774	1.9	332,755	4.8	6,947,575	100.0
	Average	\$699		\$773		\$649	
\$100,000 to \$124,999	Exposure	1,083.8	3.8	317.6	1.1	28,366.8	100.0
	Premium	864,293	4.1	256,666	1.2	20,871,458	100.0
	Average	\$797		\$808		\$736	
\$125,000 to \$149,999	Exposure	3,512.9	5.9	196.6	0.3	59,458.8	100.0
	Premium	3,097,167	6.5	171,231	0.4	47,860,387	100.0
	Average	\$882		\$871		\$805	
\$150,000 to \$174,999	Exposure	6,190.2	7.3	130.9	0.2	84,688.3	100.0
	Premium	5,722,104	8.0	130,020	0.2	71,781,658	100.0
	Average	\$924		\$993		\$848	
\$175,000 to \$199,999	Exposure	8,086.9	9.1	53.2	0.1	88,889.1	100.0
	Premium	7,810,459	9.6	53,686	0.1	81,253,296	100.0
	Average	\$966		\$1,010		\$914	
\$200,000 to \$299,999	Exposure	27,654.5	10.4	60.1	0.0	265,101.3	100.0
	Premium	30,127,690	11.3	77,669	0.0	265,923,305	100.0
	Average	\$1,089		\$1,293		\$1,003	
\$300,000 to \$399,999	Exposure	14,639.3	12.3	19.1	0.0	119,102.0	100.0
	Premium	18,404,130	13.7	34,334	0.0	134,774,579	100.0
	Average	\$1,257		\$1,799		\$1,132	
\$400,000 to \$499,999	Exposure	5,692.3	13.1	7.0	0.0	43,502.9	100.0
	Premium	8,447,351	14.9	12,329	0.0	56,728,863	100.0
	Average	\$1,484		\$1,761		\$1,304	
\$500,000 and Over	Exposure	5,852.0	16.7	1.0	0.0	35,141.7	100.0
	Premium	13,067,418	20.3	1,060	0.0	64,455,661	100.0
	Average	\$2,233		\$1,060		\$1,834	
Total	Exposure	72,971.5	9.7	2,127.1	0.3	749,271.8	100.0
	Premium	87,704,734	11.6	1,544,158	0.2	756,916,975	100.0
	Average	\$1,202		\$726		\$1,010	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Kansas

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	6,074.4	54.0	155.6	1.4	1,678.4	14.9	2,721.8	24.2
	Premium	1,745,539	31.1	78,705	1.4	1,185,386	21.1	2,170,592	38.7
	Average	\$287		\$506		\$706		\$797	
\$50,000 to \$74,999	Exposure	4,510.2	33.2	213.9	1.6	2,510.3	18.5	4,624.3	34.1
	Premium	2,290,619	20.9	146,219	1.3	2,328,015	21.2	4,607,287	42.0
	Average	\$508		\$684		\$927		\$996	
\$75,000 to \$99,999	Exposure	2,520.8	12.9	188.2	1.0	3,515.5	18.0	11,416.2	58.4
	Premium	1,542,580	7.6	166,382	0.8	3,834,151	18.9	12,511,675	61.8
	Average	\$612		\$884		\$1,091		\$1,096	
\$100,000 to \$124,999	Exposure	1,425.2	3.8	115.4	0.3	5,012.8	13.5	27,456.4	74.0
	Premium	1,091,535	2.5	127,970	0.3	6,013,752	14.0	31,419,535	73.2
	Average	\$766		\$1,109		\$1,200		\$1,144	
\$125,000 to \$149,999	Exposure	818.9	1.5	61.3	0.1	5,401.1	9.8	43,283.8	78.4
	Premium	689,307	1.0	75,845	0.1	7,100,289	10.3	52,031,444	75.8
	Average	\$842		\$1,238		\$1,315		\$1,202	
\$150,000 to \$174,999	Exposure	562.8	0.8	31.7	0.0	6,009.1	8.6	54,425.6	78.1
	Premium	519,333	0.6	43,538	0.0	8,586,797	9.3	69,164,671	74.9
	Average	\$923		\$1,375		\$1,429		\$1,271	
\$175,000 to \$199,999	Exposure	339.7	0.5	25.4	0.0	6,001.3	8.0	58,385.9	77.6
	Premium	318,095	0.3	34,772	0.0	9,049,167	8.6	77,464,137	73.9
	Average	\$936		\$1,368		\$1,508		\$1,327	
\$200,000 to \$299,999	Exposure	677.3	0.3	23.0	0.0	17,207.3	7.0	188,661.3	76.8
	Premium	678,060	0.2	44,480	0.0	28,793,557	7.7	269,791,620	72.0
	Average	\$1,001		\$1,934		\$1,673		\$1,430	
\$300,000 to \$399,999	Exposure	217.4	0.2	2.0	0.0	5,960.8	5.0	93,267.4	78.3
	Premium	259,094	0.1	4,613	0.0	10,905,041	5.4	148,474,183	73.5
	Average	\$1,192		\$2,307		\$1,829		\$1,592	
\$400,000 to \$499,999	Exposure	65.5	0.1	1.0	0.0	2,102.1	4.4	37,837.6	78.7
	Premium	81,223	0.1	3,477	0.0	4,144,068	4.5	69,906,725	75.3
	Average	\$1,240		\$3,477		\$1,971		\$1,848	
\$500,000 and Over	Exposure	48.0	0.1			2,100.5	4.0	38,185.0	72.0
	Premium	109,732	0.1	*		5,272,368	3.8	90,389,184	64.4
	Average	\$2,286				\$2,510		\$2,367	
Total	Exposure	17,260.1	2.3	817.4	0.1	57,499.2	7.7	560,265.3	75.0
	Premium	9,325,117	0.8	726,001	0.1	87,212,591	7.5	827,931,053	71.7
	Average	\$540		\$888		\$1,517		\$1,478	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Kansas

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	67.5	0.6	561.5	5.0	11,259.2	100.0
	Premium	56,821	1.0	374,128	6.7	5,611,171	100.0
	Average	\$842		\$666		\$498	
\$50,000 to \$74,999	Exposure	180.7	1.3	1,535.6	11.3	13,575.0	100.0
	Premium	227,371	2.1	1,373,339	12.5	10,972,850	100.0
	Average	\$1,259		\$894		\$808	
\$75,000 to \$99,999	Exposure	449.2	2.3	1,453.4	7.4	19,543.2	100.0
	Premium	628,763	3.1	1,554,873	7.7	20,238,424	100.0
	Average	\$1,400		\$1,070		\$1,036	
\$100,000 to \$124,999	Exposure	2,124.1	5.7	994.1	2.7	37,128.0	100.0
	Premium	3,070,475	7.2	1,218,292	2.8	42,941,559	100.0
	Average	\$1,446		\$1,226		\$1,157	
\$125,000 to \$149,999	Exposure	5,196.2	9.4	478.1	0.9	55,239.3	100.0
	Premium	8,065,805	11.8	653,476	1.0	68,616,166	100.0
	Average	\$1,552		\$1,367		\$1,242	
\$150,000 to \$174,999	Exposure	8,257.0	11.9	391.3	0.6	69,677.4	100.0
	Premium	13,472,307	14.6	590,165	0.6	92,376,811	100.0
	Average	\$1,632		\$1,508		\$1,326	
\$175,000 to \$199,999	Exposure	10,271.6	13.7	173.8	0.2	75,197.8	100.0
	Premium	17,742,950	16.9	282,489	0.3	104,891,610	100.0
	Average	\$1,727		\$1,625		\$1,395	
\$200,000 to \$299,999	Exposure	38,803.3	15.8	229.3	0.1	245,601.5	100.0
	Premium	74,842,813	20.0	438,117	0.1	374,588,647	100.0
	Average	\$1,929		\$1,910		\$1,525	
\$300,000 to \$399,999	Exposure	19,677.6	16.5	36.3	0.0	119,161.5	100.0
	Premium	42,246,356	20.9	79,000	0.0	201,968,287	100.0
	Average	\$2,147		\$2,174		\$1,695	
\$400,000 to \$499,999	Exposure	8,045.6	16.7	6.0	0.0	48,057.8	100.0
	Premium	18,732,873	20.2	22,251	0.0	92,890,617	100.0
	Average	\$2,328		\$3,709		\$1,933	
\$500,000 and Over	Exposure	12,726.3	24.0	6.2	0.0	53,066.0	100.0
	Premium	44,548,542	31.7	23,782	0.0	140,343,608	100.0
	Average	\$3,501		\$3,857		\$2,645	
Total	Exposure	105,799.0	14.2	5,865.6	0.8	747,506.6	100.0
	Premium	223,635,076	19.4	6,609,912	0.6	1,155,439,750	100.0
	Average	\$2,114		\$1,127		\$1,546	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Kentucky

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	3,154.8	30.0	249.6	2.4	498.3	4.7	1,289.7	12.3
	Premium	838,167	16.3	72,053	1.4	328,278	6.4	772,552	15.1
	Average	\$266		\$289		\$659		\$599	
\$50,000 to \$74,999	Exposure	1,679.1	10.8	483.3	3.1	3,091.0	19.9	4,618.6	29.7
	Premium	636,208	6.1	163,261	1.6	2,289,290	22.0	3,229,511	31.0
	Average	\$379		\$338		\$741		\$699	
\$75,000 to \$99,999	Exposure	923.9	3.2	558.5	1.9	8,833.7	30.1	15,867.6	54.1
	Premium	421,990	1.9	234,128	1.0	7,195,939	31.7	12,189,155	53.7
	Average	\$457		\$419		\$815		\$768	
\$100,000 to \$124,999	Exposure	533.9	0.9	366.6	0.6	12,507.7	21.0	43,170.1	72.5
	Premium	302,467	0.6	172,875	0.4	10,140,426	21.0	35,331,646	73.0
	Average	\$567		\$472		\$811		\$818	
\$125,000 to \$149,999	Exposure	333.8	0.4	266.5	0.3	12,702.8	14.2	72,486.6	80.9
	Premium	184,934	0.2	134,666	0.2	10,652,003	13.7	63,931,267	82.0
	Average	\$554		\$505		\$839		\$882	
\$150,000 to \$174,999	Exposure	325.6	0.3	166.8	0.2	12,016.3	11.4	88,013.7	83.4
	Premium	240,339	0.2	104,072	0.1	10,698,123	10.8	83,257,874	84.4
	Average	\$738		\$624		\$890		\$946	
\$175,000 to \$199,999	Exposure	135.7	0.1	114.8	0.1	10,853.3	10.5	87,080.7	83.8
	Premium	80,686	0.1	77,475	0.1	10,070,623	9.8	87,747,809	85.1
	Average	\$595		\$675		\$928		\$1,008	
\$200,000 to \$299,999	Exposure	312.6	0.1	79.7	0.0	25,725.5	9.1	236,802.3	83.8
	Premium	200,963	0.1	41,193	0.0	26,090,102	8.2	271,507,563	85.3
	Average	\$643		\$517		\$1,014		\$1,147	
\$300,000 to \$399,999	Exposure	134.5	0.1	17.6	0.0	9,283.4	7.4	105,643.0	83.8
	Premium	100,942	0.1	17,559	0.0	10,655,519	6.3	144,590,690	85.2
	Average	\$750		\$999		\$1,148		\$1,369	
\$400,000 to \$499,999	Exposure	62.5	0.1	5.0	0.0	3,165.9	6.2	42,227.3	83.1
	Premium	49,475	0.1	6,140	0.0	4,198,416	5.2	68,222,077	84.4
	Average	\$792		\$1,228		\$1,326		\$1,616	
\$500,000 and Over	Exposure	34.8	0.1	4.3	0.0	2,722.5	4.9	42,367.0	76.6
	Premium	39,885	0.0	6,181	0.0	5,012,736	3.7	97,637,283	72.3
	Average	\$1,148		\$1,426		\$1,841		\$2,305	
Total	Exposure	7,631.2	0.8	2,312.7	0.2	101,400.5	10.9	739,566.3	79.7
	Premium	3,096,056	0.3	1,029,603	0.1	97,331,455	9.1	868,417,427	81.1
	Average	\$406		\$445		\$960		\$1,174	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Kentucky

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	98.0	0.9	5,232.3	49.7	10,522.8	100.0
	Premium	40,157	0.8	3,081,208	60.0	5,132,415	100.0
	Average	\$410		\$589		\$488	
\$50,000 to \$74,999	Exposure	245.3	1.6	5,423.9	34.9	15,541.2	100.0
	Premium	185,515	1.8	3,911,844	37.6	10,415,629	100.0
	Average	\$756		\$721		\$670	
\$75,000 to \$99,999	Exposure	628.2	2.1	2,516.9	8.6	29,328.8	100.0
	Premium	487,898	2.2	2,154,448	9.5	22,683,558	100.0
	Average	\$777		\$856		\$773	
\$100,000 to \$124,999	Exposure	1,661.3	2.8	1,269.7	2.1	59,509.3	100.0
	Premium	1,275,062	2.6	1,176,148	2.4	48,398,624	100.0
	Average	\$767		\$926		\$813	
\$125,000 to \$149,999	Exposure	3,218.1	3.6	569.2	0.6	89,577.0	100.0
	Premium	2,536,032	3.3	572,978	0.7	78,011,880	100.0
	Average	\$788		\$1,007		\$871	
\$150,000 to \$174,999	Exposure	4,687.4	4.4	375.2	0.4	105,584.9	100.0
	Premium	3,919,761	4.0	433,497	0.4	98,653,666	100.0
	Average	\$836		\$1,155		\$934	
\$175,000 to \$199,999	Exposure	5,515.9	5.3	154.4	0.1	103,854.8	100.0
	Premium	5,010,646	4.9	178,365	0.2	103,165,604	100.0
	Average	\$908		\$1,155		\$993	
\$200,000 to \$299,999	Exposure	19,274.3	6.8	232.2	0.1	282,426.5	100.0
	Premium	20,233,318	6.4	325,803	0.1	318,398,942	100.0
	Average	\$1,050		\$1,403		\$1,127	
\$300,000 to \$399,999	Exposure	10,939.5	8.7	46.0	0.0	126,064.0	100.0
	Premium	14,211,575	8.4	78,375	0.0	169,654,660	100.0
	Average	\$1,299		\$1,704		\$1,346	
\$400,000 to \$499,999	Exposure	5,309.6	10.5	19.8	0.0	50,790.1	100.0
	Premium	8,313,814	10.3	40,491	0.1	80,830,413	100.0
	Average	\$1,566		\$2,042		\$1,591	
\$500,000 and Over	Exposure	10,135.4	18.3	17.1	0.0	55,281.1	100.0
	Premium	32,236,419	23.9	41,411	0.0	134,973,915	100.0
	Average	\$3,181		\$2,424		\$2,442	
Total	Exposure	61,713.0	6.6	15,856.7	1.7	928,480.3	100.0
	Premium	88,450,197	8.3	11,994,568	1.1	1,070,319,306	100.0
	Average	\$1,433		\$756		\$1,153	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Louisiana

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	5,177.2	50.1	4.5	0.0	6.0	0.1	4,916.8	47.6
	Premium	3,136,001	73.8	1,610	0.0	7,103	0.2	988,002	23.3
	Average	\$606		\$358		\$1,184		\$201	
\$50,000 to \$74,999	Exposure	5,688.2	45.0			170.9	1.4	6,114.9	48.4
	Premium	3,446,238	47.5	*		209,318	2.9	3,141,644	43.3
	Average	\$606				\$1,225		\$514	
\$75,000 to \$99,999	Exposure	5,119.8	22.3	16.9	0.1	728.1	3.2	16,378.2	71.3
	Premium	3,419,667	15.5	10,840	0.0	1,009,682	4.6	16,941,660	76.8
	Average	\$668		\$641		\$1,387		\$1,034	
\$100,000 to \$124,999	Exposure	4,812.3	10.0	24.0	0.0	1,842.3	3.8	40,723.6	84.7
	Premium	3,512,187	6.0	19,096	0.0	2,343,678	4.0	52,077,067	88.7
	Average	\$730		\$796		\$1,272		\$1,279	
\$125,000 to \$149,999	Exposure	3,845.3	5.8	15.8	0.0	3,748.5	5.6	58,268.6	87.5
	Premium	3,010,053	3.1	16,205	0.0	4,485,199	4.7	87,574,759	91.2
	Average	\$783		\$1,023		\$1,197		\$1,503	
\$150,000 to \$174,999	Exposure	3,291.8	4.1	22.7	0.0	5,187.2	6.4	71,334.4	88.4
	Premium	2,890,140	2.2	26,535	0.0	6,521,806	5.0	118,769,749	91.6
	Average	\$878		\$1,171		\$1,257		\$1,665	
\$175,000 to \$199,999	Exposure	2,016.1	2.6	6.0	0.0	5,814.3	7.4	69,469.3	88.8
	Premium	2,106,254	1.6	8,900	0.0	7,455,495	5.5	124,256,117	91.7
	Average	\$1,045		\$1,483		\$1,282		\$1,789	
\$200,000 to \$299,999	Exposure	3,309.7	1.4	0.7	0.0	16,964.2	7.3	210,215.3	90.1
	Premium	4,032,408	0.9	128	0.0	25,363,694	5.4	431,432,564	92.6
	Average	\$1,218		\$192		\$1,495		\$2,052	
\$300,000 to \$399,999	Exposure	835.8	0.8	4.0	0.0	5,394.6	5.3	94,316.7	92.7
	Premium	1,307,719	0.6	3,820	0.0	10,184,859	4.5	213,176,812	93.6
	Average	\$1,565		\$955		\$1,888		\$2,260	
\$400,000 to \$499,999	Exposure	212.6	0.6	2.0	0.0	2,080.8	5.7	33,593.1	91.9
	Premium	404,517	0.4	619	0.0	4,700,537	4.4	98,919,024	93.3
	Average	\$1,903		\$310		\$2,259		\$2,945	
\$500,000 and Over	Exposure	1,000.0	2.2			1,989.7	4.3	37,670.5	81.1
	Premium	1,330,117	0.7	*		6,156,657	3.1	162,992,676	83.1
	Average	\$1,330				\$3,094		\$4,327	
Total	Exposure	35,308.6	4.8	101.6	0.0	43,926.5	6.0	643,001.3	87.2
	Premium	28,595,301	2.0	84,771	0.0	68,438,028	4.7	1,310,270,074	90.4
	Average	\$810		\$834		\$1,558		\$2,038	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Louisiana

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	27.9	0.3	198.2	1.9	10,330.5	100.0
	Premium	9,129	0.2	107,167	2.5	4,249,012	100.0
	Average	\$327		\$541		\$411	
\$50,000 to \$74,999	Exposure	1.2	0.0	664.0	5.3	12,644.2	100.0
	Premium	722	0.0	463,516	6.4	7,258,456	100.0
	Average	\$619		\$698		\$574	
\$75,000 to \$99,999	Exposure	27.0	0.1	716.7	3.1	22,986.7	100.0
	Premium	29,019	0.1	655,160	3.0	22,066,028	100.0
	Average	\$1,075		\$914		\$960	
\$100,000 to \$124,999	Exposure	110.8	0.2	556.6	1.2	48,069.4	100.0
	Premium	146,243	0.2	613,537	1.0	58,711,808	100.0
	Average	\$1,320		\$1,102		\$1,221	
\$125,000 to \$149,999	Exposure	404.0	0.6	285.2	0.4	66,567.3	100.0
	Premium	568,835	0.6	369,931	0.4	96,024,982	100.0
	Average	\$1,408		\$1,297		\$1,443	
\$150,000 to \$174,999	Exposure	677.3	0.8	213.5	0.3	80,726.8	100.0
	Premium	1,085,096	0.8	307,355	0.2	129,600,681	100.0
	Average	\$1,602		\$1,440		\$1,605	
\$175,000 to \$199,999	Exposure	849.8	1.1	114.0	0.1	78,269.5	100.0
	Premium	1,445,489	1.1	185,163	0.1	135,457,418	100.0
	Average	\$1,701		\$1,624		\$1,731	
\$200,000 to \$299,999	Exposure	2,531.4	1.1	172.4	0.1	233,193.6	100.0
	Premium	4,991,119	1.1	334,056	0.1	466,153,969	100.0
	Average	\$1,972		\$1,937		\$1,999	
\$300,000 to \$399,999	Exposure	1,170.6	1.2	54.3	0.1	101,775.9	100.0
	Premium	2,848,822	1.3	130,253	0.1	227,652,285	100.0
	Average	\$2,434		\$2,401		\$2,237	
\$400,000 to \$499,999	Exposure	647.8	1.8	18.3	0.0	36,554.6	100.0
	Premium	1,920,857	1.8	57,540	0.1	106,003,094	100.0
	Average	\$2,965		\$3,153		\$2,900	
\$500,000 and Over	Exposure	2,677.1	5.8	3,135.9	6.7	46,473.2	100.0
	Premium	22,113,804	11.3	3,430,327	1.7	196,023,581	100.0
	Average	\$8,260		\$1,094		\$4,218	
Total	Exposure	9,124.8	1.2	6,128.9	0.8	737,591.6	100.0
	Premium	35,159,135	2.4	6,654,005	0.5	1,449,201,314	100.0
	Average	\$3,853		\$1,086		\$1,965	

Table 4

2020 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Maine

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	975.3	73.1	5.0	0.4	28.8	2.2	239.4	17.9
	Premium	207,182	59.0	1,546	0.4	8,397	2.4	86,402	24.6
	Average	\$212		\$309		\$291		\$361	
\$50,000 to \$74,999	Exposure	720.0	37.4	26.0	1.4	91.3	4.7	697.1	36.2
	Premium	219,902	25.8	8,469	1.0	32,467	3.8	315,800	37.1
	Average	\$305		\$326		\$356		\$453	
\$75,000 to \$99,999	Exposure	656.5	18.8	31.4	0.9	201.0	5.8	2,288.5	65.6
	Premium	238,760	13.6	9,939	0.6	81,434	4.6	1,182,428	67.5
	Average	\$364		\$316		\$405		\$517	
\$100,000 to \$124,999	Exposure	612.5	8.4	59.7	0.8	555.1	7.6	5,676.0	77.8
	Premium	297,313	7.0	20,240	0.5	240,443	5.7	3,370,445	79.7
	Average	\$485		\$339		\$433		\$594	
\$125,000 to \$149,999	Exposure	463.1	3.4	59.0	0.4	816.6	6.0	11,595.9	85.7
	Premium	218,996	2.5	22,654	0.3	390,092	4.5	7,667,521	87.6
	Average	\$473		\$384		\$478		\$661	
\$150,000 to \$174,999	Exposure	532.6	2.2	65.0	0.3	1,685.1	7.1	20,214.7	84.7
	Premium	254,293	1.6	25,913	0.2	880,213	5.4	14,217,149	86.8
	Average	\$477		\$399		\$522		\$703	
\$175,000 to \$199,999	Exposure	345.5	1.0	73.3	0.2	2,490.4	7.5	28,046.0	85.0
	Premium	183,078	0.8	34,505	0.1	1,386,605	5.9	20,509,829	87.0
	Average	\$530		\$471		\$557		\$731	
\$200,000 to \$299,999	Exposure	1,018.2	0.7	185.5	0.1	10,114.7	6.8	123,683.7	83.4
	Premium	619,132	0.5	94,662	0.1	6,710,727	5.6	101,485,862	85.0
	Average	\$608		\$510		\$663		\$821	
\$300,000 to \$399,999	Exposure	392.6	0.5	54.0	0.1	4,669.2	5.5	70,201.5	82.1
	Premium	256,474	0.3	33,174	0.0	3,934,433	4.7	69,645,267	83.4
	Average	\$653		\$614		\$843		\$992	
\$400,000 to \$499,999	Exposure	181.6	0.5	30.0	0.1	1,425.5	3.8	30,153.8	80.4
	Premium	146,481	0.3	23,837	0.1	1,515,215	3.4	36,331,910	81.9
	Average	\$807		\$795		\$1,063		\$1,205	
\$500,000 and Over	Exposure	176.2	0.5	18.1	0.0	837.0	2.2	28,842.9	74.9
	Premium	152,547	0.2	24,933	0.0	1,297,488	1.9	52,587,465	75.1
	Average	\$866		\$1,379		\$1,550		\$1,823	
Total	Exposure	6,074.0	1.5	606.9	0.2	22,914.6	5.8	321,639.5	81.6
	Premium	2,794,158	0.7	299,872	0.1	16,477,514	4.4	307,400,078	82.4
	Average	\$460		\$494		\$719		\$956	

Table 4

2020 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Maine

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	15.2	1.1	71.3	5.3	1,335.1	100.0
	Premium	1,936	0.6	45,728	13.0	351,191	100.0
	Average	\$128		\$641		\$263	
\$50,000 to \$74,999	Exposure	239.4	12.4	149.7	7.8	1,923.4	100.0
	Premium	195,047	22.9	79,065	9.3	850,750	100.0
	Average	\$815		\$528		\$442	
\$75,000 to \$99,999	Exposure	173.1	5.0	139.8	4.0	3,490.3	100.0
	Premium	149,386	8.5	90,104	5.1	1,752,051	100.0
	Average	\$863		\$645		\$502	
\$100,000 to \$124,999	Exposure	255.2	3.5	133.8	1.8	7,292.2	100.0
	Premium	211,639	5.0	91,409	2.2	4,231,489	100.0
	Average	\$829		\$683		\$580	
\$125,000 to \$149,999	Exposure	508.6	3.8	87.3	0.6	13,530.5	100.0
	Premium	382,291	4.4	68,120	0.8	8,749,674	100.0
	Average	\$752		\$780		\$647	
\$150,000 to \$174,999	Exposure	1,255.8	5.3	114.3	0.5	23,867.3	100.0
	Premium	899,104	5.5	96,907	0.6	16,373,579	100.0
	Average	\$716		\$848		\$686	
\$175,000 to \$199,999	Exposure	1,989.0	6.0	54.7	0.2	32,998.8	100.0
	Premium	1,396,440	5.9	52,825	0.2	23,563,282	100.0
	Average	\$702		\$966		\$714	
\$200,000 to \$299,999	Exposure	13,121.8	8.8	161.8	0.1	148,285.6	100.0
	Premium	10,316,692	8.6	168,086	0.1	119,395,161	100.0
	Average	\$786		\$1,039		\$805	
\$300,000 to \$399,999	Exposure	10,108.1	11.8	48.0	0.1	85,473.3	100.0
	Premium	9,551,245	11.4	61,289	0.1	83,481,882	100.0
	Average	\$945		\$1,277		\$977	
\$400,000 to \$499,999	Exposure	5,677.0	15.1	16.3	0.0	37,484.3	100.0
	Premium	6,339,223	14.3	24,273	0.1	44,380,939	100.0
	Average	\$1,117		\$1,486		\$1,184	
\$500,000 and Over	Exposure	8,632.8	22.4	5.3	0.0	38,512.2	100.0
	Premium	15,935,327	22.8	11,044	0.0	70,008,804	100.0
	Average	\$1,846		\$2,104		\$1,818	
Total	Exposure	41,975.8	10.6	982.1	0.2	394,192.9	100.0
	Premium	45,378,330	12.2	788,850	0.2	373,138,802	100.0
	Average	\$1,081		\$803		\$947	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Maryland

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	239.3	27.2	14.2	1.6	27.8	3.2	447.4	50.9
	Premium	87,326	28.5	5,107	1.7	12,194	4.0	162,843	53.2
	Average	\$365		\$360		\$438		\$364	
\$50,000 to \$74,999	Exposure	313.7	36.8	11.7	1.4	65.8	7.7	336.3	39.4
	Premium	166,466	33.9	5,121	1.0	26,645	5.4	207,418	42.3
	Average	\$531		\$439		\$405		\$617	
\$75,000 to \$99,999	Exposure	295.3	17.5	8.9	0.5	100.7	6.0	1,003.2	59.6
	Premium	188,250	19.4	4,657	0.5	47,666	4.9	576,955	59.5
	Average	\$638		\$522		\$474		\$575	
\$100,000 to \$124,999	Exposure	312.8	4.1	10.4	0.1	368.0	4.8	5,953.3	77.1
	Premium	263,823	5.5	5,492	0.1	232,851	4.9	3,725,187	78.4
	Average	\$844		\$527		\$633		\$626	
\$125,000 to \$149,999	Exposure	287.3	1.0	13.6	0.0	1,723.3	5.9	23,324.5	80.4
	Premium	250,309	1.2	7,445	0.0	1,323,616	6.6	16,287,282	81.0
	Average	\$871		\$548		\$768		\$698	
\$150,000 to \$174,999	Exposure	396.4	0.6	14.0	0.0	4,566.2	7.1	50,567.7	78.7
	Premium	376,313	0.8	7,999	0.0	3,737,081	7.8	38,281,557	79.6
	Average	\$949		\$571		\$818		\$757	
\$175,000 to \$199,999	Exposure	383.6	0.4	20.2	0.0	7,935.3	8.1	75,996.8	77.4
	Premium	311,095	0.4	14,569	0.0	6,788,688	8.7	61,230,532	78.3
	Average	\$811		\$722		\$856		\$806	
\$200,000 to \$299,999	Exposure	1,608.0	0.3	47.4	0.0	33,422.6	7.2	357,954.8	77.5
	Premium	1,203,573	0.3	32,954	0.0	32,429,117	7.7	332,657,838	78.7
	Average	\$748		\$695		\$970		\$929	
\$300,000 to \$399,999	Exposure	1,045.6	0.3	23.4	0.0	19,015.4	6.0	247,993.3	77.9
	Premium	701,437	0.2	23,198	0.0	21,699,048	6.2	280,797,963	79.7
	Average	\$671		\$991		\$1,141		\$1,132	
\$400,000 to \$499,999	Exposure	574.4	0.3			8,664.6	5.0	135,329.0	78.4
	Premium	413,364	0.2	*		11,338,309	5.0	183,279,473	80.3
	Average	\$720				\$1,309		\$1,354	
\$500,000 and Over	Exposure	507.7	0.2	4.8	0.0	11,073.9	4.8	169,760.1	74.2
	Premium	505,953	0.1	6,882	0.0	20,436,448	4.4	332,576,875	72.3
	Average	\$997		\$1,449		\$1,845		\$1,959	
Total	Exposure	5,963.9	0.4	167.7	0.0	86,963.5	6.3	1,068,666.3	77.2
	Premium	4,467,909	0.3	112,218	0.0	98,071,663	6.1	1,249,783,923	77.3
	Average	\$749		\$669		\$1,128		\$1,169	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Maryland

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	149.8	17.1			878.5	100.0
	Premium	38,431	12.6	*		305,901	100.0
	Average	\$256				\$348	
\$50,000 to \$74,999	Exposure	127.1	14.9			853.3	100.0
	Premium	85,218	17.4	*		490,378	100.0
	Average	\$671				\$575	
\$75,000 to \$99,999	Exposure	276.3	16.4			1,684.3	100.0
	Premium	152,734	15.7	*		970,262	100.0
	Average	\$553				\$576	
\$100,000 to \$124,999	Exposure	1,075.5	13.9	1.8	0.0	7,721.8	100.0
	Premium	525,942	11.1	950	0.0	4,754,245	100.0
	Average	\$489		\$518		\$616	
\$125,000 to \$149,999	Exposure	3,672.3	12.7	2.2	0.0	29,023.2	100.0
	Premium	2,239,817	11.1	1,426	0.0	20,109,895	100.0
	Average	\$610		\$658		\$693	
\$150,000 to \$174,999	Exposure	8,709.9	13.6	15.0	0.0	64,269.2	100.0
	Premium	5,674,849	11.8	12,086	0.0	48,089,885	100.0
	Average	\$652		\$806		\$748	
\$175,000 to \$199,999	Exposure	13,799.3	14.1	11.5	0.0	98,146.5	100.0
	Premium	9,805,840	12.5	11,507	0.0	78,162,231	100.0
	Average	\$711		\$1,001		\$796	
\$200,000 to \$299,999	Exposure	68,706.4	14.9	32.3	0.0	461,771.6	100.0
	Premium	56,504,839	13.4	35,374	0.0	422,863,695	100.0
	Average	\$822		\$1,094		\$916	
\$300,000 to \$399,999	Exposure	50,307.9	15.8	10.8	0.0	318,396.4	100.0
	Premium	49,260,170	14.0	11,017	0.0	352,492,833	100.0
	Average	\$979		\$1,017		\$1,107	
\$400,000 to \$499,999	Exposure	28,019.5	16.2	3.0	0.0	172,589.7	100.0
	Premium	33,185,291	14.5	6,171	0.0	228,221,402	100.0
	Average	\$1,184		\$2,057		\$1,322	
\$500,000 and Over	Exposure	47,453.6	20.7	2.0	0.0	228,802.0	100.0
	Premium	106,441,278	23.1	4,952	0.0	459,972,388	100.0
	Average	\$2,243		\$2,476		\$2,010	
Total	Exposure	222,297.7	16.1	77.5	0.0	1,384,136.5	100.0
	Premium	263,914,409	16.3	82,993	0.0	1,616,433,115	100.0
	Average	\$1,187		\$1,071		\$1,168	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Massachusetts

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	160.3				11.7			
	Premium	62,851		*		619		*	
	Average	\$392				\$53			
\$50,000 to \$74,999	Exposure	105.0	29.2			21.5	6.0	223.3	62.1
	Premium	37,161	31.0	*		7,749	6.5	73,878	61.6
	Average	\$354				\$360		\$331	
\$75,000 to \$99,999	Exposure	117.8	17.5	3.0	0.4	44.0	6.5	483.0	71.8
	Premium	62,668	15.7	971	0.2	20,399	5.1	301,467	75.7
	Average	\$532		\$324		\$464		\$624	
\$100,000 to \$124,999	Exposure	167.0	8.1	6.0	0.3	66.1	3.2	1,751.3	85.2
	Premium	118,665	8.2	2,439	0.2	32,125	2.2	1,254,138	86.9
	Average	\$711		\$407		\$486		\$716	
\$125,000 to \$149,999	Exposure	144.1	3.0	6.0	0.1	69.9	1.5	4,509.6	94.1
	Premium	96,176	2.6	2,108	0.1	46,174	1.2	3,536,220	95.1
	Average	\$668		\$351		\$660		\$784	
\$150,000 to \$174,999	Exposure	244.4	2.0	25.0	0.2	214.1	1.7	11,429.2	93.2
	Premium	218,650	2.1	9,709	0.1	147,495	1.4	9,562,606	93.8
	Average	\$895		\$388		\$689		\$837	
\$175,000 to \$199,999	Exposure	180.7	0.7	24.0	0.1	561.0	2.2	23,721.3	93.2
	Premium	149,219	0.7	10,056	0.0	418,022	1.8	21,428,281	94.1
	Average	\$826		\$419		\$745		\$903	
\$200,000 to \$299,999	Exposure	965.0	0.3	167.0	0.1	9,331.5	3.1	269,068.0	89.1
	Premium	1,021,131	0.3	73,928	0.0	8,164,018	2.5	298,731,814	90.9
	Average	\$1,058		\$443		\$875		\$1,110	
\$300,000 to \$399,999	Exposure	704.3	0.2	169.9	0.0	14,599.4	3.6	353,288.2	86.5
	Premium	868,461	0.2	89,884	0.0	15,393,863	2.8	482,975,298	88.9
	Average	\$1,233		\$529		\$1,054		\$1,367	
\$400,000 to \$499,999	Exposure	397.5	0.1	102.0	0.0	10,575.2	3.6	248,593.0	84.4
	Premium	532,168	0.1	67,976	0.0	13,282,464	2.8	410,295,690	87.2
	Average	\$1,339		\$666		\$1,256		\$1,650	
\$500,000 and Over	Exposure	443.1	0.1	49.0	0.0	13,946.3	3.0	383,511.8	81.2
	Premium	732,711	0.1	29,356	0.0	25,760,764	2.2	944,692,438	80.6
	Average	\$1,654		\$599		\$1,847		\$2,463	
Total	Exposure	3,629.1	0.2	551.9	0.0	49,440.7	3.2	1,296,751.3	85.1
	Premium	3,899,861	0.2	286,427	0.0	63,273,692	2.5	2,161,422,016	85.1
	Average	\$1,075		\$519		\$1,280		\$1,667	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Massachusetts

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure Premium Average	*		*		*	
\$50,000 to \$74,999	Exposure Premium Average	0.5 61 \$122	0.1 0.1	9.4 1,112 \$118	2.6 0.9	359.8 119,961 \$333	100.0 100.0
\$75,000 to \$99,999	Exposure Premium Average	9.7 3,299 \$341	1.4 0.8	15.7 9,638 \$615	2.3 2.4	673.1 398,442 \$592	100.0 100.0
\$100,000 to \$124,999	Exposure Premium Average	35.5 20,415 \$575	1.7 1.4	29.6 15,524 \$525	1.4 1.1	2,055.4 1,443,306 \$702	100.0 100.0
\$125,000 to \$149,999	Exposure Premium Average	38.7 24,530 \$634	0.8 0.7	22.8 14,351 \$631	0.5 0.4	4,791.0 3,719,559 \$776	100.0 100.0
\$150,000 to \$174,999	Exposure Premium Average	324.7 236,842 \$729	2.6 2.3	23.0 16,906 \$735	0.2 0.2	12,260.3 10,192,208 \$831	100.0 100.0
\$175,000 to \$199,999	Exposure Premium Average	957.5 759,432 \$793	3.8 3.3	11.5 11,482 \$998	0.0 0.1	25,456.0 22,776,492 \$895	100.0 100.0
\$200,000 to \$299,999	Exposure Premium Average	22,405.8 20,606,823 \$920	7.4 6.3	104.4 106,551 \$1,020	0.0 0.0	302,041.7 328,704,265 \$1,088	100.0 100.0
\$300,000 to \$399,999	Exposure Premium Average	39,693.3 44,021,794 \$1,109	9.7 8.1	65.6 87,374 \$1,332	0.0 0.0	408,520.7 543,436,674 \$1,330	100.0 100.0
\$400,000 to \$499,999	Exposure Premium Average	34,743.8 46,390,504 \$1,335	11.8 9.9	29.3 51,259 \$1,747	0.0 0.0	294,440.8 470,620,061 \$1,598	100.0 100.0
\$500,000 and Over	Exposure Premium Average	74,074.5 200,208,503 \$2,703	15.7 17.1	28.2 69,961 \$2,484	0.0 0.0	472,052.8 1,171,493,733 \$2,482	100.0 100.0
Total	Exposure Premium Average	172,303.0 311,606,138 \$1,808	11.3 12.3	339.4 384,158 \$1,132	0.0 0.0	1,523,015.3 2,540,872,292 \$1,668	100.0 100.0

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Michigan

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	3,642.4	51.2			1,125.7	15.8	2,009.1	28.2
	Premium	2,669,987	49.3	*		1,413,350	26.1	1,109,419	20.5
	Average	\$733				\$1,256		\$552	
\$50,000 to \$74,999	Exposure	3,701.7	28.4			1,759.8	13.5	7,249.6	55.6
	Premium	3,453,044	32.3	*		2,389,312	22.4	4,528,700	42.4
	Average	\$933				\$1,358		\$625	
\$75,000 to \$99,999	Exposure	1,950.2	7.9	68.9	0.3	1,617.4	6.5	20,500.9	83.0
	Premium	2,043,354	11.9	36,969	0.2	1,997,452	11.6	12,558,981	73.2
	Average	\$1,048		\$536		\$1,235		\$613	
\$100,000 to \$124,999	Exposure	1,712.0	2.7	51.6	0.1	3,117.3	4.8	58,189.4	90.1
	Premium	1,949,139	4.3	30,301	0.1	3,349,063	7.4	38,856,364	85.5
	Average	\$1,139		\$587		\$1,074		\$668	
\$125,000 to \$149,999	Exposure	972.2	0.8	13.6	0.0	5,015.9	4.3	107,417.2	91.9
	Premium	1,049,875	1.2	10,829	0.0	4,592,968	5.3	78,586,353	90.0
	Average	\$1,080		\$797		\$916		\$732	
\$150,000 to \$174,999	Exposure	960.3	0.6	17.3	0.0	9,376.4	5.4	157,184.3	90.3
	Premium	1,248,981	0.9	13,956	0.0	8,656,572	6.3	121,728,525	88.5
	Average	\$1,301		\$805		\$923		\$774	
\$175,000 to \$199,999	Exposure	513.8	0.2	8.9	0.0	14,098.0	6.6	189,283.4	88.7
	Premium	690,209	0.4	8,085	0.0	12,941,836	7.3	154,345,744	87.3
	Average	\$1,343		\$907		\$918		\$815	
\$200,000 to \$299,999	Exposure	1,253.4	0.2	11.5	0.0	54,990.3	7.0	684,402.8	86.9
	Premium	1,782,666	0.2	11,613	0.0	55,919,895	7.7	622,519,897	85.5
	Average	\$1,422		\$1,010		\$1,017		\$910	
\$300,000 to \$399,999	Exposure	410.3	0.1	7.0	0.0	26,780.8	6.4	357,067.7	85.4
	Premium	717,854	0.2	5,400	0.0	31,842,918	7.0	383,972,813	84.2
	Average	\$1,749		\$771		\$1,189		\$1,075	
\$400,000 to \$499,999	Exposure	131.2	0.1	2.0	0.0	9,010.0	5.2	146,237.3	85.1
	Premium	266,218	0.1	2,435	0.0	12,293,496	5.6	186,252,683	84.3
	Average	\$2,030		\$1,218		\$1,364		\$1,274	
\$500,000 and Over	Exposure	128.0	0.1	0.3	0.0	8,501.4	4.9	142,750.8	81.7
	Premium	428,580	0.1	817	0.0	16,624,005	4.7	272,262,790	77.1
	Average	\$3,348		\$3,268		\$1,955		\$1,907	
Total	Exposure	15,375.3	0.7	181.1	0.0	135,392.9	6.3	1,872,292.4	86.4
	Premium	16,299,907	0.7	120,414	0.0	152,020,867	6.8	1,876,722,269	83.9
	Average	\$1,060		\$665		\$1,123		\$1,002	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Michigan

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	142.8	2.0	192.1	2.7	7,112.1	100.0
	Premium	85,037	1.6	133,024	2.5	5,410,826	100.0
	Average	\$595		\$693		\$761	
\$50,000 to \$74,999	Exposure	194.3	1.5	123.8	0.9	13,029.0	100.0
	Premium	201,855	1.9	105,151	1.0	10,678,062	100.0
	Average	\$1,039		\$850		\$820	
\$75,000 to \$99,999	Exposure	490.3	2.0	86.1	0.3	24,713.8	100.0
	Premium	437,790	2.6	83,633	0.5	17,158,179	100.0
	Average	\$893		\$972		\$694	
\$100,000 to \$124,999	Exposure	1,471.8	2.3	46.5	0.1	64,588.7	100.0
	Premium	1,227,620	2.7	45,048	0.1	45,457,535	100.0
	Average	\$834		\$969		\$704	
\$125,000 to \$149,999	Exposure	3,444.9	2.9	25.3	0.0	116,889.0	100.0
	Premium	3,009,482	3.4	21,355	0.0	87,270,862	100.0
	Average	\$874		\$846		\$747	
\$150,000 to \$174,999	Exposure	6,467.4	3.7	8.4	0.0	174,014.1	100.0
	Premium	5,865,246	4.3	11,900	0.0	137,525,180	100.0
	Average	\$907		\$1,414		\$790	
\$175,000 to \$199,999	Exposure	9,537.3	4.5	6.0	0.0	213,447.4	100.0
	Premium	8,792,992	5.0	6,658	0.0	176,785,524	100.0
	Average	\$922		\$1,110		\$828	
\$200,000 to \$299,999	Exposure	47,088.6	6.0	4.0	0.0	787,750.6	100.0
	Premium	47,454,231	6.5	3,039	0.0	727,691,341	100.0
	Average	\$1,008		\$760		\$924	
\$300,000 to \$399,999	Exposure	33,835.0	8.1	3.0	0.0	418,103.8	100.0
	Premium	39,226,627	8.6	2,516	0.0	455,768,128	100.0
	Average	\$1,159		\$839		\$1,090	
\$400,000 to \$499,999	Exposure	16,499.3	9.6	2.0	0.0	171,881.8	100.0
	Premium	22,096,339	10.0	6,097	0.0	220,917,268	100.0
	Average	\$1,339		\$3,049		\$1,285	
\$500,000 and Over	Exposure	23,281.9	13.3			174,662.3	100.0
	Premium	63,594,704	18.0	*		352,910,896	100.0
	Average	\$2,732				\$2,021	
Total	Exposure	142,453.8	6.6	497.1	0.0	2,166,192.6	100.0
	Premium	191,991,923	8.6	418,421	0.0	2,237,573,801	100.0
	Average	\$1,348		\$842		\$1,033	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Minnesota

