

# Dwelling Fire, Homeowners Owner-Occupied, and Homeowners Tenant and Condominium/Cooperative Unit Owner's Insurance Report: Data for 2021

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December 2023





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**Dwelling Fire, Homeowners Owner-Occupied, and Homeowners Tenant and  
Condominium/Cooperative Unit Owners Insurance: Data for 2021**

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# Dwelling Fire, Homeowners Owner-Occupied, and Homeowners Tenant and Condominium/Cooperative Unit Owners Insurance: Data for 2021

## 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,<sup>1</sup> and aggregate written premiums by state and countrywide for the 2021 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).

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<sup>1</sup> 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"<sup>2</sup> 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"<sup>3</sup> coverage on buildings, broad named-peril coverage on personal property; most common package written.

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

<sup>3</sup> 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**

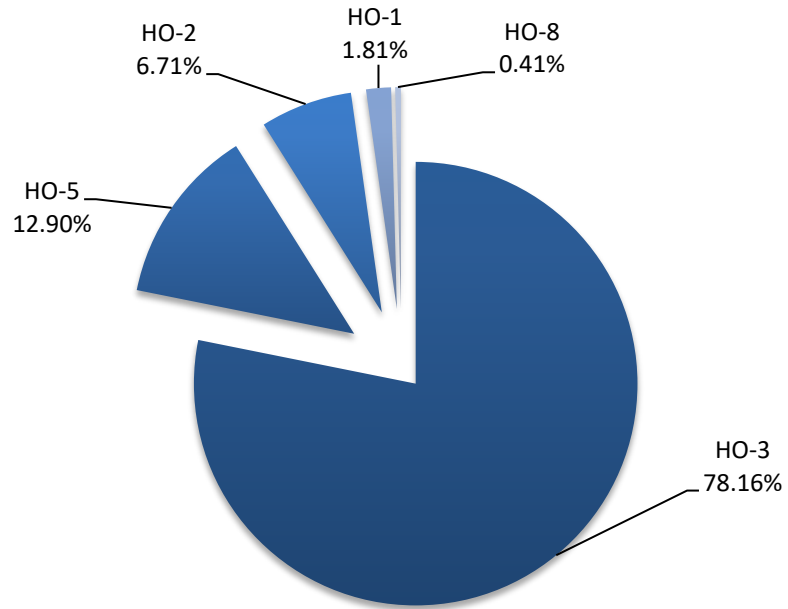
Table 1 provides exposure data in house-years by policy type. The table shows a countrywide total of 91,264,296.0 house-years. In 2021, homeowners owner-occupied policy exposures accounted for 70.2 percent of overall exposures countrywide. Tenant and condominium policy exposures accounted for 28.3 percent 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 54.8 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, 78.2 percent of these exposures were written on the HO-3 form.

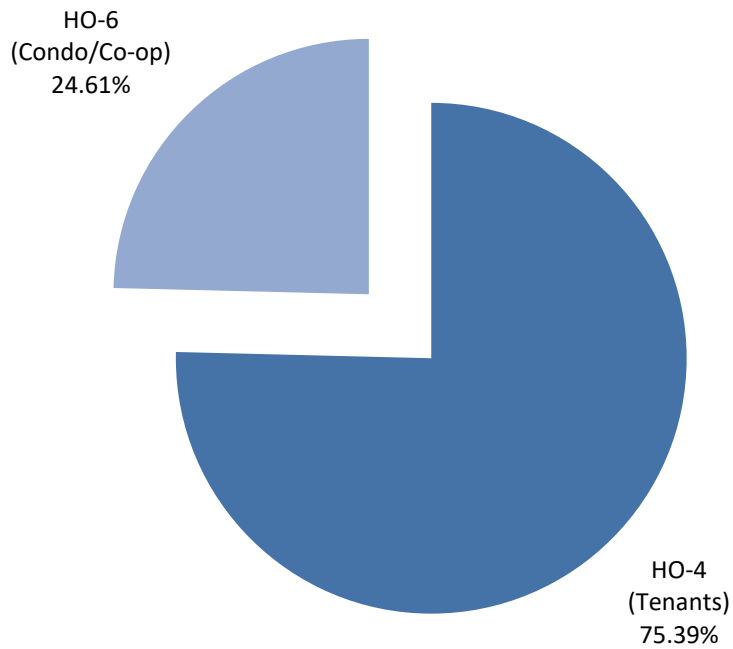
Figure 2 shows the percentage breakdown of countrywide exposures for the tenant and condo/co-op policy forms. Of these, 75.39 percent were written on the HO-4 form.



**Figure 1 - 2021 Percent of Homeowners Owner-Occupied  
Written Exposures  
Countrywide By Policy Form**



**Figure 2 - 2021 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 2021, 47.8 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 67.7 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 2.2 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 57.2 percent of the total, then drop to 36.9 percent at insurance amounts of \$50,000–\$74,999. At coverage amounts above \$75,000, dwelling fire exposures account for 20.3 percent of the total for each range.

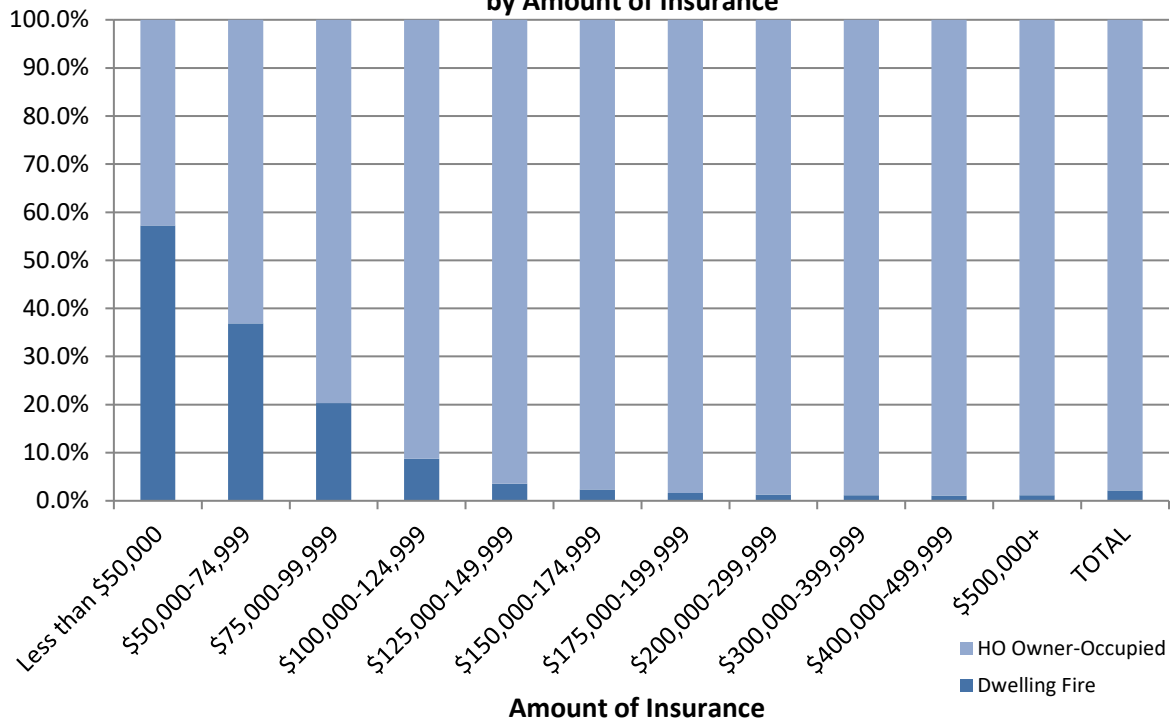
Figure 4 compares HO-4 and HO-6 policy forms by coverage amounts. Countrywide, the HO-4 (tenants) form represents more policies written at lower coverage amounts. At coverage amounts above \$44,000, the majority of exposures are written on the HO-6 (condo/co-op) form.

Tables 4<sup>4</sup> 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.

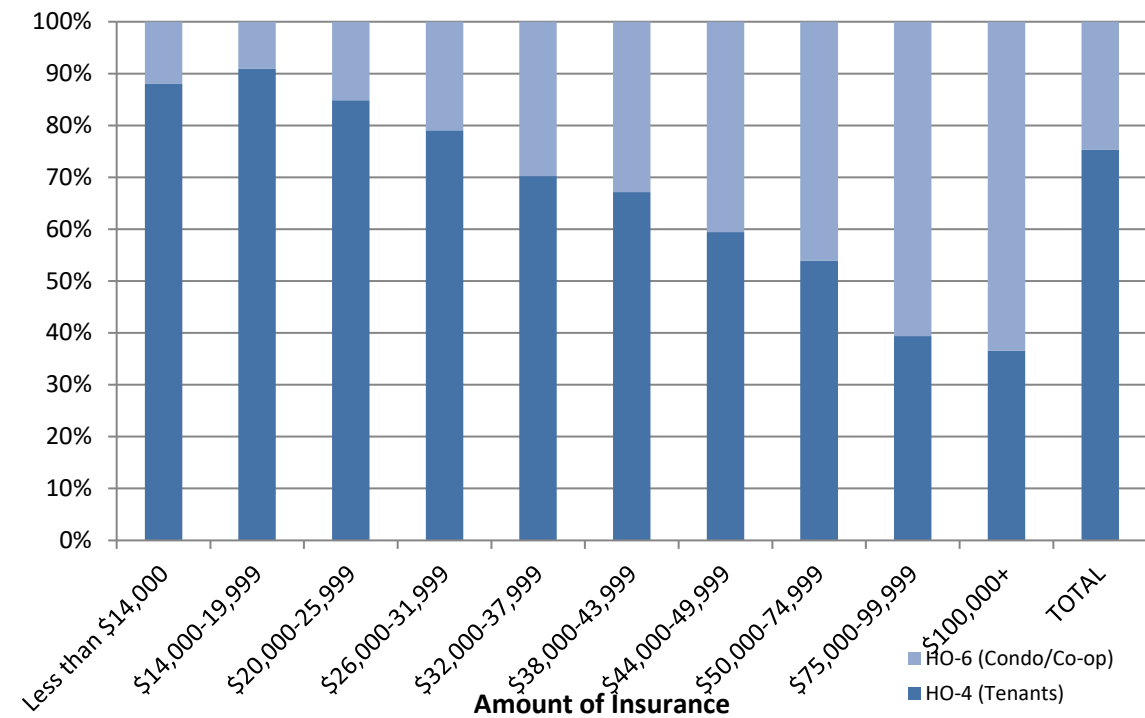
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<sup>4</sup> Negative and zero exposures and premiums are denoted by an asterisk in Table 4. All exposure and premium amounts, including those that are negative, are included within the Table 4 totals.

**Figure 3 - 2021 Percent Comparison of Dwelling Fire and Homeowners Owner-Occupied Written Exposures by Amount of Insurance**



**Figure 4 - 2021 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**

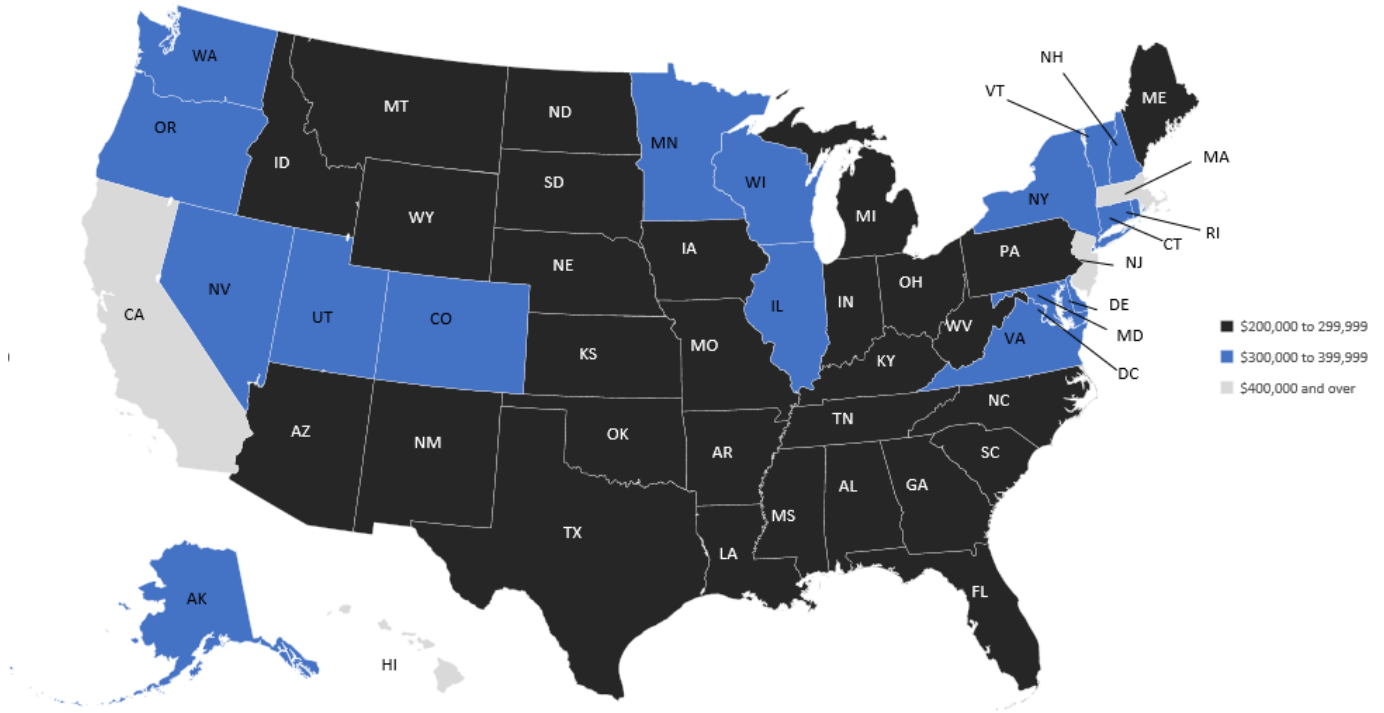
Degree of exposure to catastrophe affects the cost of insurance to homeowners. Brush and forest fires, tornadoes, high winds, hail, freezing rain, snow storms, hurricanes, earthquakes, riots and even terrorist attacks are all types of catastrophes that can occur in the United States. Every place in the 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.<sup>5</sup> Terrorist attacks also are not specific to any geographic area, but have typically occurred in larger urban areas.

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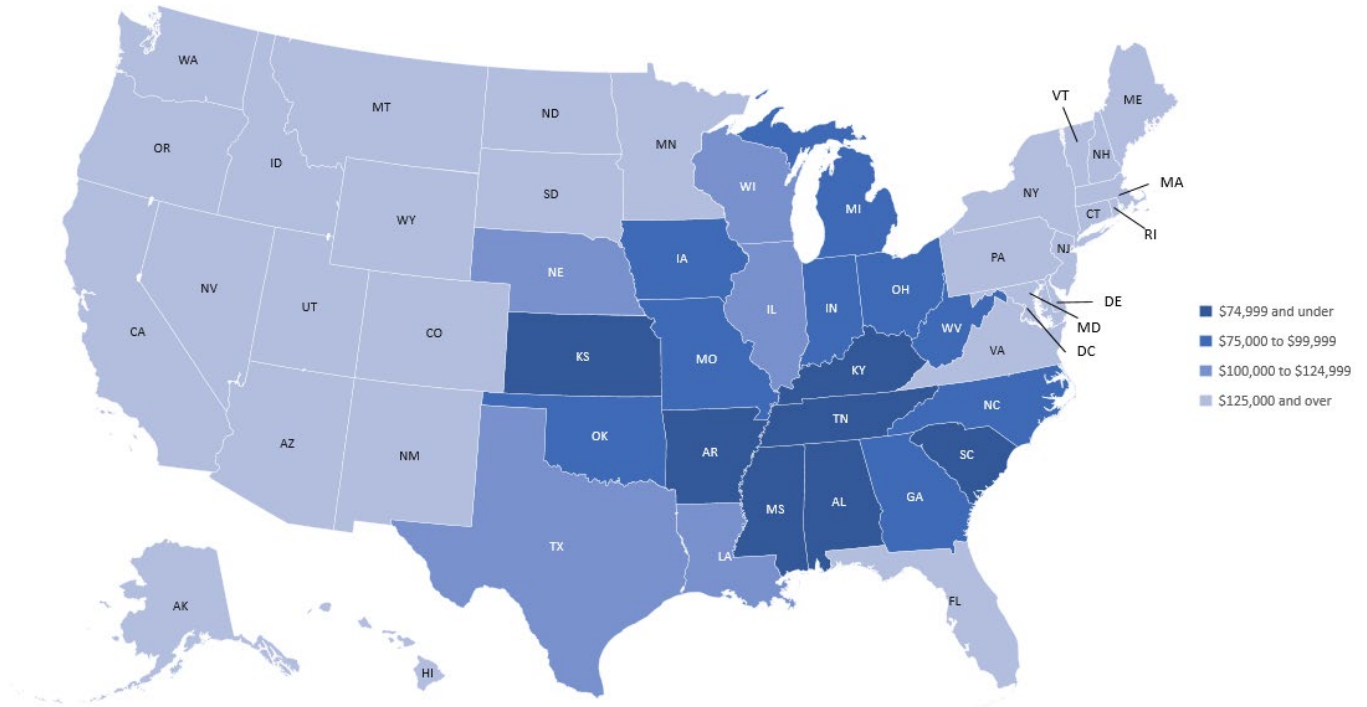
<sup>5</sup> Although earthquake coverage is commonly endorsed onto a homeowners insurance policy, premiums for earthquake coverage are not included in the data.



**2021 Homeowners Median Amount of Insurance**



**2021 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 2013-2022, the total insured losses for U.S. catastrophes (in 2021 dollars) were more than \$699.7 billion.<sup>6</sup>

The following table shows, in descending order of loss, the 10 most costly insured property U.S. natural catastrophes through 2022.<sup>7</sup> 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	\$98,727
2	2022	Hurricane Ian	52,500	52,553
3	2021	Hurricane Ida	36,000	39,256
4	2012	Hurricane Sandy	30,000	38,688
5	2017	Hurricane Harvey	30,000	36,450
6	2017	Hurricane Irma	30,100	35,714
7	2017	Hurricane Maria	29,500	35,654
8	1992	Hurricane Andrew	16,000	33,875
9	1994	Northridge, CA earthquake	15,300	31,218
10	2008	Hurricane Ike	18,200	24,815

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 January 2023.

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

<sup>6</sup> Insurance Information Institute, [www.iii.org/facts\\_statistics/catastrophes-us.html](http://www.iii.org/facts_statistics/catastrophes-us.html); Subject to change as loss estimates are further developed. As of January 2023. Adjusted for inflation by Aon using the U.S. Consumer Price Index.

<sup>7</sup> 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.<sup>8</sup>

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	2	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	1	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	2	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*	7	3	10	6	4
Grand Total	2022	2021	2020**	2019	2018						
Disaster Declarations	47	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 1,165 per year during the 2013-2022 period, but the number in individual years ranged from a low of 886 in 2014 to a high of 1,517 in 2019.<sup>9</sup> 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.

<sup>8</sup> Federal Emergency Management Agency (FEMA), [www.fema.gov/disasters/grid/year,as of 12/31/2022](http://www.fema.gov/disasters/grid/year,as%20of%2012/31/2022).

<sup>9</sup> Insurance Information Institute, [www.iii.org/facts\\_statistics/tornadoes-and-thunderstorms.html](http://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 66.5 percent of policies sold in Washington, D.C., in 2021 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.

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## **Table 1**

### **2021 House-Years by State and Countrywide by Policy Type**

Table 1

## 2021 House-Years by Policy Type

State	Dwelling Fire		Homeowners Occupied		Owner-Tenants and Condo/Co-Op		Total	
	House-Yrs	%	House-Yrs	%	House-Yrs	%	House-Yrs	%
Alabama	48,752.5	3.6	1,076,144.7	80.5	212,701.5	15.9	1,337,598.7	100.0
Alaska	2,193.4	1.1	155,786.8	74.9	50,104.3	24.1	208,084.5	100.0
Arizona	10,366.8	0.5	1,644,461.0	73.7	575,892.8	25.8	2,230,720.5	100.0
Arkansas	13,964.6	2.4	461,824.3	79.6	104,100.5	18.0	579,889.3	100.0
California	365,937.8	3.5	6,230,962.0	60.2	3,745,639.0	36.2	10,342,538.8	100.0
Colorado	9,395.7	0.4	1,380,037.5	65.8	708,674.5	33.8	2,098,107.7	100.0
Connecticut	3,553.0	0.4	700,346.3	69.4	305,048.7	30.2	1,008,948.0	100.0
Delaware	1,050.8	0.3	222,235.8	73.6	78,541.1	26.0	301,827.6	100.0
Dist. of Columbia	393.1	0.2	80,191.5	33.4	159,815.8	66.5	240,400.4	100.0
Florida	205,053.4	4.2	3,104,615.4	63.0	1,620,476.2	32.9	4,930,145.0	100.0
Georgia	30,778.5	1.0	2,326,742.0	75.2	735,808.7	23.8	3,093,329.3	100.0
Hawaii	2,633.6	0.6	222,964.4	50.8	213,094.3	48.6	438,692.3	100.0
Idaho	1,720.1	0.3	416,612.0	79.0	109,085.8	20.7	527,417.9	100.0
Illinois	13,205.3	0.4	2,592,656.6	70.4	1,074,747.5	29.2	3,680,609.4	100.0
Indiana	6,825.9	0.3	1,604,228.0	79.8	399,546.4	19.9	2,010,600.3	100.0
Iowa	6,086.2	0.7	681,325.8	75.5	215,215.9	23.8	902,627.8	100.0
Kansas	17,940.3	1.9	711,919.0	75.7	210,816.1	22.4	940,675.4	100.0
Kentucky	6,367.7	0.5	918,823.8	76.0	283,285.2	23.4	1,208,476.7	100.0
Louisiana	28,088.4	3.2	693,770.4	79.1	155,121.3	17.7	876,980.1	100.0
Maine	5,420.0	1.2	370,488.8	80.8	82,776.9	18.0	458,685.8	100.0
Maryland	5,889.1	0.3	1,310,430.7	67.8	616,373.2	31.9	1,932,692.9	100.0
Massachusetts	3,250.8	0.2	1,458,680.2	68.6	664,331.3	31.2	2,126,262.3	100.0
Michigan	14,669.7	0.5	2,237,540.3	76.3	678,443.8	23.1	2,930,653.8	100.0
Minnesota	6,079.0	0.3	1,315,392.7	70.1	556,156.9	29.6	1,877,628.6	100.0
Mississippi	21,162.1	4.1	415,083.5	81.2	74,832.9	14.6	511,078.5	100.0
Missouri	18,371.4	1.0	1,364,972.7	75.0	436,452.8	24.0	1,819,796.8	100.0
Montana	2,202.7	0.7	221,034.3	73.6	77,016.6	25.7	300,253.6	100.0
Nebraska	5,552.5	0.9	468,090.8	75.1	149,557.4	24.0	623,200.8	100.0
Nevada	2,879.9	0.3	624,334.0	66.4	313,426.0	33.3	940,639.9	100.0
New Hampshire	2,163.6	0.5	333,935.9	73.4	119,062.0	26.2	455,161.5	100.0
New Jersey	13,091.0	0.5	1,661,256.7	66.9	807,624.5	32.5	2,481,972.2	100.0
New Mexico	4,202.1	0.8	405,547.3	81.9	85,506.6	17.3	495,256.0	100.0
New York	31,807.8	0.7	2,591,382.5	61.0	1,626,697.8	38.3	4,249,888.1	100.0
North Carolina	177,601.7	6.4	1,978,763.0	71.3	619,135.3	22.3	2,775,500.0	100.0
North Dakota	717.3	0.3	133,016.6	64.7	71,992.2	35.0	205,726.1	100.0
Ohio	29,373.0	0.8	2,728,967.9	76.3	817,666.3	22.9	3,576,007.3	100.0
Oklahoma	24,167.5	2.4	805,814.5	80.1	176,586.1	17.5	1,006,568.1	100.0
Oregon	4,293.0	0.4	813,936.2	68.2	375,152.8	31.4	1,193,381.9	100.0
Pennsylvania	24,519.0	0.6	2,953,260.3	76.3	894,083.7	23.1	3,871,863.0	100.0
Rhode Island	3,207.6	1.2	199,018.2	75.0	63,292.2	23.8	265,517.9	100.0
South Carolina	15,371.9	1.1	1,057,236.1	77.1	298,363.3	21.8	1,370,971.3	100.0
South Dakota	1,421.8	0.5	195,577.7	74.1	67,096.8	25.4	264,096.2	100.0
Tennessee	20,004.7	1.0	1,496,290.9	76.6	436,049.7	22.3	1,952,345.3	100.0
Texas	154,081.4	2.0	5,382,383.4	68.6	2,308,869.5	29.4	7,845,334.3	100.0
Utah	2,467.3	0.3	628,230.8	70.4	261,559.0	29.3	892,257.2	100.0
Vermont	2,230.1	1.0	170,977.9	76.6	49,897.5	22.4	223,105.5	100.0
Virginia	22,109.9	0.9	1,746,304.0	68.5	779,884.2	30.6	2,548,298.1	100.0
Washington	10,362.8	0.4	1,654,563.9	67.8	776,291.3	31.8	2,441,218.0	100.0
West Virginia	3,804.3	0.9	349,539.5	85.7	54,596.6	13.4	407,940.4	100.0
Wisconsin	6,515.9	0.3	1,619,842.2	76.5	491,183.8	23.2	2,117,541.9	100.0
Wyoming	1,236.3	0.8	116,265.1	79.8	28,281.8	19.4	145,783.2	100.0
<b>Total</b>	<b>1,414,534.1</b>	<b>1.5</b>	<b>64,033,805.8</b>	<b>70.2</b>	<b>25,815,956.0</b>	<b>28.3</b>	<b>91,264,296.0</b>	<b>100.0</b>



## **Table 2**

### **2021 House-Years by State and Countrywide by Policy Form**

Table 2

2021 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	48,752.5	3.6	887.5	0.1	113,389.3	8.5	884,153.3	66.1	190,847.3	14.3
Alaska	2,193.4	1.1	8.0	0.0	63.3	0.0	151,271.2	72.7	37,581.8	18.1
Arizona	10,366.8	0.5	2,085.8	0.1	124,768.8	5.6	1,255,079.2	56.3	442,025.9	19.8
Arkansas	13,964.6	2.4	1,929.0	0.3	42,701.5	7.4	367,673.4	63.4	97,332.4	16.8
California	365,937.8	3.5	7.7	0.0	326.7	0.0	4,908,622.5	47.5	2,712,361.3	26.2
Colorado	9,395.7	0.4	379.9	0.0	95,882.5	4.6	1,093,366.8	52.1	477,268.3	22.7
Connecticut	3,553.0	0.4	0.0	0.0	28,469.0	2.8	591,096.7	58.6	201,539.2	20.0
Delaware	1,050.8	0.3	0.0	0.0	16,497.1	5.5	202,809.9	67.2	61,469.5	20.4
Dist. of Columbia	393.1	0.2	1.5	0.0	392.8	0.2	74,192.8	30.9	104,169.8	43.3
Florida	205,053.4	4.2	0.0	0.0	5,871.2	0.1	3,037,279.5	61.6	974,615.6	19.8
Georgia	30,778.5	1.0	11,821.1	0.4	260,181.4	8.4	1,824,100.8	59.0	621,086.6	20.1
Hawaii	2,633.6	0.6	0.0	0.0	1,346.0	0.3	220,038.8	50.2	78,863.9	18.0
Idaho	1,720.1	0.3	2,488.8	0.5	39,329.6	7.5	297,853.3	56.5	98,209.6	18.6
Illinois	13,205.3	0.4	1,267.3	0.0	304,125.0	8.3	1,972,964.3	53.6	627,599.4	17.1
Indiana	6,825.9	0.3	1,301.3	0.1	127,726.2	6.4	1,232,467.6	61.3	347,967.9	17.3
Iowa	6,086.2	0.7	2,001.8	0.2	32,807.7	3.6	574,750.2	63.7	171,439.2	19.0
Kansas	17,940.3	1.9	758.1	0.1	52,293.4	5.6	559,062.9	59.4	197,082.3	21.0
Kentucky	6,367.7	0.5	683.1	0.1	105,504.9	8.7	721,341.0	59.7	242,563.8	20.1
Louisiana	28,088.4	3.2	89.0	0.0	45,822.7	5.2	631,505.5	72.0	139,846.8	15.9
Maine	5,420.0	1.2	572.8	0.1	22,559.9	4.9	315,092.9	68.7	63,055.5	13.7
Maryland	5,889.1	0.3	155.5	0.0	91,533.9	4.7	999,681.2	51.7	461,964.0	23.9
Massachusetts	3,250.8	0.2	458.3	0.0	51,661.1	2.4	1,272,201.8	59.8	412,754.1	19.4
Michigan	14,669.7	0.5	80.1	0.0	135,253.2	4.6	1,958,595.8	66.8	497,230.4	17.0
Minnesota	6,079.0	0.3	2,017.9	0.1	47,985.3	2.6	1,002,691.8	53.4	383,514.5	20.4
Mississippi	21,162.1	4.1	522.0	0.1	36,979.8	7.2	357,306.8	69.9	69,595.7	13.6
Missouri	18,371.4	1.0	3,336.2	0.2	61,055.3	3.4	1,077,994.5	59.2	365,065.1	20.1
Montana	2,202.7	0.7	1,256.0	0.4	8,613.3	2.9	174,924.9	58.3	63,935.5	21.3
Nebraska	5,552.5	0.9	225.0	0.0	40,282.0	6.5	382,361.7	61.4	141,611.5	22.7
Nevada	2,879.9	0.3	171.8	0.0	45,019.9	4.8	477,328.4	50.7	241,678.2	25.7
New Hampshire	2,163.6	0.5	216.2	0.0	12,238.6	2.7	289,280.1	63.6	75,373.7	16.6
New Jersey	13,091.0	0.5	4.7	0.0	150,510.3	6.1	1,344,752.8	54.2	479,576.3	19.3
New Mexico	4,202.1	0.8	1.0	0.0	30,480.3	6.2	310,356.6	62.7	75,213.3	15.2
New York	31,807.8	0.7	369.3	0.0	345,075.9	8.1	2,062,804.4	48.5	982,419.8	23.1
North Carolina	177,601.7	6.4	2.0	0.0	112,114.8	4.0	1,839,621.9	66.3	543,325.9	19.6
North Dakota	717.3	0.3	290.2	0.1	6,806.8	3.3	98,729.3	48.0	62,913.8	30.6
Ohio	29,373.0	0.8	462.8	0.0	274,930.6	7.7	1,935,587.5	54.1	642,007.7	18.0
Oklahoma	24,167.5	2.4	10,224.6	1.0	109,092.3	10.8	521,155.0	51.8	165,993.6	16.5
Oregon	4,293.0	0.4	2.0	0.0	62,426.4	5.2	618,941.5	51.9	333,218.7	27.9
Pennsylvania	24,519.0	0.6	4,490.2	0.1	254,052.3	6.6	2,033,304.8	52.5	760,574.7	19.6
Rhode Island	3,207.6	1.2	620.8	0.2	33,507.2	12.6	155,164.5	58.4	43,459.3	16.4
South Carolina	15,371.9	1.1	8,962.8	0.7	89,924.2	6.6	931,582.3	68.0	233,947.8	17.1
South Dakota	1,421.8	0.5	398.5	0.2	6,438.0	2.4	158,278.3	59.9	61,430.8	23.3
Tennessee	20,004.7	1.0	23,376.3	1.2	110,386.2	5.7	1,195,553.6	61.2	369,334.8	18.9
Texas	154,081.4	2.0	1,072,466.6	13.7	380,215.5	4.8	3,259,887.8	41.6	2,167,580.1	27.6
Utah	2,467.3	0.3	215.8	0.0	59,666.0	6.7	464,717.9	52.1	184,321.0	20.7
Vermont	2,230.1	1.0	2,261.0	1.0	5,415.5	2.4	145,469.3	65.2	31,302.4	14.0
Virginia	22,109.9	0.9	564.8	0.0	104,704.1	4.1	1,452,268.3	57.0	618,006.3	24.3
Washington	10,362.8	0.4	223.3	0.0	105,184.8	4.3	1,193,872.9	48.9	648,126.6	26.5
West Virginia	3,804.3	0.9	1,464.3	0.4	32,471.1	8.0	237,294.6	58.2	51,040.6	12.5
Wisconsin	6,515.9	0.3	418.0	0.0	70,364.9	3.3	1,089,306.3	51.4	384,715.6	18.2
Wyoming	1,236.3	0.8	3.0	0.0	2,288.6	1.6	91,102.3	62.5	24,705.0	16.9
<b>Total</b>	<b>1,414,534.1</b>	<b>1.5</b>	<b>1,161,543.1</b>	<b>1.3</b>	<b>4,296,736.6</b>	<b>4.7</b>	<b>50,046,841.2</b>	<b>54.8</b>	<b>19,462,862.2</b>	<b>21.3</b>

Table 2

## 2021 House-Years by Policy Form

State	HO-5		HO-6		HO-8		Total	
	House-Yrs	%	House-Yrs	%	House-Yrs	%	House-Yrs	%
Alabama	61,990.6	4.6	21,854.2	1.6	15,723.9	1.2	1,337,598.7	100.0
Alaska	4,432.9	2.1	12,522.5	6.0	11.5	0.0	208,084.5	100.0
Arizona	260,440.1	11.7	133,866.8	6.0	2,087.2	0.1	2,230,720.5	100.0
Arkansas	34,417.2	5.9	6,768.1	1.2	15,103.2	2.6	579,889.3	100.0
California	1,298,063.5	12.6	1,033,277.7	10.0	23,941.6	0.2	10,342,538.8	100.0
Colorado	188,318.9	9.0	231,406.3	11.0	2,089.3	0.1	2,098,107.7	100.0
Connecticut	80,780.7	8.0	103,509.5	10.3	0.0	0.0	1,008,948.0	100.0
Delaware	2,636.2	0.9	17,071.6	5.7	292.6	0.1	301,827.6	100.0
Dist. of Columbia	5,604.4	2.3	55,646.0	23.1	0.0	0.0	240,400.4	100.0
Florida	16,868.7	0.3	645,860.6	13.1	44,596.1	0.9	4,930,145.0	100.0
Georgia	222,723.8	7.2	114,722.2	3.7	7,914.9	0.3	3,093,329.3	100.0
Hawaii	1,434.8	0.3	134,230.4	30.6	144.8	0.0	438,692.3	100.0
Idaho	76,484.3	14.5	10,876.3	2.1	456.1	0.1	527,417.9	100.0
Illinois	308,399.3	8.4	447,148.1	12.1	5,900.8	0.2	3,680,609.4	100.0
Indiana	237,626.1	11.8	51,578.5	2.6	5,106.9	0.3	2,010,600.3	100.0
Iowa	69,583.1	7.7	43,776.8	4.8	2,183.1	0.2	902,627.8	100.0
Kansas	96,271.2	10.2	13,733.8	1.5	3,533.4	0.4	940,675.4	100.0
Kentucky	75,713.9	6.3	40,721.4	3.4	15,580.9	1.3	1,208,476.7	100.0
Louisiana	11,601.2	1.3	15,274.5	1.7	4,752.1	0.5	876,980.1	100.0
Maine	31,288.1	6.8	19,721.4	4.3	975.1	0.2	458,685.8	100.0
Maryland	218,987.5	11.3	154,409.2	8.0	72.6	0.0	1,932,692.9	100.0
Massachusetts	134,008.8	6.3	251,577.3	11.8	350.2	0.0	2,126,262.3	100.0
Michigan	143,162.5	4.9	181,213.4	6.2	448.8	0.0	2,930,653.8	100.0
Minnesota	257,664.8	13.7	172,642.4	9.2	5,032.8	0.3	1,877,628.6	100.0
Mississippi	8,043.4	1.6	5,237.3	1.0	12,231.5	2.4	511,078.5	100.0
Missouri	211,152.9	11.6	71,387.7	3.9	11,433.8	0.6	1,819,796.8	100.0
Montana	35,676.4	11.9	13,081.1	4.4	563.8	0.2	300,253.6	100.0
Nebraska	43,742.5	7.0	7,945.9	1.3	1,479.7	0.2	623,200.8	100.0
Nevada	101,523.9	10.8	71,747.8	7.6	290.0	0.0	940,639.9	100.0
New Hampshire	31,979.0	7.0	43,688.3	9.6	222.1	0.0	455,161.5	100.0
New Jersey	165,940.3	6.7	328,048.2	13.2	48.6	0.0	2,481,972.2	100.0
New Mexico	64,722.4	13.1	10,293.3	2.1	-12.9	0.0	495,256.0	100.0
New York	180,761.8	4.3	644,278.0	15.2	2,371.1	0.1	4,249,888.1	100.0
North Carolina	21,677.6	0.8	75,809.4	2.7	5,346.8	0.2	2,775,500.0	100.0
North Dakota	26,905.9	13.1	9,078.4	4.4	284.3	0.1	205,726.1	100.0
Ohio	509,257.1	14.2	175,658.7	4.9	8,729.9	0.2	3,576,007.3	100.0
Oklahoma	128,747.4	12.8	10,592.5	1.1	36,595.3	3.6	1,006,568.1	100.0
Oregon	132,034.8	11.1	41,934.1	3.5	531.4	0.0	1,193,381.9	100.0
Pennsylvania	658,458.6	17.0	133,509.0	3.4	2,954.6	0.1	3,871,863.0	100.0
Rhode Island	8,612.6	3.2	19,832.9	7.5	1,113.2	0.4	265,517.9	100.0
South Carolina	18,248.7	1.3	64,415.5	4.7	8,518.3	0.6	1,370,971.3	100.0
South Dakota	30,134.5	11.4	5,666.0	2.1	328.3	0.1	264,096.2	100.0
Tennessee	155,547.7	8.0	66,714.8	3.4	11,427.2	0.6	1,952,345.3	100.0
Texas	669,813.5	8.5	141,289.4	1.8	0.0	0.0	7,845,334.3	100.0
Utah	103,494.1	11.6	77,238.0	8.7	137.0	0.0	892,257.2	100.0
Vermont	17,697.1	7.9	18,595.1	8.3	135.1	0.1	223,105.5	100.0
Virginia	188,205.8	7.4	161,877.9	6.4	561.1	0.0	2,548,298.1	100.0
Washington	353,864.5	14.5	128,164.7	5.3	1,418.4	0.1	2,441,218.0	100.0
West Virginia	77,729.7	19.1	3,556.0	0.9	579.8	0.1	407,940.4	100.0
Wisconsin	458,089.0	21.6	106,468.3	5.0	1,664.0	0.1	2,117,541.9	100.0
Wyoming	22,602.8	15.5	3,576.8	2.5	268.4	0.2	145,783.2	100.0
<b>Total</b>	<b>8,263,166.4</b>	<b>9.1</b>	<b>6,353,093.9</b>	<b>7.0</b>	<b>265,518.5</b>	<b>0.3</b>	<b>91,264,296.0</b>	<b>100.0</b>

**Table 3**

**2021 House-Years by State and Countrywide  
by Amount of Insurance**



Table 3A

## 2021 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	20,223.7	1.8	20,229.8	1.8	24,942.6	2.2	48,651.5	4.3
Alaska	341.8	0.2	187.6	0.1	418.3	0.3	1,062.9	0.7
Arizona	2,055.4	0.1	1,992.0	0.1	4,703.0	0.3	16,133.0	1.0
Arkansas	10,163.8	2.1	9,823.8	2.1	14,730.3	3.1	26,859.4	5.6
California	3,336.4	0.1	3,544.0	0.1	3,323.9	0.1	6,729.8	0.1
Colorado	1,224.0	0.1	1,001.6	0.1	2,354.0	0.2	7,319.8	0.5
Connecticut	1,932.0	0.3	363.9	0.1	140.5	0.0	574.8	0.1
Delaware	644.4	0.3	108.3	0.0	200.9	0.1	925.8	0.4
Dist. of Columbia	65.8	0.1	6.4	0.0	10.6	0.0	68.8	0.1
Florida	25,728.3	0.8	29,017.9	0.9	9,062.3	0.3	27,789.3	0.8
Georgia	13,214.3	0.6	11,782.8	0.5	17,561.2	0.7	43,838.3	1.9
Hawaii	32.8	0.0	40.5	0.0	102.7	0.0	509.4	0.2
Idaho	404.9	0.1	290.5	0.1	975.8	0.2	3,652.7	0.9
Illinois	9,079.5	0.3	8,418.1	0.3	9,547.8	0.4	20,350.6	0.8
Indiana	6,883.7	0.4	10,377.3	0.6	16,779.9	1.0	44,020.3	2.7
Iowa	7,240.5	1.1	5,755.8	0.8	7,243.5	1.1	15,816.1	2.3
Kansas	11,011.0	1.5	10,914.6	1.5	13,621.3	1.9	26,657.4	3.7
Kentucky	10,004.8	1.1	13,174.3	1.4	21,195.7	2.3	43,879.2	4.7
Louisiana	5,720.4	0.8	7,207.8	1.0	14,901.0	2.1	34,034.4	4.7
Maine	1,081.8	0.3	1,329.8	0.4	2,587.6	0.7	5,188.8	1.4
Maryland	3,017.2	0.2	1,162.1	0.1	1,202.8	0.1	4,706.3	0.4
Massachusetts	608.3	0.0	538.9	0.0	646.3	0.0	1,611.8	0.1
Michigan	7,704.8	0.3	10,500.1	0.5	17,462.6	0.8	43,420.3	1.9
Minnesota	9,253.8	0.7	5,200.3	0.4	6,421.1	0.5	12,202.8	0.9
Mississippi	10,985.4	2.5	11,842.5	2.7	16,776.1	3.8	29,208.5	6.7
Missouri	7,599.2	0.5	12,011.7	0.9	16,936.3	1.2	32,169.5	2.3
Montana	510.8	0.2	603.0	0.3	1,182.8	0.5	3,367.0	1.5
Nebraska	3,407.6	0.7	4,078.8	0.9	7,124.5	1.5	15,927.0	3.4
Nevada	215.1	0.0	112.4	0.0	299.9	0.0	1,707.6	0.3
New Hampshire	300.4	0.1	463.8	0.1	775.8	0.2	1,954.1	0.6
New Jersey	9,969.0	0.6	1,792.5	0.1	1,504.6	0.1	2,783.0	0.2
New Mexico	1,184.9	0.3	1,305.6	0.3	2,952.9	0.7	8,982.2	2.2
New York	8,038.0	0.3	9,521.1	0.4	9,719.2	0.4	15,307.8	0.6
North Carolina	43,764.5	2.0	33,183.6	1.5	35,752.6	1.7	62,086.4	2.9
North Dakota	931.9	0.7	578.4	0.4	952.8	0.7	2,168.7	1.6
Ohio	24,373.3	0.9	15,365.1	0.6	20,027.5	0.7	50,258.3	1.8
Oklahoma	28,586.8	3.4	25,074.8	3.0	28,270.0	3.4	41,207.1	5.0
Oregon	716.5	0.1	537.6	0.1	1,043.5	0.1	4,029.8	0.5
Pennsylvania	17,751.5	0.6	12,790.5	0.4	17,108.5	0.6	28,638.1	1.0
Rhode Island	132.7	0.1	138.7	0.1	412.9	0.2	905.5	0.4
South Carolina	9,268.4	0.9	7,405.9	0.7	8,524.5	0.8	24,411.0	2.3
South Dakota	1,568.7	0.8	1,387.0	0.7	2,016.0	1.0	4,079.2	2.1
Tennessee	17,212.6	1.1	16,334.6	1.1	22,732.5	1.5	52,357.6	3.5
Texas	91,991.4	1.7	98,636.4	1.8	113,613.7	2.1	172,050.9	3.1
Utah	569.3	0.1	328.5	0.1	652.6	0.1	2,457.8	0.4
Vermont	936.9	0.5	771.9	0.4	1,274.5	0.7	1,915.9	1.1
Virginia	8,507.1	0.5	4,312.9	0.2	7,972.9	0.5	25,081.6	1.4
Washington	1,633.9	0.1	912.9	0.1	1,591.3	0.1	5,339.3	0.3
West Virginia	2,154.4	0.6	4,467.4	1.3	7,392.8	2.1	14,389.8	4.1
Wisconsin	8,303.8	0.5	5,570.3	0.3	8,630.3	0.5	18,688.0	1.1
Wyoming	179.6	0.2	178.9	0.2	523.4	0.4	1,746.1	1.5
<b>Total</b>	<b>451,766.8</b>	<b>0.7</b>	<b>422,674.7</b>	<b>0.6</b>	<b>525,899.8</b>	<b>0.8</b>	<b>1,059,221.4</b>	<b>1.6</b>

Table 3A

## 2021 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	%	Exposure	%	Exposure	%	Exposure	%
Alabama	85,024.3	7.6	110,616.0	9.8	118,579.7	10.5	370,022.3	32.9						
Alaska	1,847.3	1.2	3,362.3	2.1	5,325.4	3.4	38,976.2	24.7						
Arizona	41,913.3	2.5	82,742.8	5.0	121,667.4	7.4	611,698.4	37.0						
Arkansas	39,726.4	8.3	50,749.9	10.7	52,749.4	11.1	152,874.6	32.1						
California	15,141.8	0.2	41,264.4	0.6	85,561.1	1.3	1,003,140.4	15.2						
Colorado	18,397.8	1.3	35,606.3	2.6	52,819.1	3.8	350,397.3	25.2						
Connecticut	1,743.7	0.2	5,448.1	0.8	13,045.2	1.9	164,337.9	23.3						
Delaware	2,805.8	1.3	6,444.1	2.9	10,873.3	4.9	69,334.7	31.1						
Dist. of Columbia	331.1	0.4	958.4	1.2	1,926.3	2.4	16,279.4	20.2						
Florida	81,650.4	2.5	174,504.0	5.3	249,892.9	7.6	1,274,902.6	38.5						
Georgia	93,006.6	3.9	153,797.6	6.5	198,811.7	8.4	804,379.4	34.1						
Hawaii	1,048.3	0.5	1,945.0	0.9	3,142.0	1.4	33,280.3	14.8						
Idaho	9,875.9	2.4	19,752.2	4.7	29,162.4	7.0	147,040.3	35.1						
Illinois	46,020.8	1.8	91,417.3	3.5	131,196.5	5.0	757,846.8	29.1						
Indiana	90,418.5	5.6	134,720.6	8.4	162,420.8	10.1	599,278.0	37.2						
Iowa	36,989.3	5.4	60,545.5	8.8	71,896.8	10.5	250,960.3	36.5						
Kansas	43,331.6	5.9	57,182.3	7.8	66,581.2	9.1	241,895.5	33.1						
Kentucky	72,579.6	7.8	91,895.5	9.9	98,440.7	10.6	298,816.7	32.3						
Louisiana	54,150.8	7.5	71,090.4	9.8	73,741.2	10.2	246,084.4	34.1						
Maine	9,698.2	2.6	17,742.1	4.7	26,378.3	7.0	137,284.1	36.5						
Maryland	17,605.2	1.3	44,608.1	3.4	74,487.3	5.7	414,568.3	31.5						
Massachusetts	3,407.3	0.2	7,950.3	0.5	16,360.3	1.1	213,526.9	14.6						
Michigan	86,353.8	3.8	141,248.8	6.3	185,566.7	8.2	801,711.8	35.6						
Minnesota	21,207.7	1.6	36,501.4	2.8	56,852.6	4.3	402,866.8	30.5						
Mississippi	40,401.0	9.3	46,067.8	10.6	45,518.3	10.4	133,382.7	30.6						
Missouri	56,395.0	4.1	91,077.2	6.6	119,032.3	8.6	479,656.8	34.7						
Montana	7,009.8	3.1	12,800.0	5.7	17,256.3	7.7	79,279.8	35.5						
Nebraska	30,336.4	6.4	46,513.8	9.8	54,746.6	11.6	169,307.1	35.7						
Nevada	5,341.9	0.9	12,395.8	2.0	23,512.3	3.7	208,902.2	33.3						
New Hampshire	3,817.8	1.1	8,252.0	2.5	14,271.5	4.2	105,185.8	31.3						
New Jersey	5,298.9	0.3	14,555.5	0.9	27,410.2	1.6	293,152.5	17.5						
New Mexico	19,932.0	4.9	32,322.3	7.9	39,809.6	9.7	147,636.0	36.0						
New York	22,571.1	0.9	44,421.8	1.7	75,362.9	2.9	579,490.6	22.1						
North Carolina	113,227.5	5.3	170,929.4	7.9	196,174.0	9.1	686,286.1	31.8						
North Dakota	4,515.6	3.4	7,829.7	5.9	10,823.8	8.1	49,323.8	36.9						
Ohio	117,049.5	4.2	209,080.3	7.6	266,704.6	9.7	1,040,077.6	37.7						
Oklahoma	58,269.9	7.0	76,312.8	9.2	86,058.8	10.4	273,702.3	33.0						
Oregon	10,727.2	1.3	23,891.7	2.9	39,727.4	4.9	270,484.0	33.1						
Pennsylvania	50,890.2	1.7	114,712.5	3.9	197,569.9	6.6	1,123,557.3	37.7						
Rhode Island	1,296.0	0.6	2,935.3	1.5	5,451.7	2.7	61,819.4	30.6						
South Carolina	57,872.3	5.4	87,855.3	8.2	102,325.4	9.5	375,162.5	35.0						
South Dakota	8,764.4	4.4	14,183.5	7.2	19,238.8	9.8	75,593.8	38.4						
Tennessee	100,444.0	6.6	138,023.8	9.1	151,243.9	10.0	484,615.5	32.0						
Texas	265,513.2	4.8	383,096.1	6.9	467,325.0	8.4	1,838,028.5	33.2						
Utah	7,212.0	1.1	17,131.4	2.7	29,954.4	4.7	200,797.0	31.8						
Vermont	2,857.2	1.6	5,003.7	2.9	7,622.5	4.4	53,771.2	31.0						
Virginia	58,936.2	3.3	96,486.2	5.5	122,696.8	6.9	530,444.1	30.0						
Washington	13,191.5	0.8	29,388.8	1.8	49,160.8	3.0	393,267.7	23.6						
West Virginia	24,829.2	7.0	34,230.2	9.7	38,413.8	10.9	126,934.6	35.9						
Wisconsin	35,032.6	2.2	66,571.9	4.1	100,713.8	6.2	560,459.4	34.5						
Wyoming	4,145.7	3.5	7,400.7	6.3	9,589.1	8.2	43,245.3	36.8						
<b>Total</b>	<b>2,000,153.2</b>	<b>3.1</b>	<b>3,235,562.5</b>	<b>4.9</b>	<b>4,225,192.4</b>	<b>6.5</b>	<b>19,785,066.3</b>	<b>30.2</b>						

Table 3A

## 2021 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 Over		and Total	
	Exposure	%	Exposure	%	Exposure	%	Exposure	%	Exposure	%
Alabama	169,209.4	15.0	73,996.5	6.6	83,401.5	7.4	1,124,897.2	100.0		
Alaska	46,107.5	29.2	29,401.0	18.6	30,950.0	19.6	157,980.3	100.0		
Arizona	381,426.6	23.0	179,546.1	10.8	210,949.8	12.7	1,654,827.8	100.0		
Arkansas	62,363.4	13.1	26,211.8	5.5	29,536.0	6.2	475,788.8	100.0		
California	1,607,358.5	24.4	1,330,734.1	20.2	2,496,765.5	37.8	6,596,899.8	100.0		
Colorado	355,653.8	25.6	230,222.2	16.6	334,437.3	24.1	1,389,433.2	100.0		
Connecticut	197,787.8	28.1	132,232.7	18.8	186,292.8	26.5	703,899.3	100.0		
Delaware	61,259.2	27.4	35,185.7	15.8	35,504.4	15.9	223,286.5	100.0		
Dist. of Columbia	16,876.3	20.9	12,642.3	15.7	31,419.3	39.0	80,584.6	100.0		
Florida	766,689.8	23.2	339,081.1	10.2	331,350.3	10.0	3,309,668.8	100.0		
Georgia	474,164.7	20.1	240,470.3	10.2	306,493.9	13.0	2,357,520.5	100.0		
Hawaii	52,250.8	23.2	43,781.0	19.4	89,465.2	39.7	225,598.0	100.0		
Idaho	101,336.0	24.2	49,644.6	11.9	56,196.8	13.4	418,332.1	100.0		
Illinois	659,734.7	25.3	383,824.0	14.7	488,426.0	18.7	2,605,861.9	100.0		
Indiana	300,155.9	18.6	121,665.9	7.6	124,333.0	7.7	1,611,053.9	100.0		
Iowa	131,420.3	19.1	54,400.9	7.9	45,143.0	6.6	687,411.9	100.0		
Kansas	134,986.5	18.5	60,740.1	8.3	62,938.0	8.6	729,859.3	100.0		
Kentucky	145,248.2	15.7	62,496.8	6.8	67,460.3	7.3	925,191.5	100.0		
Louisiana	114,720.2	15.9	46,858.6	6.5	53,349.7	7.4	721,858.8	100.0		
Maine	89,720.2	23.9	41,579.3	11.1	43,318.8	11.5	375,908.8	100.0		
Maryland	316,253.2	24.0	182,627.5	13.9	256,082.0	19.5	1,316,319.8	100.0		
Massachusetts	328,740.9	22.5	267,723.2	18.3	620,816.9	42.5	1,461,931.0	100.0		
Michigan	496,900.5	22.1	226,583.8	10.1	234,756.7	10.4	2,252,209.9	100.0		
Minnesota	357,709.9	27.1	197,442.3	14.9	215,813.0	16.3	1,321,471.7	100.0		
Mississippi	56,049.3	12.8	22,711.2	5.2	23,302.8	5.3	436,245.6	100.0		
Missouri	290,720.8	21.0	137,340.9	9.9	140,404.4	10.1	1,383,344.1	100.0		
Montana	49,843.7	22.3	23,087.6	10.3	28,296.4	12.7	223,237.0	100.0		
Nebraska	80,464.6	17.0	33,661.1	7.1	28,075.8	5.9	473,643.3	100.0		
Nevada	182,921.8	29.2	89,079.7	14.2	102,725.4	16.4	627,213.9	100.0		
New Hampshire	96,212.3	28.6	50,993.6	15.2	53,872.6	16.0	336,099.5	100.0		
New Jersey	453,373.3	27.1	346,298.5	20.7	518,209.8	30.9	1,674,347.7	100.0		
New Mexico	78,276.8	19.1	35,089.3	8.6	42,258.0	10.3	409,749.4	100.0		
New York	670,229.6	25.6	497,185.7	19.0	691,342.5	26.4	2,623,190.3	100.0		
North Carolina	385,953.0	17.9	189,124.9	8.8	239,882.7	11.1	2,156,364.7	100.0		
North Dakota	31,498.9	23.6	13,537.6	10.1	11,572.8	8.7	133,733.9	100.0		
Ohio	564,415.5	20.5	226,254.7	8.2	224,734.6	8.1	2,758,340.9	100.0		
Oklahoma	118,300.3	14.3	46,459.1	5.6	47,740.0	5.8	829,982.0	100.0		
Oregon	222,160.7	27.2	115,733.3	14.1	129,177.6	15.8	818,229.2	100.0		
Pennsylvania	712,159.7	23.9	332,701.3	11.2	369,900.0	12.4	2,977,779.3	100.0		
Rhode Island	58,810.3	29.1	32,890.5	16.3	37,432.9	18.5	202,225.8	100.0		
South Carolina	202,567.5	18.9	92,085.3	8.6	105,129.9	9.8	1,072,608.0	100.0		
South Dakota	37,983.4	19.3	16,109.3	8.2	16,075.5	8.2	196,999.5	100.0		
Tennessee	254,726.5	16.8	123,124.0	8.1	155,480.6	10.3	1,516,295.6	100.0		
Texas	1,005,816.5	18.2	499,785.9	9.0	600,607.3	10.8	5,536,464.8	100.0		
Utah	169,677.9	26.9	92,703.8	14.7	109,213.4	17.3	630,698.2	100.0		
Vermont	45,360.2	26.2	23,957.0	13.8	29,737.1	17.2	173,208.0	100.0		
Virginia	373,367.2	21.1	215,954.3	12.2	324,654.7	18.4	1,768,413.9	100.0		
Washington	465,772.9	28.0	305,527.5	18.4	399,140.2	24.0	1,664,926.8	100.0		
West Virginia	57,108.7	16.2	21,636.0	6.1	21,787.2	6.2	353,343.8	100.0		
Wisconsin	434,540.3	26.7	198,869.6	12.2	188,978.2	11.6	1,626,358.1	100.0		
Wyoming	25,508.6	21.7	11,373.3	9.7	13,610.7	11.6	117,501.3	100.0		
<b>Total</b>	<b>14,491,893.9</b>	<b>22.1</b>	<b>8,162,366.1</b>	<b>12.5</b>	<b>11,088,542.9</b>	<b>16.9</b>	<b>65,448,339.9</b>	<b>100.0</b>		

Table 3B

## 2021 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	65,968.8	31.0	29,911.6	14.1	53,824.2	25.3	17,527.5	8.2
Alaska	12,665.8	25.3	3,732.2	7.4	9,288.3	18.5	5,357.0	10.7
Arizona	178,199.7	30.9	56,434.3	9.8	123,010.8	21.4	54,106.3	9.4
Arkansas	24,583.8	23.6	11,517.7	11.1	33,264.3	32.0	9,034.2	8.7
California	631,339.4	16.9	638,327.8	17.0	767,333.4	20.5	432,138.8	11.5
Colorado	178,228.6	25.1	55,889.3	7.9	127,535.1	18.0	76,372.8	10.8
Connecticut	66,835.8	21.9	38,032.5	12.5	60,242.8	19.7	32,894.6	10.8
Delaware	14,145.5	18.0	10,408.3	13.3	21,797.8	27.8	9,608.1	12.2
Dist. of Columbia	46,400.1	29.0	22,200.4	13.9	29,734.1	18.6	14,051.8	8.8
Florida	440,912.3	27.2	191,419.3	11.8	403,948.0	24.9	149,787.8	9.2
Georgia	217,711.5	29.6	113,512.5	15.4	181,882.0	24.7	60,003.3	8.2
Hawaii	51,623.3	24.2	16,551.6	7.8	38,604.7	18.1	21,928.3	10.3
Idaho	28,043.9	25.7	10,717.3	9.8	23,678.0	21.7	11,533.9	10.6
Illinois	185,504.1	17.3	119,431.3	11.1	203,090.3	18.9	116,647.8	10.9
Indiana	88,322.2	22.1	60,605.0	15.2	90,968.3	22.8	41,025.6	10.3
Iowa	35,671.6	16.6	24,682.3	11.5	41,238.5	19.2	22,709.9	10.6
Kansas	41,475.7	19.7	32,454.9	15.4	56,795.5	26.9	20,102.8	9.5
Kentucky	65,501.7	23.1	57,719.5	20.4	60,240.9	21.3	29,211.8	10.3
Louisiana	55,939.9	36.1	18,032.1	11.6	38,369.2	24.7	11,797.1	7.6
Maine	11,304.4	13.7	8,601.8	10.4	17,265.4	20.9	10,386.4	12.5
Maryland	137,999.3	22.4	93,598.3	15.2	141,453.9	22.9	59,365.5	9.6
Massachusetts	136,907.8	20.6	85,723.7	12.9	141,646.9	21.3	72,558.0	10.9
Michigan	162,839.4	24.0	68,828.9	10.1	158,799.1	23.4	57,924.8	8.5
Minnesota	68,537.0	12.3	81,052.4	14.6	123,788.6	22.3	55,728.1	10.0
Mississippi	26,910.8	36.0	9,380.8	12.5	17,823.6	23.8	5,972.8	8.0
Missouri	98,338.7	22.5	53,477.7	12.3	121,426.9	27.8	38,199.3	8.8
Montana	17,070.5	22.2	4,515.8	5.9	13,775.2	17.9	8,521.6	11.1
Nebraska	29,148.8	19.5	17,393.6	11.6	39,400.2	26.3	17,839.8	11.9
Nevada	101,218.5	32.3	50,371.8	16.1	59,339.0	18.9	30,523.2	9.7
New Hampshire	17,700.7	14.9	13,907.8	11.7	22,377.8	18.8	14,010.6	11.8
New Jersey	164,697.8	20.4	100,095.8	12.4	145,256.8	18.0	77,455.8	9.6
New Mexico	23,720.7	27.7	11,306.0	13.2	16,551.8	19.4	9,425.5	11.0
New York	183,389.8	11.3	170,628.2	10.5	314,661.9	19.3	212,354.3	13.1
North Carolina	106,470.6	17.2	66,626.0	10.8	257,704.3	41.6	60,097.8	9.7
North Dakota	10,971.6	15.2	7,320.9	10.2	18,343.0	25.5	8,879.3	12.3
Ohio	150,716.6	18.4	151,665.0	18.5	157,124.8	19.2	83,958.1	10.3
Oklahoma	47,451.7	26.9	20,062.2	11.4	47,877.8	27.1	16,612.6	9.4
Oregon	91,262.9	24.3	45,474.0	12.1	84,707.4	22.6	41,987.4	11.2
Pennsylvania	145,890.8	16.3	152,614.2	17.1	195,140.3	21.8	94,590.5	10.6
Rhode Island	13,180.3	20.8	10,892.1	17.2	13,388.9	21.2	6,667.8	10.5
South Carolina	83,912.6	28.1	33,467.7	11.2	78,775.0	26.4	27,423.9	9.2
South Dakota	8,688.0	12.9	8,636.1	12.9	17,700.5	26.4	9,213.3	13.7
Tennessee	106,066.2	24.3	79,871.9	18.3	92,954.3	21.3	38,564.8	8.8
Texas	697,704.3	30.2	297,020.1	12.9	606,626.9	26.3	236,326.1	10.2
Utah	52,593.5	20.1	44,322.3	16.9	49,056.3	18.8	26,559.8	10.2
Vermont	6,530.7	13.1	4,999.1	10.0	9,232.0	18.5	5,414.7	10.9
Virginia	198,559.4	25.5	97,854.1	12.5	143,052.3	18.3	77,140.7	9.9
Washington	185,644.4	23.9	82,107.1	10.6	150,662.6	19.4	96,656.5	12.5
West Virginia	11,494.3	21.1	9,967.6	18.3	14,699.3	26.9	5,329.4	9.8
Wisconsin	57,767.9	11.8	56,551.1	11.5	88,786.7	18.1	57,241.8	11.7
Wyoming	5,486.2	19.4	1,826.5	6.5	4,377.9	15.5	2,435.3	8.6
<b>Total</b>	<b>5,589,249.1</b>	<b>21.7</b>	<b>3,451,740.1</b>	<b>13.4</b>	<b>5,728,623.2</b>	<b>22.2</b>	<b>2,701,204.5</b>	<b>10.5</b>