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	488.8	6.1	523.9	6.5	366.3	4.6	4,539.3	56.7
	Premium	242,096	12.2	27,093	1.4	174,149	8.8	1,266,287	64.0
	Average	\$495		\$52		\$475		\$279	
\$50,000 to \$74,999	Exposure	585.9	9.8	123.4	2.1	326.1	5.5	3,618.7	60.5
	Premium	329,359	11.5	35,192	1.2	168,679	5.9	2,035,936	70.8
	Average	\$562		\$285		\$517		\$563	
\$75,000 to \$99,999	Exposure	514.7	5.7	149.4	1.7	473.5	5.2	6,890.8	76.1
	Premium	341,586	5.7	47,281	0.8	266,303	4.4	4,888,658	81.0
	Average	\$664		\$316		\$562		\$709	
\$100,000 to \$124,999	Exposure	647.3	3.6	183.0	1.0	614.6	3.4	14,841.7	82.3
	Premium	514,501	3.7	68,168	0.5	412,828	2.9	11,812,699	83.9
	Average	\$795		\$373		\$672		\$796	
\$125,000 to \$149,999	Exposure	453.0	1.4	157.3	0.5	831.8	2.6	26,853.3	84.8
	Premium	363,049	1.3	67,057	0.2	683,078	2.4	24,003,601	84.9
	Average	\$801		\$426		\$821		\$894	
\$150,000 to \$174,999	Exposure	669.9	1.2	234.7	0.4	1,427.7	2.6	45,113.0	82.5
	Premium	629,909	1.2	100,163	0.2	1,331,724	2.4	44,637,983	82.0
	Average	\$940		\$427		\$933		\$989	
\$175,000 to \$199,999	Exposure	458.8	0.6	151.9	0.2	2,219.9	2.7	66,300.8	81.1
	Premium	500,798	0.6	72,883	0.1	2,311,658	2.6	72,039,568	80.5
	Average	\$1,091		\$480		\$1,041		\$1,087	
\$200,000 to \$299,999	Exposure	1,363.3	0.3	435.2	0.1	17,346.3	3.6	367,569.5	76.7
	Premium	1,737,286	0.3	241,192	0.0	22,942,023	3.7	472,919,560	76.0
	Average	\$1,274		\$554		\$1,323		\$1,287	
\$300,000 to \$399,999	Exposure	471.5	0.1	63.7	0.0	13,542.5	4.0	248,842.3	73.3
	Premium	710,024	0.1	55,629	0.0	22,610,457	4.3	381,765,965	72.7
	Average	\$1,506		\$874		\$1,670		\$1,534	
\$400,000 to \$499,999	Exposure	159.1	0.1	38.0	0.0	6,861.1	4.1	121,983.5	72.7
	Premium	263,473	0.1	38,123	0.0	13,333,133	4.4	218,349,747	72.6
	Average	\$1,656		\$1,003		\$1,943		\$1,790	
\$500,000 and Over	Exposure	163.0	0.1	10.7	0.0	6,341.8	3.9	113,192.3	68.9
	Premium	338,646	0.1	16,060	0.0	17,836,037	4.3	276,874,852	67.1
	Average	\$2,078		\$1,506		\$2,812		\$2,446	
Total	Exposure	5,975.3	0.4	2,071.2	0.2	50,351.6	3.7	1,019,745.0	75.0
	Premium	5,970,727	0.3	768,841	0.0	82,070,069	4.0	1,510,594,856	73.4
	Average	\$999		\$371		\$1,630		\$1,481	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Minnesota

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	44.2	0.6	2,045.2	25.5	8,007.6	100.0
	Premium	9,654	0.5	259,866	13.1	1,979,145	100.0
	Average	\$219		\$127		\$247	
\$50,000 to \$74,999	Exposure	110.5	1.8	1,216.7	20.3	5,981.3	100.0
	Premium	70,646	2.5	236,502	8.2	2,876,314	100.0
	Average	\$639		\$194		\$481	
\$75,000 to \$99,999	Exposure	456.5	5.0	567.1	6.3	9,051.9	100.0
	Premium	324,920	5.4	165,300	2.7	6,034,048	100.0
	Average	\$712		\$291		\$667	
\$100,000 to \$124,999	Exposure	1,308.9	7.3	448.9	2.5	18,044.4	100.0
	Premium	1,077,598	7.7	187,985	1.3	14,073,779	100.0
	Average	\$823		\$419		\$780	
\$125,000 to \$149,999	Exposure	3,155.8	10.0	224.4	0.7	31,675.8	100.0
	Premium	3,018,486	10.7	128,350	0.5	28,263,621	100.0
	Average	\$956		\$572		\$892	
\$150,000 to \$174,999	Exposure	6,988.8	12.8	268.9	0.5	54,702.9	100.0
	Premium	7,537,370	13.9	167,859	0.3	54,405,008	100.0
	Average	\$1,079		\$624		\$995	
\$175,000 to \$199,999	Exposure	12,460.5	15.2	152.7	0.2	81,744.6	100.0
	Premium	14,416,134	16.1	127,524	0.1	89,468,565	100.0
	Average	\$1,157		\$835		\$1,094	
\$200,000 to \$299,999	Exposure	91,994.6	19.2	230.3	0.0	478,939.2	100.0
	Premium	124,399,833	20.0	241,152	0.0	622,481,046	100.0
	Average	\$1,352		\$1,047		\$1,300	
\$300,000 to \$399,999	Exposure	76,302.4	22.5	37.9	0.0	339,260.3	100.0
	Premium	120,268,124	22.9	61,182	0.0	525,471,381	100.0
	Average	\$1,576		\$1,614		\$1,549	
\$400,000 to \$499,999	Exposure	38,748.5	23.1	5.0	0.0	167,795.2	100.0
	Premium	68,713,436	22.9	9,999	0.0	300,707,911	100.0
	Average	\$1,773		\$2,000		\$1,792	
\$500,000 and Over	Exposure	44,611.1	27.1	2.0	0.0	164,320.8	100.0
	Premium	117,395,229	28.5	5,737	0.0	412,466,561	100.0
	Average	\$2,632		\$2,869		\$2,510	
Total	Exposure	276,181.8	20.3	5,199.1	0.4	1,359,523.8	100.0
	Premium	457,231,430	22.2	1,591,456	0.1	2,058,227,379	100.0
	Average	\$1,656		\$306		\$1,514	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Mississippi

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	9,043.3	77.2			117.3	1.0	949.3	8.1
	Premium	3,410,130	67.1	*		105,186	2.1	732,895	14.4
	Average	\$377				\$896		\$772	
\$50,000 to \$74,999	Exposure	5,998.0	40.7	439.3	3.0	734.3	5.0	4,459.9	30.3
	Premium	3,774,631	33.7	164,739	1.5	840,036	7.5	3,838,379	34.3
	Average	\$629		\$375		\$1,144		\$861	
\$75,000 to \$99,999	Exposure	3,562.0	14.8	532.0	2.2	1,182.8	4.9	15,864.3	65.9
	Premium	3,306,764	13.7	240,375	1.0	1,579,432	6.5	15,960,288	66.0
	Average	\$928		\$452		\$1,335		\$1,006	
\$100,000 to \$124,999	Exposure	1,800.0	4.6	371.1	0.9	1,676.8	4.3	32,947.4	84.0
	Premium	3,505,149	7.3	205,872	0.4	2,181,961	4.6	39,042,867	81.6
	Average	\$1,947		\$555		\$1,301		\$1,185	
\$125,000 to \$149,999	Exposure	904.8	1.8	181.8	0.4	3,037.7	6.2	43,345.5	88.5
	Premium	3,737,555	5.6	116,076	0.2	3,619,453	5.4	57,365,742	85.9
	Average	\$4,131		\$638		\$1,192		\$1,323	
\$150,000 to \$174,999	Exposure	553.7	1.1	126.8	0.2	4,254.6	8.1	46,261.8	88.1
	Premium	3,884,742	5.0	88,996	0.1	5,223,742	6.7	67,264,999	85.9
	Average	\$7,016		\$702		\$1,228		\$1,454	
\$175,000 to \$199,999	Exposure	269.4	0.5	52.4	0.1	4,771.5	9.5	44,354.3	88.1
	Premium	3,277,753	4.1	39,696	0.0	6,077,148	7.6	68,724,739	86.5
	Average	\$12,166		\$757		\$1,274		\$1,549	
\$200,000 to \$299,999	Exposure	422.3	0.3	38.3	0.0	13,208.7	10.1	114,834.0	87.4
	Premium	7,593,359	3.3	34,041	0.0	18,477,735	8.0	198,545,840	86.5
	Average	\$17,980		\$890		\$1,399		\$1,729	
\$300,000 to \$399,999	Exposure	124.0	0.3	10.0	0.0	4,052.8	8.5	42,117.9	88.1
	Premium	2,443,376	2.5	12,583	0.0	6,946,824	7.1	85,446,483	87.1
	Average	\$19,705		\$1,258		\$1,714		\$2,029	
\$400,000 to \$499,999	Exposure	20.0	0.1	1.0	0.0	1,550.1	8.3	16,472.3	87.8
	Premium	903,718	2.0	2,862	0.0	3,327,526	7.4	39,254,220	86.8
	Average	\$45,186		\$2,862		\$2,147		\$2,383	
\$500,000 and Over	Exposure	23.3	0.1			1,483.9	7.8	15,834.0	83.7
	Premium	758,177	1.1	*		4,528,964	6.7	55,541,901	82.3
	Average	\$32,493				\$3,052		\$3,508	
Total	Exposure	22,720.8	5.0	1,752.7	0.4	36,070.4	7.9	377,440.9	82.3
	Premium	36,595,354	4.9	905,240	0.1	52,908,007	7.0	631,718,353	83.9
	Average	\$1,611		\$516		\$1,467		\$1,674	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Mississippi

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	22.9	0.2	1,585.3	13.5	11,718.2	100.0
	Premium	7,435	0.1	827,373	16.3	5,083,019	100.0
	Average	\$324		\$522		\$434	
\$50,000 to \$74,999	Exposure	2.0	0.0	3,094.4	21.0	14,727.8	100.0
	Premium	1,411	0.0	2,586,190	23.1	11,205,386	100.0
	Average	\$706		\$836		\$761	
\$75,000 to \$99,999	Exposure	27.6	0.1	2,894.8	12.0	24,063.5	100.0
	Premium	27,133	0.1	3,055,017	12.6	24,169,009	100.0
	Average	\$984		\$1,055		\$1,004	
\$100,000 to \$124,999	Exposure	100.7	0.3	2,320.5	5.9	39,216.5	100.0
	Premium	106,703	0.2	2,802,740	5.9	47,845,292	100.0
	Average	\$1,060		\$1,208		\$1,220	
\$125,000 to \$149,999	Exposure	275.3	0.6	1,226.6	2.5	48,971.8	100.0
	Premium	340,359	0.5	1,610,795	2.4	66,789,980	100.0
	Average	\$1,236		\$1,313		\$1,364	
\$150,000 to \$174,999	Exposure	451.4	0.9	837.8	1.6	52,486.2	100.0
	Premium	605,322	0.8	1,243,983	1.6	78,311,784	100.0
	Average	\$1,341		\$1,485		\$1,492	
\$175,000 to \$199,999	Exposure	602.8	1.2	301.2	0.6	50,351.6	100.0
	Premium	856,595	1.1	492,511	0.6	79,468,442	100.0
	Average	\$1,421		\$1,635		\$1,578	
\$200,000 to \$299,999	Exposure	2,539.8	1.9	363.5	0.3	131,406.5	100.0
	Premium	4,209,112	1.8	754,228	0.3	229,614,315	100.0
	Average	\$1,657		\$2,075		\$1,747	
\$300,000 to \$399,999	Exposure	1,467.0	3.1	61.3	0.1	47,832.9	100.0
	Premium	3,057,169	3.1	149,823	0.2	98,056,258	100.0
	Average	\$2,084		\$2,446		\$2,050	
\$400,000 to \$499,999	Exposure	690.7	3.7	16.5	0.1	18,750.6	100.0
	Premium	1,709,369	3.8	50,897	0.1	45,248,592	100.0
	Average	\$2,475		\$3,085		\$2,413	
\$500,000 and Over	Exposure	1,574.8	8.3	11.2	0.1	18,927.3	100.0
	Premium	6,574,481	9.7	52,702	0.1	67,456,225	100.0
	Average	\$4,175		\$4,720		\$3,564	
Total	Exposure	7,754.9	1.7	12,713.0	2.8	458,452.8	100.0
	Premium	17,495,089	2.3	13,626,259	1.8	753,248,302	100.0
	Average	\$2,256		\$1,072		\$1,643	

Table 4

2020 Average Premium by Amount of Insurance Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Missouri

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	5,141.8	70.2	87.6	1.2	80.9	1.1	1,033.5	14.1
	Premium	1,512,612	49.0	27,382	0.9	54,248	1.8	875,348	28.3
	Average	\$294		\$313		\$670		\$847	
\$50,000 to \$74,999	Exposure	4,679.9	30.9	639.1	4.2	1,658.8	10.9	4,781.3	31.5
	Premium	1,791,947	18.0	225,801	2.3	786,580	7.9	4,124,228	41.5
	Average	\$383		\$353		\$474		\$863	
\$75,000 to \$99,999	Exposure	3,341.4	13.9	657.6	2.7	1,925.1	8.0	13,677.3	57.1
	Premium	1,557,483	8.1	261,275	1.4	1,052,882	5.5	12,026,363	62.8
	Average	\$466		\$397		\$547		\$879	
\$100,000 to \$124,999	Exposure	2,334.4	4.9	743.8	1.6	2,786.3	5.9	35,536.2	74.7
	Premium	1,380,879	3.3	319,519	0.8	1,755,217	4.2	32,168,931	76.2
	Average	\$592		\$430		\$630		\$905	
\$125,000 to \$149,999	Exposure	1,388.6	1.7	582.0	0.7	3,081.3	3.8	65,355.3	81.3
	Premium	903,075	1.1	280,990	0.4	2,274,104	2.9	63,415,077	80.6
	Average	\$650		\$483		\$738		\$970	
\$150,000 to \$174,999	Exposure	1,138.1	0.9	630.0	0.5	4,929.1	4.1	97,156.3	80.3
	Premium	908,951	0.7	327,747	0.3	4,173,679	3.3	100,076,807	79.0
	Average	\$799		\$520		\$847		\$1,030	
\$175,000 to \$199,999	Exposure	617.4	0.4	507.2	0.4	6,027.8	4.2	114,165.3	79.3
	Premium	578,978	0.4	279,472	0.2	5,822,270	3.6	124,043,646	77.5
	Average	\$938		\$551		\$966		\$1,087	
\$200,000 to \$299,999	Exposure	1,281.8	0.3	1,077.3	0.2	23,039.2	4.6	388,939.6	77.2
	Premium	1,311,455	0.2	643,378	0.1	26,212,817	4.2	468,811,496	74.8
	Average	\$1,023		\$597		\$1,138		\$1,205	
\$300,000 to \$399,999	Exposure	442.8	0.2	370.8	0.1	11,503.7	4.3	201,322.8	75.9
	Premium	601,148	0.2	241,594	0.1	15,823,483	4.1	283,626,338	73.8
	Average	\$1,358		\$651		\$1,376		\$1,409	
\$400,000 to \$499,999	Exposure	120.8	0.1	102.1	0.1	4,632.6	4.1	85,139.2	75.9
	Premium	182,660	0.1	84,906	0.0	7,161,634	3.8	139,996,566	74.0
	Average	\$1,513		\$832		\$1,546		\$1,644	
\$500,000 and Over	Exposure	120.2	0.1	33.9	0.0	3,136.2	2.8	81,520.1	71.9
	Premium	292,716	0.1	35,856	0.0	7,284,314	2.6	186,778,758	65.4
	Average	\$2,436		\$1,057		\$2,323		\$2,291	
Total	Exposure	20,607.2	1.4	5,431.4	0.4	62,800.8	4.4	1,088,626.8	75.9
	Premium	11,021,904	0.6	2,727,920	0.1	72,401,228	3.8	1,415,943,558	73.5
	Average	\$535		\$502		\$1,153		\$1,301	

Table 4

2020 Average Premium by Amount of Insurance Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Missouri

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	102.3	1.4	880.8	12.0	7,326.8	100.0
	Premium	60,255	2.0	558,548	18.1	3,088,393	100.0
	Average	\$589		\$634		\$422	
\$50,000 to \$74,999	Exposure	313.2	2.1	3,086.6	20.4	15,158.9	100.0
	Premium	339,336	3.4	2,663,010	26.8	9,930,902	100.0
	Average	\$1,084		\$863		\$655	
\$75,000 to \$99,999	Exposure	965.3	4.0	3,400.1	14.2	23,966.8	100.0
	Premium	1,033,834	5.4	3,210,766	16.8	19,142,603	100.0
	Average	\$1,071		\$944		\$799	
\$100,000 to \$124,999	Exposure	3,491.4	7.3	2,695.2	5.7	47,587.3	100.0
	Premium	3,801,291	9.0	2,803,115	6.6	42,228,952	100.0
	Average	\$1,089		\$1,040		\$887	
\$125,000 to \$149,999	Exposure	8,472.3	10.5	1,526.6	1.9	80,406.0	100.0
	Premium	10,076,619	12.8	1,699,393	2.2	78,649,258	100.0
	Average	\$1,189		\$1,113		\$978	
\$150,000 to \$174,999	Exposure	15,943.1	13.2	1,143.8	0.9	120,940.4	100.0
	Premium	19,780,727	15.6	1,384,488	1.1	126,652,399	100.0
	Average	\$1,241		\$1,210		\$1,047	
\$175,000 to \$199,999	Exposure	21,922.0	15.2	640.7	0.4	143,880.3	100.0
	Premium	28,563,604	17.8	815,338	0.5	160,103,308	100.0
	Average	\$1,303		\$1,273		\$1,113	
\$200,000 to \$299,999	Exposure	88,530.0	17.6	969.9	0.2	503,837.8	100.0
	Premium	128,467,776	20.5	1,396,484	0.2	626,843,406	100.0
	Average	\$1,451		\$1,440		\$1,244	
\$300,000 to \$399,999	Exposure	51,301.7	19.3	195.7	0.1	265,137.5	100.0
	Premium	83,897,290	21.8	369,317	0.1	384,559,170	100.0
	Average	\$1,635		\$1,887		\$1,450	
\$400,000 to \$499,999	Exposure	22,127.7	19.7	75.6	0.1	112,197.8	100.0
	Premium	41,464,913	21.9	179,154	0.1	189,069,833	100.0
	Average	\$1,874		\$2,370		\$1,685	
\$500,000 and Over	Exposure	28,565.3	25.2	44.3	0.0	113,419.9	100.0
	Premium	90,868,667	31.8	165,812	0.1	285,426,123	100.0
	Average	\$3,181		\$3,740		\$2,517	
Total	Exposure	241,734.2	16.9	14,659.2	1.0	1,433,859.6	100.0
	Premium	408,354,312	21.2	15,245,425	0.8	1,925,694,347	100.0
	Average	\$1,689		\$1,040		\$1,343	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Montana

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	163.9	42.9	3.0	0.8			95.7	25.0
	Premium	98,464	48.9	908	0.5	*		70,768	35.2
	Average	\$601		\$303				\$740	
\$50,000 to \$74,999	Exposure	210.9	26.3	42.2	5.3	40.2	5.0	360.4	44.9
	Premium	103,935	26.3	7,697	1.9	15,614	4.0	210,649	53.3
	Average	\$493		\$183		\$389		\$584	
\$75,000 to \$99,999	Exposure	191.5	10.6	95.0	5.3	59.5	3.3	1,277.6	70.6
	Premium	95,082	8.0	26,069	2.2	28,355	2.4	935,679	78.5
	Average	\$497		\$274		\$477		\$732	
\$100,000 to \$124,999	Exposure	238.4	4.8	142.0	2.9	197.3	4.0	3,885.9	78.5
	Premium	153,056	3.9	51,300	1.3	128,361	3.3	3,217,603	81.5
	Average	\$642		\$361		\$650		\$828	
\$125,000 to \$149,999	Exposure	213.4	2.1	169.3	1.6	399.7	3.8	8,501.8	81.7
	Premium	140,122	1.5	65,926	0.7	300,982	3.2	7,952,629	83.5
	Average	\$657		\$390		\$753		\$935	
\$150,000 to \$174,999	Exposure	193.9	1.2	213.0	1.3	751.3	4.5	13,524.4	80.7
	Premium	140,209	0.8	99,481	0.6	676,203	4.0	13,668,772	81.4
	Average	\$723		\$467		\$900		\$1,011	
\$175,000 to \$199,999	Exposure	150.7	0.7	163.0	0.8	935.8	4.4	16,885.8	79.8
	Premium	115,496	0.5	82,726	0.4	962,767	4.2	18,370,863	79.4
	Average	\$767		\$508		\$1,029		\$1,088	
\$200,000 to \$299,999	Exposure	420.6	0.5	295.8	0.4	3,591.0	4.4	64,901.4	78.9
	Premium	334,915	0.3	167,157	0.2	4,394,319	4.3	79,020,207	77.4
	Average	\$796		\$565		\$1,224		\$1,218	
\$300,000 to \$399,999	Exposure	184.8	0.4	74.0	0.2	1,524.7	3.6	33,281.1	78.8
	Premium	149,783	0.2	50,160	0.1	2,290,285	3.7	47,490,711	76.5
	Average	\$811		\$678		\$1,502		\$1,427	
\$400,000 to \$499,999	Exposure	71.8	0.4	9.0	0.1	537.0	3.0	14,023.3	79.5
	Premium	85,048	0.3	8,310	0.0	919,469	3.1	23,209,803	77.5
	Average	\$1,184		\$923		\$1,712		\$1,655	
\$500,000 and Over	Exposure	62.3	0.3	8.0	0.0	463.8	2.3	14,750.9	73.0
	Premium	64,705	0.1	9,836	0.0	1,107,199	2.0	36,781,604	67.1
	Average	\$1,038		\$1,230		\$2,387		\$2,494	
Total	Exposure	2,102.3	1.0	1,214.2	0.6	8,502.2	3.9	171,488.3	78.4
	Premium	1,480,815	0.5	569,570	0.2	10,823,543	3.6	230,929,288	75.9
	Average	\$704		\$469		\$1,273		\$1,347	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Montana

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	11.6	3.0	105.8	27.7	382.0	100.0
	Premium	1,946	1.0	29,252	14.5	201,327	100.0
	Average	\$168		\$276		\$527	
\$50,000 to \$74,999	Exposure	4.1	0.5	144.5	18.0	802.3	100.0
	Premium	2,329	0.6	54,672	13.8	394,896	100.0
	Average	\$570		\$378		\$492	
\$75,000 to \$99,999	Exposure	66.3	3.7	119.2	6.6	1,809.0	100.0
	Premium	44,073	3.7	61,961	5.2	1,191,219	100.0
	Average	\$665		\$520		\$658	
\$100,000 to \$124,999	Exposure	386.9	7.8	98.1	2.0	4,948.7	100.0
	Premium	330,217	8.4	67,562	1.7	3,948,099	100.0
	Average	\$853		\$689		\$798	
\$125,000 to \$149,999	Exposure	1,073.7	10.3	45.9	0.4	10,403.8	100.0
	Premium	1,033,660	10.9	31,294	0.3	9,524,613	100.0
	Average	\$963		\$682		\$915	
\$150,000 to \$174,999	Exposure	2,040.3	12.2	40.8	0.2	16,763.7	100.0
	Premium	2,175,414	13.0	35,352	0.2	16,795,431	100.0
	Average	\$1,066		\$868		\$1,002	
\$175,000 to \$199,999	Exposure	3,019.8	14.3	16.3	0.1	21,171.2	100.0
	Premium	3,581,216	15.5	16,767	0.1	23,129,835	100.0
	Average	\$1,186		\$1,032		\$1,093	
\$200,000 to \$299,999	Exposure	13,046.1	15.9	45.0	0.1	82,299.8	100.0
	Premium	18,180,628	17.8	59,427	0.1	102,156,653	100.0
	Average	\$1,394		\$1,321		\$1,241	
\$300,000 to \$399,999	Exposure	7,159.0	17.0	3.9	0.0	42,227.4	100.0
	Premium	12,124,341	19.5	6,403	0.0	62,111,683	100.0
	Average	\$1,694		\$1,635		\$1,471	
\$400,000 to \$499,999	Exposure	2,994.3	17.0			17,635.4	100.0
	Premium	5,736,619	19.1	*		29,959,249	100.0
	Average	\$1,916				\$1,699	
\$500,000 and Over	Exposure	4,929.4	24.4	3.0	0.0	20,217.5	100.0
	Premium	16,856,903	30.7	16,992	0.0	54,837,239	100.0
	Average	\$3,420		\$5,664		\$2,712	
Total	Exposure	34,731.4	15.9	622.4	0.3	218,660.7	100.0
	Premium	60,067,346	19.7	379,682	0.1	304,250,244	100.0
	Average	\$1,729		\$610		\$1,391	

Table 4

2020 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Nebraska

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	955.2	26.1	90.5	2.5	914.3	25.0	1,379.1	37.7
	Premium	344,804	16.7	15,430	0.7	543,743	26.4	975,994	47.4
	Average	\$361		\$170		\$595		\$708	
\$50,000 to \$74,999	Exposure	845.5	17.3	51.2	1.0	1,319.1	27.0	2,171.2	44.5
	Premium	472,554	11.8	31,652	0.8	1,025,644	25.6	1,994,323	49.7
	Average	\$559		\$619		\$778		\$919	
\$75,000 to \$99,999	Exposure	726.8	7.4	34.0	0.3	1,996.7	20.2	6,520.5	66.1
	Premium	508,026	5.3	24,153	0.2	1,856,116	19.2	6,599,788	68.2
	Average	\$699		\$710		\$930		\$1,012	
\$100,000 to \$124,999	Exposure	727.0	3.1	17.3	0.1	2,567.8	10.8	19,205.0	80.6
	Premium	604,102	2.3	14,501	0.1	2,779,962	10.5	21,349,924	80.8
	Average	\$831		\$841		\$1,083		\$1,112	
\$125,000 to \$149,999	Exposure	529.6	1.2	17.3	0.0	3,430.3	8.0	36,310.9	84.4
	Premium	462,736	0.9	19,752	0.0	4,039,177	7.7	43,933,573	84.1
	Average	\$874		\$1,145		\$1,177		\$1,210	
\$150,000 to \$174,999	Exposure	448.4	0.7	5.8	0.0	4,425.9	7.4	50,384.7	83.7
	Premium	428,853	0.5	5,477	0.0	5,679,810	7.1	66,325,149	83.2
	Average	\$956		\$939		\$1,283		\$1,316	
\$175,000 to \$199,999	Exposure	240.9	0.4	5.0	0.0	4,754.3	7.4	53,149.9	82.8
	Premium	243,356	0.3	6,101	0.0	6,487,962	7.2	74,091,731	82.1
	Average	\$1,010		\$1,220		\$1,365		\$1,394	
\$200,000 to \$299,999	Exposure	516.8	0.3	2.8	0.0	11,612.8	6.8	139,588.8	82.1
	Premium	583,765	0.2	6,312	0.0	17,784,361	6.7	217,871,783	81.6
	Average	\$1,130		\$2,228		\$1,531		\$1,561	
\$300,000 to \$399,999	Exposure	154.9	0.2	1.0	0.0	4,449.8	6.1	59,477.3	81.9
	Premium	157,424	0.1	1,453	0.0	7,941,515	5.8	111,450,483	81.8
	Average	\$1,016		\$1,453		\$1,785		\$1,874	
\$400,000 to \$499,999	Exposure	75.8	0.3	1.0	0.0	1,275.3	4.8	22,213.5	82.8
	Premium	49,085	0.1	2,617	0.0	2,598,040	4.4	49,088,614	83.0
	Average	\$647		\$2,617		\$2,037		\$2,210	
\$500,000 and Over	Exposure	42.0	0.2			1,097.1	5.1	17,219.8	79.3
	Premium	57,150	0.1	*		3,145,255	4.6	52,839,666	77.5
	Average	\$1,361				\$2,867		\$3,069	
Total	Exposure	5,262.9	1.1	225.8	0.0	37,843.4	7.6	407,620.6	81.4
	Premium	3,911,855	0.5	127,448	0.0	53,881,585	6.8	646,521,028	81.3
	Average	\$743		\$564		\$1,424		\$1,586	

Table 4

2020 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Nebraska

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	35.5	1.0	287.7	7.9	3,662.3	100.0
	Premium	4,711	0.2	176,240	8.6	2,060,922	100.0
	Average	\$133		\$613		\$563	
\$50,000 to \$74,999	Exposure	26.5	0.5	470.3	9.6	4,883.7	100.0
	Premium	23,324	0.6	464,974	11.6	4,012,471	100.0
	Average	\$880		\$989		\$822	
\$75,000 to \$99,999	Exposure	139.8	1.4	444.8	4.5	9,862.5	100.0
	Premium	149,107	1.5	536,021	5.5	9,673,211	100.0
	Average	\$1,067		\$1,205		\$981	
\$100,000 to \$124,999	Exposure	841.3	3.5	457.8	1.9	23,816.2	100.0
	Premium	1,058,079	4.0	610,665	2.3	26,417,233	100.0
	Average	\$1,258		\$1,334		\$1,109	
\$125,000 to \$149,999	Exposure	2,374.5	5.5	367.5	0.9	43,030.1	100.0
	Premium	3,302,923	6.3	488,411	0.9	52,246,572	100.0
	Average	\$1,391		\$1,329		\$1,214	
\$150,000 to \$174,999	Exposure	4,681.7	7.8	267.1	0.4	60,213.6	100.0
	Premium	6,865,071	8.6	377,903	0.5	79,682,263	100.0
	Average	\$1,466		\$1,415		\$1,323	
\$175,000 to \$199,999	Exposure	5,934.3	9.2	140.8	0.2	64,225.3	100.0
	Premium	9,158,474	10.2	222,175	0.2	90,209,799	100.0
	Average	\$1,543		\$1,578		\$1,405	
\$200,000 to \$299,999	Exposure	18,224.5	10.7	135.4	0.1	170,081.0	100.0
	Premium	30,619,629	11.5	244,714	0.1	267,110,564	100.0
	Average	\$1,680		\$1,807		\$1,570	
\$300,000 to \$399,999	Exposure	8,488.8	11.7	36.8	0.1	72,608.5	100.0
	Premium	16,543,594	12.1	81,539	0.1	136,176,008	100.0
	Average	\$1,949		\$2,219		\$1,875	
\$400,000 to \$499,999	Exposure	3,251.6	12.1	7.8	0.0	26,825.0	100.0
	Premium	7,354,540	12.4	23,588	0.0	59,116,484	100.0
	Average	\$2,262		\$3,044		\$2,204	
\$500,000 and Over	Exposure	3,357.7	15.5	4.2	0.0	21,720.7	100.0
	Premium	12,161,090	17.8	20,626	0.0	68,223,787	100.0
	Average	\$3,622		\$4,950		\$3,141	
Total	Exposure	47,356.1	9.5	2,619.9	0.5	500,928.8	100.0
	Premium	87,240,542	11.0	3,246,856	0.4	794,929,314	100.0
	Average	\$1,842		\$1,239		\$1,587	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Nevada

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	120.8	57.4	2.5	1.2			13.8	6.5
	Premium	56,809	70.8	149	0.2	*		3,564	4.4
	Average	\$470		\$60				\$259	
\$50,000 to \$74,999	Exposure	58.7	39.4	6.0	4.0	3.0	2.0	54.3	36.5
	Premium	64,800	67.7	1,070	1.1	359	0.4	21,513	22.5
	Average	\$1,105		\$178		\$120		\$396	
\$75,000 to \$99,999	Exposure	79.6	14.8	13.8	2.6	13.7	2.5	376.9	70.1
	Premium	43,322	20.1	2,377	1.1	4,544	2.1	143,655	66.5
	Average	\$544		\$173		\$332		\$381	
\$100,000 to \$124,999	Exposure	150.2	5.2	42.8	1.5	38.5	1.3	2,319.6	80.5
	Premium	92,197	6.9	6,937	0.5	17,160	1.3	1,062,796	79.4
	Average	\$614		\$162		\$446		\$458	
\$125,000 to \$149,999	Exposure	209.3	2.4	81.0	0.9	246.8	2.9	6,991.8	81.7
	Premium	104,703	2.3	13,810	0.3	125,725	2.8	3,707,565	82.3
	Average	\$500		\$170		\$510		\$530	
\$150,000 to \$174,999	Exposure	294.2	1.6	91.5	0.5	805.3	4.3	14,804.7	79.2
	Premium	147,079	1.4	19,230	0.2	466,041	4.3	8,622,077	80.2
	Average	\$500		\$210		\$579		\$582	
\$175,000 to \$199,999	Exposure	289.0	0.9	70.8	0.2	1,988.8	5.9	25,942.2	77.2
	Premium	139,745	0.7	15,713	0.1	1,233,239	6.0	16,137,843	78.3
	Average	\$484		\$222		\$620		\$622	
\$200,000 to \$299,999	Exposure	899.5	0.4	235.2	0.1	18,665.0	8.0	174,215.1	74.2
	Premium	479,089	0.3	64,211	0.0	13,164,248	8.2	119,544,160	74.2
	Average	\$533		\$273		\$705		\$686	
\$300,000 to \$399,999	Exposure	423.5	0.3	81.4	0.1	12,246.4	7.5	118,956.8	73.2
	Premium	238,993	0.2	27,804	0.0	10,080,383	7.7	94,327,762	72.5
	Average	\$564		\$342		\$823		\$793	
\$400,000 to \$499,999	Exposure	132.1	0.2	30.7	0.0	4,578.1	6.4	51,726.8	72.6
	Premium	88,079	0.1	12,743	0.0	4,382,510	6.5	48,309,430	71.8
	Average	\$667		\$416		\$957		\$934	
\$500,000 and Over	Exposure	135.2	0.2	16.0	0.0	5,434.8	6.7	55,499.3	68.7
	Premium	122,241	0.1	7,994	0.0	7,792,301	6.2	79,829,273	63.4
	Average	\$904		\$500		\$1,434		\$1,438	
Total	Exposure	2,791.9	0.5	671.7	0.1	44,020.3	7.2	450,901.3	73.5
	Premium	1,577,057	0.3	172,038	0.0	37,266,607	7.1	371,709,638	71.2
	Average	\$565		\$256		\$847		\$824	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Nevada

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	51.3	24.4	22.0	10.5	210.3	100.0
	Premium	10,109	12.6	9,560	11.9	80,288	100.0
	Average	\$197		\$435		\$382	
\$50,000 to \$74,999	Exposure	2.5	1.7	24.3	16.3	148.8	100.0
	Premium	993	1.0	6,922	7.2	95,657	100.0
	Average	\$397		\$285		\$643	
\$75,000 to \$99,999	Exposure	26.6	4.9	27.3	5.1	537.8	100.0
	Premium	10,320	4.8	11,724	5.4	215,942	100.0
	Average	\$388		\$430		\$402	
\$100,000 to \$124,999	Exposure	292.3	10.1	39.1	1.4	2,882.5	100.0
	Premium	138,588	10.4	20,307	1.5	1,337,985	100.0
	Average	\$474		\$520		\$464	
\$125,000 to \$149,999	Exposure	984.5	11.5	41.0	0.5	8,554.3	100.0
	Premium	525,261	11.7	26,567	0.6	4,503,631	100.0
	Average	\$534		\$648		\$526	
\$150,000 to \$174,999	Exposure	2,656.3	14.2	42.3	0.2	18,694.1	100.0
	Premium	1,463,440	13.6	30,464	0.3	10,748,331	100.0
	Average	\$551		\$721		\$575	
\$175,000 to \$199,999	Exposure	5,310.6	15.8	23.8	0.1	33,625.3	100.0
	Premium	3,055,808	14.8	18,287	0.1	20,600,635	100.0
	Average	\$575		\$767		\$613	
\$200,000 to \$299,999	Exposure	40,648.8	17.3	57.5	0.0	234,721.1	100.0
	Premium	27,734,296	17.2	41,656	0.0	161,027,660	100.0
	Average	\$682		\$724		\$686	
\$300,000 to \$399,999	Exposure	30,705.1	18.9	18.8	0.0	162,432.1	100.0
	Premium	25,475,675	19.6	19,898	0.0	130,170,515	100.0
	Average	\$830		\$1,057		\$801	
\$400,000 to \$499,999	Exposure	14,759.7	20.7	5.0	0.0	71,232.3	100.0
	Premium	14,503,817	21.6	5,431	0.0	67,302,010	100.0
	Average	\$983		\$1,086		\$945	
\$500,000 and Over	Exposure	19,702.6	24.4	6.5	0.0	80,794.3	100.0
	Premium	38,209,492	30.3	12,093	0.0	125,973,394	100.0
	Average	\$1,939		\$1,860		\$1,559	
Total	Exposure	115,140.2	18.8	307.5	0.1	613,832.8	100.0
	Premium	111,127,799	21.3	202,909	0.0	522,056,048	100.0
	Average	\$965		\$660		\$850	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
New Hampshire

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	198.7	55.7	42.5	11.9	16.7	4.7	58.8	16.5
	Premium	57,097	52.3	19,738	18.1	5,772	5.3	20,848	19.1
	Average	\$287		\$464		\$346		\$355	
\$50,000 to \$74,999	Exposure	160.3	31.1	26.8	5.2	52.5	10.2	237.0	46.0
	Premium	51,328	25.4	15,159	7.5	25,725	12.7	95,179	47.1
	Average	\$320		\$565		\$490		\$402	
\$75,000 to \$99,999	Exposure	134.0	13.9	19.1	2.0	87.3	9.1	670.0	69.5
	Premium	60,423	12.4	12,461	2.6	49,281	10.1	339,278	69.6
	Average	\$451		\$653		\$564		\$506	
\$100,000 to \$124,999	Exposure	191.1	7.2	17.1	0.6	146.9	5.5	2,160.0	81.4
	Premium	86,199	5.5	10,897	0.7	83,389	5.3	1,271,869	81.2
	Average	\$451		\$638		\$568		\$589	
\$125,000 to \$149,999	Exposure	174.4	3.1	11.0	0.2	226.8	4.0	4,987.9	88.9
	Premium	93,983	2.6	7,585	0.2	126,145	3.5	3,203,077	89.4
	Average	\$539		\$690		\$556		\$642	
\$150,000 to \$174,999	Exposure	245.3	2.1	15.3	0.1	439.1	3.7	10,444.8	88.9
	Premium	156,006	1.9	12,805	0.2	260,922	3.2	7,280,147	88.9
	Average	\$636		\$840		\$594		\$697	
\$175,000 to \$199,999	Exposure	169.3	0.9	6.0	0.0	776.8	4.1	16,861.8	89.3
	Premium	95,057	0.7	4,105	0.0	456,413	3.3	12,518,563	89.8
	Average	\$561		\$684		\$588		\$742	
\$200,000 to \$299,999	Exposure	552.2	0.5	18.9	0.0	4,998.3	4.2	103,390.3	86.9
	Premium	425,322	0.4	18,140	0.0	3,505,797	3.4	89,103,360	87.4
	Average	\$770		\$959		\$701		\$862	
\$300,000 to \$399,999	Exposure	232.1	0.2	6.8	0.0	3,512.8	3.8	79,080.5	84.9
	Premium	184,911	0.2	8,192	0.0	3,080,230	3.2	81,866,819	85.5
	Average	\$797		\$1,214		\$877		\$1,035	
\$400,000 to \$499,999	Exposure	101.7	0.2	4.1	0.0	1,443.7	3.2	36,869.3	82.3
	Premium	95,349	0.2	7,097	0.0	1,606,909	2.9	45,567,526	83.1
	Average	\$938		\$1,738		\$1,113		\$1,236	
\$500,000 and Over	Exposure	101.3	0.2	3.0	0.0	997.8	2.1	36,091.9	74.9
	Premium	119,906	0.1	5,290	0.0	1,601,859	1.9	63,686,427	74.3
	Average	\$1,184		\$1,763		\$1,605		\$1,765	
Total	Exposure	2,260.3	0.7	170.5	0.0	12,698.7	3.7	290,852.3	84.1
	Premium	1,425,581	0.4	121,469	0.0	10,802,442	2.9	304,953,093	83.3
	Average	\$631		\$712		\$851		\$1,048	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
New Hampshire

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	15.4	4.3	24.6	6.9	356.6	100.0
	Premium	1,228	1.1	4,451	4.1	109,134	100.0
	Average	\$80		\$181		\$306	
\$50,000 to \$74,999	Exposure	7.2	1.4	30.9	6.0	514.8	100.0
	Premium	3,250	1.6	11,245	5.6	201,886	100.0
	Average	\$453		\$364		\$392	
\$75,000 to \$99,999	Exposure	14.3	1.5	39.6	4.1	964.3	100.0
	Premium	8,664	1.8	17,146	3.5	487,253	100.0
	Average	\$604		\$433		\$505	
\$100,000 to \$124,999	Exposure	102.2	3.8	37.9	1.4	2,655.2	100.0
	Premium	90,283	5.8	23,126	1.5	1,565,763	100.0
	Average	\$884		\$610		\$590	
\$125,000 to \$149,999	Exposure	192.8	3.4	17.2	0.3	5,610.1	100.0
	Premium	135,897	3.8	15,657	0.4	3,582,344	100.0
	Average	\$705		\$912		\$639	
\$150,000 to \$174,999	Exposure	574.8	4.9	26.3	0.2	11,745.5	100.0
	Premium	446,532	5.5	28,392	0.3	8,184,804	100.0
	Average	\$777		\$1,082		\$697	
\$175,000 to \$199,999	Exposure	1,042.8	5.5	19.7	0.1	18,876.4	100.0
	Premium	838,536	6.0	23,940	0.2	13,936,614	100.0
	Average	\$804		\$1,217		\$738	
\$200,000 to \$299,999	Exposure	9,941.1	8.4	39.0	0.0	118,939.8	100.0
	Premium	8,787,558	8.6	59,795	0.1	101,899,972	100.0
	Average	\$884		\$1,533		\$857	
\$300,000 to \$399,999	Exposure	10,337.4	11.1	8.5	0.0	93,178.1	100.0
	Premium	10,569,576	11.0	17,208	0.0	95,726,936	100.0
	Average	\$1,022		\$2,024		\$1,027	
\$400,000 to \$499,999	Exposure	6,364.9	14.2	2.0	0.0	44,785.6	100.0
	Premium	7,533,431	13.7	2,755	0.0	54,813,067	100.0
	Average	\$1,184		\$1,378		\$1,224	
\$500,000 and Over	Exposure	10,981.3	22.8	3.0	0.0	48,178.2	100.0
	Premium	20,267,018	23.7	6,390	0.0	85,686,890	100.0
	Average	\$1,846		\$2,130		\$1,779	
Total	Exposure	39,574.2	11.4	248.6	0.1	345,804.5	100.0
	Premium	48,681,973	13.3	210,105	0.1	366,194,663	100.0
	Average	\$1,230		\$845		\$1,059	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
New Jersey

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	912.1				4.7			
	Premium	258,486		*		1,565		*	
	Average	\$283				\$335			
\$50,000 to \$74,999	Exposure	1,337.8	61.9			1.0	0.0	779.1	36.0
	Premium	549,064	80.4	*		1,152	0.2	114,991	16.8
	Average	\$410				\$1,152		\$148	
\$75,000 to \$99,999	Exposure	1,063.5	61.3			11.3	0.6	644.0	37.1
	Premium	576,645	60.3	*		6,251	0.7	362,544	37.9
	Average	\$542				\$556		\$563	
\$100,000 to \$124,999	Exposure	1,143.3	33.9			63.5	1.9	1,984.1	58.9
	Premium	795,281	37.3	*		39,968	1.9	1,221,971	57.3
	Average	\$696				\$629		\$616	
\$125,000 to \$149,999	Exposure	712.7	9.3			256.3	3.3	6,186.0	80.9
	Premium	547,932	10.0	*		167,712	3.1	4,366,701	79.9
	Average	\$769				\$654		\$706	
\$150,000 to \$174,999	Exposure	998.1	4.9			792.4	3.9	16,970.8	84.0
	Premium	830,962	5.4	*		533,596	3.4	12,908,358	83.3
	Average	\$833				\$673		\$761	
\$175,000 to \$199,999	Exposure	651.4	1.9			1,815.2	5.2	29,916.9	85.6
	Premium	527,015	1.8	*		1,287,231	4.5	24,794,602	86.0
	Average	\$809				\$709		\$829	
\$200,000 to \$299,999	Exposure	2,776.4	0.8	3.0	0.0	25,212.3	7.4	288,507.6	84.1
	Premium	2,506,262	0.8	2,136	0.0	20,547,740	6.3	278,701,034	85.3
	Average	\$903		\$712		\$815		\$966	
\$300,000 to \$399,999	Exposure	1,818.8	0.4	1.9	0.0	39,587.9	8.3	397,436.3	83.1
	Premium	1,773,454	0.3	1,757	0.0	38,233,233	7.3	441,610,682	84.3
	Average	\$975		\$917		\$966		\$1,111	
\$400,000 to \$499,999	Exposure	862.8	0.3	2.0	0.0	28,948.5	8.8	268,289.0	81.3
	Premium	832,319	0.2	2,168	0.0	32,557,806	7.6	353,583,664	83.0
	Average	\$965		\$1,084		\$1,125		\$1,318	
\$500,000 and Over	Exposure	883.7	0.2			41,457.1	8.7	356,518.8	74.6
	Premium	1,008,016	0.1	*		61,272,509	6.9	640,102,986	72.4
	Average	\$1,141				\$1,478		\$1,795	
Total	Exposure	13,160.4	0.8	6.6	0.0	138,150.1	8.1	1,368,286.8	80.4
	Premium	10,205,436	0.5	5,875	0.0	154,648,763	7.0	1,746,922,769	79.3
	Average	\$775		\$892		\$1,119		\$1,277	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
New Jersey

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure			1.0			
	Premium	*		48		*	
	Average			\$48			
\$50,000 to \$74,999	Exposure	34.4	1.6	10.0	0.5	2,162.3	100.0
	Premium	13,963	2.0	3,958	0.6	683,128	100.0
	Average	\$406		\$396		\$316	
\$75,000 to \$99,999	Exposure	12.4	0.7	5.0	0.3	1,736.2	100.0
	Premium	6,392	0.7	4,271	0.4	956,103	100.0
	Average	\$515		\$854		\$551	
\$100,000 to \$124,999	Exposure	174.2	5.2	6.2	0.2	3,371.2	100.0
	Premium	70,154	3.3	4,868	0.2	2,132,242	100.0
	Average	\$403		\$789		\$632	
\$125,000 to \$149,999	Exposure	485.9	6.4	9.0	0.1	7,649.8	100.0
	Premium	375,024	6.9	10,813	0.2	5,468,182	100.0
	Average	\$772		\$1,201		\$715	
\$150,000 to \$174,999	Exposure	1,443.9	7.1	2.8	0.0	20,207.9	100.0
	Premium	1,211,766	7.8	3,044	0.0	15,487,726	100.0
	Average	\$839		\$1,107		\$766	
\$175,000 to \$199,999	Exposure	2,569.0	7.3	5.0	0.0	34,957.2	100.0
	Premium	2,224,394	7.7	6,773	0.0	28,839,829	100.0
	Average	\$866		\$1,355		\$825	
\$200,000 to \$299,999	Exposure	26,418.0	7.7	14.8	0.0	342,932.1	100.0
	Premium	24,982,414	7.6	21,894	0.0	326,761,480	100.0
	Average	\$946		\$1,484		\$953	
\$300,000 to \$399,999	Exposure	39,430.3	8.2	4.0	0.0	478,279.2	100.0
	Premium	42,368,082	8.1	8,911	0.0	523,996,119	100.0
	Average	\$1,075		\$2,228		\$1,096	
\$400,000 to \$499,999	Exposure	31,893.5	9.7			329,995.8	100.0
	Premium	38,911,516	9.1	*		425,887,473	100.0
	Average	\$1,220				\$1,291	
\$500,000 and Over	Exposure	79,220.1	16.6	3.0	0.0	478,082.7	100.0
	Premium	181,188,688	20.5	10,207	0.0	883,582,406	100.0
	Average	\$2,287		\$3,402		\$1,848	
Total	Exposure	182,191.1	10.7	60.7	0.0	1,701,855.7	100.0
	Premium	290,204,498	13.2	74,787	0.0	2,202,062,128	100.0
	Average	\$1,593		\$1,233		\$1,294	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
New Mexico

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	137.8	10.7			401.5	31.3	727.1	56.6
	Premium	134,917	12.6	*		283,666	26.5	649,368	60.6
	Average	\$979				\$707		\$893	
\$50,000 to \$74,999	Exposure	209.2	12.7			335.4	20.3	1,097.9	66.5
	Premium	159,415	11.9	*		323,845	24.1	855,256	63.6
	Average	\$762				\$966		\$779	
\$75,000 to \$99,999	Exposure	319.8	7.2			610.0	13.7	3,396.4	76.2
	Premium	205,337	5.7	*		588,512	16.4	2,696,040	75.0
	Average	\$642				\$965		\$794	
\$100,000 to \$124,999	Exposure	583.1	4.1			1,652.8	11.7	10,959.8	77.4
	Premium	396,067	3.3	*		1,588,749	13.3	9,145,937	76.5
	Average	\$679				\$961		\$834	
\$125,000 to \$149,999	Exposure	658.8	2.3			3,228.8	11.2	21,938.3	75.9
	Premium	460,650	1.8	*		3,140,129	12.4	18,910,689	74.9
	Average	\$699				\$973		\$862	
\$150,000 to \$174,999	Exposure	684.3	1.6	1.0	0.0	4,186.3	10.0	31,129.4	74.5
	Premium	522,217	1.4	604	0.0	4,086,552	10.8	27,774,736	73.4
	Average	\$763		\$604		\$976		\$892	
\$175,000 to \$199,999	Exposure	606.3	1.3			4,270.3	9.2	34,403.2	73.7
	Premium	459,775	1.0	*		4,288,434	9.7	32,246,896	72.9
	Average	\$758				\$1,004		\$937	
\$200,000 to \$299,999	Exposure	1,643.7	1.1			10,178.1	6.9	110,871.3	74.7
	Premium	1,235,475	0.8	*		11,375,635	7.1	118,706,944	73.9
	Average	\$752				\$1,118		\$1,071	
\$300,000 to \$399,999	Exposure	512.7	0.8			3,487.8	5.3	50,732.5	76.8
	Premium	419,128	0.5	*		4,558,853	5.4	65,113,922	76.6
	Average	\$818				\$1,307		\$1,283	
\$400,000 to \$499,999	Exposure	135.8	0.5			1,392.7	5.0	21,382.9	76.8
	Premium	136,430	0.3	*		2,062,499	5.0	31,753,475	76.2
	Average	\$1,004				\$1,481		\$1,485	
\$500,000 and Over	Exposure	109.6	0.3			1,696.0	5.2	23,977.7	73.2
	Premium	164,023	0.2	*		3,236,789	4.6	49,545,034	70.4
	Average	\$1,497				\$1,908		\$2,066	
Total	Exposure	5,601.0	1.4	1.0	0.0	31,439.7	7.6	310,616.5	75.0
	Premium	4,293,434	0.9	600	0.0	35,533,663	7.4	357,398,297	74.0
	Average	\$767		\$600		\$1,130		\$1,151	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
New Mexico

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	17.6	1.4			1,284.0	100.0
	Premium	2,995	0.3	*		1,070,942	100.0
	Average	\$170				\$834	
\$50,000 to \$74,999	Exposure	3.0	0.2	6.5	0.4	1,652.0	100.0
	Premium	1,384	0.1	4,573	0.3	1,344,473	100.0
	Average	\$461		\$704		\$814	
\$75,000 to \$99,999	Exposure	94.3	2.1	36.3	0.8	4,456.8	100.0
	Premium	76,954	2.1	26,012	0.7	3,592,855	100.0
	Average	\$816		\$716		\$806	
\$100,000 to \$124,999	Exposure	828.3	5.9	134.1	0.9	14,158.0	100.0
	Premium	705,805	5.9	112,663	0.9	11,949,221	100.0
	Average	\$852		\$840		\$844	
\$125,000 to \$149,999	Exposure	2,865.0	9.9	200.1	0.7	28,891.0	100.0
	Premium	2,555,710	10.1	187,290	0.7	25,254,468	100.0
	Average	\$892		\$936		\$874	
\$150,000 to \$174,999	Exposure	5,603.8	13.4	182.8	0.4	41,787.5	100.0
	Premium	5,279,722	13.9	198,709	0.5	37,862,540	100.0
	Average	\$942		\$1,087		\$906	
\$175,000 to \$199,999	Exposure	7,269.3	15.6	105.7	0.2	46,654.8	100.0
	Premium	7,127,332	16.1	124,210	0.3	44,246,647	100.0
	Average	\$980		\$1,175		\$948	
\$200,000 to \$299,999	Exposure	25,470.3	17.2	231.7	0.2	148,395.1	100.0
	Premium	28,891,147	18.0	326,226	0.2	160,535,427	100.0
	Average	\$1,134		\$1,408		\$1,082	
\$300,000 to \$399,999	Exposure	11,256.2	17.0	39.2	0.1	66,028.3	100.0
	Premium	14,891,009	17.5	68,904	0.1	85,051,816	100.0
	Average	\$1,323		\$1,759		\$1,288	
\$400,000 to \$499,999	Exposure	4,908.3	17.6	10.3	0.0	27,830.1	100.0
	Premium	7,677,116	18.4	21,646	0.1	41,651,166	100.0
	Average	\$1,564		\$2,095		\$1,497	
\$500,000 and Over	Exposure	6,985.6	21.3	6.9	0.0	32,775.8	100.0
	Premium	17,417,516	24.7	17,193	0.0	70,380,555	100.0
	Average	\$2,493		\$2,486		\$2,147	
Total	Exposure	65,301.7	15.8	953.5	0.2	413,913.3	100.0
	Premium	84,626,690	17.5	1,087,426	0.2	482,940,110	100.0
	Average	\$1,296		\$1,140		\$1,167	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
New York

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	2,925.4		85.6		716.8			
	Premium	224,532		19,331		223,286		*	
	Average	\$77		\$226		\$312			
\$50,000 to \$74,999	Exposure	837.6	8.8	48.0	0.5	870.3	9.1	6,865.6	72.0
	Premium	356,292	7.9	15,082	0.3	420,547	9.4	3,295,744	73.3
	Average	\$425		\$314		\$483		\$480	
\$75,000 to \$99,999	Exposure	564.4	4.2	33.0	0.2	1,133.6	8.4	10,951.6	81.1
	Premium	278,295	3.8	10,824	0.1	597,522	8.2	5,965,611	81.9
	Average	\$493		\$328		\$527		\$545	
\$100,000 to \$124,999	Exposure	623.2	2.7	34.0	0.2	1,922.0	8.5	18,866.0	83.3
	Premium	373,719	2.9	13,384	0.1	1,062,549	8.3	10,706,008	83.4
	Average	\$600		\$394		\$553		\$567	
\$125,000 to \$149,999	Exposure	371.3	1.0	38.3	0.1	2,859.4	7.7	31,931.0	85.5
	Premium	210,547	1.0	17,371	0.1	1,558,330	7.3	18,416,385	86.4
	Average	\$567		\$453		\$545		\$577	
\$150,000 to \$174,999	Exposure	473.1	0.6	28.4	0.0	5,373.1	7.3	62,169.1	84.2
	Premium	294,639	0.7	15,195	0.0	3,028,639	6.9	37,525,446	85.5
	Average	\$623		\$535		\$564		\$604	
\$175,000 to \$199,999	Exposure	344.3	0.3	19.6	0.0	9,500.2	8.2	95,595.0	82.4
	Premium	186,831	0.3	9,964	0.0	5,479,828	7.5	61,132,016	84.1
	Average	\$543		\$509		\$577		\$639	
\$200,000 to \$299,999	Exposure	4,120.5	0.6	70.7	0.0	79,064.2	10.9	570,468.3	78.3
	Premium	1,605,132	0.3	56,138	0.0	54,345,918	9.5	469,085,751	81.7
	Average	\$390		\$794		\$687		\$822	
\$300,000 to \$399,999	Exposure	9,338.8	1.3	36.3	0.0	97,040.7	13.1	575,324.8	77.9
	Premium	3,247,030	0.4	37,845	0.0	96,580,948	11.5	691,256,731	82.3
	Average	\$348		\$1,044		\$995		\$1,202	
\$400,000 to \$499,999	Exposure	6,754.9	1.4	17.8	0.0	70,475.6	14.5	379,381.4	77.9
	Premium	2,724,561	0.4	19,655	0.0	96,418,430	13.2	595,824,324	81.6
	Average	\$403		\$1,107		\$1,368		\$1,571	
\$500,000 and Over	Exposure	5,775.8	0.9	29.4	0.0	80,098.3	13.0	455,151.7	73.8
	Premium	3,580,614	0.2	34,136	0.0	161,248,649	9.8	1,162,463,082	70.6
	Average	\$620		\$1,160		\$2,013		\$2,554	
Total	Exposure	32,129.3	1.1	441.0	0.0	349,054.0	12.2	2,211,688.5	77.5
	Premium	13,082,192	0.3	248,925	0.0	420,964,646	10.8	2,998,488,022	77.0
	Average	\$407		\$564		\$1,206		\$1,356	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
New York

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure			401.6			
	Premium	*		97,349		*	
	Average			\$242			
\$50,000 to \$74,999	Exposure	375.2	3.9	538.8	5.7	9,535.4	100.0
	Premium	137,145	3.0	272,633	6.1	4,497,443	100.0
	Average	\$366		\$506		\$472	
\$75,000 to \$99,999	Exposure	382.5	2.8	441.9	3.3	13,507.0	100.0
	Premium	178,135	2.4	254,679	3.5	7,285,066	100.0
	Average	\$466		\$576		\$539	
\$100,000 to \$124,999	Exposure	692.2	3.1	523.6	2.3	22,660.9	100.0
	Premium	347,360	2.7	336,725	2.6	12,839,745	100.0
	Average	\$502		\$643		\$567	
\$125,000 to \$149,999	Exposure	1,895.5	5.1	268.2	0.7	37,363.8	100.0
	Premium	944,631	4.4	174,335	0.8	21,321,599	100.0
	Average	\$498		\$650		\$571	
\$150,000 to \$174,999	Exposure	5,539.3	7.5	246.8	0.3	73,829.7	100.0
	Premium	2,823,271	6.4	196,773	0.4	43,883,963	100.0
	Average	\$510		\$797		\$594	
\$175,000 to \$199,999	Exposure	10,469.3	9.0	154.1	0.1	116,082.4	100.0
	Premium	5,779,677	7.9	125,576	0.2	72,713,892	100.0
	Average	\$552		\$815		\$626	
\$200,000 to \$299,999	Exposure	74,384.1	10.2	396.0	0.1	728,503.8	100.0
	Premium	48,370,337	8.4	375,136	0.1	573,838,412	100.0
	Average	\$650		\$947		\$788	
\$300,000 to \$399,999	Exposure	56,609.6	7.7	145.3	0.0	738,495.5	100.0
	Premium	48,219,116	5.7	193,332	0.0	839,535,002	100.0
	Average	\$852		\$1,330		\$1,137	
\$400,000 to \$499,999	Exposure	30,176.7	6.2	50.0	0.0	486,856.3	100.0
	Premium	34,788,283	4.8	91,635	0.0	729,866,888	100.0
	Average	\$1,153		\$1,833		\$1,499	
\$500,000 and Over	Exposure	75,924.9	12.3	27.3	0.0	617,007.4	100.0
	Premium	318,688,525	19.4	62,756	0.0	1,646,077,762	100.0
	Average	\$4,197		\$2,296		\$2,668	
Total	Exposure	257,369.6	9.0	3,193.6	0.1	2,853,876.0	100.0
	Premium	457,249,930	11.7	2,180,929	0.1	3,892,214,644	100.0
	Average	\$1,777		\$683		\$1,364	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
North Carolina

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	40,389.5	92.8			66.3	0.2	2,976.9	6.8
	Premium	8,974,590	88.5	*		35,550	0.4	1,089,933	10.7
	Average	\$222				\$537		\$366	
\$50,000 to \$74,999	Exposure	29,623.0	86.7			1,608.1	4.7	2,280.6	6.7
	Premium	9,879,608	76.8	*		1,148,524	8.9	1,150,033	8.9
	Average	\$334				\$714		\$504	
\$75,000 to \$99,999	Exposure	23,373.5	57.6			7,675.3	18.9	8,858.8	21.8
	Premium	9,741,271	44.8	*		6,183,772	28.4	5,006,282	23.0
	Average	\$417				\$806		\$565	
\$100,000 to \$124,999	Exposure	19,553.9	24.5			14,230.4	17.8	44,707.6	56.0
	Premium	9,511,543	18.4	*		12,325,150	23.8	28,865,560	55.8
	Average	\$486				\$866		\$646	
\$125,000 to \$149,999	Exposure	13,572.8	9.5			14,678.7	10.2	114,023.0	79.5
	Premium	7,503,704	7.3	*		13,220,852	12.8	81,500,816	79.1
	Average	\$553				\$901		\$715	
\$150,000 to \$174,999	Exposure	11,162.6	5.7			10,962.8	5.6	173,106.6	88.1
	Premium	7,040,867	4.6	*		9,817,804	6.5	133,601,218	88.1
	Average	\$631				\$896		\$772	
\$175,000 to \$199,999	Exposure	7,265.8	3.5			8,107.7	3.9	192,905.0	92.0
	Premium	5,231,201	3.0	*		7,239,282	4.2	159,961,091	92.1
	Average	\$720				\$893		\$829	
\$200,000 to \$299,999	Exposure	16,790.3	2.5			17,984.4	2.7	620,037.7	94.0
	Premium	15,768,733	2.4	*		18,725,019	2.8	624,520,973	94.0
	Average	\$939				\$1,041		\$1,007	
\$300,000 to \$399,999	Exposure	6,387.8	1.9			7,280.2	2.2	319,981.4	94.7
	Premium	9,082,782	2.2	*		8,859,582	2.1	390,719,015	94.4
	Average	\$1,422				\$1,217		\$1,221	
\$400,000 to \$499,999	Exposure	2,760.1	1.8			3,684.2	2.4	143,842.8	93.8
	Premium	5,354,359	2.4	*		4,954,796	2.2	212,156,036	93.5
	Average	\$1,940				\$1,345		\$1,475	
\$500,000 and Over	Exposure	2,707.5	1.4	0.8	0.0	5,326.9	2.8	175,383.7	90.9
	Premium	7,550,501	1.8	2,706	0.0	8,643,055	2.1	373,640,977	89.6
	Average	\$2,789		\$3,247		\$1,623		\$2,130	
Total	Exposure	173,586.7	8.3	0.8	0.0	91,604.8	4.4	1,798,104.1	86.0
	Premium	95,639,159	4.3	2,706	0.0	91,153,386	4.1	2,012,211,934	89.5
	Average	\$551		\$3,247		\$995		\$1,119	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
North Carolina

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure			92.3	0.2	43,525.0	100.0
	Premium	*		44,978	0.4	10,145,051	100.0
	Average			\$487		\$233	
\$50,000 to \$74,999	Exposure			652.9	1.9	34,164.6	100.0
	Premium	*		692,990	5.4	12,871,155	100.0
	Average			\$1,061		\$377	
\$75,000 to \$99,999	Exposure	12.5	0.0	648.8	1.6	40,568.9	100.0
	Premium	7,792	0.0	810,760	3.7	21,749,877	100.0
	Average	\$623		\$1,250		\$536	
\$100,000 to \$124,999	Exposure	69.2	0.1	1,210.1	1.5	79,771.2	100.0
	Premium	43,359	0.1	1,008,844	1.9	51,754,456	100.0
	Average	\$627		\$834		\$649	
\$125,000 to \$149,999	Exposure	255.2	0.2	847.3	0.6	143,376.9	100.0
	Premium	181,407	0.2	688,351	0.7	103,095,130	100.0
	Average	\$711		\$812		\$719	
\$150,000 to \$174,999	Exposure	527.3	0.3	813.1	0.4	196,572.3	100.0
	Premium	406,571	0.3	710,257	0.5	151,576,717	100.0
	Average	\$771		\$874		\$771	
\$175,000 to \$199,999	Exposure	812.3	0.4	528.8	0.3	209,619.7	100.0
	Premium	692,824	0.4	498,059	0.3	173,622,457	100.0
	Average	\$853		\$942		\$828	
\$200,000 to \$299,999	Exposure	4,396.1	0.7	664.8	0.1	659,873.3	100.0
	Premium	4,561,750	0.7	767,513	0.1	664,343,988	100.0
	Average	\$1,038		\$1,154		\$1,007	
\$300,000 to \$399,999	Exposure	4,162.4	1.2	142.8	0.0	337,954.6	100.0
	Premium	5,187,264	1.3	214,544	0.1	414,063,187	100.0
	Average	\$1,246		\$1,502		\$1,225	
\$400,000 to \$499,999	Exposure	3,061.8	2.0	34.3	0.0	153,383.2	100.0
	Premium	4,501,759	2.0	55,354	0.0	227,022,304	100.0
	Average	\$1,470		\$1,612		\$1,480	
\$500,000 and Over	Exposure	9,518.4	4.9	23.6	0.0	192,960.9	100.0
	Premium	27,316,190	6.5	60,334	0.0	417,213,763	100.0
	Average	\$2,870		\$2,558		\$2,162	
Total	Exposure	22,815.2	1.1	5,658.9	0.3	2,091,770.5	100.0
	Premium	42,898,916	1.9	5,551,984	0.2	2,247,458,085	100.0
	Average	\$1,880		\$981		\$1,074	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
North Dakota

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	110.7	12.5	271.5	30.6	43.7	4.9	404.2	45.6
	Premium	32,526	9.8	14,953	4.5	24,153	7.3	241,517	72.9
	Average	\$294		\$55		\$553		\$598	
\$50,000 to \$74,999	Exposure	87.3	13.1	4.8	0.7	64.1	9.6	447.3	67.3
	Premium	37,458	8.7	1,999	0.5	30,546	7.1	335,796	78.0
	Average	\$429		\$421		\$477		\$751	
\$75,000 to \$99,999	Exposure	71.6	5.4	8.8	0.7	211.0	15.9	952.4	71.7
	Premium	42,377	3.9	6,400	0.6	151,999	14.1	816,057	75.7
	Average	\$592		\$731		\$720		\$857	
\$100,000 to \$124,999	Exposure	64.1	2.0	3.5	0.1	375.7	11.9	2,539.9	80.6
	Premium	49,631	1.8	3,074	0.1	308,835	11.4	2,216,250	81.7
	Average	\$774		\$878		\$822		\$873	
\$125,000 to \$149,999	Exposure	61.1	1.0	4.0	0.1	575.4	9.0	5,294.1	82.7
	Premium	45,866	0.8	3,530	0.1	511,039	8.4	5,037,145	83.2
	Average	\$751		\$883		\$888		\$951	
\$150,000 to \$174,999	Exposure	56.3	0.5	1.0	0.0	840.1	7.9	8,460.5	79.6
	Premium	47,616	0.5	494	0.0	791,223	7.5	8,403,174	79.5
	Average	\$847		\$494		\$942		\$993	
\$175,000 to \$199,999	Exposure	60.4	0.5			1,064.7	8.1	9,694.1	73.5
	Premium	53,985	0.4	*		1,080,360	7.8	10,174,051	73.1
	Average	\$894				\$1,015		\$1,050	
\$200,000 to \$299,999	Exposure	169.0	0.3	4.0	0.0	3,101.3	6.0	36,575.8	70.7
	Premium	121,899	0.2	3,602	0.0	3,724,867	6.2	41,642,159	69.1
	Average	\$721		\$901		\$1,201		\$1,139	
\$300,000 to \$399,999	Exposure	55.3	0.2	1.0	0.0	561.6	2.1	19,567.3	73.1
	Premium	23,430	0.1	971	0.0	852,768	2.3	26,139,857	70.6
	Average	\$423		\$971		\$1,519		\$1,336	
\$400,000 to \$499,999	Exposure	13.7	0.1	1.2	0.0	124.3	1.2	7,695.9	73.6
	Premium	5,929	0.0	2,771	0.0	223,021	1.3	12,286,692	71.3
	Average	\$434		\$2,375		\$1,795		\$1,597	
\$500,000 and Over	Exposure	23.4	0.3			54.5	0.6	6,226.0	72.4
	Premium	34,421	0.2	*		113,498	0.6	13,053,445	68.9
	Average	\$1,470				\$2,083		\$2,097	
Total	Exposure	772.8	0.6	299.7	0.2	7,016.2	5.2	97,857.4	73.1
	Premium	495,138	0.3	37,794	0.0	7,812,309	4.6	120,346,143	71.4
	Average	\$641		\$126		\$1,113		\$1,230	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
North Dakota

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	7.3	0.8	48.7	5.5	885.9	100.0
	Premium	871	0.3	17,146	5.2	331,166	100.0
	Average	\$120		\$352		\$374	
\$50,000 to \$74,999	Exposure	3.0	0.5	58.3	8.8	664.7	100.0
	Premium	1,552	0.4	23,035	5.4	430,386	100.0
	Average	\$517		\$395		\$648	
\$75,000 to \$99,999	Exposure	25.0	1.9	59.5	4.5	1,328.3	100.0
	Premium	19,743	1.8	41,444	3.8	1,078,020	100.0
	Average	\$790		\$697		\$812	
\$100,000 to \$124,999	Exposure	113.3	3.6	54.7	1.7	3,151.2	100.0
	Premium	99,935	3.7	36,500	1.3	2,714,225	100.0
	Average	\$882		\$668		\$861	
\$125,000 to \$149,999	Exposure	437.4	6.8	31.9	0.5	6,403.9	100.0
	Premium	431,649	7.1	27,838	0.5	6,057,067	100.0
	Average	\$987		\$872		\$946	
\$150,000 to \$174,999	Exposure	1,249.8	11.8	19.8	0.2	10,627.5	100.0
	Premium	1,307,564	12.4	19,248	0.2	10,569,319	100.0
	Average	\$1,046		\$970		\$995	
\$175,000 to \$199,999	Exposure	2,358.7	17.9	13.8	0.1	13,191.7	100.0
	Premium	2,585,652	18.6	15,508	0.1	13,909,556	100.0
	Average	\$1,096		\$1,121		\$1,054	
\$200,000 to \$299,999	Exposure	11,826.9	22.9	25.6	0.0	51,702.5	100.0
	Premium	14,754,773	24.5	32,433	0.1	60,279,733	100.0
	Average	\$1,248		\$1,268		\$1,166	
\$300,000 to \$399,999	Exposure	6,587.6	24.6	4.0	0.0	26,776.8	100.0
	Premium	9,985,544	27.0	6,150	0.0	37,008,720	100.0
	Average	\$1,516		\$1,538		\$1,382	
\$400,000 to \$499,999	Exposure	2,624.3	25.1	3.0	0.0	10,462.3	100.0
	Premium	4,718,224	27.4	5,881	0.0	17,242,518	100.0
	Average	\$1,798		\$1,960		\$1,648	
\$500,000 and Over	Exposure	2,292.8	26.7			8,596.8	100.0
	Premium	5,736,773	30.3	*		18,938,137	100.0
	Average	\$2,502				\$2,203	
Total	Exposure	27,526.1	20.6	319.3	0.2	133,791.4	100.0
	Premium	39,642,280	23.5	225,183	0.1	168,558,847	100.0
	Average	\$1,440		\$705		\$1,260	

Table 4

2020 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Ohio

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	8,562.2	63.7	136.7	1.0	688.8	5.1	2,258.3	16.8
	Premium	5,163,016	70.8	44,161	0.6	327,246	4.5	1,052,572	14.4
	Average	\$603		\$323		\$475		\$466	
\$50,000 to \$74,999	Exposure	5,537.9	31.2	844.3	4.8	2,074.8	11.7	7,080.6	39.9
	Premium	2,644,412	28.8	245,280	2.7	1,093,517	11.9	3,749,577	40.9
	Average	\$478		\$291		\$527		\$530	
\$75,000 to \$99,999	Exposure	3,524.3	12.1	1,160.2	4.0	2,915.3	10.0	18,799.5	64.3
	Premium	2,178,879	12.8	364,359	2.1	1,639,514	9.7	10,889,101	64.1
	Average	\$618		\$314		\$562		\$579	
\$100,000 to \$124,999	Exposure	3,132.9	3.9	1,321.8	1.6	6,020.2	7.5	62,581.3	77.5
	Premium	2,808,023	5.6	437,544	0.9	3,505,686	7.0	38,325,805	76.4
	Average	\$896		\$331		\$582		\$612	
\$125,000 to \$149,999	Exposure	2,529.9	1.4	905.1	0.5	11,189.3	6.4	141,224.8	80.7
	Premium	2,333,188	2.0	320,971	0.3	6,743,161	5.9	91,731,201	80.5
	Average	\$922		\$355		\$603		\$650	
\$150,000 to \$174,999	Exposure	2,289.9	0.8	1,148.9	0.4	21,600.0	7.9	213,050.3	78.2
	Premium	2,833,178	1.5	441,649	0.2	13,492,598	7.1	148,013,376	78.1
	Average	\$1,237		\$384		\$625		\$695	
\$175,000 to \$199,999	Exposure	1,766.8	0.5	800.0	0.2	30,034.3	9.3	245,351.4	75.7
	Premium	2,385,317	1.0	332,807	0.1	19,501,161	8.2	181,708,592	76.1
	Average	\$1,350		\$416		\$649		\$741	
\$200,000 to \$299,999	Exposure	3,599.1	0.3	1,816.8	0.2	112,359.8	10.3	788,758.5	72.5
	Premium	6,266,835	0.7	867,054	0.1	80,238,248	8.9	656,071,528	72.9
	Average	\$1,741		\$477		\$714		\$832	
\$300,000 to \$399,999	Exposure	1,425.7	0.3	577.0	0.1	48,513.9	9.6	355,545.8	70.4
	Premium	2,816,675	0.6	307,695	0.1	40,281,770	8.1	348,515,020	70.3
	Average	\$1,976		\$533		\$830		\$980	
\$400,000 to \$499,999	Exposure	394.2	0.2	192.5	0.1	14,356.5	7.8	128,367.8	69.6
	Premium	716,948	0.3	131,714	0.1	14,060,204	6.6	148,028,311	69.0
	Average	\$1,819		\$684		\$979		\$1,153	
\$500,000 and Over	Exposure	474.8	0.3	87.8	0.0	12,938.2	7.1	112,715.6	61.5
	Premium	1,262,066	0.4	69,269	0.0	17,093,179	5.4	179,562,049	56.8
	Average	\$2,658		\$789		\$1,321		\$1,593	
Total	Exposure	33,237.7	1.2	8,991.0	0.3	262,690.8	9.1	2,075,733.8	72.2
	Premium	31,408,537	1.2	3,562,503	0.1	197,976,284	7.8	1,807,647,132	70.8
	Average	\$945		\$396		\$754		\$871	

Table 4

2020 Average Premium by Amount of Insurance Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Ohio

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	398.6	3.0	1,406.3	10.5	13,450.8	100.0
	Premium	138,009	1.9	571,612	7.8	7,296,616	100.0
	Average	\$346		\$406		\$542	
\$50,000 to \$74,999	Exposure	604.1	3.4	1,612.3	9.1	17,753.9	100.0
	Premium	380,535	4.1	1,064,927	11.6	9,178,248	100.0
	Average	\$630		\$661		\$517	
\$75,000 to \$99,999	Exposure	2,011.7	6.9	803.6	2.8	29,214.5	100.0
	Premium	1,240,766	7.3	667,937	3.9	16,980,556	100.0
	Average	\$617		\$831		\$581	
\$100,000 to \$124,999	Exposure	7,148.4	8.8	594.1	0.7	80,798.7	100.0
	Premium	4,552,285	9.1	554,516	1.1	50,183,859	100.0
	Average	\$637		\$933		\$621	
\$125,000 to \$149,999	Exposure	18,914.3	10.8	287.8	0.2	175,051.2	100.0
	Premium	12,623,134	11.1	269,350	0.2	114,021,005	100.0
	Average	\$667		\$936		\$651	
\$150,000 to \$174,999	Exposure	34,094.1	12.5	411.4	0.2	272,594.6	100.0
	Premium	24,265,034	12.8	374,622	0.2	189,420,457	100.0
	Average	\$712		\$911		\$695	
\$175,000 to \$199,999	Exposure	45,791.8	14.1	494.1	0.2	324,238.3	100.0
	Premium	34,549,075	14.5	400,792	0.2	238,877,744	100.0
	Average	\$754		\$811		\$737	
\$200,000 to \$299,999	Exposure	180,360.3	16.6	1,070.3	0.1	1,087,964.7	100.0
	Premium	155,884,345	17.3	1,013,913	0.1	900,341,923	100.0
	Average	\$864		\$947		\$828	
\$300,000 to \$399,999	Exposure	98,721.1	19.5	263.9	0.1	505,047.4	100.0
	Premium	103,713,323	20.9	290,265	0.1	495,924,748	100.0
	Average	\$1,051		\$1,100		\$982	
\$400,000 to \$499,999	Exposure	41,131.8	22.3	115.0	0.1	184,557.8	100.0
	Premium	51,414,110	24.0	152,229	0.1	214,503,516	100.0
	Average	\$1,250		\$1,324		\$1,162	
\$500,000 and Over	Exposure	56,841.3	31.0	82.3	0.0	183,139.8	100.0
	Premium	117,814,866	37.3	181,747	0.1	315,983,176	100.0
	Average	\$2,073		\$2,207		\$1,725	
Total	Exposure	486,017.3	16.9	7,141.1	0.2	2,873,811.8	100.0
	Premium	506,575,482	19.8	5,541,910	0.2	2,552,711,848	100.0
	Average	\$1,042		\$776		\$888	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Oklahoma

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	5,586.3	18.1	2,116.8	6.8	5,394.7	17.4	1,398.8	4.5
	Premium	1,779,002	20.7	566,264	6.6	1,796,351	20.9	1,198,145	14.0
	Average	\$318		\$268		\$333		\$857	
\$50,000 to \$74,999	Exposure	6,266.6	22.4	1,485.3	5.3	5,599.3	20.0	5,357.8	19.1
	Premium	2,455,387	14.3	758,970	4.4	3,443,472	20.1	5,355,258	31.3
	Average	\$392		\$511		\$615		\$1,000	
\$75,000 to \$99,999	Exposure	4,573.0	13.2	1,094.7	3.2	7,337.9	21.1	15,632.9	45.0
	Premium	2,172,644	6.9	686,971	2.2	5,544,346	17.5	17,564,791	55.4
	Average	\$475		\$628		\$756		\$1,124	
\$100,000 to \$124,999	Exposure	2,986.6	5.7	919.5	1.7	7,696.9	14.6	34,181.3	65.0
	Premium	1,915,596	3.0	638,749	1.0	7,649,136	12.0	44,335,107	69.4
	Average	\$641		\$695		\$994		\$1,297	
\$125,000 to \$149,999	Exposure	1,709.0	2.4	576.4	0.8	9,425.8	13.3	48,901.0	68.9
	Premium	1,248,244	1.2	461,812	0.4	11,828,128	11.5	72,047,089	70.1
	Average	\$730		\$801		\$1,255		\$1,473	
\$150,000 to \$174,999	Exposure	1,231.0	1.4	466.5	0.5	12,115.1	13.7	59,406.8	67.3
	Premium	1,160,847	0.8	395,286	0.3	17,399,170	12.2	96,550,991	67.4
	Average	\$943		\$847		\$1,436		\$1,625	
\$175,000 to \$199,999	Exposure	717.6	0.8	385.2	0.4	11,706.8	12.6	61,805.3	66.7
	Premium	628,095	0.4	359,183	0.2	18,957,396	11.4	109,617,046	66.1
	Average	\$875		\$933		\$1,619		\$1,774	
\$200,000 to \$299,999	Exposure	1,520.6	0.6	629.8	0.3	29,075.1	11.6	168,176.1	67.0
	Premium	1,395,814	0.3	637,175	0.1	54,738,557	10.3	349,025,900	65.9
	Average	\$918		\$1,012		\$1,883		\$2,075	
\$300,000 to \$399,999	Exposure	382.3	0.4	152.0	0.2	7,931.2	8.6	65,865.1	71.3
	Premium	422,355	0.2	185,956	0.1	17,495,739	7.4	164,228,730	69.6
	Average	\$1,105		\$1,223		\$2,206		\$2,493	
\$400,000 to \$499,999	Exposure	92.3	0.3	49.8	0.1	3,153.3	9.4	24,410.6	72.5
	Premium	158,951	0.2	62,771	0.1	7,940,039	7.8	72,514,177	71.3
	Average	\$1,723		\$1,260		\$2,518		\$2,971	
\$500,000 and Over	Exposure	67.3	0.2	3.0	0.0	2,863.3	8.2	24,654.1	70.8
	Premium	172,494	0.1	8,012	0.0	9,408,575	6.1	107,406,506	69.1
	Average	\$2,565		\$2,671		\$3,286		\$4,357	
Total	Exposure	25,132.3	3.1	7,879.0	1.0	102,299.2	12.6	509,789.6	62.9
	Premium	13,509,429	0.9	4,761,149	0.3	156,200,909	10.0	1,039,843,740	66.8
	Average	\$538		\$604		\$1,527		\$2,040	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Oklahoma

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	46.1	0.1	16,405.8	53.0	30,948.4	100.0
	Premium	31,896	0.4	3,212,164	37.4	8,583,822	100.0
	Average	\$692		\$196		\$277	
\$50,000 to \$74,999	Exposure	149.9	0.5	9,167.4	32.7	28,026.2	100.0
	Premium	200,150	1.2	4,917,740	28.7	17,130,977	100.0
	Average	\$1,335		\$536		\$611	
\$75,000 to \$99,999	Exposure	779.3	2.2	5,291.2	15.2	34,708.9	100.0
	Premium	1,122,476	3.5	4,587,598	14.5	31,678,826	100.0
	Average	\$1,440		\$867		\$913	
\$100,000 to \$124,999	Exposure	3,593.2	6.8	3,210.8	6.1	52,588.3	100.0
	Premium	5,836,205	9.1	3,479,080	5.4	63,853,873	100.0
	Average	\$1,624		\$1,084		\$1,214	
\$125,000 to \$149,999	Exposure	8,720.7	12.3	1,649.3	2.3	70,982.2	100.0
	Premium	15,206,332	14.8	1,990,839	1.9	102,782,444	100.0
	Average	\$1,744		\$1,207		\$1,448	
\$150,000 to \$174,999	Exposure	14,000.1	15.9	1,049.3	1.2	88,268.8	100.0
	Premium	26,201,639	18.3	1,465,881	1.0	143,173,814	100.0
	Average	\$1,872		\$1,397		\$1,622	
\$175,000 to \$199,999	Exposure	17,652.5	19.1	391.9	0.4	92,659.2	100.0
	Premium	35,627,434	21.5	637,341	0.4	165,826,495	100.0
	Average	\$2,018		\$1,626		\$1,790	
\$200,000 to \$299,999	Exposure	50,917.3	20.3	655.1	0.3	250,973.9	100.0
	Premium	123,192,811	23.2	1,031,532	0.2	530,021,789	100.0
	Average	\$2,419		\$1,575		\$2,112	
\$300,000 to \$399,999	Exposure	17,896.9	19.4	200.1	0.2	92,427.5	100.0
	Premium	53,371,101	22.6	237,664	0.1	235,941,545	100.0
	Average	\$2,982		\$1,188		\$2,553	
\$400,000 to \$499,999	Exposure	5,911.8	17.5	71.3	0.2	33,688.9	100.0
	Premium	20,877,373	20.5	79,246	0.1	101,632,557	100.0
	Average	\$3,532		\$1,112		\$3,017	
\$500,000 and Over	Exposure	7,184.3	20.6	54.3	0.2	34,826.3	100.0
	Premium	38,263,062	24.6	81,981	0.1	155,340,630	100.0
	Average	\$5,326		\$1,509		\$4,460	
Total	Exposure	126,851.9	15.7	38,146.4	4.7	810,098.4	100.0
	Premium	319,930,479	20.6	21,721,066	1.4	1,555,966,772	100.0
	Average	\$2,522		\$569		\$1,921	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Oregon