Table 3B

## 2021 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	6,790.7	3.2	5,707.0	2.7	2,415.9	1.1	16,946.4	8.0
Alaska	2,870.2	5.7	2,007.5	4.0	1,251.3	2.5	7,018.5	14.0
Arizona	24,685.7	4.3	21,706.8	3.8	9,776.2	1.7	61,538.4	10.7
Arkansas	3,947.0	3.8	3,401.7	3.3	1,259.6	1.2	9,548.6	9.2
California	153,762.7	4.1	173,021.5	4.6	64,121.5	1.7	450,613.5	12.0
Colorado	33,199.3	4.7	33,999.6	4.8	13,825.8	2.0	96,363.9	13.6
Connecticut	15,658.3	5.1	11,077.0	3.6	6,179.5	2.0	37,587.1	12.3
Delaware	3,556.3	4.5	2,393.8	3.0	1,254.1	1.6	8,472.3	10.8
Dist. of Columbia	7,251.5	4.5	5,309.0	3.3	2,784.6	1.7	16,046.9	10.0
Florida	61,195.1	3.8	66,658.8	4.1	21,903.1	1.4	163,275.2	10.1
Georgia	24,828.6	3.4	18,809.8	2.6	8,053.2	1.1	60,242.2	8.2
Hawaii	32,122.9	15.1	8,464.3	4.0	4,069.1	1.9	23,980.6	11.3
Idaho	5,287.3	4.8	3,747.1	3.4	1,567.0	1.4	12,675.3	11.6
Illinois	57,637.3	5.4	55,302.6	5.1	27,538.1	2.6	159,663.7	14.9
Indiana	19,429.0	4.9	14,560.8	3.6	6,217.2	1.6	41,438.3	10.4
Iowa	12,077.9	5.6	11,368.9	5.3	4,960.5	2.3	30,777.4	14.3
Kansas	8,732.3	4.1	7,859.0	3.7	3,234.4	1.5	21,908.4	10.4
Kentucky	10,581.7	3.7	7,573.5	2.7	3,632.2	1.3	25,710.7	9.1
Louisiana	5,433.0	3.5	4,273.0	2.8	1,927.9	1.2	11,635.5	7.5
Maine	5,738.3	6.9	3,932.2	4.8	1,909.5	2.3	12,451.7	15.0
Maryland	27,236.8	4.4	19,655.3	3.2	10,901.1	1.8	64,670.8	10.5
Massachusetts	35,615.7	5.4	28,627.5	4.3	9,247.3	1.4	77,203.3	11.6
Michigan	26,007.7	3.8	20,736.2	3.1	9,424.6	1.4	80,663.6	11.9
Minnesota	27,978.9	5.0	22,714.8	4.1	10,900.9	2.0	80,145.2	14.4
Mississippi	2,482.8	3.3	1,953.0	2.6	835.8	1.1	5,454.9	7.3
Missouri	16,948.8	3.9	16,605.5	3.8	6,023.6	1.4	45,955.7	10.5
Montana	4,507.3	5.9	3,414.8	4.4	1,905.0	2.5	11,839.8	15.4
Nebraska	8,113.4	5.4	6,565.6	4.4	2,699.8	1.8	15,975.6	10.7
Nevada	12,204.8	3.9	8,959.1	2.9	4,141.5	1.3	27,667.3	8.8
New Hampshire	7,437.8	6.2	5,744.8	4.8	2,874.9	2.4	18,852.0	15.8
New Jersey	42,579.5	5.3	34,832.4	4.3	18,022.7	2.2	114,533.1	14.2
New Mexico	4,204.8	4.9	2,884.4	3.4	1,665.9	1.9	8,967.8	10.5
New York	94,916.8	5.8	70,618.3	4.3	53,413.8	3.3	273,708.1	16.8
North Carolina	22,412.7	3.6	18,301.1	3.0	6,347.8	1.0	47,038.4	7.6
North Dakota	4,487.3	6.2	3,651.2	5.1	1,457.6	2.0	9,753.0	13.5
Ohio	41,307.8	5.1	30,011.6	3.7	14,295.5	1.7	96,392.7	11.8
Oklahoma	6,685.5	3.8	5,648.3	3.2	2,425.1	1.4	17,341.0	9.8
Oregon	18,534.8	4.9	14,449.7	3.9	6,180.0	1.6	40,322.3	10.7
Pennsylvania	50,826.7	5.7	32,990.3	3.7	18,329.3	2.1	104,456.8	11.7
Rhode Island	2,845.4	4.5	2,329.3	3.7	1,099.4	1.7	7,394.3	11.7
South Carolina	11,728.3	3.9	8,711.2	2.9	3,874.5	1.3	28,856.8	9.7
South Dakota	3,164.2	4.7	3,223.4	4.8	1,154.8	1.7	7,832.6	11.7
Tennessee	15,604.2	3.6	12,304.0	2.8	4,838.8	1.1	44,207.8	10.1
Texas	64,241.5	2.8	83,079.8	3.6	18,592.6	0.8	152,661.3	6.6
Utah	12,574.2	4.8	11,127.9	4.3	4,820.3	1.8	32,796.6	12.5
Vermont	2,901.1	5.8	2,305.4	4.6	1,277.7	2.6	8,280.0	16.6
Virginia	35,141.5	4.5	28,806.4	3.7	14,986.0	1.9	97,922.0	12.6
Washington	45,169.8	5.8	32,334.9	4.2	15,575.9	2.0	91,165.7	11.7
West Virginia	2,297.8	4.2	1,685.9	3.1	818.3	1.5	4,980.3	9.1
Wisconsin	31,465.1	6.4	28,917.0	5.9	11,612.4	2.4	78,341.1	15.9
Wyoming	1,328.4	4.7	1,195.3	4.2	705.2	2.5	5,556.3	19.6
<b>Total</b>	<b>1,177,736.1</b>	<b>4.6</b>	<b>1,025,558.2</b>	<b>4.0</b>	<b>448,328.4</b>	<b>1.7</b>	<b>2,968,830.3</b>	<b>11.5</b>

Table 3B

## 2021 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	4,546.2	2.1	9,063.3	4.3	212,701.5	100.0
Alaska	2,143.4	4.3	3,770.2	7.5	50,104.3	100.0
Arizona	17,748.1	3.1	28,686.6	5.0	575,892.8	100.0
Arkansas	2,521.4	2.4	5,022.3	4.8	104,100.5	100.0
California	152,819.5	4.1	282,161.0	7.5	3,745,639.0	100.0
Colorado	32,101.5	4.5	61,158.8	8.6	708,674.5	100.0
Connecticut	13,225.6	4.3	23,315.7	7.6	305,048.7	100.0
Delaware	2,641.6	3.4	4,263.4	5.4	78,541.1	100.0
Dist. of Columbia	4,467.7	2.8	11,569.8	7.2	159,815.8	100.0
Florida	45,297.8	2.8	76,079.0	4.7	1,620,476.2	100.0
Georgia	16,690.4	2.3	34,075.3	4.6	735,808.8	100.0
Hawaii	5,778.2	2.7	9,971.5	4.7	213,094.3	100.0
Idaho	3,477.9	3.2	8,358.2	7.7	109,085.8	100.0
Illinois	52,672.0	4.9	97,260.3	9.0	1,074,747.5	100.0
Indiana	14,021.2	3.5	22,959.0	5.7	399,546.4	100.0
Iowa	11,234.5	5.2	20,494.3	9.5	215,215.9	100.0
Kansas	6,205.6	2.9	12,047.6	5.7	210,816.1	100.0
Kentucky	8,305.3	2.9	14,808.0	5.2	283,285.2	100.0
Louisiana	2,855.6	1.8	4,858.0	3.1	155,121.3	100.0
Maine	3,847.3	4.6	7,340.0	8.9	82,776.9	100.0
Maryland	20,222.3	3.3	41,269.8	6.7	616,373.2	100.0
Massachusetts	24,581.6	3.7	52,219.6	7.9	664,331.3	100.0
Michigan	30,121.3	4.4	63,098.3	9.3	678,443.8	100.0
Minnesota	29,335.6	5.3	55,975.5	10.1	556,156.9	100.0
Mississippi	1,465.9	2.0	2,552.7	3.4	74,832.9	100.0
Missouri	13,663.5	3.1	25,813.1	5.9	436,452.8	100.0
Montana	3,811.0	4.9	7,655.8	9.9	77,016.6	100.0
Nebraska	4,325.2	2.9	8,095.6	5.4	149,557.4	100.0
Nevada	7,191.3	2.3	11,809.7	3.8	313,426.0	100.0
New Hampshire	6,494.8	5.5	9,660.8	8.1	119,062.0	100.0
New Jersey	38,052.9	4.7	72,097.6	8.9	807,624.5	100.0
New Mexico	2,426.8	2.8	4,352.8	5.1	85,506.6	100.0
New York	74,896.0	4.6	178,110.7	10.9	1,626,697.8	100.0
North Carolina	12,657.6	2.0	21,479.2	3.5	619,135.3	100.0
North Dakota	2,810.7	3.9	4,317.6	6.0	71,992.2	100.0
Ohio	34,678.4	4.2	57,515.8	7.0	817,666.3	100.0
Oklahoma	4,543.5	2.6	7,938.6	4.5	176,586.1	100.0
Oregon	10,949.9	2.9	21,284.3	5.7	375,152.8	100.0
Pennsylvania	33,113.8	3.7	66,131.2	7.4	894,083.7	100.0
Rhode Island	2,160.8	3.4	3,334.0	5.3	63,292.2	100.0
South Carolina	7,948.0	2.7	13,665.3	4.6	298,363.3	100.0
South Dakota	3,134.4	4.7	4,349.5	6.5	67,096.8	100.0
Tennessee	13,814.7	3.2	27,823.2	6.4	436,049.7	100.0
Texas	42,256.4	1.8	110,360.5	4.8	2,308,869.5	100.0
Utah	9,871.4	3.8	17,836.6	6.8	261,559.0	100.0
Vermont	3,010.6	6.0	5,946.3	11.9	49,897.5	100.0
Virginia	30,021.5	3.8	56,400.3	7.2	779,884.2	100.0
Washington	27,238.8	3.5	49,735.6	6.4	776,291.3	100.0
West Virginia	1,236.6	2.3	2,087.2	3.8	54,596.6	100.0
Wisconsin	28,627.1	5.8	51,873.7	10.6	491,183.8	100.0
Wyoming	2,036.3	7.2	3,334.5	11.8	28,281.8	100.0
<b>Total</b>	<b>929,298.8</b>	<b>3.6</b>	<b>1,795,387.2</b>	<b>7.0</b>	<b>25,815,956.0</b>	<b>100.0</b>



**Table 4**

**2021 Average Premium  
by Policy Form by Amount of Insurance**

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

Table 4

## 2021 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	200,012.5	44.3	16,202.5	3.6	25,684.4	5.7		
	Premium	67,709,569	82.3	9,277,600	11.3	16,058,567	19.5	*	
	Average	\$339		\$573		\$625			
\$50,000 to \$74,999	Exposure	155,753.3	36.8	26,900.3	6.4	47,765.8	11.3	108,361.7	25.6
	Premium	78,727,457	26.9	21,610,562	7.4	40,023,577	13.7	82,878,541	28.4
	Average	\$505		\$803		\$838		\$765	
\$75,000 to \$99,999	Exposure	106,805.5	20.3	32,839.8	6.2	76,845.8	14.6	241,645.7	45.9
	Premium	65,364,951	14.7	32,314,984	7.3	73,537,024	16.5	206,556,233	46.4
	Average	\$612		\$984		\$957		\$855	
\$100,000 to \$124,999	Exposure	92,640.3	8.7	48,430.5	4.6	123,444.1	11.7	705,616.0	66.6
	Premium	67,838,766	6.8	58,215,832	5.8	128,009,879	12.8	653,122,703	65.5
	Average	\$732		\$1,202		\$1,037		\$926	
\$125,000 to \$149,999	Exposure	71,094.7	3.6	69,884.7	3.5	180,341.7	9.0	1,516,247.8	75.8
	Premium	57,725,280	2.9	95,130,583	4.7	197,211,254	9.8	1,492,096,360	74.3
	Average	\$812		\$1,361		\$1,094		\$984	
\$150,000 to \$174,999	Exposure	76,412.4	2.4	98,719.4	3.1	259,637.3	8.0	2,505,600.1	77.4
	Premium	68,641,151	2.0	141,918,818	4.2	284,149,940	8.4	2,592,726,317	76.4
	Average	\$898		\$1,438		\$1,094		\$1,035	
\$175,000 to \$199,999	Exposure	69,677.0	1.6	117,941.2	2.8	317,124.0	7.5	3,282,700.4	77.7
	Premium	67,832,570	1.5	179,352,961	3.9	342,829,701	7.5	3,543,886,736	77.1
	Average	\$974		\$1,521		\$1,081		\$1,080	
\$200,000 to \$299,999	Exposure	255,843.3	1.3	412,812.7	2.1	1,389,821.7	7.0	15,297,082.0	77.3
	Premium	273,920,634	1.2	699,252,119	3.0	1,530,776,289	6.6	18,069,229,059	77.5
	Average	\$1,071		\$1,694		\$1,101		\$1,181	
\$300,000 to \$399,999	Exposure	168,516.9	1.2	168,535.5	1.2	891,481.9	6.2	11,317,829.5	78.1
	Premium	203,156,674	1.1	331,317,306	1.7	1,062,024,529	5.5	15,115,394,360	78.8
	Average	\$1,206		\$1,966		\$1,191		\$1,336	
\$400,000 to \$499,999	Exposure	87,843.2	1.1	79,183.7	1.0	454,945.0	5.6	6,435,352.5	78.8
	Premium	127,998,840	1.0	179,789,332	1.4	624,793,434	5.0	9,913,981,093	79.5
	Average	\$1,457		\$2,271		\$1,373		\$1,541	
\$500,000 and Over	Exposure	129,935.0	1.2	90,093.0	0.8	529,645.0	4.8	8,534,168.7	77.0
	Premium	318,057,282	1.2	271,228,132	1.1	1,002,634,907	3.9	18,979,857,587	74.2
	Average	\$2,448		\$3,011		\$1,893		\$2,224	
<b>Total</b>	<b>Exposure</b>	<b>1,414,534.1</b>	<b>2.2</b>	<b>1,161,543.1</b>	<b>1.8</b>	<b>4,296,736.6</b>	<b>6.6</b>	<b>50,046,841.2</b>	<b>76.5</b>
	<b>Premium</b>	<b>1,396,973,173</b>	<b>1.5</b>	<b>2,019,408,229</b>	<b>2.2</b>	<b>5,302,049,101</b>	<b>5.7</b>	<b>70,605,673,935</b>	<b>76.4</b>
	<b>Average</b>	<b>\$988</b>		<b>\$1,739</b>		<b>\$1,234</b>		<b>\$1,411</b>	

Table 4

## 2021 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	64,635.6	14.3	42,995.0	9.5	451,766.8	100.0
	Premium	20,517,409	24.9	12,787,126	15.5	82,295,215	100.0
	Average	\$317		\$297		\$182	
\$50,000 to \$74,999	Exposure	43,329.0	10.3	40,564.7	9.6	422,674.7	100.0
	Premium	41,250,907	14.1	27,845,368	9.5	292,336,411	100.0
	Average	\$952		\$686		\$692	
\$75,000 to \$99,999	Exposure	34,916.6	6.6	32,846.4	6.2	525,899.8	100.0
	Premium	37,885,677	8.5	29,447,636	6.6	445,106,506	100.0
	Average	\$1,085		\$897		\$846	
\$100,000 to \$124,999	Exposure	61,839.0	5.8	27,251.5	2.6	1,059,221.4	100.0
	Premium	61,494,380	6.2	28,017,248	2.8	996,698,808	100.0
	Average	\$994		\$1,028		\$941	
\$125,000 to \$149,999	Exposure	141,159.3	7.1	21,425.1	1.1	2,000,153.2	100.0
	Premium	140,715,222	7.0	25,392,374	1.3	2,008,271,073	100.0
	Average	\$997		\$1,185		\$1,004	
\$150,000 to \$174,999	Exposure	275,797.7	8.5	19,395.6	0.6	3,235,562.5	100.0
	Premium	277,395,927	8.2	30,471,683	0.9	3,395,303,836	100.0
	Average	\$1,006		\$1,571		\$1,049	
\$175,000 to \$199,999	Exposure	423,046.4	10.0	14,703.4	0.3	4,225,192.4	100.0
	Premium	436,617,255	9.5	27,865,869	0.6	4,598,385,092	100.0
	Average	\$1,032		\$1,895		\$1,088	
\$200,000 to \$299,999	Exposure	2,395,240.1	12.1	34,266.5	0.2	19,785,066.3	100.0
	Premium	2,670,746,354	11.5	77,302,137	0.3	23,321,226,591	100.0
	Average	\$1,115		\$2,256		\$1,179	
\$300,000 to \$399,999	Exposure	1,934,032.3	13.3	11,497.7	0.1	14,491,893.9	100.0
	Premium	2,443,439,930	12.7	26,036,733	0.1	19,181,369,531	100.0
	Average	\$1,263		\$2,265		\$1,324	
\$400,000 to \$499,999	Exposure	1,098,537.5	13.5	6,504.3	0.1	8,162,366.1	100.0
	Premium	1,604,464,201	12.9	12,884,133	0.1	12,463,911,033	100.0
	Average	\$1,461		\$1,981		\$1,527	
\$500,000 and Over	Exposure	1,790,632.9	16.1	14,068.4	0.1	11,088,542.9	100.0
	Premium	4,972,931,253	19.4	28,232,513	0.1	25,572,941,674	100.0
	Average	\$2,777		\$2,007		\$2,306	
<b>Total</b>	<b>Exposure</b>	<b>8,263,166.4</b>	<b>12.6</b>	<b>265,518.5</b>	<b>0.4</b>	<b>65,448,339.9</b>	<b>100.0</b>
	<b>Premium</b>	<b>12,707,458,514</b>	<b>13.8</b>	<b>326,282,819</b>	<b>0.4</b>	<b>92,357,845,770</b>	<b>100.0</b>
	<b>Average</b>	<b>\$1,538</b>		<b>\$1,229</b>		<b>\$1,411</b>	

Table 4

**2021 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	16,777.0	83.0	5.0	0.0	17.3	0.1	860.0	4.3
	Premium	4,972,790	79.5	2,807	0.0	20,143	0.3	620,355	9.9
	Average	\$296		\$561		\$1,168		\$721	
\$50,000 to \$74,999	Exposure	12,264.3	60.6	75.3	0.4	190.2	0.9	5,711.2	28.2
	Premium	5,216,594	44.3	43,396	0.4	165,638	1.4	4,905,238	41.7
	Average	\$425		\$577		\$871		\$859	
\$75,000 to \$99,999	Exposure	6,918.5	27.7	69.5	0.3	495.0	2.0	14,562.3	58.4
	Premium	3,718,176	17.8	42,122	0.2	463,502	2.2	14,065,723	67.3
	Average	\$537		\$606		\$936		\$966	
\$100,000 to \$124,999	Exposure	3,684.0	7.6	69.3	0.1	2,358.3	4.8	38,603.3	79.3
	Premium	2,626,105	5.1	54,752	0.1	2,553,195	5.0	41,732,829	81.6
	Average	\$713		\$790		\$1,083		\$1,081	
\$125,000 to \$149,999	Exposure	1,844.3	2.2	71.3	0.1	7,130.3	8.4	72,016.0	84.7
	Premium	1,534,542	1.5	45,490	0.0	8,168,481	8.1	85,497,261	85.2
	Average	\$832		\$638		\$1,146		\$1,187	
\$150,000 to \$174,999	Exposure	1,599.8	1.4	82.3	0.1	11,585.3	10.5	92,183.7	83.3
	Premium	1,572,751	1.1	66,362	0.0	14,125,785	10.0	117,519,523	83.6
	Average	\$983		\$807		\$1,219		\$1,275	
\$175,000 to \$199,999	Exposure	1,166.3	1.0	66.8	0.1	13,711.9	11.6	98,099.0	82.7
	Premium	1,314,269	0.8	49,313	0.0	17,491,362	10.9	133,240,463	83.0
	Average	\$1,127		\$738		\$1,276		\$1,358	
\$200,000 to \$299,999	Exposure	2,914.3	0.8	280.8	0.1	46,306.3	12.5	298,564.3	80.7
	Premium	3,917,615	0.7	221,978	0.0	65,176,966	11.6	456,602,754	81.1
	Average	\$1,344		\$790		\$1,408		\$1,529	
\$300,000 to \$399,999	Exposure	988.6	0.6	110.4	0.1	17,595.0	10.4	137,642.8	81.3
	Premium	1,587,797	0.5	94,403	0.0	29,080,275	9.6	249,063,668	82.0
	Average	\$1,606		\$855		\$1,653		\$1,809	
\$400,000 to \$499,999	Exposure	357.8	0.5	36.8	0.0	6,939.5	9.4	60,439.1	81.7
	Premium	670,282	0.4	34,858	0.0	13,549,025	8.7	128,145,616	82.3
	Average	\$1,873		\$946		\$1,952		\$2,120	
\$500,000 and Over	Exposure	237.8	0.3	20.0	0.0	7,060.4	8.5	65,471.8	78.5
	Premium	510,617	0.2	15,907	0.0	20,117,916	7.9	191,752,128	75.7
	Average	\$2,147		\$795		\$2,849		\$2,929	
<b>Total</b>	<b>Exposure</b>	<b>48,752.5</b>	<b>4.3</b>	<b>887.5</b>	<b>0.1</b>	<b>113,389.3</b>	<b>10.1</b>	<b>884,153.3</b>	<b>78.6</b>
	<b>Premium</b>	<b>27,641,538</b>	<b>1.6</b>	<b>671,388</b>	<b>0.0</b>	<b>170,912,288</b>	<b>9.7</b>	<b>1,423,145,558</b>	<b>80.5</b>
	<b>Average</b>	<b>\$567</b>		<b>\$756</b>		<b>\$1,507</b>		<b>\$1,610</b>	

Table 4

## 2021 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	1,649.9	8.2	914.5	4.5	20,223.7	100.0
	Premium	277,676	4.4	363,899	5.8	6,257,670	100.0
	Average	\$168		\$398		\$309	
\$50,000 to \$74,999	Exposure	283.8	1.4	1,705.1	8.4	20,229.8	100.0
	Premium	105,553	0.9	1,330,327	11.3	11,766,746	100.0
	Average	\$372		\$780		\$582	
\$75,000 to \$99,999	Exposure	111.5	0.4	2,785.8	11.2	24,942.6	100.0
	Premium	111,068	0.5	2,505,428	12.0	20,906,019	100.0
	Average	\$996		\$899		\$838	
\$100,000 to \$124,999	Exposure	667.8	1.4	3,268.8	6.7	48,651.5	100.0
	Premium	834,645	1.6	3,347,197	6.5	51,148,723	100.0
	Average	\$1,250		\$1,024		\$1,051	
\$125,000 to \$149,999	Exposure	1,780.8	2.1	2,181.7	2.6	85,024.3	100.0
	Premium	2,466,376	2.5	2,695,557	2.7	100,407,707	100.0
	Average	\$1,385		\$1,236		\$1,181	
\$150,000 to \$174,999	Exposure	3,203.8	2.9	1,961.3	1.8	110,616.0	100.0
	Premium	4,804,031	3.4	2,508,033	1.8	140,596,485	100.0
	Average	\$1,500		\$1,279		\$1,271	
\$175,000 to \$199,999	Exposure	4,451.9	3.8	1,083.8	0.9	118,579.7	100.0
	Premium	6,886,219	4.3	1,528,888	1.0	160,510,514	100.0
	Average	\$1,547		\$1,411		\$1,354	
\$200,000 to \$299,999	Exposure	20,512.5	5.5	1,444.2	0.4	370,022.3	100.0
	Premium	34,864,288	6.2	2,177,766	0.4	562,961,367	100.0
	Average	\$1,700		\$1,508		\$1,521	
\$300,000 to \$399,999	Exposure	12,657.6	7.5	215.0	0.1	169,209.4	100.0
	Premium	23,690,965	7.8	379,326	0.1	303,896,434	100.0
	Average	\$1,872		\$1,764		\$1,796	
\$400,000 to \$499,999	Exposure	6,134.5	8.3	88.8	0.1	73,996.5	100.0
	Premium	13,242,607	8.5	141,358	0.1	155,783,746	100.0
	Average	\$2,159		\$1,593		\$2,105	
\$500,000 and Over	Exposure	10,536.4	12.6	75.0	0.1	83,401.5	100.0
	Premium	40,649,864	16.1	148,612	0.1	253,195,044	100.0
	Average	\$3,858		\$1,981		\$3,036	
<b>Total</b>	<b>Exposure</b>	61,990.6	5.5	15,723.9	1.4	1,124,897.2	100.0
	<b>Premium</b>	127,933,292	7.2	17,126,391	1.0	1,767,430,455	100.0
	<b>Average</b>	\$2,064		\$1,089		\$1,571	

Table 4

## 2021 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	270.8	79.2			3.4	1.0	54.0	15.8
	Premium	37,383	52.2	*		3,856	5.4	28,192	39.4
	Average	\$138				\$1,129		\$522	
\$50,000 to \$74,999	Exposure	83.5	44.5			3.0	1.6	99.1	52.8
	Premium	35,878	34.9	*		3,501	3.4	62,241	60.6
	Average	\$430				\$1,167		\$628	
\$75,000 to \$99,999	Exposure	68.3	16.3			1.0	0.2	342.0	81.8
	Premium	32,351	13.2	*		676	0.3	208,578	85.3
	Average	\$474				\$676		\$610	
\$100,000 to \$124,999	Exposure	97.3	9.2					955.1	89.9
	Premium	62,747	9.2	*		*		612,219	89.9
	Average	\$645						\$641	
\$125,000 to \$149,999	Exposure	65.5	3.5	1.0	0.1	1.0	0.1	1,765.5	95.6
	Premium	31,111	2.6	579	0.0	361	0.0	1,163,478	96.7
	Average	\$475		\$579		\$361		\$659	
\$150,000 to \$174,999	Exposure	100.4	3.0					3,206.5	95.4
	Premium	57,571	2.5	*		*		2,239,027	95.9
	Average	\$573						\$698	
\$175,000 to \$199,999	Exposure	134.8	2.5			4.0	0.1	5,094.8	95.7
	Premium	90,808	2.4	*		2,304	0.1	3,691,326	95.9
	Average	\$674				\$576		\$725	
\$200,000 to \$299,999	Exposure	488.6	1.3	2.0	0.0	20.0	0.1	37,499.8	96.2
	Premium	378,314	1.2	2,180	0.0	17,449	0.1	31,211,208	96.5
	Average	\$774		\$1,090		\$872		\$832	
\$300,000 to \$399,999	Exposure	418.5	0.9	4.0	0.0	12.8	0.0	44,366.3	96.2
	Premium	364,913	0.8	3,945	0.0	13,618	0.0	43,741,948	96.4
	Average	\$672		\$986		\$1,061		\$986	
\$400,000 to \$499,999	Exposure	231.3	0.8			8.0	0.0	28,229.3	96.0
	Premium	223,865	0.7	*		11,341	0.0	32,758,686	96.3
	Average	\$968				\$1,418		\$1,160	
\$500,000 and Over	Exposure	234.5	0.8	1.0	0.0	11.0	0.0	29,658.8	95.8
	Premium	333,576	0.7	2,313	0.0	20,110	0.0	45,682,286	95.3
	Average	\$1,422		\$2,313		\$1,828		\$1,540	
<b>Total</b>	<b>Exposure</b>	2,193.4	1.4	8.0	0.0	63.3	0.0	151,271.2	95.8
	<b>Premium</b>	1,648,517	1.0	9,017	0.0	72,703	0.0	161,399,189	96.0
	<b>Average</b>	\$752		\$1,127		\$1,149		\$1,067	



Table 4

## 2021 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	11.7	3.4	2.0	0.6	341.8	100.0
	Premium	1,228	1.7	944	1.3	71,603	100.0
	Average	\$105		\$472		\$209	
\$50,000 to \$74,999	Exposure			2.0	1.1	187.6	100.0
	Premium	*		1,171	1.1	102,791	100.0
	Average			\$586		\$548	
\$75,000 to \$99,999	Exposure	7.0	1.7			418.3	100.0
	Premium	2,900	1.2	*		244,505	100.0
	Average	\$414				\$585	
\$100,000 to \$124,999	Exposure	9.0	0.8	1.5	0.1	1,062.9	100.0
	Premium	5,015	0.7	1,323	0.2	681,304	100.0
	Average	\$557		\$882		\$641	
\$125,000 to \$149,999	Exposure	14.3	0.8			1,847.3	100.0
	Premium	7,095	0.6	*		1,202,624	100.0
	Average	\$498				\$651	
\$150,000 to \$174,999	Exposure	55.4	1.6	1.0	0.0	3,362.3	100.0
	Premium	36,390	1.6	1,211	0.1	2,333,686	100.0
	Average	\$657		\$1,211		\$694	
\$175,000 to \$199,999	Exposure	90.9	1.7	1.0	0.0	5,325.4	100.0
	Premium	65,396	1.7	116	0.0	3,849,950	100.0
	Average	\$719		\$116		\$723	
\$200,000 to \$299,999	Exposure	963.8	2.5	2.0	0.0	38,976.2	100.0
	Premium	741,935	2.3	3,340	0.0	32,354,426	100.0
	Average	\$770		\$1,670		\$830	
\$300,000 to \$399,999	Exposure	1,304.8	2.8	1.0	0.0	46,107.5	100.0
	Premium	1,242,955	2.7	2,985	0.0	45,370,364	100.0
	Average	\$953		\$2,985		\$984	
\$400,000 to \$499,999	Exposure	931.4	3.2	1.0	0.0	29,401.0	100.0
	Premium	1,020,560	3.0	3,375	0.0	34,017,827	100.0
	Average	\$1,096		\$3,375		\$1,157	
\$500,000 and Over	Exposure	1,044.7	3.4			30,950.0	100.0
	Premium	1,877,799	3.9	*		47,916,084	100.0
	Average	\$1,798				\$1,548	
<b>Total</b>	<b>Exposure</b>	<b>4,432.9</b>	<b>2.8</b>	<b>11.5</b>	<b>0.0</b>	<b>157,980.3</b>	<b>100.0</b>
	<b>Premium</b>	<b>5,001,273</b>	<b>3.0</b>	<b>14,465</b>	<b>0.0</b>	<b>168,145,164</b>	<b>100.0</b>
	<b>Average</b>	<b>\$1,128</b>		<b>\$1,258</b>		<b>\$1,064</b>	

Table 4

## 2021 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	669.1	32.6	4.0	0.2	307.0	14.9	633.3	30.8
	Premium	242,651	32.3	837	0.1	122,017	16.2	297,255	39.5
	Average	\$363		\$209		\$397		\$469	
\$50,000 to \$74,999	Exposure	387.5	19.5	25.0	1.3	212.2	10.7	920.4	46.2
	Premium	190,635	20.7	5,276	0.6	101,389	11.0	468,026	50.8
	Average	\$492		\$211		\$478		\$508	
\$75,000 to \$99,999	Exposure	562.6	12.0	93.8	2.0	433.3	9.2	3,114.9	66.2
	Premium	326,063	12.7	24,940	1.0	212,436	8.3	1,744,896	67.9
	Average	\$580		\$266		\$490		\$560	
\$100,000 to \$124,999	Exposure	897.9	5.6	235.0	1.5	1,676.7	10.4	11,965.8	74.2
	Premium	586,730	5.8	73,872	0.7	955,318	9.5	7,610,090	75.7
	Average	\$653		\$314		\$570		\$636	
\$125,000 to \$149,999	Exposure	776.7	1.9	282.0	0.7	4,623.9	11.0	32,256.3	77.0
	Premium	572,363	2.0	95,419	0.3	2,978,335	10.4	22,300,723	77.7
	Average	\$737		\$338		\$644		\$691	
\$150,000 to \$174,999	Exposure	873.1	1.1	391.7	0.5	8,587.3	10.4	64,708.1	78.2
	Premium	676,117	1.1	167,233	0.3	6,074,478	10.1	46,825,220	78.2
	Average	\$774		\$427		\$707		\$724	
\$175,000 to \$199,999	Exposure	801.4	0.7	309.1	0.3	12,372.7	10.2	93,947.7	77.2
	Premium	627,268	0.7	124,835	0.1	9,253,019	10.1	70,185,058	76.8
	Average	\$783		\$404		\$748		\$747	
\$200,000 to \$299,999	Exposure	2,879.8	0.5	529.8	0.1	51,101.7	8.4	462,307.9	75.6
	Premium	2,235,218	0.5	235,000	0.0	42,114,727	8.6	364,464,038	74.2
	Average	\$776		\$444		\$824		\$788	
\$300,000 to \$399,999	Exposure	1,443.3	0.4	136.2	0.0	23,316.9	6.1	292,959.3	76.8
	Premium	1,262,615	0.4	76,008	0.0	21,850,437	6.3	259,599,908	74.9
	Average	\$875		\$558		\$937		\$886	
\$400,000 to \$499,999	Exposure	504.1	0.3	48.2	0.0	10,088.0	5.6	137,386.9	76.5
	Premium	571,505	0.3	31,165	0.0	11,049,131	5.8	142,555,347	74.3
	Average	\$1,134		\$647		\$1,095		\$1,038	
\$500,000 and Over	Exposure	571.4	0.3	31.0	0.0	12,049.2	5.7	154,878.6	73.4
	Premium	1,059,312	0.3	15,403	0.0	19,327,821	5.7	235,158,461	69.1
	Average	\$1,854		\$497		\$1,604		\$1,518	
<b>Total</b>	<b>Exposure</b>	<b>10,366.8</b>	<b>0.6</b>	<b>2,085.8</b>	<b>0.1</b>	<b>124,768.8</b>	<b>7.5</b>	<b>1,255,079.2</b>	<b>75.8</b>
	<b>Premium</b>	<b>8,350,477</b>	<b>0.5</b>	<b>849,988</b>	<b>0.1</b>	<b>114,039,108</b>	<b>7.3</b>	<b>1,151,209,022</b>	<b>73.6</b>
	<b>Average</b>	<b>\$806</b>		<b>\$408</b>		<b>\$914</b>		<b>\$917</b>	

Table 4

## 2021 Average Premium by Amount of Insurance

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

#### Arizona

Insurance		HO-5		HO-8		Total	
Range			%		%		%
\$49,999 and Under	Exposure	214.1	10.4	228.0	11.1	2,055.4	100.0
	Premium	30,377	4.0	58,927	7.8	752,064	100.0
	Average	\$142		\$258		\$366	
\$50,000 to \$74,999	Exposure	75.5	3.8	371.4	18.6	1,992.0	100.0
	Premium	18,194	2.0	138,596	15.0	922,116	100.0
	Average	\$241		\$373		\$463	
\$75,000 to \$99,999	Exposure	156.3	3.3	342.1	7.3	4,703.0	100.0
	Premium	81,370	3.2	179,696	7.0	2,569,401	100.0
	Average	\$521		\$525		\$546	
\$100,000 to \$124,999	Exposure	1,050.2	6.5	307.4	1.9	16,133.0	100.0
	Premium	640,785	6.4	188,927	1.9	10,055,722	100.0
	Average	\$610		\$615		\$623	
\$125,000 to \$149,999	Exposure	3,752.7	9.0	221.8	0.5	41,913.3	100.0
	Premium	2,598,016	9.1	147,116	0.5	28,691,972	100.0
	Average	\$692		\$663		\$685	
\$150,000 to \$174,999	Exposure	7,996.8	9.7	185.8	0.2	82,742.8	100.0
	Premium	6,028,188	10.1	128,936	0.2	59,900,172	100.0
	Average	\$754		\$694		\$724	
\$175,000 to \$199,999	Exposure	14,107.9	11.6	128.7	0.1	121,667.4	100.0
	Premium	11,122,846	12.2	79,531	0.1	91,392,557	100.0
	Average	\$788		\$618		\$751	
\$200,000 to \$299,999	Exposure	94,632.0	15.5	247.3	0.0	611,698.4	100.0
	Premium	82,131,276	16.7	144,670	0.0	491,324,929	100.0
	Average	\$868		\$585		\$803	
\$300,000 to \$399,999	Exposure	63,515.4	16.7	55.6	0.0	381,426.6	100.0
	Premium	63,568,244	18.4	41,461	0.0	346,398,673	100.0
	Average	\$1,001		\$746		\$908	
\$400,000 to \$499,999	Exposure	31,520.8	17.6			179,546.1	100.0
	Premium	37,638,178	19.6	*		191,855,239	100.0
	Average	\$1,194				\$1,069	
\$500,000 and Over	Exposure	43,418.5	20.6	1.1	0.0	210,949.8	100.0
	Premium	84,932,292	24.9	8,463	0.0	340,501,752	100.0
	Average	\$1,956		\$7,812		\$1,614	
<b>Total</b>	<b>Exposure</b>	260,440.1	15.7	2,087.2	0.1	1,654,827.8	100.0
	<b>Premium</b>	288,789,766	18.5	1,126,236	0.1	1,564,364,597	100.0
	<b>Average</b>	\$1,109		\$540		\$945	

Table 4

## 2021 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	5,439.6	53.5	115.5	1.1	70.8	0.7	594.2	5.8
	Premium	1,280,401	49.7	40,754	1.6	31,223	1.2	541,754	21.0
	Average	\$235		\$353		\$441		\$912	
\$50,000 to \$74,999	Exposure	3,197.6	32.5	429.1	4.4	512.3	5.2	2,724.4	27.7
	Premium	1,093,907	16.9	178,103	2.7	267,981	4.1	2,479,717	38.2
	Average	\$342		\$415		\$523		\$910	
\$75,000 to \$99,999	Exposure	1,876.5	12.7	441.5	3.0	645.8	4.4	8,209.1	55.7
	Premium	827,943	6.5	212,448	1.7	497,805	3.9	7,740,369	60.4
	Average	\$441		\$481		\$771		\$943	
\$100,000 to \$124,999	Exposure	1,099.8	4.1	357.7	1.3	1,440.1	5.4	20,713.5	77.1
	Premium	708,437	2.5	221,447	0.8	1,429,263	5.1	22,062,049	78.1
	Average	\$644		\$619		\$992		\$1,065	
\$125,000 to \$149,999	Exposure	596.5	1.5	202.7	0.5	2,917.8	7.3	32,961.5	83.0
	Premium	469,817	1.0	135,821	0.3	3,371,901	7.1	39,244,531	83.1
	Average	\$788		\$670		\$1,156		\$1,191	
\$150,000 to \$174,999	Exposure	483.7	1.0	135.6	0.3	5,418.8	10.7	40,700.8	80.2
	Premium	474,988	0.7	94,076	0.1	6,351,366	9.8	52,428,107	80.6
	Average	\$982		\$694		\$1,172		\$1,288	
\$175,000 to \$199,999	Exposure	263.5	0.5	98.3	0.2	5,898.0	11.2	42,329.3	80.2
	Premium	272,416	0.4	76,630	0.1	7,468,361	10.3	58,183,351	80.5
	Average	\$1,034		\$779		\$1,266		\$1,375	
\$200,000 to \$299,999	Exposure	663.6	0.4	122.7	0.1	15,847.3	10.4	123,397.8	80.7
	Premium	894,886	0.4	118,285	0.0	23,482,374	9.8	192,012,393	80.3
	Average	\$1,349		\$964		\$1,482		\$1,556	
\$300,000 to \$399,999	Exposure	205.5	0.3	18.0	0.0	5,209.6	8.4	51,416.8	82.4
	Premium	311,163	0.3	20,518	0.0	9,343,926	7.9	96,294,789	81.7
	Average	\$1,514		\$1,140		\$1,794		\$1,873	
\$400,000 to \$499,999	Exposure	56.4	0.2	6.0	0.0	2,118.4	8.1	21,767.1	83.0
	Premium	105,129	0.2	7,513	0.0	4,626,678	7.9	48,364,098	82.2
	Average	\$1,863		\$1,252		\$2,184		\$2,222	
\$500,000 and Over	Exposure	81.9	0.3	2.0	0.0	2,622.7	8.9	22,858.9	77.4
	Premium	179,953	0.2	2,674	0.0	8,808,810	8.9	72,995,587	73.6
	Average	\$2,197		\$1,337		\$3,359		\$3,193	
<b>Total</b>	<b>Exposure</b>	<b>13,964.6</b>	<b>2.9</b>	<b>1,929.0</b>	<b>0.4</b>	<b>42,701.5</b>	<b>9.0</b>	<b>367,673.4</b>	<b>77.3</b>
	<b>Premium</b>	<b>6,619,040</b>	<b>0.9</b>	<b>1,108,269</b>	<b>0.1</b>	<b>65,679,688</b>	<b>8.8</b>	<b>592,346,745</b>	<b>79.0</b>
	<b>Average</b>	<b>\$474</b>		<b>\$575</b>		<b>\$1,538</b>		<b>\$1,611</b>	

Table 4

## 2021 Average Premium by Amount of Insurance

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

#### Arkansas

Insurance		HO-5		HO-8		Total	
Range			%		%		%
\$49,999 and Under	Exposure	375.4	3.7	3,568.4	35.1	10,163.8	100.0
	Premium	60,222	2.3	621,636	24.1	2,575,990	100.0
	Average	\$160		\$174		\$253	
\$50,000 to \$74,999	Exposure	173.8	1.8	2,786.6	28.4	9,823.8	100.0
	Premium	197,418	3.0	2,271,047	35.0	6,488,173	100.0
	Average	\$1,136		\$815		\$660	
\$75,000 to \$99,999	Exposure	303.5	2.1	3,253.8	22.1	14,730.3	100.0
	Premium	384,529	3.0	3,157,961	24.6	12,821,055	100.0
	Average	\$1,267		\$971		\$870	
\$100,000 to \$124,999	Exposure	799.2	3.0	2,449.2	9.1	26,859.4	100.0
	Premium	1,002,138	3.5	2,808,327	9.9	28,231,661	100.0
	Average	\$1,254		\$1,147		\$1,051	
\$125,000 to \$149,999	Exposure	1,861.2	4.7	1,186.8	3.0	39,726.4	100.0
	Premium	2,443,348	5.2	1,545,034	3.3	47,210,452	100.0
	Average	\$1,313		\$1,302		\$1,188	
\$150,000 to \$174,999	Exposure	3,230.8	6.4	780.2	1.5	50,749.9	100.0
	Premium	4,535,262	7.0	1,128,665	1.7	65,012,464	100.0
	Average	\$1,404		\$1,447		\$1,281	
\$175,000 to \$199,999	Exposure	3,797.5	7.2	362.8	0.7	52,749.4	100.0
	Premium	5,663,422	7.8	569,564	0.8	72,233,744	100.0
	Average	\$1,491		\$1,570		\$1,369	
\$200,000 to \$299,999	Exposure	12,350.1	8.1	493.2	0.3	152,874.6	100.0
	Premium	21,688,892	9.1	871,717	0.4	239,068,547	100.0
	Average	\$1,756		\$1,768		\$1,564	
\$300,000 to \$399,999	Exposure	5,393.5	8.6	120.0	0.2	62,363.4	100.0
	Premium	11,604,813	9.8	271,908	0.2	117,847,117	100.0
	Average	\$2,152		\$2,266		\$1,890	
\$400,000 to \$499,999	Exposure	2,218.0	8.5	45.9	0.2	26,211.8	100.0
	Premium	5,634,368	9.6	134,770	0.2	58,872,556	100.0
	Average	\$2,540		\$2,935		\$2,246	
\$500,000 and Over	Exposure	3,914.3	13.3	56.3	0.2	29,536.0	100.0
	Premium	16,977,657	17.1	218,953	0.2	99,183,634	100.0
	Average	\$4,337		\$3,892		\$3,358	
<b>Total</b>	<b>Exposure</b>	<b>34,417.2</b>	<b>7.2</b>	<b>15,103.2</b>	<b>3.2</b>	<b>475,788.8</b>	<b>100.0</b>
	<b>Premium</b>	<b>70,192,069</b>	<b>9.4</b>	<b>13,599,582</b>	<b>1.8</b>	<b>749,545,393</b>	<b>100.0</b>
	<b>Average</b>	<b>\$2,039</b>		<b>\$900</b>		<b>\$1,575</b>	

Table 4

**2021 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	3,027.5	90.7					299.0	9.0
	Premium	308,263	64.9	*		*		157,330	33.1
	Average	\$102						\$526	
\$50,000 to \$74,999	Exposure	2,428.3	68.5					1,028.9	29.0
	Premium	411,184	43.6	*		*		503,997	53.5
	Average	\$169						\$490	
\$75,000 to \$99,999	Exposure	2,766.4	83.2					455.4	13.7
	Premium	622,304	66.3	*		*		271,458	28.9
	Average	\$225						\$596	
\$100,000 to \$124,999	Exposure	4,480.9	66.6	0.4	0.0			1,670.6	24.8
	Premium	1,266,033	47.7	54	0.0	*		1,071,635	40.4
	Average	\$283		\$130				\$641	
\$125,000 to \$149,999	Exposure	6,421.6	42.4			1.0	0.0	5,873.3	38.8
	Premium	2,194,501	28.1	*		335	0.0	3,872,291	49.6
	Average	\$342				\$336		\$659	
\$150,000 to \$174,999	Exposure	11,498.1	27.9					19,891.1	48.2
	Premium	4,383,681	17.4	*		*		13,988,172	55.6
	Average	\$381						\$703	
\$175,000 to \$199,999	Exposure	15,723.2	18.4			6.2	0.0	46,407.4	54.2
	Premium	6,530,659	11.2	*		3,402	0.0	34,249,843	58.8
	Average	\$415				\$548		\$738	
\$200,000 to \$299,999	Exposure	92,885.4	9.3			58.8	0.0	653,175.6	65.1
	Premium	49,681,074	5.9	*		38,616	0.0	559,680,865	66.4
	Average	\$535				\$657		\$857	
\$300,000 to \$399,999	Exposure	83,057.1	5.2	2.0	0.0	106.7	0.0	1,189,328.8	74.0
	Premium	67,300,224	4.1	1,251	0.0	84,896	0.0	1,201,488,158	73.2
	Average	\$810		\$626		\$796		\$1,010	
\$400,000 to \$499,999	Exposure	49,367.7	3.7	2.3	0.0	69.3	0.0	1,035,713.3	77.8
	Premium	58,894,608	3.6	1,390	0.0	61,301	0.0	1,238,620,726	76.2
	Average	\$1,193		\$618		\$884		\$1,196	
\$500,000 and Over	Exposure	94,281.6	3.8	3.0	0.0	86.7	0.0	1,954,779.2	78.3
	Premium	232,626,322	4.4	3,404	0.0	122,271	0.0	3,830,988,803	72.2
	Average	\$2,467		\$1,135		\$1,410		\$1,960	
<b>Total</b>	<b>Exposure</b>	<b>365,937.8</b>	<b>5.5</b>	<b>7.7</b>	<b>0.0</b>	<b>326.7</b>	<b>0.0</b>	<b>4,908,622.5</b>	<b>74.4</b>
	<b>Premium</b>	<b>424,218,852</b>	<b>4.5</b>	<b>6,099</b>	<b>0.0</b>	<b>310,671</b>	<b>0.0</b>	<b>6,884,893,280</b>	<b>72.4</b>
	<b>Average</b>	<b>\$1,159</b>		<b>\$796</b>		<b>\$951</b>		<b>\$1,403</b>	

Table 4

## 2021 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	9.8	0.3			3,336.4	100.0
	Premium	9,040	1.9	*		474,633	100.0
	Average	\$919				\$142	
\$50,000 to \$74,999	Exposure	61.1	1.7	25.7	0.7	3,544.0	100.0
	Premium	17,684	1.9	9,533	1.0	942,397	100.0
	Average	\$290		\$371		\$266	
\$75,000 to \$99,999	Exposure	49.3	1.5	52.8	1.6	3,323.9	100.0
	Premium	22,275	2.4	22,833	2.4	938,871	100.0
	Average	\$452		\$432		\$282	
\$100,000 to \$124,999	Exposure	491.6	7.3	86.3	1.3	6,729.8	100.0
	Premium	269,133	10.1	48,993	1.8	2,655,848	100.0
	Average	\$547		\$568		\$395	
\$125,000 to \$149,999	Exposure	2,734.4	18.1	111.4	0.7	15,141.8	100.0
	Premium	1,654,756	21.2	90,435	1.2	7,812,318	100.0
	Average	\$605		\$812		\$516	
\$150,000 to \$174,999	Exposure	9,688.5	23.5	188.7	0.5	41,264.4	100.0
	Premium	6,607,842	26.3	174,628	0.7	25,154,173	100.0
	Average	\$682		\$925		\$610	
\$175,000 to \$199,999	Exposure	23,127.8	27.0	296.6	0.3	85,561.1	100.0
	Premium	17,133,090	29.4	297,597	0.5	58,214,591	100.0
	Average	\$741		\$1,003		\$680	
\$200,000 to \$299,999	Exposure	254,209.0	25.3	2,811.6	0.3	1,003,140.4	100.0
	Premium	229,885,006	27.3	3,219,380	0.4	842,504,940	100.0
	Average	\$904		\$1,145		\$840	
\$300,000 to \$399,999	Exposure	329,951.4	20.5	4,912.6	0.3	1,607,358.5	100.0
	Premium	366,711,893	22.3	6,379,757	0.4	1,641,966,178	100.0
	Average	\$1,111		\$1,299		\$1,022	
\$400,000 to \$499,999	Exposure	240,984.8	18.1	4,596.8	0.3	1,330,734.1	100.0
	Premium	320,974,495	19.7	6,663,447	0.4	1,625,215,967	100.0
	Average	\$1,332		\$1,450		\$1,221	
\$500,000 and Over	Exposure	436,755.8	17.5	10,859.3	0.4	2,496,765.5	100.0
	Premium	1,218,463,782	23.0	20,564,448	0.4	5,302,769,030	100.0
	Average	\$2,790		\$1,894		\$2,124	
<b>Total</b>	<b>Exposure</b>	1,298,063.5	19.7	23,941.6	0.4	6,596,899.8	100.0
	<b>Premium</b>	2,161,748,995	22.7	37,471,050	0.4	9,508,648,946	100.0
	<b>Average</b>	\$1,665		\$1,565		\$1,441	



Table 4

## 2021 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	387.5	31.7			4.0	0.3	126.3	10.3
	Premium	325,267	68.3	*		2,992	0.6	96,369	20.2
	Average	\$839				\$748		\$763	
\$50,000 to \$74,999	Exposure	353.0	35.2	4.0	0.4	6.3	0.6	437.8	43.7
	Premium	213,047	30.4	2,976	0.4	6,553	0.9	347,488	49.6
	Average	\$604		\$744		\$1,035		\$794	
\$75,000 to \$99,999	Exposure	509.1	21.6	16.3	0.7	49.7	2.1	1,535.7	65.2
	Premium	280,242	14.6	19,865	1.0	42,500	2.2	1,327,102	69.0
	Average	\$550		\$1,216		\$856		\$864	
\$100,000 to \$124,999	Exposure	588.8	8.0	23.2	0.3	408.8	5.6	5,741.3	78.4
	Premium	376,987	5.2	33,187	0.5	475,008	6.5	5,750,163	78.9
	Average	\$640		\$1,433		\$1,162		\$1,002	
\$125,000 to \$149,999	Exposure	651.8	3.5	41.4	0.2	1,245.3	6.8	14,899.2	81.0
	Premium	400,135	1.9	47,278	0.2	1,595,823	7.7	16,708,603	80.4
	Average	\$614		\$1,142		\$1,282		\$1,121	
\$150,000 to \$174,999	Exposure	667.4	1.9	55.3	0.2	2,807.8	7.9	28,649.3	80.5
	Premium	499,246	1.1	65,546	0.1	3,945,440	9.0	34,723,482	79.0
	Average	\$748		\$1,186		\$1,405		\$1,212	
\$175,000 to \$199,999	Exposure	661.3	1.3	60.7	0.1	4,551.0	8.6	41,757.1	79.1
	Premium	529,827	0.8	82,603	0.1	6,787,971	9.7	54,244,936	77.3
	Average	\$801		\$1,362		\$1,492		\$1,299	
\$200,000 to \$299,999	Exposure	2,228.9	0.6	139.5	0.0	31,099.6	8.9	273,357.3	78.0
	Premium	2,332,960	0.4	238,253	0.0	55,485,383	10.4	398,762,222	74.8
	Average	\$1,047		\$1,708		\$1,784		\$1,459	
\$300,000 to \$399,999	Exposure	1,626.5	0.5	27.3	0.0	26,111.3	7.3	279,152.4	78.5
	Premium	1,859,420	0.3	59,383	0.0	55,703,642	9.0	461,490,065	74.5
	Average	\$1,143		\$2,173		\$2,133		\$1,653	
\$400,000 to \$499,999	Exposure	884.7	0.4	5.3	0.0	13,163.5	5.7	183,988.3	79.9
	Premium	1,062,826	0.2	9,582	0.0	31,531,918	7.0	342,803,552	75.8
	Average	\$1,201		\$1,825		\$2,395		\$1,863	
\$500,000 and Over	Exposure	836.8	0.3	7.0	0.0	16,435.3	4.9	263,722.4	78.9
	Premium	1,275,825	0.1	16,299	0.0	47,536,098	5.4	653,486,405	73.7
	Average	\$1,525		\$2,328		\$2,892		\$2,478	
<b>Total</b>	<b>Exposure</b>	<b>9,395.7</b>	<b>0.7</b>	<b>379.9</b>	<b>0.0</b>	<b>95,882.5</b>	<b>6.9</b>	<b>1,093,366.8</b>	<b>78.7</b>
	<b>Premium</b>	<b>9,155,782</b>	<b>0.3</b>	<b>574,972</b>	<b>0.0</b>	<b>203,113,328</b>	<b>7.7</b>	<b>1,969,740,387</b>	<b>74.7</b>
	<b>Average</b>	<b>\$974</b>		<b>\$1,513</b>		<b>\$2,118</b>		<b>\$1,802</b>	

Table 4

## 2021 Average Premium by Amount of Insurance

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

#### Colorado

Insurance		HO-5		HO-8		Total	
Range			%		%		%
\$49,999 and Under	Exposure	100.3	8.2	605.9	49.5	1,224.0	100.0
	Premium	15,875	3.3	35,779	7.5	476,282	100.0
	Average	\$158		\$59		\$389	
\$50,000 to \$74,999	Exposure	48.3	4.8	152.2	15.2	1,001.6	100.0
	Premium	29,129	4.2	101,034	14.4	700,227	100.0
	Average	\$603		\$664		\$699	
\$75,000 to \$99,999	Exposure	68.5	2.9	174.8	7.4	2,354.0	100.0
	Premium	98,940	5.1	153,860	8.0	1,922,509	100.0
	Average	\$1,444		\$880		\$817	
\$100,000 to \$124,999	Exposure	355.9	4.9	201.8	2.8	7,319.8	100.0
	Premium	439,238	6.0	208,923	2.9	7,283,506	100.0
	Average	\$1,234		\$1,035		\$995	
\$125,000 to \$149,999	Exposure	1,388.3	7.5	171.8	0.9	18,397.8	100.0
	Premium	1,823,161	8.8	213,579	1.0	20,788,579	100.0
	Average	\$1,313		\$1,243		\$1,130	
\$150,000 to \$174,999	Exposure	3,251.0	9.1	175.7	0.5	35,606.3	100.0
	Premium	4,449,978	10.1	247,476	0.6	43,931,168	100.0
	Average	\$1,369		\$1,409		\$1,234	
\$175,000 to \$199,999	Exposure	5,643.2	10.7	145.9	0.3	52,819.1	100.0
	Premium	8,296,279	11.8	236,371	0.3	70,177,987	100.0
	Average	\$1,470		\$1,620		\$1,329	
\$200,000 to \$299,999	Exposure	43,253.4	12.3	318.7	0.1	350,397.3	100.0
	Premium	75,608,471	14.2	584,686	0.1	533,011,975	100.0
	Average	\$1,748		\$1,835		\$1,521	
\$300,000 to \$399,999	Exposure	48,641.8	13.7	94.4	0.0	355,653.8	100.0
	Premium	100,278,277	16.2	235,740	0.0	619,626,527	100.0
	Average	\$2,062		\$2,497		\$1,742	
\$400,000 to \$499,999	Exposure	32,149.3	14.0	31.3	0.0	230,222.2	100.0
	Premium	76,591,028	16.9	94,582	0.0	452,093,488	100.0
	Average	\$2,382		\$3,027		\$1,964	
\$500,000 and Over	Exposure	53,418.9	16.0	16.9	0.0	334,437.3	100.0
	Premium	183,992,981	20.8	92,314	0.0	886,399,922	100.0
	Average	\$3,444		\$5,457		\$2,650	
<b>Total</b>	<b>Exposure</b>	<b>188,318.9</b>	<b>13.6</b>	<b>2,089.3</b>	<b>0.2</b>	<b>1,389,433.2</b>	<b>100.0</b>
	<b>Premium</b>	<b>451,623,357</b>	<b>17.1</b>	<b>2,204,344</b>	<b>0.1</b>	<b>2,636,412,170</b>	<b>100.0</b>
	<b>Average</b>	<b>\$2,398</b>		<b>\$1,055</b>		<b>\$1,897</b>	

Table 4

**2021 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	92.8	4.8					1,399.2	72.4
	Premium	121,445	6.0	*		*		2,301,544	113.6
	Average	\$1,309						\$1,645	
\$50,000 to \$74,999	Exposure	28.7	7.9			2.2	0.6	173.8	47.8
	Premium	50,862	50.5	*		724	0.7	29,652	29.5
	Average	\$1,774				\$334		\$171	
\$75,000 to \$99,999	Exposure	45.8	32.6			2.0	1.4	79.7	56.7
	Premium	39,589	40.2	*		1,045	1.1	54,704	55.6
	Average	\$864				\$523		\$687	
\$100,000 to \$124,999	Exposure	171.3	29.8					305.4	53.1
	Premium	181,011	38.4	*		*		263,782	56.0
	Average	\$1,057						\$864	
\$125,000 to \$149,999	Exposure	140.3	8.0			21.3	1.2	1,495.7	85.8
	Premium	142,953	9.0	*		13,122	0.8	1,353,110	85.6
	Average	\$1,019				\$618		\$905	
\$150,000 to \$174,999	Exposure	244.2	4.5			48.0	0.9	4,801.4	88.1
	Premium	274,737	5.3	*		35,011	0.7	4,531,257	88.0
	Average	\$1,125				\$729		\$944	
\$175,000 to \$199,999	Exposure	280.4	2.1			130.9	1.0	11,751.3	90.1
	Premium	310,438	2.4	*		105,075	0.8	11,705,868	90.6
	Average	\$1,107				\$803		\$996	
\$200,000 to \$299,999	Exposure	1,281.8	0.8			5,646.9	3.4	143,991.3	87.6
	Premium	1,789,917	1.0	*		5,532,334	3.0	164,910,872	88.6
	Average	\$1,396				\$980		\$1,145	
\$300,000 to \$399,999	Exposure	652.7	0.3			9,981.0	5.0	168,452.6	85.2
	Premium	1,072,393	0.4	*		11,924,014	4.5	231,403,636	86.5
	Average	\$1,643				\$1,195		\$1,374	
\$400,000 to \$499,999	Exposure	320.2	0.2			5,981.8	4.5	111,889.6	84.6
	Premium	570,065	0.3	*		8,873,090	4.1	184,030,133	86.0
	Average	\$1,781				\$1,483		\$1,645	
\$500,000 and Over	Exposure	295.1	0.2			6,652.7	3.6	146,756.8	78.8
	Premium	569,757	0.1	*		14,116,610	2.8	375,077,010	75.2
	Average	\$1,931				\$2,122		\$2,556	
<b>Total</b>	<b>Exposure</b>	3,553.0	0.5			28,469.0	4.0	591,096.7	84.0
	<b>Premium</b>	5,123,167	0.4	*		40,600,177	3.4	975,661,568	82.1
	<b>Average</b>	\$1,442				\$1,426		\$1,651	