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	250.3	34.4			2.2	0.3	273.7	37.6
	Premium	90,704	36.7	*		852	0.3	117,911	47.7
	Average	\$362				\$393		\$431	
\$50,000 to \$74,999	Exposure	247.3	32.1			9.7	1.3	334.8	43.5
	Premium	110,945	39.1	*		5,046	1.8	105,676	37.3
	Average	\$449				\$522		\$316	
\$75,000 to \$99,999	Exposure	191.5	11.1			24.3	1.4	1,330.3	77.4
	Premium	103,004	14.0	*		11,733	1.6	535,017	72.7
	Average	\$538				\$482		\$402	
\$100,000 to \$124,999	Exposure	381.5	5.5			132.6	1.9	5,938.1	86.3
	Premium	242,484	7.5	*		65,706	2.0	2,688,762	83.3
	Average	\$636				\$496		\$453	
\$125,000 to \$149,999	Exposure	298.3	1.7			539.5	3.0	15,358.3	86.1
	Premium	212,582	2.3	*		288,252	3.1	7,720,089	84.3
	Average	\$713				\$534		\$503	
\$150,000 to \$174,999	Exposure	382.6	1.0	1.7	0.0	1,460.6	4.0	30,645.9	83.5
	Premium	284,645	1.4	777	0.0	750,210	3.8	16,431,191	82.5
	Average	\$744		\$466		\$514		\$536	
\$175,000 to \$199,999	Exposure	322.2	0.6			2,931.1	5.2	45,843.8	81.6
	Premium	252,594	0.8	*		1,613,414	5.0	25,866,438	80.3
	Average	\$784				\$550		\$564	
\$200,000 to \$299,999	Exposure	1,116.8	0.4			22,782.2	7.4	235,752.8	76.2
	Premium	1,043,139	0.5	*		13,459,149	6.7	149,758,589	74.7
	Average	\$934				\$591		\$635	
\$300,000 to \$399,999	Exposure	569.3	0.3	3.0	0.0	16,973.0	8.5	148,018.0	73.7
	Premium	618,848	0.4	1,010	0.0	11,452,100	7.6	109,620,744	72.3
	Average	\$1,087		\$337		\$675		\$741	
\$400,000 to \$499,999	Exposure	229.2	0.2	1.0	0.0	7,594.8	8.1	68,001.9	72.8
	Premium	313,234	0.4	409	0.0	5,996,551	7.2	59,214,671	71.3
	Average	\$1,367		\$409		\$790		\$871	
\$500,000 and Over	Exposure	182.0	0.2			7,295.2	7.6	67,907.8	70.3
	Premium	334,500	0.3	*		8,456,383	6.7	83,162,446	66.2
	Average	\$1,838				\$1,159		\$1,225	
Total	Exposure	4,171.0	0.5	5.7	0.0	59,745.1	7.3	619,405.3	75.4
	Premium	3,606,679	0.6	2,196	0.0	42,099,396	6.7	455,221,534	72.7
	Average	\$865		\$388		\$705		\$735	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Oregon

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	74.0	10.2	127.8	17.6	728.0	100.0
	Premium	7,763	3.1	29,741	12.0	246,971	100.0
	Average	\$105		\$233		\$339	
\$50,000 to \$74,999	Exposure	36.3	4.7	141.2	18.3	769.3	100.0
	Premium	4,932	1.7	56,946	20.1	283,545	100.0
	Average	\$136		\$403		\$369	
\$75,000 to \$99,999	Exposure	62.8	3.7	110.2	6.4	1,719.1	100.0
	Premium	26,973	3.7	59,615	8.1	736,342	100.0
	Average	\$429		\$541		\$428	
\$100,000 to \$124,999	Exposure	350.8	5.1	77.5	1.1	6,880.5	100.0
	Premium	168,756	5.2	61,533	1.9	3,227,241	100.0
	Average	\$481		\$794		\$469	
\$125,000 to \$149,999	Exposure	1,588.0	8.9	50.3	0.3	17,834.3	100.0
	Premium	886,884	9.7	46,849	0.5	9,154,656	100.0
	Average	\$558		\$931		\$513	
\$150,000 to \$174,999	Exposure	4,154.1	11.3	46.1	0.1	36,690.9	100.0
	Premium	2,407,982	12.1	52,949	0.3	19,927,754	100.0
	Average	\$580		\$1,149		\$543	
\$175,000 to \$199,999	Exposure	7,067.8	12.6	20.9	0.0	56,185.7	100.0
	Premium	4,448,950	13.8	25,499	0.1	32,206,895	100.0
	Average	\$629		\$1,219		\$573	
\$200,000 to \$299,999	Exposure	49,867.8	16.1	51.6	0.0	309,571.1	100.0
	Premium	36,100,308	18.0	69,044	0.0	200,430,229	100.0
	Average	\$724		\$1,338		\$647	
\$300,000 to \$399,999	Exposure	35,187.5	17.5	14.4	0.0	200,765.3	100.0
	Premium	29,817,514	19.7	29,768	0.0	151,539,984	100.0
	Average	\$847		\$2,065		\$755	
\$400,000 to \$499,999	Exposure	17,536.4	18.8	1.0	0.0	93,364.3	100.0
	Premium	17,578,355	21.2	2,555	0.0	83,105,775	100.0
	Average	\$1,002		\$2,555		\$890	
\$500,000 and Over	Exposure	21,226.8	22.0	1.0	0.0	96,612.8	100.0
	Premium	33,665,907	26.8	2,152	0.0	125,621,388	100.0
	Average	\$1,586		\$2,152		\$1,300	
Total	Exposure	137,152.3	16.7	642.0	0.1	821,121.3	100.0
	Premium	125,114,324	20.0	436,651	0.1	626,480,780	100.0
	Average	\$912		\$680		\$763	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Pennsylvania

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	2,788.7	20.8	739.4	5.5	913.6	6.8	7,420.3	55.4
	Premium	1,028,592	28.3	142,887	3.9	273,682	7.5	1,644,055	45.2
	Average	\$369		\$193		\$300		\$222	
\$50,000 to \$74,999	Exposure	3,508.5	23.5	552.9	3.7	1,618.3	10.8	6,077.4	40.7
	Premium	1,726,860	21.9	136,553	1.7	641,002	8.1	3,869,628	49.2
	Average	\$492		\$247		\$396		\$637	
\$75,000 to \$99,999	Exposure	3,133.2	15.4	544.1	2.7	1,725.9	8.5	10,529.2	51.8
	Premium	1,726,872	15.4	143,075	1.3	851,887	7.6	6,282,738	56.2
	Average	\$551		\$263		\$494		\$597	
\$100,000 to \$124,999	Exposure	3,738.5	9.7	604.3	1.6	3,005.1	7.8	25,482.3	65.8
	Premium	2,346,409	10.3	190,121	0.8	1,921,443	8.4	15,333,720	67.4
	Average	\$628		\$315		\$639		\$602	
\$125,000 to \$149,999	Exposure	2,245.8	2.8	487.0	0.6	4,517.8	5.6	61,624.3	75.9
	Premium	1,339,152	2.8	166,808	0.3	2,905,226	6.0	37,578,253	78.1
	Average	\$596		\$343		\$643		\$610	
\$150,000 to \$174,999	Exposure	2,576.7	1.5	486.8	0.3	9,510.6	5.4	132,532.3	75.9
	Premium	1,698,970	1.5	192,959	0.2	6,451,546	5.8	87,381,519	78.6
	Average	\$659		\$396		\$678		\$659	
\$175,000 to \$199,999	Exposure	1,530.1	0.6	315.4	0.1	15,628.6	5.8	203,351.4	75.0
	Premium	984,499	0.5	138,560	0.1	10,945,444	5.9	144,505,110	78.0
	Average	\$643		\$439		\$700		\$711	
\$200,000 to \$299,999	Exposure	3,780.0	0.3	823.8	0.1	94,426.8	7.6	882,761.3	71.5
	Premium	2,974,684	0.3	411,425	0.0	77,734,344	7.9	734,913,992	74.5
	Average	\$787		\$499		\$823		\$833	
\$300,000 to \$399,999	Exposure	1,156.0	0.2	208.8	0.0	53,742.1	8.1	468,067.7	70.1
	Premium	1,134,944	0.2	126,700	0.0	51,015,547	7.9	473,712,868	73.1
	Average	\$982		\$607		\$949		\$1,012	
\$400,000 to \$499,999	Exposure	389.7	0.1	45.1	0.0	23,389.3	8.1	204,495.8	71.2
	Premium	453,903	0.1	34,624	0.0	25,418,294	7.5	250,627,913	74.1
	Average	\$1,165		\$768		\$1,087		\$1,226	
\$500,000 and Over	Exposure	385.6	0.1	44.7	0.0	26,279.1	8.5	210,615.6	68.1
	Premium	562,730	0.1	60,897	0.0	39,216,599	7.0	384,993,877	68.4
	Average	\$1,459		\$1,363		\$1,492		\$1,828	
Total	Exposure	25,232.6	0.8	4,852.3	0.2	234,757.0	7.5	2,212,957.8	71.1
	Premium	15,977,615	0.5	1,744,609	0.1	217,375,014	7.4	2,140,843,673	73.2
	Average	\$633		\$360		\$926		\$967	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Pennsylvania

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	725.0	5.4	811.8	6.1	13,398.8	100.0
	Premium	237,038	6.5	311,738	8.6	3,637,992	100.0
	Average	\$327		\$384		\$272	
\$50,000 to \$74,999	Exposure	2,296.2	15.4	865.4	5.8	14,918.7	100.0
	Premium	911,347	11.6	586,210	7.4	7,871,600	100.0
	Average	\$397		\$677		\$528	
\$75,000 to \$99,999	Exposure	3,742.3	18.4	648.4	3.2	20,323.0	100.0
	Premium	1,693,027	15.1	485,007	4.3	11,182,606	100.0
	Average	\$452		\$748		\$550	
\$100,000 to \$124,999	Exposure	5,307.3	13.7	561.4	1.5	38,699.0	100.0
	Premium	2,555,136	11.2	419,382	1.8	22,766,211	100.0
	Average	\$481		\$747		\$588	
\$125,000 to \$149,999	Exposure	12,082.3	14.9	262.7	0.3	81,219.8	100.0
	Premium	5,873,197	12.2	258,356	0.5	48,120,992	100.0
	Average	\$486		\$984		\$592	
\$150,000 to \$174,999	Exposure	29,132.0	16.7	269.8	0.2	174,508.2	100.0
	Premium	15,226,437	13.7	256,355	0.2	111,207,786	100.0
	Average	\$523		\$950		\$637	
\$175,000 to \$199,999	Exposure	50,302.4	18.5	184.2	0.1	271,312.1	100.0
	Premium	28,431,977	15.4	190,204	0.1	185,195,794	100.0
	Average	\$565		\$1,033		\$683	
\$200,000 to \$299,999	Exposure	252,824.8	20.5	451.3	0.0	1,235,068.1	100.0
	Premium	169,350,412	17.2	531,236	0.1	985,916,093	100.0
	Average	\$670		\$1,177		\$798	
\$300,000 to \$399,999	Exposure	143,955.8	21.6	122.3	0.0	667,252.7	100.0
	Premium	121,760,043	18.8	189,438	0.0	647,939,540	100.0
	Average	\$846		\$1,550		\$971	
\$400,000 to \$499,999	Exposure	58,756.9	20.5	36.5	0.0	287,113.3	100.0
	Premium	61,463,059	18.2	62,652	0.0	338,060,445	100.0
	Average	\$1,046		\$1,716		\$1,177	
\$500,000 and Over	Exposure	71,961.4	23.3	20.1	0.0	309,306.4	100.0
	Premium	137,969,814	24.5	54,132	0.0	562,858,049	100.0
	Average	\$1,917		\$2,695		\$1,820	
Total	Exposure	631,086.5	20.3	4,233.8	0.1	3,113,119.9	100.0
	Premium	545,471,487	18.7	3,344,710	0.1	2,924,757,108	100.0
	Average	\$864		\$790		\$939	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Rhode Island

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	100.8		2.0		2.0			
	Premium	79,562		481		1,068		*	
	Average	\$790		\$241		\$534			
\$50,000 to \$74,999	Exposure	49.0	28.7	2.0	1.2	12.0	7.0	71.4	41.9
	Premium	29,445	20.7	645	0.5	6,051	4.2	52,383	36.7
	Average	\$601		\$323		\$504		\$733	
\$75,000 to \$99,999	Exposure	38.4	7.9	10.0	2.0	49.0	10.0	349.8	71.6
	Premium	23,816	7.0	2,858	0.8	25,557	7.5	272,556	79.9
	Average	\$620		\$286		\$522		\$779	
\$100,000 to \$124,999	Exposure	103.4	8.8	51.0	4.3	134.3	11.4	766.6	65.2
	Premium	72,353	7.4	20,525	2.1	94,605	9.7	701,427	71.9
	Average	\$700		\$402		\$704		\$915	
\$125,000 to \$149,999	Exposure	108.3	6.1	29.0	1.6	256.3	14.5	1,298.4	73.2
	Premium	66,421	4.1	13,605	0.8	192,092	11.9	1,264,915	78.7
	Average	\$613		\$469		\$749		\$974	
\$150,000 to \$174,999	Exposure	259.4	5.6	119.0	2.6	667.5	14.4	3,382.0	72.8
	Premium	204,065	4.4	61,158	1.3	539,373	11.7	3,604,203	78.2
	Average	\$787		\$514		\$808		\$1,066	
\$175,000 to \$199,999	Exposure	234.6	2.6	31.0	0.3	1,360.5	15.0	7,132.7	78.8
	Premium	187,078	1.9	17,681	0.2	1,140,447	11.8	7,977,222	82.9
	Average	\$797		\$570		\$838		\$1,118	
\$200,000 to \$299,999	Exposure	1,302.4	1.5	204.0	0.2	16,445.1	19.5	61,930.8	73.3
	Premium	1,249,154	1.2	127,048	0.1	16,963,336	15.9	82,522,671	77.5
	Average	\$959		\$623		\$1,032		\$1,332	
\$300,000 to \$399,999	Exposure	703.2	1.0	57.0	0.1	12,487.5	18.3	49,179.4	72.2
	Premium	793,489	0.7	39,674	0.0	16,321,465	15.0	83,343,259	76.8
	Average	\$1,128		\$696		\$1,307		\$1,695	
\$400,000 to \$499,999	Exposure	234.5	0.7	22.0	0.1	5,496.7	15.4	25,879.3	72.6
	Premium	283,429	0.4	15,152	0.0	8,971,709	12.9	53,689,674	77.0
	Average	\$1,209		\$689		\$1,632		\$2,075	
\$500,000 and Over	Exposure	179.0	0.5	2.0	0.0	3,718.9	9.7	26,835.1	69.9
	Premium	332,867	0.3	1,687	0.0	8,716,824	7.2	86,426,345	71.0
	Average	\$1,860		\$844		\$2,344		\$3,221	
Total	Exposure	3,313.0	1.4	529.0	0.2	40,629.8	16.6	176,836.6	72.4
	Premium	3,321,679	0.8	300,514	0.1	52,972,527	12.6	316,181,427	75.3
	Average	\$1,003		\$568		\$1,304		\$1,788	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Rhode Island

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure			2.0			
	Premium	*		1,278		*	
	Average			\$639			
\$50,000 to \$74,999	Exposure	34.2	20.0	2.0	1.2	170.6	100.0
	Premium	52,186	36.6	1,832	1.3	142,542	100.0
	Average	\$1,527		\$916		\$836	
\$75,000 to \$99,999	Exposure	8.2	1.7	33.1	6.8	488.4	100.0
	Premium	11,296	3.3	5,003	1.5	341,086	100.0
	Average	\$1,383		\$151		\$698	
\$100,000 to \$124,999	Exposure	42.0	3.6	78.5	6.7	1,175.8	100.0
	Premium	47,750	4.9	38,921	4.0	975,581	100.0
	Average	\$1,137		\$496		\$830	
\$125,000 to \$149,999	Exposure	19.6	1.1	61.7	3.5	1,773.3	100.0
	Premium	17,926	1.1	52,622	3.3	1,607,581	100.0
	Average	\$915		\$853		\$907	
\$150,000 to \$174,999	Exposure	76.2	1.6	140.3	3.0	4,644.4	100.0
	Premium	75,245	1.6	123,279	2.7	4,607,323	100.0
	Average	\$988		\$878		\$992	
\$175,000 to \$199,999	Exposure	195.3	2.2	92.6	1.0	9,046.7	100.0
	Premium	204,456	2.1	98,420	1.0	9,625,304	100.0
	Average	\$1,047		\$1,063		\$1,064	
\$200,000 to \$299,999	Exposure	4,239.3	5.0	409.4	0.5	84,531.1	100.0
	Premium	5,059,554	4.8	548,020	0.5	106,469,783	100.0
	Average	\$1,193		\$1,339		\$1,260	
\$300,000 to \$399,999	Exposure	5,570.0	8.2	86.8	0.1	68,083.8	100.0
	Premium	7,886,167	7.3	152,570	0.1	108,536,624	100.0
	Average	\$1,416		\$1,759		\$1,594	
\$400,000 to \$499,999	Exposure	3,981.1	11.2	46.8	0.1	35,660.4	100.0
	Premium	6,667,155	9.6	100,847	0.1	69,727,966	100.0
	Average	\$1,675		\$2,153		\$1,955	
\$500,000 and Over	Exposure	7,658.1	19.9	20.1	0.1	38,413.2	100.0
	Premium	26,188,877	21.5	52,145	0.0	121,718,745	100.0
	Average	\$3,420		\$2,596		\$3,169	
Total	Exposure	21,869.0	9.0	973.3	0.4	244,150.7	100.0
	Premium	46,047,754	11.0	1,174,937	0.3	419,998,838	100.0
	Average	\$2,106		\$1,207		\$1,720	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
South Carolina

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	5,094.3	46.7	145.8	1.3	85.0	0.8	4,747.5	43.5
	Premium	1,136,102	50.5	52,494	2.3	47,450	2.1	666,483	29.7
	Average	\$223		\$360		\$558		\$140	
\$50,000 to \$74,999	Exposure	2,848.8	38.5	416.3	5.6	373.9	5.1	2,336.5	31.6
	Premium	921,520	30.4	151,279	5.0	202,788	6.7	888,897	29.3
	Average	\$323		\$363		\$542		\$380	
\$75,000 to \$99,999	Exposure	2,028.3	16.4	439.5	3.6	683.0	5.5	7,695.8	62.2
	Premium	797,171	9.9	172,759	2.2	463,559	5.8	5,370,501	67.0
	Average	\$393		\$393		\$679		\$698	
\$100,000 to \$124,999	Exposure	1,643.3	4.2	378.8	1.0	2,494.2	6.3	33,214.8	84.5
	Premium	801,665	2.7	161,303	0.5	1,883,040	6.3	25,506,137	86.0
	Average	\$488		\$426		\$755		\$768	
\$125,000 to \$149,999	Exposure	986.8	1.2	227.0	0.3	6,260.3	7.6	70,919.8	86.4
	Premium	598,173	0.9	102,188	0.1	5,231,150	7.6	61,180,244	89.1
	Average	\$606		\$450		\$836		\$863	
\$150,000 to \$174,999	Exposure	659.3	0.6	180.5	0.2	9,107.1	8.3	97,986.2	89.3
	Premium	527,413	0.5	87,336	0.1	8,070,881	7.8	93,245,710	89.9
	Average	\$800		\$484		\$886		\$952	
\$175,000 to \$199,999	Exposure	476.4	0.4	151.3	0.1	10,141.2	8.6	104,881.7	89.4
	Premium	376,164	0.3	71,507	0.1	9,496,439	7.9	108,435,675	90.3
	Average	\$790		\$473		\$936		\$1,034	
\$200,000 to \$299,999	Exposure	917.9	0.2	669.1	0.2	30,356.1	8.2	332,098.9	89.8
	Premium	926,294	0.2	262,479	0.1	32,207,336	7.2	404,595,227	90.8
	Average	\$1,009		\$392		\$1,061		\$1,218	
\$300,000 to \$399,999	Exposure	309.1	0.2	380.8	0.2	11,528.7	6.4	164,364.5	91.2
	Premium	366,283	0.1	152,753	0.1	14,502,524	5.7	231,469,805	91.6
	Average	\$1,185		\$401		\$1,258		\$1,408	
\$400,000 to \$499,999	Exposure	98.0	0.1	151.3	0.2	5,132.2	7.0	66,235.1	89.8
	Premium	123,949	0.1	74,253	0.1	7,548,506	5.7	120,994,620	90.7
	Average	\$1,265		\$491		\$1,471		\$1,827	
\$500,000 and Over	Exposure	93.3	0.1	68.3	0.1	5,124.0	5.9	73,556.5	84.1
	Premium	162,600	0.1	47,985	0.0	10,886,345	3.9	219,052,843	78.1
	Average	\$1,744		\$703		\$2,125		\$2,978	
Total	Exposure	15,155.6	1.4	3,208.4	0.3	81,285.5	7.5	958,037.3	87.9
	Premium	6,737,334	0.5	1,336,336	0.1	90,540,018	6.3	1,271,406,142	87.8
	Average	\$445		\$417		\$1,114		\$1,327	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
South Carolina

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	99.8	0.9	744.0	6.8	10,916.4	100.0
	Premium	15,879	0.7	329,357	14.7	2,247,765	100.0
	Average	\$159		\$443		\$206	
\$50,000 to \$74,999	Exposure	19.5	0.3	1,399.8	18.9	7,394.8	100.0
	Premium	3,801	0.1	864,985	28.5	3,033,270	100.0
	Average	\$195		\$618		\$410	
\$75,000 to \$99,999	Exposure	49.5	0.4	1,472.0	11.9	12,368.2	100.0
	Premium	29,030	0.4	1,182,786	14.8	8,015,806	100.0
	Average	\$586		\$804		\$648	
\$100,000 to \$124,999	Exposure	259.5	0.7	1,333.1	3.4	39,323.7	100.0
	Premium	164,508	0.6	1,155,222	3.9	29,671,875	100.0
	Average	\$634		\$867		\$755	
\$125,000 to \$149,999	Exposure	635.5	0.8	3,032.3	3.7	82,061.8	100.0
	Premium	556,859	0.8	978,752	1.4	68,647,366	100.0
	Average	\$876		\$323		\$837	
\$150,000 to \$174,999	Exposure	1,036.8	0.9	806.2	0.7	109,776.0	100.0
	Premium	992,884	1.0	849,827	0.8	103,774,051	100.0
	Average	\$958		\$1,054		\$945	
\$175,000 to \$199,999	Exposure	1,207.4	1.0	409.0	0.3	117,266.9	100.0
	Premium	1,294,403	1.1	454,997	0.4	120,129,185	100.0
	Average	\$1,072		\$1,112		\$1,024	
\$200,000 to \$299,999	Exposure	5,025.8	1.4	618.5	0.2	369,686.3	100.0
	Premium	6,612,590	1.5	816,012	0.2	445,419,938	100.0
	Average	\$1,316		\$1,319		\$1,205	
\$300,000 to \$399,999	Exposure	3,500.8	1.9	109.3	0.1	180,193.2	100.0
	Premium	6,071,139	2.4	205,201	0.1	252,767,705	100.0
	Average	\$1,734		\$1,877		\$1,403	
\$400,000 to \$499,999	Exposure	2,095.2	2.8	39.8	0.1	73,751.4	100.0
	Premium	4,508,517	3.4	79,812	0.1	133,329,657	100.0
	Average	\$2,152		\$2,008		\$1,808	
\$500,000 and Over	Exposure	8,648.2	9.9	15.4	0.0	87,505.6	100.0
	Premium	50,294,323	17.9	45,978	0.0	280,490,074	100.0
	Average	\$5,816		\$2,982		\$3,205	
Total	Exposure	22,578.0	2.1	9,979.3	0.9	1,090,244.2	100.0
	Premium	70,543,933	4.9	6,962,929	0.5	1,447,526,692	100.0
	Average	\$3,124		\$698		\$1,328	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
South Dakota

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	178.5	10.9	237.8	14.5	372.4	22.7	799.1	48.7
	Premium	52,823	5.8	24,863	2.7	221,449	24.2	598,064	65.3
	Average	\$296		\$105		\$595		\$748	
\$50,000 to \$74,999	Exposure	216.8	12.0	18.7	1.0	551.8	30.4	937.9	51.7
	Premium	81,027	6.4	9,672	0.8	406,907	32.2	720,188	57.1
	Average	\$374		\$518		\$737		\$768	
\$75,000 to \$99,999	Exposure	138.8	5.1	15.0	0.6	578.1	21.4	1,825.7	67.6
	Premium	61,078	2.7	7,717	0.3	470,522	20.8	1,606,594	71.0
	Average	\$440		\$514		\$814		\$880	
\$100,000 to \$124,999	Exposure	164.3	2.6	29.3	0.5	608.1	9.7	4,991.0	79.7
	Premium	92,679	1.6	11,778	0.2	523,512	9.2	4,618,407	81.4
	Average	\$564		\$402		\$861		\$925	
\$125,000 to \$149,999	Exposure	124.3	1.0	18.0	0.1	620.9	4.9	10,878.0	85.5
	Premium	70,456	0.6	8,999	0.1	565,633	4.6	10,561,240	86.0
	Average	\$567		\$500		\$911		\$971	
\$150,000 to \$174,999	Exposure	143.0	0.7	10.0	0.1	778.5	4.0	16,411.3	83.4
	Premium	106,971	0.5	10,031	0.1	733,099	3.7	16,445,607	83.5
	Average	\$748		\$1,003		\$942		\$1,002	
\$175,000 to \$199,999	Exposure	95.8	0.4	18.0	0.1	727.2	3.1	19,192.7	82.1
	Premium	74,954	0.3	12,033	0.0	752,639	3.0	20,585,901	81.7
	Average	\$782		\$669		\$1,035		\$1,073	
\$200,000 to \$299,999	Exposure	193.4	0.3	19.8	0.0	1,580.4	2.1	60,383.5	79.9
	Premium	163,175	0.2	11,100	0.0	1,723,421	2.0	68,839,285	78.3
	Average	\$844		\$560		\$1,090		\$1,140	
\$300,000 to \$399,999	Exposure	70.0	0.2	8.8	0.0	420.0	1.3	25,523.7	78.9
	Premium	50,313	0.1	8,303	0.0	492,972	1.1	34,670,849	76.6
	Average	\$719		\$949		\$1,174		\$1,358	
\$400,000 to \$499,999	Exposure	19.7	0.2	5.0	0.0	146.5	1.2	9,875.2	78.6
	Premium	10,951	0.1	3,946	0.0	147,533	0.7	15,735,336	76.1
	Average	\$557		\$789		\$1,007		\$1,593	
\$500,000 and Over	Exposure	27.4	0.2			62.5	0.5	9,351.6	77.6
	Premium	19,250	0.1	*		168,709	0.6	21,328,495	74.1
	Average	\$702				\$2,699		\$2,281	
Total	Exposure	1,372.0	0.7	380.3	0.2	6,446.4	3.2	160,169.5	79.8
	Premium	783,677	0.3	108,442	0.0	6,206,396	2.5	195,709,966	78.3
	Average	\$571		\$285		\$963		\$1,222	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
South Dakota

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	6.1	0.4	46.9	2.9	1,640.8	100.0
	Premium	2,616	0.3	16,129	1.8	915,944	100.0
	Average	\$430		\$344		\$558	
\$50,000 to \$74,999	Exposure	21.6	1.2	66.8	3.7	1,813.5	100.0
	Premium	18,329	1.5	26,145	2.1	1,262,268	100.0
	Average	\$849		\$392		\$696	
\$75,000 to \$99,999	Exposure	81.5	3.0	62.4	2.3	2,701.5	100.0
	Premium	75,790	3.3	42,338	1.9	2,264,039	100.0
	Average	\$930		\$678		\$838	
\$100,000 to \$124,999	Exposure	402.9	6.4	63.3	1.0	6,258.9	100.0
	Premium	383,616	6.8	45,559	0.8	5,675,551	100.0
	Average	\$952		\$720		\$907	
\$125,000 to \$149,999	Exposure	1,053.3	8.3	24.1	0.2	12,718.6	100.0
	Premium	1,052,159	8.6	19,779	0.2	12,278,266	100.0
	Average	\$999		\$821		\$965	
\$150,000 to \$174,999	Exposure	2,296.7	11.7	28.8	0.1	19,668.3	100.0
	Premium	2,377,444	12.1	29,522	0.1	19,702,674	100.0
	Average	\$1,035		\$1,024		\$1,002	
\$175,000 to \$199,999	Exposure	3,325.3	14.2	9.6	0.0	23,368.5	100.0
	Premium	3,774,679	15.0	8,894	0.0	25,209,100	100.0
	Average	\$1,135		\$928		\$1,079	
\$200,000 to \$299,999	Exposure	13,367.3	17.7	19.3	0.0	75,563.8	100.0
	Premium	17,130,790	19.5	24,903	0.0	87,892,674	100.0
	Average	\$1,282		\$1,294		\$1,163	
\$300,000 to \$399,999	Exposure	6,343.4	19.6	3.2	0.0	32,369.0	100.0
	Premium	10,044,699	22.2	6,562	0.0	45,273,698	100.0
	Average	\$1,583		\$2,072		\$1,399	
\$400,000 to \$499,999	Exposure	2,510.3	20.0	2.0	0.0	12,558.6	100.0
	Premium	4,761,854	23.0	5,088	0.0	20,664,708	100.0
	Average	\$1,897		\$2,544		\$1,645	
\$500,000 and Over	Exposure	2,610.3	21.7			12,051.8	100.0
	Premium	7,247,848	25.2	*		28,764,302	100.0
	Average	\$2,777				\$2,387	
Total	Exposure	32,018.7	16.0	326.3	0.2	200,713.2	100.0
	Premium	46,869,824	18.8	224,919	0.1	249,903,224	100.0
	Average	\$1,464		\$689		\$1,245	

Table 4

2020 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Tennessee

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	8,635.3	60.2	2,369.4	16.5	112.8	0.8	944.3	6.6
	Premium	2,277,069	41.3	1,416,557	25.7	79,985	1.4	593,212	10.8
	Average	\$264		\$598		\$709		\$628	
\$50,000 to \$74,999	Exposure	2,639.4	13.8	7,942.3	41.5	972.3	5.1	3,450.3	18.0
	Premium	1,202,898	9.0	5,646,020	42.1	713,177	5.3	2,807,175	21.0
	Average	\$456		\$711		\$733		\$814	
\$75,000 to \$99,999	Exposure	1,740.6	5.3	7,132.4	21.6	1,617.3	4.9	17,735.5	53.8
	Premium	942,908	3.5	6,354,227	23.3	1,403,721	5.1	14,558,517	53.4
	Average	\$542		\$891		\$868		\$821	
\$100,000 to \$124,999	Exposure	1,672.5	2.2	4,257.9	5.5	3,734.5	4.8	60,806.1	78.4
	Premium	1,111,358	1.6	4,428,458	6.4	3,151,849	4.6	54,120,855	78.6
	Average	\$664		\$1,040		\$844		\$890	
\$125,000 to \$149,999	Exposure	1,323.5	1.0	1,974.3	1.5	7,781.0	5.8	111,727.0	83.3
	Premium	1,048,158	0.8	2,290,561	1.8	6,844,648	5.3	108,811,737	84.3
	Average	\$792		\$1,160		\$880		\$974	
\$150,000 to \$174,999	Exposure	1,220.2	0.7	1,000.3	0.6	11,782.0	7.1	137,851.8	82.8
	Premium	1,029,750	0.6	1,222,086	0.7	10,816,288	6.4	142,569,021	84.1
	Average	\$844		\$1,222		\$918		\$1,034	
\$175,000 to \$199,999	Exposure	983.0	0.6	463.2	0.3	12,200.4	7.2	140,302.1	83.2
	Premium	836,568	0.5	594,028	0.3	11,876,878	6.6	151,795,383	84.5
	Average	\$851		\$1,283		\$973		\$1,082	
\$200,000 to \$299,999	Exposure	2,213.5	0.5	589.5	0.1	35,443.8	7.6	386,971.3	82.6
	Premium	2,035,327	0.4	740,501	0.1	39,117,876	7.0	469,811,295	83.8
	Average	\$920		\$1,256		\$1,104		\$1,214	
\$300,000 to \$399,999	Exposure	793.7	0.4	97.7	0.0	13,980.8	6.4	183,085.5	83.5
	Premium	762,761	0.2	138,122	0.0	18,436,794	5.9	263,974,309	84.4
	Average	\$961		\$1,414		\$1,319		\$1,442	
\$400,000 to \$499,999	Exposure	268.3	0.3	27.3	0.0	6,346.5	6.3	83,022.9	82.8
	Premium	279,597	0.2	51,343	0.0	9,885,037	5.8	141,422,143	83.5
	Average	\$1,042		\$1,884		\$1,558		\$1,703	
\$500,000 and Over	Exposure	203.8	0.2	10.8	0.0	6,803.6	5.7	90,666.3	75.8
	Premium	304,595	0.1	27,660	0.0	14,988,014	4.8	226,447,161	72.6
	Average	\$1,494		\$2,573		\$2,203		\$2,498	
Total	Exposure	21,693.8	1.4	25,864.9	1.7	100,775.1	6.6	1,216,562.8	80.0
	Premium	11,830,989	0.6	22,909,563	1.2	117,314,267	6.0	1,576,910,808	81.0
	Average	\$545		\$886		\$1,164		\$1,296	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Tennessee

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	269.9	1.9	2,009.3	14.0	14,340.9	100.0
	Premium	140,450	2.5	1,009,310	18.3	5,516,583	100.0
	Average	\$520		\$502		\$385	
\$50,000 to \$74,999	Exposure	727.2	3.8	3,388.0	17.7	19,119.4	100.0
	Premium	593,732	4.4	2,434,493	18.2	13,397,495	100.0
	Average	\$817		\$719		\$701	
\$75,000 to \$99,999	Exposure	2,358.6	7.2	2,380.0	7.2	32,964.4	100.0
	Premium	1,928,899	7.1	2,096,725	7.7	27,284,997	100.0
	Average	\$818		\$881		\$828	
\$100,000 to \$124,999	Exposure	5,663.6	7.3	1,445.4	1.9	77,580.0	100.0
	Premium	4,614,216	6.7	1,401,193	2.0	68,827,929	100.0
	Average	\$815		\$969		\$887	
\$125,000 to \$149,999	Exposure	10,602.3	7.9	745.9	0.6	134,153.9	100.0
	Premium	9,349,441	7.2	801,565	0.6	129,146,110	100.0
	Average	\$882		\$1,075		\$963	
\$150,000 to \$174,999	Exposure	14,150.5	8.5	574.0	0.3	166,578.8	100.0
	Premium	13,338,930	7.9	623,712	0.4	169,599,787	100.0
	Average	\$943		\$1,087		\$1,018	
\$175,000 to \$199,999	Exposure	14,354.0	8.5	239.3	0.1	168,542.0	100.0
	Premium	14,243,311	7.9	276,382	0.2	179,622,550	100.0
	Average	\$992		\$1,155		\$1,066	
\$200,000 to \$299,999	Exposure	42,885.0	9.2	421.4	0.1	468,524.5	100.0
	Premium	48,231,405	8.6	564,950	0.1	560,501,354	100.0
	Average	\$1,125		\$1,341		\$1,196	
\$300,000 to \$399,999	Exposure	21,288.8	9.7	42.9	0.0	219,289.3	100.0
	Premium	29,222,002	9.3	67,150	0.0	312,601,138	100.0
	Average	\$1,373		\$1,565		\$1,426	
\$400,000 to \$499,999	Exposure	10,579.7	10.6	14.2	0.0	100,258.8	100.0
	Premium	17,675,728	10.4	29,081	0.0	169,342,929	100.0
	Average	\$1,671		\$2,053		\$1,689	
\$500,000 and Over	Exposure	21,870.9	18.3	12.8	0.0	119,568.2	100.0
	Premium	70,236,246	22.5	34,070	0.0	312,037,746	100.0
	Average	\$3,211		\$2,655		\$2,610	
Total	Exposure	144,750.3	9.5	11,273.3	0.7	1,520,920.3	100.0
	Premium	209,574,360	10.8	9,338,631	0.5	1,947,878,618	100.0
	Average	\$1,448		\$828		\$1,281	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Texas

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	34,099.6	34.6	8,473.4	8.6	10,574.3	10.7	15,747.1	16.0
	Premium	14,412,306	19.4	6,962,145	9.4	8,385,785	11.3	18,251,160	24.6
	Average	\$423		\$822		\$793		\$1,159	
\$50,000 to \$74,999	Exposure	25,804.3	24.0	14,760.5	13.7	23,266.1	21.7	16,895.3	15.7
	Premium	19,279,590	16.7	15,419,466	13.3	24,482,790	21.2	23,676,643	20.5
	Average	\$747		\$1,045		\$1,052		\$1,401	
\$75,000 to \$99,999	Exposure	25,610.6	19.2	22,491.3	16.8	36,272.4	27.2	32,874.3	24.6
	Premium	21,800,250	13.2	27,830,037	16.9	44,349,619	26.9	46,959,891	28.5
	Average	\$851		\$1,237		\$1,223		\$1,428	
\$100,000 to \$124,999	Exposure	21,852.3	10.3	43,534.5	20.5	50,113.5	23.6	79,654.0	37.5
	Premium	21,194,436	7.1	59,174,618	20.0	70,180,366	23.7	118,564,280	40.0
	Average	\$970		\$1,359		\$1,400		\$1,488	
\$125,000 to \$149,999	Exposure	15,383.3	4.8	70,810.9	21.9	56,884.6	17.6	150,677.8	46.7
	Premium	16,714,805	3.5	101,297,228	21.0	91,240,204	18.9	227,068,135	47.0
	Average	\$1,087		\$1,431		\$1,604		\$1,507	
\$150,000 to \$174,999	Exposure	11,345.5	2.6	99,622.0	22.5	54,632.1	12.3	233,763.3	52.7
	Premium	13,355,891	1.9	147,109,713	21.2	96,053,427	13.8	364,465,677	52.5
	Average	\$1,177		\$1,477		\$1,758		\$1,559	
\$175,000 to \$199,999	Exposure	7,444.4	1.4	116,346.9	22.5	44,503.0	8.6	294,021.5	56.9
	Premium	9,161,258	1.1	179,795,280	21.3	83,954,368	9.9	476,227,967	56.3
	Average	\$1,231		\$1,545		\$1,886		\$1,620	
\$200,000 to \$299,999	Exposure	14,364.8	0.8	357,813.9	20.0	96,773.7	5.4	1,121,024.2	62.6
	Premium	18,976,437	0.6	609,527,626	18.7	209,379,287	6.4	1,996,310,810	61.3
	Average	\$1,321		\$1,703		\$2,164		\$1,781	
\$300,000 to \$399,999	Exposure	4,354.8	0.5	134,456.6	15.6	26,830.8	3.1	595,969.4	69.0
	Premium	6,930,565	0.4	265,831,732	14.3	70,143,400	3.8	1,263,852,198	68.1
	Average	\$1,591		\$1,977		\$2,614		\$2,121	
\$400,000 to \$499,999	Exposure	1,334.1	0.3	66,153.6	16.1	8,748.8	2.1	286,488.4	69.7
	Premium	2,600,855	0.3	150,977,923	14.7	27,295,183	2.7	712,772,614	69.3
	Average	\$1,950		\$2,282		\$3,120		\$2,488	
\$500,000 and Over	Exposure	975.7	0.2	71,585.1	16.0	7,260.1	1.6	275,752.8	61.6
	Premium	2,845,068	0.2	214,388,760	13.1	31,525,648	1.9	957,737,516	58.6
	Average	\$2,916		\$2,995		\$4,342		\$3,473	
Total	Exposure	162,569.5	3.0	1,006,048.8	18.8	415,859.2	7.8	3,102,868.1	58.0
	Premium	147,271,461	1.4	1,778,314,528	17.0	756,990,077	7.2	6,205,886,891	59.4
	Average	\$906		\$1,768		\$1,820		\$2,000	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Texas

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	29,590.8	30.0			98,485.2	100.0
	Premium	26,155,873	35.3	*		74,167,269	100.0
	Average	\$884				\$753	
\$50,000 to \$74,999	Exposure	26,632.2	24.8			107,358.3	100.0
	Premium	32,768,677	28.3	*		115,627,166	100.0
	Average	\$1,230				\$1,077	
\$75,000 to \$99,999	Exposure	16,247.6	12.2			133,496.2	100.0
	Premium	23,739,475	14.4	*		164,679,272	100.0
	Average	\$1,461				\$1,234	
\$100,000 to \$124,999	Exposure	17,206.9	8.1			212,361.3	100.0
	Premium	27,362,581	9.2	*		296,476,281	100.0
	Average	\$1,590				\$1,396	
\$125,000 to \$149,999	Exposure	28,920.7	9.0			322,677.3	100.0
	Premium	46,989,041	9.7	*		483,309,413	100.0
	Average	\$1,625				\$1,498	
\$150,000 to \$174,999	Exposure	43,998.0	9.9			443,360.9	100.0
	Premium	73,747,732	10.6	*		694,732,440	100.0
	Average	\$1,676				\$1,567	
\$175,000 to \$199,999	Exposure	53,996.8	10.5			516,312.7	100.0
	Premium	96,756,685	11.4	*		845,895,558	100.0
	Average	\$1,792				\$1,638	
\$200,000 to \$299,999	Exposure	201,296.2	11.2			1,791,272.8	100.0
	Premium	420,925,366	12.9	*		3,255,119,526	100.0
	Average	\$2,091				\$1,817	
\$300,000 to \$399,999	Exposure	102,239.7	11.8			863,851.3	100.0
	Premium	249,529,683	13.4	*		1,856,287,578	100.0
	Average	\$2,441				\$2,149	
\$400,000 to \$499,999	Exposure	48,394.8	11.8			411,119.7	100.0
	Premium	134,774,982	13.1	*		1,028,421,557	100.0
	Average	\$2,785				\$2,502	
\$500,000 and Over	Exposure	92,342.1	20.6			447,915.8	100.0
	Premium	428,261,072	26.2	*		1,634,758,064	100.0
	Average	\$4,638				\$3,650	
Total	Exposure	660,865.8	12.4			5,348,211.3	100.0
	Premium	1,561,011,167	14.9	*		10,449,474,124	100.0
	Average	\$2,362				\$1,954	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Utah

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	45.4	18.2			70.9	28.5	53.8	21.6
	Premium	26,062	31.0	*		20,743	24.7	24,758	29.4
	Average	\$574				\$292		\$460	
\$50,000 to \$74,999	Exposure	50.3	11.4	2.0	0.5	26.2	5.9	337.8	76.6
	Premium	29,938	14.0	733	0.3	13,257	6.2	161,963	75.8
	Average	\$595		\$367		\$507		\$479	
\$75,000 to \$99,999	Exposure	62.6	5.4			38.8	3.4	974.1	84.8
	Premium	27,124	5.1	*		17,890	3.4	455,305	85.9
	Average	\$433				\$462		\$467	
\$100,000 to \$124,999	Exposure	131.2	2.8	1.0	0.0	247.8	5.3	3,981.2	84.9
	Premium	48,024	2.1	165	0.0	112,738	5.0	1,959,947	86.2
	Average	\$366		\$165		\$455		\$492	
\$125,000 to \$149,999	Exposure	202.4	1.5	11.0	0.1	863.0	6.4	11,152.3	82.9
	Premium	70,167	1.0	5,542	0.1	453,560	6.3	6,021,705	84.0
	Average	\$347		\$504		\$526		\$540	
\$150,000 to \$174,999	Exposure	282.2	1.0	10.0	0.0	2,240.6	7.7	23,296.3	80.1
	Premium	84,097	0.5	2,195	0.0	1,237,487	7.6	13,333,734	81.4
	Average	\$298		\$220		\$552		\$572	
\$175,000 to \$199,999	Exposure	287.9	0.6	9.8	0.0	3,964.9	8.8	34,837.8	77.2
	Premium	102,792	0.4	3,601	0.0	2,349,116	8.7	21,092,053	78.2
	Average	\$357		\$369		\$592		\$605	
\$200,000 to \$299,999	Exposure	763.8	0.3	45.8	0.0	22,295.6	9.4	174,336.3	73.8
	Premium	356,864	0.2	18,509	0.0	14,517,435	9.5	113,325,198	73.9
	Average	\$467		\$404		\$651		\$650	
\$300,000 to \$399,999	Exposure	297.5	0.2	29.0	0.0	14,744.7	9.7	109,973.6	72.0
	Premium	140,565	0.1	23,343	0.0	10,586,845	9.5	80,738,998	72.3
	Average	\$472		\$805		\$718		\$734	
\$400,000 to \$499,999	Exposure	143.1	0.2	9.9	0.0	6,046.9	8.5	51,505.9	72.1
	Premium	79,142	0.1	3,537	0.0	5,029,014	8.2	43,861,301	71.9
	Average	\$553		\$357		\$832		\$852	
\$500,000 and Over	Exposure	117.5	0.2	4.9	0.0	5,418.8	7.0	54,519.6	70.2
	Premium	87,391	0.1	4,646	0.0	6,614,652	6.0	74,403,526	67.0
	Average	\$744		\$945		\$1,221		\$1,365	
Total	Exposure	2,383.8	0.4	123.4	0.0	55,958.1	8.9	464,968.7	73.5
	Premium	1,052,166	0.2	62,300	0.0	40,952,737	8.3	355,378,488	72.4
	Average	\$441		\$505		\$732		\$764	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Utah

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	63.7	25.5	15.4	6.2	249.3	100.0
	Premium	6,786	8.1	5,755	6.8	84,133	100.0
	Average	\$107		\$373		\$338	
\$50,000 to \$74,999	Exposure	4.8	1.1	19.8	4.5	440.8	100.0
	Premium	1,543	0.7	6,328	3.0	213,762	100.0
	Average	\$325		\$320		\$485	
\$75,000 to \$99,999	Exposure	53.8	4.7	19.3	1.7	1,148.4	100.0
	Premium	20,245	3.8	9,369	1.8	529,933	100.0
	Average	\$377		\$487		\$461	
\$100,000 to \$124,999	Exposure	310.2	6.6	16.3	0.3	4,687.5	100.0
	Premium	144,536	6.4	8,367	0.4	2,273,777	100.0
	Average	\$466		\$515		\$485	
\$125,000 to \$149,999	Exposure	1,212.5	9.0	15.0	0.1	13,456.2	100.0
	Premium	608,435	8.5	13,253	0.2	7,172,662	100.0
	Average	\$502		\$884		\$533	
\$150,000 to \$174,999	Exposure	3,250.3	11.2	17.9	0.1	29,097.2	100.0
	Premium	1,699,335	10.4	16,646	0.1	16,373,494	100.0
	Average	\$523		\$929		\$563	
\$175,000 to \$199,999	Exposure	6,023.8	13.3	14.2	0.0	45,138.4	100.0
	Premium	3,418,592	12.7	13,712	0.1	26,979,866	100.0
	Average	\$568		\$968		\$598	
\$200,000 to \$299,999	Exposure	38,786.0	16.4	29.7	0.0	236,257.2	100.0
	Premium	25,118,011	16.4	33,385	0.0	153,369,402	100.0
	Average	\$648		\$1,125		\$649	
\$300,000 to \$399,999	Exposure	27,640.7	18.1	10.1	0.0	152,695.5	100.0
	Premium	20,201,504	18.1	9,796	0.0	111,701,051	100.0
	Average	\$731		\$972		\$732	
\$400,000 to \$499,999	Exposure	13,740.8	19.2	7.0	0.0	71,453.7	100.0
	Premium	12,032,514	19.7	6,588	0.0	61,012,096	100.0
	Average	\$876		\$941		\$854	
\$500,000 and Over	Exposure	17,595.0	22.7	8.0	0.0	77,663.8	100.0
	Premium	29,852,746	26.9	13,890	0.0	110,976,851	100.0
	Average	\$1,697		\$1,736		\$1,429	
Total	Exposure	108,681.4	17.2	172.5	0.0	632,287.9	100.0
	Premium	93,104,247	19.0	137,089	0.0	490,687,027	100.0
	Average	\$857		\$795		\$776	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Vermont

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	408.3	47.1	317.6	36.7	63.9	7.4	54.7	6.3
	Premium	72,521	26.5	149,578	54.6	27,720	10.1	17,908	6.5
	Average	\$178		\$471		\$434		\$328	
\$50,000 to \$74,999	Exposure	236.8	29.3	175.8	21.8	169.9	21.0	211.6	26.2
	Premium	68,044	20.2	92,506	27.4	85,098	25.2	86,572	25.7
	Average	\$287		\$526		\$501		\$409	
\$75,000 to \$99,999	Exposure	201.7	14.6	236.5	17.1	347.7	25.2	571.8	41.4
	Premium	79,168	10.7	136,681	18.5	214,033	29.0	294,788	40.0
	Average	\$393		\$578		\$616		\$516	
\$100,000 to \$124,999	Exposure	243.5	10.8	195.5	8.6	400.0	17.7	1,357.3	60.0
	Premium	102,125	7.9	114,230	8.8	279,589	21.6	765,497	59.1
	Average	\$419		\$584		\$699		\$564	
\$125,000 to \$149,999	Exposure	190.8	5.1	215.1	5.7	330.2	8.8	2,923.3	78.0
	Premium	105,377	4.5	138,125	5.9	246,923	10.5	1,816,498	76.9
	Average	\$552		\$642		\$748		\$621	
\$150,000 to \$174,999	Exposure	199.8	3.1	186.8	2.9	342.1	5.3	5,537.8	85.6
	Premium	119,143	2.8	123,801	2.9	248,584	5.8	3,695,604	85.5
	Average	\$596		\$663		\$727		\$667	
\$175,000 to \$199,999	Exposure	116.7	1.2	145.6	1.5	405.5	4.1	8,861.1	89.5
	Premium	87,354	1.3	109,642	1.6	285,456	4.1	6,231,668	89.4
	Average	\$749		\$753		\$704		\$703	
\$200,000 to \$299,999	Exposure	373.8	0.6	339.9	0.6	1,906.3	3.2	52,564.3	89.0
	Premium	293,928	0.6	310,008	0.7	1,504,974	3.2	41,854,338	89.2
	Average	\$786		\$912		\$789		\$796	
\$300,000 to \$399,999	Exposure	153.9	0.4	92.7	0.2	956.5	2.2	37,644.3	87.9
	Premium	138,745	0.3	105,621	0.3	958,577	2.4	35,921,227	88.1
	Average	\$901		\$1,140		\$1,002		\$954	
\$400,000 to \$499,999	Exposure	74.8	0.4	20.7	0.1	326.9	1.6	17,858.4	85.8
	Premium	73,811	0.3	28,515	0.1	416,241	1.8	20,308,086	86.1
	Average	\$986		\$1,380		\$1,273		\$1,137	
\$500,000 and Over	Exposure	71.3	0.3	16.1	0.1	166.6	0.7	19,687.8	78.3
	Premium	89,725	0.2	29,879	0.1	334,595	0.7	33,914,683	73.1
	Average	\$1,258		\$1,858		\$2,009		\$1,723	
Total	Exposure	2,271.3	1.3	1,942.2	1.1	5,415.6	3.1	147,272.2	85.0
	Premium	1,229,941	0.7	1,338,586	0.8	4,601,790	2.6	144,906,869	83.3
	Average	\$542		\$689		\$850		\$984	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Vermont

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	6.3	0.7	15.5	1.8	866.3	100.0
	Premium	437	0.2	5,574	2.0	273,738	100.0
	Average	\$70		\$360		\$316	
\$50,000 to \$74,999	Exposure	4.1	0.5	9.3	1.1	807.3	100.0
	Premium	1,794	0.5	3,171	0.9	337,185	100.0
	Average	\$439		\$343		\$418	
\$75,000 to \$99,999	Exposure	7.3	0.5	16.8	1.2	1,381.8	100.0
	Premium	3,611	0.5	8,968	1.2	737,249	100.0
	Average	\$498		\$533		\$534	
\$100,000 to \$124,999	Exposure	41.8	1.8	23.8	1.1	2,261.8	100.0
	Premium	19,443	1.5	15,031	1.2	1,295,915	100.0
	Average	\$466		\$631		\$573	
\$125,000 to \$149,999	Exposure	76.9	2.1	9.4	0.3	3,745.7	100.0
	Premium	46,484	2.0	7,379	0.3	2,360,786	100.0
	Average	\$604		\$784		\$630	
\$150,000 to \$174,999	Exposure	184.1	2.8	20.2	0.3	6,470.7	100.0
	Premium	115,912	2.7	18,022	0.4	4,321,066	100.0
	Average	\$630		\$894		\$668	
\$175,000 to \$199,999	Exposure	363.9	3.7	11.0	0.1	9,903.8	100.0
	Premium	245,903	3.5	12,902	0.2	6,972,925	100.0
	Average	\$676		\$1,173		\$704	
\$200,000 to \$299,999	Exposure	3,863.7	6.5	21.0	0.0	59,068.9	100.0
	Premium	2,937,346	6.3	25,301	0.1	46,925,895	100.0
	Average	\$760		\$1,205		\$794	
\$300,000 to \$399,999	Exposure	3,963.0	9.3	5.3	0.0	42,815.7	100.0
	Premium	3,617,357	8.9	8,949	0.0	40,750,476	100.0
	Average	\$913		\$1,705		\$952	
\$400,000 to \$499,999	Exposure	2,531.3	12.2			20,812.1	100.0
	Premium	2,763,131	11.7	*		23,589,784	100.0
	Average	\$1,092				\$1,133	
\$500,000 and Over	Exposure	5,188.7	20.6	1.0	0.0	25,131.4	100.0
	Premium	11,994,858	25.9	1,713	0.0	46,365,453	100.0
	Average	\$2,312		\$1,713		\$1,845	
Total	Exposure	16,230.8	9.4	133.3	0.1	173,265.3	100.0
	Premium	21,746,276	12.5	107,010	0.1	173,930,472	100.0
	Average	\$1,340		\$803		\$1,004	

Table 4

2020 Average Premium by Amount of Insurance

Dwelling Fire and Homeowners Owner-Occupied Policy Forms

Virginia

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	1,737.7	24.8	124.5	1.8	1,007.9	14.4	3,807.0	54.2
	Premium	494,409	30.8	27,909	1.7	328,266	20.5	673,467	42.0
	Average	\$285		\$224		\$326		\$177	
\$50,000 to \$74,999	Exposure	1,846.9	32.4	86.8	1.5	213.3	3.7	2,742.8	48.1
	Premium	642,618	31.8	25,910	1.3	119,102	5.9	911,696	45.1
	Average	\$348		\$299		\$558		\$332	
\$75,000 to \$99,999	Exposure	2,018.3	16.6	69.3	0.6	413.8	3.4	8,134.8	67.1
	Premium	749,813	12.0	26,538	0.4	253,383	4.0	4,521,255	72.1
	Average	\$372		\$383		\$612		\$556	
\$100,000 to \$124,999	Exposure	2,650.6	6.3	75.2	0.2	1,907.9	4.5	33,950.2	80.9
	Premium	1,090,044	4.2	32,814	0.1	1,346,862	5.2	21,379,911	83.0
	Average	\$411		\$437		\$706		\$630	
\$125,000 to \$149,999	Exposure	2,355.4	2.7	66.3	0.1	4,780.4	5.5	72,498.6	83.1
	Premium	1,019,775	1.7	34,424	0.1	3,661,800	6.1	50,463,354	84.4
	Average	\$433		\$520		\$766		\$696	
\$150,000 to \$174,999	Exposure	2,230.9	1.7	38.3	0.0	7,670.1	5.9	106,832.6	82.8
	Premium	1,066,656	1.1	20,424	0.0	6,251,920	6.5	80,367,045	83.9
	Average	\$478		\$534		\$815		\$752	
\$175,000 to \$199,999	Exposure	1,719.9	1.1	51.6	0.0	9,208.5	6.1	124,896.5	82.7
	Premium	853,421	0.7	27,274	0.0	7,753,245	6.4	101,148,636	84.0
	Average	\$496		\$529		\$842		\$810	
\$200,000 to \$299,999	Exposure	4,584.0	0.8	76.8	0.0	34,040.9	5.8	488,354.5	83.4
	Premium	2,406,812	0.4	51,449	0.0	31,278,026	5.8	458,531,291	85.1
	Average	\$525		\$670		\$919		\$939	
\$300,000 to \$399,999	Exposure	2,217.9	0.6	23.1	0.0	17,623.8	4.7	323,153.3	85.5
	Premium	1,031,875	0.3	21,146	0.0	17,972,524	4.4	356,580,861	87.1
	Average	\$465		\$916		\$1,020		\$1,103	
\$400,000 to \$499,999	Exposure	1,186.2	0.6	5.1	0.0	8,642.2	4.3	173,383.9	85.9
	Premium	630,871	0.2	4,332	0.0	9,960,710	3.8	232,287,313	88.0
	Average	\$532		\$852		\$1,153		\$1,340	
\$500,000 and Over	Exposure	897.0	0.3	8.6	0.0	12,345.3	4.3	240,404.7	83.1
	Premium	483,165	0.1	10,923	0.0	19,561,708	3.7	439,445,618	82.4
	Average	\$539		\$1,273		\$1,585		\$1,828	
Total	Exposure	23,444.8	1.2	625.4	0.0	97,854.1	5.2	1,578,158.8	83.6
	Premium	10,469,459	0.5	283,143	0.0	98,487,546	4.8	1,746,310,447	84.9
	Average	\$447		\$453		\$1,006		\$1,107	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Virginia

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	266.6	3.8	73.9	1.1	7,017.6	100.0
	Premium	65,285	4.1	14,679	0.9	1,604,015	100.0
	Average	\$245		\$199		\$229	
\$50,000 to \$74,999	Exposure	688.1	12.1	119.8	2.1	5,697.8	100.0
	Premium	274,677	13.6	46,916	2.3	2,020,919	100.0
	Average	\$399		\$392		\$355	
\$75,000 to \$99,999	Exposure	1,392.7	11.5	94.2	0.8	12,122.9	100.0
	Premium	671,098	10.7	48,810	0.8	6,270,897	100.0
	Average	\$482		\$518		\$517	
\$100,000 to \$124,999	Exposure	3,302.7	7.9	87.7	0.2	41,974.2	100.0
	Premium	1,838,749	7.1	61,296	0.2	25,749,676	100.0
	Average	\$557		\$699		\$613	
\$125,000 to \$149,999	Exposure	7,467.4	8.6	48.3	0.1	87,216.3	100.0
	Premium	4,550,332	7.6	38,464	0.1	59,768,149	100.0
	Average	\$609		\$797		\$685	
\$150,000 to \$174,999	Exposure	12,290.5	9.5	36.9	0.0	129,099.3	100.0
	Premium	8,043,845	8.4	33,711	0.0	95,783,601	100.0
	Average	\$654		\$913		\$742	
\$175,000 to \$199,999	Exposure	15,183.1	10.1	12.3	0.0	151,071.8	100.0
	Premium	10,597,399	8.8	9,934	0.0	120,389,909	100.0
	Average	\$698		\$811		\$797	
\$200,000 to \$299,999	Exposure	58,309.7	10.0	49.9	0.0	585,415.8	100.0
	Premium	46,498,425	8.6	53,859	0.0	538,819,862	100.0
	Average	\$797		\$1,079		\$920	
\$300,000 to \$399,999	Exposure	34,849.6	9.2	12.4	0.0	377,880.1	100.0
	Premium	33,665,400	8.2	15,685	0.0	409,287,491	100.0
	Average	\$966		\$1,263		\$1,083	
\$400,000 to \$499,999	Exposure	18,674.6	9.2	9.0	0.0	201,900.9	100.0
	Premium	21,123,750	8.0	14,973	0.0	264,021,949	100.0
	Average	\$1,131		\$1,664		\$1,308	
\$500,000 and Over	Exposure	35,500.7	12.3	6.4	0.0	289,162.7	100.0
	Premium	74,085,911	13.9	10,707	0.0	533,598,032	100.0
	Average	\$2,087		\$1,669		\$1,845	
Total	Exposure	187,925.5	10.0	550.8	0.0	1,888,559.3	100.0
	Premium	201,414,871	9.8	349,034	0.0	2,057,314,500	100.0
	Average	\$1,072		\$634		\$1,089	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Washington

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	467.6	51.9	1.0	0.1	6.9	0.8	58.3	6.5
	Premium	229,231	64.7	248	0.1	4,490	1.3	63,685	18.0
	Average	\$490		\$248		\$649		\$1,092	
\$50,000 to \$74,999	Exposure	448.3	40.7			19.3	1.8	315.3	28.6
	Premium	256,806	49.6	*		9,999	1.9	136,611	26.4
	Average	\$573				\$517		\$433	
\$75,000 to \$99,999	Exposure	507.1	21.1			50.3	2.1	1,489.7	61.9
	Premium	278,514	23.0	*		31,913	2.6	712,709	59.0
	Average	\$549				\$635		\$478	
\$100,000 to \$124,999	Exposure	791.2	9.2			230.7	2.7	6,657.9	77.8
	Premium	520,782	11.1	*		137,339	2.9	3,568,596	76.2
	Average	\$658				\$595		\$536	
\$125,000 to \$149,999	Exposure	619.8	2.9	1.0	0.0	744.6	3.4	17,876.2	82.6
	Premium	410,939	3.2	548	0.0	463,289	3.6	10,539,751	82.5
	Average	\$663		\$548		\$622		\$590	
\$150,000 to \$174,999	Exposure	734.1	1.7			1,691.7	3.9	35,980.0	82.1
	Premium	583,253	2.1	*		1,052,572	3.8	22,922,546	82.5
	Average	\$795				\$622		\$637	
\$175,000 to \$199,999	Exposure	626.4	0.9	2.0	0.0	3,006.3	4.3	56,455.0	80.5
	Premium	540,291	1.1	1,346	0.0	1,968,500	4.2	38,324,929	81.1
	Average	\$863		\$673		\$655		\$679	
\$200,000 to \$299,999	Exposure	2,368.8	0.5	9.0	0.0	25,852.5	5.3	368,777.0	75.2
	Premium	2,354,148	0.6	5,008	0.0	18,326,887	4.9	281,747,064	75.1
	Average	\$994		\$556		\$709		\$764	
\$300,000 to \$399,999	Exposure	1,886.2	0.4	18.3	0.0	25,434.2	5.5	333,262.3	72.0
	Premium	1,838,985	0.5	9,736	0.0	20,168,902	4.9	294,417,273	72.1
	Average	\$975		\$531		\$793		\$883	
\$400,000 to \$499,999	Exposure	826.9	0.3	2.0	0.0	13,575.5	5.3	178,198.4	69.0
	Premium	846,946	0.3	1,458	0.0	12,101,126	4.6	181,671,422	68.9
	Average	\$1,024		\$729		\$891		\$1,019	
\$500,000 and Over	Exposure	701.3	0.2	1.7	0.0	16,039.8	5.2	204,763.3	66.0
	Premium	1,085,876	0.2	1,468	0.0	19,374,228	4.2	293,934,036	63.5
	Average	\$1,548		\$881		\$1,208		\$1,435	
Total	Exposure	9,977.6	0.6	35.0	0.0	86,651.8	5.2	1,203,833.3	72.1
	Premium	8,945,771	0.6	19,812	0.0	73,639,245	4.6	1,128,038,622	70.3
	Average	\$897		\$566		\$850		\$937	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Washington

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	136.5	15.1	230.8	25.6	901.1	100.0
	Premium	16,912	4.8	39,835	11.2	354,401	100.0
	Average	\$124		\$173		\$393	
\$50,000 to \$74,999	Exposure	27.7	2.5	292.1	26.5	1,102.7	100.0
	Premium	6,546	1.3	107,935	20.8	517,897	100.0
	Average	\$237		\$370		\$470	
\$75,000 to \$99,999	Exposure	128.9	5.4	229.6	9.5	2,405.5	100.0
	Premium	56,287	4.7	129,570	10.7	1,208,993	100.0
	Average	\$437		\$564		\$503	
\$100,000 to \$124,999	Exposure	689.9	8.1	190.2	2.2	8,559.8	100.0
	Premium	321,890	6.9	132,036	2.8	4,680,643	100.0
	Average	\$467		\$694		\$547	
\$125,000 to \$149,999	Exposure	2,282.8	10.5	113.2	0.5	21,637.5	100.0
	Premium	1,261,382	9.9	96,044	0.8	12,771,953	100.0
	Average	\$553		\$849		\$590	
\$150,000 to \$174,999	Exposure	5,309.3	12.1	118.2	0.3	43,833.3	100.0
	Premium	3,120,848	11.2	114,125	0.4	27,793,344	100.0
	Average	\$588		\$966		\$634	
\$175,000 to \$199,999	Exposure	9,989.5	14.2	77.7	0.1	70,156.9	100.0
	Premium	6,313,814	13.4	91,862	0.2	47,240,742	100.0
	Average	\$632		\$1,183		\$673	
\$200,000 to \$299,999	Exposure	92,903.3	19.0	179.8	0.0	490,090.4	100.0
	Premium	72,723,043	19.4	245,865	0.1	375,402,015	100.0
	Average	\$783		\$1,367		\$766	
\$300,000 to \$399,999	Exposure	102,155.7	22.1	62.3	0.0	462,818.9	100.0
	Premium	91,733,554	22.5	112,096	0.0	408,280,546	100.0
	Average	\$898		\$1,798		\$882	
\$400,000 to \$499,999	Exposure	65,527.3	25.4	22.3	0.0	258,152.4	100.0
	Premium	68,891,146	26.1	46,384	0.0	263,558,482	100.0
	Average	\$1,051		\$2,077		\$1,021	
\$500,000 and Over	Exposure	88,771.4	28.6	5.8	0.0	310,283.3	100.0
	Premium	148,155,370	32.0	13,248	0.0	462,564,226	100.0
	Average	\$1,669		\$2,271		\$1,491	
Total	Exposure	367,922.3	22.0	1,521.9	0.1	1,669,941.8	100.0
	Premium	392,600,792	24.5	1,129,000	0.1	1,604,373,242	100.0
	Average	\$1,067		\$742		\$961	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
West Virginia

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	1,073.3	40.1	137.6	5.1	236.7	8.9	817.6	30.6
	Premium	365,033	32.3	41,812	3.7	100,874	8.9	431,860	38.2
	Average	\$340		\$304		\$426		\$528	
\$50,000 to \$74,999	Exposure	980.4	16.0	713.5	11.7	509.2	8.3	2,921.7	47.8
	Premium	479,666	14.8	139,029	4.3	272,986	8.4	1,712,567	52.8
	Average	\$489		\$195		\$536		\$586	
\$75,000 to \$99,999	Exposure	633.2	5.6	915.9	8.1	743.9	6.6	7,229.3	63.8
	Premium	340,105	5.0	220,507	3.3	445,703	6.6	4,506,001	66.5
	Average	\$537		\$241		\$599		\$623	
\$100,000 to \$124,999	Exposure	553.6	2.4	752.6	3.3	1,129.8	4.9	17,414.0	75.9
	Premium	336,471	2.2	224,326	1.5	702,949	4.7	11,723,168	77.8
	Average	\$608		\$298		\$622		\$673	
\$125,000 to \$149,999	Exposure	274.4	0.8	433.9	1.2	1,887.5	5.3	27,857.5	78.4
	Premium	170,632	0.7	160,025	0.6	1,157,560	4.6	20,396,490	80.9
	Average	\$622		\$369		\$613		\$732	
\$150,000 to \$174,999	Exposure	276.1	0.6	256.5	0.6	2,833.7	6.4	33,243.8	75.3
	Premium	214,298	0.6	127,450	0.4	1,763,280	5.2	26,334,442	78.2
	Average	\$776		\$497		\$622		\$792	
\$175,000 to \$199,999	Exposure	174.9	0.4	151.6	0.3	3,450.3	7.5	33,299.1	72.5
	Premium	112,192	0.3	80,403	0.2	2,230,536	6.0	28,190,760	75.9
	Average	\$641		\$530		\$646		\$847	
\$200,000 to \$299,999	Exposure	392.3	0.3	296.3	0.2	12,213.3	9.2	91,040.3	68.9
	Premium	291,273	0.2	174,393	0.1	8,783,900	7.2	89,195,249	72.7
	Average	\$742		\$589		\$719		\$980	
\$300,000 to \$399,999	Exposure	121.3	0.2	28.8	0.1	4,825.7	9.3	35,122.3	68.0
	Premium	92,829	0.2	22,986	0.0	4,265,070	7.3	41,919,249	71.5
	Average	\$765		\$800		\$884		\$1,194	
\$400,000 to \$499,999	Exposure	37.0	0.2	14.1	0.1	1,413.3	7.7	12,813.8	69.6
	Premium	29,204	0.1	10,090	0.0	1,451,013	5.8	18,195,740	72.6
	Average	\$789		\$716		\$1,027		\$1,420	
\$500,000 and Over	Exposure	38.6	0.2	5.6	0.0	1,359.3	7.4	11,834.7	64.8
	Premium	46,120	0.1	9,892	0.0	1,982,265	5.5	23,859,532	65.6
	Average	\$1,195		\$1,772		\$1,458		\$2,016	
Total	Exposure	4,555.2	1.2	3,706.3	1.0	30,602.5	7.9	273,593.9	70.3
	Premium	2,477,823	0.7	1,210,913	0.3	23,156,136	6.3	266,465,058	73.0
	Average	\$544		\$327		\$757		\$974	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
West Virginia

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	283.7	10.6	124.7	4.7	2,673.5	100.0
	Premium	135,656	12.0	54,164	4.8	1,129,399	100.0
	Average	\$478		\$434		\$422	
\$50,000 to \$74,999	Exposure	826.8	13.5	163.2	2.7	6,114.7	100.0
	Premium	525,143	16.2	112,604	3.5	3,241,995	100.0
	Average	\$635		\$690		\$530	
\$75,000 to \$99,999	Exposure	1,707.2	15.1	104.5	0.9	11,333.9	100.0
	Premium	1,165,944	17.2	97,331	1.4	6,775,591	100.0
	Average	\$683		\$931		\$598	
\$100,000 to \$124,999	Exposure	3,004.4	13.1	89.6	0.4	22,944.0	100.0
	Premium	1,996,563	13.2	91,032	0.6	15,074,509	100.0
	Average	\$665		\$1,016		\$657	
\$125,000 to \$149,999	Exposure	5,035.2	14.2	29.2	0.1	35,517.7	100.0
	Premium	3,308,887	13.1	33,626	0.1	25,227,220	100.0
	Average	\$657		\$1,153		\$710	
\$150,000 to \$174,999	Exposure	7,479.3	16.9	40.6	0.1	44,130.0	100.0
	Premium	5,168,725	15.4	50,256	0.1	33,658,451	100.0
	Average	\$691		\$1,238		\$763	
\$175,000 to \$199,999	Exposure	8,866.5	19.3	11.1	0.0	45,953.5	100.0
	Premium	6,528,152	17.6	13,563	0.0	37,155,606	100.0
	Average	\$736		\$1,224		\$809	
\$200,000 to \$299,999	Exposure	28,160.6	21.3	42.5	0.0	132,145.3	100.0
	Premium	24,179,301	19.7	68,595	0.1	122,692,711	100.0
	Average	\$859		\$1,614		\$928	
\$300,000 to \$399,999	Exposure	11,504.7	22.3	15.0	0.0	51,617.7	100.0
	Premium	12,324,822	21.0	26,985	0.0	58,651,941	100.0
	Average	\$1,071		\$1,799		\$1,136	
\$400,000 to \$499,999	Exposure	4,114.8	22.4	6.0	0.0	18,398.9	100.0
	Premium	5,357,063	21.4	18,123	0.1	25,061,233	100.0
	Average	\$1,302		\$3,021		\$1,362	
\$500,000 and Over	Exposure	5,019.5	27.5			18,257.6	100.0
	Premium	10,448,538	28.7	*		36,346,347	100.0
	Average	\$2,082				\$1,991	
Total	Exposure	76,002.6	19.5	626.3	0.2	389,086.8	100.0
	Premium	71,138,794	19.5	566,279	0.2	365,015,003	100.0
	Average	\$936		\$904		\$938	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Wisconsin

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	1,040.5	14.1	189.3	2.6	643.3	8.7	4,742.2	64.5
	Premium	276,060	15.6	38,567	2.2	209,028	11.8	1,044,152	58.9
	Average	\$265		\$204		\$325		\$220	
\$50,000 to \$74,999	Exposure	843.3	13.2	367.7	5.7	770.4	12.0	3,411.3	53.3
	Premium	393,727	14.6	93,610	3.5	322,449	11.9	1,466,601	54.3
	Average	\$467		\$255		\$419		\$430	
\$75,000 to \$99,999	Exposure	827.6	6.5	459.4	3.6	996.7	7.8	8,868.3	69.5
	Premium	446,719	7.2	120,582	1.9	445,681	7.2	4,372,017	70.7
	Average	\$540		\$262		\$447		\$493	
\$100,000 to \$124,999	Exposure	752.3	2.7	653.6	2.4	1,355.2	4.9	21,078.3	76.5
	Premium	491,948	3.3	191,206	1.3	720,707	4.8	11,660,531	77.7
	Average	\$654		\$293		\$532		\$553	
\$125,000 to \$149,999	Exposure	558.7	1.0	583.1	1.1	1,742.7	3.2	41,555.6	77.0
	Premium	387,463	1.3	169,482	0.6	987,366	3.2	23,717,305	77.7
	Average	\$694		\$291		\$567		\$571	
\$150,000 to \$174,999	Exposure	629.5	0.7	658.5	0.7	3,249.8	3.4	70,201.5	73.2
	Premium	508,220	0.9	206,509	0.4	1,917,032	3.4	42,156,010	73.8
	Average	\$807		\$314		\$590		\$601	
\$175,000 to \$199,999	Exposure	394.5	0.3	629.0	0.5	4,979.0	3.8	91,120.8	69.6
	Premium	339,959	0.4	201,878	0.2	3,000,631	3.7	57,758,864	70.4
	Average	\$862		\$321		\$603		\$634	
\$200,000 to \$299,999	Exposure	884.7	0.1	1,571.1	0.3	26,474.3	4.3	405,092.3	65.3
	Premium	907,286	0.2	575,333	0.1	18,440,076	4.3	281,315,800	65.3
	Average	\$1,026		\$366		\$697		\$694	
\$300,000 to \$399,999	Exposure	285.3	0.1	530.8	0.1	17,799.4	4.6	239,193.6	62.4
	Premium	358,995	0.1	234,368	0.1	14,748,103	4.8	189,073,149	61.4
	Average	\$1,259		\$442		\$829		\$790	
\$400,000 to \$499,999	Exposure	100.7	0.1	134.3	0.1	6,063.8	3.9	97,432.4	63.3
	Premium	128,136	0.1	68,761	0.0	5,934,481	4.1	89,451,222	62.0
	Average	\$1,273		\$512		\$979		\$918	
\$500,000 and Over	Exposure	94.3	0.1	69.2	0.0	4,533.0	3.2	88,055.0	62.5
	Premium	147,192	0.1	38,316	0.0	6,558,300	3.4	113,706,362	58.7
	Average	\$1,562		\$554		\$1,447		\$1,291	
Total	Exposure	6,411.1	0.4	5,845.9	0.4	68,607.5	4.2	1,070,751.2	65.5
	Premium	4,385,705	0.3	1,938,612	0.2	53,283,854	4.2	815,722,013	64.1
	Average	\$684		\$332		\$777		\$762	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Wisconsin

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	474.3	6.4	265.4	3.6	7,354.9	100.0
	Premium	133,306	7.5	71,331	4.0	1,772,444	100.0
	Average	\$281		\$269		\$241	
\$50,000 to \$74,999	Exposure	594.3	9.3	410.3	6.4	6,397.3	100.0
	Premium	253,612	9.4	169,459	6.3	2,699,458	100.0
	Average	\$427		\$413		\$422	
\$75,000 to \$99,999	Exposure	1,310.7	10.3	297.6	2.3	12,760.3	100.0
	Premium	627,473	10.1	175,768	2.8	6,188,240	100.0
	Average	\$479		\$591		\$485	
\$100,000 to \$124,999	Exposure	3,470.3	12.6	236.0	0.9	27,545.6	100.0
	Premium	1,772,203	11.8	177,520	1.2	15,014,115	100.0
	Average	\$511		\$752		\$545	
\$125,000 to \$149,999	Exposure	9,440.0	17.5	121.7	0.2	54,001.7	100.0
	Premium	5,188,492	17.0	91,678	0.3	30,541,786	100.0
	Average	\$550		\$754		\$566	
\$150,000 to \$174,999	Exposure	21,025.8	21.9	110.7	0.1	95,875.7	100.0
	Premium	12,218,574	21.4	102,683	0.2	57,109,028	100.0
	Average	\$581		\$928		\$596	
\$175,000 to \$199,999	Exposure	33,788.9	25.8	41.4	0.0	130,953.6	100.0
	Premium	20,646,285	25.2	38,221	0.0	81,985,838	100.0
	Average	\$611		\$923		\$626	
\$200,000 to \$299,999	Exposure	186,612.7	30.1	113.0	0.0	620,748.0	100.0
	Premium	129,372,457	30.0	117,039	0.0	430,727,991	100.0
	Average	\$693		\$1,036		\$694	
\$300,000 to \$399,999	Exposure	125,769.3	32.8	29.5	0.0	383,607.8	100.0
	Premium	103,670,131	33.6	36,850	0.0	308,121,596	100.0
	Average	\$824		\$1,249		\$803	
\$400,000 to \$499,999	Exposure	50,261.1	32.6	8.0	0.0	154,000.3	100.0
	Premium	48,718,999	33.8	9,482	0.0	144,311,081	100.0
	Average	\$969		\$1,185		\$937	
\$500,000 and Over	Exposure	48,040.3	34.1	4.7	0.0	140,796.3	100.0
	Premium	73,284,888	37.8	10,868	0.0	193,745,926	100.0
	Average	\$1,525		\$2,329		\$1,376	
Total	Exposure	480,787.6	29.4	1,638.2	0.1	1,634,041.4	100.0
	Premium	395,886,420	31.1	1,000,899	0.1	1,272,217,503	100.0
	Average	\$823		\$611		\$779	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Wyoming

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	65.6	35.6					85.8	46.6
	Premium	49,221	46.6	*		*		45,278	42.9
	Average	\$751						\$528	
\$50,000 to \$74,999	Exposure	56.8	20.6			2.0	0.7	165.8	60.1
	Premium	41,320	29.2	*		940	0.7	82,830	58.6
	Average	\$728				\$470		\$499	
\$75,000 to \$99,999	Exposure	77.8	8.7			8.5	1.0	724.3	81.3
	Premium	59,683	9.8	*		2,475	0.4	499,069	81.8
	Average	\$768				\$291		\$689	
\$100,000 to \$124,999	Exposure	137.5	4.6			47.8	1.6	2,524.6	84.0
	Premium	91,287	3.7	*		25,039	1.0	2,097,111	84.2
	Average	\$664				\$524		\$831	
\$125,000 to \$149,999	Exposure	167.0	2.6			110.0	1.7	5,414.8	84.0
	Premium	116,682	1.9	*		76,339	1.3	5,069,398	83.4
	Average	\$699				\$694		\$936	
\$150,000 to \$174,999	Exposure	202.3	2.0	1.0	0.0	231.0	2.3	8,089.6	79.5
	Premium	168,332	1.6	1,119	0.0	185,164	1.8	8,218,568	78.4
	Average	\$832		\$1,119		\$802		\$1,016	
\$175,000 to \$199,999	Exposure	143.8	1.2	2.0	0.0	310.3	2.6	9,531.0	78.4
	Premium	131,520	1.0	1,645	0.0	296,476	2.2	10,396,059	76.8
	Average	\$914		\$823		\$955		\$1,091	
\$200,000 to \$299,999	Exposure	313.7	0.7	1.0	0.0	1,161.0	2.5	35,232.6	77.1
	Premium	306,559	0.5	1,067	0.0	1,405,589	2.5	42,668,948	74.5
	Average	\$977		\$1,067		\$1,211		\$1,211	
\$300,000 to \$399,999	Exposure	75.7	0.3			365.8	1.7	17,087.0	77.6
	Premium	93,155	0.3	*		558,276	1.8	23,597,074	74.3
	Average	\$1,231				\$1,526		\$1,381	
\$400,000 to \$499,999	Exposure	26.6	0.3			121.9	1.4	6,779.0	78.6
	Premium	20,233	0.1	*		211,798	1.5	10,604,709	74.7
	Average	\$761				\$1,737		\$1,564	
\$500,000 and Over	Exposure	25.0	0.2			60.3	0.6	7,880.8	73.3
	Premium	53,205	0.2	*		158,439	0.5	19,017,892	59.4
	Average	\$2,128				\$2,630		\$2,413	
Total	Exposure	1,291.6	1.1	4.0	0.0	2,418.6	2.0	93,515.3	77.8
	Premium	1,131,197	0.7	3,831	0.0	2,920,535	1.7	122,296,936	72.5
	Average	\$876		\$958		\$1,208		\$1,308	

Table 4

2020 Average Premium by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Wyoming

Insurance Range		HO-5	%	HO-8	%	Total	%
\$49,999 and Under	Exposure	8.5	4.6	24.3	13.2	184.3	100.0
	Premium	1,861	1.8	9,221	8.7	105,581	100.0
	Average	\$219		\$379		\$573	
\$50,000 to \$74,999	Exposure	6.4	2.3	44.8	16.3	275.8	100.0
	Premium	1,924	1.4	14,322	10.1	141,336	100.0
	Average	\$300		\$319		\$512	
\$75,000 to \$99,999	Exposure	30.3	3.4	50.5	5.7	891.3	100.0
	Premium	24,323	4.0	24,929	4.1	610,479	100.0
	Average	\$804		\$494		\$685	
\$100,000 to \$124,999	Exposure	246.7	8.2	47.3	1.6	3,003.8	100.0
	Premium	242,277	9.7	33,951	1.4	2,489,665	100.0
	Average	\$982		\$717		\$829	
\$125,000 to \$149,999	Exposure	728.8	11.3	22.9	0.4	6,443.4	100.0
	Premium	792,660	13.0	19,912	0.3	6,074,991	100.0
	Average	\$1,088		\$869		\$943	
\$150,000 to \$174,999	Exposure	1,607.7	15.8	38.1	0.4	10,169.6	100.0
	Premium	1,878,937	17.9	31,127	0.3	10,483,247	100.0
	Average	\$1,169		\$817		\$1,031	
\$175,000 to \$199,999	Exposure	2,146.8	17.7	20.3	0.2	12,154.3	100.0
	Premium	2,682,878	19.8	19,493	0.1	13,528,071	100.0
	Average	\$1,250		\$959		\$1,113	
\$200,000 to \$299,999	Exposure	8,958.0	19.6	38.8	0.1	45,705.1	100.0
	Premium	12,838,337	22.4	39,545	0.1	57,260,045	100.0
	Average	\$1,433		\$1,018		\$1,253	
\$300,000 to \$399,999	Exposure	4,476.2	20.3	8.0	0.0	22,012.7	100.0
	Premium	7,515,217	23.7	6,254	0.0	31,769,976	100.0
	Average	\$1,679		\$782		\$1,443	
\$400,000 to \$499,999	Exposure	1,690.7	19.6	4.0	0.0	8,622.2	100.0
	Premium	3,350,920	23.6	2,496	0.0	14,190,156	100.0
	Average	\$1,982		\$624		\$1,646	
\$500,000 and Over	Exposure	2,772.5	25.8	10.0	0.1	10,748.6	100.0
	Premium	12,802,683	40.0	4,295	0.0	32,036,514	100.0
	Average	\$4,618		\$430		\$2,981	
Total	Exposure	22,672.3	18.9	309.2	0.3	120,211.0	100.0
	Premium	42,132,017	25.0	205,545	0.1	168,690,061	100.0
	Average	\$1,858		\$665		\$1,403	

Table 5

**2020 Average Premium
by Policy Form by Amount of Insurance**

**Homeowners Tenants and Condominium/
Cooperative Unit Policy Forms**

Table 5

2020 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Countrywide

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	4,702,230.4	87.8	655,149.3	12.2	5,357,379.7	100.0
	Premium	622,463,171	72.8	232,372,107	27.2	854,835,278	100.0
	Average	\$132		\$355		\$160	
\$14,000 to \$19,999	Exposure	3,083,371.8	90.8	311,945.2	9.2	3,395,316.9	100.0
	Premium	440,317,846	78.9	117,693,322	21.1	558,011,168	100.0
	Average	\$143		\$377		\$164	
\$20,000 to \$25,999	Exposure	4,672,709.7	85.1	820,955.5	14.9	5,493,665.2	100.0
	Premium	758,254,131	70.4	319,100,760	29.6	1,077,354,891	100.0
	Average	\$162		\$389		\$196	
\$26,000 to \$31,999	Exposure	2,168,027.1	79.2	568,242.0	20.8	2,736,269.1	100.0
	Premium	388,587,648	62.0	237,826,319	38.0	626,413,967	100.0
	Average	\$179		\$419		\$229	
\$32,000 to \$37,999	Exposure	813,551.6	70.7	337,892.8	29.3	1,151,444.4	100.0
	Premium	139,094,411	50.0	139,242,545	50.0	278,336,956	100.0
	Average	\$171		\$412		\$242	
\$38,000 to \$43,999	Exposure	668,540.5	67.5	322,139.8	32.5	990,680.3	100.0
	Premium	135,440,424	50.3	133,568,237	49.7	269,008,661	100.0
	Average	\$203		\$415		\$272	
\$44,000 to \$49,999	Exposure	266,813.8	59.0	185,505.0	41.0	452,318.8	100.0
	Premium	51,295,077	39.4	79,059,516	60.6	130,354,593	100.0
	Average	\$192		\$426		\$288	
\$50,000 to \$74,999	Exposure	1,578,389.3	54.1	1,337,574.7	45.9	2,915,963.9	100.0
	Premium	361,716,445	36.3	635,686,206	63.7	997,402,651	100.0
	Average	\$229		\$475		\$342	
\$75,000 to \$99,999	Exposure	355,385.4	39.4	545,819.5	60.6	901,204.9	100.0
	Premium	102,426,472	25.6	297,865,317	74.4	400,291,789	100.0
	Average	\$288		\$546		\$444	
\$100,000 and Over	Exposure	641,188.1	36.8	1,099,347.1	63.2	1,740,535.2	100.0
	Premium	274,503,069	22.1	965,260,796	77.9	1,239,763,865	100.0
	Average	\$428		\$878		\$712	
Total	Exposure	18,950,207.5	75.4	6,184,570.8	24.6	25,134,778.3	100.0
	Premium	3,274,098,694	50.9	3,157,675,125	49.1	6,431,773,819	100.0
	Average	\$173		\$511		\$256	