Table 4

## 2021 Average Premium by Amount of Insurance

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

#### Connecticut

Insurance		HO-5		HO-8		Total	
Range			%		%		%
\$49,999 and Under	Exposure					1,932.0	100.0
	Premium	*		*		2,025,267	100.0
	Average					\$1,048	
\$50,000 to \$74,999	Exposure	159.3	43.8			363.9	100.0
	Premium	19,413	19.3	*		100,651	100.0
	Average	\$122				\$277	
\$75,000 to \$99,999	Exposure	13.0	9.3			140.5	100.0
	Premium	3,026	3.1	*		98,364	100.0
	Average	\$233				\$700	
\$100,000 to \$124,999	Exposure	97.9	17.0			574.8	100.0
	Premium	26,668	5.7	*		470,929	100.0
	Average	\$272				\$819	
\$125,000 to \$149,999	Exposure	86.5	5.0			1,743.7	100.0
	Premium	72,025	4.6	*		1,581,210	100.0
	Average	\$833				\$907	
\$150,000 to \$174,999	Exposure	354.5	6.5			5,448.1	100.0
	Premium	307,358	6.0	*		5,148,363	100.0
	Average	\$867				\$945	
\$175,000 to \$199,999	Exposure	882.5	6.8			13,045.2	100.0
	Premium	804,112	6.2	*		12,925,493	100.0
	Average	\$911				\$991	
\$200,000 to \$299,999	Exposure	13,418.0	8.2			164,337.9	100.0
	Premium	13,933,076	7.5	*		186,166,199	100.0
	Average	\$1,038				\$1,133	
\$300,000 to \$399,999	Exposure	18,701.6	9.5			197,787.8	100.0
	Premium	23,192,509	8.7	*		267,592,552	100.0
	Average	\$1,240				\$1,353	
\$400,000 to \$499,999	Exposure	14,041.1	10.6			132,232.7	100.0
	Premium	20,616,442	9.6	*		214,089,730	100.0
	Average	\$1,468				\$1,619	
\$500,000 and Over	Exposure	32,588.3	17.5			186,292.8	100.0
	Premium	108,727,044	21.8	*		498,490,421	100.0
	Average	\$3,336				\$2,676	
<b>Total</b>	<b>Exposure</b>	<b>80,780.7</b>	<b>11.5</b>			<b>703,899.3</b>	<b>100.0</b>
	<b>Premium</b>	<b>167,304,267</b>	<b>14.1</b>		*	<b>1,188,689,179</b>	<b>100.0</b>
	<b>Average</b>	<b>\$2,071</b>				<b>\$1,689</b>	

Table 4

## 2021 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	108.7				18.9			
	Premium	46,635		*		1,660		*	
	Average	\$429				\$88			
\$50,000 to \$74,999	Exposure	46.3	42.7			1.0	0.9	23.7	21.9
	Premium	33,530	67.7	*		595	1.2	8,869	17.9
	Average	\$725				\$595		\$375	
\$75,000 to \$99,999	Exposure	50.3	25.0			2.0	1.0	125.8	62.6
	Premium	36,022	35.3	*		803	0.8	56,044	54.9
	Average	\$717				\$402		\$445	
\$100,000 to \$124,999	Exposure	50.0	5.4			12.8	1.4	802.7	86.7
	Premium	33,442	7.2	*		7,405	1.6	400,246	86.3
	Average	\$669				\$581		\$499	
\$125,000 to \$149,999	Exposure	59.3	2.1			78.5	2.8	2,629.3	93.7
	Premium	41,012	2.5	*		41,643	2.5	1,536,064	93.6
	Average	\$691				\$530		\$584	
\$150,000 to \$174,999	Exposure	68.1	1.1			243.9	3.8	6,086.3	94.4
	Premium	49,775	1.2	*		141,918	3.5	3,840,173	94.5
	Average	\$731				\$582		\$631	
\$175,000 to \$199,999	Exposure	70.0	0.6			592.5	5.4	10,162.1	93.5
	Premium	47,540	0.6	*		355,661	4.8	6,919,992	94.0
	Average	\$679				\$600		\$681	
\$200,000 to \$299,999	Exposure	304.8	0.4			4,855.9	7.0	63,858.1	92.1
	Premium	182,946	0.3	*		3,299,117	6.1	50,510,390	93.1
	Average	\$600				\$679		\$791	
\$300,000 to \$399,999	Exposure	165.0	0.3			5,046.2	8.2	55,649.4	90.8
	Premium	92,474	0.2	*		3,970,811	7.0	52,199,009	92.1
	Average	\$560				\$787		\$938	
\$400,000 to \$499,999	Exposure	69.6	0.2			2,907.2	8.3	31,880.7	90.6
	Premium	46,709	0.1	*		2,704,315	7.0	35,307,369	91.8
	Average	\$671				\$930		\$1,107	
\$500,000 and Over	Exposure	58.8	0.2			2,738.3	7.7	31,133.2	87.7
	Premium	65,192	0.1	*		3,594,647	6.2	49,729,247	85.6
	Average	\$1,108				\$1,313		\$1,597	
<b>Total</b>	<b>Exposure</b>	1,050.8	0.5			16,497.1	7.4	202,809.9	90.8
	<b>Premium</b>	675,277	0.3	*		14,118,575	6.4	200,421,335	90.7
	<b>Average</b>	\$643				\$856		\$988	

Table 4

## 2021 Average Premium by Amount of Insurance

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

#### Delaware

Insurance		HO-5		HO-8		Total	
Range			%		%		%
\$49,999 and Under	Exposure			4.4			
	Premium	*		1,049		*	
	Average			\$238			
\$50,000 to \$74,999	Exposure	20.0	18.5	17.3	16.0	108.3	100.0
	Premium	3,769	7.6	2,756	5.6	49,519	100.0
	Average	\$188		\$159		\$457	
\$75,000 to \$99,999	Exposure	3.0	1.5	19.8	9.9	200.9	100.0
	Premium	1,055	1.0	8,167	8.0	102,091	100.0
	Average	\$352		\$412		\$508	
\$100,000 to \$124,999	Exposure	19.8	2.1	40.7	4.4	925.8	100.0
	Premium	5,477	1.2	17,147	3.7	463,717	100.0
	Average	\$277		\$422		\$501	
\$125,000 to \$149,999	Exposure	2.3	0.1	36.4	1.3	2,805.8	100.0
	Premium	1,643	0.1	21,039	1.3	1,641,401	100.0
	Average	\$730		\$578		\$585	
\$150,000 to \$174,999	Exposure	7.8	0.1	38.0	0.6	6,444.1	100.0
	Premium	5,675	0.1	26,512	0.7	4,064,053	100.0
	Average	\$732		\$698		\$631	
\$175,000 to \$199,999	Exposure	17.1	0.2	31.6	0.3	10,873.3	100.0
	Premium	12,888	0.2	24,023	0.3	7,360,104	100.0
	Average	\$754		\$761		\$677	
\$200,000 to \$299,999	Exposure	240.3	0.3	75.7	0.1	69,334.7	100.0
	Premium	210,081	0.4	62,399	0.1	54,264,933	100.0
	Average	\$874		\$825		\$783	
\$300,000 to \$399,999	Exposure	381.2	0.6	17.4	0.0	61,259.2	100.0
	Premium	386,127	0.7	18,935	0.0	56,667,356	100.0
	Average	\$1,013		\$1,087		\$925	
\$400,000 to \$499,999	Exposure	321.0	0.9	7.3	0.0	35,185.7	100.0
	Premium	396,676	1.0	8,489	0.0	38,463,558	100.0
	Average	\$1,236		\$1,171		\$1,093	
\$500,000 and Over	Exposure	1,570.2	4.4	4.0	0.0	35,504.4	100.0
	Premium	4,692,353	8.1	8,418	0.0	58,089,857	100.0
	Average	\$2,988		\$2,105		\$1,636	
<b>Total</b>	<b>Exposure</b>	2,636.2	1.2	292.6	0.1	223,286.5	100.0
	<b>Premium</b>	5,540,198	2.5	198,934	0.1	220,954,319	100.0
	<b>Average</b>	\$2,102		\$680		\$990	

Table 4

**2021 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	36.1	54.9			1.0	1.5	0.1	0.1
	Premium	15,824	76.0	*		1,312	6.3	96	0.5
	Average	\$439				\$1,312		\$1,152	
\$50,000 to \$74,999	Exposure					3.0	46.8	1.1	16.9
	Premium	*		*		2,357	69.5	539	15.9
	Average					\$786		\$498	
\$75,000 to \$99,999	Exposure					2.0	18.9	6.6	62.2
	Premium	*		*		1,902	23.4	4,984	61.3
	Average					\$951		\$757	
\$100,000 to \$124,999	Exposure	1.0	1.5					58.3	84.7
	Premium	217	0.5	*		*		40,661	91.4
	Average	\$217						\$697	
\$125,000 to \$149,999	Exposure							299.2	90.4
	Premium	*		*		*		209,111	91.3
	Average							\$699	
\$150,000 to \$174,999	Exposure	1.0	0.1			2.0	0.2	894.5	93.3
	Premium	141	0.0	*		1,357	0.2	655,646	94.2
	Average	\$141				\$679		\$733	
\$175,000 to \$199,999	Exposure	4.0	0.2	1.0	0.1	1.8	0.1	1,797.7	93.3
	Premium	1,019	0.1	533	0.0	1,940	0.1	1,406,213	94.3
	Average	\$255		\$533		\$1,058		\$782	
\$200,000 to \$299,999	Exposure	28.9	0.2			51.9	0.3	15,520.6	95.3
	Premium	7,484	0.1	*		59,353	0.4	13,336,549	95.7
	Average	\$259				\$1,143		\$859	
\$300,000 to \$399,999	Exposure	66.8	0.4	0.1	0.0	107.1	0.6	15,915.9	94.3
	Premium	14,800	0.1	98	0.0	138,407	0.8	15,782,039	94.8
	Average	\$221		\$1,176		\$1,293		\$992	
\$400,000 to \$499,999	Exposure	49.7	0.4			84.6	0.7	11,792.0	93.3
	Premium	11,359	0.1	*		126,922	0.9	13,615,989	93.9
	Average	\$229				\$1,501		\$1,155	
\$500,000 and Over	Exposure	205.6	0.7	0.7	0.0	139.3	0.4	27,906.9	88.8
	Premium	61,917	0.1	2,208	0.0	384,993	0.7	49,315,792	86.7
	Average	\$301		\$3,312		\$2,763		\$1,767	
<b>Total</b>	<b>Exposure</b>	393.1	0.5	1.5	0.0	392.8	0.5	74,192.8	92.1
	<b>Premium</b>	112,761	0.1	2,417	0.0	718,543	0.7	94,367,619	90.3
	<b>Average</b>	\$287		\$1,611		\$1,830		\$1,272	

Table 4

## 2021 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	28.6	43.5			65.8	100.0
	Premium	3,596	17.3	*		20,828	100.0
	Average	\$126				\$317	
\$50,000 to \$74,999	Exposure	2.3	36.4			6.4	100.0
	Premium	493	14.5	*		3,389	100.0
	Average	\$211				\$528	
\$75,000 to \$99,999	Exposure	2.0	18.9			10.6	100.0
	Premium	1,240	15.3	*		8,126	100.0
	Average	\$620				\$768	
\$100,000 to \$124,999	Exposure	9.5	13.8			68.8	100.0
	Premium	3,587	8.1	*		44,465	100.0
	Average	\$378				\$646	
\$125,000 to \$149,999	Exposure	31.9	9.6			331.1	100.0
	Premium	20,042	8.7	*		229,153	100.0
	Average	\$628				\$692	
\$150,000 to \$174,999	Exposure	60.9	6.4			958.4	100.0
	Premium	38,767	5.6	*		695,911	100.0
	Average	\$636				\$726	
\$175,000 to \$199,999	Exposure	121.8	6.3			1,926.3	100.0
	Premium	82,137	5.5	*		1,491,842	100.0
	Average	\$675				\$774	
\$200,000 to \$299,999	Exposure	678.1	4.2			16,279.4	100.0
	Premium	530,506	3.8	*		13,933,813	100.0
	Average	\$782				\$856	
\$300,000 to \$399,999	Exposure	786.3	4.7			16,876.3	100.0
	Premium	713,998	4.3	*		16,649,342	100.0
	Average	\$908				\$987	
\$400,000 to \$499,999	Exposure	716.2	5.7			12,642.3	100.0
	Premium	742,659	5.1	*		14,496,586	100.0
	Average	\$1,037				\$1,147	
\$500,000 and Over	Exposure	3,166.8	10.1			31,419.3	100.0
	Premium	7,113,387	12.5	*		56,878,297	100.0
	Average	\$2,246				\$1,810	
<b>Total</b>	<b>Exposure</b>	5,604.4	7.0			80,584.6	100.0
	<b>Premium</b>	9,250,412	8.9	*		104,451,752	100.0
	<b>Average</b>	\$1,651				\$1,296	



Table 4

## 2021 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	18,151.5	70.6			9.0	0.0	7,430.4	28.9
	Premium	5,405,494	88.9	*		31,455	0.5	636,116	10.5
	Average	\$298				\$3,495		\$86	
\$50,000 to \$74,999	Exposure	26,333.8	90.7			32.2	0.1	2,635.6	9.1
	Premium	13,045,733	87.1	*		16,224	0.1	1,905,975	12.7
	Average	\$495				\$504		\$723	
\$75,000 to \$99,999	Exposure	3,501.8	38.6			53.3	0.6	5,491.1	60.6
	Premium	2,117,589	27.8	*		70,347	0.9	5,407,906	71.0
	Average	\$605				\$1,321		\$985	
\$100,000 to \$124,999	Exposure	3,237.5	11.7			54.8	0.2	23,717.7	85.3
	Premium	2,497,287	7.0	*		76,505	0.2	31,805,323	89.2
	Average	\$771				\$1,395		\$1,341	
\$125,000 to \$149,999	Exposure	5,845.0	7.2			80.1	0.1	71,471.8	87.5
	Premium	5,724,389	4.6	*		124,811	0.1	109,504,252	88.4
	Average	\$979				\$1,559		\$1,532	
\$150,000 to \$174,999	Exposure	11,398.6	6.5			111.4	0.1	155,801.1	89.3
	Premium	13,415,805	4.6	*		178,945	0.1	259,748,023	89.8
	Average	\$1,177				\$1,606		\$1,667	
\$175,000 to \$199,999	Exposure	15,587.3	6.2			821.3	0.3	225,460.1	90.2
	Premium	21,885,095	5.0	*		1,860,201	0.4	395,674,919	90.1
	Average	\$1,404				\$2,265		\$1,755	
\$200,000 to \$299,999	Exposure	63,280.4	5.0			2,499.9	0.2	1,185,978.9	93.0
	Premium	111,819,903	4.4	*		5,920,732	0.2	2,362,945,630	92.9
	Average	\$1,767				\$2,368		\$1,992	
\$300,000 to \$399,999	Exposure	34,189.8	4.5			1,241.6	0.2	724,842.0	94.5
	Premium	78,240,237	4.1	*		3,652,636	0.2	1,794,104,846	94.6
	Average	\$2,288				\$2,942		\$2,475	
\$400,000 to \$499,999	Exposure	12,955.3	3.8			467.9	0.1	323,363.5	95.4
	Premium	40,011,884	3.9	*		1,899,182	0.2	977,050,981	95.1
	Average	\$3,088				\$4,059		\$3,022	
\$500,000 and Over	Exposure	10,572.6	3.2			499.7	0.2	311,087.3	93.9
	Premium	48,596,174	2.9	*		2,814,283	0.2	1,463,245,375	88.1
	Average	\$4,596				\$5,632		\$4,704	
<b>Total</b>	<b>Exposure</b>	205,053.4	6.2			5,871.2	0.2	3,037,279.5	91.8
	<b>Premium</b>	342,759,590	4.3	*		16,645,321	0.2	7,402,029,346	92.0
	<b>Average</b>	\$1,672				\$2,835		\$2,437	

Table 4

## 2021 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	137.3	0.5			25,728.3	100.0
	Premium	10,510	0.2	*		6,083,575	100.0
	Average	\$77				\$236	
\$50,000 to \$74,999	Exposure	16.4	0.1			29,017.9	100.0
	Premium	3,051	0.0	*		14,970,983	100.0
	Average	\$186				\$516	
\$75,000 to \$99,999	Exposure	3.3	0.0	12.9	0.1	9,062.3	100.0
	Premium	689	0.0	15,450	0.2	7,611,981	100.0
	Average	\$207		\$1,196		\$840	
\$100,000 to \$124,999	Exposure	14.0	0.1	765.3	2.8	27,789.3	100.0
	Premium	12,919	0.0	1,275,040	3.6	35,667,074	100.0
	Average	\$923		\$1,666		\$1,283	
\$125,000 to \$149,999	Exposure	52.0	0.1	4,201.5	5.1	81,650.4	100.0
	Premium	59,079	0.0	8,477,879	6.8	123,890,410	100.0
	Average	\$1,136		\$2,018		\$1,517	
\$150,000 to \$174,999	Exposure	142.5	0.1	7,050.4	4.0	174,504.0	100.0
	Premium	193,046	0.1	15,711,440	5.4	289,247,259	100.0
	Average	\$1,355		\$2,228		\$1,658	
\$175,000 to \$199,999	Exposure	325.8	0.1	7,698.4	3.1	249,892.9	100.0
	Premium	462,551	0.1	19,077,236	4.3	438,960,002	100.0
	Average	\$1,420		\$2,478		\$1,757	
\$200,000 to \$299,999	Exposure	3,055.0	0.2	20,088.3	1.6	1,274,902.6	100.0
	Premium	4,751,369	0.2	58,545,530	2.3	2,543,983,164	100.0
	Average	\$1,555		\$2,914		\$1,995	
\$300,000 to \$399,999	Exposure	2,845.8	0.4	3,570.6	0.5	766,689.8	100.0
	Premium	5,870,375	0.3	14,953,311	0.8	1,896,821,405	100.0
	Average	\$2,063		\$4,188		\$2,474	
\$400,000 to \$499,999	Exposure	1,513.9	0.4	780.5	0.2	339,081.1	100.0
	Premium	4,271,414	0.4	4,297,533	0.4	1,027,530,994	100.0
	Average	\$2,821		\$5,506		\$3,030	
\$500,000 and Over	Exposure	8,762.6	2.6	428.2	0.1	331,350.3	100.0
	Premium	141,948,149	8.6	3,411,939	0.2	1,660,015,920	100.0
	Average	\$16,199		\$7,969		\$5,010	
<b>Total</b>	<b>Exposure</b>	16,868.7	0.5	44,596.1	1.3	3,309,668.8	100.0
	<b>Premium</b>	157,583,152	2.0	125,765,358	1.6	8,044,782,767	100.0
	<b>Average</b>	\$9,342		\$2,820		\$2,431	

Table 4

## 2021 Average Premium by Amount of Insurance

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

#### Georgia

Insurance		DW		HO-1		HO-2		HO-3	
Range			%		%		%		%
\$49,999 and Under	Exposure	8,831.1	66.8	410.3	3.1	38.6	0.3	306.3	2.3
	Premium	3,391,619	78.3	110,197	2.5	13,630	0.3	170,820	3.9
	Average	\$384		\$269		\$353		\$558	
\$50,000 to \$74,999	Exposure	5,178.8	44.0	789.7	6.7	570.5	4.8	2,871.3	24.4
	Premium	2,637,019	46.7	234,444	4.1	199,618	3.5	1,271,065	22.5
	Average	\$509		\$297		\$350		\$443	
\$75,000 to \$99,999	Exposure	3,501.6	19.9	1,670.3	9.5	2,291.5	13.0	8,493.8	48.4
	Premium	2,077,631	18.8	558,451	5.1	1,075,309	9.8	5,861,029	53.2
	Average	\$593		\$334		\$469		\$690	
\$100,000 to \$124,999	Exposure	2,610.2	6.0	1,787.1	4.1	4,975.0	11.3	32,196.6	73.4
	Premium	1,864,847	5.4	707,077	2.1	3,206,865	9.3	26,453,465	76.8
	Average	\$714		\$396		\$645		\$822	
\$125,000 to \$149,999	Exposure	1,598.3	1.7	1,578.7	1.7	8,727.6	9.4	76,050.3	81.8
	Premium	1,213,497	1.4	704,074	0.8	6,681,306	7.7	72,612,265	83.8
	Average	\$759		\$446		\$766		\$955	
\$150,000 to \$174,999	Exposure	1,629.5	1.1	1,568.8	1.0	16,788.0	10.9	123,580.5	80.4
	Premium	1,458,451	0.9	765,103	0.5	13,858,911	8.8	129,681,999	82.6
	Average	\$895		\$488		\$826		\$1,049	
\$175,000 to \$199,999	Exposure	1,237.4	0.6	1,024.7	0.5	23,150.6	11.6	158,131.1	79.5
	Premium	1,124,379	0.5	519,461	0.2	20,619,326	9.4	178,709,215	81.7
	Average	\$909		\$507		\$891		\$1,130	
\$200,000 to \$299,999	Exposure	3,668.3	0.5	2,185.4	0.3	98,805.8	12.3	625,053.0	77.7
	Premium	3,259,470	0.3	1,257,777	0.1	104,469,719	10.4	802,111,957	79.7
	Average	\$889		\$576		\$1,057		\$1,283	
\$300,000 to \$399,999	Exposure	1,505.4	0.3	552.3	0.1	50,981.6	10.8	373,078.9	78.7
	Premium	1,393,851	0.2	360,785	0.1	66,014,285	9.5	554,178,752	80.0
	Average	\$926		\$653		\$1,295		\$1,485	
\$400,000 to \$499,999	Exposure	551.1	0.2	190.2	0.1	23,947.5	10.0	189,881.3	79.0
	Premium	594,838	0.1	143,899	0.0	36,330,334	8.7	334,161,223	80.4
	Average	\$1,079		\$757		\$1,517		\$1,760	
\$500,000 and Over	Exposure	466.9	0.2	63.7	0.0	29,904.8	9.8	234,457.7	76.5
	Premium	631,614	0.1	55,974	0.0	62,621,088	8.4	569,257,601	75.9
	Average	\$1,353		\$879		\$2,094		\$2,428	
<b>Total</b>	<b>Exposure</b>	<b>30,778.5</b>	<b>1.3</b>	<b>11,821.1</b>	<b>0.5</b>	<b>260,181.4</b>	<b>11.0</b>	<b>1,824,100.8</b>	<b>77.4</b>
	<b>Premium</b>	<b>19,647,216</b>	<b>0.6</b>	<b>5,417,242</b>	<b>0.2</b>	<b>315,090,391</b>	<b>9.3</b>	<b>2,674,469,391</b>	<b>79.1</b>
	<b>Average</b>	<b>\$638</b>		<b>\$458</b>		<b>\$1,211</b>		<b>\$1,466</b>	

Table 4

## 2021 Average Premium by Amount of Insurance

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

#### Georgia

Insurance		HO-5		HO-8		Total	
Range			%		%		%
\$49,999 and Under	Exposure	2,483.4	18.8	1,144.5	8.7	13,214.3	100.0
	Premium	241,814	5.6	405,187	9.4	4,333,267	100.0
	Average	\$97		\$354		\$328	
\$50,000 to \$74,999	Exposure	883.8	7.5	1,488.8	12.6	11,782.8	100.0
	Premium	130,142	2.3	1,180,066	20.9	5,652,354	100.0
	Average	\$147		\$793		\$480	
\$75,000 to \$99,999	Exposure	92.4	0.5	1,511.6	8.6	17,561.2	100.0
	Premium	64,592	0.6	1,388,586	12.6	11,025,598	100.0
	Average	\$699		\$919		\$628	
\$100,000 to \$124,999	Exposure	1,090.0	2.5	1,179.4	2.7	43,838.3	100.0
	Premium	950,959	2.8	1,258,563	3.7	34,441,776	100.0
	Average	\$872		\$1,067		\$786	
\$125,000 to \$149,999	Exposure	4,269.7	4.6	782.0	0.8	93,006.6	100.0
	Premium	4,535,590	5.2	906,140	1.0	86,652,872	100.0
	Average	\$1,062		\$1,159		\$932	
\$150,000 to \$174,999	Exposure	9,672.4	6.3	558.3	0.4	153,797.6	100.0
	Premium	10,568,411	6.7	732,662	0.5	157,065,537	100.0
	Average	\$1,093		\$1,312		\$1,021	
\$175,000 to \$199,999	Exposure	14,949.8	7.5	318.1	0.2	198,811.7	100.0
	Premium	17,282,540	7.9	460,505	0.2	218,715,426	100.0
	Average	\$1,156		\$1,448		\$1,100	
\$200,000 to \$299,999	Exposure	74,026.3	9.2	640.6	0.1	804,379.4	100.0
	Premium	93,987,496	9.3	1,037,857	0.1	1,006,124,276	100.0
	Average	\$1,270		\$1,620		\$1,251	
\$300,000 to \$399,999	Exposure	47,862.2	10.1	184.3	0.0	474,164.7	100.0
	Premium	70,523,377	10.2	347,819	0.1	692,818,869	100.0
	Average	\$1,473		\$1,888		\$1,461	
\$400,000 to \$499,999	Exposure	25,837.2	10.7	63.1	0.0	240,470.3	100.0
	Premium	44,052,095	10.6	156,396	0.0	415,438,785	100.0
	Average	\$1,705		\$2,479		\$1,728	
\$500,000 and Over	Exposure	41,556.7	13.6	44.3	0.0	306,493.9	100.0
	Premium	116,952,453	15.6	128,734	0.0	749,647,464	100.0
	Average	\$2,814		\$2,909		\$2,446	
<b>Total</b>	<b>Exposure</b>	222,723.8	9.4	7,914.9	0.3	2,357,520.5	100.0
	<b>Premium</b>	359,289,469	10.6	8,002,515	0.2	3,381,916,224	100.0
	<b>Average</b>	\$1,613		\$1,011		\$1,435	

Table 4

## 2021 Average Premium by Amount of Insurance

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

#### Hawaii

Insurance		DW		HO-1		HO-2		HO-3	
Range			%		%		%		%
\$49,999 and Under	Exposure	12.0	36.5					4.4	13.5
	Premium	327	10.5	*		*		814	26.0
	Average	\$27						\$184	
\$50,000 to \$74,999	Exposure	17.9	44.2			12.0	29.6	10.6	26.1
	Premium	4,849	34.5	*		5,714	40.7	3,484	24.8
	Average	\$271				\$476		\$329	
\$75,000 to \$99,999	Exposure	20.8	20.3			28.0	27.3	51.9	50.6
	Premium	5,463	10.5	*		27,088	52.2	17,171	33.1
	Average	\$262				\$967		\$331	
\$100,000 to \$124,999	Exposure	41.9	8.2			74.0	14.5	393.5	77.2
	Premium	9,809	4.2	*		78,762	33.4	147,436	62.5
	Average	\$234				\$1,064		\$375	
\$125,000 to \$149,999	Exposure	79.1	7.5			62.0	5.9	899.3	85.8
	Premium	14,436	3.0	*		72,396	15.1	386,036	80.7
	Average	\$183				\$1,168		\$429	
\$150,000 to \$174,999	Exposure	107.9	5.5			133.0	6.8	1,692.0	87.0
	Premium	28,470	2.8	*		152,341	15.1	820,425	81.2
	Average	\$264				\$1,145		\$485	
\$175,000 to \$199,999	Exposure	114.1	3.6			129.0	4.1	2,882.0	91.7
	Premium	33,798	1.9	*		162,938	9.0	1,598,076	88.4
	Average	\$296				\$1,263		\$555	
\$200,000 to \$299,999	Exposure	712.1	2.1			506.0	1.5	31,983.0	96.1
	Premium	265,263	1.1	*		849,344	3.4	23,937,576	95.3
	Average	\$373				\$1,679		\$748	
\$300,000 to \$399,999	Exposure	592.4	1.1			329.3	0.6	51,201.9	98.0
	Premium	290,323	0.6	*		715,741	1.4	49,554,602	97.8
	Average	\$490				\$2,174		\$968	
\$400,000 to \$499,999	Exposure	348.8	0.8			27.9	0.1	43,293.5	98.9
	Premium	198,497	0.4	*		29,605	0.1	51,695,673	99.4
	Average	\$569				\$1,060		\$1,194	
\$500,000 and Over	Exposure	586.5	0.7			44.8	0.1	87,626.7	97.9
	Premium	555,554	0.3	*		103,019	0.1	157,573,562	93.5
	Average	\$947				\$2,298		\$1,798	
<b>Total</b>	<b>Exposure</b>	2,633.6	1.2			1,346.0	0.6	220,038.8	97.5
	<b>Premium</b>	1,406,789	0.5	*		2,196,948	0.7	285,734,855	95.3
	<b>Average</b>	\$534				\$1,632		\$1,299	

Table 4

## 2021 Average Premium by Amount of Insurance

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

#### Hawaii

Insurance		HO-5		HO-8		Total	
Range			%		%		%
\$49,999 and Under	Exposure	16.4	50.0			32.8	100.0
	Premium	1,987	63.5	*		3,128	100.0
	Average	\$121				\$95	
\$50,000 to \$74,999	Exposure					40.5	100.0
	Premium	*		*		14,047	100.0
	Average					\$347	
\$75,000 to \$99,999	Exposure	1.9	1.9			102.7	100.0
	Premium	2,149	4.1	*		51,871	100.0
	Average	\$1,121				\$505	
\$100,000 to \$124,999	Exposure					509.4	100.0
	Premium	*		*		236,007	100.0
	Average					\$463	
\$125,000 to \$149,999	Exposure	1.0	0.1	7.0	0.7	1,048.3	100.0
	Premium	704	0.1	5,034	1.1	478,606	100.0
	Average	\$704		\$719		\$457	
\$150,000 to \$174,999	Exposure	1.1	0.1	11.0	0.6	1,945.0	100.0
	Premium	848	0.1	8,005	0.8	1,010,089	100.0
	Average	\$783		\$728		\$519	
\$175,000 to \$199,999	Exposure	1.9	0.1	15.0	0.5	3,142.0	100.0
	Premium	731	0.0	12,023	0.7	1,807,566	100.0
	Average	\$381		\$802		\$575	
\$200,000 to \$299,999	Exposure	26.5	0.1	52.7	0.2	33,280.3	100.0
	Premium	14,666	0.1	56,087	0.2	25,122,936	100.0
	Average	\$553		\$1,065		\$755	
\$300,000 to \$399,999	Exposure	85.3	0.2	42.0	0.1	52,250.8	100.0
	Premium	65,054	0.1	63,475	0.1	50,689,195	100.0
	Average	\$763		\$1,511		\$970	
\$400,000 to \$499,999	Exposure	102.6	0.2	8.2	0.0	43,781.0	100.0
	Premium	87,841	0.2	13,936	0.0	52,025,552	100.0
	Average	\$856		\$1,706		\$1,188	
\$500,000 and Over	Exposure	1,198.2	1.3	9.0	0.0	89,465.2	100.0
	Premium	10,200,763	6.1	19,216	0.0	168,452,114	100.0
	Average	\$8,514		\$2,135		\$1,883	
<b>Total</b>	<b>Exposure</b>	1,434.8	0.6	144.8	0.1	225,598.0	100.0
	<b>Premium</b>	10,374,743	3.5	177,776	0.1	299,891,111	100.0
	<b>Average</b>	\$7,231		\$1,227		\$1,329	

Table 4

## 2021 Average Premium by Amount of Insurance

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

#### Idaho

Insurance		DW		HO-1		HO-2		HO-3	
Range			%		%		%		%
\$49,999 and Under	Exposure	72.9	18.0			1.2	0.3	20.1	5.0
	Premium	49,546	50.8	*		1,037	1.1	27,916	28.6
	Average	\$679				\$889		\$1,390	
\$50,000 to \$74,999	Exposure	85.8	29.5	16.0	5.5	7.7	2.6	113.3	39.0
	Premium	50,311	39.5	4,252	3.3	3,055	2.4	48,514	38.1
	Average	\$586		\$266		\$398		\$428	
\$75,000 to \$99,999	Exposure	94.2	9.6	31.0	3.2	34.4	3.5	710.4	72.8
	Premium	44,675	9.0	9,288	1.9	15,226	3.1	374,490	75.5
	Average	\$474		\$300		\$442		\$527	
\$100,000 to \$124,999	Exposure	147.5	4.0	107.3	2.9	232.6	6.4	2,842.3	77.8
	Premium	78,628	3.8	25,548	1.2	117,600	5.7	1,666,815	80.4
	Average	\$533		\$238		\$506		\$586	
\$125,000 to \$149,999	Exposure	123.0	1.2	116.8	1.2	860.3	8.7	7,909.1	80.1
	Premium	67,958	1.1	31,783	0.5	483,930	8.0	4,930,685	81.9
	Average	\$553		\$272		\$563		\$623	
\$150,000 to \$174,999	Exposure	125.2	0.6	178.3	0.9	2,019.3	10.2	15,074.7	76.3
	Premium	71,212	0.6	51,210	0.4	1,230,412	9.7	9,901,867	78.0
	Average	\$569		\$287		\$609		\$657	
\$175,000 to \$199,999	Exposure	112.2	0.4	229.4	0.8	3,297.9	11.3	21,538.2	73.9
	Premium	75,273	0.4	71,976	0.4	2,085,861	10.6	14,780,783	75.4
	Average	\$671		\$314		\$632		\$686	
\$200,000 to \$299,999	Exposure	453.1	0.3	806.7	0.5	16,036.8	10.9	104,282.5	70.9
	Premium	317,654	0.3	274,951	0.3	11,114,914	10.3	77,359,739	71.4
	Average	\$701		\$341		\$693		\$742	
\$300,000 to \$399,999	Exposure	250.4	0.2	533.6	0.5	9,418.6	9.3	71,425.6	70.5
	Premium	255,167	0.3	228,000	0.3	7,698,145	8.9	60,628,221	69.8
	Average	\$1,019		\$427		\$817		\$849	
\$400,000 to \$499,999	Exposure	117.5	0.2	316.4	0.6	3,968.8	8.0	35,090.7	70.7
	Premium	123,243	0.2	149,427	0.3	3,812,833	7.5	35,290,195	69.7
	Average	\$1,049		\$472		\$961		\$1,006	
\$500,000 and Over	Exposure	138.3	0.2	153.2	0.3	3,452.0	6.1	38,846.5	69.1
	Premium	123,405	0.1	78,293	0.1	4,936,844	5.3	58,371,250	62.1
	Average	\$892		\$511		\$1,430		\$1,503	
<b>Total</b>	<b>Exposure</b>	1,720.1	0.4	2,488.8	0.6	39,329.6	9.4	297,853.3	71.2
	<b>Premium</b>	1,257,072	0.3	924,846	0.2	31,499,857	8.3	263,380,475	69.1
	<b>Average</b>	\$731		\$372		\$801		\$884	

Table 4

## 2021 Average Premium by Amount of Insurance

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

#### Idaho

Insurance		HO-5		HO-8		Total	
Range			%		%		%
\$49,999 and Under	Exposure	72.3	17.8	238.5	58.9	404.9	100.0
	Premium	6,968	7.1	12,025	12.3	97,610	100.0
	Average	\$96		\$50		\$241	
\$50,000 to \$74,999	Exposure	25.6	8.8	42.1	14.5	290.5	100.0
	Premium	6,515	5.1	14,782	11.6	127,429	100.0
	Average	\$255		\$351		\$439	
\$75,000 to \$99,999	Exposure	49.0	5.0	56.8	5.8	975.8	100.0
	Premium	23,306	4.7	28,873	5.8	495,858	100.0
	Average	\$476		\$508		\$508	
\$100,000 to \$124,999	Exposure	280.3	7.7	42.7	1.2	3,652.7	100.0
	Premium	149,937	7.2	33,997	1.6	2,072,525	100.0
	Average	\$535		\$797		\$567	
\$125,000 to \$149,999	Exposure	842.6	8.5	24.2	0.2	9,875.9	100.0
	Premium	484,373	8.0	22,996	0.4	6,021,725	100.0
	Average	\$575		\$952		\$610	
\$150,000 to \$174,999	Exposure	2,331.8	11.8	22.9	0.1	19,752.2	100.0
	Premium	1,418,556	11.2	19,291	0.2	12,692,548	100.0
	Average	\$608		\$842		\$643	
\$175,000 to \$199,999	Exposure	3,974.4	13.6	10.3	0.0	29,162.4	100.0
	Premium	2,591,219	13.2	9,941	0.1	19,615,053	100.0
	Average	\$652		\$962		\$673	
\$200,000 to \$299,999	Exposure	25,447.9	17.3	13.3	0.0	147,040.3	100.0
	Premium	19,198,918	17.7	20,595	0.0	108,286,771	100.0
	Average	\$754		\$1,545		\$736	
\$300,000 to \$399,999	Exposure	19,703.6	19.4	4.3	0.0	101,336.0	100.0
	Premium	18,078,693	20.8	6,662	0.0	86,894,888	100.0
	Average	\$918		\$1,568		\$857	
\$400,000 to \$499,999	Exposure	10,151.2	20.4			49,644.6	100.0
	Premium	11,252,682	22.2	*		50,628,380	100.0
	Average	\$1,109				\$1,020	
\$500,000 and Over	Exposure	13,605.8	24.2	1.0	0.0	56,196.8	100.0
	Premium	30,455,106	32.4	377	0.0	93,965,275	100.0
	Average	\$2,238		\$377		\$1,672	
<b>Total</b>	<b>Exposure</b>	76,484.3	18.3	456.1	0.1	418,332.1	100.0
	<b>Premium</b>	83,666,273	22.0	169,539	0.0	380,898,062	100.0
	<b>Average</b>	\$1,094		\$372		\$911	



Table 4

## 2021 Average Premium by Amount of Insurance

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

#### Illinois

Insurance		DW		HO-1		HO-2		HO-3	
Range			%		%		%		%
\$49,999 and Under	Exposure	2,436.8	26.8	48.9	0.5	889.7	9.8	2,858.3	31.5
	Premium	1,002,519	31.8	14,626	0.5	333,709	10.6	969,609	30.8
	Average	\$411		\$299		\$375		\$339	
\$50,000 to \$74,999	Exposure	2,002.9	23.8	78.6	0.9	1,002.5	11.9	3,056.0	36.3
	Premium	1,137,505	23.0	23,514	0.5	537,905	10.9	1,970,283	39.8
	Average	\$568		\$299		\$537		\$645	
\$75,000 to \$99,999	Exposure	1,472.4	15.4	113.9	1.2	1,075.1	11.3	5,115.9	53.6
	Premium	993,580	14.8	40,635	0.6	688,433	10.2	3,718,238	55.3
	Average	\$675		\$357		\$640		\$727	
\$100,000 to \$124,999	Exposure	1,343.3	6.6	115.9	0.6	1,887.6	9.3	14,536.3	71.4
	Premium	1,134,805	7.4	47,411	0.3	1,340,962	8.7	11,007,806	71.6
	Average	\$845		\$409		\$710		\$757	
\$125,000 to \$149,999	Exposure	714.9	1.6	106.0	0.2	3,166.5	6.9	37,574.3	81.6
	Premium	666,317	1.8	45,166	0.1	2,272,124	6.1	30,169,575	81.7
	Average	\$932		\$426		\$718		\$803	
\$150,000 to \$174,999	Exposure	802.0	0.9	128.5	0.1	6,962.0	7.6	74,580.8	81.6
	Premium	845,090	1.1	61,855	0.1	5,441,821	7.0	62,845,377	81.3
	Average	\$1,054		\$481		\$782		\$843	
\$175,000 to \$199,999	Exposure	547.1	0.4	132.9	0.1	11,137.3	8.5	106,199.5	80.9
	Premium	620,147	0.5	60,222	0.1	9,017,498	7.7	95,039,894	80.9
	Average	\$1,134		\$453		\$810		\$895	
\$200,000 to \$299,999	Exposure	1,831.3	0.2	337.3	0.0	89,378.2	11.8	580,238.5	76.6
	Premium	2,369,542	0.3	171,483	0.0	81,592,974	10.8	577,783,740	76.5
	Average	\$1,294		\$508		\$913		\$996	
\$300,000 to \$399,999	Exposure	966.3	0.1	132.8	0.0	86,126.3	13.1	497,429.3	75.4
	Premium	1,412,983	0.2	79,021	0.0	92,178,303	12.2	564,363,707	74.9
	Average	\$1,462		\$595		\$1,070		\$1,135	
\$400,000 to \$499,999	Exposure	452.4	0.1	46.8	0.0	47,532.3	12.4	291,580.9	76.0
	Premium	752,362	0.1	33,277	0.0	59,994,882	11.7	386,204,848	75.4
	Average	\$1,663		\$712		\$1,262		\$1,325	
\$500,000 and Over	Exposure	635.9	0.1	25.8	0.0	54,967.6	11.3	359,794.4	73.7
	Premium	1,223,370	0.1	20,670	0.0	96,242,515	10.2	679,389,851	72.0
	Average	\$1,924		\$803		\$1,751		\$1,888	
<b>Total</b>	<b>Exposure</b>	13,205.3	0.5	1,267.3	0.0	304,125.0	11.7	1,972,964.3	75.7
	<b>Premium</b>	12,158,220	0.4	597,880	0.0	349,641,126	10.8	2,413,462,928	74.8
	<b>Average</b>	\$921		\$472		\$1,150		\$1,223	

Table 4

## 2021 Average Premium by Amount of Insurance

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

#### Illinois

Insurance		HO-5		HO-8		Total	
Range			%		%		%
\$49,999 and Under	Exposure	1,953.0	21.5	892.8	9.8	9,079.5	100.0
	Premium	399,734	12.7	428,544	13.6	3,148,741	100.0
	Average	\$205		\$480		\$347	
\$50,000 to \$74,999	Exposure	841.7	10.0	1,436.4	17.1	8,418.1	100.0
	Premium	373,495	7.5	907,663	18.3	4,950,365	100.0
	Average	\$444		\$632		\$588	
\$75,000 to \$99,999	Exposure	667.0	7.0	1,103.4	11.6	9,547.8	100.0
	Premium	474,116	7.1	805,711	12.0	6,720,713	100.0
	Average	\$711		\$730		\$704	
\$100,000 to \$124,999	Exposure	1,603.9	7.9	863.6	4.2	20,350.6	100.0
	Premium	1,195,283	7.8	643,653	4.2	15,369,920	100.0
	Average	\$745		\$745		\$755	
\$125,000 to \$149,999	Exposure	4,031.2	8.8	427.8	0.9	46,020.8	100.0
	Premium	3,418,440	9.3	377,195	1.0	36,948,817	100.0
	Average	\$848		\$882		\$803	
\$150,000 to \$174,999	Exposure	8,578.3	9.4	365.8	0.4	91,417.3	100.0
	Premium	7,810,546	10.1	334,205	0.4	77,338,894	100.0
	Average	\$911		\$914		\$846	
\$175,000 to \$199,999	Exposure	13,001.1	9.9	178.6	0.1	131,196.5	100.0
	Premium	12,559,565	10.7	190,279	0.2	117,487,605	100.0
	Average	\$966		\$1,065		\$896	
\$200,000 to \$299,999	Exposure	85,718.0	11.3	343.5	0.0	757,846.8	100.0
	Premium	93,243,784	12.3	400,368	0.1	755,561,891	100.0
	Average	\$1,088		\$1,166		\$997	
\$300,000 to \$399,999	Exposure	74,927.5	11.4	152.7	0.0	659,734.7	100.0
	Premium	95,662,019	12.7	211,322	0.0	753,907,355	100.0
	Average	\$1,277		\$1,384		\$1,143	
\$400,000 to \$499,999	Exposure	44,156.9	11.5	54.7	0.0	383,824.0	100.0
	Premium	64,872,833	12.7	71,429	0.0	511,929,631	100.0
	Average	\$1,469		\$1,307		\$1,334	
\$500,000 and Over	Exposure	72,920.8	14.9	81.6	0.0	488,426.0	100.0
	Premium	166,994,154	17.7	106,834	0.0	943,977,394	100.0
	Average	\$2,290		\$1,310		\$1,933	
<b>Total</b>	<b>Exposure</b>	308,399.3	11.8	5,900.8	0.2	2,605,861.9	100.0
	<b>Premium</b>	447,003,969	13.9	4,477,203	0.1	3,227,341,326	100.0
	<b>Average</b>	\$1,449		\$759		\$1,238	

Table 4

## 2021 Average Premium by Amount of Insurance

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

#### Indiana

Insurance		DW		HO-1		HO-2		HO-3	
Range			%		%		%		%
\$49,999 and Under	Exposure	1,203.8	17.5	66.1	1.0	554.1	8.0	2,644.0	38.4
	Premium	457,140	21.1	26,877	1.2	273,020	12.6	847,366	39.1
	Average	\$380		\$407		\$493		\$320	
\$50,000 to \$74,999	Exposure	1,357.3	13.1	213.8	2.1	747.8	7.2	6,326.4	61.0
	Premium	749,279	13.0	57,608	1.0	516,109	8.9	3,450,626	59.7
	Average	\$552		\$269		\$690		\$545	
\$75,000 to \$99,999	Exposure	1,064.7	6.3	253.0	1.5	1,044.4	6.2	12,308.9	73.4
	Premium	731,006	6.5	70,724	0.6	842,952	7.5	8,027,222	71.2
	Average	\$687		\$280		\$807		\$652	
\$100,000 to \$124,999	Exposure	815.8	1.9	272.0	0.6	2,431.9	5.5	35,465.3	80.6
	Premium	662,490	2.1	81,650	0.3	1,965,389	6.1	25,587,197	79.6
	Average	\$812		\$300		\$808		\$721	
\$125,000 to \$149,999	Exposure	500.8	0.6	204.6	0.2	5,325.0	5.9	73,553.8	81.3
	Premium	423,403	0.6	75,341	0.1	4,331,605	6.1	57,724,331	80.9
	Average	\$846		\$368		\$813		\$785	
\$150,000 to \$174,999	Exposure	443.0	0.3	143.4	0.1	9,702.9	7.2	106,862.6	79.3
	Premium	449,251	0.4	58,130	0.1	8,360,049	7.4	89,294,933	78.7
	Average	\$1,014		\$405		\$862		\$836	
\$175,000 to \$199,999	Exposure	332.4	0.2	53.4	0.0	13,010.1	8.0	126,823.9	78.1
	Premium	365,667	0.3	24,858	0.0	11,696,574	8.1	112,494,456	77.5
	Average	\$1,100		\$465		\$899		\$887	
\$200,000 to \$299,999	Exposure	718.1	0.1	73.8	0.0	52,464.4	8.8	458,021.1	76.4
	Premium	914,855	0.2	51,458	0.0	54,454,384	9.0	454,204,677	75.2
	Average	\$1,274		\$698		\$1,038		\$992	
\$300,000 to \$399,999	Exposure	229.8	0.1	16.0	0.0	24,755.9	8.2	228,309.5	76.1
	Premium	335,071	0.1	14,977	0.0	30,735,015	8.7	262,587,883	74.2
	Average	\$1,458		\$936		\$1,242		\$1,150	
\$400,000 to \$499,999	Exposure	87.1	0.1	2.9	0.0	8,908.3	7.3	92,729.3	76.2
	Premium	125,330	0.1	2,822	0.0	12,672,239	7.6	124,577,321	74.4
	Average	\$1,439		\$968		\$1,423		\$1,343	
\$500,000 and Over	Exposure	73.3	0.1	2.3	0.0	8,781.3	7.1	89,422.8	71.9
	Premium	171,785	0.1	4,240	0.0	15,661,326	6.4	165,407,543	67.8
	Average	\$2,345		\$1,884		\$1,783		\$1,850	
<b>Total</b>	<b>Exposure</b>	6,825.9	0.4	1,301.3	0.1	127,726.2	7.9	1,232,467.6	76.5
	<b>Premium</b>	5,385,277	0.3	468,685	0.0	141,508,662	8.1	1,304,203,555	74.5
	<b>Average</b>	\$789		\$360		\$1,108		\$1,058	

Table 4

## 2021 Average Premium by Amount of Insurance

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

#### Indiana

Insurance		HO-5		HO-8		Total	
Range			%		%		%
\$49,999 and Under	Exposure	1,742.7	25.3	673.1	9.8	6,883.7	100.0
	Premium	325,952	15.1	235,212	10.9	2,165,567	100.0
	Average	\$187		\$349		\$315	
\$50,000 to \$74,999	Exposure	885.3	8.5	846.5	8.2	10,377.3	100.0
	Premium	382,925	6.6	623,786	10.8	5,780,333	100.0
	Average	\$433		\$737		\$557	
\$75,000 to \$99,999	Exposure	1,278.8	7.6	830.1	4.9	16,779.9	100.0
	Premium	894,186	7.9	705,969	6.3	11,272,059	100.0
	Average	\$699		\$850		\$672	
\$100,000 to \$124,999	Exposure	4,369.4	9.9	665.9	1.5	44,020.3	100.0
	Premium	3,205,022	10.0	623,828	1.9	32,125,576	100.0
	Average	\$734		\$937		\$730	
\$125,000 to \$149,999	Exposure	10,456.3	11.6	378.2	0.4	90,418.5	100.0
	Premium	8,390,310	11.8	380,597	0.5	71,325,587	100.0
	Average	\$802		\$1,006		\$789	
\$150,000 to \$174,999	Exposure	17,294.4	12.8	274.3	0.2	134,720.6	100.0
	Premium	14,917,078	13.2	313,156	0.3	113,392,597	100.0
	Average	\$863		\$1,142		\$842	
\$175,000 to \$199,999	Exposure	22,041.3	13.6	159.7	0.1	162,420.8	100.0
	Premium	20,352,609	14.0	192,534	0.1	145,126,698	100.0
	Average	\$923		\$1,206		\$894	
\$200,000 to \$299,999	Exposure	87,617.8	14.6	382.9	0.1	599,278.0	100.0
	Premium	93,555,204	15.5	444,461	0.1	603,625,039	100.0
	Average	\$1,068		\$1,161		\$1,007	
\$300,000 to \$399,999	Exposure	46,574.1	15.5	270.7	0.1	300,155.9	100.0
	Premium	60,171,032	17.0	212,166	0.1	354,056,144	100.0
	Average	\$1,292		\$784		\$1,180	
\$400,000 to \$499,999	Exposure	19,744.5	16.2	193.8	0.2	121,665.9	100.0
	Premium	29,906,699	17.9	146,498	0.1	167,430,909	100.0
	Average	\$1,515		\$756		\$1,376	
\$500,000 and Over	Exposure	25,621.5	20.6	431.8	0.3	124,333.0	100.0
	Premium	62,536,355	25.6	283,621	0.1	244,064,870	100.0
	Average	\$2,441		\$657		\$1,963	
<b>Total</b>	<b>Exposure</b>	237,626.1	14.7	5,106.9	0.3	1,611,053.9	100.0
	<b>Premium</b>	294,637,372	16.8	4,161,828	0.2	1,750,365,379	100.0
	<b>Average</b>	\$1,240		\$815		\$1,086	

Table 4

## 2021 Average Premium by Amount of Insurance

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

#### Iowa

Insurance		DW		HO-1		HO-2		HO-3	
Range			%		%		%		%
\$49,999 and Under	Exposure	1,303.2	18.0	115.9	1.6	827.4	11.4	4,348.8	60.1
	Premium	458,292	18.0	17,674	0.7	376,204	14.8	1,507,690	59.1
	Average	\$352		\$152		\$455		\$347	
\$50,000 to \$74,999	Exposure	1,260.5	21.9	336.3	5.8	982.6	17.1	2,575.7	44.7
	Premium	584,429	18.4	86,515	2.7	435,911	13.7	1,677,991	52.8
	Average	\$464		\$257		\$444		\$651	
\$75,000 to \$99,999	Exposure	868.2	12.0	353.2	4.9	886.3	12.2	4,649.2	64.2
	Premium	515,129	10.6	113,543	2.3	505,535	10.4	3,337,383	68.5
	Average	\$593		\$321		\$570		\$718	
\$100,000 to \$124,999	Exposure	687.2	4.3	357.8	2.3	1,308.3	8.3	12,668.2	80.1
	Premium	476,969	3.9	132,784	1.1	893,179	7.4	9,910,529	82.0
	Average	\$694		\$371		\$683		\$782	
\$125,000 to \$149,999	Exposure	408.5	1.1	194.4	0.5	2,001.7	5.4	32,135.0	86.9
	Premium	326,854	1.1	85,812	0.3	1,567,382	5.3	25,511,667	86.2
	Average	\$800		\$441		\$783		\$794	
\$150,000 to \$174,999	Exposure	456.9	0.8	250.1	0.4	3,276.0	5.4	52,187.3	86.2
	Premium	414,092	0.8	120,003	0.2	2,736,577	5.2	45,061,012	85.7
	Average	\$906		\$480		\$835		\$863	
\$175,000 to \$199,999	Exposure	296.2	0.4	169.1	0.2	3,638.8	5.1	61,428.8	85.4
	Premium	268,988	0.4	94,750	0.1	3,344,404	5.0	56,335,163	84.6
	Average	\$908		\$560		\$919		\$917	
\$200,000 to \$299,999	Exposure	552.3	0.2	182.8	0.1	12,045.0	4.8	211,921.2	84.4
	Premium	663,809	0.3	121,579	0.0	12,556,552	4.9	211,297,891	83.0
	Average	\$1,202		\$665		\$1,042		\$997	
\$300,000 to \$399,999	Exposure	172.9	0.1	39.3	0.0	5,070.9	3.9	109,948.8	83.7
	Premium	235,985	0.2	25,411	0.0	6,017,969	4.0	122,856,935	81.6
	Average	\$1,365		\$647		\$1,187		\$1,117	
\$400,000 to \$499,999	Exposure	56.9	0.1	3.0	0.0	1,653.4	3.0	45,764.8	84.1
	Premium	97,946	0.1	1,674	0.0	2,209,031	3.1	58,238,373	81.9
	Average	\$1,721		\$558		\$1,336		\$1,273	
\$500,000 and Over	Exposure	23.5	0.1			1,117.2	2.5	37,122.7	82.2
	Premium	75,250	0.1	*		2,064,969	2.5	63,766,130	78.4
	Average	\$3,202				\$1,848		\$1,718	
<b>Total</b>	<b>Exposure</b>	6,086.2	0.9	2,001.8	0.3	32,807.7	4.8	574,750.2	83.6
	<b>Premium</b>	4,117,743	0.6	799,745	0.1	32,707,713	4.5	599,500,764	82.2
	<b>Average</b>	\$677		\$400		\$997		\$1,043	

Table 4

## 2021 Average Premium by Amount of Insurance

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

Iowa

Insurance		HO-5		HO-8		Total	
Range			%		%		%
\$49,999 and Under	Exposure	248.3	3.4	397.0	5.5	7,240.5	100.0
	Premium	46,311	1.8	142,919	5.6	2,549,090	100.0
	Average	\$187		\$360		\$352	
\$50,000 to \$74,999	Exposure	76.6	1.3	524.3	9.1	5,755.8	100.0
	Premium	34,777	1.1	359,311	11.3	3,178,934	100.0
	Average	\$454		\$685		\$552	
\$75,000 to \$99,999	Exposure	66.3	0.9	420.4	5.8	7,243.5	100.0
	Premium	47,825	1.0	349,770	7.2	4,869,185	100.0
	Average	\$722		\$832		\$672	
\$100,000 to \$124,999	Exposure	463.5	2.9	331.2	2.1	15,816.1	100.0
	Premium	377,199	3.1	298,897	2.5	12,089,557	100.0
	Average	\$814		\$903		\$764	
\$125,000 to \$149,999	Exposure	2,057.7	5.6	192.1	0.5	36,989.3	100.0
	Premium	1,904,718	6.4	184,020	0.6	29,580,453	100.0
	Average	\$926		\$958		\$800	
\$150,000 to \$174,999	Exposure	4,227.6	7.0	147.6	0.2	60,545.5	100.0
	Premium	4,094,295	7.8	163,303	0.3	52,589,282	100.0
	Average	\$968		\$1,107		\$869	
\$175,000 to \$199,999	Exposure	6,299.3	8.8	64.6	0.1	71,896.8	100.0
	Premium	6,456,643	9.7	73,342	0.1	66,573,290	100.0
	Average	\$1,025		\$1,136		\$926	
\$200,000 to \$299,999	Exposure	26,181.3	10.4	77.8	0.0	250,960.3	100.0
	Premium	29,943,800	11.8	107,561	0.0	254,691,192	100.0
	Average	\$1,144		\$1,383		\$1,015	
\$300,000 to \$399,999	Exposure	16,168.8	12.3	19.7	0.0	131,420.3	100.0
	Premium	21,361,245	14.2	36,203	0.0	150,533,748	100.0
	Average	\$1,321		\$1,841		\$1,145	
\$400,000 to \$499,999	Exposure	6,916.8	12.7	6.0	0.0	54,400.9	100.0
	Premium	10,522,460	14.8	12,214	0.0	71,081,698	100.0
	Average	\$1,521		\$2,036		\$1,307	
\$500,000 and Over	Exposure	6,877.1	15.2	2.6	0.0	45,143.0	100.0
	Premium	15,386,387	18.9	8,857	0.0	81,301,593	100.0
	Average	\$2,237		\$3,429		\$1,801	
<b>Total</b>	<b>Exposure</b>	69,583.1	10.1	2,183.1	0.3	687,411.9	100.0
	<b>Premium</b>	90,175,660	12.4	1,736,397	0.2	729,038,022	100.0
	<b>Average</b>	\$1,296		\$795		\$1,061	

Table 4

## 2021 Average Premium by Amount of Insurance

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

#### Kansas

Insurance		DW		HO-1		HO-2		HO-3	
Range			%		%		%		%
\$49,999 and Under	Exposure	6,170.3	56.0	135.6	1.2	1,376.7	12.5	2,434.0	22.1
	Premium	1,880,100	36.5	67,802	1.3	966,567	18.7	1,851,886	35.9
	Average	\$305		\$500		\$702		\$761	
\$50,000 to \$74,999	Exposure	4,596.4	42.1	199.8	1.8	1,569.2	14.4	3,387.3	31.0
	Premium	2,302,867	27.4	135,299	1.6	1,385,153	16.5	3,488,949	41.5
	Average	\$501		\$677		\$883		\$1,030	
\$75,000 to \$99,999	Exposure	2,580.4	18.9	161.3	1.2	2,413.3	17.7	7,274.3	53.4
	Premium	1,591,043	11.5	141,209	1.0	2,529,314	18.3	8,121,263	58.8
	Average	\$617		\$875		\$1,048		\$1,116	
\$100,000 to \$124,999	Exposure	1,513.1	5.7	111.3	0.4	3,797.5	14.2	19,467.4	73.0
	Premium	1,083,212	3.6	121,760	0.4	4,524,553	15.0	21,820,644	72.5
	Average	\$716		\$1,094		\$1,191		\$1,121	
\$125,000 to \$149,999	Exposure	897.1	2.1	54.7	0.1	4,350.2	10.0	34,326.8	79.2
	Premium	706,199	1.3	67,230	0.1	5,936,281	11.2	40,465,355	76.5
	Average	\$787		\$1,230		\$1,365		\$1,179	
\$150,000 to \$174,999	Exposure	635.7	1.1	43.2	0.1	4,939.2	8.6	45,426.8	79.4
	Premium	558,944	0.7	64,299	0.1	7,365,090	9.8	57,133,879	75.9
	Average	\$879		\$1,490		\$1,491		\$1,258	
\$175,000 to \$199,999	Exposure	415.3	0.6	27.0	0.0	5,216.6	7.8	52,563.7	78.9
	Premium	350,409	0.4	35,464	0.0	8,362,860	9.1	68,696,150	74.7
	Average	\$844		\$1,313		\$1,603		\$1,307	
\$200,000 to \$299,999	Exposure	704.8	0.3	21.3	0.0	16,695.0	6.9	188,982.6	78.1
	Premium	672,095	0.2	35,093	0.0	30,600,621	8.3	267,036,132	72.5
	Average	\$954		\$1,651		\$1,833		\$1,413	
\$300,000 to \$399,999	Exposure	267.6	0.2	3.0	0.0	6,720.8	5.0	106,715.2	79.1
	Premium	239,514	0.1	6,671	0.0	13,532,242	6.0	164,928,891	73.2
	Average	\$895		\$2,224		\$2,013		\$1,546	
\$400,000 to \$499,999	Exposure	73.9	0.1	1.0	0.0	2,623.3	4.3	48,798.8	80.3
	Premium	73,247	0.1	3,501	0.0	5,683,030	5.0	85,037,755	75.4
	Average	\$991		\$3,501		\$2,166		\$1,743	
\$500,000 and Over	Exposure	85.8	0.1			2,591.7	4.1	49,686.0	78.9
	Premium	111,844	0.1	*		7,011,407	4.5	114,962,532	73.5
	Average	\$1,303				\$2,705		\$2,314	
<b>Total</b>	<b>Exposure</b>	17,940.3	2.5	758.1	0.1	52,293.4	7.2	559,062.9	76.6
	<b>Premium</b>	9,569,474	0.8	678,328	0.1	87,897,118	7.7	833,543,436	73.1
	<b>Average</b>	\$533		\$895		\$1,681		\$1,491	