Table 5

2020 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Alabama

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	71,427.8	95.0	3,771.1	5.0	75,198.8	100.0
	Premium	12,188,139	90.3	1,302,012	9.7	13,490,151	100.0
	Average	\$171		\$345		\$179	
\$14,000 to \$19,999	Exposure	26,628.4	91.9	2,346.3	8.1	28,974.8	100.0
	Premium	5,347,619	83.5	1,060,193	16.5	6,407,812	100.0
	Average	\$201		\$452		\$221	
\$20,000 to \$25,999	Exposure	50,808.2	92.6	4,080.8	7.4	54,888.9	100.0
	Premium	11,259,519	83.8	2,168,977	16.2	13,428,496	100.0
	Average	\$222		\$532		\$245	
\$26,000 to \$31,999	Exposure	17,397.3	88.7	2,209.4	11.3	19,606.8	100.0
	Premium	4,398,525	77.9	1,249,262	22.1	5,647,787	100.0
	Average	\$253		\$565		\$288	
\$32,000 to \$37,999	Exposure	5,688.9	86.5	884.4	13.5	6,573.3	100.0
	Premium	1,395,071	76.2	435,589	23.8	1,830,660	100.0
	Average	\$245		\$493		\$278	
\$38,000 to \$43,999	Exposure	5,104.4	82.7	1,067.4	17.3	6,171.8	100.0
	Premium	1,504,021	69.0	677,062	31.0	2,181,083	100.0
	Average	\$295		\$634		\$353	
\$44,000 to \$49,999	Exposure	1,874.1	79.8	473.9	20.2	2,348.0	100.0
	Premium	515,958	67.4	249,199	32.6	765,157	100.0
	Average	\$275		\$526		\$326	
\$50,000 to \$74,999	Exposure	14,445.0	80.6	3,467.4	19.4	17,912.4	100.0
	Premium	4,546,600	67.3	2,210,556	32.7	6,757,156	100.0
	Average	\$315		\$638		\$377	
\$75,000 to \$99,999	Exposure	3,483.2	72.5	1,321.7	27.5	4,804.8	100.0
	Premium	1,333,097	59.7	898,575	40.3	2,231,672	100.0
	Average	\$383		\$680		\$464	
\$100,000 and Over	Exposure	6,722.3	73.1	2,475.5	26.9	9,197.8	100.0
	Premium	3,249,534	56.9	2,465,272	43.1	5,714,806	100.0
	Average	\$483		\$996		\$621	
Total	Exposure	203,579.6	90.2	22,097.9	9.8	225,677.5	100.0
	Premium	45,738,083	78.2	12,716,697	21.8	58,454,780	100.0
	Average	\$225		\$575		\$259	

Table 5

2020 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Alaska

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	11,100.5	83.3	2,220.7	16.7	13,321.2	100.0
	Premium	1,535,490	72.5	583,207	27.5	2,118,697	100.0
	Average	\$138		\$263		\$159	
\$14,000 to \$19,999	Exposure	3,597.5	87.7	502.6	12.3	4,100.1	100.0
	Premium	561,940	78.1	157,578	21.9	719,518	100.0
	Average	\$156		\$314		\$175	
\$20,000 to \$25,999	Exposure	7,176.8	87.6	1,019.3	12.4	8,196.1	100.0
	Premium	1,198,383	75.8	383,399	24.2	1,581,782	100.0
	Average	\$167		\$376		\$193	
\$26,000 to \$31,999	Exposure	4,424.7	79.9	1,109.9	20.1	5,534.6	100.0
	Premium	774,418	64.0	435,590	36.0	1,210,008	100.0
	Average	\$175		\$392		\$219	
\$32,000 to \$37,999	Exposure	1,805.2	70.4	759.9	29.6	2,565.1	100.0
	Premium	299,208	51.0	287,029	49.0	586,237	100.0
	Average	\$166		\$378		\$229	
\$38,000 to \$43,999	Exposure	1,427.7	70.1	608.8	29.9	2,036.5	100.0
	Premium	287,357	54.3	241,652	45.7	529,009	100.0
	Average	\$201		\$397		\$260	
\$44,000 to \$49,999	Exposure	741.5	61.6	461.7	38.4	1,203.2	100.0
	Premium	143,799	45.7	170,705	54.3	314,504	100.0
	Average	\$194		\$370		\$261	
\$50,000 to \$74,999	Exposure	3,967.3	58.4	2,821.3	41.6	6,788.6	100.0
	Premium	943,972	42.8	1,262,591	57.2	2,206,563	100.0
	Average	\$238		\$448		\$325	
\$75,000 to \$99,999	Exposure	975.4	48.2	1,049.5	51.8	2,024.9	100.0
	Premium	302,235	36.9	516,981	63.1	819,216	100.0
	Average	\$310		\$493		\$405	
\$100,000 and Over	Exposure	1,777.3	54.2	1,501.2	45.8	3,278.5	100.0
	Premium	820,432	45.8	972,411	54.2	1,792,843	100.0
	Average	\$462		\$648		\$547	
Total	Exposure	36,993.8	75.4	12,054.8	24.6	49,048.7	100.0
	Premium	6,867,234	57.8	5,011,143	42.2	11,878,377	100.0
	Average	\$186		\$416		\$242	

Table 5

2020 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Arizona

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	149,717.3	86.8	22,807.8	13.2	172,525.0	100.0
	Premium	19,699,381	70.9	8,095,121	29.1	27,794,502	100.0
	Average	\$132		\$355		\$161	
\$14,000 to \$19,999	Exposure	51,531.9	85.2	8,927.6	14.8	60,459.5	100.0
	Premium	7,429,538	69.2	3,301,569	30.8	10,731,107	100.0
	Average	\$144		\$370		\$177	
\$20,000 to \$25,999	Exposure	103,293.1	84.8	18,478.7	15.2	121,771.8	100.0
	Premium	16,632,611	71.0	6,790,794	29.0	23,423,405	100.0
	Average	\$161		\$367		\$192	
\$26,000 to \$31,999	Exposure	43,429.2	75.4	14,141.4	24.6	57,570.6	100.0
	Premium	7,678,414	57.8	5,599,862	42.2	13,278,276	100.0
	Average	\$177		\$396		\$231	
\$32,000 to \$37,999	Exposure	16,261.8	67.7	7,769.2	32.3	24,031.0	100.0
	Premium	2,874,605	47.9	3,128,999	52.1	6,003,604	100.0
	Average	\$177		\$403		\$250	
\$38,000 to \$43,999	Exposure	12,074.2	56.5	9,277.8	43.5	21,351.9	100.0
	Premium	2,340,052	40.8	3,392,044	59.2	5,732,096	100.0
	Average	\$194		\$366		\$268	
\$44,000 to \$49,999	Exposure	5,213.2	53.8	4,474.9	46.2	9,688.1	100.0
	Premium	941,664	34.3	1,805,752	65.7	2,747,416	100.0
	Average	\$181		\$404		\$284	
\$50,000 to \$74,999	Exposure	33,304.5	55.3	26,913.6	44.7	60,218.1	100.0
	Premium	6,983,223	36.5	12,162,392	63.5	19,145,615	100.0
	Average	\$210		\$452		\$318	
\$75,000 to \$99,999	Exposure	7,852.5	47.9	8,557.8	52.1	16,410.3	100.0
	Premium	2,053,932	31.7	4,415,961	68.3	6,469,893	100.0
	Average	\$262		\$516		\$394	
\$100,000 and Over	Exposure	15,626.6	56.5	12,047.9	43.5	27,674.5	100.0
	Premium	5,322,099	38.4	8,547,025	61.6	13,869,124	100.0
	Average	\$341		\$709		\$501	
Total	Exposure	438,304.2	76.7	133,396.6	23.3	571,700.8	100.0
	Premium	71,955,519	55.7	57,239,519	44.3	129,195,038	100.0
	Average	\$164		\$429		\$226	

Table 5

2020 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Arkansas

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	24,400.3	96.8	811.0	3.2	25,211.3	100.0
	Premium	3,948,797	93.1	290,695	6.9	4,239,492	100.0
	Average	\$162		\$358		\$168	
\$14,000 to \$19,999	Exposure	11,294.4	97.6	280.2	2.4	11,574.6	100.0
	Premium	2,260,857	95.2	113,121	4.8	2,373,978	100.0
	Average	\$200		\$404		\$205	
\$20,000 to \$25,999	Exposure	32,119.5	97.8	723.0	2.2	32,842.5	100.0
	Premium	6,024,966	95.3	298,945	4.7	6,323,911	100.0
	Average	\$188		\$413		\$193	
\$26,000 to \$31,999	Exposure	9,343.1	94.4	555.8	5.6	9,898.8	100.0
	Premium	2,151,281	89.6	249,163	10.4	2,400,444	100.0
	Average	\$230		\$448		\$242	
\$32,000 to \$37,999	Exposure	3,345.7	90.1	366.2	9.9	3,711.8	100.0
	Premium	777,573	82.7	162,413	17.3	939,986	100.0
	Average	\$232		\$444		\$253	
\$38,000 to \$43,999	Exposure	3,004.3	89.9	337.1	10.1	3,341.4	100.0
	Premium	762,378	83.3	152,953	16.7	915,331	100.0
	Average	\$254		\$454		\$274	
\$44,000 to \$49,999	Exposure	983.4	82.8	204.1	17.2	1,187.5	100.0
	Premium	241,236	72.4	91,773	27.6	333,009	100.0
	Average	\$245		\$450		\$280	
\$50,000 to \$74,999	Exposure	7,651.8	82.6	1,611.1	17.4	9,262.8	100.0
	Premium	2,182,069	71.9	853,416	28.1	3,035,485	100.0
	Average	\$285		\$530		\$328	
\$75,000 to \$99,999	Exposure	1,763.3	71.6	698.8	28.4	2,462.1	100.0
	Premium	629,496	60.5	410,460	39.5	1,039,956	100.0
	Average	\$357		\$587		\$422	
\$100,000 and Over	Exposure	3,418.9	69.8	1,478.5	30.2	4,897.4	100.0
	Premium	1,451,011	51.6	1,358,872	48.4	2,809,883	100.0
	Average	\$424		\$919		\$574	
Total	Exposure	97,324.7	93.2	7,065.7	6.8	104,390.3	100.0
	Premium	20,429,664	83.7	3,981,811	16.3	24,411,475	100.0
	Average	\$210		\$564		\$234	

Table 5

2020 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
California

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	471,344.9	72.3	180,464.5	27.7	651,809.4	100.0
	Premium	60,576,155	45.5	72,530,071	54.5	133,106,226	100.0
	Average	\$129		\$402		\$204	
\$14,000 to \$19,999	Exposure	501,731.2	87.9	68,771.3	12.1	570,502.4	100.0
	Premium	65,366,592	67.1	32,020,538	32.9	97,387,130	100.0
	Average	\$130		\$466		\$171	
\$20,000 to \$25,999	Exposure	673,303.2	86.3	106,740.4	13.7	780,043.6	100.0
	Premium	99,288,042	66.4	50,339,898	33.6	149,627,940	100.0
	Average	\$147		\$472		\$192	
\$26,000 to \$31,999	Exposure	359,193.6	80.2	88,465.8	19.8	447,659.3	100.0
	Premium	61,765,896	59.4	42,211,514	40.6	103,977,410	100.0
	Average	\$172		\$477		\$232	
\$32,000 to \$37,999	Exposure	115,121.8	73.9	40,571.4	26.1	155,693.2	100.0
	Premium	19,511,655	50.0	19,515,497	50.0	39,027,152	100.0
	Average	\$169		\$481		\$251	
\$38,000 to \$43,999	Exposure	128,495.6	76.6	39,217.2	23.4	167,712.8	100.0
	Premium	25,623,890	56.5	19,721,253	43.5	45,345,143	100.0
	Average	\$199		\$503		\$270	
\$44,000 to \$49,999	Exposure	39,929.9	61.2	25,300.1	38.8	65,230.0	100.0
	Premium	7,771,175	38.7	12,294,503	61.3	20,065,678	100.0
	Average	\$195		\$486		\$308	
\$50,000 to \$74,999	Exposure	235,324.7	53.2	206,787.6	46.8	442,112.3	100.0
	Premium	56,230,998	32.5	116,808,000	67.5	173,038,998	100.0
	Average	\$239		\$565		\$391	
\$75,000 to \$99,999	Exposure	48,713.2	32.5	101,209.7	67.5	149,922.8	100.0
	Premium	15,088,506	19.5	62,370,426	80.5	77,458,932	100.0
	Average	\$310		\$616		\$517	
\$100,000 and Over	Exposure	94,751.8	36.1	168,007.8	63.9	262,759.7	100.0
	Premium	46,096,565	22.1	162,884,760	77.9	208,981,325	100.0
	Average	\$486		\$970		\$795	
Total	Exposure	2,667,909.8	72.2	1,025,535.7	27.8	3,693,445.4	100.0
	Premium	457,319,474	43.6	590,696,460	56.4	1,048,015,934	100.0
	Average	\$171		\$576		\$284	

Table 5

2020 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Colorado

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	140,917.1	79.9	35,507.8	20.1	176,424.8	100.0
	Premium	18,889,179	62.3	11,418,218	37.7	30,307,397	100.0
	Average	\$134		\$322		\$172	
\$14,000 to \$19,999	Exposure	48,220.5	84.1	9,103.8	15.9	57,324.3	100.0
	Premium	7,042,028	68.7	3,202,757	31.3	10,244,785	100.0
	Average	\$146		\$352		\$179	
\$20,000 to \$25,999	Exposure	101,318.8	79.4	26,208.6	20.6	127,527.3	100.0
	Premium	15,658,096	62.7	9,317,523	37.3	24,975,619	100.0
	Average	\$155		\$356		\$196	
\$26,000 to \$31,999	Exposure	59,748.0	74.0	21,030.8	26.0	80,778.8	100.0
	Premium	9,891,729	54.6	8,234,449	45.4	18,126,178	100.0
	Average	\$166		\$392		\$224	
\$32,000 to \$37,999	Exposure	21,572.0	64.7	11,763.0	35.3	33,335.0	100.0
	Premium	3,316,177	42.2	4,539,017	57.8	7,855,194	100.0
	Average	\$154		\$386		\$236	
\$38,000 to \$43,999	Exposure	17,926.7	51.9	16,598.7	48.1	34,525.3	100.0
	Premium	3,047,647	35.2	5,612,975	64.8	8,660,622	100.0
	Average	\$170		\$338		\$251	
\$44,000 to \$49,999	Exposure	7,610.7	54.9	6,255.4	45.1	13,866.1	100.0
	Premium	1,201,685	32.8	2,465,856	67.2	3,667,541	100.0
	Average	\$158		\$394		\$264	
\$50,000 to \$74,999	Exposure	50,180.2	50.2	49,830.4	49.8	100,010.6	100.0
	Premium	8,898,001	28.3	22,556,056	71.7	31,454,057	100.0
	Average	\$177		\$453		\$315	
\$75,000 to \$99,999	Exposure	11,833.0	37.2	19,936.7	62.8	31,769.7	100.0
	Premium	2,539,614	19.8	10,256,581	80.2	12,796,195	100.0
	Average	\$215		\$514		\$403	
\$100,000 and Over	Exposure	21,325.8	36.0	37,897.9	64.0	59,223.8	100.0
	Premium	6,830,235	19.2	28,690,599	80.8	35,520,834	100.0
	Average	\$320		\$757		\$600	
Total	Exposure	480,652.7	67.2	234,133.0	32.8	714,785.7	100.0
	Premium	77,314,391	42.1	106,294,031	57.9	183,608,422	100.0
	Average	\$161		\$454		\$257	

Table 5

2020 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Connecticut

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	53,442.8	83.4	10,602.8	16.6	64,045.5	100.0
	Premium	6,118,746	70.4	2,572,720	29.6	8,691,466	100.0
	Average	\$114		\$243		\$136	
\$14,000 to \$19,999	Exposure	32,557.3	83.0	6,646.3	17.0	39,203.7	100.0
	Premium	4,631,305	70.0	1,987,621	30.0	6,618,926	100.0
	Average	\$142		\$299		\$169	
\$20,000 to \$25,999	Exposure	48,719.6	82.0	10,663.7	18.0	59,383.3	100.0
	Premium	7,963,321	70.7	3,301,983	29.3	11,265,304	100.0
	Average	\$163		\$310		\$190	
\$26,000 to \$31,999	Exposure	23,820.1	70.6	9,913.9	29.4	33,734.0	100.0
	Premium	4,588,493	58.4	3,264,376	41.6	7,852,869	100.0
	Average	\$193		\$329		\$233	
\$32,000 to \$37,999	Exposure	8,879.0	56.6	6,794.6	43.4	15,673.6	100.0
	Premium	1,841,344	44.6	2,289,852	55.4	4,131,196	100.0
	Average	\$207		\$337		\$264	
\$38,000 to \$43,999	Exposure	5,389.3	48.4	5,752.9	51.6	11,142.3	100.0
	Premium	1,238,909	37.8	2,040,622	62.2	3,279,531	100.0
	Average	\$230		\$355		\$294	
\$44,000 to \$49,999	Exposure	2,708.6	40.5	3,975.6	59.5	6,684.2	100.0
	Premium	628,418	30.7	1,416,674	69.3	2,045,092	100.0
	Average	\$232		\$356		\$306	
\$50,000 to \$74,999	Exposure	13,714.2	35.9	24,487.0	64.1	38,201.2	100.0
	Premium	3,706,680	27.2	9,906,987	72.8	13,613,667	100.0
	Average	\$270		\$405		\$356	
\$75,000 to \$99,999	Exposure	3,284.8	24.4	10,164.9	75.6	13,449.7	100.0
	Premium	1,173,953	20.1	4,662,216	79.9	5,836,169	100.0
	Average	\$357		\$459		\$434	
\$100,000 and Over	Exposure	6,879.8	29.1	16,771.8	70.9	23,651.7	100.0
	Premium	3,954,894	25.1	11,783,567	74.9	15,738,461	100.0
	Average	\$575		\$703		\$665	
Total	Exposure	199,395.4	65.3	105,773.5	34.7	305,168.9	100.0
	Premium	35,846,063	45.3	43,226,618	54.7	79,072,681	100.0
	Average	\$180		\$409		\$259	

Table 5

2020 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Delaware

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	12,326.7	89.8	1,398.3	10.2	13,724.9	100.0
	Premium	1,485,125	77.1	440,391	22.9	1,925,516	100.0
	Average	\$120		\$315		\$140	
\$14,000 to \$19,999	Exposure	9,892.6	90.5	1,037.5	9.5	10,930.1	100.0
	Premium	1,277,858	78.6	347,741	21.4	1,625,599	100.0
	Average	\$129		\$335		\$149	
\$20,000 to \$25,999	Exposure	20,400.4	92.2	1,730.3	7.8	22,130.8	100.0
	Premium	2,892,754	81.6	650,988	18.4	3,543,742	100.0
	Average	\$142		\$376		\$160	
\$26,000 to \$31,999	Exposure	8,173.2	84.5	1,494.4	15.5	9,667.6	100.0
	Premium	1,250,809	68.7	568,946	31.3	1,819,755	100.0
	Average	\$153		\$381		\$188	
\$32,000 to \$37,999	Exposure	2,352.7	69.2	1,047.7	30.8	3,400.3	100.0
	Premium	368,775	48.9	385,628	51.1	754,403	100.0
	Average	\$157		\$368		\$222	
\$38,000 to \$43,999	Exposure	1,542.5	62.7	916.1	37.3	2,458.6	100.0
	Premium	278,613	43.8	357,419	56.2	636,032	100.0
	Average	\$181		\$390		\$259	
\$44,000 to \$49,999	Exposure	682.1	51.7	636.1	48.3	1,318.2	100.0
	Premium	124,494	34.6	235,150	65.4	359,644	100.0
	Average	\$183		\$370		\$273	
\$50,000 to \$74,999	Exposure	3,795.1	43.6	4,911.9	56.4	8,707.0	100.0
	Premium	799,338	26.8	2,187,325	73.2	2,986,663	100.0
	Average	\$211		\$445		\$343	
\$75,000 to \$99,999	Exposure	766.4	29.4	1,836.4	70.6	2,602.8	100.0
	Premium	210,707	19.0	895,800	81.0	1,106,507	100.0
	Average	\$275		\$488		\$425	
\$100,000 and Over	Exposure	1,398.5	32.8	2,868.4	67.2	4,266.9	100.0
	Premium	548,765	21.6	1,988,948	78.4	2,537,713	100.0
	Average	\$392		\$693		\$595	
Total	Exposure	61,330.1	77.4	17,877.1	22.6	79,207.2	100.0
	Premium	9,237,238	53.4	8,058,336	46.6	17,295,574	100.0
	Average	\$151		\$451		\$218	

Table 5

2020 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
District of Columbia

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	32,136.8	83.3	6,433.7	16.7	38,570.4	100.0
	Premium	3,997,214	67.6	1,912,732	32.4	5,909,946	100.0
	Average	\$124		\$297		\$153	
\$14,000 to \$19,999	Exposure	17,569.0	81.5	3,998.9	18.5	21,567.9	100.0
	Premium	2,412,777	68.1	1,129,041	31.9	3,541,818	100.0
	Average	\$137		\$282		\$164	
\$20,000 to \$25,999	Exposure	23,012.8	70.7	9,532.4	29.3	32,545.2	100.0
	Premium	3,535,576	60.5	2,309,196	39.5	5,844,772	100.0
	Average	\$154		\$242		\$180	
\$26,000 to \$31,999	Exposure	9,767.1	63.8	5,548.0	36.2	15,315.1	100.0
	Premium	1,660,300	49.1	1,721,006	50.9	3,381,306	100.0
	Average	\$170		\$310		\$221	
\$32,000 to \$37,999	Exposure	3,983.3	55.1	3,245.3	44.9	7,228.6	100.0
	Premium	686,425	37.7	1,132,869	62.3	1,819,294	100.0
	Average	\$172		\$349		\$252	
\$38,000 to \$43,999	Exposure	2,683.4	49.3	2,755.3	50.7	5,438.8	100.0
	Premium	520,658	34.2	1,002,854	65.8	1,523,512	100.0
	Average	\$194		\$364		\$280	
\$44,000 to \$49,999	Exposure	1,331.6	45.5	1,595.6	54.5	2,927.2	100.0
	Premium	257,467	31.0	573,299	69.0	830,766	100.0
	Average	\$193		\$359		\$284	
\$50,000 to \$74,999	Exposure	5,673.3	35.8	10,194.7	64.2	15,868.0	100.0
	Premium	1,281,402	24.4	3,974,897	75.6	5,256,299	100.0
	Average	\$226		\$390		\$331	
\$75,000 to \$99,999	Exposure	1,287.1	29.8	3,037.6	70.2	4,324.7	100.0
	Premium	358,377	21.2	1,332,347	78.8	1,690,724	100.0
	Average	\$278		\$439		\$391	
\$100,000 and Over	Exposure	2,749.3	22.7	9,357.1	77.3	12,106.4	100.0
	Premium	1,221,482	18.5	5,372,029	81.5	6,593,511	100.0
	Average	\$444		\$574		\$545	
Total	Exposure	100,193.6	64.3	55,698.6	35.7	155,892.2	100.0
	Premium	15,931,678	43.8	20,460,270	56.2	36,391,948	100.0
	Average	\$159		\$367		\$233	

Table 5

2020 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Florida

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	349,453.8	91.6	31,961.3	8.4	381,415.2	100.0
	Premium	50,487,654	67.3	24,502,261	32.7	74,989,915	100.0
	Average	\$144		\$767		\$197	
\$14,000 to \$19,999	Exposure	157,618.5	85.0	27,745.2	15.0	185,363.7	100.0
	Premium	18,438,573	47.8	20,142,280	52.2	38,580,853	100.0
	Average	\$117		\$726		\$208	
\$20,000 to \$25,999	Exposure	186,629.8	60.1	123,755.8	39.9	310,385.6	100.0
	Premium	35,608,176	28.6	89,088,051	71.4	124,696,227	100.0
	Average	\$191		\$720		\$402	
\$26,000 to \$31,999	Exposure	78,207.1	53.7	67,375.2	46.3	145,582.3	100.0
	Premium	17,082,804	23.0	57,170,956	77.0	74,253,760	100.0
	Average	\$218		\$849		\$510	
\$32,000 to \$37,999	Exposure	18,115.6	37.4	30,347.0	62.6	48,462.6	100.0
	Premium	4,159,779	13.8	25,941,780	86.2	30,101,559	100.0
	Average	\$230		\$855		\$621	
\$38,000 to \$43,999	Exposure	20,636.8	42.1	28,396.3	57.9	49,033.1	100.0
	Premium	5,559,881	17.5	26,194,497	82.5	31,754,378	100.0
	Average	\$269		\$922		\$648	
\$44,000 to \$49,999	Exposure	4,493.6	23.0	15,017.1	77.0	19,510.7	100.0
	Premium	1,185,636	8.0	13,662,094	92.0	14,847,730	100.0
	Average	\$264		\$910		\$761	
\$50,000 to \$74,999	Exposure	44,125.7	34.9	82,243.4	65.1	126,369.1	100.0
	Premium	14,332,109	13.9	88,929,711	86.1	103,261,820	100.0
	Average	\$325		\$1,081		\$817	
\$75,000 to \$99,999	Exposure	8,123.3	21.2	30,194.0	78.8	38,317.3	100.0
	Premium	3,330,124	7.5	41,329,281	92.5	44,659,405	100.0
	Average	\$410		\$1,369		\$1,166	
\$100,000 and Over	Exposure	23,570.9	30.5	53,811.0	69.5	77,381.9	100.0
	Premium	11,724,115	7.3	148,847,885	92.7	160,572,000	100.0
	Average	\$497		\$2,766		\$2,075	
Total	Exposure	890,975.1	64.5	490,846.2	35.5	1,381,821.3	100.0
	Premium	161,908,851	23.2	535,808,796	76.8	697,717,647	100.0
	Average	\$182		\$1,092		\$505	

Table 5

2020 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Georgia

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	210,759.1	94.7	11,890.3	5.3	222,649.4	100.0
	Premium	32,505,253	86.9	4,905,027	13.1	37,410,280	100.0
	Average	\$154		\$413		\$168	
\$14,000 to \$19,999	Exposure	106,528.8	95.7	4,796.4	4.3	111,325.3	100.0
	Premium	20,216,329	90.1	2,209,889	9.9	22,426,218	100.0
	Average	\$190		\$461		\$201	
\$20,000 to \$25,999	Exposure	164,596.6	89.1	20,229.3	10.9	184,825.8	100.0
	Premium	34,902,681	81.8	7,783,522	18.2	42,686,203	100.0
	Average	\$212		\$385		\$231	
\$26,000 to \$31,999	Exposure	54,076.3	83.3	10,824.2	16.7	64,900.5	100.0
	Premium	13,682,243	73.2	5,010,378	26.8	18,692,621	100.0
	Average	\$253		\$463		\$288	
\$32,000 to \$37,999	Exposure	17,438.7	73.6	6,261.2	26.4	23,699.8	100.0
	Premium	4,381,965	59.2	3,020,715	40.8	7,402,680	100.0
	Average	\$251		\$482		\$312	
\$38,000 to \$43,999	Exposure	13,230.6	67.6	6,348.3	32.4	19,578.9	100.0
	Premium	3,834,138	57.0	2,893,770	43.0	6,727,908	100.0
	Average	\$290		\$456		\$344	
\$44,000 to \$49,999	Exposure	4,653.5	58.3	3,322.8	41.7	7,976.3	100.0
	Premium	1,317,207	44.5	1,641,330	55.5	2,958,537	100.0
	Average	\$283		\$494		\$371	
\$50,000 to \$74,999	Exposure	34,467.3	58.6	24,375.3	41.4	58,842.6	100.0
	Premium	10,995,289	45.0	13,458,074	55.0	24,453,363	100.0
	Average	\$319		\$552		\$416	
\$75,000 to \$99,999	Exposure	7,136.3	45.4	8,596.6	54.6	15,732.8	100.0
	Premium	2,918,815	33.7	5,742,691	66.3	8,661,506	100.0
	Average	\$409		\$668		\$551	
\$100,000 and Over	Exposure	15,923.8	45.1	19,394.3	54.9	35,318.1	100.0
	Premium	8,263,478	33.8	16,158,577	66.2	24,422,055	100.0
	Average	\$519		\$833		\$691	
Total	Exposure	628,811.0	84.4	116,038.6	15.6	744,849.6	100.0
	Premium	133,017,398	67.9	62,823,973	32.1	195,841,371	100.0
	Average	\$212		\$541		\$263	

Table 5

2020 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Hawaii

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	31,537.5	58.5	22,382.9	41.5	53,920.4	100.0
	Premium	3,775,263	48.5	4,002,207	51.5	7,777,470	100.0
	Average	\$120		\$179		\$144	
\$14,000 to \$19,999	Exposure	7,160.7	48.0	7,762.5	52.0	14,923.2	100.0
	Premium	1,108,685	35.4	2,019,678	64.6	3,128,363	100.0
	Average	\$155		\$260		\$210	
\$20,000 to \$25,999	Exposure	13,010.2	40.5	19,119.1	59.5	32,129.3	100.0
	Premium	2,255,791	28.7	5,592,281	71.3	7,848,072	100.0
	Average	\$173		\$292		\$244	
\$26,000 to \$31,999	Exposure	6,873.8	32.4	14,367.3	67.6	21,241.2	100.0
	Premium	1,244,142	23.3	4,100,336	76.7	5,344,478	100.0
	Average	\$181		\$285		\$252	
\$32,000 to \$37,999	Exposure	2,939.6	10.1	26,176.5	89.9	29,116.1	100.0
	Premium	549,448	5.0	10,360,304	95.0	10,909,752	100.0
	Average	\$187		\$396		\$375	
\$38,000 to \$43,999	Exposure	2,396.1	31.4	5,234.1	68.6	7,630.2	100.0
	Premium	523,466	22.3	1,827,577	77.7	2,351,043	100.0
	Average	\$218		\$349		\$308	
\$44,000 to \$49,999	Exposure	714.3	19.4	2,974.9	80.6	3,689.2	100.0
	Premium	181,925	15.2	1,016,625	84.8	1,198,550	100.0
	Average	\$255		\$342		\$325	
\$50,000 to \$74,999	Exposure	5,437.0	22.7	18,475.8	77.3	23,912.8	100.0
	Premium	1,556,713	16.6	7,829,459	83.4	9,386,172	100.0
	Average	\$286		\$424		\$393	
\$75,000 to \$99,999	Exposure	1,499.2	27.1	4,027.6	72.9	5,526.8	100.0
	Premium	524,391	19.8	2,124,378	80.2	2,648,769	100.0
	Average	\$350		\$527		\$479	
\$100,000 and Over	Exposure	3,636.6	26.0	10,369.0	74.0	14,005.6	100.0
	Premium	1,549,208	17.1	7,533,140	82.9	9,082,348	100.0
	Average	\$426		\$727		\$648	
Total	Exposure	75,204.8	36.5	130,889.8	63.5	206,094.6	100.0
	Premium	13,269,032	22.2	46,405,985	77.8	59,675,017	100.0
	Average	\$176		\$355		\$290	

Table 5

2020 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Idaho

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	25,014.8	95.6	1,141.4	4.4	26,156.3	100.0
	Premium	2,806,025	89.8	317,448	10.2	3,123,473	100.0
	Average	\$112		\$278		\$119	
\$14,000 to \$19,999	Exposure	10,009.4	96.0	421.9	4.0	10,431.3	100.0
	Premium	1,262,399	91.4	119,211	8.6	1,381,610	100.0
	Average	\$126		\$283		\$132	
\$20,000 to \$25,999	Exposure	19,699.4	95.3	962.2	4.7	20,661.6	100.0
	Premium	2,703,533	89.7	309,962	10.3	3,013,495	100.0
	Average	\$137		\$322		\$146	
\$26,000 to \$31,999	Exposure	10,410.8	91.9	912.2	8.1	11,322.9	100.0
	Premium	1,498,605	83.8	288,988	16.2	1,787,593	100.0
	Average	\$144		\$317		\$158	
\$32,000 to \$37,999	Exposure	4,302.3	89.5	507.0	10.5	4,809.3	100.0
	Premium	632,842	79.2	166,229	20.8	799,071	100.0
	Average	\$147		\$328		\$166	
\$38,000 to \$43,999	Exposure	2,946.4	84.8	526.3	15.2	3,472.7	100.0
	Premium	496,487	75.8	158,209	24.2	654,696	100.0
	Average	\$169		\$301		\$189	
\$44,000 to \$49,999	Exposure	1,232.1	80.1	306.9	19.9	1,539.0	100.0
	Premium	199,469	66.1	102,200	33.9	301,669	100.0
	Average	\$162		\$333		\$196	
\$50,000 to \$74,999	Exposure	9,489.3	80.2	2,335.4	19.8	11,824.7	100.0
	Premium	1,749,160	65.8	908,088	34.2	2,657,248	100.0
	Average	\$184		\$389		\$225	
\$75,000 to \$99,999	Exposure	2,080.6	65.9	1,075.4	34.1	3,156.0	100.0
	Premium	488,783	51.9	452,384	48.1	941,167	100.0
	Average	\$235		\$421		\$298	
\$100,000 and Over	Exposure	4,643.3	62.6	2,778.3	37.4	7,421.6	100.0
	Premium	1,454,133	43.8	1,868,294	56.2	3,322,427	100.0
	Average	\$313		\$672		\$448	
Total	Exposure	89,828.3	89.1	10,967.0	10.9	100,795.3	100.0
	Premium	13,291,436	73.9	4,691,013	26.1	17,982,449	100.0
	Average	\$148		\$428		\$178	

Table 5

2020 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Illinois

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	135,140.3	77.7	38,888.2	22.3	174,028.4	100.0
	Premium	16,019,203	58.6	11,326,436	41.4	27,345,639	100.0
	Average	\$119		\$291		\$157	
\$14,000 to \$19,999	Exposure	94,410.3	80.0	23,550.0	20.0	117,960.3	100.0
	Premium	13,134,099	63.8	7,442,093	36.2	20,576,192	100.0
	Average	\$139		\$316		\$174	
\$20,000 to \$25,999	Exposure	137,590.3	70.2	58,348.7	29.8	195,939.0	100.0
	Premium	19,884,730	54.5	16,587,663	45.5	36,472,393	100.0
	Average	\$145		\$284		\$186	
\$26,000 to \$31,999	Exposure	76,497.8	63.9	43,304.3	36.1	119,802.1	100.0
	Premium	12,181,303	45.5	14,573,283	54.5	26,754,586	100.0
	Average	\$159		\$337		\$223	
\$32,000 to \$37,999	Exposure	32,823.9	54.1	27,866.8	45.9	60,690.7	100.0
	Premium	5,297,989	34.9	9,866,943	65.1	15,164,932	100.0
	Average	\$161		\$354		\$250	
\$38,000 to \$43,999	Exposure	25,406.9	45.4	30,523.8	54.6	55,930.7	100.0
	Premium	4,402,005	30.5	10,020,962	69.5	14,422,967	100.0
	Average	\$173		\$328		\$258	
\$44,000 to \$49,999	Exposure	11,149.9	41.8	15,493.0	58.2	26,642.9	100.0
	Premium	1,948,502	26.0	5,557,371	74.0	7,505,873	100.0
	Average	\$175		\$359		\$282	
\$50,000 to \$74,999	Exposure	61,952.6	38.2	100,305.9	61.8	162,258.5	100.0
	Premium	12,025,956	22.9	40,453,765	77.1	52,479,721	100.0
	Average	\$194		\$403		\$323	
\$75,000 to \$99,999	Exposure	14,304.5	27.5	37,725.5	72.5	52,030.0	100.0
	Premium	3,459,785	16.6	17,323,315	83.4	20,783,100	100.0
	Average	\$242		\$459		\$399	
\$100,000 and Over	Exposure	22,787.6	24.0	72,232.3	76.0	95,019.8	100.0
	Premium	7,945,246	14.3	47,734,665	85.7	55,679,911	100.0
	Average	\$349		\$661		\$586	
Total	Exposure	612,064.0	57.7	448,238.3	42.3	1,060,302.3	100.0
	Premium	96,298,818	34.7	180,886,496	65.3	277,185,314	100.0
	Average	\$157		\$404		\$261	

Table 5

2020 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Indiana

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	84,922.6	95.4	4,122.7	4.6	89,045.3	100.0
	Premium	11,138,953	91.1	1,089,154	8.9	12,228,107	100.0
	Average	\$131		\$264		\$137	
\$14,000 to \$19,999	Exposure	61,356.3	97.9	1,294.2	2.1	62,650.4	100.0
	Premium	9,820,835	96.5	358,647	3.5	10,179,482	100.0
	Average	\$160		\$277		\$162	
\$20,000 to \$25,999	Exposure	80,383.7	95.6	3,679.9	4.4	84,063.6	100.0
	Premium	12,667,207	92.3	1,053,469	7.7	13,720,676	100.0
	Average	\$158		\$286		\$163	
\$26,000 to \$31,999	Exposure	38,726.5	92.1	3,302.2	7.9	42,028.7	100.0
	Premium	6,711,987	86.8	1,024,490	13.2	7,736,477	100.0
	Average	\$173		\$310		\$184	
\$32,000 to \$37,999	Exposure	16,300.7	87.8	2,263.3	12.2	18,564.0	100.0
	Premium	2,674,851	80.1	663,483	19.9	3,338,334	100.0
	Average	\$164		\$293		\$180	
\$38,000 to \$43,999	Exposure	11,467.0	79.8	2,901.2	20.2	14,368.2	100.0
	Premium	2,010,967	71.6	796,030	28.4	2,806,997	100.0
	Average	\$175		\$274		\$195	
\$44,000 to \$49,999	Exposure	4,754.7	76.9	1,427.0	23.1	6,181.7	100.0
	Premium	815,552	64.8	443,098	35.2	1,258,650	100.0
	Average	\$172		\$311		\$204	
\$50,000 to \$74,999	Exposure	28,467.8	68.8	12,906.5	31.2	41,374.3	100.0
	Premium	5,696,622	56.6	4,370,432	43.4	10,067,054	100.0
	Average	\$200		\$339		\$243	
\$75,000 to \$99,999	Exposure	6,338.8	47.6	6,979.4	52.4	13,318.3	100.0
	Premium	1,519,692	37.2	2,568,488	62.8	4,088,180	100.0
	Average	\$240		\$368		\$307	
\$100,000 and Over	Exposure	8,825.3	41.1	12,654.8	58.9	21,480.1	100.0
	Premium	3,038,982	32.9	6,195,121	67.1	9,234,103	100.0
	Average	\$344		\$490		\$430	
Total	Exposure	341,543.3	86.9	51,531.1	13.1	393,074.3	100.0
	Premium	56,095,648	75.1	18,562,412	24.9	74,658,060	100.0
	Average	\$164		\$360		\$190	

Table 5

2020 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Iowa

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	29,317.3	88.9	3,645.1	11.1	32,962.3	100.0
	Premium	3,214,582	82.8	669,899	17.2	3,884,481	100.0
	Average	\$110		\$184		\$118	
\$14,000 to \$19,999	Exposure	25,555.4	95.9	1,081.9	4.1	26,637.3	100.0
	Premium	2,927,764	93.1	216,914	6.9	3,144,678	100.0
	Average	\$115		\$200		\$118	
\$20,000 to \$25,999	Exposure	38,765.9	95.0	2,056.1	5.0	40,822.0	100.0
	Premium	4,687,502	90.2	507,646	9.8	5,195,148	100.0
	Average	\$121		\$247		\$127	
\$26,000 to \$31,999	Exposure	23,310.4	91.8	2,076.3	8.2	25,386.7	100.0
	Premium	3,090,795	85.9	508,713	14.1	3,599,508	100.0
	Average	\$133		\$245		\$142	
\$32,000 to \$37,999	Exposure	10,794.7	87.4	1,558.7	12.6	12,353.3	100.0
	Premium	1,446,282	79.0	384,147	21.0	1,830,429	100.0
	Average	\$134		\$246		\$148	
\$38,000 to \$43,999	Exposure	9,430.4	78.4	2,595.8	21.6	12,026.2	100.0
	Premium	1,415,030	72.1	547,849	27.9	1,962,879	100.0
	Average	\$150		\$211		\$163	
\$44,000 to \$49,999	Exposure	4,073.3	76.8	1,227.1	23.2	5,300.3	100.0
	Premium	605,957	66.1	310,207	33.9	916,164	100.0
	Average	\$149		\$253		\$173	
\$50,000 to \$74,999	Exposure	19,987.3	62.5	12,011.2	37.5	31,998.5	100.0
	Premium	3,306,336	50.6	3,233,570	49.4	6,539,906	100.0
	Average	\$165		\$269		\$204	
\$75,000 to \$99,999	Exposure	4,998.3	42.0	6,895.3	58.0	11,893.6	100.0
	Premium	986,661	32.9	2,012,269	67.1	2,998,930	100.0
	Average	\$197		\$292		\$252	
\$100,000 and Over	Exposure	6,777.1	34.4	12,944.7	65.6	19,721.8	100.0
	Premium	1,804,460	27.3	4,805,102	72.7	6,609,562	100.0
	Average	\$266		\$371		\$335	
Total	Exposure	173,010.1	79.0	46,091.9	21.0	219,102.0	100.0
	Premium	23,485,369	64.0	13,196,316	36.0	36,681,685	100.0
	Average	\$136		\$286		\$167	

Table 5

2020 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Kansas

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	40,341.8	97.1	1,197.9	2.9	41,539.7	100.0
	Premium	5,438,780	92.8	421,880	7.2	5,860,660	100.0
	Average	\$135		\$352		\$141	
\$14,000 to \$19,999	Exposure	34,278.9	99.1	328.0	0.9	34,606.9	100.0
	Premium	4,962,156	97.9	107,052	2.1	5,069,208	100.0
	Average	\$145		\$326		\$146	
\$20,000 to \$25,999	Exposure	57,573.2	97.7	1,367.8	2.3	58,940.9	100.0
	Premium	8,371,282	95.4	405,757	4.6	8,777,039	100.0
	Average	\$145		\$297		\$149	
\$26,000 to \$31,999	Exposure	20,961.8	96.4	790.3	3.6	21,752.0	100.0
	Premium	3,474,038	93.5	242,220	6.5	3,716,258	100.0
	Average	\$166		\$307		\$171	
\$32,000 to \$37,999	Exposure	8,136.1	93.7	550.5	6.3	8,686.6	100.0
	Premium	1,309,050	87.9	180,161	12.1	1,489,211	100.0
	Average	\$161		\$327		\$171	
\$38,000 to \$43,999	Exposure	6,785.0	85.4	1,161.9	14.6	7,946.9	100.0
	Premium	1,225,662	82.8	254,186	17.2	1,479,848	100.0
	Average	\$181		\$219		\$186	
\$44,000 to \$49,999	Exposure	2,910.0	89.6	338.5	10.4	3,248.5	100.0
	Premium	498,720	83.0	102,132	17.0	600,852	100.0
	Average	\$171		\$302		\$185	
\$50,000 to \$74,999	Exposure	18,947.8	86.5	2,953.2	13.5	21,901.0	100.0
	Premium	3,932,648	77.9	1,115,846	22.1	5,048,494	100.0
	Average	\$208		\$378		\$231	
\$75,000 to \$99,999	Exposure	4,478.4	72.4	1,710.3	27.6	6,188.7	100.0
	Premium	1,104,754	61.2	700,295	38.8	1,805,049	100.0
	Average	\$247		\$409		\$292	
\$100,000 and Over	Exposure	7,698.1	67.7	3,672.7	32.3	11,370.8	100.0
	Premium	2,499,110	55.5	2,005,643	44.5	4,504,753	100.0
	Average	\$325		\$546		\$396	
Total	Exposure	202,111.0	93.5	14,070.9	6.5	216,181.9	100.0
	Premium	32,816,200	85.6	5,535,172	14.4	38,351,372	100.0
	Average	\$162		\$393		\$177	