Table 4

## 2021 Average Premium by Amount of Insurance

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

#### Kansas

Insurance		HO-5		HO-8		Total	
Range			%		%		%
\$49,999 and Under	Exposure	470.0	4.3	424.4	3.9	11,011.0	100.0
	Premium	110,811	2.1	278,721	5.4	5,155,887	100.0
	Average	\$236		\$657		\$468	
\$50,000 to \$74,999	Exposure	188.9	1.7	973.0	8.9	10,914.6	100.0
	Premium	207,075	2.5	892,150	10.6	8,411,493	100.0
	Average	\$1,096		\$917		\$771	
\$75,000 to \$99,999	Exposure	284.7	2.1	907.2	6.7	13,621.3	100.0
	Premium	419,147	3.0	1,002,883	7.3	13,804,859	100.0
	Average	\$1,472		\$1,106		\$1,013	
\$100,000 to \$124,999	Exposure	1,171.8	4.4	596.3	2.2	26,657.4	100.0
	Premium	1,759,006	5.8	779,988	2.6	30,089,163	100.0
	Average	\$1,501		\$1,308		\$1,129	
\$125,000 to \$149,999	Exposure	3,456.5	8.0	246.3	0.6	43,331.6	100.0
	Premium	5,364,134	10.1	368,085	0.7	52,907,284	100.0
	Average	\$1,552		\$1,494		\$1,221	
\$150,000 to \$174,999	Exposure	5,964.4	10.4	173.1	0.3	57,182.3	100.0
	Premium	9,869,733	13.1	275,297	0.4	75,267,242	100.0
	Average	\$1,655		\$1,591		\$1,316	
\$175,000 to \$199,999	Exposure	8,277.3	12.4	81.3	0.1	66,581.2	100.0
	Premium	14,433,117	15.7	145,412	0.2	92,023,412	100.0
	Average	\$1,744		\$1,788		\$1,382	
\$200,000 to \$299,999	Exposure	35,398.3	14.6	93.7	0.0	241,895.5	100.0
	Premium	69,919,596	19.0	191,648	0.1	368,455,185	100.0
	Average	\$1,975		\$2,046		\$1,523	
\$300,000 to \$399,999	Exposure	21,265.3	15.8	14.7	0.0	134,986.5	100.0
	Premium	46,623,129	20.7	33,820	0.0	225,364,267	100.0
	Average	\$2,192		\$2,306		\$1,670	
\$400,000 to \$499,999	Exposure	9,241.0	15.2	2.0	0.0	60,740.1	100.0
	Premium	21,980,133	19.5	7,557	0.0	112,785,223	100.0
	Average	\$2,379		\$3,779		\$1,857	
\$500,000 and Over	Exposure	10,553.0	16.8	21.5	0.0	62,938.0	100.0
	Premium	34,353,106	22.0	39,091	0.0	156,477,980	100.0
	Average	\$3,255		\$1,818		\$2,486	
<b>Total</b>	<b>Exposure</b>	96,271.2	13.2	3,533.4	0.5	729,859.3	100.0
	<b>Premium</b>	205,038,987	18.0	4,014,652	0.4	1,140,741,995	100.0
	<b>Average</b>	\$2,130		\$1,136		\$1,563	



Table 4

## 2021 Average Premium by Amount of Insurance

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

#### Kentucky

Insurance		DW		HO-1		HO-2		HO-3	
Range			%		%		%		%
\$49,999 and Under	Exposure	2,547.0	25.5	97.0	1.0	329.4	3.3	1,109.0	11.1
	Premium	676,427	14.9	32,555	0.7	207,748	4.6	653,944	14.4
	Average	\$266		\$336		\$631		\$590	
\$50,000 to \$74,999	Exposure	1,341.0	10.2	185.4	1.4	2,432.5	18.5	3,395.3	25.8
	Premium	550,070	6.2	78,173	0.9	1,807,791	20.5	2,390,745	27.1
	Average	\$410		\$422		\$743		\$704	
\$75,000 to \$99,999	Exposure	687.3	3.2	187.3	0.9	7,080.8	33.4	10,111.3	47.7
	Premium	343,834	2.1	86,728	0.5	5,738,744	34.4	7,915,049	47.5
	Average	\$500		\$463		\$810		\$783	
\$100,000 to \$124,999	Exposure	454.9	1.0	75.3	0.2	11,339.2	25.8	29,222.0	66.6
	Premium	253,772	0.7	45,335	0.1	9,208,203	25.5	24,219,877	67.2
	Average	\$558		\$602		\$812		\$829	
\$125,000 to \$149,999	Exposure	271.3	0.4	55.0	0.1	12,465.6	17.2	56,142.8	77.4
	Premium	160,580	0.2	29,590	0.0	10,552,322	16.4	50,577,696	78.7
	Average	\$592		\$538		\$847		\$901	
\$150,000 to \$174,999	Exposure	241.8	0.3	40.0	0.0	12,006.6	13.1	74,523.2	81.1
	Premium	185,056	0.2	29,959	0.0	10,719,522	12.3	71,894,065	82.5
	Average	\$765		\$749		\$893		\$965	
\$175,000 to \$199,999	Exposure	143.3	0.1	15.1	0.0	11,395.2	11.6	80,818.8	82.1
	Premium	96,300	0.1	11,660	0.0	10,651,233	10.8	82,816,427	83.7
	Average	\$672		\$773		\$935		\$1,025	
\$200,000 to \$299,999	Exposure	369.3	0.1	27.1	0.0	29,358.0	9.8	244,188.6	81.7
	Premium	232,993	0.1	18,646	0.0	30,162,817	8.9	283,235,298	83.7
	Average	\$631		\$688		\$1,027		\$1,160	
\$300,000 to \$399,999	Exposure	175.5	0.1	0.9	0.0	11,535.8	7.9	118,683.3	81.7
	Premium	111,451	0.1	144	0.0	13,499,029	6.9	163,275,595	83.7
	Average	\$635		\$157		\$1,170		\$1,376	
\$400,000 to \$499,999	Exposure	69.6	0.1			4,095.8	6.6	51,063.0	81.7
	Premium	44,785	0.0	*		5,462,894	5.5	82,605,232	83.7
	Average	\$644				\$1,334		\$1,618	
\$500,000 and Over	Exposure	66.8	0.1			3,466.0	5.1	52,083.7	77.2
	Premium	99,604	0.1	*		6,318,516	4.0	119,468,834	75.8
	Average	\$1,490				\$1,823		\$2,294	
<b>Total</b>	<b>Exposure</b>	<b>6,367.7</b>	<b>0.7</b>	<b>683.1</b>	<b>0.1</b>	<b>105,504.9</b>	<b>11.4</b>	<b>721,341.0</b>	<b>78.0</b>
	<b>Premium</b>	<b>2,754,872</b>	<b>0.2</b>	<b>332,790</b>	<b>0.0</b>	<b>104,328,819</b>	<b>9.4</b>	<b>889,052,762</b>	<b>80.4</b>
	<b>Average</b>	<b>\$433</b>		<b>\$487</b>		<b>\$989</b>		<b>\$1,232</b>	

Table 4

## 2021 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	981.9	9.8	4,940.4	49.4	10,004.8	100.0
	Premium	140,239	3.1	2,834,820	62.4	4,545,733	100.0
	Average	\$143		\$574		\$454	
\$50,000 to \$74,999	Exposure	482.9	3.7	5,337.2	40.5	13,174.3	100.0
	Premium	234,079	2.7	3,748,433	42.6	8,809,291	100.0
	Average	\$485		\$702		\$669	
\$75,000 to \$99,999	Exposure	595.6	2.8	2,533.4	12.0	21,195.7	100.0
	Premium	465,142	2.8	2,111,713	12.7	16,661,210	100.0
	Average	\$781		\$834		\$786	
\$100,000 to \$124,999	Exposure	1,479.6	3.4	1,308.3	3.0	43,879.2	100.0
	Premium	1,119,732	3.1	1,195,552	3.3	36,042,471	100.0
	Average	\$757		\$914		\$821	
\$125,000 to \$149,999	Exposure	3,052.3	4.2	592.5	0.8	72,579.6	100.0
	Premium	2,360,974	3.7	584,966	0.9	64,266,128	100.0
	Average	\$773		\$987		\$885	
\$150,000 to \$174,999	Exposure	4,697.4	5.1	386.6	0.4	91,895.5	100.0
	Premium	3,880,734	4.5	422,511	0.5	87,131,847	100.0
	Average	\$826		\$1,093		\$948	
\$175,000 to \$199,999	Exposure	5,902.5	6.0	165.8	0.2	98,440.7	100.0
	Premium	5,229,447	5.3	186,953	0.2	98,992,020	100.0
	Average	\$886		\$1,127		\$1,006	
\$200,000 to \$299,999	Exposure	24,637.5	8.2	236.3	0.1	298,816.7	100.0
	Premium	24,578,174	7.3	319,883	0.1	338,547,811	100.0
	Average	\$998		\$1,354		\$1,133	
\$300,000 to \$399,999	Exposure	14,804.0	10.2	48.6	0.0	145,248.2	100.0
	Premium	17,992,732	9.2	80,434	0.0	194,959,385	100.0
	Average	\$1,215		\$1,656		\$1,342	
\$400,000 to \$499,999	Exposure	7,253.5	11.6	14.8	0.0	62,496.8	100.0
	Premium	10,580,468	10.7	32,112	0.0	98,725,491	100.0
	Average	\$1,459		\$2,165		\$1,580	
\$500,000 and Over	Exposure	11,826.7	17.5	17.1	0.0	67,460.3	100.0
	Premium	31,706,348	20.1	38,279	0.0	157,631,581	100.0
	Average	\$2,681		\$2,241		\$2,337	
<b>Total</b>	<b>Exposure</b>	75,713.9	8.2	15,580.9	1.7	925,191.5	100.0
	<b>Premium</b>	98,288,069	8.9	11,555,656	1.0	1,106,312,968	100.0
	<b>Average</b>	\$1,298		\$742		\$1,196	

Table 4

## 2021 Average Premium by Amount of Insurance

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

#### Louisiana

Insurance		DW		HO-1		HO-2		HO-3	
Range			%		%		%		%
\$49,999 and Under	Exposure	3,783.8	66.1	5.0	0.1	57.1	1.0	1,533.3	26.8
	Premium	2,093,470	72.1	1,768	0.1	24,714	0.9	665,724	22.9
	Average	\$553		\$354		\$433		\$434	
\$50,000 to \$74,999	Exposure	4,351.8	60.4	5.0	0.1	64.2	0.9	2,102.8	29.2
	Premium	2,353,628	49.0	2,463	0.1	52,331	1.1	1,909,784	39.8
	Average	\$541		\$493		\$816		\$908	
\$75,000 to \$99,999	Exposure	3,993.7	26.8	17.0	0.1	215.4	1.4	9,884.1	66.3
	Premium	2,344,260	17.3	10,953	0.1	238,405	1.8	10,236,472	75.4
	Average	\$587		\$644		\$1,107		\$1,036	
\$100,000 to \$124,999	Exposure	3,652.3	10.7	21.8	0.1	1,121.6	3.3	28,467.3	83.6
	Premium	2,292,708	5.5	17,862	0.0	1,301,261	3.1	36,872,125	89.1
	Average	\$628		\$821		\$1,160		\$1,295	
\$125,000 to \$149,999	Exposure	3,002.5	5.5	14.0	0.0	3,207.7	5.9	47,079.8	86.9
	Premium	1,882,158	2.4	14,574	0.0	4,096,271	5.2	71,661,650	90.9
	Average	\$627		\$1,041		\$1,277		\$1,522	
\$150,000 to \$174,999	Exposure	2,806.3	3.9	17.3	0.0	4,813.7	6.8	62,294.1	87.6
	Premium	1,998,264	1.7	20,544	0.0	6,398,819	5.5	105,268,259	91.1
	Average	\$712		\$1,191		\$1,329		\$1,690	
\$175,000 to \$199,999	Exposure	1,632.9	2.2	6.0	0.0	5,719.8	7.8	65,194.5	88.4
	Premium	1,313,064	1.0	9,745	0.0	7,840,109	6.0	119,411,806	91.4
	Average	\$804		\$1,624		\$1,371		\$1,832	
\$200,000 to \$299,999	Exposure	3,233.7	1.3	1.0	0.0	18,913.8	7.7	220,146.2	89.5
	Premium	3,373,638	0.7	1,533	0.0	30,312,852	6.0	466,595,811	91.9
	Average	\$1,043		\$1,533		\$1,603		\$2,119	
\$300,000 to \$399,999	Exposure	800.9	0.7			6,678.6	5.8	105,597.8	92.0
	Premium	1,072,173	0.4	*		13,166,273	4.6	269,860,349	93.7
	Average	\$1,339				\$1,971		\$2,556	
\$400,000 to \$499,999	Exposure	224.5	0.5	1.0	0.0	2,446.7	5.2	43,331.3	92.5
	Premium	392,314	0.3	2,254	0.0	5,984,808	4.3	131,912,508	93.7
	Average	\$1,748		\$2,254		\$2,446		\$3,044	
\$500,000 and Over	Exposure	606.0	1.1	1.0	0.0	2,584.2	4.8	45,874.3	86.0
	Premium	965,585	0.4	2,480	0.0	9,115,801	3.7	211,901,635	85.6
	Average	\$1,593		\$2,480		\$3,528		\$4,619	
<b>Total</b>	<b>Exposure</b>	<b>28,088.4</b>	<b>3.9</b>	<b>89.0</b>	<b>0.0</b>	<b>45,822.7</b>	<b>6.3</b>	<b>631,505.5</b>	<b>87.5</b>
	<b>Premium</b>	<b>20,081,262</b>	<b>1.3</b>	<b>84,176</b>	<b>0.0</b>	<b>78,531,644</b>	<b>5.0</b>	<b>1,426,296,123</b>	<b>90.7</b>
	<b>Average</b>	<b>\$715</b>		<b>\$946</b>		<b>\$1,714</b>		<b>\$2,259</b>	

Table 4

## 2021 Average Premium by Amount of Insurance

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

#### Louisiana

Insurance		HO-5		HO-8		Total	
Range			%		%		%
\$49,999 and Under	Exposure	36.3	0.6	304.8	5.3	5,720.4	100.0
	Premium	12,725	0.4	106,171	3.7	2,904,572	100.0
	Average	\$350		\$348		\$508	
\$50,000 to \$74,999	Exposure	7.8	0.1	676.3	9.4	7,207.8	100.0
	Premium	8,657	0.2	475,567	9.9	4,802,430	100.0
	Average	\$1,117		\$703		\$666	
\$75,000 to \$99,999	Exposure	46.1	0.3	744.8	5.0	14,901.0	100.0
	Premium	51,783	0.4	697,897	5.1	13,579,770	100.0
	Average	\$1,124		\$937		\$911	
\$100,000 to \$124,999	Exposure	161.1	0.5	610.4	1.8	34,034.4	100.0
	Premium	206,355	0.5	685,500	1.7	41,375,811	100.0
	Average	\$1,281		\$1,123		\$1,216	
\$125,000 to \$149,999	Exposure	550.2	1.0	296.7	0.5	54,150.8	100.0
	Premium	796,156	1.0	403,553	0.5	78,854,362	100.0
	Average	\$1,447		\$1,360		\$1,456	
\$150,000 to \$174,999	Exposure	910.0	1.3	249.1	0.4	71,090.4	100.0
	Premium	1,434,322	1.2	380,849	0.3	115,501,057	100.0
	Average	\$1,576		\$1,529		\$1,625	
\$175,000 to \$199,999	Exposure	1,061.3	1.4	126.7	0.2	73,741.2	100.0
	Premium	1,863,485	1.4	221,245	0.2	130,659,454	100.0
	Average	\$1,756		\$1,747		\$1,772	
\$200,000 to \$299,999	Exposure	3,597.2	1.5	192.6	0.1	246,084.4	100.0
	Premium	7,117,460	1.4	397,932	0.1	507,799,226	100.0
	Average	\$1,979		\$2,066		\$2,064	
\$300,000 to \$399,999	Exposure	1,585.6	1.4	57.3	0.0	114,720.2	100.0
	Premium	3,877,062	1.3	145,142	0.1	288,120,999	100.0
	Average	\$2,445		\$2,535		\$2,512	
\$400,000 to \$499,999	Exposure	837.9	1.8	17.2	0.0	46,858.6	100.0
	Premium	2,465,378	1.8	57,868	0.0	140,815,130	100.0
	Average	\$2,942		\$3,371		\$3,005	
\$500,000 and Over	Exposure	2,807.8	5.3	1,476.3	2.8	53,349.7	100.0
	Premium	23,714,456	9.6	1,840,629	0.7	247,540,586	100.0
	Average	\$8,446		\$1,247		\$4,640	
<b>Total</b>	<b>Exposure</b>	11,601.2	1.6	4,752.1	0.7	721,858.8	100.0
	<b>Premium</b>	41,547,839	2.6	5,412,353	0.3	1,571,953,397	100.0
	<b>Average</b>	\$3,581		\$1,139		\$2,178	

Table 4

## 2021 Average Premium by Amount of Insurance

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

#### Maine

Insurance		DW		HO-1		HO-2		HO-3	
Range			%		%		%		%
\$49,999 and Under	Exposure	765.3	70.7	8.5	0.8	23.8	2.2	169.0	15.6
	Premium	182,614	58.0	1,354	0.4	6,596	2.1	64,376	20.5
	Average	\$239		\$159		\$277		\$381	
\$50,000 to \$74,999	Exposure	551.9	41.5	26.0	2.0	84.8	6.4	466.3	35.1
	Premium	178,333	33.2	8,360	1.6	29,855	5.6	216,028	40.2
	Average	\$323		\$322		\$352		\$463	
\$75,000 to \$99,999	Exposure	580.1	22.4	24.8	1.0	188.7	7.3	1,568.8	60.6
	Premium	223,077	18.0	7,212	0.6	68,865	5.6	798,069	64.3
	Average	\$385		\$290		\$365		\$509	
\$100,000 to \$124,999	Exposure	514.7	9.9	54.8	1.1	441.3	8.5	3,874.3	74.7
	Premium	247,038	8.4	19,432	0.7	185,560	6.3	2,277,728	77.2
	Average	\$480		\$355		\$421		\$588	
\$125,000 to \$149,999	Exposure	400.3	4.1	55.9	0.6	711.2	7.3	8,102.9	83.6
	Premium	184,185	3.0	20,175	0.3	339,161	5.4	5,366,948	86.1
	Average	\$460		\$361		\$477		\$662	
\$150,000 to \$174,999	Exposure	472.8	2.7	83.4	0.5	1,322.8	7.5	15,022.4	84.7
	Premium	223,763	1.8	36,226	0.3	694,324	5.7	10,631,158	87.0
	Average	\$473		\$434		\$525		\$708	
\$175,000 to \$199,999	Exposure	358.3	1.4	64.6	0.2	2,035.0	7.7	22,623.3	85.8
	Premium	185,561	1.0	26,515	0.1	1,152,934	6.0	16,902,553	87.8
	Average	\$518		\$411		\$567		\$747	
\$200,000 to \$299,999	Exposure	1,008.6	0.7	159.3	0.1	9,908.3	7.2	116,317.4	84.7
	Premium	620,403	0.6	78,800	0.1	6,626,386	5.9	96,297,258	86.2
	Average	\$615		\$495		\$669		\$828	
\$300,000 to \$399,999	Exposure	382.8	0.4	48.0	0.1	5,098.3	5.7	76,237.5	85.0
	Premium	261,100	0.3	31,277	0.0	4,292,356	4.9	75,277,780	85.7
	Average	\$682		\$652		\$842		\$987	
\$400,000 to \$499,999	Exposure	185.2	0.4	27.2	0.1	1,679.0	4.0	35,199.9	84.7
	Premium	152,595	0.3	21,836	0.0	1,810,260	3.7	42,072,793	85.1
	Average	\$824		\$804		\$1,078		\$1,195	
\$500,000 and Over	Exposure	200.2	0.5	20.3	0.0	1,066.8	2.5	35,511.1	82.0
	Premium	200,867	0.3	20,470	0.0	1,628,459	2.0	63,815,985	79.5
	Average	\$1,003		\$1,007		\$1,527		\$1,797	
<b>Total</b>	<b>Exposure</b>	5,420.0	1.4	572.8	0.2	22,559.9	6.0	315,092.9	83.8
	<b>Premium</b>	2,659,536	0.7	271,657	0.1	16,834,756	4.5	313,720,676	84.3
	<b>Average</b>	\$491		\$474		\$746		\$996	

Table 4

## 2021 Average Premium by Amount of Insurance

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

#### Maine

Insurance		HO-5		HO-8		Total	
Range			%		%		%
\$49,999 and Under	Exposure	41.2	3.8	74.0	6.8	1,081.8	100.0
	Premium	11,973	3.8	47,715	15.2	314,628	100.0
	Average	\$291		\$645		\$291	
\$50,000 to \$74,999	Exposure	57.5	4.3	143.2	10.8	1,329.8	100.0
	Premium	31,104	5.8	73,998	13.8	537,678	100.0
	Average	\$541		\$517		\$404	
\$75,000 to \$99,999	Exposure	89.3	3.4	136.0	5.3	2,587.6	100.0
	Premium	57,983	4.7	85,289	6.9	1,240,495	100.0
	Average	\$650		\$627		\$479	
\$100,000 to \$124,999	Exposure	165.7	3.2	138.3	2.7	5,188.8	100.0
	Premium	119,289	4.0	100,162	3.4	2,949,209	100.0
	Average	\$720		\$724		\$568	
\$125,000 to \$149,999	Exposure	339.9	3.5	87.9	0.9	9,698.2	100.0
	Premium	259,482	4.2	66,921	1.1	6,236,872	100.0
	Average	\$763		\$761		\$643	
\$150,000 to \$174,999	Exposure	723.8	4.1	116.8	0.7	17,742.1	100.0
	Premium	537,078	4.4	99,048	0.8	12,221,597	100.0
	Average	\$742		\$848		\$689	
\$175,000 to \$199,999	Exposure	1,244.4	4.7	52.8	0.2	26,378.3	100.0
	Premium	935,426	4.9	47,550	0.2	19,250,539	100.0
	Average	\$752		\$901		\$730	
\$200,000 to \$299,999	Exposure	9,739.8	7.1	150.7	0.1	137,284.1	100.0
	Premium	7,965,151	7.1	153,574	0.1	111,741,572	100.0
	Average	\$818		\$1,019		\$814	
\$300,000 to \$399,999	Exposure	7,902.0	8.8	51.7	0.1	89,720.2	100.0
	Premium	7,875,978	9.0	65,454	0.1	87,803,945	100.0
	Average	\$997		\$1,267		\$979	
\$400,000 to \$499,999	Exposure	4,474.2	10.8	13.8	0.0	41,579.3	100.0
	Premium	5,379,751	10.9	19,865	0.0	49,457,100	100.0
	Average	\$1,202		\$1,436		\$1,189	
\$500,000 and Over	Exposure	6,510.5	15.0	10.0	0.0	43,318.8	100.0
	Premium	14,557,106	18.1	20,034	0.0	80,242,921	100.0
	Average	\$2,236		\$2,003		\$1,852	
<b>Total</b>	<b>Exposure</b>	31,288.1	8.3	975.1	0.3	375,908.8	100.0
	<b>Premium</b>	37,730,321	10.1	779,610	0.2	371,996,556	100.0
	<b>Average</b>	\$1,206		\$800		\$990	

Table 4

## 2021 Average Premium by Amount of Insurance

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

#### Maryland

Insurance		DW		HO-1		HO-2		HO-3	
Range			%		%		%		%
\$49,999 and Under	Exposure	471.5	15.6	13.5	0.4	24.3	0.8	1,425.7	47.3
	Premium	174,211	445.8	5,555	14.2	10,740	27.5	208,997	534.8
	Average	\$369		\$411		\$443		\$147	
\$50,000 to \$74,999	Exposure	241.3	20.8	8.0	0.7	57.8	5.0	274.5	23.6
	Premium	127,066	25.8	4,154	0.8	25,820	5.3	182,385	37.1
	Average	\$527		\$519		\$446		\$664	
\$75,000 to \$99,999	Exposure	264.4	22.0	10.9	0.9	84.6	7.0	591.4	49.2
	Premium	170,808	22.7	6,209	0.8	46,189	6.1	370,905	49.4
	Average	\$646		\$569		\$546		\$627	
\$100,000 to \$124,999	Exposure	294.5	6.3	14.4	0.3	281.8	6.0	3,288.9	69.9
	Premium	255,965	8.4	9,737	0.3	184,668	6.1	2,157,038	71.2
	Average	\$869		\$675		\$655		\$656	
\$125,000 to \$149,999	Exposure	188.1	1.1	5.9	0.0	1,324.3	7.5	13,290.8	75.5
	Premium	146,875	1.2	3,504	0.0	1,042,015	8.2	9,675,114	76.6
	Average	\$781		\$592		\$787		\$728	
\$150,000 to \$174,999	Exposure	327.3	0.7	15.8	0.0	3,908.6	8.8	33,185.2	74.4
	Premium	305,313	0.9	8,525	0.0	3,299,283	9.6	25,929,093	75.5
	Average	\$933		\$541		\$844		\$781	
\$175,000 to \$199,999	Exposure	331.8	0.4	13.5	0.0	7,178.8	9.6	55,103.5	74.0
	Premium	254,308	0.4	8,082	0.0	6,395,011	10.4	45,890,275	75.0
	Average	\$766		\$599		\$891		\$833	
\$200,000 to \$299,999	Exposure	1,441.6	0.3	43.8	0.0	34,703.7	8.4	312,753.0	75.4
	Premium	1,210,488	0.3	35,260	0.0	34,569,920	8.9	297,486,174	76.4
	Average	\$840		\$806		\$996		\$951	
\$300,000 to \$399,999	Exposure	1,039.1	0.3	17.0	0.0	20,997.1	6.6	242,602.6	76.7
	Premium	826,316	0.2	18,451	0.0	24,665,603	6.9	278,090,681	78.1
	Average	\$795		\$1,085		\$1,175		\$1,146	
\$400,000 to \$499,999	Exposure	646.1	0.4	5.7	0.0	10,101.0	5.5	141,848.7	77.7
	Premium	542,482	0.2	8,771	0.0	13,499,263	5.5	193,828,349	79.3
	Average	\$840		\$1,548		\$1,336		\$1,366	
\$500,000 and Over	Exposure	643.4	0.3	7.1	0.0	12,872.1	5.0	195,316.9	76.3
	Premium	611,424	0.1	10,541	0.0	24,268,587	4.8	384,278,345	75.8
	Average	\$950		\$1,488		\$1,885		\$1,967	
<b>Total</b>	<b>Exposure</b>	5,889.1	0.4	155.5	0.0	91,533.9	7.0	999,681.2	75.9
	<b>Premium</b>	4,625,256	0.3	118,789	0.0	108,007,099	6.7	1,238,097,356	76.9
	<b>Average</b>	\$785		\$764		\$1,180		\$1,238	

Table 4

## 2021 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					3,017.2	100.0
	Premium	*		*		39,080	100.0
	Average					\$13	
\$50,000 to \$74,999	Exposure	580.4	49.9			1,162.1	100.0
	Premium	152,220	31.0	*		491,645	100.0
	Average	\$262				\$423	
\$75,000 to \$99,999	Exposure	251.4	20.9			1,202.8	100.0
	Premium	157,054	20.9	*		751,165	100.0
	Average	\$625				\$625	
\$100,000 to \$124,999	Exposure	824.6	17.5	2.0	0.0	4,706.3	100.0
	Premium	421,083	13.9	1,056	0.0	3,029,547	100.0
	Average	\$511		\$528		\$644	
\$125,000 to \$149,999	Exposure	2,793.1	15.9	3.0	0.0	17,605.2	100.0
	Premium	1,760,737	13.9	3,157	0.0	12,631,402	100.0
	Average	\$630		\$1,052		\$717	
\$150,000 to \$174,999	Exposure	7,159.3	16.0	12.0	0.0	44,608.1	100.0
	Premium	4,798,078	14.0	8,518	0.0	34,348,810	100.0
	Average	\$670		\$710		\$770	
\$175,000 to \$199,999	Exposure	11,856.6	15.9	3.2	0.0	74,487.3	100.0
	Premium	8,660,318	14.1	2,812	0.0	61,210,806	100.0
	Average	\$730		\$888		\$822	
\$200,000 to \$299,999	Exposure	65,592.0	15.8	34.3	0.0	414,568.3	100.0
	Premium	56,091,599	14.4	37,267	0.0	389,430,708	100.0
	Average	\$855		\$1,088		\$939	
\$300,000 to \$399,999	Exposure	51,585.4	16.3	12.0	0.0	316,253.2	100.0
	Premium	52,449,502	14.7	15,521	0.0	356,066,074	100.0
	Average	\$1,017		\$1,293		\$1,126	
\$400,000 to \$499,999	Exposure	30,022.5	16.4	3.6	0.0	182,627.5	100.0
	Premium	36,671,738	15.0	7,126	0.0	244,557,729	100.0
	Average	\$1,221		\$1,989		\$1,339	
\$500,000 and Over	Exposure	47,239.9	18.4	2.6	0.0	256,082.0	100.0
	Premium	97,923,010	19.3	6,701	0.0	507,098,608	100.0
	Average	\$2,073		\$2,594		\$1,980	
<b>Total</b>	<b>Exposure</b>	218,987.5	16.6	72.6	0.0	1,316,319.8	100.0
	<b>Premium</b>	258,724,916	16.1	82,158	0.0	1,609,655,574	100.0
	<b>Average</b>	\$1,181		\$1,132		\$1,223	



Table 4

## 2021 Average Premium by Amount of Insurance

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

#### Massachusetts

Insurance		DW		HO-1		HO-2		HO-3	
Range			%		%		%		%
\$49,999 and Under	Exposure	145.2				13.4			
	Premium	60,483		*		7,149		*	
	Average	\$417				\$533			
\$50,000 to \$74,999	Exposure	126.8	23.5			20.2	3.7	299.3	55.5
	Premium	44,915	26.5	*		11,307	6.7	72,198	42.6
	Average	\$354				\$561		\$241	
\$75,000 to \$99,999	Exposure	90.8	14.0	3.0	0.5	41.2	6.4	488.8	75.6
	Premium	39,500	13.2	871	0.3	18,211	6.1	231,441	77.5
	Average	\$435		\$290		\$442		\$473	
\$100,000 to \$124,999	Exposure	147.5	9.2	6.0	0.4	47.6	3.0	1,322.6	82.1
	Premium	88,109	8.6	1,780	0.2	25,914	2.5	871,651	84.8
	Average	\$597		\$297		\$545		\$659	
\$125,000 to \$149,999	Exposure	102.5	3.0	4.0	0.1	65.4	1.9	3,176.3	93.2
	Premium	66,340	2.5	1,557	0.1	40,763	1.6	2,469,757	94.2
	Average	\$647		\$389		\$623		\$778	
\$150,000 to \$174,999	Exposure	175.8	2.2	23.0	0.3	125.6	1.6	7,490.9	94.2
	Premium	138,604	2.1	9,614	0.1	85,060	1.3	6,328,123	94.8
	Average	\$788		\$418		\$677		\$845	
\$175,000 to \$199,999	Exposure	172.2	1.1	21.0	0.1	359.9	2.2	15,453.8	94.5
	Premium	130,782	0.9	8,593	0.1	266,325	1.8	14,184,847	95.1
	Average	\$760		\$409		\$740		\$918	
\$200,000 to \$299,999	Exposure	823.2	0.4	126.1	0.1	7,864.3	3.7	193,916.7	90.8
	Premium	780,978	0.3	57,227	0.0	6,843,320	2.9	219,098,881	92.2
	Average	\$949		\$454		\$870		\$1,130	
\$300,000 to \$399,999	Exposure	642.0	0.2	157.5	0.0	14,816.3	4.5	289,845.4	88.2
	Premium	705,466	0.2	85,203	0.0	15,541,701	3.5	401,247,964	90.2
	Average	\$1,099		\$541		\$1,049		\$1,384	
\$400,000 to \$499,999	Exposure	342.7	0.1	73.7	0.0	11,600.0	4.3	232,262.6	86.8
	Premium	455,496	0.1	50,862	0.0	14,507,306	3.4	379,615,943	89.1
	Average	\$1,329		\$690		\$1,251		\$1,634	
\$500,000 and Over	Exposure	482.3	0.1	44.0	0.0	16,707.3	2.7	527,624.9	85.0
	Premium	833,982	0.1	31,386	0.0	30,640,493	2.2	1,166,422,257	84.4
	Average	\$1,729		\$713		\$1,834		\$2,211	
<b>Total</b>	<b>Exposure</b>	3,250.8	0.2	458.3	0.0	51,661.1	3.5	1,272,201.8	87.0
	<b>Premium</b>	3,344,655	0.1	247,093	0.0	67,987,549	2.7	2,178,407,866	87.1
	<b>Average</b>	\$1,029		\$539		\$1,316		\$1,712	

Table 4

**2021 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			5.0			
	Premium	*		671		*	
	Average			\$134			
\$50,000 to \$74,999	Exposure	80.7	15.0	12.0	2.2	538.9	100.0
	Premium	39,689	23.4	1,557	0.9	169,666	100.0
	Average	\$492		\$130		\$315	
\$75,000 to \$99,999	Exposure	9.9	1.5	12.7	2.0	646.3	100.0
	Premium	1,604	0.5	7,103	2.4	298,730	100.0
	Average	\$162		\$561		\$462	
\$100,000 to \$124,999	Exposure	62.0	3.8	26.2	1.6	1,611.8	100.0
	Premium	25,482	2.5	15,071	1.5	1,028,007	100.0
	Average	\$411		\$576		\$638	
\$125,000 to \$149,999	Exposure	37.6	1.1	21.5	0.6	3,407.3	100.0
	Premium	27,685	1.1	14,414	0.6	2,620,516	100.0
	Average	\$737		\$670		\$769	
\$150,000 to \$174,999	Exposure	111.7	1.4	23.3	0.3	7,950.3	100.0
	Premium	98,780	1.5	15,723	0.2	6,675,904	100.0
	Average	\$885		\$676		\$840	
\$175,000 to \$199,999	Exposure	332.4	2.0	21.0	0.1	16,360.3	100.0
	Premium	312,252	2.1	18,695	0.1	14,921,494	100.0
	Average	\$939		\$890		\$912	
\$200,000 to \$299,999	Exposure	10,699.2	5.0	97.6	0.0	213,526.9	100.0
	Premium	10,719,348	4.5	104,603	0.0	237,604,357	100.0
	Average	\$1,002		\$1,072		\$1,113	
\$300,000 to \$399,999	Exposure	23,212.3	7.1	67.5	0.0	328,740.9	100.0
	Premium	26,960,644	6.1	93,936	0.0	444,634,914	100.0
	Average	\$1,161		\$1,392		\$1,353	
\$400,000 to \$499,999	Exposure	23,407.7	8.7	36.6	0.0	267,723.2	100.0
	Premium	31,304,775	7.3	61,805	0.0	425,996,187	100.0
	Average	\$1,337		\$1,689		\$1,591	
\$500,000 and Over	Exposure	75,931.4	12.2	26.9	0.0	620,816.9	100.0
	Premium	183,856,773	13.3	65,153	0.0	1,381,850,044	100.0
	Average	\$2,421		\$2,421		\$2,226	
<b>Total</b>	<b>Exposure</b>	134,008.8	9.2	350.2	0.0	1,461,931.0	100.0
	<b>Premium</b>	251,212,636	10.0	398,731	0.0	2,501,598,530	100.0
	<b>Average</b>	\$1,875		\$1,139		\$1,711	

Table 4

**2021 Average Premium by Amount of Insurance**  
**Dwelling Fire and Homeowners Owner-Occupied Policy Forms**  
**Michigan**

Insurance		DW		HO-1		HO-2		HO-3	
Range			%		%		%		%
\$49,999 and Under	Exposure	3,011.2	39.1			1,113.3	14.4	2,639.0	34.3
	Premium	1,990,002	41.2	*		1,415,405	29.3	1,046,372	21.7
	Average	\$661				\$1,271		\$397	
\$50,000 to \$74,999	Exposure	3,251.6	31.0			1,717.9	16.4	5,113.8	48.7
	Premium	2,871,318	32.5	*		2,364,206	26.7	3,293,236	37.2
	Average	\$883				\$1,376		\$644	
\$75,000 to \$99,999	Exposure	1,861.3	10.7			1,486.6	8.5	13,730.6	78.6
	Premium	1,838,274	14.4	*		1,974,283	15.5	8,559,442	67.1
	Average	\$988				\$1,328		\$623	
\$100,000 to \$124,999	Exposure	1,657.1	3.8	39.7	0.1	2,543.7	5.9	38,198.3	88.0
	Premium	1,882,585	6.0	23,385	0.1	2,982,997	9.6	25,491,646	81.7
	Average	\$1,136		\$590		\$1,173		\$667	
\$125,000 to \$149,999	Exposure	828.3	1.0	11.2	0.0	3,811.3	4.4	79,301.8	91.8
	Premium	925,290	1.4	8,563	0.0	3,614,875	5.6	57,803,380	89.6
	Average	\$1,117		\$767		\$948		\$729	
\$150,000 to \$174,999	Exposure	874.8	0.6	15.1	0.0	7,425.5	5.3	127,855.7	90.5
	Premium	1,109,457	1.0	11,745	0.0	7,208,927	6.4	98,982,560	88.4
	Average	\$1,268		\$779		\$971		\$774	
\$175,000 to \$199,999	Exposure	553.8	0.3	4.2	0.0	11,274.8	6.1	166,313.4	89.6
	Premium	693,690	0.5	4,654	0.0	10,646,539	7.0	134,370,986	88.0
	Average	\$1,253		\$1,117		\$944		\$808	
\$200,000 to \$299,999	Exposure	1,612.4	0.2	6.0	0.0	53,564.7	6.7	702,660.3	87.6
	Premium	2,139,238	0.3	8,203	0.0	55,498,022	7.6	622,864,095	85.8
	Average	\$1,327		\$1,367		\$1,036		\$886	
\$300,000 to \$399,999	Exposure	656.4	0.1	2.0	0.0	30,295.3	6.1	430,074.3	86.6
	Premium	916,512	0.2	1,712	0.0	36,447,017	7.1	431,899,433	84.4
	Average	\$1,396		\$856		\$1,203		\$1,004	
\$400,000 to \$499,999	Exposure	182.9	0.1	1.0	0.0	11,316.8	5.0	196,161.3	86.6
	Premium	296,014	0.1	1,292	0.0	15,594,259	5.8	228,018,537	84.6
	Average	\$1,618		\$1,292		\$1,378		\$1,162	
\$500,000 and Over	Exposure	179.9	0.1	1.0	0.0	10,703.4	4.6	196,547.5	83.7
	Premium	463,400	0.1	1,224	0.0	20,889,126	4.9	332,772,540	78.6
	Average	\$2,576		\$1,224		\$1,952		\$1,693	
<b>Total</b>	<b>Exposure</b>	<b>14,669.7</b>	<b>0.7</b>	<b>80.1</b>	<b>0.0</b>	<b>135,253.2</b>	<b>6.0</b>	<b>1,958,595.8</b>	<b>87.0</b>
	<b>Premium</b>	<b>15,125,780</b>	<b>0.7</b>	<b>60,778</b>	<b>0.0</b>	<b>158,635,656</b>	<b>6.8</b>	<b>1,945,102,227</b>	<b>83.9</b>
	<b>Average</b>	<b>\$1,031</b>		<b>\$759</b>		<b>\$1,173</b>		<b>\$993</b>	

Table 4

**2021 Average Premium by Amount of Insurance**  
**Dwelling Fire and Homeowners Owner-Occupied Policy Forms**  
**Michigan**

Insurance		HO-5		HO-8		Total	
Range			%		%		%
\$49,999 and Under	Exposure	771.3	10.0	170.2	2.2	7,704.8	100.0
	Premium	261,772	5.4	117,247	2.4	4,830,798	100.0
	Average	\$339		\$689		\$627	
\$50,000 to \$74,999	Exposure	311.0	3.0	105.8	1.0	10,500.1	100.0
	Premium	243,089	2.7	74,928	0.8	8,846,777	100.0
	Average	\$782		\$708		\$843	
\$75,000 to \$99,999	Exposure	303.2	1.7	80.9	0.5	17,462.6	100.0
	Premium	313,094	2.5	76,732	0.6	12,761,825	100.0
	Average	\$1,033		\$948		\$731	
\$100,000 to \$124,999	Exposure	935.4	2.2	46.3	0.1	43,420.3	100.0
	Premium	793,687	2.5	46,220	0.1	31,220,520	100.0
	Average	\$848		\$999		\$719	
\$125,000 to \$149,999	Exposure	2,380.3	2.8	21.0	0.0	86,353.8	100.0
	Premium	2,140,779	3.3	17,806	0.0	64,510,693	100.0
	Average	\$899		\$848		\$747	
\$150,000 to \$174,999	Exposure	5,068.2	3.6	9.6	0.0	141,248.8	100.0
	Premium	4,628,614	4.1	11,998	0.0	111,953,301	100.0
	Average	\$913		\$1,252		\$793	
\$175,000 to \$199,999	Exposure	7,414.6	4.0	6.0	0.0	185,566.7	100.0
	Premium	7,035,268	4.6	6,690	0.0	152,757,827	100.0
	Average	\$949		\$1,115		\$823	
\$200,000 to \$299,999	Exposure	43,864.3	5.5	4.0	0.0	801,711.8	100.0
	Premium	45,067,377	6.2	3,982	0.0	725,580,917	100.0
	Average	\$1,027		\$996		\$905	
\$300,000 to \$399,999	Exposure	35,869.5	7.2	3.0	0.0	496,900.5	100.0
	Premium	42,281,369	8.3	2,706	0.0	511,548,749	100.0
	Average	\$1,179		\$902		\$1,029	
\$400,000 to \$499,999	Exposure	18,919.9	8.4	2.0	0.0	226,583.8	100.0
	Premium	25,735,657	9.5	6,523	0.0	269,652,282	100.0
	Average	\$1,360		\$3,262		\$1,190	
\$500,000 and Over	Exposure	27,324.8	11.6			234,756.7	100.0
	Premium	69,412,460	16.4	*		423,538,750	100.0
	Average	\$2,540				\$1,804	
<b>Total</b>	<b>Exposure</b>	143,162.5	6.4	448.8	0.0	2,252,209.9	100.0
	<b>Premium</b>	197,913,166	8.5	364,832	0.0	2,317,202,439	100.0
	<b>Average</b>	\$1,382		\$813		\$1,029	

Table 4

## 2021 Average Premium by Amount of Insurance

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

#### Minnesota

Insurance		DW		HO-1		HO-2		HO-3	
Range			%		%		%		%
\$49,999 and Under	Exposure	493.0	5.3	537.7	5.8	302.4	3.3	4,886.7	52.8
	Premium	247,878	12.2	27,933	1.4	146,672	7.2	1,187,984	58.6
	Average	\$503		\$52		\$485		\$243	
\$50,000 to \$74,999	Exposure	508.2	9.8	113.9	2.2	253.5	4.9	2,839.8	54.6
	Premium	293,889	12.6	34,243	1.5	135,809	5.8	1,555,276	66.7
	Average	\$578		\$301		\$536		\$548	
\$75,000 to \$99,999	Exposure	451.5	7.0	151.6	2.4	394.8	6.1	4,664.9	72.6
	Premium	295,179	6.9	50,251	1.2	220,813	5.2	3,371,118	79.4
	Average	\$654		\$332		\$559		\$723	
\$100,000 to \$124,999	Exposure	528.8	4.3	165.2	1.4	521.8	4.3	9,807.3	80.4
	Premium	402,178	4.2	61,282	0.6	339,160	3.6	7,931,325	83.5
	Average	\$761		\$371		\$650		\$809	
\$125,000 to \$149,999	Exposure	436.8	2.1	164.7	0.8	658.8	3.1	17,944.5	84.6
	Premium	345,543	1.8	68,872	0.4	532,562	2.8	16,289,840	85.4
	Average	\$791		\$418		\$808		\$908	
\$150,000 to \$174,999	Exposure	548.6	1.5	197.2	0.5	1,060.7	2.9	30,408.5	83.3
	Premium	483,247	1.3	87,896	0.2	957,842	2.6	30,566,501	83.6
	Average	\$881		\$446		\$903		\$1,005	
\$175,000 to \$199,999	Exposure	458.6	0.8	150.1	0.3	1,680.2	3.0	46,721.8	82.2
	Premium	494,288	0.8	77,528	0.1	1,757,184	2.8	51,731,754	81.8
	Average	\$1,078		\$517		\$1,046		\$1,107	
\$200,000 to \$299,999	Exposure	1,518.6	0.4	432.7	0.1	14,523.4	3.6	314,958.8	78.2
	Premium	1,936,434	0.4	239,797	0.0	19,985,944	3.7	418,753,493	77.4
	Average	\$1,275		\$554		\$1,376		\$1,330	
\$300,000 to \$399,999	Exposure	657.1	0.2	72.3	0.0	13,575.7	3.8	267,780.5	74.9
	Premium	1,041,597	0.2	60,355	0.0	23,634,021	4.1	421,645,444	73.9
	Average	\$1,585		\$834		\$1,741		\$1,575	
\$400,000 to \$499,999	Exposure	263.6	0.1	25.3	0.0	7,591.8	3.8	146,501.0	74.2
	Premium	484,762	0.1	23,941	0.0	15,486,980	4.2	268,279,271	73.6
	Average	\$1,839		\$945		\$2,040		\$1,831	
\$500,000 and Over	Exposure	214.3	0.1	7.3	0.0	7,422.3	3.4	156,178.1	72.4
	Premium	461,888	0.1	12,186	0.0	21,427,608	3.9	389,926,308	71.3
	Average	\$2,155		\$1,662		\$2,887		\$2,497	
<b>Total</b>	<b>Exposure</b>	6,079.0	0.5	2,017.9	0.2	47,985.3	3.6	1,002,691.8	75.9
	<b>Premium</b>	6,486,883	0.3	744,284	0.0	84,624,595	3.9	1,611,238,314	74.6
	<b>Average</b>	\$1,067		\$369		\$1,764		\$1,607	

Table 4

**2021 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	1,083.3	11.7	1,950.7	21.1	9,253.8	100.0
	Premium	161,547	8.0	254,885	12.6	2,026,899	100.0
	Average	\$149		\$131		\$219	
\$50,000 to \$74,999	Exposure	254.9	4.9	1,230.1	23.7	5,200.3	100.0
	Premium	86,396	3.7	226,385	9.7	2,331,998	100.0
	Average	\$339		\$184		\$448	
\$75,000 to \$99,999	Exposure	216.2	3.4	542.1	8.4	6,421.1	100.0
	Premium	156,244	3.7	153,910	3.6	4,247,515	100.0
	Average	\$723		\$284		\$661	
\$100,000 to \$124,999	Exposure	754.2	6.2	425.5	3.5	12,202.8	100.0
	Premium	599,997	6.3	169,370	1.8	9,503,312	100.0
	Average	\$796		\$398		\$779	
\$125,000 to \$149,999	Exposure	1,785.6	8.4	217.4	1.0	21,207.7	100.0
	Premium	1,719,027	9.0	116,206	0.6	19,072,050	100.0
	Average	\$963		\$534		\$899	
\$150,000 to \$174,999	Exposure	4,026.3	11.0	260.2	0.7	36,501.4	100.0
	Premium	4,324,857	11.8	160,151	0.4	36,580,494	100.0
	Average	\$1,074		\$616		\$1,002	
\$175,000 to \$199,999	Exposure	7,698.0	13.5	144.0	0.3	56,852.6	100.0
	Premium	9,071,833	14.3	117,493	0.2	63,250,080	100.0
	Average	\$1,178		\$816		\$1,113	
\$200,000 to \$299,999	Exposure	71,218.7	17.7	214.6	0.1	402,866.8	100.0
	Premium	99,966,931	18.5	214,138	0.0	541,096,737	100.0
	Average	\$1,404		\$998		\$1,343	
\$300,000 to \$399,999	Exposure	75,584.7	21.1	39.7	0.0	357,709.9	100.0
	Premium	124,439,583	21.8	60,138	0.0	570,881,138	100.0
	Average	\$1,646		\$1,516		\$1,596	
\$400,000 to \$499,999	Exposure	43,053.9	21.8	6.7	0.0	197,442.3	100.0
	Premium	80,429,168	22.1	12,489	0.0	364,716,611	100.0
	Average	\$1,868		\$1,873		\$1,847	
\$500,000 and Over	Exposure	51,989.0	24.1	2.0	0.0	215,813.0	100.0
	Premium	135,240,269	24.7	4,276	0.0	547,072,535	100.0
	Average	\$2,601		\$2,138		\$2,535	
<b>Total</b>	<b>Exposure</b>	257,664.8	19.5	5,032.8	0.4	1,321,471.7	100.0
	<b>Premium</b>	456,195,852	21.1	1,489,441	0.1	2,160,779,369	100.0
	<b>Average</b>	\$1,771		\$296		\$1,635	

Table 4

**2021 Average Premium by Amount of Insurance**  
**Dwelling Fire and Homeowners Owner-Occupied Policy Forms**  
**Mississippi**

Insurance		DW		HO-1		HO-2		HO-3	
Range			%		%		%		%
\$49,999 and Under	Exposure	8,819.5	80.3			108.6	1.0	661.2	6.0
	Premium	3,660,340	72.0	*		99,455	2.0	555,685	10.9
	Average	\$415				\$916		\$840	
\$50,000 to \$74,999	Exposure	5,583.5	47.1	122.2	1.0	682.3	5.8	2,739.6	23.1
	Premium	3,848,619	39.8	46,344	0.5	778,838	8.1	2,526,431	26.1
	Average	\$689		\$379		\$1,142		\$922	
\$75,000 to \$99,999	Exposure	3,102.6	18.5	180.7	1.1	1,085.8	6.5	9,783.3	58.3
	Premium	3,153,285	17.8	77,479	0.4	1,460,181	8.2	10,058,237	56.7
	Average	\$1,016		\$429		\$1,345		\$1,028	
\$100,000 to \$124,999	Exposure	1,563.4	5.4	95.9	0.3	1,335.7	4.6	23,825.3	81.6
	Premium	3,365,685	9.2	52,738	0.1	1,801,402	4.9	28,233,898	77.4
	Average	\$2,153		\$550		\$1,349		\$1,185	
\$125,000 to \$149,999	Exposure	679.8	1.7	57.8	0.1	2,595.5	6.4	35,551.3	88.0
	Premium	3,618,612	6.5	36,561	0.1	3,185,801	5.7	47,016,350	84.1
	Average	\$5,323		\$633		\$1,227		\$1,322	
\$150,000 to \$174,999	Exposure	511.0	1.1	42.5	0.1	3,784.4	8.2	40,509.0	87.9
	Premium	4,014,945	5.8	30,754	0.0	4,814,538	6.9	59,058,821	84.7
	Average	\$7,857		\$724		\$1,272		\$1,458	
\$175,000 to \$199,999	Exposure	272.8	0.6	12.3	0.0	4,365.0	9.6	39,930.5	87.7
	Premium	3,504,112	4.8	10,429	0.0	5,634,306	7.7	62,696,123	85.5
	Average	\$12,847		\$846		\$1,291		\$1,570	
\$200,000 to \$299,999	Exposure	404.4	0.3	6.0	0.0	14,504.1	10.9	115,395.1	86.5
	Premium	8,578,433	3.6	3,485	0.0	20,732,951	8.7	202,976,556	85.5
	Average	\$21,212		\$581		\$1,429		\$1,759	
\$300,000 to \$399,999	Exposure	151.1	0.3	4.7	0.0	4,925.8	8.8	49,216.1	87.8
	Premium	2,947,731	2.5	5,017	0.0	8,502,850	7.3	101,140,712	87.0
	Average	\$19,511		\$1,075		\$1,726		\$2,055	
\$400,000 to \$499,999	Exposure	40.0	0.2			1,848.6	8.1	19,961.0	87.9
	Premium	1,114,178	2.0	*		3,958,470	7.2	47,909,685	87.0
	Average	\$27,854				\$2,141		\$2,400	
\$500,000 and Over	Exposure	34.1	0.1			1,744.2	7.5	19,734.5	84.7
	Premium	850,152	1.0	*		5,422,426	6.6	68,672,827	83.3
	Average	\$24,943				\$3,109		\$3,480	
<b>Total</b>	<b>Exposure</b>	<b>21,162.1</b>	<b>4.9</b>	<b>522.0</b>	<b>0.1</b>	<b>36,979.8</b>	<b>8.5</b>	<b>357,306.8</b>	<b>81.9</b>
	<b>Premium</b>	<b>38,656,092</b>	<b>5.1</b>	<b>262,807</b>	<b>0.0</b>	<b>56,391,218</b>	<b>7.4</b>	<b>630,845,325</b>	<b>83.1</b>
	<b>Average</b>	<b>\$1,827</b>		<b>\$503</b>		<b>\$1,525</b>		<b>\$1,766</b>	

Table 4

**2021 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	28.5	0.3	1,367.7	12.4	10,985.4	100.0
	Premium	8,882	0.2	757,259	14.9	5,081,621	100.0
	Average	\$312		\$554		\$463	
\$50,000 to \$74,999	Exposure	1.1	0.0	2,713.9	22.9	11,842.5	100.0
	Premium	552	0.0	2,472,819	25.6	9,673,603	100.0
	Average	\$510		\$911		\$817	
\$75,000 to \$99,999	Exposure	10.0	0.1	2,613.8	15.6	16,776.1	100.0
	Premium	11,662	0.1	2,974,072	16.8	17,734,916	100.0
	Average	\$1,166		\$1,138		\$1,057	
\$100,000 to \$124,999	Exposure	44.1	0.2	2,344.1	8.0	29,208.5	100.0
	Premium	53,120	0.1	2,959,586	8.1	36,466,429	100.0
	Average	\$1,205		\$1,263		\$1,248	
\$125,000 to \$149,999	Exposure	196.8	0.5	1,319.9	3.3	40,401.0	100.0
	Premium	268,398	0.5	1,796,404	3.2	55,922,126	100.0
	Average	\$1,364		\$1,361		\$1,384	
\$150,000 to \$174,999	Exposure	337.8	0.7	883.2	1.9	46,067.8	100.0
	Premium	483,603	0.7	1,335,507	1.9	69,738,168	100.0
	Average	\$1,432		\$1,512		\$1,514	
\$175,000 to \$199,999	Exposure	504.3	1.1	433.3	1.0	45,518.3	100.0
	Premium	742,483	1.0	699,326	1.0	73,286,779	100.0
	Average	\$1,472		\$1,614		\$1,610	
\$200,000 to \$299,999	Exposure	2,637.6	2.0	435.5	0.3	133,382.7	100.0
	Premium	4,352,212	1.8	887,939	0.4	237,531,576	100.0
	Average	\$1,650		\$2,039		\$1,781	
\$300,000 to \$399,999	Exposure	1,682.4	3.0	69.3	0.1	56,049.3	100.0
	Premium	3,429,577	3.0	167,291	0.1	116,193,178	100.0
	Average	\$2,038		\$2,413		\$2,073	
\$400,000 to \$499,999	Exposure	830.8	3.7	30.8	0.1	22,711.2	100.0
	Premium	2,023,402	3.7	64,717	0.1	55,070,452	100.0
	Average	\$2,436		\$2,099		\$2,425	
\$500,000 and Over	Exposure	1,770.1	7.6	20.0	0.1	23,302.8	100.0
	Premium	7,465,833	9.1	69,690	0.1	82,480,928	100.0
	Average	\$4,218		\$3,485		\$3,540	
<b>Total</b>	<b>Exposure</b>	8,043.4	1.8	12,231.5	2.8	436,245.6	100.0
	<b>Premium</b>	18,839,724	2.5	14,184,610	1.9	759,179,776	100.0
	<b>Average</b>	\$2,342		\$1,160		\$1,740	



Table 4

## 2021 Average Premium by Amount of Insurance

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

#### Missouri

Insurance		DW		HO-1		HO-2		HO-3	
Range			%		%		%		%
\$49,999 and Under	Exposure	4,671.4	61.5	60.3	0.8	66.4	0.9	751.8	9.9
	Premium	1,401,941	52.6	19,741	0.7	47,182	1.8	634,634	23.8
	Average	\$300		\$328		\$710		\$844	
\$50,000 to \$74,999	Exposure	4,054.2	33.8	376.6	3.1	1,124.4	9.4	3,734.4	31.1
	Premium	1,630,446	21.3	128,144	1.7	544,688	7.1	3,123,725	40.8
	Average	\$402		\$340		\$484		\$836	
\$75,000 to \$99,999	Exposure	2,940.1	17.4	355.0	2.1	1,384.4	8.2	9,047.7	53.4
	Premium	1,483,609	10.9	136,325	1.0	810,433	6.0	7,948,098	58.5
	Average	\$505		\$384		\$585		\$878	
\$100,000 to \$124,999	Exposure	1,997.3	6.2	485.6	1.5	2,092.6	6.5	23,461.6	72.9
	Premium	1,312,093	4.5	214,478	0.7	1,388,456	4.8	21,710,069	74.4
	Average	\$657		\$442		\$664		\$925	
\$125,000 to \$149,999	Exposure	1,095.4	1.9	304.1	0.5	2,310.9	4.1	46,461.3	82.4
	Premium	761,253	1.4	145,491	0.3	1,788,544	3.2	45,589,017	81.7
	Average	\$695		\$478		\$774		\$981	
\$150,000 to \$174,999	Exposure	946.3	1.0	322.2	0.4	3,885.7	4.3	74,810.1	82.1
	Premium	877,089	0.9	167,183	0.2	3,548,162	3.7	77,401,309	80.2
	Average	\$927		\$519		\$913		\$1,035	
\$175,000 to \$199,999	Exposure	617.2	0.5	357.9	0.3	5,172.4	4.3	96,511.8	81.1
	Premium	643,046	0.5	184,692	0.1	5,321,474	4.0	104,996,188	78.8
	Average	\$1,042		\$516		\$1,029		\$1,088	
\$200,000 to \$299,999	Exposure	1,313.6	0.3	679.8	0.1	22,753.2	4.7	379,581.5	79.1
	Premium	1,625,412	0.3	411,398	0.1	27,666,057	4.6	457,499,241	75.9
	Average	\$1,237		\$605		\$1,216		\$1,205	
\$300,000 to \$399,999	Exposure	451.8	0.2	290.0	0.1	12,702.9	4.4	227,268.3	78.2
	Premium	668,809	0.2	194,758	0.0	18,754,409	4.5	313,523,046	74.7
	Average	\$1,480		\$672		\$1,476		\$1,380	
\$400,000 to \$499,999	Exposure	168.5	0.1	73.5	0.1	5,470.2	4.0	107,932.1	78.6
	Premium	318,967	0.1	55,552	0.0	9,196,949	4.0	171,720,193	75.5
	Average	\$1,893		\$756		\$1,681		\$1,591	
\$500,000 and Over	Exposure	115.8	0.1	31.3	0.0	4,092.2	2.9	108,433.8	77.2
	Premium	254,094	0.1	28,793	0.0	9,918,925	3.0	240,288,360	72.5
	Average	\$2,195		\$919		\$2,424		\$2,216	
<b>Total</b>	<b>Exposure</b>	18,371.4	1.3	3,336.2	0.2	61,055.3	4.4	1,077,994.5	77.9
	<b>Premium</b>	10,976,759	0.6	1,686,555	0.1	78,985,279	4.1	1,444,433,880	75.2
	<b>Average</b>	\$597		\$506		\$1,294		\$1,340	

Table 4

## 2021 Average Premium by Amount of Insurance

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

#### Missouri

Insurance		HO-5		HO-8		Total	
Range			%		%		%
\$49,999 and Under	Exposure	1,404.3	18.5	644.9	8.5	7,599.2	100.0
	Premium	171,411	6.4	392,791	14.7	2,667,700	100.0
	Average	\$122		\$609		\$351	
\$50,000 to \$74,999	Exposure	556.7	4.6	2,165.4	18.0	12,011.7	100.0
	Premium	324,982	4.2	1,896,673	24.8	7,648,658	100.0
	Average	\$584		\$876		\$637	
\$75,000 to \$99,999	Exposure	631.2	3.7	2,578.0	15.2	16,936.3	100.0
	Premium	723,453	5.3	2,486,037	18.3	13,587,955	100.0
	Average	\$1,146		\$964		\$802	
\$100,000 to \$124,999	Exposure	1,916.0	6.0	2,216.5	6.9	32,169.5	100.0
	Premium	2,136,449	7.3	2,399,198	8.2	29,160,743	100.0
	Average	\$1,115		\$1,082		\$906	
\$125,000 to \$149,999	Exposure	4,972.7	8.8	1,250.6	2.2	56,395.0	100.0
	Premium	6,027,076	10.8	1,497,942	2.7	55,809,323	100.0
	Average	\$1,212		\$1,198		\$990	
\$150,000 to \$174,999	Exposure	10,155.4	11.2	957.6	1.1	91,077.2	100.0
	Premium	13,310,942	13.8	1,205,914	1.2	96,510,599	100.0
	Average	\$1,311		\$1,259		\$1,060	
\$175,000 to \$199,999	Exposure	15,824.7	13.3	548.3	0.5	119,032.3	100.0
	Premium	21,424,395	16.1	739,518	0.6	133,309,313	100.0
	Average	\$1,354		\$1,349		\$1,120	
\$200,000 to \$299,999	Exposure	74,539.1	15.5	789.7	0.2	479,656.8	100.0
	Premium	114,442,653	19.0	1,223,947	0.2	602,868,708	100.0
	Average	\$1,535		\$1,550		\$1,257	
\$300,000 to \$399,999	Exposure	49,833.3	17.1	174.5	0.1	290,720.8	100.0
	Premium	86,467,552	20.6	367,070	0.1	419,975,644	100.0
	Average	\$1,735		\$2,104		\$1,445	
\$400,000 to \$499,999	Exposure	23,632.8	17.2	63.8	0.0	137,340.9	100.0
	Premium	45,998,551	20.2	161,821	0.1	227,452,033	100.0
	Average	\$1,946		\$2,535		\$1,656	
\$500,000 and Over	Exposure	27,686.8	19.7	44.5	0.0	140,404.4	100.0
	Premium	80,572,365	24.3	198,200	0.1	331,260,737	100.0
	Average	\$2,910		\$4,454		\$2,359	
<b>Total</b>	<b>Exposure</b>	211,152.9	15.3	11,433.8	0.8	1,383,344.1	100.0
	<b>Premium</b>	371,599,829	19.4	12,569,111	0.7	1,920,251,413	100.0
	<b>Average</b>	\$1,760		\$1,099		\$1,388	

Table 4

## 2021 Average Premium by Amount of Insurance

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

#### Montana

Insurance		DW		HO-1		HO-2		HO-3	
Range			%		%		%		%
\$49,999 and Under	Exposure	284.1	55.6	6.0	1.2	2.0	0.4	41.1	8.0
	Premium	204,228	75.5	1,276	0.5	328	0.1	26,529	9.8
	Average	\$719		\$213		\$164		\$646	
\$50,000 to \$74,999	Exposure	178.5	29.6	41.0	6.8	32.0	5.3	192.8	32.0
	Premium	94,882	31.4	9,204	3.0	10,132	3.4	131,347	43.4
	Average	\$532		\$224		\$317		\$681	
\$75,000 to \$99,999	Exposure	169.6	14.3	86.0	7.3	48.8	4.1	725.3	61.3
	Premium	89,441	11.6	25,463	3.3	20,502	2.7	544,557	70.9
	Average	\$527		\$296		\$420		\$751	
\$100,000 to \$124,999	Exposure	221.3	6.6	146.8	4.4	148.0	4.4	2,512.6	74.6
	Premium	135,403	5.0	49,616	1.8	86,592	3.2	2,137,579	79.5
	Average	\$612		\$338		\$585		\$851	
\$125,000 to \$149,999	Exposure	192.8	2.8	164.4	2.3	307.4	4.4	5,649.8	80.6
	Premium	114,208	1.8	64,372	1.0	221,037	3.4	5,412,062	83.3
	Average	\$592		\$392		\$719		\$958	
\$150,000 to \$174,999	Exposure	172.8	1.3	182.6	1.4	583.6	4.6	10,363.4	81.0
	Premium	134,159	1.0	76,355	0.6	515,418	3.9	10,801,057	82.1
	Average	\$777		\$418		\$883		\$1,042	
\$175,000 to \$199,999	Exposure	153.1	0.9	190.0	1.1	756.0	4.4	13,862.5	80.3
	Premium	118,633	0.6	93,594	0.5	785,123	4.0	15,593,691	80.3
	Average	\$775		\$493		\$1,039		\$1,125	
\$200,000 to \$299,999	Exposure	435.4	0.5	312.0	0.4	3,539.2	4.5	62,798.8	79.2
	Premium	381,335	0.4	180,133	0.2	4,615,127	4.5	80,179,086	77.6
	Average	\$876		\$577		\$1,304		\$1,277	
\$300,000 to \$399,999	Exposure	203.8	0.4	96.2	0.2	1,817.0	3.6	39,299.4	78.8
	Premium	186,076	0.2	66,461	0.1	2,918,341	3.9	57,886,157	76.5
	Average	\$913		\$691		\$1,606		\$1,473	
\$400,000 to \$499,999	Exposure	81.9	0.4	22.3	0.1	744.4	3.2	18,255.1	79.1
	Premium	85,347	0.2	18,352	0.0	1,331,913	3.3	31,104,356	76.8
	Average	\$1,042		\$825		\$1,789		\$1,704	
\$500,000 and Over	Exposure	109.4	0.4	8.8	0.0	634.8	2.2	21,224.1	75.0
	Premium	108,898	0.1	8,092	0.0	1,607,904	2.1	53,469,192	69.4
	Average	\$995		\$925		\$2,533		\$2,519	
<b>Total</b>	<b>Exposure</b>	2,202.7	1.0	1,256.0	0.6	8,613.3	3.9	174,924.9	78.4
	<b>Premium</b>	1,652,610	0.5	592,918	0.2	12,112,417	3.6	257,285,613	75.8
	<b>Average</b>	\$750		\$472		\$1,406		\$1,471	

Table 4

## 2021 Average Premium by Amount of Insurance

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

#### Montana

Insurance		HO-5		HO-8		Total	
Range			%		%		%
\$49,999 and Under	Exposure	64.6	12.6	113.0	22.1	510.8	100.0
	Premium	6,737	2.5	31,538	11.7	270,636	100.0
	Average	\$104		\$279		\$530	
\$50,000 to \$74,999	Exposure	22.1	3.7	136.6	22.7	603.0	100.0
	Premium	6,281	2.1	50,486	16.7	302,332	100.0
	Average	\$284		\$370		\$501	
\$75,000 to \$99,999	Exposure	39.9	3.4	113.3	9.6	1,182.8	100.0
	Premium	27,132	3.5	60,794	7.9	767,889	100.0
	Average	\$680		\$537		\$649	
\$100,000 to \$124,999	Exposure	251.3	7.5	87.0	2.6	3,367.0	100.0
	Premium	220,764	8.2	58,530	2.2	2,688,484	100.0
	Average	\$878		\$673		\$798	
\$125,000 to \$149,999	Exposure	660.1	9.4	35.2	0.5	7,009.8	100.0
	Premium	658,695	10.1	25,272	0.4	6,495,646	100.0
	Average	\$998		\$719		\$927	
\$150,000 to \$174,999	Exposure	1,465.0	11.4	32.7	0.3	12,800.0	100.0
	Premium	1,595,999	12.1	29,575	0.2	13,152,563	100.0
	Average	\$1,089		\$905		\$1,028	
\$175,000 to \$199,999	Exposure	2,283.7	13.2	11.0	0.1	17,256.3	100.0
	Premium	2,825,705	14.5	9,691	0.0	19,426,437	100.0
	Average	\$1,237		\$881		\$1,126	
\$200,000 to \$299,999	Exposure	12,163.3	15.3	31.1	0.0	79,279.8	100.0
	Premium	17,867,823	17.3	40,283	0.0	103,263,787	100.0
	Average	\$1,469		\$1,296		\$1,303	
\$300,000 to \$399,999	Exposure	8,425.3	16.9	2.0	0.0	49,843.7	100.0
	Premium	14,560,951	19.3	3,552	0.0	75,621,538	100.0
	Average	\$1,728		\$1,776		\$1,517	
\$400,000 to \$499,999	Exposure	3,983.9	17.3			23,087.6	100.0
	Premium	7,973,100	19.7	*		40,513,068	100.0
	Average	\$2,001				\$1,755	
\$500,000 and Over	Exposure	6,317.3	22.3	2.0	0.0	28,296.4	100.0
	Premium	21,878,239	28.4	11,399	0.0	77,083,724	100.0
	Average	\$3,463		\$5,700		\$2,724	
<b>Total</b>	<b>Exposure</b>	35,676.4	16.0	563.8	0.3	223,237.0	100.0
	<b>Premium</b>	67,621,426	19.9	321,120	0.1	339,586,104	100.0
	<b>Average</b>	\$1,895		\$570		\$1,521	

Table 4

## 2021 Average Premium by Amount of Insurance

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

#### Nebraska

Insurance		DW		HO-1		HO-2		HO-3	
Range			%		%		%		%
\$49,999 and Under	Exposure	807.0	23.7	87.3	2.6	842.9	24.7	1,238.4	36.3
	Premium	356,097	19.9	12,637	0.7	488,377	27.3	762,234	42.5
	Average	\$441		\$145		\$579		\$615	
\$50,000 to \$74,999	Exposure	759.0	18.6	46.1	1.1	1,018.3	25.0	1,873.5	45.9
	Premium	432,107	13.2	27,973	0.9	763,530	23.4	1,629,338	50.0
	Average	\$569		\$607		\$750		\$870	
\$75,000 to \$99,999	Exposure	683.3	9.6	37.2	0.5	1,652.8	23.2	4,422.5	62.1
	Premium	489,047	7.1	25,229	0.4	1,505,330	21.9	4,429,063	64.3
	Average	\$716		\$679		\$911		\$1,001	
\$100,000 to \$124,999	Exposure	741.0	4.7	19.0	0.1	2,103.2	13.2	12,436.4	78.1
	Premium	625,842	3.5	16,143	0.1	2,248,649	12.6	14,054,416	78.9
	Average	\$845		\$850		\$1,069		\$1,130	
\$125,000 to \$149,999	Exposure	577.4	1.9	14.8	0.0	2,900.3	9.6	25,349.3	83.6
	Premium	528,788	1.4	17,182	0.0	3,447,711	9.3	31,108,324	83.5
	Average	\$916		\$1,158		\$1,189		\$1,227	
\$150,000 to \$174,999	Exposure	568.4	1.2	10.3	0.0	4,096.4	8.8	38,644.8	83.1
	Premium	583,965	0.9	11,750	0.0	5,260,400	8.4	51,569,229	82.7
	Average	\$1,027		\$1,137		\$1,284		\$1,334	
\$175,000 to \$199,999	Exposure	348.3	0.6	4.0	0.0	4,726.8	8.6	44,951.9	82.1
	Premium	401,841	0.5	5,228	0.0	6,609,341	8.4	63,957,933	81.3
	Average	\$1,154		\$1,307		\$1,398		\$1,423	
\$200,000 to \$299,999	Exposure	677.9	0.4	4.3	0.0	13,828.2	8.2	137,424.8	81.2
	Premium	830,088	0.3	9,519	0.0	21,953,266	8.0	220,508,087	80.4
	Average	\$1,224		\$2,240		\$1,588		\$1,605	
\$300,000 to \$399,999	Exposure	216.6	0.3	1.0	0.0	5,762.8	7.2	65,272.2	81.1
	Premium	235,394	0.2	1,574	0.0	11,141,096	7.2	123,387,251	80.3
	Average	\$1,087		\$1,574		\$1,933		\$1,890	
\$400,000 to \$499,999	Exposure	102.6	0.3			1,893.8	5.6	27,802.1	82.6
	Premium	87,918	0.1	*		4,047,084	5.4	61,797,739	82.5
	Average	\$857				\$2,137		\$2,223	
\$500,000 and Over	Exposure	70.9	0.3	1.0	0.0	1,456.6	5.2	22,945.9	81.7
	Premium	84,192	0.1	641	0.0	4,396,805	5.0	70,847,533	80.9
	Average	\$1,187		\$641		\$3,019		\$3,088	
<b>Total</b>	<b>Exposure</b>	5,552.5	1.2	225.0	0.0	40,282.0	8.5	382,361.7	80.7
	<b>Premium</b>	4,655,279	0.6	127,876	0.0	61,861,589	7.7	644,051,147	80.6
	<b>Average</b>	\$838		\$568		\$1,536		\$1,684	

Table 4

**2021 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	60.0	1.8	371.9	10.9	3,407.6	100.0
	Premium	8,332	0.5	164,274	9.2	1,791,951	100.0
	Average	\$139		\$442		\$526	
\$50,000 to \$74,999	Exposure	16.4	0.4	365.5	9.0	4,078.8	100.0
	Premium	13,449	0.4	395,234	12.1	3,261,631	100.0
	Average	\$819		\$1,081		\$800	
\$75,000 to \$99,999	Exposure	44.0	0.6	284.8	4.0	7,124.5	100.0
	Premium	47,358	0.7	389,371	5.7	6,885,398	100.0
	Average	\$1,076		\$1,367		\$966	
\$100,000 to \$124,999	Exposure	414.8	2.6	212.7	1.3	15,927.0	100.0
	Premium	543,118	3.0	334,665	1.9	17,822,833	100.0
	Average	\$1,310		\$1,574		\$1,119	
\$125,000 to \$149,999	Exposure	1,413.5	4.7	81.1	0.3	30,336.4	100.0
	Premium	2,034,981	5.5	134,332	0.4	37,271,318	100.0
	Average	\$1,440		\$1,657		\$1,229	
\$150,000 to \$174,999	Exposure	3,117.4	6.7	76.5	0.2	46,513.8	100.0
	Premium	4,819,651	7.7	143,102	0.2	62,388,097	100.0
	Average	\$1,546		\$1,871		\$1,341	
\$175,000 to \$199,999	Exposure	4,681.3	8.6	34.2	0.1	54,746.6	100.0
	Premium	7,640,840	9.7	71,229	0.1	78,686,412	100.0
	Average	\$1,632		\$2,085		\$1,437	
\$200,000 to \$299,999	Exposure	17,330.3	10.2	41.7	0.0	169,307.1	100.0
	Premium	30,953,530	11.3	100,298	0.0	274,354,788	100.0
	Average	\$1,786		\$2,407		\$1,620	
\$300,000 to \$399,999	Exposure	9,204.3	11.4	7.8	0.0	80,464.6	100.0
	Premium	18,892,241	12.3	25,556	0.0	153,683,112	100.0
	Average	\$2,053		\$3,262		\$1,910	
\$400,000 to \$499,999	Exposure	3,860.1	11.5	2.6	0.0	33,661.1	100.0
	Premium	8,945,722	11.9	9,851	0.0	74,888,314	100.0
	Average	\$2,317		\$3,813		\$2,225	
\$500,000 and Over	Exposure	3,600.4	12.8	1.0	0.0	28,075.8	100.0
	Premium	12,290,622	14.0	3,770	0.0	87,623,563	100.0
	Average	\$3,414		\$3,770		\$3,121	
<b>Total</b>	<b>Exposure</b>	43,742.5	9.2	1,479.7	0.3	473,643.3	100.0
	<b>Premium</b>	86,189,844	10.8	1,771,682	0.2	798,657,417	100.0
	<b>Average</b>	\$1,970		\$1,197		\$1,686	

Table 4

## 2021 Average Premium by Amount of Insurance

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

#### Nevada

Insurance		DW		HO-1		HO-2		HO-3	
Range			%		%		%		%
\$49,999 and Under	Exposure	126.2	58.7					13.0	6.0
	Premium	60,701	72.6	*		*		2,748	3.3
	Average	\$481						\$211	
\$50,000 to \$74,999	Exposure	44.2	39.3	2.0	1.8			43.4	38.6
	Premium	59,709	70.7	272	0.3	*		19,724	23.3
	Average	\$1,352		\$136				\$454	
\$75,000 to \$99,999	Exposure	58.5	19.5	9.0	3.0	7.2	2.4	190.0	63.4
	Premium	33,454	25.1	1,308	1.0	3,742	2.8	81,516	61.1
	Average	\$572		\$145		\$522		\$429	
\$100,000 to \$124,999	Exposure	118.9	7.0	5.0	0.3	22.1	1.3	1,357.3	79.5
	Premium	72,685	9.0	695	0.1	10,690	1.3	622,819	77.3
	Average	\$611		\$139		\$484		\$459	
\$125,000 to \$149,999	Exposure	168.8	3.2	18.3	0.3	120.1	2.2	4,357.6	81.6
	Premium	80,615	2.8	2,965	0.1	62,091	2.2	2,337,418	82.0
	Average	\$478		\$162		\$517		\$536	
\$150,000 to \$174,999	Exposure	233.6	1.9	27.5	0.2	470.1	3.8	10,096.4	81.5
	Premium	124,193	1.7	7,569	0.1	290,085	3.9	6,028,808	81.5
	Average	\$532		\$275		\$617		\$597	
\$175,000 to \$199,999	Exposure	283.8	1.2	20.0	0.1	1,188.8	5.1	18,477.0	78.6
	Premium	144,611	1.0	4,561	0.0	763,712	5.1	11,756,333	78.9
	Average	\$510		\$228		\$642		\$636	
\$200,000 to \$299,999	Exposure	951.8	0.5	42.3	0.0	16,191.8	7.8	159,618.1	76.4
	Premium	621,093	0.4	9,727	0.0	12,098,974	8.1	111,692,240	75.1
	Average	\$653		\$230		\$747		\$700	
\$300,000 to \$399,999	Exposure	516.7	0.3	27.0	0.0	14,194.2	7.8	139,492.3	76.3
	Premium	373,212	0.3	9,084	0.0	12,362,737	8.3	110,395,227	74.0
	Average	\$722		\$336		\$871		\$791	
\$400,000 to \$499,999	Exposure	207.2	0.2	15.8	0.0	5,879.1	6.6	67,787.3	76.1
	Premium	165,927	0.2	6,142	0.0	5,933,009	7.0	62,317,760	73.8
	Average	\$801		\$388		\$1,009		\$919	
\$500,000 and Over	Exposure	170.4	0.2	4.8	0.0	6,949.1	6.8	75,896.1	73.9
	Premium	258,693	0.2	1,557	0.0	10,504,454	6.8	106,459,520	68.8
	Average	\$1,518		\$322		\$1,512		\$1,403	
<b>Total</b>	<b>Exposure</b>	<b>2,879.9</b>	<b>0.5</b>	<b>171.8</b>	<b>0.0</b>	<b>45,019.9</b>	<b>7.2</b>	<b>477,328.4</b>	<b>76.1</b>
	<b>Premium</b>	<b>1,994,893</b>	<b>0.4</b>	<b>43,880</b>	<b>0.0</b>	<b>42,026,464</b>	<b>7.5</b>	<b>411,714,113</b>	<b>73.1</b>
	<b>Average</b>	<b>\$693</b>		<b>\$255</b>		<b>\$934</b>		<b>\$863</b>	

Table 4

## 2021 Average Premium by Amount of Insurance

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

#### Nevada

Insurance		HO-5		HO-8		Total	
Range			%		%		%
\$49,999 and Under	Exposure	55.9	26.0	21.0	9.8	215.1	100.0
	Premium	11,196	13.4	9,454	11.3	83,638	100.0
	Average	\$200		\$450		\$389	
\$50,000 to \$74,999	Exposure	5.8	5.1	18.6	16.5	112.4	100.0
	Premium	1,714	2.0	5,624	6.7	84,474	100.0
	Average	\$298		\$303		\$751	
\$75,000 to \$99,999	Exposure	15.8	5.3	19.5	6.5	299.9	100.0
	Premium	6,480	4.9	7,006	5.2	133,506	100.0
	Average	\$411		\$359		\$445	
\$100,000 to \$124,999	Exposure	172.2	10.1	32.2	1.9	1,707.6	100.0
	Premium	81,821	10.2	16,603	2.1	805,313	100.0
	Average	\$475		\$516		\$472	
\$125,000 to \$149,999	Exposure	637.7	11.9	39.5	0.7	5,341.9	100.0
	Premium	341,939	12.0	25,156	0.9	2,850,184	100.0
	Average	\$536		\$637		\$534	
\$150,000 to \$174,999	Exposure	1,524.5	12.3	43.7	0.4	12,395.8	100.0
	Premium	913,376	12.3	33,185	0.4	7,397,216	100.0
	Average	\$599		\$760		\$597	
\$175,000 to \$199,999	Exposure	3,518.8	15.0	23.9	0.1	23,512.3	100.0
	Premium	2,212,941	14.9	18,813	0.1	14,900,971	100.0
	Average	\$629		\$787		\$634	
\$200,000 to \$299,999	Exposure	32,039.6	15.3	58.6	0.0	208,902.2	100.0
	Premium	24,227,438	16.3	48,235	0.0	148,697,707	100.0
	Average	\$756		\$823		\$712	
\$300,000 to \$399,999	Exposure	28,671.8	15.7	19.8	0.0	182,921.8	100.0
	Premium	26,010,372	17.4	19,426	0.0	149,170,058	100.0
	Average	\$907		\$979		\$815	
\$400,000 to \$499,999	Exposure	15,182.5	17.0	7.8	0.0	89,079.7	100.0
	Premium	16,048,038	19.0	8,640	0.0	84,479,516	100.0
	Average	\$1,057		\$1,103		\$948	
\$500,000 and Over	Exposure	19,699.6	19.2	5.4	0.0	102,725.4	100.0
	Premium	37,584,816	24.3	13,803	0.0	154,822,843	100.0
	Average	\$1,908		\$2,548		\$1,507	
<b>Total</b>	<b>Exposure</b>	101,523.9	16.2	290.0	0.0	627,213.9	100.0
	<b>Premium</b>	107,440,131	19.1	205,945	0.0	563,425,426	100.0
	<b>Average</b>	\$1,058		\$710		\$898	



Table 4

**2021 Average Premium by Amount of Insurance**  
**Dwelling Fire and Homeowners Owner-Occupied Policy Forms**  
**New Hampshire**

Insurance		DW		HO-1		HO-2		HO-3	
Range			%		%		%		%
\$49,999 and Under	Exposure	128.3	42.7	42.1	14.0	18.2	6.0	54.1	18.0
	Premium	42,732	43.7	18,426	18.8	7,626	7.8	19,871	20.3
	Average	\$333		\$438		\$420		\$367	
\$50,000 to \$74,999	Exposure	142.5	30.7	36.8	7.9	53.2	11.5	188.4	40.6
	Premium	49,653	26.4	21,705	11.5	27,554	14.6	73,181	38.9
	Average	\$348		\$589		\$518		\$388	
\$75,000 to \$99,999	Exposure	107.0	13.8	34.2	4.4	102.8	13.2	493.3	63.6
	Premium	46,352	11.3	23,641	5.8	58,767	14.3	262,666	64.1
	Average	\$433		\$692		\$572		\$532	
\$100,000 to \$124,999	Exposure	191.6	9.8	19.7	1.0	120.4	6.2	1,531.3	78.4
	Premium	87,914	7.6	14,865	1.3	71,971	6.2	920,536	79.6
	Average	\$459		\$756		\$598		\$601	
\$125,000 to \$149,999	Exposure	147.5	3.9	11.0	0.3	190.8	5.0	3,318.6	86.9
	Premium	75,651	3.0	8,753	0.3	116,073	4.6	2,208,410	87.7
	Average	\$513		\$796		\$609		\$665	
\$150,000 to \$174,999	Exposure	216.5	2.6	20.0	0.2	338.2	4.1	7,298.0	88.4
	Premium	118,365	2.0	17,799	0.3	204,578	3.5	5,220,171	89.4
	Average	\$547		\$890		\$605		\$715	
\$175,000 to \$199,999	Exposure	168.4	1.2	14.3	0.1	638.3	4.5	12,757.1	89.4
	Premium	110,346	1.0	12,236	0.1	384,746	3.6	9,754,086	90.2
	Average	\$655		\$859		\$603		\$765	
\$200,000 to \$299,999	Exposure	518.8	0.5	21.9	0.0	4,506.3	4.3	92,337.2	87.8
	Premium	387,366	0.4	22,842	0.0	3,229,817	3.6	80,009,779	88.4
	Average	\$747		\$1,042		\$717		\$866	
\$300,000 to \$399,999	Exposure	285.8	0.3	7.0	0.0	3,574.9	3.7	83,345.8	86.6
	Premium	239,973	0.2	9,776	0.0	3,205,968	3.3	85,591,955	87.2
	Average	\$840		\$1,397		\$897		\$1,027	
\$400,000 to \$499,999	Exposure	124.3	0.2	6.0	0.0	1,530.8	3.0	43,788.3	85.9
	Premium	133,163	0.2	9,946	0.0	1,700,575	2.7	53,418,752	86.3
	Average	\$1,072		\$1,658		\$1,111		\$1,220	
\$500,000 and Over	Exposure	132.9	0.2	3.3	0.0	1,164.9	2.2	44,168.2	82.0
	Premium	135,994	0.1	6,584	0.0	1,864,154	1.9	77,699,323	80.6
	Average	\$1,023		\$2,026		\$1,600		\$1,759	
<b>Total</b>	<b>Exposure</b>	2,163.6	0.6	216.2	0.1	12,238.6	3.6	289,280.1	86.1
	<b>Premium</b>	1,427,509	0.4	166,573	0.0	10,871,829	3.0	315,178,730	85.6
	<b>Average</b>	\$660		\$771		\$888		\$1,090	

Table 4

**2021 Average Premium by Amount of Insurance**  
**Dwelling Fire and Homeowners Owner-Occupied Policy Forms**  
**New Hampshire**

Insurance		HO-5		HO-8		Total	
Range			%		%		%
\$49,999 and Under	Exposure	35.5	11.8	22.3	7.4	300.4	100.0
	Premium	5,091	5.2	4,020	4.1	97,766	100.0
	Average	\$143		\$181		\$325	
\$50,000 to \$74,999	Exposure	14.4	3.1	28.4	6.1	463.8	100.0
	Premium	4,799	2.6	11,192	6.0	188,084	100.0
	Average	\$333		\$394		\$406	
\$75,000 to \$99,999	Exposure	7.8	1.0	30.8	4.0	775.8	100.0
	Premium	4,597	1.1	13,979	3.4	410,002	100.0
	Average	\$587		\$455		\$528	
\$100,000 to \$124,999	Exposure	54.4	2.8	36.8	1.9	1,954.1	100.0
	Premium	36,884	3.2	24,841	2.1	1,157,011	100.0
	Average	\$678		\$676		\$592	
\$125,000 to \$149,999	Exposure	133.8	3.5	16.1	0.4	3,817.8	100.0
	Premium	94,510	3.8	13,834	0.5	2,517,231	100.0
	Average	\$706		\$860		\$659	
\$150,000 to \$174,999	Exposure	354.2	4.3	25.2	0.3	8,252.0	100.0
	Premium	254,290	4.4	24,129	0.4	5,839,332	100.0
	Average	\$718		\$959		\$708	
\$175,000 to \$199,999	Exposure	679.6	4.8	13.9	0.1	14,271.5	100.0
	Premium	528,965	4.9	18,300	0.2	10,808,679	100.0
	Average	\$778		\$1,315		\$757	
\$200,000 to \$299,999	Exposure	7,763.1	7.4	38.4	0.0	105,185.8	100.0
	Premium	6,780,691	7.5	55,883	0.1	90,486,378	100.0
	Average	\$873		\$1,455		\$860	
\$300,000 to \$399,999	Exposure	8,992.3	9.3	6.5	0.0	96,212.3	100.0
	Premium	9,107,356	9.3	12,713	0.0	98,167,741	100.0
	Average	\$1,013		\$1,956		\$1,020	
\$400,000 to \$499,999	Exposure	5,541.3	10.9	3.0	0.0	50,993.6	100.0
	Premium	6,666,506	10.8	4,805	0.0	61,933,747	100.0
	Average	\$1,203		\$1,602		\$1,215	
\$500,000 and Over	Exposure	8,402.5	15.6	0.8	0.0	53,872.6	100.0
	Premium	16,682,742	17.3	1,209	0.0	96,390,006	100.0
	Average	\$1,985		\$1,451		\$1,789	
<b>Total</b>	<b>Exposure</b>	31,979.0	9.5	222.1	0.1	336,099.5	100.0
	<b>Premium</b>	40,166,431	10.9	184,905	0.1	367,995,977	100.0
	<b>Average</b>	\$1,256		\$833		\$1,095	

Table 4

## 2021 Average Premium by Amount of Insurance

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

#### New Jersey

Insurance		DW		HO-1		HO-2		HO-3	
Range			%		%		%		%
\$49,999 and Under	Exposure	880.3				4.3			
	Premium	341,184		*		1,499		*	
	Average	\$388				\$346			
\$50,000 to \$74,999	Exposure	1,214.8	67.8					447.5	25.0
	Premium	506,589	75.3	*		*		145,846	21.7
	Average	\$417						\$326	
\$75,000 to \$99,999	Exposure	998.3	66.4			15.9	1.1	484.7	32.2
	Premium	529,842	64.0	*		9,556	1.2	284,564	34.4
	Average	\$531				\$600		\$587	
\$100,000 to \$124,999	Exposure	1,026.2	36.9			65.3	2.3	1,536.8	55.2
	Premium	715,242	44.5	*		43,062	2.7	817,638	50.9
	Average	\$697				\$659		\$532	
\$125,000 to \$149,999	Exposure	577.7	10.9			229.7	4.3	4,205.0	79.4
	Premium	422,241	11.9	*		153,792	4.3	2,755,693	77.4
	Average	\$731				\$670		\$655	
\$150,000 to \$174,999	Exposure	816.8	5.6			692.2	4.8	12,146.8	83.5
	Premium	629,957	5.8	*		487,637	4.5	8,987,198	82.9
	Average	\$771				\$705		\$740	
\$175,000 to \$199,999	Exposure	667.0	2.4			1,543.4	5.6	23,363.5	85.2
	Premium	552,598	2.5	*		1,133,578	5.1	18,884,165	85.0
	Average	\$828				\$734		\$808	
\$200,000 to \$299,999	Exposure	2,803.5	1.0	2.7	0.0	23,087.3	7.9	245,058.1	83.6
	Premium	2,353,220	0.8	2,303	0.0	19,340,062	6.9	234,284,148	84.0
	Average	\$839		\$864		\$838		\$956	
\$300,000 to \$399,999	Exposure	1,936.8	0.4	1.0	0.0	41,290.2	9.1	373,177.2	82.3
	Premium	1,634,643	0.3	922	0.0	40,927,809	8.1	418,027,514	82.6
	Average	\$844		\$922		\$991		\$1,120	
\$400,000 to \$499,999	Exposure	1,045.0	0.3	1.0	0.0	32,323.3	9.3	281,930.4	81.4
	Premium	936,992	0.2	1,289	0.0	37,419,248	8.3	369,796,097	81.9
	Average	\$897		\$1,289		\$1,158		\$1,312	
\$500,000 and Over	Exposure	1,124.6	0.2			51,258.8	9.9	394,848.3	76.2
	Premium	1,100,281	0.1	*		77,891,872	8.1	716,626,815	74.2
	Average	\$978				\$1,520		\$1,815	
<b>Total</b>	<b>Exposure</b>	13,091.0	0.8	4.7	0.0	150,510.3	9.0	1,344,752.8	80.3
	<b>Premium</b>	9,722,789	0.4	4,514	0.0	177,408,271	8.0	1,760,728,673	78.9
	<b>Average</b>	\$743		\$967		\$1,179		\$1,309	

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.

Table 4

**2021 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	120.3	6.7	10.0	0.6	1,792.5	100.0
	Premium	16,392	2.4	3,958	0.6	672,941	100.0
	Average	\$136		\$396		\$375	
\$75,000 to \$99,999	Exposure	3.5	0.2	2.2	0.1	1,504.6	100.0
	Premium	2,341	0.3	2,009	0.2	828,312	100.0
	Average	\$669		\$927		\$551	
\$100,000 to \$124,999	Exposure	150.7	5.4	4.0	0.1	2,783.0	100.0
	Premium	27,736	1.7	3,129	0.2	1,606,807	100.0
	Average	\$184		\$782		\$577	
\$125,000 to \$149,999	Exposure	278.6	5.3	8.0	0.2	5,298.9	100.0
	Premium	219,858	6.2	8,856	0.2	3,560,440	100.0
	Average	\$789		\$1,107		\$672	
\$150,000 to \$174,999	Exposure	896.8	6.2	3.0	0.0	14,555.5	100.0
	Premium	736,282	6.8	3,367	0.0	10,844,441	100.0
	Average	\$821		\$1,122		\$745	
\$175,000 to \$199,999	Exposure	1,831.3	6.7	5.0	0.0	27,410.2	100.0
	Premium	1,637,936	7.4	6,709	0.0	22,214,986	100.0
	Average	\$894		\$1,342		\$810	
\$200,000 to \$299,999	Exposure	22,191.8	7.6	9.1	0.0	293,152.5	100.0
	Premium	22,977,516	8.2	13,705	0.0	278,970,954	100.0
	Average	\$1,035		\$1,509		\$952	
\$300,000 to \$399,999	Exposure	36,965.7	8.2	2.4	0.0	453,373.3	100.0
	Premium	45,224,683	8.9	4,914	0.0	505,820,485	100.0
	Average	\$1,223		\$2,033		\$1,116	
\$400,000 to \$499,999	Exposure	30,998.8	9.0			346,298.5	100.0
	Premium	43,408,767	9.6	*		451,562,393	100.0
	Average	\$1,400				\$1,304	
\$500,000 and Over	Exposure	70,974.2	13.7	3.9	0.0	518,209.8	100.0
	Premium	169,734,881	17.6	13,617	0.0	965,367,466	100.0
	Average	\$2,392		\$3,477		\$1,863	
<b>Total</b>	<b>Exposure</b>	165,940.3	9.9	48.6	0.0	1,674,347.7	100.0
	<b>Premium</b>	282,324,008	12.7	60,312	0.0	2,230,248,567	100.0
	<b>Average</b>	\$1,701		\$1,241		\$1,332	

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.

Table 4

## 2021 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	189.2	16.0			345.4	29.2	633.9	53.5
	Premium	222,632	23.5	*		251,343	26.6	469,053	49.6
	Average	\$1,177				\$728		\$740	
\$50,000 to \$74,999	Exposure	124.7	9.5			282.1	21.6	896.5	68.7
	Premium	115,187	10.6	*		271,448	24.9	702,326	64.5
	Average	\$924				\$962		\$783	
\$75,000 to \$99,999	Exposure	163.5	5.5			416.5	14.1	2,322.5	78.7
	Premium	119,305	4.7	*		422,889	16.7	1,954,943	77.1
	Average	\$730				\$1,015		\$842	
\$100,000 to \$124,999	Exposure	288.3	3.2			898.3	10.0	7,337.8	81.7
	Premium	223,884	2.8	*		854,860	10.8	6,466,221	81.5
	Average	\$776				\$952		\$881	
\$125,000 to \$149,999	Exposure	404.6	2.0			2,221.4	11.1	15,376.7	77.1
	Premium	319,607	1.8	*		2,081,260	11.4	14,074,271	77.2
	Average	\$790				\$937		\$915	
\$150,000 to \$174,999	Exposure	443.8	1.4	1.0	0.0	3,314.2	10.3	24,446.6	75.6
	Premium	369,094	1.2	678	0.0	3,104,392	10.2	22,886,125	75.4
	Average	\$832		\$678		\$937		\$936	
\$175,000 to \$199,999	Exposure	405.7	1.0			3,891.7	9.8	29,473.6	74.0
	Premium	341,928	0.9	*		3,762,846	9.6	28,824,923	73.8
	Average	\$843				\$967		\$978	
\$200,000 to \$299,999	Exposure	1,311.6	0.9			11,151.2	7.6	109,876.3	74.4
	Premium	1,103,428	0.7	*		12,020,305	7.4	119,264,208	73.7
	Average	\$841				\$1,078		\$1,085	
\$300,000 to \$399,999	Exposure	574.0	0.7			4,164.8	5.3	60,509.7	77.3
	Premium	503,067	0.5	*		5,241,206	5.1	78,245,482	76.8
	Average	\$876				\$1,258		\$1,293	
\$400,000 to \$499,999	Exposure	182.3	0.5			1,657.7	4.7	27,438.1	78.2
	Premium	188,669	0.4	*		2,326,429	4.4	40,966,857	77.5
	Average	\$1,035				\$1,403		\$1,493	
\$500,000 and Over	Exposure	114.5	0.3			2,137.0	5.1	32,044.9	75.8
	Premium	189,258	0.2	*		3,967,360	4.3	67,725,437	73.5
	Average	\$1,653				\$1,857		\$2,113	
<b>Total</b>	<b>Exposure</b>	<b>4,202.1</b>	<b>1.0</b>	<b>1.0</b>	<b>0.0</b>	<b>30,480.3</b>	<b>7.4</b>	<b>310,356.6</b>	<b>75.7</b>
	<b>Premium</b>	<b>3,696,059</b>	<b>0.7</b>	<b>678</b>	<b>0.0</b>	<b>34,304,338</b>	<b>6.7</b>	<b>381,579,846</b>	<b>75.0</b>
	<b>Average</b>	<b>\$880</b>		<b>\$678</b>		<b>\$1,125</b>		<b>\$1,229</b>	

Table 4

**2021 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	16.4	1.4			1,184.9	100.0
	Premium	2,679	0.3	*		945,707	100.0
	Average	\$163				\$798	
\$50,000 to \$74,999	Exposure	2.6	0.2			1,305.6	100.0
	Premium	860	0.1	*		1,089,616	100.0
	Average	\$333				\$835	
\$75,000 to \$99,999	Exposure	50.8	1.7			2,952.9	100.0
	Premium	39,882	1.6	*		2,536,721	100.0
	Average	\$786				\$859	
\$100,000 to \$124,999	Exposure	459.6	5.1			8,982.2	100.0
	Premium	390,961	4.9	*		7,934,204	100.0
	Average	\$851				\$883	
\$125,000 to \$149,999	Exposure	1,930.7	9.7			19,932.0	100.0
	Premium	1,765,895	9.7	*		18,240,024	100.0
	Average	\$915				\$915	
\$150,000 to \$174,999	Exposure	4,119.7	12.7			32,322.3	100.0
	Premium	3,982,963	13.1	*		30,338,158	100.0
	Average	\$967				\$939	
\$175,000 to \$199,999	Exposure	6,039.3	15.2			39,809.6	100.0
	Premium	6,131,716	15.7	*		39,060,606	100.0
	Average	\$1,015				\$981	
\$200,000 to \$299,999	Exposure	25,300.8	17.1			147,636.0	100.0
	Premium	29,421,547	18.2	*		161,803,060	100.0
	Average	\$1,163				\$1,096	
\$300,000 to \$399,999	Exposure	13,029.8	16.6			78,276.8	100.0
	Premium	17,960,403	17.6	*		101,946,823	100.0
	Average	\$1,378				\$1,302	
\$400,000 to \$499,999	Exposure	5,811.2	16.6			35,089.3	100.0
	Premium	9,401,707	17.8	*		52,883,662	100.0
	Average	\$1,618				\$1,507	
\$500,000 and Over	Exposure	7,961.6	18.8			42,258.0	100.0
	Premium	20,254,076	22.0	*		92,136,131	100.0
	Average	\$2,544				\$2,180	
<b>Total</b>	<b>Exposure</b>	<b>64,722.4</b>	<b>15.8</b>			<b>409,749.4</b>	<b>100.0</b>
	<b>Premium</b>	<b>89,352,689</b>	<b>17.6</b>	*		<b>508,914,712</b>	<b>100.0</b>
	<b>Average</b>	<b>\$1,381</b>				<b>\$1,242</b>	

Table 4

## 2021 Average Premium by Amount of Insurance

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

#### New York

Insurance		DW		HO-1		HO-2		HO-3	
Range			%		%		%		%
\$49,999 and Under	Exposure	2,711.3		77.0		473.8			
	Premium	233,793		17,176		159,983		*	
	Average	\$86		\$223		\$338			
\$50,000 to \$74,999	Exposure	786.8	8.3	42.6	0.4	692.2	7.3	6,967.4	73.2
	Premium	347,517	9.2	13,672	0.4	335,273	8.9	2,713,498	71.7
	Average	\$442		\$321		\$484		\$389	
\$75,000 to \$99,999	Exposure	585.2	6.0	26.3	0.3	792.0	8.1	7,687.2	79.1
	Premium	308,316	5.5	9,085	0.2	414,058	7.4	4,500,984	80.4
	Average	\$527		\$345		\$523		\$586	
\$100,000 to \$124,999	Exposure	574.6	3.8	28.3	0.2	1,283.8	8.4	12,390.6	80.9
	Premium	362,863	4.0	10,876	0.1	727,696	7.9	7,501,975	81.9
	Average	\$632		\$384		\$567		\$605	
\$125,000 to \$149,999	Exposure	360.8	1.6	24.4	0.1	1,692.5	7.5	19,239.6	85.2
	Premium	232,180	1.7	10,813	0.1	935,640	6.9	11,721,924	86.6
	Average	\$643		\$443		\$553		\$609	
\$150,000 to \$174,999	Exposure	447.5	1.0	34.2	0.1	3,418.2	7.7	37,685.3	84.8
	Premium	298,819	1.1	16,835	0.1	1,979,503	7.2	23,862,676	86.2
	Average	\$668		\$493		\$579		\$633	
\$175,000 to \$199,999	Exposure	326.3	0.4	22.7	0.0	6,235.9	8.3	63,378.4	84.1
	Premium	202,427	0.4	11,524	0.0	3,625,244	7.5	41,475,618	86.0
	Average	\$620		\$508		\$581		\$654	
\$200,000 to \$299,999	Exposure	3,319.8	0.6	57.0	0.0	66,148.9	11.4	465,941.9	80.4
	Premium	1,418,468	0.3	43,693	0.0	45,876,657	10.1	378,425,054	83.3
	Average	\$427		\$767		\$694		\$812	
\$300,000 to \$399,999	Exposure	8,580.3	1.3	25.6	0.0	91,828.4	13.7	529,122.3	78.9
	Premium	3,052,313	0.4	24,937	0.0	90,571,119	12.0	628,414,405	83.1
	Average	\$356		\$975		\$986		\$1,188	
\$400,000 to \$499,999	Exposure	7,139.7	1.4	13.2	0.0	76,258.8	15.3	390,720.3	78.6
	Premium	2,910,554	0.4	14,444	0.0	103,516,553	13.9	611,928,003	82.2
	Average	\$408		\$1,097		\$1,357		\$1,566	
\$500,000 and Over	Exposure	6,975.5	1.0	18.0	0.0	96,251.5	13.9	526,376.9	76.1
	Premium	4,387,772	0.2	25,329	0.0	195,310,789	10.7	1,351,827,788	74.2
	Average	\$629		\$1,407		\$2,029		\$2,568	
<b>Total</b>	<b>Exposure</b>	<b>31,807.8</b>	<b>1.2</b>	<b>369.3</b>	<b>0.0</b>	<b>345,075.9</b>	<b>13.2</b>	<b>2,062,804.4</b>	<b>78.6</b>
	<b>Premium</b>	<b>13,755,022</b>	<b>0.4</b>	<b>198,384</b>	<b>0.0</b>	<b>443,452,515</b>	<b>11.6</b>	<b>3,000,623,218</b>	<b>78.6</b>
	<b>Average</b>	<b>\$432</b>		<b>\$537</b>		<b>\$1,285</b>		<b>\$1,455</b>	

Table 4

## 2021 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			298.9			
	Premium	*		73,881		*	
	Average			\$247			
\$50,000 to \$74,999	Exposure	640.3	6.7	391.8	4.1	9,521.1	100.0
	Premium	158,103	4.2	218,763	5.8	3,786,826	100.0
	Average	\$247		\$558		\$398	
\$75,000 to \$99,999	Exposure	357.4	3.7	271.1	2.8	9,719.2	100.0
	Premium	177,914	3.2	184,949	3.3	5,595,306	100.0
	Average	\$498		\$682		\$576	
\$100,000 to \$124,999	Exposure	664.6	4.3	366.0	2.4	15,307.8	100.0
	Premium	286,528	3.1	273,975	3.0	9,163,913	100.0
	Average	\$431		\$749		\$599	
\$125,000 to \$149,999	Exposure	1,095.4	4.9	158.3	0.7	22,571.1	100.0
	Premium	525,776	3.9	114,677	0.8	13,541,010	100.0
	Average	\$480		\$724		\$600	
\$150,000 to \$174,999	Exposure	2,654.8	6.0	181.8	0.4	44,421.8	100.0
	Premium	1,350,211	4.9	161,820	0.6	27,669,864	100.0
	Average	\$509		\$890		\$623	
\$175,000 to \$199,999	Exposure	5,275.4	7.0	124.3	0.2	75,362.9	100.0
	Premium	2,801,256	5.8	107,272	0.2	48,223,341	100.0
	Average	\$531		\$863		\$640	
\$200,000 to \$299,999	Exposure	43,693.3	7.5	329.6	0.1	579,490.6	100.0
	Premium	28,010,236	6.2	317,925	0.1	454,092,033	100.0
	Average	\$641		\$965		\$784	
\$300,000 to \$399,999	Exposure	40,503.0	6.0	170.0	0.0	670,229.6	100.0
	Premium	34,357,647	4.5	219,782	0.0	756,640,203	100.0
	Average	\$848		\$1,293		\$1,129	
\$400,000 to \$499,999	Exposure	23,006.9	4.6	46.8	0.0	497,185.7	100.0
	Premium	26,314,917	3.5	87,763	0.0	744,772,234	100.0
	Average	\$1,144		\$1,874		\$1,498	
\$500,000 and Over	Exposure	61,688.2	8.9	32.4	0.0	691,342.5	100.0
	Premium	270,879,383	14.9	77,730	0.0	1,822,508,791	100.0
	Average	\$4,391		\$2,398		\$2,636	
<b>Total</b>	<b>Exposure</b>	180,761.8	6.9	2,371.1	0.1	2,623,190.3	100.0
	<b>Premium</b>	359,660,639	9.4	1,838,537	0.0	3,819,528,315	100.0
	<b>Average</b>	\$1,990		\$775		\$1,456	



Table 4

## 2021 Average Premium by Amount of Insurance

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

#### North Carolina

Insurance		DW		HO-1		HO-2		HO-3	
Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	39,509.0	90.3			55.3	0.1	4,119.2	9.4
	Premium	9,219,898	88.4	*		29,258	0.3	1,147,494	11.0
	Average	\$233				\$529		\$279	
\$50,000 to \$74,999	Exposure	29,506.5	88.9			1,167.7	3.5	1,914.0	5.8
	Premium	10,355,612	80.6	*		849,546	6.6	1,013,263	7.9
	Average	\$351				\$728		\$529	
\$75,000 to \$99,999	Exposure	23,858.4	66.7			6,116.7	17.1	5,140.9	14.4
	Premium	10,554,187	54.3	*		5,019,532	25.8	3,037,060	15.6
	Average	\$442				\$821		\$591	
\$100,000 to \$124,999	Exposure	20,245.8	32.6			12,715.4	20.5	27,917.1	45.0
	Premium	10,667,563	25.6	*		11,376,630	27.3	18,573,807	44.6
	Average	\$527				\$895		\$665	
\$125,000 to \$149,999	Exposure	14,025.3	12.4			14,577.0	12.9	83,641.7	73.9
	Premium	8,503,612	10.1	*		13,483,579	16.1	61,205,543	72.9
	Average	\$606				\$925		\$732	
\$150,000 to \$174,999	Exposure	11,795.2	6.9			12,420.4	7.3	145,566.8	85.2
	Premium	8,090,265	5.9	*		11,440,476	8.4	115,538,697	84.9
	Average	\$686				\$921		\$794	
\$175,000 to \$199,999	Exposure	7,505.6	3.8			10,089.1	5.1	177,395.3	90.4
	Premium	5,945,237	3.6	*		9,119,559	5.5	150,753,596	90.3
	Average	\$792				\$904		\$850	
\$200,000 to \$299,999	Exposure	17,699.6	2.6			25,614.4	3.7	638,540.3	93.0
	Premium	17,687,882	2.5	*		26,964,939	3.8	656,738,215	93.0
	Average	\$999				\$1,053		\$1,028	
\$300,000 to \$399,999	Exposure	7,190.7	1.9			12,340.3	3.2	362,500.4	93.9
	Premium	10,274,416	2.1	*		14,576,789	3.0	453,939,197	93.8
	Average	\$1,429				\$1,181		\$1,252	
\$400,000 to \$499,999	Exposure	3,082.3	1.6			6,486.6	3.4	176,598.8	93.4
	Premium	5,919,524	2.1	*		8,371,837	3.0	261,452,783	93.3
	Average	\$1,921				\$1,291		\$1,480	
\$500,000 and Over	Exposure	3,183.3	1.3	2.0	0.0	10,531.8	4.4	216,287.6	90.2
	Premium	8,456,069	1.6	5,734	0.0	15,854,170	3.0	469,863,445	89.8
	Average	\$2,656		\$2,867		\$1,505		\$2,172	
<b>Total</b>	<b>Exposure</b>	<b>177,601.7</b>	<b>8.2</b>	<b>2.0</b>	<b>0.0</b>	<b>112,114.8</b>	<b>5.2</b>	<b>1,839,621.9</b>	<b>85.3</b>
	<b>Premium</b>	<b>105,674,265</b>	<b>4.3</b>	<b>5,734</b>	<b>0.0</b>	<b>117,086,315</b>	<b>4.8</b>	<b>2,193,263,100</b>	<b>89.0</b>
	<b>Average</b>	<b>\$595</b>		<b>\$2,867</b>		<b>\$1,044</b>		<b>\$1,192</b>	

Table 4

## 2021 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			81.0	0.2	43,764.5	100.0
	Premium	*		38,192	0.4	10,434,842	100.0
	Average			\$472		\$238	
\$50,000 to \$74,999	Exposure			595.4	1.8	33,183.6	100.0
	Premium	*		633,062	4.9	12,851,483	100.0
	Average			\$1,063		\$387	
\$75,000 to \$99,999	Exposure	6.8	0.0	629.8	1.8	35,752.6	100.0
	Premium	3,823	0.0	808,180	4.2	19,422,782	100.0
	Average	\$559		\$1,283		\$543	
\$100,000 to \$124,999	Exposure	44.6	0.1	1,163.5	1.9	62,086.4	100.0
	Premium	29,103	0.1	1,014,718	2.4	41,661,821	100.0
	Average	\$653		\$872		\$671	
\$125,000 to \$149,999	Exposure	174.3	0.2	809.2	0.7	113,227.5	100.0
	Premium	128,615	0.2	677,630	0.8	83,998,979	100.0
	Average	\$738		\$837		\$742	
\$150,000 to \$174,999	Exposure	385.2	0.2	761.9	0.4	170,929.4	100.0
	Premium	314,973	0.2	682,890	0.5	136,067,301	100.0
	Average	\$818		\$896		\$796	
\$175,000 to \$199,999	Exposure	684.3	0.3	499.8	0.3	196,174.0	100.0
	Premium	597,869	0.4	473,673	0.3	166,889,934	100.0
	Average	\$874		\$948		\$851	
\$200,000 to \$299,999	Exposure	3,801.9	0.6	629.8	0.1	686,286.1	100.0
	Premium	4,010,940	0.6	745,371	0.1	706,147,347	100.0
	Average	\$1,055		\$1,183		\$1,029	
\$300,000 to \$399,999	Exposure	3,794.9	1.0	126.7	0.0	385,953.0	100.0
	Premium	4,809,298	1.0	192,452	0.0	483,792,152	100.0
	Average	\$1,267		\$1,519		\$1,254	
\$400,000 to \$499,999	Exposure	2,928.1	1.5	29.3	0.0	189,124.9	100.0
	Premium	4,359,035	1.6	47,539	0.0	280,150,718	100.0
	Average	\$1,489		\$1,625		\$1,481	
\$500,000 and Over	Exposure	9,857.5	4.1	20.4	0.0	239,882.7	100.0
	Premium	28,912,121	5.5	73,386	0.0	523,164,925	100.0
	Average	\$2,933		\$3,594		\$2,181	
<b>Total</b>	<b>Exposure</b>	21,677.6	1.0	5,346.8	0.2	2,156,364.7	100.0
	<b>Premium</b>	43,165,777	1.8	5,387,093	0.2	2,464,582,284	100.0
	<b>Average</b>	\$1,991		\$1,008		\$1,143	

Table 4

## 2021 Average Premium by Amount of Insurance

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

#### North Dakota

Insurance		DW		HO-1		HO-2		HO-3	
Range			%		%		%		%
\$49,999 and Under	Exposure	116.3	12.5	265.8	28.5	48.1	5.2	351.5	37.7
	Premium	36,297	10.7	14,597	4.3	28,877	8.5	225,966	66.4
	Average	\$312		\$55		\$601		\$643	
\$50,000 to \$74,999	Exposure	75.3	13.0	5.0	0.9	60.0	10.4	348.6	60.3
	Premium	33,382	8.6	2,303	0.6	32,769	8.4	286,042	73.6
	Average	\$444		\$461		\$546		\$821	
\$75,000 to \$99,999	Exposure	70.3	7.4	6.0	0.6	178.0	18.7	637.6	66.9
	Premium	40,223	5.1	5,448	0.7	128,103	16.4	564,872	72.2
	Average	\$572		\$908		\$720		\$886	
\$100,000 to \$124,999	Exposure	61.2	2.8	5.0	0.2	341.2	15.7	1,656.3	76.4
	Premium	46,772	2.5	2,674	0.1	293,208	15.4	1,474,913	77.5
	Average	\$765		\$535		\$859		\$891	
\$125,000 to \$149,999	Exposure	43.6	1.0	4.6	0.1	530.7	11.8	3,644.8	80.7
	Premium	34,687	0.8	4,092	0.1	483,074	11.1	3,542,480	81.4
	Average	\$796		\$893		\$910		\$972	
\$150,000 to \$174,999	Exposure	48.3	0.6	2.0	0.0	697.7	8.9	6,257.6	79.9
	Premium	48,645	0.6	1,927	0.0	677,478	8.6	6,260,225	79.6
	Average	\$1,008		\$964		\$971		\$1,000	
\$175,000 to \$199,999	Exposure	51.4	0.5	1.0	0.0	883.0	8.2	8,274.8	76.5
	Premium	49,706	0.4	1,202	0.0	915,061	7.9	8,820,105	76.1
	Average	\$967		\$1,202		\$1,036		\$1,066	
\$200,000 to \$299,999	Exposure	158.2	0.3	0.8	0.0	3,122.1	6.3	35,371.7	71.7
	Premium	124,757	0.2	690	0.0	3,834,838	6.6	40,630,068	69.9
	Average	\$789		\$920		\$1,228		\$1,149	
\$300,000 to \$399,999	Exposure	61.6	0.2			694.3	2.2	23,414.5	74.3
	Premium	34,058	0.1	*		1,035,815	2.5	29,500,666	70.6
	Average	\$553				\$1,492		\$1,260	
\$400,000 to \$499,999	Exposure	20.2	0.1			174.6	1.3	10,205.3	75.4
	Premium	13,005	0.1	*		298,537	1.4	15,496,882	72.3
	Average	\$645				\$1,710		\$1,519	
\$500,000 and Over	Exposure	11.2	0.1			77.3	0.7	8,566.7	74.0
	Premium	1,146	0.0	*		143,811	0.6	17,183,968	69.8
	Average	\$103				\$1,862		\$2,006	
<b>Total</b>	<b>Exposure</b>	<b>717.3</b>	<b>0.5</b>	<b>290.2</b>	<b>0.2</b>	<b>6,806.8</b>	<b>5.1</b>	<b>98,729.3</b>	<b>73.8</b>
	<b>Premium</b>	<b>462,678</b>	<b>0.3</b>	<b>32,933</b>	<b>0.0</b>	<b>7,871,571</b>	<b>4.5</b>	<b>123,986,187</b>	<b>71.6</b>
	<b>Average</b>	<b>\$645</b>		<b>\$113</b>		<b>\$1,156</b>		<b>\$1,256</b>	

Table 4

## 2021 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	103.8	11.1	46.5	5.0	931.9	100.0
	Premium	17,828	5.2	16,527	4.9	340,092	100.0
	Average	\$172		\$355		\$365	
\$50,000 to \$74,999	Exposure	33.5	5.8	56.1	9.7	578.4	100.0
	Premium	9,331	2.4	24,713	6.4	388,540	100.0
	Average	\$279		\$441		\$672	
\$75,000 to \$99,999	Exposure	15.1	1.6	45.8	4.8	952.8	100.0
	Premium	11,867	1.5	32,227	4.1	782,740	100.0
	Average	\$787		\$704		\$822	
\$100,000 to \$124,999	Exposure	60.0	2.8	45.1	2.1	2,168.7	100.0
	Premium	51,225	2.7	33,306	1.8	1,902,098	100.0
	Average	\$854		\$739		\$877	
\$125,000 to \$149,999	Exposure	264.3	5.9	27.7	0.6	4,515.6	100.0
	Premium	263,014	6.0	25,028	0.6	4,352,375	100.0
	Average	\$995		\$905		\$964	
\$150,000 to \$174,999	Exposure	801.8	10.2	22.3	0.3	7,829.7	100.0
	Premium	853,021	10.8	24,421	0.3	7,865,717	100.0
	Average	\$1,064		\$1,093		\$1,005	
\$175,000 to \$199,999	Exposure	1,599.8	14.8	13.8	0.1	10,823.8	100.0
	Premium	1,793,776	15.5	13,790	0.1	11,593,640	100.0
	Average	\$1,121		\$997		\$1,071	
\$200,000 to \$299,999	Exposure	10,649.4	21.6	21.7	0.0	49,323.8	100.0
	Premium	13,515,257	23.2	28,098	0.0	58,133,708	100.0
	Average	\$1,269		\$1,297		\$1,179	
\$300,000 to \$399,999	Exposure	7,325.1	23.3	3.4	0.0	31,498.9	100.0
	Premium	11,234,677	26.9	5,452	0.0	41,810,668	100.0
	Average	\$1,534		\$1,596		\$1,327	
\$400,000 to \$499,999	Exposure	3,135.5	23.2	2.0	0.0	13,537.6	100.0
	Premium	5,633,753	26.3	6,042	0.0	21,448,219	100.0
	Average	\$1,797		\$3,021		\$1,584	
\$500,000 and Over	Exposure	2,917.8	25.2			11,572.8	100.0
	Premium	7,298,123	29.6	*		24,627,048	100.0
	Average	\$2,501				\$2,128	
<b>Total</b>	<b>Exposure</b>	26,905.9	20.1	284.3	0.2	133,733.9	100.0
	<b>Premium</b>	40,681,872	23.5	209,604	0.1	173,244,845	100.0
	<b>Average</b>	\$1,512		\$737		\$1,295	

Table 4

## 2021 Average Premium by Amount of Insurance

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

#### Ohio

Insurance		DW		HO-1		HO-2		HO-3	
Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$49,999 and Under	Exposure	8,646.8	35.5	95.7	0.4	692.4	2.8	2,065.3	8.5
	Premium	5,562,767	63.7	37,593	0.4	355,439	4.1	902,401	10.3
	Average	\$643		\$393		\$513		\$437	
\$50,000 to \$74,999	Exposure	3,570.1	23.2	43.0	0.3	1,813.1	11.8	6,014.9	39.1
	Premium	2,125,032	26.3	21,704	0.3	1,106,204	13.7	3,185,506	39.4
	Average	\$595		\$505		\$610		\$530	
\$75,000 to \$99,999	Exposure	2,547.3	12.7	98.8	0.5	2,284.3	11.4	12,903.3	64.4
	Premium	1,910,639	15.5	37,222	0.3	1,502,072	12.2	7,340,553	59.5
	Average	\$750		\$377		\$658		\$569	
\$100,000 to \$124,999	Exposure	2,223.2	4.4	114.3	0.2	4,442.1	8.8	37,670.9	75.0
	Premium	2,569,352	7.9	36,434	0.1	2,784,939	8.6	23,174,550	71.5
	Average	\$1,156		\$319		\$627		\$615	
\$125,000 to \$149,999	Exposure	1,958.2	1.7	53.3	0.0	8,622.0	7.4	91,450.2	78.1
	Premium	2,038,000	2.6	21,832	0.0	5,405,323	6.9	60,618,939	77.7
	Average	\$1,041		\$410		\$627		\$663	
\$150,000 to \$174,999	Exposure	2,061.3	1.0	21.8	0.0	17,601.1	8.4	159,809.0	76.4
	Premium	2,672,094	1.8	9,671	0.0	11,326,553	7.8	111,009,325	76.2
	Average	\$1,296		\$445		\$644		\$695	
\$175,000 to \$199,999	Exposure	1,760.0	0.7	17.8	0.0	26,467.3	9.9	197,420.1	74.0
	Premium	2,415,213	1.2	8,168	0.0	17,604,466	8.8	149,703,494	74.5
	Average	\$1,372		\$458		\$665		\$758	
\$200,000 to \$299,999	Exposure	3,883.3	0.4	42.8	0.0	116,207.8	11.2	739,349.8	71.1
	Premium	7,014,746	0.8	28,344	0.0	84,986,530	9.7	628,888,551	71.6
	Average	\$1,806		\$663		\$731		\$851	
\$300,000 to \$399,999	Exposure	1,694.9	0.3			59,895.7	10.6	391,405.6	69.3
	Premium	3,467,457	0.6	*		50,708,953	9.0	388,756,980	69.3
	Average	\$2,046				\$847		\$993	
\$400,000 to \$499,999	Exposure	547.3	0.2			19,635.4	8.7	156,934.3	69.4
	Premium	1,028,093	0.4	*		19,307,971	7.3	182,402,855	69.0
	Average	\$1,878				\$983		\$1,162	
\$500,000 and Over	Exposure	480.8	0.2			17,269.3	7.7	140,564.2	62.5
	Premium	1,149,955	0.3	*		22,846,432	6.0	224,807,694	58.7
	Average	\$2,392				\$1,323		\$1,599	
<b>Total</b>	<b>Exposure</b>	<b>29,373.0</b>	<b>1.1</b>	<b>462.8</b>	<b>0.0</b>	<b>274,930.6</b>	<b>10.0</b>	<b>1,935,587.5</b>	<b>70.2</b>
	<b>Premium</b>	<b>31,953,348</b>	<b>1.2</b>	<b>195,416</b>	<b>0.0</b>	<b>217,934,882</b>	<b>8.5</b>	<b>1,780,790,848</b>	<b>69.2</b>
	<b>Average</b>	<b>\$1,088</b>		<b>\$422</b>		<b>\$793</b>		<b>\$920</b>	