Table 5

2020 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Kentucky

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	61,475.9	94.4	3,662.1	5.6	65,138.0	100.0
	Premium	7,486,497	90.2	815,100	9.8	8,301,597	100.0
	Average	\$122		\$223		\$127	
\$14,000 to \$19,999	Exposure	60,067.5	97.4	1,587.9	2.6	61,655.4	100.0
	Premium	8,195,468	94.5	477,963	5.5	8,673,431	100.0
	Average	\$136		\$301		\$141	
\$20,000 to \$25,999	Exposure	50,740.2	94.2	3,104.2	5.8	53,844.3	100.0
	Premium	7,901,642	89.0	971,688	11.0	8,873,330	100.0
	Average	\$156		\$313		\$165	
\$26,000 to \$31,999	Exposure	25,028.7	87.7	3,501.3	12.3	28,530.0	100.0
	Premium	4,216,151	79.7	1,076,003	20.3	5,292,154	100.0
	Average	\$168		\$307		\$185	
\$32,000 to \$37,999	Exposure	8,092.0	79.6	2,068.8	20.4	10,160.8	100.0
	Premium	1,413,351	68.9	637,331	31.1	2,050,682	100.0
	Average	\$175		\$308		\$202	
\$38,000 to \$43,999	Exposure	5,530.0	73.0	2,046.8	27.0	7,576.8	100.0
	Premium	1,112,181	62.6	663,490	37.4	1,775,671	100.0
	Average	\$201		\$324		\$234	
\$44,000 to \$49,999	Exposure	2,294.6	62.0	1,404.3	38.0	3,698.9	100.0
	Premium	461,342	51.4	435,567	48.6	896,909	100.0
	Average	\$201		\$310		\$242	
\$50,000 to \$74,999	Exposure	15,405.4	60.3	10,163.5	39.7	25,568.9	100.0
	Premium	3,534,325	48.9	3,696,674	51.1	7,230,999	100.0
	Average	\$229		\$364		\$283	
\$75,000 to \$99,999	Exposure	3,333.4	41.0	4,794.2	59.0	8,127.6	100.0
	Premium	965,395	32.7	1,988,757	67.3	2,954,152	100.0
	Average	\$290		\$415		\$363	
\$100,000 and Over	Exposure	5,119.8	36.4	8,956.1	63.6	14,075.8	100.0
	Premium	1,941,219	25.5	5,685,517	74.5	7,626,736	100.0
	Average	\$379		\$635		\$542	
Total	Exposure	237,087.4	85.2	41,289.3	14.8	278,376.7	100.0
	Premium	37,227,571	69.4	16,448,090	30.6	53,675,661	100.0
	Average	\$157		\$398		\$193	

Table 5

2020 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Louisiana

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	52,135.0	93.5	3,645.9	6.5	55,780.9	100.0
	Premium	9,385,889	83.8	1,812,829	16.2	11,198,718	100.0
	Average	\$180		\$497		\$201	
\$14,000 to \$19,999	Exposure	16,699.1	95.6	764.5	4.4	17,463.6	100.0
	Premium	3,844,421	88.8	483,348	11.2	4,327,769	100.0
	Average	\$230		\$632		\$248	
\$20,000 to \$25,999	Exposure	37,852.8	94.7	2,097.9	5.3	39,950.8	100.0
	Premium	9,055,899	87.9	1,245,665	12.1	10,301,564	100.0
	Average	\$239		\$594		\$258	
\$26,000 to \$31,999	Exposure	11,011.2	88.7	1,398.7	11.3	12,409.8	100.0
	Premium	3,225,316	78.5	881,524	21.5	4,106,840	100.0
	Average	\$293		\$630		\$331	
\$32,000 to \$37,999	Exposure	4,367.8	84.7	787.7	15.3	5,155.5	100.0
	Premium	1,233,407	71.1	502,344	28.9	1,735,751	100.0
	Average	\$282		\$638		\$337	
\$38,000 to \$43,999	Exposure	3,458.7	83.1	702.3	16.9	4,160.9	100.0
	Premium	1,183,935	71.4	475,246	28.6	1,659,181	100.0
	Average	\$342		\$677		\$399	
\$44,000 to \$49,999	Exposure	1,425.9	76.0	451.3	24.0	1,877.3	100.0
	Premium	460,349	59.2	317,339	40.8	777,688	100.0
	Average	\$323		\$703		\$414	
\$50,000 to \$74,999	Exposure	8,636.3	75.1	2,861.3	24.9	11,497.6	100.0
	Premium	3,308,329	60.1	2,198,702	39.9	5,507,031	100.0
	Average	\$383		\$768		\$479	
\$75,000 to \$99,999	Exposure	1,902.1	68.9	858.8	31.1	2,760.8	100.0
	Premium	899,430	51.5	847,557	48.5	1,746,987	100.0
	Average	\$473		\$987		\$633	
\$100,000 and Over	Exposure	3,599.8	69.4	1,589.3	30.6	5,189.0	100.0
	Premium	2,251,451	45.1	2,746,150	54.9	4,997,601	100.0
	Average	\$625		\$1,728		\$963	
Total	Exposure	141,088.6	90.3	15,157.6	9.7	156,246.2	100.0
	Premium	34,848,426	75.2	11,510,704	24.8	46,359,130	100.0
	Average	\$247		\$759		\$297	

Table 5

2020 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Maine

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	9,596.7	90.6	992.7	9.4	10,589.3	100.0
	Premium	1,054,714	82.8	219,529	17.2	1,274,243	100.0
	Average	\$110		\$221		\$120	
\$14,000 to \$19,999	Exposure	7,670.1	88.2	1,028.8	11.8	8,698.8	100.0
	Premium	955,586	77.6	276,007	22.4	1,231,593	100.0
	Average	\$125		\$268		\$142	
\$20,000 to \$25,999	Exposure	15,635.4	86.7	2,392.3	13.3	18,027.7	100.0
	Premium	2,098,103	76.7	636,704	23.3	2,734,807	100.0
	Average	\$134		\$266		\$152	
\$26,000 to \$31,999	Exposure	8,877.4	81.6	1,996.0	18.4	10,873.4	100.0
	Premium	1,265,907	70.4	532,833	29.6	1,798,740	100.0
	Average	\$143		\$267		\$165	
\$32,000 to \$37,999	Exposure	4,429.9	77.4	1,297.0	22.6	5,726.9	100.0
	Premium	631,672	65.0	339,482	35.0	971,154	100.0
	Average	\$143		\$262		\$170	
\$38,000 to \$43,999	Exposure	2,996.3	74.6	1,022.4	25.4	4,018.7	100.0
	Premium	461,951	60.7	299,448	39.3	761,399	100.0
	Average	\$154		\$293		\$189	
\$44,000 to \$49,999	Exposure	1,303.5	68.1	611.3	31.9	1,914.8	100.0
	Premium	197,297	53.5	171,203	46.5	368,500	100.0
	Average	\$151		\$280		\$192	
\$50,000 to \$74,999	Exposure	7,455.8	59.9	4,991.4	40.1	12,447.2	100.0
	Premium	1,310,594	44.0	1,667,249	56.0	2,977,843	100.0
	Average	\$176		\$334		\$239	
\$75,000 to \$99,999	Exposure	1,685.2	44.2	2,131.3	55.8	3,816.5	100.0
	Premium	359,766	30.5	821,718	69.5	1,181,484	100.0
	Average	\$213		\$386		\$310	
\$100,000 and Over	Exposure	2,504.3	35.6	4,534.8	64.4	7,039.2	100.0
	Premium	880,794	26.5	2,437,257	73.5	3,318,051	100.0
	Average	\$352		\$537		\$471	
Total	Exposure	62,154.5	74.7	20,998.0	25.3	83,152.5	100.0
	Premium	9,216,384	55.5	7,401,430	44.5	16,617,814	100.0
	Average	\$148		\$352		\$200	

Table 5

2020 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Maryland

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	114,756.8	88.0	15,716.2	12.0	130,473.0	100.0
	Premium	13,084,559	76.5	4,015,215	23.5	17,099,774	100.0
	Average	\$114		\$255		\$131	
\$14,000 to \$19,999	Exposure	88,348.8	90.2	9,624.4	9.8	97,973.2	100.0
	Premium	12,440,135	83.9	2,385,484	16.1	14,825,619	100.0
	Average	\$141		\$248		\$151	
\$20,000 to \$25,999	Exposure	132,666.3	87.5	18,897.8	12.5	151,564.2	100.0
	Premium	19,567,635	80.1	4,875,379	19.9	24,443,014	100.0
	Average	\$147		\$258		\$161	
\$26,000 to \$31,999	Exposure	50,256.2	77.8	14,306.7	22.2	64,562.8	100.0
	Premium	8,708,984	69.7	3,791,595	30.3	12,500,579	100.0
	Average	\$173		\$265		\$194	
\$32,000 to \$37,999	Exposure	18,616.6	70.3	7,864.0	29.7	26,480.6	100.0
	Premium	3,240,127	59.3	2,227,546	40.7	5,467,673	100.0
	Average	\$174		\$283		\$206	
\$38,000 to \$43,999	Exposure	12,203.7	59.8	8,189.1	40.2	20,392.8	100.0
	Premium	2,430,385	50.7	2,359,026	49.3	4,789,411	100.0
	Average	\$199		\$288		\$235	
\$44,000 to \$49,999	Exposure	5,905.8	52.1	5,420.5	47.9	11,326.3	100.0
	Premium	1,151,732	42.5	1,561,234	57.5	2,712,966	100.0
	Average	\$195		\$288		\$240	
\$50,000 to \$74,999	Exposure	30,603.8	46.0	35,970.1	54.0	66,573.9	100.0
	Premium	7,000,800	37.4	11,716,251	62.6	18,717,051	100.0
	Average	\$229		\$326		\$281	
\$75,000 to \$99,999	Exposure	7,055.5	34.8	13,211.7	65.2	20,267.2	100.0
	Premium	1,999,510	28.0	5,148,360	72.0	7,147,870	100.0
	Average	\$283		\$390		\$353	
\$100,000 and Over	Exposure	14,006.8	32.8	28,726.9	67.2	42,733.8	100.0
	Premium	6,098,837	31.9	13,003,758	68.1	19,102,595	100.0
	Average	\$435		\$453		\$447	
Total	Exposure	474,420.3	75.0	157,927.3	25.0	632,347.6	100.0
	Premium	75,722,704	59.7	51,083,848	40.3	126,806,552	100.0
	Average	\$160		\$323		\$201	

Table 5

2020 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Massachusetts

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	99,250.0	86.4	15,653.3	13.6	114,903.3	100.0
	Premium	10,302,360	66.4	5,210,210	33.6	15,512,570	100.0
	Average	\$104		\$333		\$135	
\$14,000 to \$19,999	Exposure	83,064.8	90.1	9,107.3	9.9	92,172.1	100.0
	Premium	11,544,800	82.2	2,495,009	17.8	14,039,809	100.0
	Average	\$139		\$274		\$152	
\$20,000 to \$25,999	Exposure	96,056.0	67.6	45,980.4	32.4	142,036.4	100.0
	Premium	15,850,875	53.7	13,655,825	46.3	29,506,700	100.0
	Average	\$165		\$297		\$208	
\$26,000 to \$31,999	Exposure	38,551.5	57.2	28,897.8	42.8	67,449.3	100.0
	Premium	7,463,351	42.8	9,959,689	57.2	17,423,040	100.0
	Average	\$194		\$345		\$258	
\$32,000 to \$37,999	Exposure	18,363.9	50.2	18,190.5	49.8	36,554.4	100.0
	Premium	3,813,582	36.4	6,661,971	63.6	10,475,553	100.0
	Average	\$208		\$366		\$287	
\$38,000 to \$43,999	Exposure	10,792.4	38.8	17,048.6	61.2	27,841.0	100.0
	Premium	2,576,910	28.2	6,562,930	71.8	9,139,840	100.0
	Average	\$239		\$385		\$328	
\$44,000 to \$49,999	Exposure	4,488.3	32.1	9,480.3	67.9	13,968.5	100.0
	Premium	1,160,021	24.5	3,565,744	75.5	4,725,765	100.0
	Average	\$258		\$376		\$338	
\$50,000 to \$74,999	Exposure	22,400.9	28.2	57,076.2	71.8	79,477.1	100.0
	Premium	6,523,166	20.5	25,283,097	79.5	31,806,263	100.0
	Average	\$291		\$443		\$400	
\$75,000 to \$99,999	Exposure	5,191.0	21.0	19,499.7	79.0	24,690.7	100.0
	Premium	1,942,519	15.8	10,347,821	84.2	12,290,340	100.0
	Average	\$374		\$531		\$498	
\$100,000 and Over	Exposure	8,418.5	15.8	44,888.2	84.2	53,306.7	100.0
	Premium	5,179,411	14.2	31,200,501	85.8	36,379,912	100.0
	Average	\$615		\$695		\$682	
Total	Exposure	386,577.3	59.3	265,822.3	40.7	652,399.5	100.0
	Premium	66,356,995	36.6	114,942,797	63.4	181,299,792	100.0
	Average	\$172		\$432		\$278	

Table 5

2020 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Michigan

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	155,510.1	91.9	13,720.4	8.1	169,230.5	100.0
	Premium	22,418,666	87.0	3,359,116	13.0	25,777,782	100.0
	Average	\$144		\$245		\$152	
\$14,000 to \$19,999	Exposure	63,343.1	90.2	6,874.9	9.8	70,218.0	100.0
	Premium	10,722,873	84.2	2,013,829	15.8	12,736,702	100.0
	Average	\$169		\$293		\$181	
\$20,000 to \$25,999	Exposure	111,505.8	89.0	13,840.6	11.0	125,346.4	100.0
	Premium	19,469,473	83.1	3,957,592	16.9	23,427,065	100.0
	Average	\$175		\$286		\$187	
\$26,000 to \$31,999	Exposure	44,052.1	79.1	11,607.8	20.9	55,659.8	100.0
	Premium	8,328,092	70.8	3,427,242	29.2	11,755,334	100.0
	Average	\$189		\$295		\$211	
\$32,000 to \$37,999	Exposure	16,747.0	67.7	8,006.8	32.3	24,753.8	100.0
	Premium	3,160,687	57.7	2,315,205	42.3	5,475,892	100.0
	Average	\$189		\$289		\$221	
\$38,000 to \$43,999	Exposure	12,270.8	61.7	7,609.3	38.3	19,880.0	100.0
	Premium	2,694,891	53.5	2,345,362	46.5	5,040,253	100.0
	Average	\$220		\$308		\$254	
\$44,000 to \$49,999	Exposure	4,744.4	50.0	4,736.8	50.0	9,481.2	100.0
	Premium	996,848	41.1	1,425,826	58.9	2,422,674	100.0
	Average	\$210		\$301		\$256	
\$50,000 to \$74,999	Exposure	33,788.5	43.7	43,582.6	56.3	77,371.1	100.0
	Premium	8,707,393	36.6	15,078,512	63.4	23,785,905	100.0
	Average	\$258		\$346		\$307	
\$75,000 to \$99,999	Exposure	6,642.6	23.5	21,656.7	76.5	28,299.3	100.0
	Premium	2,058,568	19.8	8,344,064	80.2	10,402,632	100.0
	Average	\$310		\$385		\$368	
\$100,000 and Over	Exposure	10,536.2	19.0	44,972.6	81.0	55,508.8	100.0
	Premium	4,395,836	15.6	23,799,181	84.4	28,195,017	100.0
	Average	\$417		\$529		\$508	
Total	Exposure	459,140.5	72.2	176,608.3	27.8	635,748.8	100.0
	Premium	82,953,327	55.7	66,065,929	44.3	149,019,256	100.0
	Average	\$181		\$374		\$234	

Table 5

2020 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Minnesota

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	54,649.0	80.3	13,409.1	19.7	68,058.1	100.0
	Premium	6,058,078	66.9	3,003,085	33.1	9,061,163	100.0
	Average	\$111		\$224		\$133	
\$14,000 to \$19,999	Exposure	78,601.8	94.7	4,381.3	5.3	82,983.1	100.0
	Premium	9,377,646	89.5	1,105,670	10.5	10,483,316	100.0
	Average	\$119		\$252		\$126	
\$20,000 to \$25,999	Exposure	107,819.2	87.0	16,040.3	13.0	123,859.5	100.0
	Premium	13,118,004	75.1	4,350,154	24.9	17,468,158	100.0
	Average	\$122		\$271		\$141	
\$26,000 to \$31,999	Exposure	46,080.5	78.0	12,980.1	22.0	59,060.6	100.0
	Premium	6,111,922	62.8	3,616,906	37.2	9,728,828	100.0
	Average	\$133		\$279		\$165	
\$32,000 to \$37,999	Exposure	18,811.8	69.5	8,266.6	30.5	27,078.3	100.0
	Premium	2,350,948	51.4	2,222,423	48.6	4,573,371	100.0
	Average	\$125		\$269		\$169	
\$38,000 to \$43,999	Exposure	15,326.0	62.6	9,171.8	37.4	24,497.8	100.0
	Premium	2,199,209	45.1	2,681,568	54.9	4,880,777	100.0
	Average	\$143		\$292		\$199	
\$44,000 to \$49,999	Exposure	6,275.8	57.4	4,662.7	42.6	10,938.4	100.0
	Premium	857,048	39.5	1,314,888	60.5	2,171,936	100.0
	Average	\$137		\$282		\$199	
\$50,000 to \$74,999	Exposure	35,158.3	43.5	45,658.2	56.5	80,816.4	100.0
	Premium	5,723,176	28.1	14,616,160	71.9	20,339,336	100.0
	Average	\$163		\$320		\$252	
\$75,000 to \$99,999	Exposure	8,134.2	28.3	20,635.3	71.7	28,769.5	100.0
	Premium	1,657,129	18.7	7,219,182	81.3	8,876,311	100.0
	Average	\$204		\$350		\$309	
\$100,000 and Over	Exposure	13,804.4	25.5	40,423.1	74.5	54,227.5	100.0
	Premium	3,934,482	17.1	19,139,727	82.9	23,074,209	100.0
	Average	\$285		\$473		\$426	
Total	Exposure	384,660.8	68.7	175,628.4	31.3	560,289.2	100.0
	Premium	51,387,642	46.4	59,269,763	53.6	110,657,405	100.0
	Average	\$134		\$337		\$198	

Table 5

2020 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Mississippi

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	27,346.1	97.6	662.3	2.4	28,008.4	100.0
	Premium	4,715,431	93.3	338,427	6.7	5,053,858	100.0
	Average	\$172		\$511		\$180	
\$14,000 to \$19,999	Exposure	9,252.8	97.3	252.3	2.7	9,505.0	100.0
	Premium	2,263,978	94.9	122,007	5.1	2,385,985	100.0
	Average	\$245		\$484		\$251	
\$20,000 to \$25,999	Exposure	18,460.9	96.3	704.2	3.7	19,165.1	100.0
	Premium	4,766,995	93.3	344,538	6.7	5,111,533	100.0
	Average	\$258		\$489		\$267	
\$26,000 to \$31,999	Exposure	6,124.1	92.3	507.9	7.7	6,632.0	100.0
	Premium	1,916,171	87.9	262,599	12.1	2,178,770	100.0
	Average	\$313		\$517		\$329	
\$32,000 to \$37,999	Exposure	2,104.8	86.3	335.3	13.7	2,440.1	100.0
	Premium	661,136	78.0	186,433	22.0	847,569	100.0
	Average	\$314		\$556		\$347	
\$38,000 to \$43,999	Exposure	1,744.3	87.9	240.5	12.1	1,984.8	100.0
	Premium	651,879	84.0	124,287	16.0	776,166	100.0
	Average	\$374		\$517		\$391	
\$44,000 to \$49,999	Exposure	657.6	80.2	162.5	19.8	820.1	100.0
	Premium	238,532	73.3	86,868	26.7	325,400	100.0
	Average	\$363		\$535		\$397	
\$50,000 to \$74,999	Exposure	4,501.5	81.6	1,013.3	18.4	5,514.8	100.0
	Premium	1,885,340	75.6	607,237	24.4	2,492,577	100.0
	Average	\$419		\$599		\$452	
\$75,000 to \$99,999	Exposure	1,024.1	69.9	441.3	30.1	1,465.3	100.0
	Premium	527,059	65.0	283,958	35.0	811,017	100.0
	Average	\$515		\$644		\$553	
\$100,000 and Over	Exposure	1,754.7	67.4	848.7	32.6	2,603.3	100.0
	Premium	1,048,654	55.7	832,510	44.3	1,881,164	100.0
	Average	\$598		\$981		\$723	
Total	Exposure	72,970.8	93.4	5,168.2	6.6	78,138.9	100.0
	Premium	18,675,175	85.4	3,188,864	14.6	21,864,039	100.0
	Average	\$256		\$617		\$280	

Table 5

2020 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Missouri

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	87,445.1	92.6	6,982.7	7.4	94,427.8	100.0
	Premium	12,297,003	85.8	2,033,173	14.2	14,330,176	100.0
	Average	\$141		\$291		\$152	
\$14,000 to \$19,999	Exposure	55,607.3	95.9	2,368.4	4.1	57,975.8	100.0
	Premium	8,795,149	92.3	736,952	7.7	9,532,101	100.0
	Average	\$158		\$311		\$164	
\$20,000 to \$25,999	Exposure	115,373.1	92.3	9,644.2	7.7	125,017.3	100.0
	Premium	18,595,969	85.9	3,056,079	14.1	21,652,048	100.0
	Average	\$161		\$317		\$173	
\$26,000 to \$31,999	Exposure	37,990.5	85.6	6,387.6	14.4	44,378.1	100.0
	Premium	6,712,368	76.0	2,121,429	24.0	8,833,797	100.0
	Average	\$177		\$332		\$199	
\$32,000 to \$37,999	Exposure	14,101.3	79.1	3,724.8	20.9	17,826.2	100.0
	Premium	2,525,431	65.8	1,310,461	34.2	3,835,892	100.0
	Average	\$179		\$352		\$215	
\$38,000 to \$43,999	Exposure	11,377.6	62.5	6,828.7	37.5	18,206.3	100.0
	Premium	2,314,636	55.7	1,843,786	44.3	4,158,422	100.0
	Average	\$203		\$270		\$228	
\$44,000 to \$49,999	Exposure	4,033.8	65.1	2,165.4	34.9	6,199.2	100.0
	Premium	807,601	50.3	797,374	49.7	1,604,975	100.0
	Average	\$200		\$368		\$259	
\$50,000 to \$74,999	Exposure	28,720.8	63.4	16,565.4	36.6	45,286.3	100.0
	Premium	6,462,267	49.9	6,478,162	50.1	12,940,429	100.0
	Average	\$225		\$391		\$286	
\$75,000 to \$99,999	Exposure	6,251.4	48.0	6,771.9	52.0	13,023.3	100.0
	Premium	1,770,241	37.5	2,948,357	62.5	4,718,598	100.0
	Average	\$283		\$435		\$362	
\$100,000 and Over	Exposure	13,103.0	50.1	13,044.3	49.9	26,147.3	100.0
	Premium	4,156,176	32.2	8,735,400	67.8	12,891,576	100.0
	Average	\$317		\$670		\$493	
Total	Exposure	374,003.9	83.4	74,483.3	16.6	448,487.3	100.0
	Premium	64,436,841	68.2	30,061,173	31.8	94,498,014	100.0
	Average	\$172		\$404		\$211	

Table 5

2020 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Montana

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	13,829.3	88.5	1,791.4	11.5	15,620.8	100.0
	Premium	1,753,419	78.6	478,606	21.4	2,232,025	100.0
	Average	\$127		\$267		\$143	
\$14,000 to \$19,999	Exposure	4,071.7	92.3	338.1	7.7	4,409.8	100.0
	Premium	586,116	86.7	89,742	13.3	675,858	100.0
	Average	\$144		\$265		\$153	
\$20,000 to \$25,999	Exposure	11,915.2	92.7	933.8	7.3	12,848.9	100.0
	Premium	1,676,405	85.3	287,752	14.7	1,964,157	100.0
	Average	\$141		\$308		\$153	
\$26,000 to \$31,999	Exposure	7,366.5	90.4	786.6	9.6	8,153.1	100.0
	Premium	1,023,019	79.6	262,148	20.4	1,285,167	100.0
	Average	\$139		\$333		\$158	
\$32,000 to \$37,999	Exposure	3,613.7	87.1	533.6	12.9	4,147.3	100.0
	Premium	479,569	74.0	168,641	26.0	648,210	100.0
	Average	\$133		\$316		\$156	
\$38,000 to \$43,999	Exposure	2,861.2	85.8	474.9	14.2	3,336.1	100.0
	Premium	421,709	73.1	155,001	26.9	576,710	100.0
	Average	\$147		\$326		\$173	
\$44,000 to \$49,999	Exposure	1,534.7	82.2	333.3	17.8	1,868.0	100.0
	Premium	213,160	66.1	109,354	33.9	322,514	100.0
	Average	\$139		\$328		\$173	
\$50,000 to \$74,999	Exposure	9,022.3	76.8	2,721.9	23.2	11,744.2	100.0
	Premium	1,471,664	58.3	1,053,606	41.7	2,525,270	100.0
	Average	\$163		\$387		\$215	
\$75,000 to \$99,999	Exposure	2,263.3	62.5	1,359.3	37.5	3,622.6	100.0
	Premium	444,037	43.5	575,796	56.5	1,019,833	100.0
	Average	\$196		\$424		\$282	
\$100,000 and Over	Exposure	3,392.4	50.0	3,387.6	50.0	6,780.0	100.0
	Premium	1,073,912	30.6	2,438,361	69.4	3,512,273	100.0
	Average	\$317		\$720		\$518	
Total	Exposure	59,870.2	82.5	12,660.4	17.5	72,530.6	100.0
	Premium	9,143,010	61.9	5,619,007	38.1	14,762,017	100.0
	Average	\$153		\$444		\$204	

Table 5

2020 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Nebraska

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	26,898.8	97.5	684.0	2.5	27,582.8	100.0
	Premium	3,296,794	95.5	153,717	4.5	3,450,511	100.0
	Average	\$123		\$225		\$125	
\$14,000 to \$19,999	Exposure	17,382.9	99.0	177.1	1.0	17,560.0	100.0
	Premium	2,212,062	97.8	50,291	2.2	2,262,353	100.0
	Average	\$127		\$284		\$129	
\$20,000 to \$25,999	Exposure	39,621.5	98.2	730.5	1.8	40,352.0	100.0
	Premium	5,190,069	96.6	183,571	3.4	5,373,640	100.0
	Average	\$131		\$251		\$133	
\$26,000 to \$31,999	Exposure	18,849.1	97.4	496.8	2.6	19,345.9	100.0
	Premium	2,662,655	95.3	132,267	4.7	2,794,922	100.0
	Average	\$141		\$266		\$144	
\$32,000 to \$37,999	Exposure	7,310.0	96.0	303.0	4.0	7,613.0	100.0
	Premium	1,000,042	92.0	86,514	8.0	1,086,556	100.0
	Average	\$137		\$286		\$143	
\$38,000 to \$43,999	Exposure	6,558.8	92.9	498.7	7.1	7,057.4	100.0
	Premium	990,764	88.8	124,748	11.2	1,115,512	100.0
	Average	\$151		\$250		\$158	
\$44,000 to \$49,999	Exposure	2,759.8	93.0	207.3	7.0	2,967.1	100.0
	Premium	404,504	87.9	55,628	12.1	460,132	100.0
	Average	\$147		\$268		\$155	
\$50,000 to \$74,999	Exposure	14,112.6	88.2	1,887.9	11.8	16,000.5	100.0
	Premium	2,474,032	80.2	612,470	19.8	3,086,502	100.0
	Average	\$175		\$324		\$193	
\$75,000 to \$99,999	Exposure	3,559.2	77.9	1,008.3	22.1	4,567.4	100.0
	Premium	732,056	65.6	383,163	34.4	1,115,219	100.0
	Average	\$206		\$380		\$244	
\$100,000 and Over	Exposure	4,897.8	68.1	2,297.4	31.9	7,195.3	100.0
	Premium	1,387,600	53.8	1,189,981	46.2	2,577,581	100.0
	Average	\$283		\$518		\$358	
Total	Exposure	141,950.4	94.5	8,291.0	5.5	150,241.4	100.0
	Premium	20,350,578	87.3	2,972,350	12.7	23,322,928	100.0
	Average	\$143		\$359		\$155	

Table 5

2020 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Nevada

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	79,777.0	81.2	18,449.9	18.8	98,226.9	100.0
	Premium	11,504,131	63.5	6,625,572	36.5	18,129,703	100.0
	Average	\$144		\$359		\$185	
\$14,000 to \$19,999	Exposure	44,900.0	89.3	5,383.6	10.7	50,283.6	100.0
	Premium	7,387,510	79.5	1,903,347	20.5	9,290,857	100.0
	Average	\$165		\$354		\$185	
\$20,000 to \$25,999	Exposure	49,412.0	83.8	9,525.5	16.2	58,937.5	100.0
	Premium	8,591,861	69.8	3,716,604	30.2	12,308,465	100.0
	Average	\$174		\$390		\$209	
\$26,000 to \$31,999	Exposure	23,865.6	78.2	6,661.4	21.8	30,527.0	100.0
	Premium	4,551,455	62.4	2,742,986	37.6	7,294,441	100.0
	Average	\$191		\$412		\$239	
\$32,000 to \$37,999	Exposure	7,812.7	67.6	3,745.0	32.4	11,557.7	100.0
	Premium	1,474,921	48.9	1,539,690	51.1	3,014,611	100.0
	Average	\$189		\$411		\$261	
\$38,000 to \$43,999	Exposure	5,211.8	58.2	3,745.1	41.8	8,956.8	100.0
	Premium	1,165,213	43.5	1,513,971	56.5	2,679,184	100.0
	Average	\$224		\$404		\$299	
\$44,000 to \$49,999	Exposure	2,050.3	50.9	1,976.6	49.1	4,026.9	100.0
	Premium	432,915	33.4	864,762	66.6	1,297,677	100.0
	Average	\$211		\$438		\$322	
\$50,000 to \$74,999	Exposure	14,104.6	54.3	11,890.9	45.7	25,995.5	100.0
	Premium	3,519,735	38.3	5,666,358	61.7	9,186,093	100.0
	Average	\$250		\$477		\$353	
\$75,000 to \$99,999	Exposure	2,901.7	44.6	3,597.8	55.4	6,499.5	100.0
	Premium	957,756	32.3	2,011,316	67.7	2,969,072	100.0
	Average	\$330		\$559		\$457	
\$100,000 and Over	Exposure	5,701.7	52.2	5,228.6	47.8	10,930.3	100.0
	Premium	2,501,250	33.4	4,996,287	66.6	7,497,537	100.0
	Average	\$439		\$956		\$686	
Total	Exposure	235,737.3	77.1	70,204.4	22.9	305,941.7	100.0
	Premium	42,086,747	57.1	31,580,893	42.9	73,667,640	100.0
	Average	\$179		\$450		\$241	

Table 5

2020 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
New Hampshire

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	13,430.1	78.6	3,655.5	21.4	17,085.6	100.0
	Premium	1,551,907	64.9	839,285	35.1	2,391,192	100.0
	Average	\$116		\$230		\$140	
\$14,000 to \$19,999	Exposure	11,066.9	79.5	2,861.9	20.5	13,928.8	100.0
	Premium	1,283,935	61.5	802,721	38.5	2,086,656	100.0
	Average	\$116		\$280		\$150	
\$20,000 to \$25,999	Exposure	18,034.4	78.3	5,009.5	21.7	23,043.9	100.0
	Premium	2,448,101	62.9	1,444,027	37.1	3,892,128	100.0
	Average	\$136		\$288		\$169	
\$26,000 to \$31,999	Exposure	9,665.8	68.7	4,407.5	31.3	14,073.3	100.0
	Premium	1,417,477	51.9	1,315,976	48.1	2,733,453	100.0
	Average	\$147		\$299		\$194	
\$32,000 to \$37,999	Exposure	4,599.9	61.7	2,856.3	38.3	7,456.2	100.0
	Premium	666,038	44.9	818,612	55.1	1,484,650	100.0
	Average	\$145		\$287		\$199	
\$38,000 to \$43,999	Exposure	3,347.2	56.0	2,624.8	44.0	5,972.0	100.0
	Premium	523,364	38.7	829,433	61.3	1,352,797	100.0
	Average	\$156		\$316		\$227	
\$44,000 to \$49,999	Exposure	1,490.8	49.8	1,503.1	50.2	2,993.9	100.0
	Premium	235,687	33.3	471,146	66.7	706,833	100.0
	Average	\$158		\$313		\$236	
\$50,000 to \$74,999	Exposure	7,822.9	41.2	11,161.9	58.8	18,984.8	100.0
	Premium	1,407,763	26.0	4,015,145	74.0	5,422,908	100.0
	Average	\$180		\$360		\$286	
\$75,000 to \$99,999	Exposure	1,773.8	27.5	4,686.0	72.5	6,459.8	100.0
	Premium	403,024	18.2	1,815,622	81.8	2,218,646	100.0
	Average	\$227		\$387		\$343	
\$100,000 and Over	Exposure	2,761.8	28.4	6,951.5	71.6	9,713.3	100.0
	Premium	949,490	20.6	3,670,457	79.4	4,619,947	100.0
	Average	\$344		\$528		\$476	
Total	Exposure	73,993.5	61.8	45,718.0	38.2	119,711.5	100.0
	Premium	10,886,786	40.5	16,022,424	59.5	26,909,210	100.0
	Average	\$147		\$350		\$225	

Table 5

2020 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
New Jersey

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	119,090.5	79.6	30,588.7	20.4	149,679.2	100.0
	Premium	12,451,221	50.9	11,998,407	49.1	24,449,628	100.0
	Average	\$105		\$392		\$163	
\$14,000 to \$19,999	Exposure	79,398.7	83.1	16,123.3	16.9	95,522.0	100.0
	Premium	9,530,782	63.4	5,495,926	36.6	15,026,708	100.0
	Average	\$120		\$341		\$157	
\$20,000 to \$25,999	Exposure	96,054.6	69.2	42,746.4	30.8	138,801.0	100.0
	Premium	14,201,706	51.0	13,640,535	49.0	27,842,241	100.0
	Average	\$148		\$319		\$201	
\$26,000 to \$31,999	Exposure	50,756.3	64.3	28,188.0	35.7	78,944.3	100.0
	Premium	7,991,109	42.9	10,632,821	57.1	18,623,930	100.0
	Average	\$157		\$377		\$236	
\$32,000 to \$37,999	Exposure	22,376.9	56.0	17,551.6	44.0	39,928.5	100.0
	Premium	3,528,034	34.1	6,819,347	65.9	10,347,381	100.0
	Average	\$158		\$389		\$259	
\$38,000 to \$43,999	Exposure	15,662.3	49.8	15,788.6	50.2	31,450.8	100.0
	Premium	2,815,985	29.9	6,599,585	70.1	9,415,570	100.0
	Average	\$180		\$418		\$299	
\$44,000 to \$49,999	Exposure	8,220.2	47.8	8,989.8	52.2	17,210.0	100.0
	Premium	1,451,050	27.7	3,784,551	72.3	5,235,601	100.0
	Average	\$177		\$421		\$304	
\$50,000 to \$74,999	Exposure	42,376.9	38.4	67,947.3	61.6	110,324.2	100.0
	Premium	8,849,856	21.3	32,644,723	78.7	41,494,579	100.0
	Average	\$209		\$480		\$376	
\$75,000 to \$99,999	Exposure	9,931.1	26.6	27,383.4	73.4	37,314.5	100.0
	Premium	2,823,303	15.5	15,349,255	84.5	18,172,558	100.0
	Average	\$284		\$561		\$487	
\$100,000 and Over	Exposure	15,139.1	21.8	54,339.1	78.2	69,478.2	100.0
	Premium	7,192,637	16.9	35,374,721	83.1	42,567,358	100.0
	Average	\$475		\$651		\$613	
Total	Exposure	459,006.4	59.7	309,646.2	40.3	768,652.6	100.0
	Premium	70,835,683	33.2	142,339,871	66.8	213,175,554	100.0
	Average	\$154		\$460		\$277	

Table 5

2020 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
New Mexico

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	21,237.9	92.9	1,617.3	7.1	22,855.2	100.0
	Premium	2,890,408	84.1	545,459	15.9	3,435,867	100.0
	Average	\$136		\$337		\$150	
\$14,000 to \$19,999	Exposure	10,799.6	93.8	708.4	6.2	11,508.0	100.0
	Premium	1,774,989	87.3	257,623	12.7	2,032,612	100.0
	Average	\$164		\$364		\$177	
\$20,000 to \$25,999	Exposure	15,022.0	92.6	1,206.2	7.4	16,228.2	100.0
	Premium	2,569,243	84.8	462,145	15.2	3,031,388	100.0
	Average	\$171		\$383		\$187	
\$26,000 to \$31,999	Exposure	9,358.3	91.0	930.1	9.0	10,288.4	100.0
	Premium	1,650,935	82.6	348,950	17.4	1,999,885	100.0
	Average	\$176		\$375		\$194	
\$32,000 to \$37,999	Exposure	3,402.0	84.7	613.1	15.3	4,015.1	100.0
	Premium	586,164	72.1	227,335	27.9	813,499	100.0
	Average	\$172		\$371		\$203	
\$38,000 to \$43,999	Exposure	2,604.5	83.1	529.8	16.9	3,134.3	100.0
	Premium	515,883	71.9	201,425	28.1	717,308	100.0
	Average	\$198		\$380		\$229	
\$44,000 to \$49,999	Exposure	1,309.2	79.2	342.9	20.8	1,652.1	100.0
	Premium	244,266	67.5	117,424	32.5	361,690	100.0
	Average	\$187		\$342		\$219	
\$50,000 to \$74,999	Exposure	7,213.1	76.8	2,184.5	23.2	9,397.6	100.0
	Premium	1,616,764	63.4	932,050	36.6	2,548,814	100.0
	Average	\$224		\$427		\$271	
\$75,000 to \$99,999	Exposure	1,697.1	70.0	726.9	30.0	2,424.0	100.0
	Premium	473,426	57.8	345,854	42.2	819,280	100.0
	Average	\$279		\$476		\$338	
\$100,000 and Over	Exposure	2,950.9	68.1	1,384.9	31.9	4,335.8	100.0
	Premium	1,271,412	57.7	930,382	42.3	2,201,794	100.0
	Average	\$431		\$672		\$508	
Total	Exposure	75,594.6	88.1	10,244.1	11.9	85,838.7	100.0
	Premium	13,593,490	75.7	4,368,647	24.3	17,962,137	100.0
	Average	\$180		\$426		\$209	

Table 5

2020 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
New York

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	148,760.8	90.3	16,053.3	9.7	164,814.1	100.0
	Premium	17,232,363	75.2	5,697,537	24.8	22,929,900	100.0
	Average	\$116		\$355		\$139	
\$14,000 to \$19,999	Exposure	137,132.2	82.4	29,260.8	17.6	166,393.0	100.0
	Premium	16,537,654	71.5	6,602,239	28.5	23,139,893	100.0
	Average	\$121		\$226		\$139	
\$20,000 to \$25,999	Exposure	207,527.3	64.8	112,614.5	35.2	320,141.8	100.0
	Premium	29,872,729	52.1	27,456,607	47.9	57,329,336	100.0
	Average	\$144		\$244		\$179	
\$26,000 to \$31,999	Exposure	150,911.8	70.7	62,543.7	29.3	213,455.4	100.0
	Premium	22,532,604	55.7	17,951,800	44.3	40,484,404	100.0
	Average	\$149		\$287		\$190	
\$32,000 to \$37,999	Exposure	58,601.9	64.6	32,132.3	35.4	90,734.3	100.0
	Premium	9,030,259	47.2	10,104,091	52.8	19,134,350	100.0
	Average	\$154		\$314		\$211	
\$38,000 to \$43,999	Exposure	46,685.0	63.5	26,885.4	36.5	73,570.4	100.0
	Premium	8,206,231	46.8	9,339,663	53.2	17,545,894	100.0
	Average	\$176		\$347		\$238	
\$44,000 to \$49,999	Exposure	31,054.0	57.0	23,449.1	43.0	54,503.1	100.0
	Premium	5,860,200	39.3	9,034,403	60.7	14,894,603	100.0
	Average	\$189		\$385		\$273	
\$50,000 to \$74,999	Exposure	127,081.3	45.5	152,377.1	54.5	279,458.3	100.0
	Premium	25,783,851	28.3	65,451,777	71.7	91,235,628	100.0
	Average	\$203		\$430		\$326	
\$75,000 to \$99,999	Exposure	30,466.8	40.2	45,325.0	59.8	75,791.8	100.0
	Premium	8,358,377	25.4	24,505,331	74.6	32,863,708	100.0
	Average	\$274		\$541		\$434	
\$100,000 and Over	Exposure	51,051.6	27.4	135,440.0	72.6	186,491.6	100.0
	Premium	27,864,772	13.5	179,267,228	86.5	207,132,000	100.0
	Average	\$546		\$1,324		\$1,111	
Total	Exposure	989,272.6	60.9	636,081.2	39.1	1,625,353.8	100.0
	Premium	171,279,040	32.5	355,410,676	67.5	526,689,716	100.0
	Average	\$173		\$559		\$324	

Table 5

2020 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
North Carolina

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	89,122.3	93.3	6,399.4	6.7	95,521.7	100.0
	Premium	8,310,964	78.1	2,336,384	21.9	10,647,348	100.0
	Average	\$93		\$365		\$111	
\$14,000 to \$19,999	Exposure	63,490.5	95.3	3,109.7	4.7	66,600.2	100.0
	Premium	7,274,911	88.9	909,602	11.1	8,184,513	100.0
	Average	\$115		\$293		\$123	
\$20,000 to \$25,999	Exposure	236,070.8	95.2	11,926.3	4.8	247,997.2	100.0
	Premium	34,421,295	89.0	4,251,555	11.0	38,672,850	100.0
	Average	\$146		\$356		\$156	
\$26,000 to \$31,999	Exposure	52,361.0	86.3	8,318.4	13.7	60,679.4	100.0
	Premium	10,063,494	77.2	2,975,798	22.8	13,039,292	100.0
	Average	\$192		\$358		\$215	
\$32,000 to \$37,999	Exposure	15,948.3	75.9	5,077.4	24.1	21,025.8	100.0
	Premium	3,069,724	64.2	1,714,832	35.8	4,784,556	100.0
	Average	\$192		\$338		\$228	
\$38,000 to \$43,999	Exposure	12,756.6	72.9	4,741.8	27.1	17,498.4	100.0
	Premium	3,072,952	61.6	1,915,844	38.4	4,988,796	100.0
	Average	\$241		\$404		\$285	
\$44,000 to \$49,999	Exposure	3,948.7	63.6	2,258.9	36.4	6,207.6	100.0
	Premium	941,539	50.7	915,065	49.3	1,856,604	100.0
	Average	\$238		\$405		\$299	
\$50,000 to \$74,999	Exposure	27,852.2	61.9	17,169.1	38.1	45,021.3	100.0
	Premium	8,340,843	49.8	8,403,209	50.2	16,744,052	100.0
	Average	\$299		\$489		\$372	
\$75,000 to \$99,999	Exposure	5,856.5	48.9	6,111.0	51.1	11,967.5	100.0
	Premium	2,254,844	38.6	3,585,323	61.4	5,840,167	100.0
	Average	\$385		\$587		\$488	
\$100,000 and Over	Exposure	13,527.3	55.5	10,855.6	44.5	24,382.8	100.0
	Premium	5,627,502	36.0	10,023,494	64.0	15,650,996	100.0
	Average	\$416		\$923		\$642	
Total	Exposure	520,934.1	87.3	75,967.7	12.7	596,901.8	100.0
	Premium	83,378,068	69.2	37,031,106	30.8	120,409,174	100.0
	Average	\$160		\$487		\$202	