Table 4

## 2021 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	9,550.9	39.2	3,322.3	13.6	24,373.3	100.0
	Premium	1,367,564	15.7	510,966	5.8	8,736,730	100.0
	Average	\$143		\$154		\$358	
\$50,000 to \$74,999	Exposure	2,447.3	15.9	1,476.7	9.6	15,365.1	100.0
	Premium	682,118	8.4	955,553	11.8	8,076,117	100.0
	Average	\$279		\$647		\$526	
\$75,000 to \$99,999	Exposure	1,429.3	7.1	764.6	3.8	20,027.5	100.0
	Premium	916,162	7.4	638,321	5.2	12,344,969	100.0
	Average	\$641		\$835		\$616	
\$100,000 to \$124,999	Exposure	5,248.4	10.4	559.4	1.1	50,258.3	100.0
	Premium	3,299,250	10.2	531,173	1.6	32,395,698	100.0
	Average	\$629		\$950		\$645	
\$125,000 to \$149,999	Exposure	14,686.0	12.5	279.9	0.2	117,049.5	100.0
	Premium	9,681,989	12.4	263,029	0.3	78,029,112	100.0
	Average	\$659		\$940		\$667	
\$150,000 to \$174,999	Exposure	29,192.2	14.0	395.0	0.2	209,080.3	100.0
	Premium	20,274,926	13.9	370,994	0.3	145,663,563	100.0
	Average	\$695		\$939		\$697	
\$175,000 to \$199,999	Exposure	40,611.9	15.2	427.4	0.2	266,704.6	100.0
	Premium	30,936,811	15.4	352,360	0.2	201,020,512	100.0
	Average	\$762		\$824		\$754	
\$200,000 to \$299,999	Exposure	179,617.8	17.3	976.2	0.1	1,040,077.6	100.0
	Premium	156,987,721	17.9	922,969	0.1	878,828,861	100.0
	Average	\$874		\$946		\$845	
\$300,000 to \$399,999	Exposure	111,145.7	19.7	286.0	0.1	564,415.5	100.0
	Premium	117,651,082	21.0	331,655	0.1	560,915,655	100.0
	Average	\$1,059		\$1,160		\$994	
\$400,000 to \$499,999	Exposure	49,026.8	21.7	119.0	0.1	226,254.7	100.0
	Premium	61,522,777	23.3	160,035	0.1	264,417,387	100.0
	Average	\$1,255		\$1,345		\$1,169	
\$500,000 and Over	Exposure	66,300.9	29.5	123.5	0.1	224,734.6	100.0
	Premium	133,922,000	35.0	302,151	0.1	383,027,496	100.0
	Average	\$2,020		\$2,447		\$1,704	
<b>Total</b>	<b>Exposure</b>	509,257.1	18.5	8,729.9	0.3	2,758,340.9	100.0
	<b>Premium</b>	537,242,400	20.9	5,339,206	0.2	2,573,456,100	100.0
	<b>Average</b>	\$1,055		\$612		\$933	

Table 4

## 2021 Average Premium by Amount of Insurance

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

#### Oklahoma

Insurance		DW		HO-1		HO-2		HO-3	
Range			%		%		%		%
\$49,999 and Under	Exposure	5,705.4	20.0	2,134.2	7.5	4,250.0	14.9	774.3	2.7
	Premium	1,809,725	22.3	612,430	7.6	1,768,080	21.8	838,182	10.3
	Average	\$317		\$287		\$416		\$1,082	
\$50,000 to \$74,999	Exposure	5,375.8	21.4	1,919.9	7.7	5,484.9	21.9	3,604.5	14.4
	Premium	2,233,598	14.9	964,576	6.4	3,128,068	20.8	3,828,496	25.5
	Average	\$415		\$502		\$570		\$1,062	
\$75,000 to \$99,999	Exposure	4,303.1	15.2	1,588.0	5.6	7,160.5	25.3	9,697.8	34.3
	Premium	2,059,237	8.5	948,015	3.9	5,015,228	20.7	11,096,937	45.8
	Average	\$479		\$597		\$700		\$1,144	
\$100,000 to \$124,999	Exposure	2,862.8	6.9	1,373.3	3.3	7,149.7	17.4	24,269.7	58.9
	Premium	1,881,398	3.9	926,880	1.9	6,476,312	13.5	31,312,547	65.3
	Average	\$657		\$675		\$906		\$1,290	
\$125,000 to \$149,999	Exposure	1,717.8	2.9	765.8	1.3	8,752.1	15.0	38,989.3	66.9
	Premium	1,319,017	1.6	600,512	0.7	10,555,717	12.7	57,076,704	68.9
	Average	\$768		\$784		\$1,206		\$1,464	
\$150,000 to \$174,999	Exposure	1,261.5	1.7	753.4	1.0	11,419.9	15.0	50,772.9	66.5
	Premium	1,171,172	1.0	646,563	0.5	16,119,671	13.2	82,084,118	67.0
	Average	\$928		\$858		\$1,412		\$1,617	
\$175,000 to \$199,999	Exposure	761.6	0.9	516.1	0.6	12,206.6	14.2	56,609.0	65.8
	Premium	798,421	0.5	453,678	0.3	19,500,371	12.7	99,725,832	65.2
	Average	\$1,048		\$879		\$1,598		\$1,762	
\$200,000 to \$299,999	Exposure	1,461.6	0.5	885.7	0.3	34,473.7	12.6	182,827.1	66.8
	Premium	1,550,336	0.3	861,407	0.1	65,475,249	11.4	376,481,993	65.5
	Average	\$1,061		\$973		\$1,899		\$2,059	
\$300,000 to \$399,999	Exposure	492.4	0.4	211.3	0.2	10,504.2	8.9	84,688.8	71.6
	Premium	509,025	0.2	272,358	0.1	23,544,503	7.8	210,122,450	69.8
	Average	\$1,034		\$1,289		\$2,241		\$2,481	
\$400,000 to \$499,999	Exposure	112.7	0.2	55.0	0.1	3,958.8	8.5	34,455.6	74.2
	Premium	152,222	0.1	77,014	0.1	10,194,420	7.3	100,968,996	72.7
	Average	\$1,351		\$1,400		\$2,575		\$2,930	
\$500,000 and Over	Exposure	112.8	0.2	21.8	0.0	3,731.9	7.8	34,465.9	72.2
	Premium	231,770	0.1	50,550	0.0	12,736,638	6.0	149,788,509	70.7
	Average	\$2,056		\$2,315		\$3,413		\$4,346	
<b>Total</b>	<b>Exposure</b>	<b>24,167.5</b>	<b>2.9</b>	<b>10,224.6</b>	<b>1.2</b>	<b>109,092.3</b>	<b>13.1</b>	<b>521,155.0</b>	<b>62.8</b>
	<b>Premium</b>	<b>13,715,921</b>	<b>0.8</b>	<b>6,413,983</b>	<b>0.4</b>	<b>174,514,257</b>	<b>10.4</b>	<b>1,123,324,764</b>	<b>66.9</b>
	<b>Average</b>	<b>\$568</b>		<b>\$627</b>		<b>\$1,600</b>		<b>\$2,155</b>	

Table 4

## 2021 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	41.8	0.1	15,681.2	54.9	28,586.8	100.0
	Premium	27,039	0.3	3,049,962	37.6	8,105,418	100.0
	Average	\$648		\$194		\$284	
\$50,000 to \$74,999	Exposure	112.3	0.4	8,577.4	34.2	25,074.8	100.0
	Premium	158,248	1.1	4,690,676	31.3	15,003,662	100.0
	Average	\$1,410		\$547		\$598	
\$75,000 to \$99,999	Exposure	471.8	1.7	5,048.8	17.9	28,270.0	100.0
	Premium	713,736	2.9	4,409,760	18.2	24,242,913	100.0
	Average	\$1,513		\$873		\$858	
\$100,000 to \$124,999	Exposure	2,460.3	6.0	3,091.3	7.5	41,207.1	100.0
	Premium	4,028,729	8.4	3,328,143	6.9	47,954,009	100.0
	Average	\$1,638		\$1,077		\$1,164	
\$125,000 to \$149,999	Exposure	6,452.4	11.1	1,592.4	2.7	58,269.9	100.0
	Premium	11,346,235	13.7	1,908,269	2.3	82,806,454	100.0
	Average	\$1,758		\$1,198		\$1,421	
\$150,000 to \$174,999	Exposure	11,060.6	14.5	1,044.4	1.4	76,312.8	100.0
	Premium	20,953,079	17.1	1,478,561	1.2	122,453,164	100.0
	Average	\$1,894		\$1,416		\$1,605	
\$175,000 to \$199,999	Exposure	15,530.9	18.0	434.7	0.5	86,058.8	100.0
	Premium	31,855,517	20.8	673,174	0.4	153,006,993	100.0
	Average	\$2,051		\$1,549		\$1,778	
\$200,000 to \$299,999	Exposure	53,354.3	19.5	700.0	0.3	273,702.3	100.0
	Premium	129,738,095	22.6	979,507	0.2	575,086,587	100.0
	Average	\$2,432		\$1,399		\$2,101	
\$300,000 to \$399,999	Exposure	22,205.8	18.8	197.8	0.2	118,300.3	100.0
	Premium	66,371,796	22.0	227,550	0.1	301,047,682	100.0
	Average	\$2,989		\$1,151		\$2,545	
\$400,000 to \$499,999	Exposure	7,796.4	16.8	80.6	0.2	46,459.1	100.0
	Premium	27,326,477	19.7	77,368	0.1	138,796,497	100.0
	Average	\$3,505		\$960		\$2,987	
\$500,000 and Over	Exposure	9,260.8	19.4	146.8	0.3	47,740.0	100.0
	Premium	48,774,172	23.0	171,690	0.1	211,753,329	100.0
	Average	\$5,267		\$1,170		\$4,436	
<b>Total</b>	<b>Exposure</b>	<b>128,747.4</b>	<b>15.5</b>	<b>36,595.3</b>	<b>4.4</b>	<b>829,982.0</b>	<b>100.0</b>
	<b>Premium</b>	<b>341,293,123</b>	<b>20.3</b>	<b>20,994,660</b>	<b>1.2</b>	<b>1,680,256,708</b>	<b>100.0</b>
	<b>Average</b>	<b>\$2,651</b>		<b>\$574</b>		<b>\$2,024</b>	



Table 4

**2021 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	289.3	40.4			3.2	0.4	171.1	23.9
	Premium	117,872	46.6	*		1,575	0.6	72,049	28.5
	Average	\$407				\$497		\$421	
\$50,000 to \$74,999	Exposure	178.1	33.1					191.3	35.6
	Premium	87,349	39.0	*		*		74,555	33.3
	Average	\$490						\$390	
\$75,000 to \$99,999	Exposure	161.6	15.5			15.4	1.5	735.3	70.5
	Premium	95,563	19.4	*		9,127	1.8	318,965	64.6
	Average	\$591				\$592		\$434	
\$100,000 to \$124,999	Exposure	316.2	7.8			79.8	2.0	3,363.3	83.5
	Premium	197,241	9.9	*		39,838	2.0	1,617,100	81.0
	Average	\$624				\$500		\$481	
\$125,000 to \$149,999	Exposure	228.5	2.1			340.7	3.2	9,262.9	86.4
	Premium	157,719	2.8	*		184,673	3.2	4,857,771	84.9
	Average	\$690				\$542		\$524	
\$150,000 to \$174,999	Exposure	343.5	1.4	1.0	0.0	963.5	4.0	19,998.8	83.7
	Premium	266,757	2.0	322	0.0	525,338	3.9	11,185,896	82.4
	Average	\$777		\$322		\$545		\$559	
\$175,000 to \$199,999	Exposure	312.1	0.8			2,136.5	5.4	32,406.8	81.6
	Premium	253,192	1.1	*		1,210,677	5.1	19,210,292	80.6
	Average	\$811				\$567		\$593	
\$200,000 to \$299,999	Exposure	1,158.4	0.4			20,554.8	7.6	207,484.3	76.7
	Premium	1,119,110	0.6	*		12,833,201	7.1	136,309,331	75.3
	Average	\$966				\$624		\$657	
\$300,000 to \$399,999	Exposure	710.9	0.3			19,055.3	8.6	165,614.3	74.5
	Premium	799,360	0.5	*		13,770,610	8.0	125,224,421	72.9
	Average	\$1,124				\$723		\$756	
\$400,000 to \$499,999	Exposure	321.3	0.3	1.0	0.0	9,596.9	8.3	85,226.4	73.6
	Premium	439,215	0.4	462	0.0	8,149,387	7.8	75,334,462	71.7
	Average	\$1,367		\$462		\$849		\$884	
\$500,000 and Over	Exposure	273.1	0.2			9,678.8	7.5	94,487.0	73.1
	Premium	448,509	0.3	*		12,148,764	7.3	116,594,959	69.9
	Average	\$1,642				\$1,255		\$1,234	
<b>Total</b>	<b>Exposure</b>	<b>4,293.0</b>	<b>0.5</b>	<b>2.0</b>	<b>0.0</b>	<b>62,426.4</b>	<b>7.6</b>	<b>618,941.5</b>	<b>75.6</b>
	<b>Premium</b>	<b>3,981,887</b>	<b>0.6</b>	<b>784</b>	<b>0.0</b>	<b>48,872,948</b>	<b>7.3</b>	<b>490,799,801</b>	<b>73.2</b>
	<b>Average</b>	<b>\$928</b>		<b>\$392</b>		<b>\$783</b>		<b>\$793</b>	

Table 4

**2021 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	139.9	19.5	113.0	15.8	716.5	100.0
	Premium	34,325	13.6	26,870	10.6	252,691	100.0
	Average	\$245		\$238		\$353	
\$50,000 to \$74,999	Exposure	34.6	6.4	132.0	24.6	537.6	100.0
	Premium	10,389	4.6	52,120	23.3	224,171	100.0
	Average	\$300		\$395		\$417	
\$75,000 to \$99,999	Exposure	38.8	3.7	92.5	8.9	1,043.5	100.0
	Premium	18,761	3.8	51,441	10.4	493,857	100.0
	Average	\$484		\$556		\$473	
\$100,000 to \$124,999	Exposure	205.5	5.1	65.2	1.6	4,029.8	100.0
	Premium	88,242	4.4	52,911	2.7	1,995,332	100.0
	Average	\$429		\$812		\$495	
\$125,000 to \$149,999	Exposure	863.8	8.1	31.3	0.3	10,727.2	100.0
	Premium	489,353	8.6	28,951	0.5	5,718,467	100.0
	Average	\$566		\$926		\$533	
\$150,000 to \$174,999	Exposure	2,544.9	10.7	39.9	0.2	23,891.7	100.0
	Premium	1,557,712	11.5	41,008	0.3	13,577,033	100.0
	Average	\$612		\$1,027		\$568	
\$175,000 to \$199,999	Exposure	4,853.2	12.2	18.8	0.0	39,727.4	100.0
	Premium	3,149,673	13.2	24,772	0.1	23,848,606	100.0
	Average	\$649		\$1,315		\$600	
\$200,000 to \$299,999	Exposure	41,251.3	15.3	35.1	0.0	270,484.0	100.0
	Premium	30,671,838	16.9	44,693	0.0	180,978,173	100.0
	Average	\$744		\$1,274		\$669	
\$300,000 to \$399,999	Exposure	36,777.4	16.6	2.8	0.0	222,160.7	100.0
	Premium	31,970,880	18.6	4,808	0.0	171,770,079	100.0
	Average	\$869		\$1,748		\$773	
\$400,000 to \$499,999	Exposure	20,587.7	17.8			115,733.3	100.0
	Premium	21,189,872	20.2	*		105,113,222	100.0
	Average	\$1,029				\$908	
\$500,000 and Over	Exposure	24,737.8	19.2	1.0	0.0	129,177.6	100.0
	Premium	37,577,873	22.5	2,152	0.0	166,772,257	100.0
	Average	\$1,519		\$2,152		\$1,291	
<b>Total</b>	<b>Exposure</b>	132,034.8	16.1	531.4	0.1	818,229.2	100.0
	<b>Premium</b>	126,758,918	18.9	329,550	0.0	670,743,888	100.0
	<b>Average</b>	\$960		\$620		\$820	

Table 4

**2021 Average Premium by Amount of Insurance**  
**Dwelling Fire and Homeowners Owner-Occupied Policy Forms**  
**Pennsylvania**

Insurance		DW		HO-1		HO-2		HO-3	
Range			%		%		%		%
\$49,999 and Under	Exposure	2,473.8	13.9	742.5	4.2	802.2	4.5	11,584.5	65.3
	Premium	1,022,079	26.2	146,149	3.7	235,852	6.0	1,940,896	49.7
	Average	\$413		\$197		\$294		\$168	
\$50,000 to \$74,999	Exposure	2,981.2	23.3	533.5	4.2	1,232.1	9.6	5,298.0	41.4
	Premium	1,477,472	21.6	135,065	2.0	489,402	7.2	3,430,259	50.2
	Average	\$496		\$253		\$397		\$647	
\$75,000 to \$99,999	Exposure	2,934.9	17.2	512.7	3.0	1,437.6	8.4	8,176.3	47.8
	Premium	1,582,759	16.6	138,304	1.5	726,277	7.6	5,085,813	53.3
	Average	\$539		\$270		\$505		\$622	
\$100,000 to \$124,999	Exposure	3,528.8	12.3	509.2	1.8	2,368.1	8.3	17,085.1	59.7
	Premium	2,259,751	13.0	158,028	0.9	1,573,657	9.1	10,744,051	61.9
	Average	\$640		\$310		\$665		\$629	
\$125,000 to \$149,999	Exposure	1,914.8	3.8	401.3	0.8	3,504.7	6.9	35,564.8	69.9
	Premium	1,180,234	3.8	134,813	0.4	2,373,174	7.6	22,576,256	72.7
	Average	\$616		\$336		\$677		\$635	
\$150,000 to \$174,999	Exposure	2,235.7	1.9	428.3	0.4	7,362.0	6.4	81,782.3	71.3
	Premium	1,518,314	2.0	160,090	0.2	5,190,154	7.0	55,338,074	74.5
	Average	\$679		\$374		\$705		\$677	
\$175,000 to \$199,999	Exposure	1,799.4	0.9	290.6	0.1	12,324.9	6.2	140,594.8	71.2
	Premium	1,300,670	1.0	125,533	0.1	8,837,723	6.5	101,512,222	74.7
	Average	\$723		\$432		\$717		\$722	
\$200,000 to \$299,999	Exposure	4,274.1	0.4	778.7	0.1	93,377.7	8.3	772,915.4	68.8
	Premium	3,675,563	0.4	383,959	0.0	79,214,082	8.7	653,140,634	72.0
	Average	\$860		\$493		\$848		\$845	
\$300,000 to \$399,999	Exposure	1,403.5	0.2	203.8	0.0	63,971.7	9.0	482,937.5	67.8
	Premium	1,515,884	0.2	123,644	0.0	61,746,565	8.9	488,508,817	70.8
	Average	\$1,080		\$607		\$965		\$1,012	
\$400,000 to \$499,999	Exposure	509.7	0.2	54.0	0.0	30,795.9	9.3	230,079.7	69.2
	Premium	634,362	0.2	38,725	0.0	33,206,004	8.6	279,320,319	72.2
	Average	\$1,245		\$717		\$1,078		\$1,214	
\$500,000 and Over	Exposure	463.2	0.1	35.7	0.0	36,875.5	10.0	247,286.4	66.9
	Premium	656,737	0.1	40,052	0.0	53,613,784	8.3	439,675,065	68.4
	Average	\$1,418		\$1,123		\$1,454		\$1,778	
<b>Total</b>	<b>Exposure</b>	<b>24,519.0</b>	<b>0.8</b>	<b>4,490.2</b>	<b>0.2</b>	<b>254,052.3</b>	<b>8.5</b>	<b>2,033,304.8</b>	<b>68.3</b>
	<b>Premium</b>	<b>16,823,825</b>	<b>0.6</b>	<b>1,584,362</b>	<b>0.1</b>	<b>247,206,674</b>	<b>8.5</b>	<b>2,061,272,406</b>	<b>70.9</b>
	<b>Average</b>	<b>\$686</b>		<b>\$353</b>		<b>\$973</b>		<b>\$1,014</b>	

Table 4

**2021 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	1,387.9	7.8	760.7	4.3	17,751.5	100.0
	Premium	261,458	6.7	296,136	7.6	3,902,570	100.0
	Average	\$188		\$389		\$220	
\$50,000 to \$74,999	Exposure	2,068.9	16.2	676.8	5.3	12,790.5	100.0
	Premium	816,359	11.9	484,381	7.1	6,832,938	100.0
	Average	\$395		\$716		\$534	
\$75,000 to \$99,999	Exposure	3,574.2	20.9	472.9	2.8	17,108.5	100.0
	Premium	1,623,378	17.0	380,044	4.0	9,536,575	100.0
	Average	\$454		\$804		\$557	
\$100,000 to \$124,999	Exposure	4,788.1	16.7	358.8	1.3	28,638.1	100.0
	Premium	2,344,186	13.5	289,808	1.7	17,369,481	100.0
	Average	\$490		\$808		\$607	
\$125,000 to \$149,999	Exposure	9,334.3	18.3	170.4	0.3	50,890.2	100.0
	Premium	4,576,818	14.7	197,597	0.6	31,038,892	100.0
	Average	\$490		\$1,159		\$610	
\$150,000 to \$174,999	Exposure	22,755.4	19.8	148.8	0.1	114,712.5	100.0
	Premium	11,900,361	16.0	167,367	0.2	74,274,360	100.0
	Average	\$523		\$1,125		\$647	
\$175,000 to \$199,999	Exposure	42,486.3	21.5	73.8	0.0	197,569.9	100.0
	Premium	23,946,220	17.6	87,338	0.1	135,809,706	100.0
	Average	\$564		\$1,183		\$687	
\$200,000 to \$299,999	Exposure	252,017.1	22.4	194.3	0.0	1,123,557.3	100.0
	Premium	170,434,872	18.8	250,990	0.0	907,100,100	100.0
	Average	\$676		\$1,292		\$807	
\$300,000 to \$399,999	Exposure	163,575.8	23.0	67.3	0.0	712,159.7	100.0
	Premium	138,153,187	20.0	110,888	0.0	690,158,985	100.0
	Average	\$845		\$1,647		\$969	
\$400,000 to \$499,999	Exposure	71,245.6	21.4	16.4	0.0	332,701.3	100.0
	Premium	73,404,410	19.0	32,695	0.0	386,636,515	100.0
	Average	\$1,030		\$1,992		\$1,162	
\$500,000 and Over	Exposure	85,225.0	23.0	14.3	0.0	369,900.0	100.0
	Premium	148,876,895	23.2	43,935	0.0	642,906,468	100.0
	Average	\$1,747		\$3,083		\$1,738	
<b>Total</b>	<b>Exposure</b>	<b>658,458.6</b>	<b>22.1</b>	<b>2,954.6</b>	<b>0.1</b>	<b>2,977,779.3</b>	<b>100.0</b>
	<b>Premium</b>	<b>576,338,144</b>	<b>19.8</b>	<b>2,341,179</b>	<b>0.1</b>	<b>2,905,566,590</b>	<b>100.0</b>
	<b>Average</b>	<b>\$875</b>		<b>\$792</b>		<b>\$976</b>	

Table 4

## 2021 Average Premium by Amount of Insurance

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

#### Rhode Island

Insurance		DW		HO-1		HO-2		HO-3	
Range			%		%		%		%
\$49,999 and Under	Exposure	103.7		2.0		3.0			
	Premium	79,894		488		2,341		*	
	Average	\$771		\$244		\$780			
\$50,000 to \$74,999	Exposure	40.0	28.8	2.0	1.4	11.3	8.2	57.9	41.8
	Premium	17,927	25.7	801	1.1	5,161	7.4	40,092	57.5
	Average	\$448		\$401		\$455		\$692	
\$75,000 to \$99,999	Exposure	38.9	9.4	10.0	2.4	35.3	8.6	296.4	71.8
	Premium	18,512	6.5	3,787	1.3	17,072	6.0	238,362	83.7
	Average	\$476		\$379		\$483		\$804	
\$100,000 to \$124,999	Exposure	73.2	8.1	49.3	5.4	116.9	12.9	584.8	64.6
	Premium	45,766	6.3	18,507	2.6	80,691	11.2	547,970	75.8
	Average	\$626		\$376		\$690		\$937	
\$125,000 to \$149,999	Exposure	73.7	5.7	38.0	2.9	193.1	14.9	943.2	72.8
	Premium	40,966	3.4	17,071	1.4	148,060	12.4	945,537	79.2
	Average	\$556		\$449		\$767		\$1,003	
\$150,000 to \$174,999	Exposure	163.1	5.6	119.8	4.1	436.5	14.9	2,093.4	71.3
	Premium	122,807	4.1	59,952	2.0	375,296	12.4	2,341,448	77.5
	Average	\$753		\$500		\$860		\$1,118	
\$175,000 to \$199,999	Exposure	194.5	3.6	43.0	0.8	702.2	12.9	4,380.2	80.3
	Premium	151,522	2.5	23,452	0.4	622,577	10.3	5,117,461	84.5
	Average	\$779		\$545		\$887		\$1,168	
\$200,000 to \$299,999	Exposure	1,222.7	2.0	256.3	0.4	11,215.1	18.1	47,207.5	76.4
	Premium	1,152,178	1.4	157,097	0.2	12,277,731	15.3	64,340,798	79.9
	Average	\$942		\$613		\$1,095		\$1,363	
\$300,000 to \$399,999	Exposure	751.2	1.3	67.7	0.1	11,091.7	18.9	44,804.2	76.2
	Premium	914,886	0.9	48,848	0.1	15,290,659	15.8	76,877,063	79.4
	Average	\$1,218		\$722		\$1,379		\$1,716	
\$400,000 to \$499,999	Exposure	332.6	1.0	27.0	0.1	5,350.8	16.3	25,725.1	78.2
	Premium	436,880	0.7	20,711	0.0	9,187,646	13.8	53,989,811	80.8
	Average	\$1,314		\$767		\$1,717		\$2,099	
\$500,000 and Over	Exposure	214.2	0.6	5.7	0.0	4,351.3	11.6	29,064.5	77.6
	Premium	354,694	0.3	4,587	0.0	10,631,264	8.5	94,754,925	75.8
	Average	\$1,656		\$809		\$2,443		\$3,260	
<b>Total</b>	<b>Exposure</b>	<b>3,207.6</b>	<b>1.6</b>	<b>620.8</b>	<b>0.3</b>	<b>33,507.2</b>	<b>16.6</b>	<b>155,164.5</b>	<b>76.7</b>
	<b>Premium</b>	<b>3,336,032</b>	<b>0.9</b>	<b>355,301</b>	<b>0.1</b>	<b>48,638,498</b>	<b>13.0</b>	<b>294,809,827</b>	<b>78.6</b>
	<b>Average</b>	<b>\$1,040</b>		<b>\$572</b>		<b>\$1,452</b>		<b>\$1,900</b>	

Table 4

**2021 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			7.2			
	Premium	*		1,170		*	
	Average			\$163			
\$50,000 to \$74,999	Exposure	5.0	3.6	22.4	16.2	138.7	100.0
	Premium	2,548	3.7	3,191	4.6	69,720	100.0
	Average	\$510		\$142		\$503	
\$75,000 to \$99,999	Exposure			32.3	7.8	412.9	100.0
	Premium	*		6,920	2.4	284,653	100.0
	Average			\$215		\$689	
\$100,000 to \$124,999	Exposure	1.0	0.1	80.4	8.9	905.5	100.0
	Premium	666	0.1	29,223	4.0	722,823	100.0
	Average	\$666		\$363		\$798	
\$125,000 to \$149,999	Exposure	6.1	0.5	42.0	3.2	1,296.0	100.0
	Premium	5,927	0.5	36,692	3.1	1,194,253	100.0
	Average	\$974		\$874		\$921	
\$150,000 to \$174,999	Exposure	14.2	0.5	108.3	3.7	2,935.3	100.0
	Premium	16,719	0.6	103,804	3.4	3,020,026	100.0
	Average	\$1,180		\$959		\$1,029	
\$175,000 to \$199,999	Exposure	34.0	0.6	97.8	1.8	5,451.7	100.0
	Premium	41,015	0.7	101,176	1.7	6,057,203	100.0
	Average	\$1,206		\$1,034		\$1,111	
\$200,000 to \$299,999	Exposure	1,411.3	2.3	506.6	0.8	61,819.4	100.0
	Premium	1,884,343	2.3	667,607	0.8	80,479,754	100.0
	Average	\$1,335		\$1,318		\$1,302	
\$300,000 to \$399,999	Exposure	1,941.5	3.3	154.1	0.3	58,810.3	100.0
	Premium	3,379,541	3.5	266,293	0.3	96,777,290	100.0
	Average	\$1,741		\$1,728		\$1,646	
\$400,000 to \$499,999	Exposure	1,410.4	4.3	44.7	0.1	32,890.5	100.0
	Premium	3,066,823	4.6	87,835	0.1	66,789,706	100.0
	Average	\$2,174		\$1,966		\$2,031	
\$500,000 and Over	Exposure	3,779.8	10.1	17.5	0.0	37,432.9	100.0
	Premium	19,248,573	15.4	46,890	0.0	125,040,933	100.0
	Average	\$5,093		\$2,679		\$3,340	
<b>Total</b>	<b>Exposure</b>	8,612.6	4.3	1,113.2	0.6	202,225.8	100.0
	<b>Premium</b>	26,736,973	7.1	1,350,801	0.4	375,227,432	100.0
	<b>Average</b>	\$3,104		\$1,213		\$1,855	

Table 4

## 2021 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	5,843.7	63.0	219.8	2.4	122.8	1.3	2,106.3	22.7
	Premium	1,244,556	55.6	64,749	2.9	33,264	1.5	592,476	26.5
	Average	\$213		\$295		\$271		\$281	
\$50,000 to \$74,999	Exposure	2,369.5	32.0	699.6	9.4	479.4	6.5	2,653.9	35.8
	Premium	781,728	29.2	228,507	8.5	167,692	6.3	756,712	28.3
	Average	\$330		\$327		\$350		\$285	
\$75,000 to \$99,999	Exposure	1,558.4	18.3	943.4	11.1	766.3	9.0	4,097.1	48.1
	Premium	614,963	11.4	337,769	6.3	335,860	6.2	3,098,963	57.4
	Average	\$395		\$358		\$438		\$756	
\$100,000 to \$124,999	Exposure	1,279.9	5.2	1,186.8	4.9	2,167.6	8.9	18,653.5	76.4
	Premium	635,837	3.5	464,845	2.6	1,321,556	7.3	14,729,536	81.1
	Average	\$497		\$392		\$610		\$790	
\$125,000 to \$149,999	Exposure	949.2	1.6	845.8	1.5	4,990.4	8.6	47,771.7	82.5
	Premium	538,706	1.1	358,673	0.8	3,892,493	8.1	41,855,393	87.6
	Average	\$568		\$424		\$780		\$876	
\$150,000 to \$174,999	Exposure	827.6	0.9	712.8	0.8	8,700.2	9.9	76,301.2	86.8
	Premium	529,245	0.6	338,449	0.4	7,421,159	9.0	73,141,294	88.3
	Average	\$640		\$475		\$853		\$959	
\$175,000 to \$199,999	Exposure	625.3	0.6	642.9	0.6	9,892.7	9.7	89,957.3	87.9
	Premium	454,945	0.4	292,769	0.3	9,078,011	8.7	93,113,220	89.3
	Average	\$728		\$455		\$918		\$1,035	
\$200,000 to \$299,999	Exposure	1,224.0	0.3	1,996.8	0.5	34,824.0	9.3	332,684.2	88.7
	Premium	1,099,577	0.2	891,826	0.2	36,470,365	8.2	403,390,127	90.2
	Average	\$898		\$447		\$1,047		\$1,213	
\$300,000 to \$399,999	Exposure	425.4	0.2	1,029.0	0.5	14,990.3	7.4	183,057.9	90.4
	Premium	544,456	0.2	466,522	0.2	18,814,214	6.3	272,161,599	91.8
	Average	\$1,280		\$453		\$1,255		\$1,487	
\$400,000 to \$499,999	Exposure	116.1	0.1	468.3	0.5	6,356.6	6.9	83,344.3	90.5
	Premium	139,939	0.1	236,051	0.1	9,444,230	5.8	149,267,422	91.9
	Average	\$1,206		\$504		\$1,486		\$1,791	
\$500,000 and Over	Exposure	152.9	0.1	217.5	0.2	6,634.0	6.3	90,955.1	86.5
	Premium	280,571	0.1	146,915	0.0	14,204,182	4.2	282,200,708	83.9
	Average	\$1,835		\$675		\$2,141		\$3,103	
<b>Total</b>	<b>Exposure</b>	<b>15,371.9</b>	<b>1.4</b>	<b>8,962.8</b>	<b>0.8</b>	<b>89,924.2</b>	<b>8.4</b>	<b>931,582.3</b>	<b>86.9</b>
	<b>Premium</b>	<b>6,864,523</b>	<b>0.5</b>	<b>3,827,075</b>	<b>0.3</b>	<b>101,183,026</b>	<b>6.7</b>	<b>1,334,307,450</b>	<b>88.6</b>
	<b>Average</b>	<b>\$447</b>		<b>\$427</b>		<b>\$1,125</b>		<b>\$1,432</b>	

Table 4

**2021 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	420.9	4.5	555.1	6.0	9,268.4	100.0
	Premium	39,993	1.8	263,713	11.8	2,238,751	100.0
	Average	\$95		\$475		\$242	
\$50,000 to \$74,999	Exposure	105.9	1.4	1,097.6	14.8	7,405.9	100.0
	Premium	13,162	0.5	727,998	27.2	2,675,799	100.0
	Average	\$124		\$663		\$361	
\$75,000 to \$99,999	Exposure	18.8	0.2	1,140.5	13.4	8,524.5	100.0
	Premium	8,790	0.2	1,001,889	18.6	5,398,234	100.0
	Average	\$469		\$878		\$633	
\$100,000 to \$124,999	Exposure	119.3	0.5	1,003.9	4.1	24,411.0	100.0
	Premium	68,808	0.4	945,513	5.2	18,166,095	100.0
	Average	\$577		\$942		\$744	
\$125,000 to \$149,999	Exposure	347.3	0.6	2,968.0	5.1	57,872.3	100.0
	Premium	332,532	0.7	826,413	1.7	47,804,210	100.0
	Average	\$957		\$278		\$826	
\$150,000 to \$174,999	Exposure	654.1	0.7	659.4	0.8	87,855.3	100.0
	Premium	656,507	0.8	725,015	0.9	82,811,669	100.0
	Average	\$1,004		\$1,099		\$943	
\$175,000 to \$199,999	Exposure	818.3	0.8	389.0	0.4	102,325.4	100.0
	Premium	851,466	0.8	446,909	0.4	104,237,320	100.0
	Average	\$1,040		\$1,149		\$1,019	
\$200,000 to \$299,999	Exposure	3,886.4	1.0	547.1	0.1	375,162.5	100.0
	Premium	4,791,414	1.1	711,969	0.2	447,355,278	100.0
	Average	\$1,233		\$1,301		\$1,192	
\$300,000 to \$399,999	Exposure	2,960.0	1.5	104.9	0.1	202,567.5	100.0
	Premium	4,409,010	1.5	190,087	0.1	296,585,888	100.0
	Average	\$1,490		\$1,812		\$1,464	
\$400,000 to \$499,999	Exposure	1,772.1	1.9	27.9	0.0	92,085.3	100.0
	Premium	3,269,978	2.0	57,054	0.0	162,414,674	100.0
	Average	\$1,845		\$2,044		\$1,764	
\$500,000 and Over	Exposure	7,145.6	6.8	24.8	0.0	105,129.9	100.0
	Premium	39,637,264	11.8	83,445	0.0	336,553,085	100.0
	Average	\$5,547		\$3,360		\$3,201	
<b>Total</b>	<b>Exposure</b>	<b>18,248.7</b>	<b>1.7</b>	<b>8,518.3</b>	<b>0.8</b>	<b>1,072,608.0</b>	<b>100.0</b>
	<b>Premium</b>	<b>54,078,924</b>	<b>3.6</b>	<b>5,980,005</b>	<b>0.4</b>	<b>1,506,241,003</b>	<b>100.0</b>
	<b>Average</b>	<b>\$2,963</b>		<b>\$702</b>		<b>\$1,404</b>	



Table 4

## 2021 Average Premium by Amount of Insurance

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

#### South Dakota

Insurance		DW		HO-1		HO-2		HO-3	
Range			%		%		%		%
\$49,999 and Under	Exposure	162.6	10.4	227.8	14.5	412.2	26.3	701.3	44.7
	Premium	53,951	6.3	25,960	3.0	209,948	24.4	549,638	63.9
	Average	\$332		\$114		\$509		\$784	
\$50,000 to \$74,999	Exposure	198.9	14.3	19.7	1.4	453.6	32.7	641.0	46.2
	Premium	77,757	7.2	12,431	1.2	351,521	32.8	599,042	55.8
	Average	\$391		\$632		\$775		\$935	
\$75,000 to \$99,999	Exposure	138.6	6.9	13.3	0.7	567.5	28.1	1,190.5	59.1
	Premium	61,180	3.5	6,820	0.4	483,599	27.7	1,110,158	63.6
	Average	\$441		\$512		\$852		\$933	
\$100,000 to \$124,999	Exposure	166.8	4.1	31.0	0.8	546.3	13.4	3,058.7	75.0
	Premium	93,143	2.4	14,207	0.4	498,064	13.0	2,963,916	77.4
	Average	\$559		\$458		\$912		\$969	
\$125,000 to \$149,999	Exposure	123.3	1.4	18.7	0.2	596.3	6.8	7,368.4	84.1
	Premium	70,614	0.8	12,088	0.1	556,481	6.6	7,137,429	84.3
	Average	\$573		\$648		\$933		\$969	
\$150,000 to \$174,999	Exposure	136.0	1.0	13.4	0.1	649.7	4.6	11,891.8	83.8
	Premium	92,267	0.6	8,109	0.1	641,943	4.3	12,398,941	83.9
	Average	\$678		\$604		\$988		\$1,043	
\$175,000 to \$199,999	Exposure	91.8	0.5	17.5	0.1	680.5	3.5	15,965.4	83.0
	Premium	70,482	0.3	13,444	0.1	718,589	3.5	16,972,812	82.3
	Average	\$767		\$768		\$1,056		\$1,063	
\$200,000 to \$299,999	Exposure	231.8	0.3	36.0	0.0	1,627.1	2.2	61,306.0	81.1
	Premium	213,554	0.2	24,304	0.0	1,824,473	2.0	70,521,317	79.1
	Average	\$921		\$675		\$1,121		\$1,150	
\$300,000 to \$399,999	Exposure	102.9	0.3	13.2	0.0	575.8	1.5	30,383.9	80.0
	Premium	103,284	0.2	10,670	0.0	676,946	1.3	40,385,468	77.0
	Average	\$1,004		\$810		\$1,176		\$1,329	
\$400,000 to \$499,999	Exposure	27.3	0.2	6.0	0.0	225.4	1.4	12,874.2	79.9
	Premium	12,779	0.0	3,004	0.0	211,712	0.8	19,898,555	76.8
	Average	\$469		\$501		\$939		\$1,546	
\$500,000 and Over	Exposure	41.9	0.3	2.0	0.0	103.8	0.6	12,897.2	80.2
	Premium	40,035	0.1	1,926	0.0	181,114	0.5	28,438,111	76.7
	Average	\$955		\$963		\$1,746		\$2,205	
<b>Total</b>	<b>Exposure</b>	<b>1,421.8</b>	<b>0.7</b>	<b>398.5</b>	<b>0.2</b>	<b>6,438.0</b>	<b>3.3</b>	<b>158,278.3</b>	<b>80.3</b>
	<b>Premium</b>	<b>889,046</b>	<b>0.3</b>	<b>132,963</b>	<b>0.1</b>	<b>6,354,390</b>	<b>2.5</b>	<b>200,975,387</b>	<b>78.5</b>
	<b>Average</b>	<b>\$625</b>		<b>\$334</b>		<b>\$987</b>		<b>\$1,270</b>	

Table 4

## 2021 Average Premium by Amount of Insurance

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

#### South Dakota

Insurance		HO-5		HO-8		Total	
Range			%		%		%
\$49,999 and Under	Exposure	14.8	0.9	50.0	3.2	1,568.7	100.0
	Premium	3,803	0.4	17,371	2.0	860,671	100.0
	Average	\$256		\$347		\$549	
\$50,000 to \$74,999	Exposure	8.8	0.6	65.1	4.7	1,387.0	100.0
	Premium	6,746	0.6	25,391	2.4	1,072,888	100.0
	Average	\$771		\$390		\$774	
\$75,000 to \$99,999	Exposure	39.3	1.9	66.8	3.3	2,016.0	100.0
	Premium	38,287	2.2	44,312	2.5	1,744,356	100.0
	Average	\$975		\$663		\$865	
\$100,000 to \$124,999	Exposure	216.7	5.3	59.8	1.5	4,079.2	100.0
	Premium	215,548	5.6	44,630	1.2	3,829,508	100.0
	Average	\$995		\$747		\$939	
\$125,000 to \$149,999	Exposure	633.0	7.2	24.8	0.3	8,764.4	100.0
	Premium	662,882	7.8	22,504	0.3	8,461,998	100.0
	Average	\$1,047		\$909		\$965	
\$150,000 to \$174,999	Exposure	1,463.2	10.3	29.5	0.2	14,183.5	100.0
	Premium	1,607,962	10.9	30,607	0.2	14,779,829	100.0
	Average	\$1,099		\$1,038		\$1,042	
\$175,000 to \$199,999	Exposure	2,469.8	12.8	13.8	0.1	19,238.8	100.0
	Premium	2,841,629	13.8	13,284	0.1	20,630,240	100.0
	Average	\$1,151		\$966		\$1,072	
\$200,000 to \$299,999	Exposure	12,377.1	16.4	15.8	0.0	75,593.8	100.0
	Premium	16,602,632	18.6	22,352	0.0	89,208,632	100.0
	Average	\$1,341		\$1,412		\$1,180	
\$300,000 to \$399,999	Exposure	6,906.4	18.2	1.3	0.0	37,983.4	100.0
	Premium	11,266,404	21.5	3,522	0.0	52,446,294	100.0
	Average	\$1,631		\$2,818		\$1,381	
\$400,000 to \$499,999	Exposure	2,975.8	18.5	0.6	0.0	16,109.3	100.0
	Premium	5,766,574	22.3	2,243	0.0	25,894,867	100.0
	Average	\$1,938		\$3,845		\$1,607	
\$500,000 and Over	Exposure	3,029.7	18.8	1.0	0.0	16,075.5	100.0
	Premium	8,393,955	22.7	1,971	0.0	37,057,112	100.0
	Average	\$2,771		\$1,971		\$2,305	
<b>Total</b>	<b>Exposure</b>	<b>30,134.5</b>	<b>15.3</b>	<b>328.3</b>	<b>0.2</b>	<b>196,999.5</b>	<b>100.0</b>
	<b>Premium</b>	<b>47,406,422</b>	<b>18.5</b>	<b>228,187</b>	<b>0.1</b>	<b>255,986,395</b>	<b>100.0</b>
	<b>Average</b>	<b>\$1,573</b>		<b>\$695</b>		<b>\$1,299</b>	

Table 4

## 2021 Average Premium by Amount of Insurance

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

#### Tennessee

Insurance		DW		HO-1		HO-2		HO-3	
Range			%		%		%		%
\$49,999 and Under	Exposure	8,644.9	50.2	2,155.3	12.5	95.1	0.6	3,397.7	19.7
	Premium	2,402,693	36.5	1,298,703	19.7	71,040	1.1	1,673,854	25.4
	Average	\$278		\$603		\$747		\$493	
\$50,000 to \$74,999	Exposure	2,282.9	14.0	6,932.2	42.4	876.3	5.4	2,202.0	13.5
	Premium	1,110,679	9.5	5,100,227	43.8	656,865	5.6	1,889,704	16.2
	Average	\$487		\$736		\$750		\$858	
\$75,000 to \$99,999	Exposure	1,447.9	6.4	6,449.2	28.4	1,324.7	5.8	9,254.8	40.7
	Premium	817,844	4.2	5,975,235	30.5	1,207,969	6.2	8,005,184	40.9
	Average	\$565		\$927		\$912		\$865	
\$100,000 to \$124,999	Exposure	1,269.8	2.4	3,881.2	7.4	2,784.8	5.3	38,399.9	73.3
	Premium	858,654	1.8	4,249,676	8.9	2,416,765	5.1	35,197,085	73.6
	Average	\$676		\$1,095		\$868		\$917	
\$125,000 to \$149,999	Exposure	1,001.3	1.0	1,871.6	1.9	6,422.4	6.4	81,682.6	81.3
	Premium	837,167	0.8	2,294,512	2.3	5,712,872	5.8	81,548,401	82.5
	Average	\$836		\$1,226		\$890		\$998	
\$150,000 to \$174,999	Exposure	1,026.3	0.7	948.2	0.7	10,635.0	7.7	112,278.8	81.3
	Premium	896,880	0.6	1,235,043	0.9	9,973,919	6.9	119,156,281	82.9
	Average	\$874		\$1,303		\$938		\$1,061	
\$175,000 to \$199,999	Exposure	783.4	0.5	404.3	0.3	12,162.5	8.0	124,074.8	82.0
	Premium	707,072	0.4	554,161	0.3	11,970,806	7.3	137,047,219	83.4
	Average	\$903		\$1,371		\$984		\$1,105	
\$200,000 to \$299,999	Exposure	2,111.3	0.4	550.4	0.1	40,670.8	8.4	392,946.5	81.1
	Premium	2,076,460	0.4	745,686	0.1	45,541,211	7.8	481,715,562	82.4
	Average	\$984		\$1,355		\$1,120		\$1,226	
\$300,000 to \$399,999	Exposure	863.7	0.3	125.8	0.0	18,088.3	7.1	209,848.1	82.4
	Premium	953,756	0.3	159,111	0.0	24,183,430	6.7	299,393,305	83.2
	Average	\$1,104		\$1,265		\$1,337		\$1,427	
\$400,000 to \$499,999	Exposure	306.4	0.2	35.5	0.0	8,229.6	6.7	101,032.0	82.1
	Premium	342,821	0.2	56,257	0.0	12,837,590	6.2	171,368,926	83.1
	Average	\$1,119		\$1,585		\$1,560		\$1,696	
\$500,000 and Over	Exposure	266.8	0.2	22.8	0.0	9,096.7	5.9	120,436.5	77.5
	Premium	332,950	0.1	35,426	0.0	20,565,081	5.3	298,252,426	76.2
	Average	\$1,248		\$1,557		\$2,261		\$2,476	
<b>Total</b>	<b>Exposure</b>	<b>20,004.7</b>	<b>1.3</b>	<b>23,376.3</b>	<b>1.5</b>	<b>110,386.2</b>	<b>7.3</b>	<b>1,195,553.6</b>	<b>78.8</b>
	<b>Premium</b>	<b>11,336,976</b>	<b>0.6</b>	<b>21,704,037</b>	<b>1.1</b>	<b>135,137,548</b>	<b>6.6</b>	<b>1,635,247,947</b>	<b>80.4</b>
	<b>Average</b>	<b>\$567</b>		<b>\$928</b>		<b>\$1,224</b>		<b>\$1,368</b>	

Table 4

## 2021 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	1,122.7	6.5	1,796.9	10.4	17,212.6	100.0
	Premium	218,521	3.3	917,821	13.9	6,582,632	100.0
	Average	\$195		\$511		\$382	
\$50,000 to \$74,999	Exposure	823.6	5.0	3,217.6	19.7	16,334.6	100.0
	Premium	541,521	4.7	2,340,398	20.1	11,639,394	100.0
	Average	\$658		\$727		\$713	
\$75,000 to \$99,999	Exposure	1,854.0	8.2	2,402.0	10.6	22,732.5	100.0
	Premium	1,523,857	7.8	2,064,400	10.5	19,594,489	100.0
	Average	\$822		\$859		\$862	
\$100,000 to \$124,999	Exposure	4,461.2	8.5	1,560.8	3.0	52,357.6	100.0
	Premium	3,663,552	7.7	1,463,467	3.1	47,849,199	100.0
	Average	\$821		\$938		\$914	
\$125,000 to \$149,999	Exposure	8,628.3	8.6	837.8	0.8	100,444.0	100.0
	Premium	7,644,245	7.7	857,617	0.9	98,894,814	100.0
	Average	\$886		\$1,024		\$985	
\$150,000 to \$174,999	Exposure	12,479.0	9.0	656.5	0.5	138,023.8	100.0
	Premium	11,825,142	8.2	696,701	0.5	143,783,966	100.0
	Average	\$948		\$1,061		\$1,042	
\$175,000 to \$199,999	Exposure	13,527.0	8.9	291.9	0.2	151,243.9	100.0
	Premium	13,604,939	8.3	350,724	0.2	164,234,921	100.0
	Average	\$1,006		\$1,201		\$1,086	
\$200,000 to \$299,999	Exposure	47,787.8	9.9	548.8	0.1	484,615.5	100.0
	Premium	53,569,417	9.2	698,373	0.1	584,346,709	100.0
	Average	\$1,121		\$1,273		\$1,206	
\$300,000 to \$399,999	Exposure	25,724.4	10.1	76.3	0.0	254,726.5	100.0
	Premium	34,834,404	9.7	118,582	0.0	359,642,588	100.0
	Average	\$1,354		\$1,555		\$1,412	
\$400,000 to \$499,999	Exposure	13,501.8	11.0	18.7	0.0	123,124.0	100.0
	Premium	21,560,159	10.5	37,668	0.0	206,203,421	100.0
	Average	\$1,597		\$2,018		\$1,675	
\$500,000 and Over	Exposure	25,637.9	16.5	19.9	0.0	155,480.6	100.0
	Premium	72,179,853	18.4	50,215	0.0	391,415,951	100.0
	Average	\$2,815		\$2,521		\$2,517	
<b>Total</b>	<b>Exposure</b>	155,547.7	10.3	11,427.2	0.8	1,516,295.6	100.0
	<b>Premium</b>	221,165,610	10.9	9,595,966	0.5	2,034,188,084	100.0
	<b>Average</b>	\$1,422		\$840		\$1,342	

Table 4

## 2021 Average Premium by Amount of Insurance

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

#### Texas

Insurance		DW		HO-1		HO-2		HO-3	
Range			%		%		%		%
\$49,999 and Under	Exposure	29,096.0	31.6	7,706.1	8.4	9,502.3	10.3	15,803.6	17.2
	Premium	12,637,121	17.9	6,367,868	9.0	7,636,421	10.8	17,658,945	25.0
	Average	\$434		\$826		\$804		\$1,117	
\$50,000 to \$74,999	Exposure	22,399.4	22.7	12,905.7	13.1	20,386.3	20.7	14,502.4	14.7
	Premium	17,535,801	16.1	13,764,005	12.6	21,717,607	19.9	20,984,172	19.2
	Average	\$783		\$1,067		\$1,065		\$1,447	
\$75,000 to \$99,999	Exposure	23,310.0	20.5	18,219.8	16.0	30,446.8	26.8	23,915.5	21.0
	Premium	20,404,091	14.3	22,895,087	16.1	37,954,976	26.6	35,350,088	24.8
	Average	\$875		\$1,257		\$1,247		\$1,478	
\$100,000 to \$124,999	Exposure	20,342.2	11.8	36,068.6	21.0	41,674.9	24.2	58,748.0	34.1
	Premium	20,049,094	8.2	50,023,934	20.4	59,467,405	24.3	90,419,357	36.9
	Average	\$986		\$1,387		\$1,427		\$1,539	
\$125,000 to \$149,999	Exposure	15,014.7	5.7	61,641.3	23.2	48,083.7	18.1	118,352.3	44.6
	Premium	16,539,023	4.1	89,664,616	22.1	78,715,511	19.4	183,248,588	45.1
	Average	\$1,102		\$1,455		\$1,637		\$1,548	
\$150,000 to \$174,999	Exposure	11,532.8	3.0	91,296.1	23.8	49,683.8	13.0	195,527.3	51.0
	Premium	13,875,180	2.2	137,174,213	22.2	89,884,200	14.6	314,833,523	51.0
	Average	\$1,203		\$1,503		\$1,809		\$1,610	
\$175,000 to \$199,999	Exposure	7,853.7	1.7	112,626.4	24.1	41,751.1	8.9	259,149.3	55.5
	Premium	10,010,871	1.3	176,055,385	22.3	81,640,102	10.4	435,720,820	55.3
	Average	\$1,275		\$1,563		\$1,955		\$1,681	
\$200,000 to \$299,999	Exposure	15,674.1	0.9	400,902.4	21.8	95,519.7	5.2	1,131,895.2	61.6
	Premium	21,691,168	0.6	691,720,227	20.1	214,598,747	6.2	2,089,519,812	60.8
	Average	\$1,384		\$1,725		\$2,247		\$1,846	
\$300,000 to \$399,999	Exposure	5,392.9	0.5	164,320.8	16.3	27,496.8	2.7	695,520.8	69.1
	Premium	8,542,632	0.4	328,511,044	14.9	74,947,050	3.4	1,509,361,064	68.4
	Average	\$1,584		\$1,999		\$2,726		\$2,170	
\$400,000 to \$499,999	Exposure	2,012.3	0.4	77,531.5	15.5	8,759.1	1.8	356,456.8	71.3
	Premium	3,801,983	0.3	178,641,968	14.0	28,588,145	2.2	908,954,904	71.1
	Average	\$1,889		\$2,304		\$3,264		\$2,550	
\$500,000 and Over	Exposure	1,453.3	0.2	89,248.0	14.9	6,911.1	1.2	390,016.8	64.9
	Premium	3,903,692	0.2	270,484,488	11.9	31,583,828	1.4	1,390,651,718	61.1
	Average	\$2,686		\$3,031		\$4,570		\$3,566	
<b>Total</b>	<b>Exposure</b>	<b>154,081.4</b>	<b>2.8</b>	<b>1,072,466.6</b>	<b>19.4</b>	<b>380,215.5</b>	<b>6.9</b>	<b>3,259,887.8</b>	<b>58.9</b>
	<b>Premium</b>	<b>148,990,656</b>	<b>1.3</b>	<b>1,965,302,835</b>	<b>17.0</b>	<b>726,733,992</b>	<b>6.3</b>	<b>6,996,702,991</b>	<b>60.4</b>
	<b>Average</b>	<b>\$967</b>		<b>\$1,833</b>		<b>\$1,911</b>		<b>\$2,146</b>	

Table 4

## 2021 Average Premium by Amount of Insurance

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

#### Texas

Insurance		HO-5		HO-8		Total	
Range			%		%		%
\$49,999 and Under	Exposure	29,883.5	32.5			91,991.4	100.0
	Premium	26,454,614	37.4	*		70,754,969	100.0
	Average	\$885				\$769	
\$50,000 to \$74,999	Exposure	28,442.6	28.8			98,636.4	100.0
	Premium	35,187,111	32.2	*		109,188,696	100.0
	Average	\$1,237				\$1,107	
\$75,000 to \$99,999	Exposure	17,721.6	15.6			113,613.7	100.0
	Premium	25,984,891	18.2	*		142,589,133	100.0
	Average	\$1,466				\$1,255	
\$100,000 to \$124,999	Exposure	15,217.3	8.8			172,050.9	100.0
	Premium	25,126,590	10.3	*		245,086,380	100.0
	Average	\$1,651				\$1,424	
\$125,000 to \$149,999	Exposure	22,421.3	8.4			265,513.2	100.0
	Premium	38,065,104	9.4	*		406,232,842	100.0
	Average	\$1,698				\$1,530	
\$150,000 to \$174,999	Exposure	35,056.1	9.2			383,096.1	100.0
	Premium	61,189,300	9.9	*		616,956,416	100.0
	Average	\$1,745				\$1,610	
\$175,000 to \$199,999	Exposure	45,944.6	9.8			467,325.0	100.0
	Premium	84,571,028	10.7	*		787,998,206	100.0
	Average	\$1,841				\$1,686	
\$200,000 to \$299,999	Exposure	194,037.2	10.6			1,838,028.5	100.0
	Premium	421,073,786	12.2	*		3,438,603,740	100.0
	Average	\$2,170				\$1,871	
\$300,000 to \$399,999	Exposure	113,085.3	11.2			1,005,816.5	100.0
	Premium	285,681,285	12.9	*		2,207,043,075	100.0
	Average	\$2,526				\$2,194	
\$400,000 to \$499,999	Exposure	55,026.2	11.0			499,785.9	100.0
	Premium	159,194,860	12.4	*		1,279,181,860	100.0
	Average	\$2,893				\$2,559	
\$500,000 and Over	Exposure	112,978.0	18.8			600,607.3	100.0
	Premium	579,646,290	25.5	*		2,276,270,016	100.0
	Average	\$5,131				\$3,790	
<b>Total</b>	<b>Exposure</b>	<b>669,813.5</b>	<b>12.1</b>			<b>5,536,464.8</b>	<b>100.0</b>
	<b>Premium</b>	<b>1,742,174,859</b>	<b>15.0</b>	*		<b>11,579,905,333</b>	<b>100.0</b>
	<b>Average</b>	<b>\$2,601</b>				<b>\$2,092</b>	

Table 4

## 2021 Average Premium by Amount of Insurance

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

#### Utah

Insurance		DW		HO-1		HO-2		HO-3	
Range			%		%		%		%
\$49,999 and Under	Exposure	57.0	10.0			79.1	13.9	189.1	33.2
	Premium	32,470	16.8		*	20,641	10.7	112,945	58.4
	Average	\$570				\$261		\$597	
\$50,000 to \$74,999	Exposure	58.0	17.7	2.0	0.6	25.4	7.7	209.9	63.9
	Premium	37,381	23.7	755	0.5	12,641	8.0	98,802	62.8
	Average	\$645		\$378		\$497		\$471	
\$75,000 to \$99,999	Exposure	53.3	8.2			22.2	3.4	533.5	81.8
	Premium	24,888	8.1		*	10,553	3.5	253,809	83.0
	Average	\$467				\$476		\$476	
\$100,000 to \$124,999	Exposure	129.9	5.3	7.0	0.3	155.3	6.3	2,003.8	81.5
	Premium	49,191	3.9	1,969	0.2	73,658	5.9	1,046,917	84.0
	Average	\$379		\$281		\$474		\$522	
\$125,000 to \$149,999	Exposure	135.3	1.9	6.7	0.1	493.3	6.8	5,944.9	82.4
	Premium	43,689	1.1	922	0.0	264,113	6.6	3,381,081	84.1
	Average	\$323		\$138		\$535		\$569	
\$150,000 to \$174,999	Exposure	205.8	1.2	15.0	0.1	1,613.8	9.4	13,455.3	78.5
	Premium	73,682	0.7	6,066	0.1	930,575	9.2	8,140,080	80.3
	Average	\$358		\$404		\$577		\$605	
\$175,000 to \$199,999	Exposure	264.2	0.9	13.2	0.0	2,832.5	9.5	22,924.3	76.5
	Premium	89,028	0.5	4,494	0.0	1,719,452	9.2	14,636,589	78.1
	Average	\$337		\$341		\$607		\$638	
\$200,000 to \$299,999	Exposure	765.8	0.4	78.2	0.0	20,844.5	10.4	148,213.0	73.8
	Premium	363,839	0.3	34,470	0.0	14,322,692	10.5	101,251,704	74.1
	Average	\$475		\$441		\$687		\$683	
\$300,000 to \$399,999	Exposure	396.8	0.2	45.3	0.0	17,130.5	10.1	123,566.7	72.8
	Premium	223,151	0.2	34,687	0.0	13,090,959	10.3	92,576,474	72.7
	Average	\$562		\$765		\$764		\$749	
\$400,000 to \$499,999	Exposure	195.4	0.2	18.2	0.0	8,446.2	9.1	67,788.4	73.1
	Premium	158,182	0.2	15,786	0.0	7,327,004	9.2	57,763,757	72.4
	Average	\$809		\$869		\$867		\$852	
\$500,000 and Over	Exposure	205.8	0.2	30.3	0.0	8,023.4	7.3	79,889.0	73.1
	Premium	163,966	0.1	21,447	0.0	10,092,156	6.6	106,825,259	70.1
	Average	\$797		\$707		\$1,258		\$1,337	
<b>Total</b>	<b>Exposure</b>	<b>2,467.3</b>	<b>0.4</b>	<b>215.8</b>	<b>0.0</b>	<b>59,666.0</b>	<b>9.5</b>	<b>464,717.9</b>	<b>73.7</b>
	<b>Premium</b>	<b>1,259,467</b>	<b>0.2</b>	<b>120,596</b>	<b>0.0</b>	<b>47,864,444</b>	<b>9.0</b>	<b>386,087,417</b>	<b>72.7</b>
	<b>Average</b>	<b>\$510</b>		<b>\$559</b>		<b>\$802</b>		<b>\$831</b>	

Table 4

## 2021 Average Premium by Amount of Insurance

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

#### Utah

Insurance		HO-5		HO-8		Total	
Range			%		%		%
\$49,999 and Under	Exposure	231.2	40.6	13.0	2.3	569.3	100.0
	Premium	22,458	11.6	4,925	2.5	193,439	100.0
	Average	\$97		\$379		\$340	
\$50,000 to \$74,999	Exposure	16.3	5.0	16.8	5.1	328.5	100.0
	Premium	2,260	1.4	5,580	3.5	157,419	100.0
	Average	\$138		\$331		\$479	
\$75,000 to \$99,999	Exposure	28.3	4.3	15.3	2.3	652.6	100.0
	Premium	9,377	3.1	7,181	2.3	305,808	100.0
	Average	\$332		\$468		\$469	
\$100,000 to \$124,999	Exposure	146.1	5.9	15.8	0.6	2,457.8	100.0
	Premium	66,531	5.3	7,710	0.6	1,245,976	100.0
	Average	\$455		\$490		\$507	
\$125,000 to \$149,999	Exposure	614.2	8.5	17.7	0.2	7,212.0	100.0
	Premium	314,829	7.8	15,314	0.4	4,019,948	100.0
	Average	\$513		\$867		\$557	
\$150,000 to \$174,999	Exposure	1,827.5	10.7	14.1	0.1	17,131.4	100.0
	Premium	973,343	9.6	13,867	0.1	10,137,613	100.0
	Average	\$533		\$985		\$592	
\$175,000 to \$199,999	Exposure	3,909.4	13.1	10.9	0.0	29,954.4	100.0
	Premium	2,278,096	12.2	11,884	0.1	18,739,543	100.0
	Average	\$583		\$1,089		\$626	
\$200,000 to \$299,999	Exposure	30,866.6	15.4	29.0	0.0	200,797.0	100.0
	Premium	20,560,957	15.1	34,363	0.0	136,568,025	100.0
	Average	\$666		\$1,185		\$680	
\$300,000 to \$399,999	Exposure	28,538.2	16.8	0.4	0.0	169,677.9	100.0
	Premium	21,463,048	16.8	401	0.0	127,388,720	100.0
	Average	\$752		\$962		\$751	
\$400,000 to \$499,999	Exposure	16,253.1	17.5	2.5	0.0	92,703.8	100.0
	Premium	14,479,469	18.2	4,320	0.0	79,748,518	100.0
	Average	\$891		\$1,728		\$860	
\$500,000 and Over	Exposure	21,063.3	19.3	1.5	0.0	109,213.4	100.0
	Premium	35,169,725	23.1	9,697	0.0	152,282,250	100.0
	Average	\$1,670		\$6,465		\$1,394	
<b>Total</b>	<b>Exposure</b>	<b>103,494.1</b>	<b>16.4</b>	<b>137.0</b>	<b>0.0</b>	<b>630,698.2</b>	<b>100.0</b>
	<b>Premium</b>	<b>95,340,093</b>	<b>18.0</b>	<b>115,242</b>	<b>0.0</b>	<b>530,787,259</b>	<b>100.0</b>
	<b>Average</b>	<b>\$921</b>		<b>\$841</b>		<b>\$842</b>	



Table 4

## 2021 Average Premium by Amount of Insurance

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

#### Vermont

Insurance		DW		HO-1		HO-2		HO-3	
Range			%		%		%		%
\$49,999 and Under	Exposure	391.3	41.8	401.9	42.9	55.0	5.9	42.2	4.5
	Premium	74,034	24.0	188,196	61.1	23,766	7.7	15,156	4.9
	Average	\$189		\$468		\$432		\$359	
\$50,000 to \$74,999	Exposure	203.7	26.4	212.6	27.5	170.5	22.1	156.6	20.3
	Premium	55,792	16.8	117,221	35.3	85,245	25.7	67,755	20.4
	Average	\$274		\$551		\$500		\$433	
\$75,000 to \$99,999	Exposure	202.5	15.9	247.3	19.4	353.4	27.7	455.3	35.7
	Premium	74,977	10.9	149,097	21.7	220,223	32.1	234,998	34.3
	Average	\$370		\$603		\$623		\$516	
\$100,000 to \$124,999	Exposure	230.0	12.0	236.1	12.3	376.2	19.6	1,014.5	53.0
	Premium	95,926	8.5	151,078	13.4	269,512	23.9	584,772	51.8
	Average	\$417		\$640		\$716		\$576	
\$125,000 to \$149,999	Exposure	169.5	5.9	203.7	7.1	341.8	12.0	2,076.3	72.7
	Premium	88,909	4.8	141,162	7.7	260,087	14.2	1,300,925	70.9
	Average	\$525		\$693		\$761		\$627	
\$150,000 to \$174,999	Exposure	184.7	3.7	197.8	4.0	338.9	6.8	4,118.3	82.3
	Premium	108,509	3.2	131,820	3.9	263,307	7.8	2,779,344	81.8
	Average	\$588		\$667		\$777		\$675	
\$175,000 to \$199,999	Exposure	113.6	1.5	179.3	2.4	362.8	4.8	6,665.3	87.4
	Premium	75,368	1.4	137,774	2.5	272,006	4.9	4,854,187	87.4
	Average	\$664		\$768		\$750		\$728	
\$200,000 to \$299,999	Exposure	367.0	0.7	411.7	0.8	1,749.7	3.3	47,368.3	88.1
	Premium	272,299	0.6	389,269	0.9	1,407,347	3.3	38,180,689	88.4
	Average	\$742		\$946		\$804		\$806	
\$300,000 to \$399,999	Exposure	166.0	0.4	123.0	0.3	1,088.5	2.4	39,562.1	87.2
	Premium	133,367	0.3	147,547	0.3	1,073,370	2.5	37,697,445	87.5
	Average	\$803		\$1,200		\$986		\$953	
\$400,000 to \$499,999	Exposure	95.8	0.4	26.4	0.1	376.8	1.6	20,471.8	85.5
	Premium	91,649	0.3	36,556	0.1	479,888	1.8	23,023,872	85.8
	Average	\$956		\$1,384		\$1,273		\$1,125	
\$500,000 and Over	Exposure	106.1	0.4	21.3	0.1	201.9	0.7	23,538.5	79.2
	Premium	160,255	0.3	40,992	0.1	384,541	0.7	40,346,101	75.5
	Average	\$1,511		\$1,922		\$1,904		\$1,714	
<b>Total</b>	<b>Exposure</b>	<b>2,230.1</b>	<b>1.3</b>	<b>2,261.0</b>	<b>1.3</b>	<b>5,415.5</b>	<b>3.1</b>	<b>145,469.3</b>	<b>84.0</b>
	<b>Premium</b>	<b>1,231,085</b>	<b>0.7</b>	<b>1,630,712</b>	<b>0.9</b>	<b>4,739,292</b>	<b>2.6</b>	<b>149,085,244</b>	<b>82.9</b>
	<b>Average</b>	<b>\$552</b>		<b>\$721</b>		<b>\$875</b>		<b>\$1,025</b>	

Table 4

## 2021 Average Premium by Amount of Insurance

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

#### Vermont

Insurance		HO-5		HO-8		Total	
Range			%		%		%
\$49,999 and Under	Exposure	34.5	3.7	12.1	1.3	936.9	100.0
	Premium	2,885	0.9	4,134	1.3	308,171	100.0
	Average	\$84		\$342		\$329	
\$50,000 to \$74,999	Exposure	19.0	2.5	9.6	1.2	771.9	100.0
	Premium	2,477	0.7	3,405	1.0	331,895	100.0
	Average	\$130		\$355		\$430	
\$75,000 to \$99,999	Exposure	4.2	0.3	11.8	0.9	1,274.5	100.0
	Premium	1,356	0.2	5,307	0.8	685,958	100.0
	Average	\$325		\$448		\$538	
\$100,000 to \$124,999	Exposure	37.0	1.9	22.2	1.2	1,915.9	100.0
	Premium	15,536	1.4	12,349	1.1	1,129,173	100.0
	Average	\$420		\$557		\$589	
\$125,000 to \$149,999	Exposure	52.8	1.8	13.0	0.5	2,857.2	100.0
	Premium	30,921	1.7	12,494	0.7	1,834,498	100.0
	Average	\$585		\$961		\$642	
\$150,000 to \$174,999	Exposure	140.6	2.8	23.5	0.5	5,003.7	100.0
	Premium	90,136	2.7	22,876	0.7	3,395,992	100.0
	Average	\$641		\$973		\$679	
\$175,000 to \$199,999	Exposure	290.5	3.8	11.0	0.1	7,622.5	100.0
	Premium	197,410	3.6	14,169	0.3	5,550,914	100.0
	Average	\$680		\$1,288		\$728	
\$200,000 to \$299,999	Exposure	3,854.8	7.2	19.7	0.0	53,771.2	100.0
	Premium	2,912,608	6.7	21,279	0.0	43,183,491	100.0
	Average	\$756		\$1,082		\$803	
\$300,000 to \$399,999	Exposure	4,410.3	9.7	10.3	0.0	45,360.2	100.0
	Premium	3,988,498	9.3	18,422	0.0	43,058,649	100.0
	Average	\$904		\$1,797		\$949	
\$400,000 to \$499,999	Exposure	2,986.1	12.5			23,957.0	100.0
	Premium	3,194,787	11.9	*		26,826,752	100.0
	Average	\$1,070				\$1,120	
\$500,000 and Over	Exposure	5,867.3	19.7	2.0	0.0	29,737.1	100.0
	Premium	12,537,542	23.4	4,294	0.0	53,473,725	100.0
	Average	\$2,137		\$2,147		\$1,798	
<b>Total</b>	<b>Exposure</b>	17,697.1	10.2	135.1	0.1	173,208.0	100.0
	<b>Premium</b>	22,974,156	12.8	118,729	0.1	179,779,218	100.0
	<b>Average</b>	\$1,298		\$879		\$1,038	

Table 4

**2021 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	1,659.5	19.5	123.3	1.4	946.3	11.1	4,271.0	50.2
	Premium	483,858	28.6	28,519	1.7	309,981	18.3	658,293	38.9
	Average	\$292		\$231		\$328		\$154	
\$50,000 to \$74,999	Exposure	1,691.7	39.2	86.0	2.0	200.5	4.6	1,418.2	32.9
	Premium	567,516	32.2	27,756	1.6	113,277	6.4	735,226	41.7
	Average	\$335		\$323		\$565		\$518	
\$75,000 to \$99,999	Exposure	1,801.5	22.6	68.4	0.9	282.5	3.5	4,501.9	56.5
	Premium	670,937	16.4	25,254	0.6	175,356	4.3	2,607,881	63.6
	Average	\$372		\$369		\$621		\$579	
\$100,000 to \$124,999	Exposure	2,378.0	9.5	64.0	0.3	1,372.4	5.5	18,630.3	74.3
	Premium	1,001,401	6.4	27,709	0.2	999,805	6.4	12,219,177	77.8
	Average	\$421		\$433		\$728		\$656	
\$125,000 to \$149,999	Exposure	2,072.2	3.5	57.7	0.1	3,836.9	6.5	47,013.2	79.8
	Premium	923,638	2.2	28,314	0.1	3,133,223	7.5	33,915,680	81.4
	Average	\$446		\$491		\$817		\$721	
\$150,000 to \$174,999	Exposure	1,996.3	2.1	40.3	0.0	6,712.6	7.0	77,439.8	80.3
	Premium	1,013,679	1.4	21,248	0.0	5,765,375	7.8	60,026,960	81.5
	Average	\$508		\$528		\$859		\$775	
\$175,000 to \$199,999	Exposure	1,597.0	1.3	39.6	0.0	8,631.9	7.0	98,701.7	80.4
	Premium	791,625	0.8	21,349	0.0	7,764,721	7.7	82,162,756	81.8
	Average	\$496		\$539		\$900		\$832	
\$200,000 to \$299,999	Exposure	4,261.2	0.8	58.7	0.0	36,502.4	6.9	431,775.9	81.4
	Premium	2,360,074	0.5	45,120	0.0	35,604,812	7.1	412,821,252	82.9
	Average	\$554		\$769		\$975		\$956	
\$300,000 to \$399,999	Exposure	2,227.9	0.6	14.8	0.0	20,860.6	5.6	312,768.7	83.8
	Premium	1,120,060	0.3	14,889	0.0	22,823,702	5.4	361,593,118	85.5
	Average	\$503		\$1,004		\$1,094		\$1,156	
\$400,000 to \$499,999	Exposure	1,321.2	0.6	3.7	0.0	10,340.2	4.8	183,806.0	85.1
	Premium	702,146	0.2	2,728	0.0	12,669,424	4.4	250,943,317	87.1
	Average	\$531		\$744		\$1,225		\$1,365	
\$500,000 and Over	Exposure	1,103.5	0.3	8.4	0.0	15,017.8	4.6	271,941.7	83.8
	Premium	674,081	0.1	8,908	0.0	25,732,176	4.1	524,247,938	84.3
	Average	\$611		\$1,058		\$1,713		\$1,928	
<b>Total</b>	<b>Exposure</b>	<b>22,109.9</b>	<b>1.3</b>	<b>564.8</b>	<b>0.0</b>	<b>104,704.1</b>	<b>5.9</b>	<b>1,452,268.3</b>	<b>82.1</b>
	<b>Premium</b>	<b>10,309,015</b>	<b>0.5</b>	<b>251,794</b>	<b>0.0</b>	<b>115,091,852</b>	<b>5.6</b>	<b>1,741,931,598</b>	<b>84.1</b>
	<b>Average</b>	<b>\$466</b>		<b>\$446</b>		<b>\$1,099</b>		<b>\$1,199</b>	

Table 4

## 2021 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	1,448.5	17.0	58.5	0.7	8,507.1	100.0
	Premium	200,680	11.9	10,822	0.6	1,692,153	100.0
	Average	\$139		\$185		\$199	
\$50,000 to \$74,999	Exposure	800.4	18.6	116.2	2.7	4,312.9	100.0
	Premium	273,045	15.5	48,048	2.7	1,764,868	100.0
	Average	\$341		\$414		\$409	
\$75,000 to \$99,999	Exposure	1,213.3	15.2	105.3	1.3	7,972.9	100.0
	Premium	559,056	13.6	58,765	1.4	4,097,249	100.0
	Average	\$461		\$558		\$514	
\$100,000 to \$124,999	Exposure	2,551.2	10.2	85.7	0.3	25,081.6	100.0
	Premium	1,391,212	8.9	60,589	0.4	15,699,893	100.0
	Average	\$545		\$707		\$626	
\$125,000 to \$149,999	Exposure	5,910.0	10.0	46.3	0.1	58,936.2	100.0
	Premium	3,629,604	8.7	36,906	0.1	41,667,365	100.0
	Average	\$614		\$798		\$707	
\$150,000 to \$174,999	Exposure	10,253.4	10.6	43.8	0.0	96,486.2	100.0
	Premium	6,758,709	9.2	40,670	0.1	73,626,641	100.0
	Average	\$659		\$928		\$763	
\$175,000 to \$199,999	Exposure	13,708.4	11.2	18.3	0.0	122,696.8	100.0
	Premium	9,709,581	9.7	16,724	0.0	100,466,756	100.0
	Average	\$708		\$916		\$819	
\$200,000 to \$299,999	Exposure	57,789.2	10.9	56.8	0.0	530,444.1	100.0
	Premium	47,242,920	9.5	63,506	0.0	498,137,684	100.0
	Average	\$818		\$1,119		\$939	
\$300,000 to \$399,999	Exposure	37,485.3	10.0	9.9	0.0	373,367.2	100.0
	Premium	37,109,251	8.8	10,930	0.0	422,671,950	100.0
	Average	\$990		\$1,102		\$1,132	
\$400,000 to \$499,999	Exposure	20,471.0	9.5	12.3	0.0	215,954.3	100.0
	Premium	23,824,802	8.3	21,494	0.0	288,163,911	100.0
	Average	\$1,164		\$1,743		\$1,334	
\$500,000 and Over	Exposure	36,575.3	11.3	8.1	0.0	324,654.7	100.0
	Premium	71,484,464	11.5	11,597	0.0	622,159,164	100.0
	Average	\$1,954		\$1,435		\$1,916	
<b>Total</b>	<b>Exposure</b>	<b>188,205.8</b>	<b>10.6</b>	<b>561.1</b>	<b>0.0</b>	<b>1,768,413.9</b>	<b>100.0</b>
	<b>Premium</b>	<b>202,183,324</b>	<b>9.8</b>	<b>380,051</b>	<b>0.0</b>	<b>2,070,147,634</b>	<b>100.0</b>
	<b>Average</b>	<b>\$1,074</b>		<b>\$677</b>		<b>\$1,171</b>	

Table 4

## 2021 Average Premium by Amount of Insurance

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

#### Washington

Insurance		DW		HO-1		HO-2		HO-3	
Range			%		%		%		%
\$49,999 and Under	Exposure	550.3	33.7	3.0	0.2	9.1	0.6	64.8	4.0
	Premium	333,182	64.4	514	0.1	4,342	0.8	31,148	6.0
	Average	\$606		\$171		\$478		\$481	
\$50,000 to \$74,999	Exposure	381.3	41.8			30.1	3.3	206.4	22.6
	Premium	235,429	53.4	*		6,834	1.6	101,901	23.1
	Average	\$617				\$227		\$494	
\$75,000 to \$99,999	Exposure	414.4	26.0	8.0	0.5	89.3	5.6	849.3	53.4
	Premium	224,745	27.8	1,555	0.2	25,881	3.2	425,528	52.7
	Average	\$542		\$194		\$290		\$501	
\$100,000 to \$124,999	Exposure	689.8	12.9	7.0	0.1	268.8	5.0	3,909.5	73.2
	Premium	475,932	15.4	1,013	0.0	112,914	3.7	2,229,167	72.1
	Average	\$690		\$145		\$420		\$570	
\$125,000 to \$149,999	Exposure	553.3	4.2	2.0	0.0	737.4	5.6	10,597.4	80.3
	Premium	377,095	4.7	881	0.0	368,087	4.6	6,509,216	81.1
	Average	\$682		\$441		\$499		\$614	
\$150,000 to \$174,999	Exposure	662.1	2.3	11.0	0.0	1,540.8	5.2	24,150.8	82.2
	Premium	524,385	2.8	4,597	0.0	858,680	4.6	15,431,281	82.0
	Average	\$792		\$418		\$557		\$639	
\$175,000 to \$199,999	Exposure	629.9	1.3	6.1	0.0	2,556.8	5.2	39,930.1	81.2
	Premium	534,650	1.6	2,938	0.0	1,570,525	4.7	27,182,989	81.2
	Average	\$849		\$483		\$614		\$681	
\$200,000 to \$299,999	Exposure	2,355.8	0.6	76.1	0.0	25,847.1	6.6	300,651.3	76.4
	Premium	2,581,545	0.8	27,925	0.0	17,920,072	5.9	231,684,741	75.9
	Average	\$1,096		\$367		\$693		\$771	
\$300,000 to \$399,999	Exposure	1,957.6	0.4	55.2	0.0	31,449.3	6.8	335,983.6	72.1
	Premium	2,188,542	0.5	33,273	0.0	24,941,685	5.9	300,418,223	71.3
	Average	\$1,118		\$603		\$793		\$894	
\$400,000 to \$499,999	Exposure	1,132.1	0.4	37.0	0.0	19,258.8	6.3	211,570.8	69.2
	Premium	1,373,450	0.4	24,587	0.0	17,455,749	5.4	218,770,376	68.2
	Average	\$1,213		\$665		\$906		\$1,034	
\$500,000 and Over	Exposure	1,036.3	0.3	18.0	0.0	23,397.4	5.9	265,959.0	66.6
	Premium	1,729,426	0.3	12,323	0.0	29,820,161	5.0	391,782,191	65.2
	Average	\$1,669		\$685		\$1,275		\$1,473	
<b>Total</b>	<b>Exposure</b>	<b>10,362.8</b>	<b>0.6</b>	<b>223.3</b>	<b>0.0</b>	<b>105,184.8</b>	<b>6.3</b>	<b>1,193,872.9</b>	<b>71.7</b>
	<b>Premium</b>	<b>10,578,381</b>	<b>0.6</b>	<b>109,606</b>	<b>0.0</b>	<b>93,084,930</b>	<b>5.4</b>	<b>1,194,566,761</b>	<b>69.7</b>
	<b>Average</b>	<b>\$1,021</b>		<b>\$491</b>		<b>\$885</b>		<b>\$1,001</b>	

Table 4

## 2021 Average Premium by Amount of Insurance

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

#### Washington

Insurance		HO-5		HO-8		Total	
Range			%		%		%
\$49,999 and Under	Exposure	315.4	19.3	691.4	42.3	1,633.9	100.0
	Premium	40,080	7.7	108,207	20.9	517,473	100.0
	Average	\$127		\$157		\$317	
\$50,000 to \$74,999	Exposure	85.3	9.3	209.8	23.0	912.9	100.0
	Premium	20,800	4.7	75,867	17.2	440,831	100.0
	Average	\$244		\$362		\$483	
\$75,000 to \$99,999	Exposure	56.3	3.5	174.0	10.9	1,591.3	100.0
	Premium	25,920	3.2	103,932	12.9	807,561	100.0
	Average	\$460		\$597		\$508	
\$100,000 to \$124,999	Exposure	348.2	6.5	116.2	2.2	5,339.3	100.0
	Premium	175,979	5.7	98,239	3.2	3,093,244	100.0
	Average	\$505		\$846		\$579	
\$125,000 to \$149,999	Exposure	1,240.1	9.4	61.3	0.5	13,191.5	100.0
	Premium	717,160	8.9	57,129	0.7	8,029,568	100.0
	Average	\$578		\$931		\$609	
\$150,000 to \$174,999	Exposure	2,982.2	10.1	42.1	0.1	29,388.8	100.0
	Premium	1,958,591	10.4	50,821	0.3	18,828,355	100.0
	Average	\$657		\$1,208		\$641	
\$175,000 to \$199,999	Exposure	6,000.2	12.2	37.7	0.1	49,160.8	100.0
	Premium	4,154,808	12.4	46,145	0.1	33,492,055	100.0
	Average	\$692		\$1,225		\$681	
\$200,000 to \$299,999	Exposure	64,271.3	16.3	66.0	0.0	393,267.7	100.0
	Premium	52,964,531	17.3	112,457	0.0	305,291,271	100.0
	Average	\$824		\$1,704		\$776	
\$300,000 to \$399,999	Exposure	96,316.9	20.7	10.4	0.0	465,772.9	100.0
	Premium	93,483,626	22.2	18,883	0.0	421,084,232	100.0
	Average	\$971		\$1,813		\$904	
\$400,000 to \$499,999	Exposure	73,523.2	24.1	5.6	0.0	305,527.5	100.0
	Premium	83,030,786	25.9	14,312	0.0	320,669,260	100.0
	Average	\$1,129		\$2,563		\$1,050	
\$500,000 and Over	Exposure	108,725.4	27.2	4.0	0.0	399,140.2	100.0
	Premium	177,877,532	29.6	12,316	0.0	601,233,949	100.0
	Average	\$1,636		\$3,079		\$1,506	
<b>Total</b>	<b>Exposure</b>	<b>353,864.5</b>	<b>21.3</b>	<b>1,418.4</b>	<b>0.1</b>	<b>1,664,926.8</b>	<b>100.0</b>
	<b>Premium</b>	<b>414,449,813</b>	<b>24.2</b>	<b>698,308</b>	<b>0.0</b>	<b>1,713,487,799</b>	<b>100.0</b>
	<b>Average</b>	<b>\$1,171</b>		<b>\$492</b>		<b>\$1,029</b>	

Table 4

**2021 Average Premium by Amount of Insurance**  
**Dwelling Fire and Homeowners Owner-Occupied Policy Forms**  
**West Virginia**

Insurance		DW		HO-1		HO-2		HO-3	
Range			%		%		%		%
\$49,999 and Under	Exposure	850.8	39.5	106.4	4.9	218.0	10.1	574.9	26.7
	Premium	272,402	30.3	33,053	3.7	88,632	9.9	322,045	35.8
	Average	\$320		\$311		\$407		\$560	
\$50,000 to \$74,999	Exposure	766.1	17.1	266.7	6.0	446.1	10.0	2,112.8	47.3
	Premium	363,976	14.6	60,817	2.4	228,902	9.2	1,287,867	51.7
	Average	\$475		\$228		\$513		\$610	
\$75,000 to \$99,999	Exposure	497.9	6.7	303.6	4.1	646.6	8.7	4,282.1	57.9
	Premium	277,769	6.0	82,519	1.8	373,604	8.1	2,745,108	59.4
	Average	\$558		\$272		\$578		\$641	
\$100,000 to \$124,999	Exposure	434.7	3.0	237.4	1.6	895.9	6.2	10,182.3	70.8
	Premium	277,911	2.9	81,136	0.8	560,668	5.8	6,950,136	71.8
	Average	\$639		\$342		\$626		\$683	
\$125,000 to \$149,999	Exposure	235.3	0.9	195.0	0.8	1,555.9	6.3	18,403.8	74.1
	Premium	143,656	0.8	74,868	0.4	971,768	5.5	13,599,837	76.4
	Average	\$611		\$384		\$625		\$739	
\$150,000 to \$174,999	Exposure	247.2	0.7	115.9	0.3	2,482.1	7.3	24,757.2	72.3
	Premium	211,780	0.8	57,025	0.2	1,542,784	5.9	19,624,072	75.2
	Average	\$857		\$492		\$622		\$793	
\$175,000 to \$199,999	Exposure	177.9	0.5	65.7	0.2	3,195.8	8.3	26,683.4	69.5
	Premium	116,785	0.4	39,679	0.1	2,047,959	6.6	22,767,878	73.1
	Average	\$656		\$604		\$641		\$853	
\$200,000 to \$299,999	Exposure	377.0	0.3	144.2	0.1	13,243.8	10.4	83,668.8	65.9
	Premium	291,684	0.2	90,435	0.1	9,473,289	8.1	81,508,766	69.8
	Average	\$774		\$627		\$715		\$974	
\$300,000 to \$399,999	Exposure	132.0	0.2	21.1	0.0	6,069.8	10.6	37,737.8	66.1
	Premium	107,959	0.2	16,182	0.0	5,278,184	8.3	43,975,004	69.4
	Average	\$818		\$768		\$870		\$1,165	
\$400,000 to \$499,999	Exposure	41.8	0.2	5.8	0.0	1,985.2	9.2	14,769.8	68.3
	Premium	32,181	0.1	7,195	0.0	2,026,554	7.0	20,603,276	71.3
	Average	\$769		\$1,251		\$1,021		\$1,395	
\$500,000 and Over	Exposure	43.8	0.2	2.7	0.0	1,731.9	7.9	14,121.8	64.8
	Premium	58,359	0.1	4,498	0.0	2,517,848	6.0	27,602,117	65.5
	Average	\$1,334		\$1,687		\$1,454		\$1,955	
<b>Total</b>	<b>Exposure</b>	<b>3,804.3</b>	<b>1.1</b>	<b>1,464.3</b>	<b>0.4</b>	<b>32,471.1</b>	<b>9.2</b>	<b>237,294.6</b>	<b>67.2</b>
	<b>Premium</b>	<b>2,154,462</b>	<b>0.6</b>	<b>547,407</b>	<b>0.2</b>	<b>25,110,192</b>	<b>7.3</b>	<b>240,986,106</b>	<b>70.0</b>
	<b>Average</b>	<b>\$566</b>		<b>\$374</b>		<b>\$773</b>		<b>\$1,016</b>	

Table 4

## 2021 Average Premium by Amount of Insurance

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

#### West Virginia

Insurance		HO-5		HO-8		Total	
Range			%		%		%
\$49,999 and Under	Exposure	267.3	12.4	137.0	6.4	2,154.4	100.0
	Premium	123,266	13.7	59,614	6.6	899,012	100.0
	Average	\$461		\$435		\$417	
\$50,000 to \$74,999	Exposure	720.5	16.1	155.3	3.5	4,467.4	100.0
	Premium	435,113	17.5	113,112	4.5	2,489,787	100.0
	Average	\$604		\$728		\$557	
\$75,000 to \$99,999	Exposure	1,585.0	21.4	77.6	1.0	7,392.8	100.0
	Premium	1,063,186	23.0	78,106	1.7	4,620,292	100.0
	Average	\$671		\$1,007		\$625	
\$100,000 to \$124,999	Exposure	2,565.1	17.8	74.4	0.5	14,389.8	100.0
	Premium	1,731,032	17.9	78,321	0.8	9,679,204	100.0
	Average	\$675		\$1,052		\$673	
\$125,000 to \$149,999	Exposure	4,405.3	17.7	33.8	0.1	24,829.2	100.0
	Premium	2,965,063	16.7	48,538	0.3	17,803,730	100.0
	Average	\$673		\$1,435		\$717	
\$150,000 to \$174,999	Exposure	6,585.3	19.2	42.6	0.1	34,230.2	100.0
	Premium	4,602,752	17.6	55,096	0.2	26,093,509	100.0
	Average	\$699		\$1,294		\$762	
\$175,000 to \$199,999	Exposure	8,282.0	21.6	8.9	0.0	38,413.8	100.0
	Premium	6,185,090	19.8	6,554	0.0	31,163,945	100.0
	Average	\$747		\$735		\$811	
\$200,000 to \$299,999	Exposure	29,465.9	23.2	34.9	0.0	126,934.6	100.0
	Premium	25,405,590	21.7	64,468	0.1	116,834,232	100.0
	Average	\$862		\$1,846		\$920	
\$300,000 to \$399,999	Exposure	13,138.8	23.0	9.3	0.0	57,108.7	100.0
	Premium	13,996,470	22.1	18,765	0.0	63,392,564	100.0
	Average	\$1,065		\$2,029		\$1,110	
\$400,000 to \$499,999	Exposure	4,827.4	22.3	6.0	0.0	21,636.0	100.0
	Premium	6,220,354	21.5	22,459	0.1	28,912,019	100.0
	Average	\$1,289		\$3,743		\$1,336	
\$500,000 and Over	Exposure	5,887.1	27.0			21,787.2	100.0
	Premium	11,978,083	28.4	*		42,160,905	100.0
	Average	\$2,035				\$1,935	
<b>Total</b>	<b>Exposure</b>	<b>77,729.7</b>	<b>22.0</b>	<b>579.8</b>	<b>0.2</b>	<b>353,343.8</b>	<b>100.0</b>
	<b>Premium</b>	<b>74,705,999</b>	<b>21.7</b>	<b>545,033</b>	<b>0.2</b>	<b>344,049,199</b>	<b>100.0</b>
	<b>Average</b>	<b>\$961</b>		<b>\$940</b>		<b>\$974</b>	



Table 4

## 2021 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	982.3	11.8	183.2	2.2	545.3	6.6	5,172.2	62.3
	Premium	290,915	15.7	38,668	2.1	186,245	10.1	1,062,672	57.5
	Average	\$296		\$211		\$342		\$205	
\$50,000 to \$74,999	Exposure	747.1	13.4	99.5	1.8	557.5	10.0	3,066.4	55.0
	Premium	336,490	15.5	28,304	1.3	266,760	12.3	1,134,895	52.4
	Average	\$450		\$284		\$478		\$370	
\$75,000 to \$99,999	Exposure	772.3	8.9	44.4	0.5	656.4	7.6	5,859.3	67.9
	Premium	429,499	10.0	14,893	0.3	343,117	8.0	2,875,005	66.6
	Average	\$556		\$335		\$523		\$491	
\$100,000 to \$124,999	Exposure	855.9	4.6	46.0	0.2	932.3	5.0	14,371.6	76.9
	Premium	585,815	5.6	19,976	0.2	564,797	5.4	7,892,132	76.1
	Average	\$684		\$434		\$606		\$549	
\$125,000 to \$149,999	Exposure	578.2	1.7	20.5	0.1	1,275.3	3.6	27,433.8	78.3
	Premium	401,789	2.0	9,262	0.0	793,695	3.9	16,124,220	78.5
	Average	\$695		\$452		\$622		\$588	
\$150,000 to \$174,999	Exposure	584.9	0.9	33.7	0.1	2,354.9	3.5	50,365.0	75.7
	Premium	476,243	1.2	16,474	0.0	1,511,019	3.7	30,513,540	75.6
	Average	\$814		\$489		\$642		\$606	
\$175,000 to \$199,999	Exposure	385.3	0.4	7.7	0.0	4,149.3	4.1	72,796.3	72.3
	Premium	313,318	0.5	7,137	0.0	2,649,089	4.2	45,803,754	72.3
	Average	\$813		\$931		\$638		\$629	
\$200,000 to \$299,999	Exposure	975.2	0.2			25,377.5	4.5	378,593.5	67.6
	Premium	1,029,938	0.3	*		18,421,086	4.7	262,756,209	66.8
	Average	\$1,056				\$726		\$694	
\$300,000 to \$399,999	Exposure	357.0	0.1			20,338.2	4.7	279,017.2	64.2
	Premium	505,990	0.1	*		17,301,271	5.0	214,525,487	62.1
	Average	\$1,417				\$851		\$769	
\$400,000 to \$499,999	Exposure	146.5	0.1			7,916.9	4.0	129,430.5	65.1
	Premium	228,406	0.1	*		7,886,869	4.3	114,111,014	62.7
	Average	\$1,559				\$996		\$882	
\$500,000 and Over	Exposure	131.3	0.1	3.5	0.0	6,261.4	3.3	123,200.7	65.2
	Premium	199,119	0.1	4,354	0.0	8,715,216	3.5	152,385,775	61.5
	Average	\$1,517		\$1,244		\$1,392		\$1,237	
<b>Total</b>	<b>Exposure</b>	<b>6,515.9</b>	<b>0.4</b>	<b>418.0</b>	<b>0.0</b>	<b>70,364.9</b>	<b>4.3</b>	<b>1,089,306.3</b>	<b>67.0</b>
	<b>Premium</b>	<b>4,797,522</b>	<b>0.4</b>	<b>136,689</b>	<b>0.0</b>	<b>58,639,164</b>	<b>4.5</b>	<b>849,184,703</b>	<b>64.7</b>
	<b>Average</b>	<b>\$736</b>		<b>\$327</b>		<b>\$833</b>		<b>\$780</b>	

Table 4

## 2021 Average Premium by Amount of Insurance

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

#### Wisconsin

Insurance		HO-5		HO-8		Total	
Range			%		%		%
\$49,999 and Under	Exposure	1,153.8	13.9	267.0	3.2	8,303.8	100.0
	Premium	197,131	10.7	72,205	3.9	1,847,836	100.0
	Average	\$171		\$270		\$223	
\$50,000 to \$74,999	Exposure	706.6	12.7	393.3	7.1	5,570.3	100.0
	Premium	237,409	11.0	162,004	7.5	2,165,862	100.0
	Average	\$336		\$412		\$389	
\$75,000 to \$99,999	Exposure	1,014.7	11.8	283.3	3.3	8,630.3	100.0
	Premium	494,600	11.5	157,918	3.7	4,315,032	100.0
	Average	\$487		\$558		\$500	
\$100,000 to \$124,999	Exposure	2,233.3	12.0	249.0	1.3	18,688.0	100.0
	Premium	1,129,639	10.9	177,096	1.7	10,369,455	100.0
	Average	\$506		\$711		\$555	
\$125,000 to \$149,999	Exposure	5,598.6	16.0	126.3	0.4	35,032.6	100.0
	Premium	3,101,718	15.1	98,710	0.5	20,529,394	100.0
	Average	\$554		\$781		\$586	
\$150,000 to \$174,999	Exposure	13,095.6	19.7	137.8	0.2	66,571.9	100.0
	Premium	7,702,674	19.1	134,173	0.3	40,354,123	100.0
	Average	\$588		\$973		\$606	
\$175,000 to \$199,999	Exposure	23,325.5	23.2	49.8	0.0	100,713.8	100.0
	Premium	14,491,519	22.9	46,422	0.1	63,311,239	100.0
	Average	\$621		\$933		\$629	
\$200,000 to \$299,999	Exposure	155,408.9	27.7	114.9	0.0	560,459.4	100.0
	Premium	110,996,531	28.2	122,322	0.0	393,325,660	100.0
	Average	\$714		\$1,064		\$702	
\$300,000 to \$399,999	Exposure	134,809.4	31.0	26.7	0.0	434,540.3	100.0
	Premium	112,974,059	32.7	34,034	0.0	345,339,702	100.0
	Average	\$838		\$1,276		\$795	
\$400,000 to \$499,999	Exposure	61,367.3	30.9	10.0	0.0	198,869.6	100.0
	Premium	59,869,862	32.9	12,814	0.0	182,108,151	100.0
	Average	\$976		\$1,281		\$916	
\$500,000 and Over	Exposure	59,375.3	31.4	6.0	0.0	188,978.2	100.0
	Premium	86,618,821	34.9	13,636	0.0	247,936,921	100.0
	Average	\$1,459		\$2,273		\$1,312	
<b>Total</b>	<b>Exposure</b>	<b>458,089.0</b>	<b>28.2</b>	<b>1,664.0</b>	<b>0.1</b>	<b>1,626,358.1</b>	<b>100.0</b>
	<b>Premium</b>	<b>397,813,963</b>	<b>30.3</b>	<b>1,031,334</b>	<b>0.1</b>	<b>1,311,603,375</b>	<b>100.0</b>
	<b>Average</b>	<b>\$868</b>		<b>\$620</b>		<b>\$806</b>	

Table 4

**2021 Average Premium by Amount of Insurance**  
**Dwelling Fire and Homeowners Owner-Occupied Policy Forms**  
**Wyoming**

Insurance		DW		HO-1		HO-2		HO-3	
Range			%		%		%		%
\$49,999 and Under	Exposure	105.4	58.7					43.7	24.3
	Premium	91,426	73.6		*		*	22,137	17.8
	Average	\$867						\$507	
\$50,000 to \$74,999	Exposure	44.8	25.0			1.0	0.6	91.1	50.9
	Premium	32,979	32.1		*	729	0.7	56,530	55.0
	Average	\$737				\$729		\$621	
\$75,000 to \$99,999	Exposure	55.7	10.6			7.0	1.3	395.8	75.6
	Premium	36,549	10.3		*	2,634	0.7	281,265	79.0
	Average	\$657				\$376		\$711	
\$100,000 to \$124,999	Exposure	112.6	6.4			31.8	1.8	1,423.5	81.5
	Premium	74,297	5.1		*	14,847	1.0	1,216,140	82.9
	Average	\$660				\$466		\$854	
\$125,000 to \$149,999	Exposure	143.6	3.5			83.3	2.0	3,442.3	83.0
	Premium	93,146	2.3		*	59,570	1.5	3,395,168	83.1
	Average	\$649				\$716		\$986	
\$150,000 to \$174,999	Exposure	161.9	2.2			156.4	2.1	5,926.4	80.1
	Premium	124,635	1.6		*	134,685	1.7	6,269,943	79.5
	Average	\$770				\$861		\$1,058	
\$175,000 to \$199,999	Exposure	130.5	1.4	2.0	0.0	265.9	2.8	7,463.0	77.8
	Premium	118,930	1.1	2,112	0.0	239,545	2.2	8,378,096	76.8
	Average	\$911		\$1,056		\$901		\$1,123	
\$200,000 to \$299,999	Exposure	302.1	0.7	1.0	0.0	1,083.8	2.5	33,177.1	76.7
	Premium	319,904	0.6	1,262	0.0	1,307,589	2.3	42,011,248	74.6
	Average	\$1,059		\$1,262		\$1,207		\$1,266	
\$300,000 to \$399,999	Exposure	120.4	0.5			451.4	1.8	19,657.6	77.1
	Premium	173,628	0.5		*	693,927	1.8	28,201,527	74.0
	Average	\$1,442				\$1,537		\$1,435	
\$400,000 to \$499,999	Exposure	31.9	0.3			123.8	1.1	9,011.5	79.2
	Premium	48,145	0.3		*	209,610	1.1	14,559,606	75.8
	Average	\$1,508				\$1,694		\$1,616	
\$500,000 and Over	Exposure	27.4	0.2			84.3	0.6	10,470.3	76.9
	Premium	38,397	0.1		*	205,735	0.5	26,094,416	66.7
	Average	\$1,400				\$2,442		\$2,492	
<b>Total</b>	<b>Exposure</b>	<b>1,236.3</b>	<b>1.1</b>	<b>3.0</b>	<b>0.0</b>	<b>2,288.6</b>	<b>1.9</b>	<b>91,102.3</b>	<b>77.5</b>
	<b>Premium</b>	<b>1,152,036</b>	<b>0.6</b>	<b>3,374</b>	<b>0.0</b>	<b>2,868,871</b>	<b>1.6</b>	<b>130,486,076</b>	<b>73.4</b>
	<b>Average</b>	<b>\$932</b>		<b>\$1,125</b>		<b>\$1,254</b>		<b>\$1,432</b>	

Table 4

## 2021 Average Premium by Amount of Insurance

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

#### Wyoming

Insurance		HO-5		HO-8		Total	
Range			%		%		%
\$49,999 and Under	Exposure	7.5	4.2	23.0	12.8	179.6	100.0
	Premium	1,748	1.4	8,875	7.1	124,186	100.0
	Average	\$233		\$386		\$692	
\$50,000 to \$74,999	Exposure	1.3	0.7	40.8	22.8	178.9	100.0
	Premium	271	0.3	12,235	11.9	102,744	100.0
	Average	\$203		\$300		\$574	
\$75,000 to \$99,999	Exposure	16.0	3.1	48.9	9.3	523.4	100.0
	Premium	12,494	3.5	23,183	6.5	356,125	100.0
	Average	\$781		\$474		\$680	
\$100,000 to \$124,999	Exposure	132.2	7.6	46.0	2.6	1,746.1	100.0
	Premium	128,535	8.8	33,513	2.3	1,467,332	100.0
	Average	\$973		\$729		\$840	
\$125,000 to \$149,999	Exposure	449.7	10.8	26.9	0.6	4,145.7	100.0
	Premium	513,435	12.6	22,360	0.5	4,083,679	100.0
	Average	\$1,142		\$831		\$985	
\$150,000 to \$174,999	Exposure	1,122.5	15.2	33.4	0.5	7,400.7	100.0
	Premium	1,324,236	16.8	29,689	0.4	7,883,188	100.0
	Average	\$1,180		\$888		\$1,065	
\$175,000 to \$199,999	Exposure	1,710.7	17.8	17.0	0.2	9,589.1	100.0
	Premium	2,151,178	19.7	17,920	0.2	10,907,781	100.0
	Average	\$1,258		\$1,054		\$1,138	
\$200,000 to \$299,999	Exposure	8,656.3	20.0	25.1	0.1	43,245.3	100.0
	Premium	12,634,852	22.4	30,582	0.1	56,305,437	100.0
	Average	\$1,460		\$1,219		\$1,302	
\$300,000 to \$399,999	Exposure	5,274.0	20.7	5.2	0.0	25,508.6	100.0
	Premium	9,031,057	23.7	8,819	0.0	38,108,958	100.0
	Average	\$1,712		\$1,707		\$1,494	
\$400,000 to \$499,999	Exposure	2,204.2	19.4	2.0	0.0	11,373.3	100.0
	Premium	4,398,608	22.9	3,549	0.0	19,219,518	100.0
	Average	\$1,996		\$1,775		\$1,690	
\$500,000 and Over	Exposure	3,028.5	22.3	0.2	0.0	13,610.7	100.0
	Premium	12,790,956	32.7	771	0.0	39,130,275	100.0
	Average	\$4,224		\$4,626		\$2,875	
<b>Total</b>	<b>Exposure</b>	<b>22,602.8</b>	<b>19.2</b>	<b>268.4</b>	<b>0.2</b>	<b>117,501.3</b>	<b>100.0</b>
	<b>Premium</b>	<b>42,987,370</b>	<b>24.2</b>	<b>191,496</b>	<b>0.1</b>	<b>177,689,223</b>	<b>100.0</b>
	<b>Average</b>	<b>\$1,902</b>		<b>\$713</b>		<b>\$1,512</b>	

## **Table 5**

### **2021 Average Premium by Policy Form by Amount of Insurance**

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

Table 5

## 2021 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	4,918,513.4	88.0	670,735.7	12.0	5,589,249.1	100.0
	Premium	638,687,802	70.7	265,178,634	29.3	903,866,436	100.0
	Average	\$130		\$395		\$162	
\$14,000 to \$19,999	Exposure	3,138,039.2	90.9	313,700.9	9.1	3,451,740.1	100.0
	Premium	440,612,577	78.0	124,410,628	22.0	565,023,205	100.0
	Average	\$140		\$397		\$164	
\$20,000 to \$25,999	Exposure	4,863,200.4	84.9	865,422.8	15.1	5,728,623.2	100.0
	Premium	772,395,232	68.9	347,981,196	31.1	1,120,376,429	100.0
	Average	\$159		\$402		\$196	
\$26,000 to \$31,999	Exposure	2,136,470.4	79.1	564,734.1	20.9	2,701,204.5	100.0
	Premium	374,854,168	60.9	240,915,589	39.1	615,769,757	100.0
	Average	\$175		\$427		\$228	
\$32,000 to \$37,999	Exposure	827,573.5	70.3	350,162.6	29.7	1,177,736.1	100.0
	Premium	141,123,285	47.1	158,203,586	52.9	299,326,871	100.0
	Average	\$171		\$452		\$254	
\$38,000 to \$43,999	Exposure	689,012.9	67.2	336,545.3	32.8	1,025,558.2	100.0
	Premium	139,948,753	48.1	150,758,529	51.9	290,707,282	100.0
	Average	\$203		\$448		\$283	
\$44,000 to \$49,999	Exposure	266,522.3	59.4	181,806.1	40.6	448,328.4	100.0
	Premium	50,837,264	38.0	83,041,194	62.0	133,878,458	100.0
	Average	\$191		\$457		\$299	
\$50,000 to \$74,999	Exposure	1,601,430.7	53.9	1,367,399.6	46.1	2,968,830.3	100.0
	Premium	366,948,213	34.2	706,289,737	65.8	1,073,237,950	100.0
	Average	\$229		\$517		\$362	
\$75,000 to \$99,999	Exposure	365,925.5	39.4	563,373.3	60.6	929,298.8	100.0
	Premium	103,784,076	24.4	321,924,144	75.6	425,708,220	100.0
	Average	\$284		\$571		\$458	
\$100,000 and Over	Exposure	656,173.7	36.5	1,139,213.5	63.5	1,795,387.2	100.0
	Premium	283,491,355	22.5	976,317,832	77.5	1,259,809,187	100.0
	Average	\$432		\$857		\$702	
<b>Total</b>	<b>Exposure</b>	19,462,862.2	75.4	6,353,093.9	24.6	25,815,956.0	100.0
	<b>Premium</b>	3,312,682,726	49.5	3,375,021,069	50.5	6,687,703,795	100.0
	<b>Average</b>	\$170		\$531		\$259	

Table 5

## 2021 Average Premium by Amount of Insurance

### Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms

#### Alabama

Insurance		HO-4		HO-6		Total	
Range			%		%		%
\$13,999 and Under	Exposure	62,212.2	94.3	3,756.6	5.7	65,968.8	100.0
	Premium	10,552,481	88.4	1,383,254	11.6	11,935,735	100.0
	Average	\$170		\$368		\$181	
\$14,000 to \$19,999	Exposure	27,988.9	93.6	1,922.7	6.4	29,911.6	100.0
	Premium	5,551,702	84.9	990,800	15.1	6,542,502	100.0
	Average	\$198		\$515		\$219	
\$20,000 to \$25,999	Exposure	49,906.9	92.7	3,917.3	7.3	53,824.2	100.0
	Premium	10,676,788	82.1	2,327,053	17.9	13,003,841	100.0
	Average	\$214		\$594		\$242	
\$26,000 to \$31,999	Exposure	15,293.8	87.3	2,233.7	12.7	17,527.5	100.0
	Premium	3,713,039	73.1	1,363,748	26.9	5,076,787	100.0
	Average	\$243		\$611		\$290	
\$32,000 to \$37,999	Exposure	5,818.3	85.7	972.4	14.3	6,790.7	100.0
	Premium	1,394,355	71.8	547,553	28.2	1,941,908	100.0
	Average	\$240		\$563		\$286	
\$38,000 to \$43,999	Exposure	4,703.2	82.4	1,003.8	17.6	5,707.0	100.0
	Premium	1,350,796	67.2	658,952	32.8	2,009,748	100.0
	Average	\$287		\$656		\$352	
\$44,000 to \$49,999	Exposure	1,915.0	79.3	500.9	20.7	2,415.9	100.0
	Premium	508,157	63.4	292,821	36.6	800,978	100.0
	Average	\$265		\$585		\$332	
\$50,000 to \$74,999	Exposure	13,396.5	79.1	3,549.9	20.9	16,946.4	100.0
	Premium	4,150,638	63.1	2,424,041	36.9	6,574,679	100.0
	Average	\$310		\$683		\$388	
\$75,000 to \$99,999	Exposure	3,204.7	70.5	1,341.5	29.5	4,546.2	100.0
	Premium	1,214,242	55.7	965,459	44.3	2,179,701	100.0
	Average	\$379		\$720		\$479	
\$100,000 and Over	Exposure	6,407.9	70.7	2,655.4	29.3	9,063.3	100.0
	Premium	3,182,384	53.2	2,794,354	46.8	5,976,738	100.0
	Average	\$497		\$1,052		\$659	
<b>Total</b>	<b>Exposure</b>	190,847.3	89.7	21,854.2	10.3	212,701.5	100.0
	<b>Premium</b>	42,294,582	75.5	13,748,035	24.5	56,042,617	100.0
	<b>Average</b>	\$222		\$629		\$263	

Table 5

## 2021 Average Premium by Amount of Insurance

### Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms

#### Alaska

Insurance		HO-4		HO-6		Total	
Range			%		%		%
\$13,999 and Under	Exposure	10,596.8	83.7	2,069.0	16.3	12,665.8	100.0
	Premium	1,456,695	72.1	563,234	27.9	2,019,929	100.0
	Average	\$137		\$272		\$159	
\$14,000 to \$19,999	Exposure	3,321.6	89.0	410.6	11.0	3,732.2	100.0
	Premium	518,288	79.2	136,022	20.8	654,310	100.0
	Average	\$156		\$331		\$175	
\$20,000 to \$25,999	Exposure	8,293.6	89.3	994.8	10.7	9,288.3	100.0
	Premium	1,317,741	77.1	391,809	22.9	1,709,550	100.0
	Average	\$159		\$394		\$184	
\$26,000 to \$31,999	Exposure	4,349.0	81.2	1,008.0	18.8	5,357.0	100.0
	Premium	748,980	64.4	414,530	35.6	1,163,510	100.0
	Average	\$172		\$411		\$217	
\$32,000 to \$37,999	Exposure	2,063.9	71.9	806.3	28.1	2,870.2	100.0
	Premium	343,976	52.6	309,755	47.4	653,731	100.0
	Average	\$167		\$384		\$228	
\$38,000 to \$43,999	Exposure	1,414.5	70.5	593.0	29.5	2,007.5	100.0
	Premium	292,094	55.0	238,961	45.0	531,055	100.0
	Average	\$206		\$403		\$265	
\$44,000 to \$49,999	Exposure	754.8	60.3	496.5	39.7	1,251.3	100.0
	Premium	150,270	43.7	193,792	56.3	344,062	100.0
	Average	\$199		\$390		\$275	
\$50,000 to \$74,999	Exposure	4,008.7	57.1	3,009.8	42.9	7,018.5	100.0
	Premium	945,271	40.7	1,378,386	59.3	2,323,657	100.0
	Average	\$236		\$458		\$331	
\$75,000 to \$99,999	Exposure	957.5	44.7	1,185.9	55.3	2,143.4	100.0
	Premium	290,530	32.8	595,282	67.2	885,812	100.0
	Average	\$303		\$502		\$413	
\$100,000 and Over	Exposure	1,821.5	48.3	1,948.7	51.7	3,770.2	100.0
	Premium	866,172	41.3	1,229,747	58.7	2,095,919	100.0
	Average	\$476		\$631		\$556	
<b>Total</b>	<b>Exposure</b>	37,581.8	75.0	12,522.5	25.0	50,104.3	100.0
	<b>Premium</b>	6,930,017	56.0	5,451,518	44.0	12,381,535	100.0
	<b>Average</b>	\$184		\$435		\$247	



Table 5

## 2021 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	155,623.0	87.3	22,576.7	12.7	178,199.7	100.0
	Premium	20,128,185	70.7	8,332,306	29.3	28,460,491	100.0
	Average	\$129		\$369		\$160	
\$14,000 to \$19,999	Exposure	48,539.1	86.0	7,895.2	14.0	56,434.3	100.0
	Premium	7,038,941	68.7	3,199,954	31.3	10,238,895	100.0
	Average	\$145		\$405		\$181	
\$20,000 to \$25,999	Exposure	105,290.8	85.6	17,720.1	14.4	123,010.8	100.0
	Premium	16,255,751	70.8	6,706,177	29.2	22,961,928	100.0
	Average	\$154		\$378		\$187	
\$26,000 to \$31,999	Exposure	40,658.7	75.1	13,447.6	24.9	54,106.3	100.0
	Premium	6,726,263	54.5	5,620,626	45.5	12,346,889	100.0
	Average	\$165		\$418		\$228	
\$32,000 to \$37,999	Exposure	16,926.5	68.6	7,759.2	31.4	24,685.7	100.0
	Premium	2,965,552	47.1	3,327,701	52.9	6,293,253	100.0
	Average	\$175		\$429		\$255	
\$38,000 to \$43,999	Exposure	11,948.5	55.0	9,758.3	45.0	21,706.8	100.0
	Premium	2,232,130	37.8	3,669,689	62.2	5,901,819	100.0
	Average	\$187		\$376		\$272	
\$44,000 to \$49,999	Exposure	5,305.3	54.3	4,470.8	45.7	9,776.2	100.0
	Premium	951,689	32.8	1,948,155	67.2	2,899,844	100.0
	Average	\$179		\$436		\$297	
\$50,000 to \$74,999	Exposure	33,378.8	54.2	28,159.7	45.8	61,538.4	100.0
	Premium	6,857,752	34.3	13,109,876	65.7	19,967,628	100.0
	Average	\$205		\$466		\$324	
\$75,000 to \$99,999	Exposure	8,596.8	48.4	9,151.3	51.6	17,748.1	100.0
	Premium	2,106,007	29.9	4,929,154	70.1	7,035,161	100.0
	Average	\$245		\$539		\$396	
\$100,000 and Over	Exposure	15,758.5	54.9	12,928.1	45.1	28,686.6	100.0
	Premium	5,341,073	36.9	9,116,287	63.1	14,457,360	100.0
	Average	\$339		\$705		\$504	
<b>Total</b>	<b>Exposure</b>	442,025.9	76.8	133,866.8	23.2	575,892.8	100.0
	<b>Premium</b>	70,603,343	54.1	59,959,925	45.9	130,563,268	100.0
	<b>Average</b>	\$160		\$448		\$227	

Table 5

## 2021 Average Premium by Amount of Insurance

### Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms

#### Arkansas

Insurance		HO-4		HO-6		Total	
Range			%		%		%
\$13,999 and Under	Exposure	23,766.6	96.7	817.3	3.3	24,583.8	100.0
	Premium	3,749,058	91.9	331,273	8.1	4,080,331	100.0
	Average	\$158		\$405		\$166	
\$14,000 to \$19,999	Exposure	11,281.1	97.9	236.6	2.1	11,517.7	100.0
	Premium	2,335,950	95.6	108,090	4.4	2,444,040	100.0
	Average	\$207		\$457		\$212	
\$20,000 to \$25,999	Exposure	32,583.9	98.0	680.3	2.0	33,264.3	100.0
	Premium	5,848,108	95.1	300,607	4.9	6,148,715	100.0
	Average	\$179		\$442		\$185	
\$26,000 to \$31,999	Exposure	8,522.2	94.3	512.0	5.7	9,034.2	100.0
	Premium	1,882,843	88.9	234,162	11.1	2,117,005	100.0
	Average	\$221		\$457		\$234	
\$32,000 to \$37,999	Exposure	3,625.8	91.9	321.2	8.1	3,947.0	100.0
	Premium	804,099	84.1	151,522	15.9	955,621	100.0
	Average	\$222		\$472		\$242	
\$38,000 to \$43,999	Exposure	3,086.1	90.7	315.6	9.3	3,401.7	100.0
	Premium	763,933	83.0	156,415	17.0	920,348	100.0
	Average	\$248		\$496		\$271	
\$44,000 to \$49,999	Exposure	1,065.1	84.6	194.5	15.4	1,259.6	100.0
	Premium	250,118	72.6	94,175	27.4	344,293	100.0
	Average	\$235		\$484		\$273	
\$50,000 to \$74,999	Exposure	8,004.3	83.8	1,544.3	16.2	9,548.6	100.0
	Premium	2,223,311	72.2	855,079	27.8	3,078,390	100.0
	Average	\$278		\$554		\$322	
\$75,000 to \$99,999	Exposure	1,827.2	72.5	694.3	27.5	2,521.4	100.0
	Premium	631,477	59.7	426,543	40.3	1,058,020	100.0
	Average	\$346		\$614		\$420	
\$100,000 and Over	Exposure	3,570.2	71.1	1,452.2	28.9	5,022.3	100.0
	Premium	1,581,382	53.0	1,404,743	47.0	2,986,125	100.0
	Average	\$443		\$967		\$595	
<b>Total</b>	<b>Exposure</b>	97,332.4	93.5	6,768.1	6.5	104,100.5	100.0
	<b>Premium</b>	20,070,279	83.2	4,062,609	16.8	24,132,888	100.0
	<b>Average</b>	\$206		\$600		\$232	

Table 5

## 2021 Average Premium by Amount of Insurance

### Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms

#### California

Insurance		HO-4		HO-6		Total	
Range			%		%		%
\$13,999 and Under	Exposure	462,514.8	73.3	168,824.6	26.7	631,339.4	100.0
	Premium	61,845,143	43.4	80,812,418	56.6	142,657,561	100.0
	Average	\$134		\$479		\$226	
\$14,000 to \$19,999	Exposure	571,154.5	89.5	67,173.3	10.5	638,327.8	100.0
	Premium	71,370,944	67.8	33,837,987	32.2	105,208,931	100.0
	Average	\$125		\$504		\$165	
\$20,000 to \$25,999	Exposure	661,236.2	86.2	106,097.2	13.8	767,333.4	100.0
	Premium	102,585,946	65.3	54,620,287	34.7	157,206,234	100.0
	Average	\$155		\$515		\$205	
\$26,000 to \$31,999	Exposure	343,217.2	79.4	88,921.6	20.6	432,138.8	100.0
	Premium	60,271,678	57.2	45,108,870	42.8	105,380,548	100.0
	Average	\$176		\$507		\$244	
\$32,000 to \$37,999	Exposure	112,691.0	73.3	41,071.7	26.7	153,762.7	100.0
	Premium	19,629,430	47.6	21,606,864	52.4	41,236,294	100.0
	Average	\$174		\$526		\$268	
\$38,000 to \$43,999	Exposure	132,875.7	76.8	40,145.8	23.2	173,021.5	100.0
	Premium	28,024,143	56.3	21,738,057	43.7	49,762,200	100.0
	Average	\$211		\$541		\$288	
\$44,000 to \$49,999	Exposure	39,160.1	61.1	24,961.4	38.9	64,121.5	100.0
	Premium	7,851,698	37.5	13,104,542	62.5	20,956,240	100.0
	Average	\$201		\$525		\$327	
\$50,000 to \$74,999	Exposure	241,359.3	53.6	209,254.2	46.4	450,613.5	100.0
	Premium	60,472,153	32.2	127,270,919	67.8	187,743,072	100.0
	Average	\$251		\$608		\$417	
\$75,000 to \$99,999	Exposure	48,413.9	31.7	104,405.5	68.3	152,819.5	100.0
	Premium	15,536,816	18.6	67,987,392	81.4	83,524,208	100.0
	Average	\$321		\$651		\$547	
\$100,000 and Over	Exposure	99,738.6	35.3	182,422.4	64.7	282,161.0	100.0
	Premium	52,725,749	22.6	181,004,577	77.4	233,730,326	100.0
	Average	\$529		\$992		\$828	
<b>Total</b>	<b>Exposure</b>	2,712,361.3	72.4	1,033,277.7	27.6	3,745,639.0	100.0
	<b>Premium</b>	480,313,701	42.6	647,091,913	57.4	1,127,405,614	100.0
	<b>Average</b>	\$177		\$626		\$301	

Table 5

## 2021 Average Premium by Amount of Insurance

### Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms

#### Colorado

Insurance		HO-4		HO-6		Total	
Range			%		%		%
\$13,999 and Under	Exposure	144,433.9	81.0	33,794.7	19.0	178,228.6	100.0
	Premium	18,979,828	61.3	11,971,013	38.7	30,950,841	100.0
	Average	\$131		\$354		\$174	
\$14,000 to \$19,999	Exposure	46,272.8	82.8	9,616.4	17.2	55,889.3	100.0
	Premium	6,824,390	65.6	3,580,686	34.4	10,405,076	100.0
	Average	\$147		\$372		\$186	
\$20,000 to \$25,999	Exposure	102,145.1	80.1	25,390.0	19.9	127,535.1	100.0
	Premium	15,362,486	61.8	9,485,071	38.2	24,847,557	100.0
	Average	\$150		\$374		\$195	
\$26,000 to \$31,999	Exposure	56,810.0	74.4	19,562.8	25.6	76,372.8	100.0
	Premium	9,053,629	52.4	8,208,515	47.6	17,262,144	100.0
	Average	\$159		\$420		\$226	
\$32,000 to \$37,999	Exposure	21,799.8	65.7	11,399.5	34.3	33,199.3	100.0
	Premium	3,346,637	41.0	4,822,542	59.0	8,169,179	100.0
	Average	\$154		\$423		\$246	
\$38,000 to \$43,999	Exposure	17,339.7	51.0	16,659.9	49.0	33,999.6	100.0
	Premium	2,985,811	34.2	5,732,375	65.8	8,718,186	100.0
	Average	\$172		\$344		\$256	
\$44,000 to \$49,999	Exposure	7,624.1	55.1	6,201.7	44.9	13,825.8	100.0
	Premium	1,208,928	31.3	2,655,022	68.7	3,863,950	100.0
	Average	\$159		\$428		\$279	
\$50,000 to \$74,999	Exposure	47,183.6	49.0	49,180.3	51.0	96,363.9	100.0
	Premium	8,576,715	26.7	23,562,395	73.3	32,139,110	100.0
	Average	\$182		\$479		\$334	
\$75,000 to \$99,999	Exposure	11,524.4	35.9	20,577.1	64.1	32,101.5	100.0
	Premium	2,585,456	18.8	11,172,740	81.2	13,758,196	100.0
	Average	\$224		\$543		\$429	
\$100,000 and Over	Exposure	22,134.8	36.2	39,023.9	63.8	61,158.8	100.0
	Premium	6,884,952	18.2	30,880,243	81.8	37,765,195	100.0
	Average	\$311		\$791		\$617	
<b>Total</b>	<b>Exposure</b>	477,268.3	67.3	231,406.3	32.7	708,674.5	100.0
	<b>Premium</b>	75,808,832	40.3	112,070,602	59.7	187,879,434	100.0
	<b>Average</b>	\$159		\$484		\$265	