Table 5

2020 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
North Dakota

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	9,602.6	95.8	420.1	4.2	10,022.7	100.0
	Premium	1,111,579	91.6	102,291	8.4	1,213,870	100.0
	Average	\$116		\$244		\$121	
\$14,000 to \$19,999	Exposure	6,038.9	97.7	140.1	2.3	6,179.0	100.0
	Premium	622,528	94.8	34,087	5.2	656,615	100.0
	Average	\$103		\$243		\$106	
\$20,000 to \$25,999	Exposure	18,905.6	97.0	589.4	3.0	19,495.0	100.0
	Premium	1,835,673	93.3	132,154	6.7	1,967,827	100.0
	Average	\$97		\$224		\$101	
\$26,000 to \$31,999	Exposure	9,246.7	95.1	480.5	4.9	9,727.2	100.0
	Premium	1,033,017	90.1	113,452	9.9	1,146,469	100.0
	Average	\$112		\$236		\$118	
\$32,000 to \$37,999	Exposure	3,629.4	91.1	354.7	8.9	3,984.1	100.0
	Premium	404,931	83.7	78,848	16.3	483,779	100.0
	Average	\$112		\$222		\$121	
\$38,000 to \$43,999	Exposure	2,676.8	79.0	709.6	21.0	3,386.3	100.0
	Premium	344,950	72.9	128,215	27.1	473,165	100.0
	Average	\$129		\$181		\$140	
\$44,000 to \$49,999	Exposure	1,262.2	83.7	246.0	16.3	1,508.2	100.0
	Premium	153,723	73.5	55,313	26.5	209,036	100.0
	Average	\$122		\$225		\$139	
\$50,000 to \$74,999	Exposure	7,733.2	74.5	2,651.1	25.5	10,384.3	100.0
	Premium	995,961	61.8	615,430	38.2	1,611,391	100.0
	Average	\$129		\$232		\$155	
\$75,000 to \$99,999	Exposure	1,835.6	59.2	1,265.2	40.8	3,100.8	100.0
	Premium	291,964	42.0	403,912	58.0	695,876	100.0
	Average	\$159		\$319		\$224	
\$100,000 and Over	Exposure	1,970.5	47.2	2,204.2	52.8	4,174.7	100.0
	Premium	488,554	33.7	962,688	66.3	1,451,242	100.0
	Average	\$248		\$437		\$348	
Total	Exposure	62,901.3	87.4	9,060.8	12.6	71,962.1	100.0
	Premium	7,282,880	73.5	2,626,390	26.5	9,909,270	100.0
	Average	\$116		\$290		\$138	

Table 5

2020 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Ohio

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	131,427.4	87.9	18,094.1	12.1	149,521.5	100.0
	Premium	15,932,351	82.8	3,314,972	17.2	19,247,323	100.0
	Average	\$121		\$183		\$129	
\$14,000 to \$19,999	Exposure	160,346.1	96.6	5,677.8	3.4	166,023.8	100.0
	Premium	23,157,607	94.0	1,477,716	6.0	24,635,323	100.0
	Average	\$144		\$260		\$148	
\$20,000 to \$25,999	Exposure	143,405.7	90.7	14,620.3	9.3	158,026.0	100.0
	Premium	22,361,865	86.1	3,618,796	13.9	25,980,661	100.0
	Average	\$156		\$248		\$164	
\$26,000 to \$31,999	Exposure	76,978.1	86.8	11,688.1	13.2	88,666.2	100.0
	Premium	12,911,964	80.5	3,124,969	19.5	16,036,933	100.0
	Average	\$168		\$267		\$181	
\$32,000 to \$37,999	Exposure	32,742.5	78.9	8,732.3	21.1	41,474.8	100.0
	Premium	5,563,430	70.7	2,302,230	29.3	7,865,660	100.0
	Average	\$170		\$264		\$190	
\$38,000 to \$43,999	Exposure	20,226.8	68.9	9,136.9	31.1	29,363.7	100.0
	Premium	3,877,777	61.7	2,405,248	38.3	6,283,025	100.0
	Average	\$192		\$263		\$214	
\$44,000 to \$49,999	Exposure	8,855.4	59.4	6,058.6	40.6	14,914.0	100.0
	Premium	1,702,552	51.2	1,624,682	48.8	3,327,234	100.0
	Average	\$192		\$268		\$223	
\$50,000 to \$74,999	Exposure	51,310.8	53.3	44,999.3	46.7	96,310.2	100.0
	Premium	11,138,455	44.6	13,861,564	55.4	25,000,019	100.0
	Average	\$217		\$308		\$260	
\$75,000 to \$99,999	Exposure	11,514.4	33.8	22,526.1	66.2	34,040.5	100.0
	Premium	3,096,346	28.5	7,759,170	71.5	10,855,516	100.0
	Average	\$269		\$344		\$319	
\$100,000 and Over	Exposure	16,383.5	30.1	37,968.3	69.9	54,351.8	100.0
	Premium	5,842,859	24.7	17,857,805	75.3	23,700,664	100.0
	Average	\$357		\$470		\$436	
Total	Exposure	653,190.7	78.4	179,501.7	21.6	832,692.3	100.0
	Premium	105,585,206	64.8	57,347,152	35.2	162,932,358	100.0
	Average	\$162		\$319		\$196	

Table 5

2020 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Oklahoma

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	43,670.3	94.4	2,609.4	5.6	46,279.7	100.0
	Premium	6,960,583	86.1	1,127,097	13.9	8,087,680	100.0
	Average	\$159		\$432		\$175	
\$14,000 to \$19,999	Exposure	19,255.0	97.8	434.0	2.2	19,689.0	100.0
	Premium	4,276,361	95.4	205,089	4.6	4,481,450	100.0
	Average	\$222		\$473		\$228	
\$20,000 to \$25,999	Exposure	46,140.3	98.0	953.5	2.0	47,093.8	100.0
	Premium	9,312,116	94.9	500,283	5.1	9,812,399	100.0
	Average	\$202		\$525		\$208	
\$26,000 to \$31,999	Exposure	15,844.0	95.2	796.6	4.8	16,640.6	100.0
	Premium	3,848,124	89.7	443,785	10.3	4,291,909	100.0
	Average	\$243		\$557		\$258	
\$32,000 to \$37,999	Exposure	5,934.2	92.4	489.3	7.6	6,423.5	100.0
	Premium	1,426,456	84.2	267,112	15.8	1,693,568	100.0
	Average	\$240		\$546		\$264	
\$38,000 to \$43,999	Exposure	5,187.0	90.9	519.0	9.1	5,706.0	100.0
	Premium	1,428,929	82.5	302,126	17.5	1,731,055	100.0
	Average	\$275		\$582		\$303	
\$44,000 to \$49,999	Exposure	1,962.1	86.6	304.4	13.4	2,266.5	100.0
	Premium	519,717	73.0	191,780	27.0	711,497	100.0
	Average	\$265		\$630		\$314	
\$50,000 to \$74,999	Exposure	14,783.3	87.6	2,084.3	12.4	16,867.5	100.0
	Premium	4,597,008	76.6	1,404,900	23.4	6,001,908	100.0
	Average	\$311		\$674		\$356	
\$75,000 to \$99,999	Exposure	3,419.2	79.0	908.6	21.0	4,327.8	100.0
	Premium	1,340,598	65.1	717,604	34.9	2,058,202	100.0
	Average	\$392		\$790		\$476	
\$100,000 and Over	Exposure	6,186.0	80.6	1,487.6	19.4	7,673.6	100.0
	Premium	3,040,417	61.9	1,870,172	38.1	4,910,589	100.0
	Average	\$491		\$1,257		\$640	
Total	Exposure	162,381.3	93.9	10,586.7	6.1	172,967.9	100.0
	Premium	36,750,309	83.9	7,029,948	16.1	43,780,257	100.0
	Average	\$226		\$664		\$253	

Table 5

2020 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Oregon

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	81,474.1	93.8	5,355.5	6.2	86,829.6	100.0
	Premium	9,723,222	85.4	1,658,866	14.6	11,382,088	100.0
	Average	\$119		\$310		\$131	
\$14,000 to \$19,999	Exposure	48,836.5	96.8	1,631.9	3.2	50,468.4	100.0
	Premium	6,528,069	92.7	514,044	7.3	7,042,113	100.0
	Average	\$134		\$315		\$140	
\$20,000 to \$25,999	Exposure	76,635.2	94.5	4,424.8	5.5	81,059.9	100.0
	Premium	11,177,878	89.2	1,356,714	10.8	12,534,592	100.0
	Average	\$146		\$307		\$155	
\$26,000 to \$31,999	Exposure	41,086.6	93.0	3,110.0	7.0	44,196.6	100.0
	Premium	6,394,749	86.1	1,033,693	13.9	7,428,442	100.0
	Average	\$156		\$332		\$168	
\$32,000 to \$37,999	Exposure	16,624.7	90.2	1,796.3	9.8	18,420.9	100.0
	Premium	2,508,133	80.6	603,836	19.4	3,111,969	100.0
	Average	\$151		\$336		\$169	
\$38,000 to \$43,999	Exposure	12,124.1	83.4	2,411.8	16.6	14,535.8	100.0
	Premium	2,118,312	73.9	750,044	26.1	2,868,356	100.0
	Average	\$175		\$311		\$197	
\$44,000 to \$49,999	Exposure	5,332.3	83.4	1,063.8	16.6	6,396.2	100.0
	Premium	893,553	70.8	368,560	29.2	1,262,113	100.0
	Average	\$168		\$346		\$197	
\$50,000 to \$74,999	Exposure	29,605.8	73.9	10,455.1	26.1	40,060.9	100.0
	Premium	5,838,330	60.4	3,821,716	39.6	9,660,046	100.0
	Average	\$197		\$366		\$241	
\$75,000 to \$99,999	Exposure	6,821.7	64.0	3,836.2	36.0	10,657.8	100.0
	Premium	1,681,448	51.3	1,595,906	48.7	3,277,354	100.0
	Average	\$246		\$416		\$308	
\$100,000 and Over	Exposure	12,657.6	62.3	7,656.8	37.7	20,314.3	100.0
	Premium	4,302,057	51.5	4,046,109	48.5	8,348,166	100.0
	Average	\$340		\$528		\$411	
Total	Exposure	331,198.5	88.8	41,742.0	11.2	372,940.5	100.0
	Premium	51,165,751	76.5	15,749,488	23.5	66,915,239	100.0
	Average	\$154		\$377		\$179	

Table 5

2020 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Pennsylvania

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	118,298.0	90.5	12,439.9	9.5	130,737.9	100.0
	Premium	13,220,418	79.3	3,460,231	20.7	16,680,649	100.0
	Average	\$112		\$278		\$128	
\$14,000 to \$19,999	Exposure	155,341.4	96.1	6,324.7	3.9	161,666.1	100.0
	Premium	19,714,093	91.2	1,899,409	8.8	21,613,502	100.0
	Average	\$127		\$300		\$134	
\$20,000 to \$25,999	Exposure	192,219.3	94.7	10,813.3	5.3	203,032.6	100.0
	Premium	27,901,915	90.1	3,072,171	9.9	30,974,086	100.0
	Average	\$145		\$284		\$153	
\$26,000 to \$31,999	Exposure	88,596.7	91.3	8,481.1	8.7	97,077.8	100.0
	Premium	13,473,123	83.0	2,756,987	17.0	16,230,110	100.0
	Average	\$152		\$325		\$167	
\$32,000 to \$37,999	Exposure	45,633.4	88.3	6,045.1	11.7	51,678.5	100.0
	Premium	6,864,105	77.6	1,985,568	22.4	8,849,673	100.0
	Average	\$150		\$328		\$171	
\$38,000 to \$43,999	Exposure	29,098.6	84.2	5,452.3	15.8	34,550.8	100.0
	Premium	4,809,557	73.0	1,779,066	27.0	6,588,623	100.0
	Average	\$165		\$326		\$191	
\$44,000 to \$49,999	Exposure	14,845.8	78.7	4,022.5	21.3	18,868.3	100.0
	Premium	2,451,101	65.1	1,313,943	34.9	3,765,044	100.0
	Average	\$165		\$327		\$200	
\$50,000 to \$74,999	Exposure	75,796.5	71.0	31,020.6	29.0	106,817.1	100.0
	Premium	14,520,868	56.3	11,266,877	43.7	25,787,745	100.0
	Average	\$192		\$363		\$241	
\$75,000 to \$99,999	Exposure	17,740.9	52.9	15,793.0	47.1	33,533.9	100.0
	Premium	4,097,293	39.9	6,166,400	60.1	10,263,693	100.0
	Average	\$231		\$390		\$306	
\$100,000 and Over	Exposure	27,866.6	42.6	37,620.3	57.4	65,486.9	100.0
	Premium	9,432,271	31.3	20,749,368	68.7	30,181,639	100.0
	Average	\$338		\$552		\$461	
Total	Exposure	765,437.3	84.7	138,012.7	15.3	903,449.9	100.0
	Premium	116,484,744	68.1	54,450,020	31.9	170,934,764	100.0
	Average	\$152		\$395		\$189	

Table 5

2020 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Rhode Island

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	10,641.4	89.5	1,247.8	10.5	11,889.3	100.0
	Premium	1,486,717	68.1	695,994	31.9	2,182,711	100.0
	Average	\$140		\$558		\$184	
\$14,000 to \$19,999	Exposure	9,697.3	84.8	1,740.9	15.2	11,438.3	100.0
	Premium	1,314,735	66.4	664,267	33.6	1,979,002	100.0
	Average	\$136		\$382		\$173	
\$20,000 to \$25,999	Exposure	9,972.8	75.5	3,231.2	24.5	13,203.9	100.0
	Premium	1,691,169	58.2	1,213,057	41.8	2,904,226	100.0
	Average	\$170		\$375		\$220	
\$26,000 to \$31,999	Exposure	4,859.0	64.8	2,635.8	35.2	7,494.8	100.0
	Premium	957,333	47.8	1,046,872	52.2	2,004,205	100.0
	Average	\$197		\$397		\$267	
\$32,000 to \$37,999	Exposure	1,658.9	57.3	1,236.7	42.7	2,895.6	100.0
	Premium	359,987	41.8	500,520	58.2	860,507	100.0
	Average	\$217		\$405		\$297	
\$38,000 to \$43,999	Exposure	1,124.8	44.9	1,379.6	55.1	2,504.3	100.0
	Premium	270,773	31.7	584,356	68.3	855,129	100.0
	Average	\$241		\$424		\$341	
\$44,000 to \$49,999	Exposure	532.7	42.4	723.8	57.6	1,256.5	100.0
	Premium	136,963	30.6	310,255	69.4	447,218	100.0
	Average	\$257		\$429		\$356	
\$50,000 to \$74,999	Exposure	2,594.0	33.5	5,157.0	66.5	7,751.0	100.0
	Premium	764,874	21.8	2,745,793	78.2	3,510,667	100.0
	Average	\$295		\$532		\$453	
\$75,000 to \$99,999	Exposure	542.7	24.6	1,660.7	75.4	2,203.3	100.0
	Premium	203,274	15.9	1,077,569	84.1	1,280,843	100.0
	Average	\$375		\$649		\$581	
\$100,000 and Over	Exposure	972.5	27.7	2,544.5	72.3	3,517.0	100.0
	Premium	608,298	18.0	2,772,215	82.0	3,380,513	100.0
	Average	\$625		\$1,089		\$961	
Total	Exposure	42,596.0	66.4	21,557.9	33.6	64,153.9	100.0
	Premium	7,794,123	40.2	11,610,898	59.8	19,405,021	100.0
	Average	\$183		\$539		\$302	

Table 5

2020 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
South Carolina

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	72,048.5	87.7	10,092.5	12.3	82,141.0	100.0
	Premium	10,468,872	73.4	3,801,800	26.6	14,270,672	100.0
	Average	\$145		\$377		\$174	
\$14,000 to \$19,999	Exposure	29,638.8	89.1	3,639.9	10.9	33,278.8	100.0
	Premium	4,920,312	76.1	1,548,927	23.9	6,469,239	100.0
	Average	\$166		\$426		\$194	
\$20,000 to \$25,999	Exposure	71,434.2	86.5	11,137.9	13.5	82,572.1	100.0
	Premium	12,177,951	72.0	4,734,480	28.0	16,912,431	100.0
	Average	\$170		\$425		\$205	
\$26,000 to \$31,999	Exposure	23,216.8	78.2	6,489.7	21.8	29,706.5	100.0
	Premium	4,818,063	62.7	2,864,745	37.3	7,682,808	100.0
	Average	\$208		\$441		\$259	
\$32,000 to \$37,999	Exposure	7,108.7	64.5	3,916.3	35.5	11,024.9	100.0
	Premium	1,402,063	46.4	1,616,604	53.6	3,018,667	100.0
	Average	\$197		\$413		\$274	
\$38,000 to \$43,999	Exposure	5,568.2	63.9	3,152.4	36.1	8,720.6	100.0
	Premium	1,330,860	47.3	1,485,239	52.7	2,816,099	100.0
	Average	\$239		\$471		\$323	
\$44,000 to \$49,999	Exposure	2,123.5	57.1	1,592.8	42.9	3,716.3	100.0
	Premium	471,540	40.9	680,924	59.1	1,152,464	100.0
	Average	\$222		\$428		\$310	
\$50,000 to \$74,999	Exposure	15,592.6	56.2	12,133.9	43.8	27,726.5	100.0
	Premium	4,109,591	39.8	6,203,374	60.2	10,312,965	100.0
	Average	\$264		\$511		\$372	
\$75,000 to \$99,999	Exposure	3,161.6	42.7	4,248.7	57.3	7,410.3	100.0
	Premium	1,022,626	29.1	2,491,543	70.9	3,514,169	100.0
	Average	\$323		\$586		\$474	
\$100,000 and Over	Exposure	7,004.6	53.9	5,994.5	46.1	12,999.1	100.0
	Premium	3,327,799	36.3	5,850,345	63.7	9,178,144	100.0
	Average	\$475		\$976		\$706	
Total	Exposure	236,897.4	79.2	62,398.5	20.8	299,295.9	100.0
	Premium	44,049,677	58.5	31,277,981	41.5	75,327,658	100.0
	Average	\$186		\$501		\$252	

Table 5

2020 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
South Dakota

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	7,542.2	97.1	224.0	2.9	7,766.2	100.0
	Premium	769,668	93.6	52,724	6.4	822,392	100.0
	Average	\$102		\$235		\$106	
\$14,000 to \$19,999	Exposure	8,683.4	98.9	94.8	1.1	8,778.2	100.0
	Premium	852,901	97.2	24,604	2.8	877,505	100.0
	Average	\$98		\$260		\$100	
\$20,000 to \$25,999	Exposure	16,744.5	98.5	254.5	1.5	16,999.0	100.0
	Premium	1,815,937	96.7	61,866	3.3	1,877,803	100.0
	Average	\$108		\$243		\$110	
\$26,000 to \$31,999	Exposure	8,257.0	96.0	340.3	4.0	8,597.3	100.0
	Premium	957,351	91.3	91,462	8.7	1,048,813	100.0
	Average	\$116		\$269		\$122	
\$32,000 to \$37,999	Exposure	2,854.3	93.8	190.3	6.2	3,044.6	100.0
	Premium	326,857	87.2	48,135	12.8	374,992	100.0
	Average	\$115		\$253		\$123	
\$38,000 to \$43,999	Exposure	3,122.2	90.6	325.7	9.4	3,447.8	100.0
	Premium	352,972	82.3	75,773	17.7	428,745	100.0
	Average	\$113		\$233		\$124	
\$44,000 to \$49,999	Exposure	964.8	87.6	137.1	12.4	1,101.8	100.0
	Premium	121,661	80.2	30,013	19.8	151,674	100.0
	Average	\$126		\$219		\$138	
\$50,000 to \$74,999	Exposure	7,034.7	79.0	1,866.4	21.0	8,901.1	100.0
	Premium	956,619	67.1	469,763	32.9	1,426,382	100.0
	Average	\$136		\$252		\$160	
\$75,000 to \$99,999	Exposure	1,346.4	63.5	773.8	36.5	2,120.2	100.0
	Premium	239,619	48.1	258,516	51.9	498,135	100.0
	Average	\$178		\$334		\$235	
\$100,000 and Over	Exposure	2,317.5	61.5	1,448.2	38.5	3,765.7	100.0
	Premium	549,709	45.6	655,784	54.4	1,205,493	100.0
	Average	\$237		\$453		\$320	
Total	Exposure	58,866.9	91.2	5,654.8	8.8	64,521.8	100.0
	Premium	6,943,294	79.7	1,768,640	20.3	8,711,934	100.0
	Average	\$118		\$313		\$135	

Table 5

2020 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Tennessee

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	96,173.7	91.2	9,307.7	8.8	105,481.3	100.0
	Premium	13,471,454	80.8	3,205,540	19.2	16,676,994	100.0
	Average	\$140		\$344		\$158	
\$14,000 to \$19,999	Exposure	79,203.7	96.4	2,968.6	3.6	82,172.3	100.0
	Premium	12,914,404	92.3	1,076,454	7.7	13,990,858	100.0
	Average	\$163		\$363		\$170	
\$20,000 to \$25,999	Exposure	77,113.8	92.4	6,371.7	7.6	83,485.4	100.0
	Premium	14,110,561	84.8	2,538,346	15.2	16,648,907	100.0
	Average	\$183		\$398		\$199	
\$26,000 to \$31,999	Exposure	33,874.3	86.9	5,107.3	13.1	38,981.5	100.0
	Premium	7,010,217	76.4	2,168,523	23.6	9,178,740	100.0
	Average	\$207		\$425		\$235	
\$32,000 to \$37,999	Exposure	11,538.0	79.0	3,064.9	21.0	14,602.9	100.0
	Premium	2,327,476	65.2	1,244,422	34.8	3,571,898	100.0
	Average	\$202		\$406		\$245	
\$38,000 to \$43,999	Exposure	8,825.2	75.2	2,906.8	24.8	11,732.0	100.0
	Premium	2,055,354	62.4	1,235,954	37.6	3,291,308	100.0
	Average	\$233		\$425		\$281	
\$44,000 to \$49,999	Exposure	3,033.3	64.6	1,662.0	35.4	4,695.3	100.0
	Premium	697,327	49.0	726,004	51.0	1,423,331	100.0
	Average	\$230		\$437		\$303	
\$50,000 to \$74,999	Exposure	26,880.8	64.2	14,989.2	35.8	41,869.9	100.0
	Premium	6,719,918	48.8	7,056,183	51.2	13,776,101	100.0
	Average	\$250		\$471		\$329	
\$75,000 to \$99,999	Exposure	6,179.7	48.0	6,683.3	52.0	12,862.9	100.0
	Premium	1,908,727	35.7	3,430,523	64.3	5,339,250	100.0
	Average	\$309		\$513		\$415	
\$100,000 and Over	Exposure	12,557.8	49.2	12,985.9	50.8	25,543.7	100.0
	Premium	5,210,772	36.4	9,107,283	63.6	14,318,055	100.0
	Average	\$415		\$701		\$561	
Total	Exposure	355,380.0	84.3	66,047.3	15.7	421,427.3	100.0
	Premium	66,426,210	67.6	31,789,232	32.4	98,215,442	100.0
	Average	\$187		\$481		\$233	

Table 5

2020 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Texas

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	635,010.5	98.4	10,445.3	1.6	645,455.8	100.0
	Premium	97,028,088	94.9	5,251,089	5.1	102,279,177	100.0
	Average	\$153		\$503		\$158	
\$14,000 to \$19,999	Exposure	251,348.1	98.8	3,076.5	1.2	254,424.6	100.0
	Premium	45,778,701	96.4	1,733,152	3.6	47,511,853	100.0
	Average	\$182		\$563		\$187	
\$20,000 to \$25,999	Exposure	493,011.5	97.8	11,146.6	2.2	504,158.1	100.0
	Premium	102,492,089	94.2	6,299,583	5.8	108,791,672	100.0
	Average	\$208		\$565		\$216	
\$26,000 to \$31,999	Exposure	189,338.9	96.6	6,567.0	3.4	195,905.9	100.0
	Premium	48,048,098	92.7	3,780,091	7.3	51,828,189	100.0
	Average	\$254		\$576		\$265	
\$32,000 to \$37,999	Exposure	62,935.9	93.4	4,449.7	6.6	67,385.6	100.0
	Premium	12,583,625	82.7	2,626,634	17.3	15,210,259	100.0
	Average	\$200		\$590		\$226	
\$38,000 to \$43,999	Exposure	63,443.2	92.8	4,932.8	7.2	68,375.9	100.0
	Premium	18,165,186	86.1	2,925,836	13.9	21,091,022	100.0
	Average	\$286		\$593		\$308	
\$44,000 to \$49,999	Exposure	14,479.1	80.9	3,418.1	19.1	17,897.2	100.0
	Premium	3,981,122	65.4	2,105,184	34.6	6,086,306	100.0
	Average	\$275		\$616		\$340	
\$50,000 to \$74,999	Exposure	114,804.3	82.7	24,048.8	17.3	138,853.1	100.0
	Premium	39,215,612	70.6	16,308,979	29.4	55,524,591	100.0
	Average	\$342		\$678		\$400	
\$75,000 to \$99,999	Exposure	24,674.3	62.0	15,097.9	38.0	39,772.3	100.0
	Premium	11,378,400	49.7	11,535,619	50.3	22,914,019	100.0
	Average	\$461		\$764		\$576	
\$100,000 and Over	Exposure	48,335.8	51.8	44,895.8	48.2	93,231.5	100.0
	Premium	30,488,560	37.5	50,869,027	62.5	81,357,587	100.0
	Average	\$631		\$1,133		\$873	
Total	Exposure	1,897,381.6	93.7	128,078.3	6.3	2,025,459.9	100.0
	Premium	409,159,481	79.8	103,435,194	20.2	512,594,675	100.0
	Average	\$216		\$808		\$253	

Table 5

2020 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Utah

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	38,376.3	79.5	9,922.2	20.5	48,298.5	100.0
	Premium	5,179,637	74.4	1,786,365	25.6	6,966,002	100.0
	Average	\$135		\$180		\$144	
\$14,000 to \$19,999	Exposure	40,782.6	89.9	4,568.5	10.1	45,351.1	100.0
	Premium	4,937,527	83.5	976,207	16.5	5,913,734	100.0
	Average	\$121		\$214		\$130	
\$20,000 to \$25,999	Exposure	39,342.6	82.3	8,442.2	17.7	47,784.8	100.0
	Premium	5,467,474	73.2	2,003,669	26.8	7,471,143	100.0
	Average	\$139		\$237		\$156	
\$26,000 to \$31,999	Exposure	20,475.0	74.6	6,987.1	25.4	27,462.1	100.0
	Premium	2,974,292	63.4	1,719,313	36.6	4,693,605	100.0
	Average	\$145		\$246		\$171	
\$32,000 to \$37,999	Exposure	7,551.3	62.7	4,495.6	37.3	12,046.9	100.0
	Premium	1,094,305	50.2	1,085,539	49.8	2,179,844	100.0
	Average	\$145		\$241		\$181	
\$38,000 to \$43,999	Exposure	5,257.4	50.9	5,067.3	49.1	10,324.7	100.0
	Premium	875,652	43.1	1,157,123	56.9	2,032,775	100.0
	Average	\$167		\$228		\$197	
\$44,000 to \$49,999	Exposure	2,631.5	54.4	2,206.4	45.6	4,837.9	100.0
	Premium	415,633	43.7	534,543	56.3	950,176	100.0
	Average	\$158		\$242		\$196	
\$50,000 to \$74,999	Exposure	15,185.8	47.3	16,944.8	52.7	32,130.6	100.0
	Premium	2,688,203	36.5	4,676,114	63.5	7,364,317	100.0
	Average	\$177		\$276		\$229	
\$75,000 to \$99,999	Exposure	3,199.0	33.4	6,378.4	66.6	9,577.4	100.0
	Premium	781,599	28.0	2,008,369	72.0	2,789,968	100.0
	Average	\$244		\$315		\$291	
\$100,000 and Over	Exposure	5,941.8	34.6	11,250.4	65.4	17,192.2	100.0
	Premium	1,801,672	25.5	5,274,191	74.5	7,075,863	100.0
	Average	\$303		\$469		\$412	
Total	Exposure	178,743.3	70.1	76,262.8	29.9	255,006.1	100.0
	Premium	26,215,994	55.3	21,221,433	44.7	47,437,427	100.0
	Average	\$147		\$278		\$186	

Table 5

2020 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Vermont

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	5,222.8	86.1	846.3	13.9	6,069.1	100.0
	Premium	526,048	73.1	193,289	26.9	719,337	100.0
	Average	\$101		\$228		\$119	
\$14,000 to \$19,999	Exposure	4,025.2	83.3	809.6	16.7	4,834.8	100.0
	Premium	460,848	68.8	209,262	31.2	670,110	100.0
	Average	\$114		\$258		\$139	
\$20,000 to \$25,999	Exposure	7,100.6	78.9	1,896.9	21.1	8,997.5	100.0
	Premium	953,310	65.1	511,804	34.9	1,465,114	100.0
	Average	\$134		\$270		\$163	
\$26,000 to \$31,999	Exposure	3,618.5	67.5	1,744.9	32.5	5,363.4	100.0
	Premium	513,838	51.1	492,366	48.9	1,006,204	100.0
	Average	\$142		\$282		\$188	
\$32,000 to \$37,999	Exposure	1,900.8	66.1	976.6	33.9	2,877.3	100.0
	Premium	286,914	51.0	276,002	49.0	562,916	100.0
	Average	\$151		\$283		\$196	
\$38,000 to \$43,999	Exposure	1,333.8	57.4	988.8	42.6	2,322.6	100.0
	Premium	214,494	42.3	292,644	57.7	507,138	100.0
	Average	\$161		\$296		\$218	
\$44,000 to \$49,999	Exposure	643.8	51.8	598.5	48.2	1,242.3	100.0
	Premium	109,511	38.1	177,971	61.9	287,482	100.0
	Average	\$170		\$297		\$231	
\$50,000 to \$74,999	Exposure	3,591.6	44.7	4,445.3	55.3	8,036.9	100.0
	Premium	675,135	31.2	1,490,395	68.8	2,165,530	100.0
	Average	\$188		\$335		\$269	
\$75,000 to \$99,999	Exposure	942.8	32.6	1,948.0	67.4	2,890.8	100.0
	Premium	228,370	25.1	683,171	74.9	911,541	100.0
	Average	\$242		\$351		\$315	
\$100,000 and Over	Exposure	1,371.9	24.4	4,252.3	75.6	5,624.3	100.0
	Premium	513,068	19.4	2,129,852	80.6	2,642,920	100.0
	Average	\$374		\$501		\$470	
Total	Exposure	29,751.6	61.7	18,507.3	38.3	48,258.8	100.0
	Premium	4,481,536	41.0	6,456,756	59.0	10,938,292	100.0
	Average	\$151		\$349		\$227	

Table 5

2020 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Virginia

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	171,072.5	89.2	20,752.1	10.8	191,824.6	100.0
	Premium	19,615,025	77.0	5,871,615	23.0	25,486,640	100.0
	Average	\$115		\$283		\$133	
\$14,000 to \$19,999	Exposure	93,341.4	90.8	9,511.8	9.2	102,853.3	100.0
	Premium	12,692,948	83.1	2,575,083	16.9	15,268,031	100.0
	Average	\$136		\$271		\$148	
\$20,000 to \$25,999	Exposure	130,832.7	87.4	18,813.5	12.6	149,646.2	100.0
	Premium	19,187,086	77.7	5,499,667	22.3	24,686,753	100.0
	Average	\$147		\$292		\$165	
\$26,000 to \$31,999	Exposure	67,446.3	81.0	15,856.9	19.0	83,303.3	100.0
	Premium	10,929,315	69.5	4,801,173	30.5	15,730,488	100.0
	Average	\$162		\$303		\$189	
\$32,000 to \$37,999	Exposure	26,033.8	74.3	9,026.8	25.7	35,060.6	100.0
	Premium	3,959,888	56.6	3,039,337	43.4	6,999,225	100.0
	Average	\$152		\$337		\$200	
\$38,000 to \$43,999	Exposure	20,714.8	72.1	8,034.7	27.9	28,749.4	100.0
	Premium	3,541,173	55.8	2,804,035	44.2	6,345,208	100.0
	Average	\$171		\$349		\$221	
\$44,000 to \$49,999	Exposure	9,660.7	64.3	5,363.8	35.7	15,024.5	100.0
	Premium	1,594,365	46.3	1,848,009	53.7	3,442,374	100.0
	Average	\$165		\$345		\$229	
\$50,000 to \$74,999	Exposure	63,961.7	64.0	36,054.6	36.0	100,016.3	100.0
	Premium	11,449,807	44.7	14,168,722	55.3	25,618,529	100.0
	Average	\$179		\$393		\$256	
\$75,000 to \$99,999	Exposure	16,117.3	53.9	13,807.7	46.1	29,925.0	100.0
	Premium	3,403,907	34.7	6,412,101	65.3	9,816,008	100.0
	Average	\$211		\$464		\$328	
\$100,000 and Over	Exposure	30,601.7	54.2	25,807.2	45.8	56,408.8	100.0
	Premium	9,366,451	41.3	13,302,324	58.7	22,668,775	100.0
	Average	\$306		\$515		\$402	
Total	Exposure	629,782.8	79.4	163,029.1	20.6	792,811.8	100.0
	Premium	95,739,965	61.3	60,322,066	38.7	156,062,031	100.0
	Average	\$152		\$370		\$197	

Table 5

2020 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Washington

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	164,434.5	91.5	15,326.6	8.5	179,761.1	100.0
	Premium	19,511,542	79.9	4,898,095	20.1	24,409,637	100.0
	Average	\$119		\$320		\$136	
\$14,000 to \$19,999	Exposure	77,561.3	92.4	6,408.7	7.6	83,969.9	100.0
	Premium	10,862,137	84.2	2,041,190	15.8	12,903,327	100.0
	Average	\$140		\$319		\$154	
\$20,000 to \$25,999	Exposure	134,284.8	90.3	14,482.2	9.7	148,766.9	100.0
	Premium	20,639,961	82.4	4,422,060	17.6	25,062,021	100.0
	Average	\$154		\$305		\$168	
\$26,000 to \$31,999	Exposure	91,755.3	90.2	9,934.3	9.8	101,689.5	100.0
	Premium	14,120,543	81.1	3,291,373	18.9	17,411,916	100.0
	Average	\$154		\$331		\$171	
\$32,000 to \$37,999	Exposure	37,504.5	85.9	6,143.2	14.1	43,647.7	100.0
	Premium	5,592,865	72.8	2,088,518	27.2	7,681,383	100.0
	Average	\$149		\$340		\$176	
\$38,000 to \$43,999	Exposure	25,631.8	79.4	6,640.4	20.6	32,272.3	100.0
	Premium	4,445,892	67.1	2,175,020	32.9	6,620,912	100.0
	Average	\$173		\$328		\$205	
\$44,000 to \$49,999	Exposure	11,827.0	76.6	3,615.3	23.4	15,442.3	100.0
	Premium	1,927,434	60.4	1,261,058	39.6	3,188,492	100.0
	Average	\$163		\$349		\$206	
\$50,000 to \$74,999	Exposure	60,885.7	65.9	31,494.3	34.1	92,379.9	100.0
	Premium	11,838,404	49.0	12,331,489	51.0	24,169,893	100.0
	Average	\$194		\$392		\$262	
\$75,000 to \$99,999	Exposure	13,814.3	55.8	10,958.8	44.2	24,773.1	100.0
	Premium	3,405,114	41.5	4,797,669	58.5	8,202,783	100.0
	Average	\$246		\$438		\$331	
\$100,000 and Over	Exposure	25,654.1	53.1	22,656.6	46.9	48,310.7	100.0
	Premium	9,127,396	40.3	13,514,371	59.7	22,641,767	100.0
	Average	\$356		\$596		\$469	
Total	Exposure	643,353.1	83.4	127,660.3	16.6	771,013.3	100.0
	Premium	101,471,288	66.6	50,820,843	33.4	152,292,131	100.0
	Average	\$158		\$398		\$198	

Table 5

2020 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
West Virginia

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	11,136.4	96.5	400.0	3.5	11,536.4	100.0
	Premium	1,519,606	94.0	97,585	6.0	1,617,191	100.0
	Average	\$136		\$244		\$140	
\$14,000 to \$19,999	Exposure	9,904.0	97.2	284.6	2.8	10,188.6	100.0
	Premium	1,582,967	95.9	66,914	4.1	1,649,881	100.0
	Average	\$160		\$235		\$162	
\$20,000 to \$25,999	Exposure	13,910.2	96.7	478.1	3.3	14,388.3	100.0
	Premium	2,271,975	95.1	116,073	4.9	2,388,048	100.0
	Average	\$163		\$243		\$166	
\$26,000 to \$31,999	Exposure	4,897.8	93.1	365.2	6.9	5,262.9	100.0
	Premium	918,918	90.6	95,586	9.4	1,014,504	100.0
	Average	\$188		\$262		\$193	
\$32,000 to \$37,999	Exposure	2,124.1	90.2	231.1	9.8	2,355.2	100.0
	Premium	397,317	87.2	58,462	12.8	455,779	100.0
	Average	\$187		\$253		\$194	
\$38,000 to \$43,999	Exposure	1,547.2	89.5	181.9	10.5	1,729.1	100.0
	Premium	329,507	87.2	48,237	12.8	377,744	100.0
	Average	\$213		\$265		\$218	
\$44,000 to \$49,999	Exposure	742.7	87.4	107.4	12.6	850.1	100.0
	Premium	149,714	83.6	29,464	16.4	179,178	100.0
	Average	\$202		\$274		\$211	
\$50,000 to \$74,999	Exposure	4,377.5	86.0	714.7	14.0	5,092.2	100.0
	Premium	1,098,512	82.8	228,138	17.2	1,326,650	100.0
	Average	\$251		\$319		\$261	
\$75,000 to \$99,999	Exposure	932.9	74.9	313.0	25.1	1,245.9	100.0
	Premium	291,282	72.3	111,526	27.7	402,808	100.0
	Average	\$312		\$356		\$323	
\$100,000 and Over	Exposure	1,404.8	68.4	650.0	31.6	2,054.8	100.0
	Premium	577,370	62.3	348,771	37.7	926,141	100.0
	Average	\$411		\$537		\$451	
Total	Exposure	50,977.4	93.2	3,725.9	6.8	54,703.3	100.0
	Premium	9,137,168	88.4	1,200,756	11.6	10,337,924	100.0
	Average	\$179		\$322		\$189	

Table 5

2020 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Wisconsin

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	53,771.2	92.7	4,208.6	7.3	57,979.8	100.0
	Premium	5,793,947	87.4	837,539	12.6	6,631,486	100.0
	Average	\$108		\$199		\$114	
\$14,000 to \$19,999	Exposure	56,931.8	96.7	1,928.1	3.3	58,859.9	100.0
	Premium	6,552,482	93.5	456,423	6.5	7,008,905	100.0
	Average	\$115		\$237		\$119	
\$20,000 to \$25,999	Exposure	79,936.8	92.0	6,921.8	8.0	86,858.7	100.0
	Premium	9,399,447	86.2	1,499,077	13.8	10,898,524	100.0
	Average	\$118		\$217		\$125	
\$26,000 to \$31,999	Exposure	50,847.8	89.3	6,106.9	10.7	56,954.8	100.0
	Premium	6,390,210	81.6	1,439,286	18.4	7,829,496	100.0
	Average	\$126		\$236		\$137	
\$32,000 to \$37,999	Exposure	27,517.9	85.9	4,506.6	14.1	32,024.5	100.0
	Premium	3,454,696	77.1	1,023,703	22.9	4,478,399	100.0
	Average	\$126		\$227		\$140	
\$38,000 to \$43,999	Exposure	20,315.8	72.3	7,795.7	27.7	28,111.5	100.0
	Premium	2,728,594	65.4	1,444,252	34.6	4,172,846	100.0
	Average	\$134		\$185		\$148	
\$44,000 to \$49,999	Exposure	8,751.7	76.7	2,662.4	23.3	11,414.1	100.0
	Premium	1,196,868	66.2	611,166	33.8	1,808,034	100.0
	Average	\$137		\$230		\$158	
\$50,000 to \$74,999	Exposure	52,033.8	66.7	25,962.3	33.3	77,996.1	100.0
	Premium	7,300,256	53.1	6,435,201	46.9	13,735,457	100.0
	Average	\$140		\$248		\$176	
\$75,000 to \$99,999	Exposure	12,853.4	47.8	14,008.6	52.2	26,862.0	100.0
	Premium	2,154,853	36.7	3,716,286	63.3	5,871,139	100.0
	Average	\$168		\$265		\$219	
\$100,000 and Over	Exposure	16,909.8	35.5	30,729.0	64.5	47,638.8	100.0
	Premium	3,766,422	26.4	10,516,881	73.6	14,283,303	100.0
	Average	\$223		\$342		\$300	
Total	Exposure	379,870.0	78.4	104,830.0	21.6	484,700.0	100.0
	Premium	48,737,775	63.5	27,979,814	36.5	76,717,589	100.0
	Average	\$128		\$267		\$158	

Table 5

2020 Average Premium by Amount of Insurance
Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms
Wyoming

Insurance Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	4,715.6	90.0	525.9	10.0	5,241.5	100.0
	Premium	526,071	77.1	155,885	22.9	681,956	100.0
	Average	\$112		\$296		\$130	
\$14,000 to \$19,999	Exposure	1,597.7	91.0	157.5	9.0	1,755.2	100.0
	Premium	219,857	82.4	46,811	17.6	266,668	100.0
	Average	\$138		\$297		\$152	
\$20,000 to \$25,999	Exposure	3,550.5	92.5	287.4	7.5	3,837.9	100.0
	Premium	527,550	84.8	94,486	15.2	622,036	100.0
	Average	\$149		\$329		\$162	
\$26,000 to \$31,999	Exposure	2,221.5	91.2	213.1	8.8	2,434.6	100.0
	Premium	321,701	80.8	76,545	19.2	398,246	100.0
	Average	\$145		\$359		\$164	
\$32,000 to \$37,999	Exposure	1,097.1	87.9	151.3	12.1	1,248.3	100.0
	Premium	153,232	73.9	54,162	26.1	207,394	100.0
	Average	\$140		\$358		\$166	
\$38,000 to \$43,999	Exposure	1,009.0	88.0	137.1	12.0	1,146.1	100.0
	Premium	141,203	74.5	48,342	25.5	189,545	100.0
	Average	\$140		\$353		\$165	
\$44,000 to \$49,999	Exposure	612.0	88.3	81.2	11.7	693.2	100.0
	Premium	79,338	76.6	24,303	23.4	103,641	100.0
	Average	\$130		\$299		\$150	
\$50,000 to \$74,999	Exposure	5,029.7	87.8	699.0	12.2	5,728.7	100.0
	Premium	721,878	73.6	259,021	26.4	980,899	100.0
	Average	\$144		\$371		\$171	
\$75,000 to \$99,999	Exposure	1,702.5	81.1	396.3	18.9	2,098.8	100.0
	Premium	251,690	60.3	165,551	39.7	417,241	100.0
	Average	\$148		\$418		\$199	
\$100,000 and Over	Exposure	2,268.8	68.1	1,064.1	31.9	3,332.9	100.0
	Premium	530,210	41.4	750,788	58.6	1,280,998	100.0
	Average	\$234		\$706		\$384	
Total	Exposure	23,804.3	86.5	3,712.8	13.5	27,517.1	100.0
	Premium	3,472,730	67.4	1,675,894	32.6	5,148,624	100.0
	Average	\$146		\$451		\$187	

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