Table 5

## 2021 Average Premium by Amount of Insurance

### Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms

#### Connecticut

Insurance		HO-4		HO-6		Total	
Range			%		%		%
\$13,999 and Under	Exposure	56,452.4	84.5	10,383.3	15.5	66,835.8	100.0
	Premium	6,477,220	70.4	2,719,093	29.6	9,196,313	100.0
	Average	\$115		\$262		\$138	
\$14,000 to \$19,999	Exposure	31,775.8	83.5	6,256.8	16.5	38,032.5	100.0
	Premium	4,493,452	70.3	1,897,717	29.7	6,391,169	100.0
	Average	\$141		\$303		\$168	
\$20,000 to \$25,999	Exposure	50,063.6	83.1	10,179.2	16.9	60,242.8	100.0
	Premium	7,630,530	71.3	3,078,229	28.7	10,708,759	100.0
	Average	\$152		\$302		\$178	
\$26,000 to \$31,999	Exposure	23,050.3	70.1	9,844.3	29.9	32,894.6	100.0
	Premium	4,239,696	56.6	3,254,109	43.4	7,493,805	100.0
	Average	\$184		\$331		\$228	
\$32,000 to \$37,999	Exposure	9,031.7	57.7	6,626.6	42.3	15,658.3	100.0
	Premium	1,795,528	44.3	2,261,349	55.7	4,056,877	100.0
	Average	\$199		\$341		\$259	
\$38,000 to \$43,999	Exposure	5,295.8	47.8	5,781.3	52.2	11,077.0	100.0
	Premium	1,160,939	37.3	1,952,032	62.7	3,112,971	100.0
	Average	\$219		\$338		\$281	
\$44,000 to \$49,999	Exposure	2,487.5	40.3	3,692.0	59.7	6,179.5	100.0
	Premium	562,045	29.4	1,351,133	70.6	1,913,178	100.0
	Average	\$226		\$366		\$310	
\$50,000 to \$74,999	Exposure	13,647.9	36.3	23,939.2	63.7	37,587.1	100.0
	Premium	3,530,297	26.6	9,743,478	73.4	13,273,775	100.0
	Average	\$259		\$407		\$353	
\$75,000 to \$99,999	Exposure	3,259.2	24.6	9,966.4	75.4	13,225.6	100.0
	Premium	1,128,442	19.8	4,579,340	80.2	5,707,782	100.0
	Average	\$346		\$459		\$432	
\$100,000 and Over	Exposure	6,475.1	27.8	16,840.6	72.2	23,315.7	100.0
	Premium	3,354,567	22.2	11,736,082	77.8	15,090,649	100.0
	Average	\$518		\$697		\$647	
<b>Total</b>	<b>Exposure</b>	201,539.2	66.1	103,509.5	33.9	305,048.7	100.0
	<b>Premium</b>	34,372,716	44.7	42,572,562	55.3	76,945,278	100.0
	<b>Average</b>	\$171		\$411		\$252	

Table 5

## 2021 Average Premium by Amount of Insurance

### Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms

#### Delaware

Insurance		HO-4		HO-6		Total	
Range			%		%		%
\$13,999 and Under	Exposure	12,836.1	90.7	1,309.4	9.3	14,145.5	100.0
	Premium	1,495,948	77.9	425,583	22.1	1,921,531	100.0
	Average	\$117		\$325		\$136	
\$14,000 to \$19,999	Exposure	9,560.8	91.9	847.5	8.1	10,408.3	100.0
	Premium	1,230,453	79.5	316,452	20.5	1,546,905	100.0
	Average	\$129		\$373		\$149	
\$20,000 to \$25,999	Exposure	20,316.5	93.2	1,481.3	6.8	21,797.8	100.0
	Premium	2,701,288	82.1	587,463	17.9	3,288,751	100.0
	Average	\$133		\$397		\$151	
\$26,000 to \$31,999	Exposure	8,153.4	84.9	1,454.7	15.1	9,608.1	100.0
	Premium	1,190,373	66.5	599,958	33.5	1,790,331	100.0
	Average	\$146		\$412		\$186	
\$32,000 to \$37,999	Exposure	2,586.0	72.7	970.3	27.3	3,556.3	100.0
	Premium	390,844	50.8	379,088	49.2	769,932	100.0
	Average	\$151		\$391		\$217	
\$38,000 to \$43,999	Exposure	1,528.3	63.8	865.6	36.2	2,393.8	100.0
	Premium	266,667	41.9	369,503	58.1	636,170	100.0
	Average	\$174		\$427		\$266	
\$44,000 to \$49,999	Exposure	655.4	52.3	598.7	47.7	1,254.1	100.0
	Premium	114,584	33.1	231,339	66.9	345,923	100.0
	Average	\$175		\$386		\$276	
\$50,000 to \$74,999	Exposure	3,666.3	43.3	4,805.9	56.7	8,472.3	100.0
	Premium	739,899	24.4	2,292,045	75.6	3,031,944	100.0
	Average	\$202		\$477		\$358	
\$75,000 to \$99,999	Exposure	768.4	29.1	1,873.2	70.9	2,641.6	100.0
	Premium	201,814	17.4	959,518	82.6	1,161,332	100.0
	Average	\$263		\$512		\$440	
\$100,000 and Over	Exposure	1,398.3	32.8	2,865.2	67.2	4,263.4	100.0
	Premium	540,540	20.7	2,073,399	79.3	2,613,939	100.0
	Average	\$387		\$724		\$613	
<b>Total</b>	<b>Exposure</b>	61,469.5	78.3	17,071.6	21.7	78,541.1	100.0
	<b>Premium</b>	8,872,410	51.9	8,234,348	48.1	17,106,758	100.0
	<b>Average</b>	\$144		\$482		\$218	

Table 5

## 2021 Average Premium by Amount of Insurance

### Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms

#### District of Columbia

Insurance		HO-4		HO-6		Total	
Range			%		%		%
\$13,999 and Under	Exposure	39,624.5	85.4	6,775.6	14.6	46,400.1	100.0
	Premium	4,324,198	68.2	2,016,538	31.8	6,340,736	100.0
	Average	\$109		\$298		\$137	
\$14,000 to \$19,999	Exposure	18,371.2	82.8	3,829.3	17.2	22,200.4	100.0
	Premium	2,462,426	68.9	1,112,456	31.1	3,574,882	100.0
	Average	\$134		\$291		\$161	
\$20,000 to \$25,999	Exposure	20,677.0	69.5	9,057.1	30.5	29,734.1	100.0
	Premium	3,139,290	59.0	2,178,856	41.0	5,318,146	100.0
	Average	\$152		\$241		\$179	
\$26,000 to \$31,999	Exposure	8,343.8	59.4	5,708.1	40.6	14,051.8	100.0
	Premium	1,396,463	43.3	1,828,581	56.7	3,225,044	100.0
	Average	\$167		\$320		\$230	
\$32,000 to \$37,999	Exposure	3,883.7	53.6	3,367.8	46.4	7,251.5	100.0
	Premium	679,747	35.9	1,214,342	64.1	1,894,089	100.0
	Average	\$175		\$361		\$261	
\$38,000 to \$43,999	Exposure	2,497.0	47.0	2,812.0	53.0	5,309.0	100.0
	Premium	477,011	31.6	1,031,659	68.4	1,508,670	100.0
	Average	\$191		\$367		\$284	
\$44,000 to \$49,999	Exposure	1,214.3	43.6	1,570.3	56.4	2,784.6	100.0
	Premium	238,846	29.0	585,286	71.0	824,132	100.0
	Average	\$197		\$373		\$296	
\$50,000 to \$74,999	Exposure	5,760.7	35.9	10,286.3	64.1	16,046.9	100.0
	Premium	1,293,072	23.8	4,133,691	76.2	5,426,763	100.0
	Average	\$224		\$402		\$338	
\$75,000 to \$99,999	Exposure	1,371.9	30.7	3,095.8	69.3	4,467.7	100.0
	Premium	370,080	21.0	1,388,662	79.0	1,758,742	100.0
	Average	\$270		\$449		\$394	
\$100,000 and Over	Exposure	2,425.9	21.0	9,143.8	79.0	11,569.8	100.0
	Premium	1,233,226	19.4	5,112,883	80.6	6,346,109	100.0
	Average	\$508		\$559		\$549	
<b>Total</b>	<b>Exposure</b>	104,169.8	65.2	55,646.0	34.8	159,815.8	100.0
	<b>Premium</b>	15,614,359	43.1	20,602,954	56.9	36,217,313	100.0
	<b>Average</b>	\$150		\$370		\$227	

Table 5

## 2021 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	383,382.8	87.0	57,529.4	13.0	440,912.3	100.0
	Premium	52,503,564	56.9	39,831,996	43.1	92,335,560	100.0
	Average	\$137		\$692		\$209	
\$14,000 to \$19,999	Exposure	165,952.8	86.7	25,466.6	13.3	191,419.3	100.0
	Premium	19,801,585	50.3	19,540,741	49.7	39,342,326	100.0
	Average	\$119		\$767		\$206	
\$20,000 to \$25,999	Exposure	216,163.5	53.5	187,784.5	46.5	403,948.0	100.0
	Premium	38,864,085	24.6	119,043,321	75.4	157,907,406	100.0
	Average	\$180		\$634		\$391	
\$26,000 to \$31,999	Exposure	83,335.5	55.6	66,452.3	44.4	149,787.8	100.0
	Premium	17,555,948	24.5	54,028,174	75.5	71,584,122	100.0
	Average	\$211		\$813		\$478	
\$32,000 to \$37,999	Exposure	20,118.9	32.9	41,076.2	67.1	61,195.1	100.0
	Premium	4,682,582	11.0	38,057,669	89.0	42,740,251	100.0
	Average	\$233		\$927		\$698	
\$38,000 to \$43,999	Exposure	26,257.7	39.4	40,401.1	60.6	66,658.8	100.0
	Premium	6,597,348	14.0	40,416,341	86.0	47,013,689	100.0
	Average	\$251		\$1,000		\$705	
\$44,000 to \$49,999	Exposure	5,002.3	22.8	16,900.8	77.2	21,903.1	100.0
	Premium	1,353,952	7.5	16,813,433	92.5	18,167,385	100.0
	Average	\$271		\$995		\$829	
\$50,000 to \$74,999	Exposure	45,877.0	28.1	117,398.2	71.9	163,275.2	100.0
	Premium	14,628,423	9.6	137,914,370	90.4	152,542,793	100.0
	Average	\$319		\$1,175		\$934	
\$75,000 to \$99,999	Exposure	8,384.8	18.5	36,912.9	81.5	45,297.8	100.0
	Premium	3,394,207	6.1	52,035,392	93.9	55,429,599	100.0
	Average	\$405		\$1,410		\$1,224	
\$100,000 and Over	Exposure	20,140.3	26.5	55,938.8	73.5	76,079.0	100.0
	Premium	11,474,429	6.7	159,926,419	93.3	171,400,848	100.0
	Average	\$570		\$2,859		\$2,253	
<b>Total</b>	<b>Exposure</b>	974,615.6	60.1	645,860.6	39.9	1,620,476.2	100.0
	<b>Premium</b>	170,856,123	20.1	677,607,856	79.9	848,463,979	100.0
	<b>Average</b>	\$175		\$1,049		\$524	



Table 5

## 2021 Average Premium by Amount of Insurance

### Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms

#### Georgia

Insurance		HO-4		HO-6		Total	
Range			%		%		%
\$13,999 and Under	Exposure	205,342.8	94.3	12,368.8	5.7	217,711.5	100.0
	Premium	30,571,652	84.9	5,453,230	15.1	36,024,882	100.0
	Average	\$149		\$441		\$165	
\$14,000 to \$19,999	Exposure	109,035.4	96.1	4,477.1	3.9	113,512.5	100.0
	Premium	19,709,715	89.7	2,254,603	10.3	21,964,318	100.0
	Average	\$181		\$504		\$193	
\$20,000 to \$25,999	Exposure	163,326.3	89.8	18,555.8	10.2	181,882.0	100.0
	Premium	32,657,543	81.2	7,540,895	18.8	40,198,438	100.0
	Average	\$200		\$406		\$221	
\$26,000 to \$31,999	Exposure	49,565.6	82.6	10,437.8	17.4	60,003.3	100.0
	Premium	11,717,794	69.0	5,256,499	31.0	16,974,293	100.0
	Average	\$236		\$504		\$283	
\$32,000 to \$37,999	Exposure	18,511.2	74.6	6,317.4	25.4	24,828.6	100.0
	Premium	4,616,265	58.8	3,236,056	41.2	7,852,321	100.0
	Average	\$249		\$512		\$316	
\$38,000 to \$43,999	Exposure	12,536.2	66.6	6,273.7	33.4	18,809.8	100.0
	Premium	3,472,566	53.3	3,047,093	46.7	6,519,659	100.0
	Average	\$277		\$486		\$347	
\$44,000 to \$49,999	Exposure	4,934.9	61.3	3,118.3	38.7	8,053.2	100.0
	Premium	1,359,277	45.2	1,647,760	54.8	3,007,037	100.0
	Average	\$275		\$528		\$373	
\$50,000 to \$74,999	Exposure	35,184.4	58.4	25,057.8	41.6	60,242.2	100.0
	Premium	11,172,209	43.3	14,642,895	56.7	25,815,104	100.0
	Average	\$318		\$584		\$429	
\$75,000 to \$99,999	Exposure	7,701.0	46.1	8,989.4	53.9	16,690.4	100.0
	Premium	3,038,328	32.7	6,239,954	67.3	9,278,282	100.0
	Average	\$395		\$694		\$556	
\$100,000 and Over	Exposure	14,948.9	43.9	19,126.3	56.1	34,075.3	100.0
	Premium	8,769,468	34.1	16,909,908	65.9	25,679,376	100.0
	Average	\$587		\$884		\$754	
<b>Total</b>	<b>Exposure</b>	621,086.6	84.4	114,722.2	15.6	735,808.8	100.0
	<b>Premium</b>	127,084,817	65.7	66,228,893	34.3	193,313,710	100.0
	<b>Average</b>	\$205		\$577		\$263	

Table 5

## 2021 Average Premium by Amount of Insurance

### Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms

#### Hawaii

Insurance		HO-4		HO-6		Total	
Range			%		%		%
\$13,999 and Under	Exposure	32,232.9	62.4	19,390.3	37.6	51,623.3	100.0
	Premium	3,702,744	48.1	3,991,284	51.9	7,694,028	100.0
	Average	\$115		\$206		\$149	
\$14,000 to \$19,999	Exposure	7,821.3	47.3	8,730.3	52.7	16,551.6	100.0
	Premium	1,154,534	31.3	2,533,320	68.7	3,687,854	100.0
	Average	\$148		\$290		\$223	
\$20,000 to \$25,999	Exposure	15,130.3	39.2	23,474.3	60.8	38,604.7	100.0
	Premium	2,367,325	26.6	6,544,400	73.4	8,911,725	100.0
	Average	\$156		\$279		\$231	
\$26,000 to \$31,999	Exposure	7,116.2	32.5	14,812.1	67.5	21,928.3	100.0
	Premium	1,273,868	21.8	4,568,171	78.2	5,842,039	100.0
	Average	\$179		\$308		\$266	
\$32,000 to \$37,999	Exposure	3,315.3	10.3	28,807.6	89.7	32,122.9	100.0
	Premium	610,266	4.8	12,110,021	95.2	12,720,287	100.0
	Average	\$184		\$420		\$396	
\$38,000 to \$43,999	Exposure	2,607.4	30.8	5,856.9	69.2	8,464.3	100.0
	Premium	575,131	21.1	2,147,629	78.9	2,722,760	100.0
	Average	\$221		\$367		\$322	
\$44,000 to \$49,999	Exposure	794.5	19.5	3,274.6	80.5	4,069.1	100.0
	Premium	197,522	14.4	1,173,460	85.6	1,370,982	100.0
	Average	\$249		\$358		\$337	
\$50,000 to \$74,999	Exposure	5,772.5	24.1	18,208.1	75.9	23,980.6	100.0
	Premium	1,567,323	15.6	8,449,257	84.4	10,016,580	100.0
	Average	\$272		\$464		\$418	
\$75,000 to \$99,999	Exposure	1,631.6	28.2	4,146.6	71.8	5,778.2	100.0
	Premium	532,723	18.9	2,287,914	81.1	2,820,637	100.0
	Average	\$327		\$552		\$488	
\$100,000 and Over	Exposure	2,441.8	24.5	7,529.7	75.5	9,971.5	100.0
	Premium	1,578,316	17.1	7,648,151	82.9	9,226,467	100.0
	Average	\$646		\$1,016		\$925	
<b>Total</b>	<b>Exposure</b>	<b>78,863.9</b>	<b>37.0</b>	<b>134,230.4</b>	<b>63.0</b>	<b>213,094.3</b>	<b>100.0</b>
	<b>Premium</b>	<b>13,559,752</b>	<b>20.9</b>	<b>51,453,607</b>	<b>79.1</b>	<b>65,013,359</b>	<b>100.0</b>
	<b>Average</b>	<b>\$172</b>		<b>\$383</b>		<b>\$305</b>	

Table 5

## 2021 Average Premium by Amount of Insurance

### Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms

#### Idaho

Insurance		HO-4		HO-6		Total	
Range			%		%		%
\$13,999 and Under	Exposure	26,953.8	96.1	1,090.2	3.9	28,043.9	100.0
	Premium	3,056,449	90.3	327,477	9.7	3,383,926	100.0
	Average	\$113		\$300		\$121	
\$14,000 to \$19,999	Exposure	10,358.0	96.6	359.3	3.4	10,717.3	100.0
	Premium	1,326,074	92.1	113,031	7.9	1,439,105	100.0
	Average	\$128		\$315		\$134	
\$20,000 to \$25,999	Exposure	22,777.8	96.2	900.2	3.8	23,678.0	100.0
	Premium	2,994,104	90.8	301,677	9.2	3,295,781	100.0
	Average	\$131		\$335		\$139	
\$26,000 to \$31,999	Exposure	10,693.9	92.7	840.0	7.3	11,533.9	100.0
	Premium	1,536,692	83.8	296,157	16.2	1,832,849	100.0
	Average	\$144		\$353		\$159	
\$32,000 to \$37,999	Exposure	4,772.9	90.3	514.4	9.7	5,287.3	100.0
	Premium	678,590	79.6	174,236	20.4	852,826	100.0
	Average	\$142		\$339		\$161	
\$38,000 to \$43,999	Exposure	3,178.6	84.8	568.5	15.2	3,747.1	100.0
	Premium	526,316	74.8	177,445	25.2	703,761	100.0
	Average	\$166		\$312		\$188	
\$44,000 to \$49,999	Exposure	1,308.4	83.5	258.6	16.5	1,567.0	100.0
	Premium	211,853	69.2	94,312	30.8	306,165	100.0
	Average	\$162		\$365		\$195	
\$50,000 to \$74,999	Exposure	10,377.8	81.9	2,297.5	18.1	12,675.3	100.0
	Premium	1,837,771	65.7	958,113	34.3	2,795,884	100.0
	Average	\$177		\$417		\$221	
\$75,000 to \$99,999	Exposure	2,423.7	69.7	1,054.3	30.3	3,477.9	100.0
	Premium	554,689	54.0	472,149	46.0	1,026,838	100.0
	Average	\$229		\$448		\$295	
\$100,000 and Over	Exposure	5,364.8	64.2	2,993.4	35.8	8,358.2	100.0
	Premium	1,654,870	43.6	2,139,084	56.4	3,793,954	100.0
	Average	\$308		\$715		\$454	
<b>Total</b>	<b>Exposure</b>	<b>98,209.6</b>	<b>90.0</b>	<b>10,876.3</b>	<b>10.0</b>	<b>109,085.8</b>	<b>100.0</b>
	<b>Premium</b>	<b>14,377,408</b>	<b>74.0</b>	<b>5,053,681</b>	<b>26.0</b>	<b>19,431,089</b>	<b>100.0</b>
	<b>Average</b>	<b>\$146</b>		<b>\$465</b>		<b>\$178</b>	

Table 5

## 2021 Average Premium by Amount of Insurance

### Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms

#### Illinois

Insurance		HO-4		HO-6		Total	
Range			%		%		%
\$13,999 and Under	Exposure	146,820.4	79.1	38,683.7	20.9	185,504.1	100.0
	Premium	17,081,321	59.6	11,574,840	40.4	28,656,161	100.0
	Average	\$116		\$299		\$154	
\$14,000 to \$19,999	Exposure	96,808.3	81.1	22,623.0	18.9	119,431.3	100.0
	Premium	13,142,762	64.4	7,265,075	35.6	20,407,837	100.0
	Average	\$136		\$321		\$171	
\$20,000 to \$25,999	Exposure	145,478.8	71.6	57,611.6	28.4	203,090.3	100.0
	Premium	20,589,245	55.0	16,856,761	45.0	37,446,006	100.0
	Average	\$142		\$293		\$184	
\$26,000 to \$31,999	Exposure	73,941.8	63.4	42,706.0	36.6	116,647.8	100.0
	Premium	11,456,987	43.9	14,658,106	56.1	26,115,093	100.0
	Average	\$155		\$343		\$224	
\$32,000 to \$37,999	Exposure	31,057.0	53.9	26,580.3	46.1	57,637.3	100.0
	Premium	4,943,450	33.4	9,873,500	66.6	14,816,950	100.0
	Average	\$159		\$371		\$257	
\$38,000 to \$43,999	Exposure	24,456.7	44.2	30,845.9	55.8	55,302.6	100.0
	Premium	4,273,282	29.5	10,222,585	70.5	14,495,867	100.0
	Average	\$175		\$331		\$262	
\$44,000 to \$49,999	Exposure	11,769.2	42.7	15,768.9	57.3	27,538.1	100.0
	Premium	1,940,365	24.5	5,985,894	75.5	7,926,259	100.0
	Average	\$165		\$380		\$288	
\$50,000 to \$74,999	Exposure	60,029.7	37.6	99,634.0	62.4	159,663.7	100.0
	Premium	11,794,567	21.9	41,960,710	78.1	53,755,277	100.0
	Average	\$196		\$421		\$337	
\$75,000 to \$99,999	Exposure	14,097.4	26.8	38,574.6	73.2	52,672.0	100.0
	Premium	3,382,999	15.7	18,232,024	84.3	21,615,023	100.0
	Average	\$240		\$473		\$410	
\$100,000 and Over	Exposure	23,140.3	23.8	74,120.1	76.2	97,260.3	100.0
	Premium	7,922,672	13.8	49,533,385	86.2	57,456,057	100.0
	Average	\$342		\$668		\$591	
<b>Total</b>	<b>Exposure</b>	627,599.4	58.4	447,148.1	41.6	1,074,747.5	100.0
	<b>Premium</b>	96,527,650	34.1	186,162,880	65.9	282,690,530	100.0
	<b>Average</b>	\$154		\$416		\$263	

Table 5

## 2021 Average Premium by Amount of Insurance

### Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms

#### Indiana

Insurance		HO-4		HO-6		Total	
Range			%		%		%
\$13,999 and Under	Exposure	84,075.9	95.2	4,246.3	4.8	88,322.2	100.0
	Premium	10,838,979	90.3	1,157,730	9.7	11,996,709	100.0
	Average	\$129		\$273		\$136	
\$14,000 to \$19,999	Exposure	59,466.4	98.1	1,138.6	1.9	60,605.0	100.0
	Premium	9,400,787	96.6	325,944	3.4	9,726,731	100.0
	Average	\$158		\$286		\$160	
\$20,000 to \$25,999	Exposure	87,504.6	96.2	3,463.7	3.8	90,968.3	100.0
	Premium	13,271,925	93.1	976,517	6.9	14,248,442	100.0
	Average	\$152		\$282		\$157	
\$26,000 to \$31,999	Exposure	37,954.6	92.5	3,071.0	7.5	41,025.6	100.0
	Premium	6,290,586	86.8	958,705	13.2	7,249,291	100.0
	Average	\$166		\$312		\$177	
\$32,000 to \$37,999	Exposure	17,227.9	88.7	2,201.1	11.3	19,429.0	100.0
	Premium	2,772,649	80.9	655,271	19.1	3,427,920	100.0
	Average	\$161		\$298		\$176	
\$38,000 to \$43,999	Exposure	11,652.3	80.0	2,908.6	20.0	14,560.8	100.0
	Premium	2,063,167	71.7	813,006	28.3	2,876,173	100.0
	Average	\$177		\$280		\$198	
\$44,000 to \$49,999	Exposure	4,876.7	78.4	1,340.5	21.6	6,217.2	100.0
	Premium	834,779	66.6	418,227	33.4	1,253,006	100.0
	Average	\$171		\$312		\$202	
\$50,000 to \$74,999	Exposure	28,739.3	69.4	12,699.0	30.6	41,438.3	100.0
	Premium	5,837,562	57.5	4,311,871	42.5	10,149,433	100.0
	Average	\$203		\$340		\$245	
\$75,000 to \$99,999	Exposure	6,904.9	49.2	7,116.3	50.8	14,021.2	100.0
	Premium	1,666,786	38.9	2,616,254	61.1	4,283,040	100.0
	Average	\$241		\$368		\$305	
\$100,000 and Over	Exposure	9,565.4	41.7	13,393.6	58.3	22,959.0	100.0
	Premium	3,499,743	34.5	6,637,997	65.5	10,137,740	100.0
	Average	\$366		\$496		\$442	
<b>Total</b>	<b>Exposure</b>	<b>347,967.9</b>	<b>87.1</b>	<b>51,578.5</b>	<b>12.9</b>	<b>399,546.4</b>	<b>100.0</b>
	<b>Premium</b>	<b>56,476,963</b>	<b>75.0</b>	<b>18,871,522</b>	<b>25.0</b>	<b>75,348,485</b>	<b>100.0</b>
	<b>Average</b>	<b>\$162</b>		<b>\$366</b>		<b>\$189</b>	

Table 5

## 2021 Average Premium by Amount of Insurance

### Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms

#### Iowa

Insurance		HO-4		HO-6		Total	
Range			%		%		%
\$13,999 and Under	Exposure	32,149.6	90.1	3,522.0	9.9	35,671.6	100.0
	Premium	3,525,070	83.5	694,139	16.5	4,219,209	100.0
	Average	\$110		\$197		\$118	
\$14,000 to \$19,999	Exposure	24,104.1	97.7	578.3	2.3	24,682.3	100.0
	Premium	2,879,236	95.4	140,341	4.6	3,019,577	100.0
	Average	\$119		\$243		\$122	
\$20,000 to \$25,999	Exposure	39,258.3	95.2	1,980.3	4.8	41,238.5	100.0
	Premium	4,608,075	90.8	468,949	9.2	5,077,024	100.0
	Average	\$117		\$237		\$123	
\$26,000 to \$31,999	Exposure	20,984.3	92.4	1,725.7	7.6	22,709.9	100.0
	Premium	2,780,100	86.2	445,313	13.8	3,225,413	100.0
	Average	\$132		\$258		\$142	
\$32,000 to \$37,999	Exposure	10,777.2	89.2	1,300.8	10.8	12,077.9	100.0
	Premium	1,409,179	80.9	333,456	19.1	1,742,635	100.0
	Average	\$131		\$256		\$144	
\$38,000 to \$43,999	Exposure	8,557.9	75.3	2,811.0	24.7	11,368.9	100.0
	Premium	1,273,744	69.3	564,955	30.7	1,838,699	100.0
	Average	\$149		\$201		\$162	
\$44,000 to \$49,999	Exposure	3,899.5	78.6	1,061.0	21.4	4,960.5	100.0
	Premium	571,254	66.0	293,895	34.0	865,149	100.0
	Average	\$146		\$277		\$174	
\$50,000 to \$74,999	Exposure	19,456.2	63.2	11,321.3	36.8	30,777.4	100.0
	Premium	3,188,167	50.5	3,125,997	49.5	6,314,164	100.0
	Average	\$164		\$276		\$205	
\$75,000 to \$99,999	Exposure	4,872.3	43.4	6,362.3	56.6	11,234.5	100.0
	Premium	953,418	33.2	1,921,918	66.8	2,875,336	100.0
	Average	\$196		\$302		\$256	
\$100,000 and Over	Exposure	7,380.0	36.0	13,114.3	64.0	20,494.3	100.0
	Premium	1,896,205	27.8	4,929,117	72.2	6,825,322	100.0
	Average	\$257		\$376		\$333	
<b>Total</b>	<b>Exposure</b>	171,439.2	79.7	43,776.8	20.3	215,215.9	100.0
	<b>Premium</b>	23,084,448	64.1	12,918,080	35.9	36,002,528	100.0
	<b>Average</b>	\$135		\$295		\$167	

Table 5

## 2021 Average Premium by Amount of Insurance

### Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms

#### Kansas

Insurance		HO-4		HO-6		Total	
Range			%		%		%
\$13,999 and Under	Exposure	40,205.2	96.9	1,270.5	3.1	41,475.7	100.0
	Premium	5,224,978	92.2	444,685	7.8	5,669,663	100.0
	Average	\$130		\$350		\$137	
\$14,000 to \$19,999	Exposure	32,125.2	99.0	329.8	1.0	32,454.9	100.0
	Premium	4,743,576	97.7	109,596	2.3	4,853,172	100.0
	Average	\$148		\$332		\$150	
\$20,000 to \$25,999	Exposure	55,601.2	97.9	1,194.3	2.1	56,795.5	100.0
	Premium	7,921,748	95.7	356,189	4.3	8,277,937	100.0
	Average	\$142		\$298		\$146	
\$26,000 to \$31,999	Exposure	19,391.8	96.5	711.0	3.5	20,102.8	100.0
	Premium	2,949,997	92.6	236,722	7.4	3,186,719	100.0
	Average	\$152		\$333		\$159	
\$32,000 to \$37,999	Exposure	8,262.5	94.6	469.8	5.4	8,732.3	100.0
	Premium	1,271,312	88.6	163,582	11.4	1,434,894	100.0
	Average	\$154		\$348		\$164	
\$38,000 to \$43,999	Exposure	6,628.5	84.3	1,230.5	15.7	7,859.0	100.0
	Premium	1,141,618	80.2	282,553	19.8	1,424,171	100.0
	Average	\$172		\$230		\$181	
\$44,000 to \$49,999	Exposure	2,926.4	90.5	308.0	9.5	3,234.4	100.0
	Premium	490,020	83.8	94,465	16.2	584,485	100.0
	Average	\$167		\$307		\$181	
\$50,000 to \$74,999	Exposure	19,135.8	87.3	2,772.6	12.7	21,908.4	100.0
	Premium	3,894,775	78.9	1,039,854	21.1	4,934,629	100.0
	Average	\$204		\$375		\$225	
\$75,000 to \$99,999	Exposure	4,536.9	73.1	1,668.7	26.9	6,205.6	100.0
	Premium	1,021,609	60.1	676,859	39.9	1,698,468	100.0
	Average	\$225		\$406		\$274	
\$100,000 and Over	Exposure	8,268.8	68.6	3,778.8	31.4	12,047.6	100.0
	Premium	2,589,193	56.7	1,979,096	43.3	4,568,289	100.0
	Average	\$313		\$524		\$379	
<b>Total</b>	<b>Exposure</b>	197,082.3	93.5	13,733.8	6.5	210,816.1	100.0
	<b>Premium</b>	31,248,826	85.3	5,383,601	14.7	36,632,427	100.0
	<b>Average</b>	\$159		\$392		\$174	

Table 5

## 2021 Average Premium by Amount of Insurance

### Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms

#### Kentucky

Insurance		HO-4		HO-6		Total	
Range			%		%		%
\$13,999 and Under	Exposure	61,828.5	94.4	3,673.2	5.6	65,501.7	100.0
	Premium	7,462,930	89.6	862,549	10.4	8,325,479	100.0
	Average	\$121		\$235		\$127	
\$14,000 to \$19,999	Exposure	56,241.7	97.4	1,477.8	2.6	57,719.5	100.0
	Premium	7,697,302	94.4	457,705	5.6	8,155,007	100.0
	Average	\$137		\$310		\$141	
\$20,000 to \$25,999	Exposure	57,466.0	95.4	2,774.9	4.6	60,240.9	100.0
	Premium	8,573,242	90.8	869,614	9.2	9,442,856	100.0
	Average	\$149		\$313		\$157	
\$26,000 to \$31,999	Exposure	25,698.5	88.0	3,513.3	12.0	29,211.8	100.0
	Premium	4,281,688	79.1	1,130,431	20.9	5,412,119	100.0
	Average	\$167		\$322		\$185	
\$32,000 to \$37,999	Exposure	8,575.3	81.0	2,006.3	19.0	10,581.7	100.0
	Premium	1,500,510	70.4	630,909	29.6	2,131,419	100.0
	Average	\$175		\$314		\$201	
\$38,000 to \$43,999	Exposure	5,708.3	75.4	1,865.2	24.6	7,573.5	100.0
	Premium	1,146,092	65.0	616,203	35.0	1,762,295	100.0
	Average	\$201		\$330		\$233	
\$44,000 to \$49,999	Exposure	2,277.7	62.7	1,354.5	37.3	3,632.2	100.0
	Premium	462,453	51.5	435,090	48.5	897,543	100.0
	Average	\$203		\$321		\$247	
\$50,000 to \$74,999	Exposure	15,704.3	61.1	10,006.4	38.9	25,710.7	100.0
	Premium	3,612,876	49.5	3,686,748	50.5	7,299,624	100.0
	Average	\$230		\$368		\$284	
\$75,000 to \$99,999	Exposure	3,531.9	42.5	4,773.3	57.5	8,305.3	100.0
	Premium	1,016,529	33.8	1,992,057	66.2	3,008,586	100.0
	Average	\$288		\$417		\$362	
\$100,000 and Over	Exposure	5,531.6	37.4	9,276.4	62.6	14,808.0	100.0
	Premium	2,160,605	27.1	5,810,889	72.9	7,971,494	100.0
	Average	\$391		\$626		\$538	
<b>Total</b>	<b>Exposure</b>	242,563.8	85.6	40,721.4	14.4	283,285.2	100.0
	<b>Premium</b>	37,914,227	69.7	16,492,195	30.3	54,406,422	100.0
	<b>Average</b>	\$156		\$405		\$192	



Table 5

## 2021 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	52,834.3	94.4	3,105.6	5.6	55,939.9	100.0
	Premium	9,217,549	85.1	1,609,318	14.9	10,826,867	100.0
	Average	\$174		\$518		\$194	
\$14,000 to \$19,999	Exposure	17,248.9	95.7	783.2	4.3	18,032.1	100.0
	Premium	3,975,634	88.9	496,383	11.1	4,472,017	100.0
	Average	\$230		\$634		\$248	
\$20,000 to \$25,999	Exposure	35,967.3	93.7	2,401.9	6.3	38,369.2	100.0
	Premium	8,300,706	84.3	1,550,998	15.7	9,851,704	100.0
	Average	\$231		\$646		\$257	
\$26,000 to \$31,999	Exposure	10,130.2	85.9	1,666.9	14.1	11,797.1	100.0
	Premium	2,848,518	70.5	1,191,499	29.5	4,040,017	100.0
	Average	\$281		\$715		\$342	
\$32,000 to \$37,999	Exposure	4,597.1	84.6	835.9	15.4	5,433.0	100.0
	Premium	1,292,956	69.4	571,123	30.6	1,864,079	100.0
	Average	\$281		\$683		\$343	
\$38,000 to \$43,999	Exposure	3,520.7	82.4	752.3	17.6	4,273.0	100.0
	Premium	1,203,274	68.5	554,343	31.5	1,757,617	100.0
	Average	\$342		\$737		\$411	
\$44,000 to \$49,999	Exposure	1,480.4	76.8	447.5	23.2	1,927.9	100.0
	Premium	489,687	59.0	340,517	41.0	830,204	100.0
	Average	\$331		\$761		\$431	
\$50,000 to \$74,999	Exposure	8,792.4	75.6	2,843.1	24.4	11,635.5	100.0
	Premium	3,450,598	59.0	2,396,982	41.0	5,847,580	100.0
	Average	\$392		\$843		\$503	
\$75,000 to \$99,999	Exposure	1,988.2	69.6	867.4	30.4	2,855.6	100.0
	Premium	952,739	51.1	910,078	48.9	1,862,817	100.0
	Average	\$479		\$1,049		\$652	
\$100,000 and Over	Exposure	3,287.3	67.7	1,570.7	32.3	4,858.0	100.0
	Premium	2,284,131	44.3	2,870,304	55.7	5,154,435	100.0
	Average	\$695		\$1,827		\$1,061	
<b>Total</b>	<b>Exposure</b>	139,846.8	90.2	15,274.5	9.8	155,121.3	100.0
	<b>Premium</b>	34,015,792	73.1	12,491,545	26.9	46,507,337	100.0
	<b>Average</b>	\$243		\$818		\$300	

Table 5

## 2021 Average Premium by Amount of Insurance

### Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms

#### Maine

Insurance		HO-4		HO-6		Total	
Range			%		%		%
\$13,999 and Under	Exposure	10,550.0	93.3	754.4	6.7	11,304.4	100.0
	Premium	1,158,943	84.2	216,800	15.8	1,375,743	100.0
	Average	\$110		\$287		\$122	
\$14,000 to \$19,999	Exposure	7,636.0	88.8	965.8	11.2	8,601.8	100.0
	Premium	952,511	77.6	275,151	22.4	1,227,662	100.0
	Average	\$125		\$285		\$143	
\$20,000 to \$25,999	Exposure	15,293.2	88.6	1,972.3	11.4	17,265.4	100.0
	Premium	1,987,343	77.9	562,340	22.1	2,549,683	100.0
	Average	\$130		\$285		\$148	
\$26,000 to \$31,999	Exposure	8,643.9	83.2	1,742.5	16.8	10,386.4	100.0
	Premium	1,216,096	69.4	536,038	30.6	1,752,134	100.0
	Average	\$141		\$308		\$169	
\$32,000 to \$37,999	Exposure	4,632.7	80.7	1,105.6	19.3	5,738.3	100.0
	Premium	641,589	66.4	324,991	33.6	966,580	100.0
	Average	\$138		\$294		\$168	
\$38,000 to \$43,999	Exposure	3,003.3	76.4	928.8	23.6	3,932.2	100.0
	Premium	447,212	60.2	295,768	39.8	742,980	100.0
	Average	\$149		\$318		\$189	
\$44,000 to \$49,999	Exposure	1,349.1	70.7	560.4	29.3	1,909.5	100.0
	Premium	197,352	54.5	164,726	45.5	362,078	100.0
	Average	\$146		\$294		\$190	
\$50,000 to \$74,999	Exposure	7,653.7	61.5	4,798.0	38.5	12,451.7	100.0
	Premium	1,314,382	43.3	1,718,951	56.7	3,033,333	100.0
	Average	\$172		\$358		\$244	
\$75,000 to \$99,999	Exposure	1,664.3	43.3	2,182.9	56.7	3,847.3	100.0
	Premium	351,012	28.6	876,825	71.4	1,227,837	100.0
	Average	\$211		\$402		\$319	
\$100,000 and Over	Exposure	2,629.3	35.8	4,710.7	64.2	7,340.0	100.0
	Premium	913,516	25.3	2,697,090	74.7	3,610,606	100.0
	Average	\$347		\$573		\$492	
<b>Total</b>	<b>Exposure</b>	<b>63,055.5</b>	<b>76.2</b>	<b>19,721.4</b>	<b>23.8</b>	<b>82,776.9</b>	<b>100.0</b>
	<b>Premium</b>	<b>9,179,956</b>	<b>54.5</b>	<b>7,668,680</b>	<b>45.5</b>	<b>16,848,636</b>	<b>100.0</b>
	<b>Average</b>	<b>\$146</b>		<b>\$389</b>		<b>\$204</b>	

Table 5

## 2021 Average Premium by Amount of Insurance

### Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms

#### Maryland

Insurance		HO-4		HO-6		Total	
Range			%		%		%
\$13,999 and Under	Exposure	121,938.9	88.4	16,060.4	11.6	137,999.3	100.0
	Premium	13,551,879	76.4	4,182,125	23.6	17,734,004	100.0
	Average	\$111		\$260		\$129	
\$14,000 to \$19,999	Exposure	85,150.6	91.0	8,447.7	9.0	93,598.3	100.0
	Premium	11,912,566	84.4	2,200,124	15.6	14,112,690	100.0
	Average	\$140		\$260		\$151	
\$20,000 to \$25,999	Exposure	123,667.6	87.4	17,786.3	12.6	141,453.9	100.0
	Premium	16,894,904	78.7	4,585,179	21.3	21,480,083	100.0
	Average	\$137		\$258		\$152	
\$26,000 to \$31,999	Exposure	44,352.8	74.7	15,012.8	25.3	59,365.5	100.0
	Premium	7,164,393	63.7	4,078,859	36.3	11,243,252	100.0
	Average	\$162		\$272		\$189	
\$32,000 to \$37,999	Exposure	19,479.3	71.5	7,757.5	28.5	27,236.8	100.0
	Premium	3,204,757	58.1	2,308,697	41.9	5,513,454	100.0
	Average	\$165		\$298		\$202	
\$38,000 to \$43,999	Exposure	11,792.8	60.0	7,862.5	40.0	19,655.3	100.0
	Premium	2,221,596	48.9	2,322,012	51.1	4,543,608	100.0
	Average	\$188		\$295		\$231	
\$44,000 to \$49,999	Exposure	5,695.1	52.2	5,206.0	47.8	10,901.1	100.0
	Premium	1,067,743	41.1	1,531,447	58.9	2,599,190	100.0
	Average	\$187		\$294		\$238	
\$50,000 to \$74,999	Exposure	30,047.9	46.5	34,622.9	53.5	64,670.8	100.0
	Premium	6,614,091	36.2	11,642,547	63.8	18,256,638	100.0
	Average	\$220		\$336		\$282	
\$75,000 to \$99,999	Exposure	6,961.0	34.4	13,261.3	65.6	20,222.3	100.0
	Premium	1,927,636	26.7	5,284,428	73.3	7,212,064	100.0
	Average	\$277		\$398		\$357	
\$100,000 and Over	Exposure	12,878.0	31.2	28,391.8	68.8	41,269.8	100.0
	Premium	5,749,769	31.7	12,397,086	68.3	18,146,855	100.0
	Average	\$446		\$437		\$440	
<b>Total</b>	<b>Exposure</b>	461,964.0	74.9	154,409.2	25.1	616,373.2	100.0
	<b>Premium</b>	70,309,334	58.2	50,532,504	41.8	120,841,838	100.0
	<b>Average</b>	\$152		\$327		\$196	

Table 5

## 2021 Average Premium by Amount of Insurance

### Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms

#### Massachusetts

Insurance		HO-4		HO-6		Total	
Range			%		%		%
\$13,999 and Under	Exposure	121,845.5	89.0	15,062.3	11.0	136,907.8	100.0
	Premium	12,820,970	70.4	5,392,044	29.6	18,213,014	100.0
	Average	\$105		\$358		\$133	
\$14,000 to \$19,999	Exposure	75,544.9	88.1	10,178.8	11.9	85,723.7	100.0
	Premium	10,492,573	77.4	3,058,576	22.6	13,551,149	100.0
	Average	\$139		\$300		\$158	
\$20,000 to \$25,999	Exposure	103,576.8	73.1	38,070.2	26.9	141,646.9	100.0
	Premium	16,963,789	61.2	10,774,203	38.8	27,737,992	100.0
	Average	\$164		\$283		\$196	
\$26,000 to \$31,999	Exposure	42,149.2	58.1	30,408.8	41.9	72,558.0	100.0
	Premium	8,179,075	43.4	10,680,452	56.6	18,859,527	100.0
	Average	\$194		\$351		\$260	
\$32,000 to \$37,999	Exposure	18,096.0	50.8	17,519.7	49.2	35,615.7	100.0
	Premium	3,765,760	36.6	6,529,532	63.4	10,295,292	100.0
	Average	\$208		\$373		\$289	
\$38,000 to \$43,999	Exposure	11,498.8	40.2	17,128.8	59.8	28,627.5	100.0
	Premium	2,692,642	29.2	6,517,042	70.8	9,209,684	100.0
	Average	\$234		\$380		\$322	
\$44,000 to \$49,999	Exposure	4,187.7	45.3	5,059.7	54.7	9,247.3	100.0
	Premium	1,078,152	34.5	2,047,319	65.5	3,125,471	100.0
	Average	\$257		\$405		\$338	
\$50,000 to \$74,999	Exposure	22,300.8	28.9	54,902.5	71.1	77,203.3	100.0
	Premium	6,305,350	20.2	24,931,585	79.8	31,236,935	100.0
	Average	\$283		\$454		\$405	
\$75,000 to \$99,999	Exposure	5,223.8	21.3	19,357.8	78.7	24,581.6	100.0
	Premium	1,873,353	15.4	10,326,514	84.6	12,199,867	100.0
	Average	\$359		\$533		\$496	
\$100,000 and Over	Exposure	8,330.8	16.0	43,888.8	84.0	52,219.6	100.0
	Premium	4,988,709	13.9	30,862,271	86.1	35,850,980	100.0
	Average	\$599		\$703		\$687	
<b>Total</b>	<b>Exposure</b>	412,754.1	62.1	251,577.3	37.9	664,331.3	100.0
	<b>Premium</b>	69,160,373	38.4	111,119,538	61.6	180,279,911	100.0
	<b>Average</b>	\$168		\$442		\$271	

Table 5

## 2021 Average Premium by Amount of Insurance

### Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms

#### Michigan

Insurance		HO-4		HO-6		Total	
Range			%		%		%
\$13,999 and Under	Exposure	150,376.6	92.3	12,462.8	7.7	162,839.4	100.0
	Premium	22,008,985	87.3	3,189,873	12.7	25,198,858	100.0
	Average	\$146		\$256		\$155	
\$14,000 to \$19,999	Exposure	62,698.5	91.1	6,130.4	8.9	68,828.9	100.0
	Premium	10,656,856	85.1	1,862,514	14.9	12,519,370	100.0
	Average	\$170		\$304		\$182	
\$20,000 to \$25,999	Exposure	145,323.9	91.5	13,475.2	8.5	158,799.1	100.0
	Premium	24,255,148	86.5	3,796,558	13.5	28,051,706	100.0
	Average	\$167		\$282		\$177	
\$26,000 to \$31,999	Exposure	46,804.1	80.8	11,120.8	19.2	57,924.8	100.0
	Premium	8,581,038	71.9	3,359,517	28.1	11,940,555	100.0
	Average	\$183		\$302		\$206	
\$32,000 to \$37,999	Exposure	18,206.4	70.0	7,801.3	30.0	26,007.7	100.0
	Premium	3,396,086	59.6	2,306,146	40.4	5,702,232	100.0
	Average	\$187		\$296		\$219	
\$38,000 to \$43,999	Exposure	13,287.1	64.1	7,449.1	35.9	20,736.2	100.0
	Premium	2,864,206	55.6	2,288,990	44.4	5,153,196	100.0
	Average	\$216		\$307		\$249	
\$44,000 to \$49,999	Exposure	4,802.4	51.0	4,622.2	49.0	9,424.6	100.0
	Premium	997,240	41.5	1,408,157	58.5	2,405,397	100.0
	Average	\$208		\$305		\$255	
\$50,000 to \$74,999	Exposure	36,555.2	45.3	44,108.4	54.7	80,663.6	100.0
	Premium	9,170,395	37.7	15,147,305	62.3	24,317,700	100.0
	Average	\$251		\$343		\$301	
\$75,000 to \$99,999	Exposure	7,238.6	24.0	22,882.8	76.0	30,121.3	100.0
	Premium	2,187,999	20.4	8,557,829	79.6	10,745,828	100.0
	Average	\$302		\$374		\$357	
\$100,000 and Over	Exposure	11,937.7	18.9	51,160.6	81.1	63,098.3	100.0
	Premium	4,749,039	15.7	25,436,391	84.3	30,185,430	100.0
	Average	\$398		\$497		\$478	
<b>Total</b>	<b>Exposure</b>	<b>497,230.4</b>	<b>73.3</b>	<b>181,213.4</b>	<b>26.7</b>	<b>678,443.8</b>	<b>100.0</b>
	<b>Premium</b>	<b>88,866,992</b>	<b>56.9</b>	<b>67,353,280</b>	<b>43.1</b>	<b>156,220,272</b>	<b>100.0</b>
	<b>Average</b>	<b>\$179</b>		<b>\$372</b>		<b>\$230</b>	

Table 5

## 2021 Average Premium by Amount of Insurance

### Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms

#### Minnesota

Insurance		HO-4		HO-6		Total	
Range			%		%		%
\$13,999 and Under	Exposure	56,215.4	82.0	12,321.6	18.0	68,537.0	100.0
	Premium	6,137,854	67.9	2,905,133	32.1	9,042,987	100.0
	Average	\$109		\$236		\$132	
\$14,000 to \$19,999	Exposure	76,611.3	94.5	4,441.2	5.5	81,052.4	100.0
	Premium	9,107,780	88.6	1,175,388	11.4	10,283,168	100.0
	Average	\$119		\$265		\$127	
\$20,000 to \$25,999	Exposure	108,788.3	87.9	15,000.3	12.1	123,788.6	100.0
	Premium	12,889,487	75.1	4,265,602	24.9	17,155,089	100.0
	Average	\$118		\$284		\$139	
\$26,000 to \$31,999	Exposure	43,244.2	77.6	12,483.9	22.4	55,728.1	100.0
	Premium	5,649,228	60.5	3,686,792	39.5	9,336,020	100.0
	Average	\$131		\$295		\$168	
\$32,000 to \$37,999	Exposure	19,733.9	70.5	8,245.0	29.5	27,978.9	100.0
	Premium	2,448,423	50.9	2,360,816	49.1	4,809,239	100.0
	Average	\$124		\$286		\$172	
\$38,000 to \$43,999	Exposure	14,201.8	62.5	8,513.0	37.5	22,714.8	100.0
	Premium	2,018,180	43.5	2,619,302	56.5	4,637,482	100.0
	Average	\$142		\$308		\$204	
\$44,000 to \$49,999	Exposure	6,343.3	58.2	4,557.7	41.8	10,900.9	100.0
	Premium	858,024	38.8	1,355,149	61.2	2,213,173	100.0
	Average	\$135		\$297		\$203	
\$50,000 to \$74,999	Exposure	35,255.5	44.0	44,889.7	56.0	80,145.2	100.0
	Premium	5,667,604	27.3	15,073,802	72.7	20,741,406	100.0
	Average	\$161		\$336		\$259	
\$75,000 to \$99,999	Exposure	8,298.4	28.3	21,037.2	71.7	29,335.6	100.0
	Premium	1,648,706	17.6	7,708,790	82.4	9,357,496	100.0
	Average	\$199		\$366		\$319	
\$100,000 and Over	Exposure	14,822.5	26.5	41,153.0	73.5	55,975.5	100.0
	Premium	4,217,954	17.3	20,149,835	82.7	24,367,789	100.0
	Average	\$285		\$490		\$435	
<b>Total</b>	<b>Exposure</b>	<b>383,514.5</b>	<b>69.0</b>	<b>172,642.4</b>	<b>31.0</b>	<b>556,156.9</b>	<b>100.0</b>
	<b>Premium</b>	<b>50,643,240</b>	<b>45.2</b>	<b>61,300,609</b>	<b>54.8</b>	<b>111,943,849</b>	<b>100.0</b>
	<b>Average</b>	<b>\$132</b>		<b>\$355</b>		<b>\$201</b>	

Table 5

## 2021 Average Premium by Amount of Insurance

### Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms

#### Mississippi

Insurance		HO-4		HO-6		Total	
Range			%		%		%
\$13,999 and Under	Exposure	26,212.3	97.4	698.6	2.6	26,910.8	100.0
	Premium	4,665,846	92.6	374,940	7.4	5,040,786	100.0
	Average	\$178		\$537		\$187	
\$14,000 to \$19,999	Exposure	9,150.9	97.5	229.8	2.5	9,380.8	100.0
	Premium	2,243,521	94.6	128,006	5.4	2,371,527	100.0
	Average	\$245		\$557		\$253	
\$20,000 to \$25,999	Exposure	17,120.4	96.1	703.2	3.9	17,823.6	100.0
	Premium	4,369,784	92.1	374,861	7.9	4,744,645	100.0
	Average	\$255		\$533		\$266	
\$26,000 to \$31,999	Exposure	5,433.7	91.0	539.1	9.0	5,972.8	100.0
	Premium	1,659,525	85.0	292,461	15.0	1,951,986	100.0
	Average	\$305		\$543		\$327	
\$32,000 to \$37,999	Exposure	2,178.8	87.8	303.9	12.2	2,482.8	100.0
	Premium	691,271	79.8	175,523	20.2	866,794	100.0
	Average	\$317		\$578		\$349	
\$38,000 to \$43,999	Exposure	1,686.3	86.3	266.8	13.7	1,953.0	100.0
	Premium	607,651	79.2	159,448	20.8	767,099	100.0
	Average	\$360		\$598		\$393	
\$44,000 to \$49,999	Exposure	681.1	81.5	154.7	18.5	835.8	100.0
	Premium	235,834	73.2	86,292	26.8	322,126	100.0
	Average	\$346		\$558		\$385	
\$50,000 to \$74,999	Exposure	4,428.8	81.2	1,026.1	18.8	5,454.9	100.0
	Premium	1,830,740	73.5	659,854	26.5	2,490,594	100.0
	Average	\$413		\$643		\$457	
\$75,000 to \$99,999	Exposure	1,020.3	69.6	445.7	30.4	1,465.9	100.0
	Premium	512,754	62.4	309,323	37.6	822,077	100.0
	Average	\$503		\$694		\$561	
\$100,000 and Over	Exposure	1,683.2	65.9	869.5	34.1	2,552.7	100.0
	Premium	1,128,739	55.7	899,116	44.3	2,027,855	100.0
	Average	\$671		\$1,034		\$794	
<b>Total</b>	<b>Exposure</b>	69,595.7	93.0	5,237.3	7.0	74,832.9	100.0
	<b>Premium</b>	17,945,665	83.8	3,459,824	16.2	21,405,489	100.0
	<b>Average</b>	\$258		\$661		\$286	

Table 5

## 2021 Average Premium by Amount of Insurance

### Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms

#### Missouri

Insurance		HO-4		HO-6		Total	
Range			%		%		%
\$13,999 and Under	Exposure	91,059.7	92.6	7,279.0	7.4	98,338.7	100.0
	Premium	12,602,445	85.5	2,130,657	14.5	14,733,102	100.0
	Average	\$138		\$293		\$150	
\$14,000 to \$19,999	Exposure	51,424.3	96.2	2,053.3	3.8	53,477.7	100.0
	Premium	8,592,140	92.1	737,841	7.9	9,329,981	100.0
	Average	\$167		\$359		\$174	
\$20,000 to \$25,999	Exposure	112,245.1	92.4	9,181.8	7.6	121,426.9	100.0
	Premium	17,638,391	85.9	2,897,643	14.1	20,536,034	100.0
	Average	\$157		\$316		\$169	
\$26,000 to \$31,999	Exposure	32,612.0	85.4	5,587.3	14.6	38,199.3	100.0
	Premium	5,812,921	74.6	1,977,550	25.4	7,790,471	100.0
	Average	\$178		\$354		\$204	
\$32,000 to \$37,999	Exposure	13,562.9	80.0	3,385.9	20.0	16,948.8	100.0
	Premium	2,399,355	65.7	1,254,082	34.3	3,653,437	100.0
	Average	\$177		\$370		\$216	
\$38,000 to \$43,999	Exposure	10,312.2	62.1	6,293.3	37.9	16,605.5	100.0
	Premium	2,120,857	54.6	1,761,340	45.4	3,882,197	100.0
	Average	\$206		\$280		\$234	
\$44,000 to \$49,999	Exposure	4,027.7	66.9	1,995.9	33.1	6,023.6	100.0
	Premium	806,140	53.0	716,296	47.0	1,522,436	100.0
	Average	\$200		\$359		\$253	
\$50,000 to \$74,999	Exposure	29,868.7	65.0	16,087.0	35.0	45,955.7	100.0
	Premium	6,459,143	50.1	6,421,256	49.9	12,880,399	100.0
	Average	\$216		\$399		\$280	
\$75,000 to \$99,999	Exposure	6,917.5	50.6	6,746.0	49.4	13,663.5	100.0
	Premium	1,800,277	37.9	2,950,299	62.1	4,750,576	100.0
	Average	\$260		\$437		\$348	
\$100,000 and Over	Exposure	13,035.1	50.5	12,778.0	49.5	25,813.1	100.0
	Premium	4,130,149	33.6	8,155,448	66.4	12,285,597	100.0
	Average	\$317		\$638		\$476	
<b>Total</b>	<b>Exposure</b>	<b>365,065.1</b>	<b>83.6</b>	<b>71,387.7</b>	<b>16.4</b>	<b>436,452.8</b>	<b>100.0</b>
	<b>Premium</b>	<b>62,361,818</b>	<b>68.3</b>	<b>29,002,412</b>	<b>31.7</b>	<b>91,364,230</b>	<b>100.0</b>
	<b>Average</b>	<b>\$171</b>		<b>\$406</b>		<b>\$209</b>	



Table 5

## 2021 Average Premium by Amount of Insurance

### Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms

#### Montana

Insurance		HO-4		HO-6		Total	
Range			%		%		%
\$13,999 and Under	Exposure	15,289.4	89.6	1,781.1	10.4	17,070.5	100.0
	Premium	2,001,160	78.4	549,743	21.6	2,550,903	100.0
	Average	\$131		\$309		\$149	
\$14,000 to \$19,999	Exposure	4,182.3	92.6	333.6	7.4	4,515.8	100.0
	Premium	622,830	85.9	102,566	14.1	725,396	100.0
	Average	\$149		\$307		\$161	
\$20,000 to \$25,999	Exposure	12,874.3	93.5	900.9	6.5	13,775.2	100.0
	Premium	1,814,032	85.7	303,049	14.3	2,117,081	100.0
	Average	\$141		\$336		\$154	
\$26,000 to \$31,999	Exposure	7,787.0	91.4	734.6	8.6	8,521.6	100.0
	Premium	1,083,148	80.8	256,664	19.2	1,339,812	100.0
	Average	\$139		\$349		\$157	
\$32,000 to \$37,999	Exposure	3,974.8	88.2	532.5	11.8	4,507.3	100.0
	Premium	527,246	74.3	182,387	25.7	709,633	100.0
	Average	\$133		\$343		\$157	
\$38,000 to \$43,999	Exposure	2,961.2	86.7	453.6	13.3	3,414.8	100.0
	Premium	437,935	73.0	161,825	27.0	599,760	100.0
	Average	\$148		\$357		\$176	
\$44,000 to \$49,999	Exposure	1,571.1	82.5	333.9	17.5	1,905.0	100.0
	Premium	217,568	64.6	119,161	35.4	336,729	100.0
	Average	\$138		\$357		\$177	
\$50,000 to \$74,999	Exposure	9,111.8	77.0	2,728.0	23.0	11,839.8	100.0
	Premium	1,500,211	56.6	1,150,671	43.4	2,650,882	100.0
	Average	\$165		\$422		\$224	
\$75,000 to \$99,999	Exposure	2,429.8	63.8	1,381.3	36.2	3,811.0	100.0
	Premium	487,214	43.3	639,278	56.7	1,126,492	100.0
	Average	\$201		\$463		\$296	
\$100,000 and Over	Exposure	3,754.1	49.0	3,901.7	51.0	7,655.8	100.0
	Premium	1,162,506	26.8	3,182,492	73.2	4,344,998	100.0
	Average	\$310		\$816		\$568	
<b>Total</b>	<b>Exposure</b>	<b>63,935.5</b>	<b>83.0</b>	<b>13,081.1</b>	<b>17.0</b>	<b>77,016.6</b>	<b>100.0</b>
	<b>Premium</b>	<b>9,853,850</b>	<b>59.7</b>	<b>6,647,836</b>	<b>40.3</b>	<b>16,501,686</b>	<b>100.0</b>
	<b>Average</b>	<b>\$154</b>		<b>\$508</b>		<b>\$214</b>	

Table 5

## 2021 Average Premium by Amount of Insurance

### Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms

#### Nebraska

Insurance		HO-4		HO-6		Total	
Range			%		%		%
\$13,999 and Under	Exposure	28,485.0	97.7	663.8	2.3	29,148.8	100.0
	Premium	3,474,842	95.3	170,695	4.7	3,645,537	100.0
	Average	\$122		\$257		\$125	
\$14,000 to \$19,999	Exposure	17,252.4	99.2	141.2	0.8	17,393.6	100.0
	Premium	2,193,555	98.1	41,689	1.9	2,235,244	100.0
	Average	\$127		\$295		\$129	
\$20,000 to \$25,999	Exposure	38,867.9	98.6	532.3	1.4	39,400.2	100.0
	Premium	4,914,948	97.2	142,635	2.8	5,057,583	100.0
	Average	\$126		\$268		\$128	
\$26,000 to \$31,999	Exposure	17,337.3	97.2	502.6	2.8	17,839.8	100.0
	Premium	2,424,554	94.7	136,318	5.3	2,560,872	100.0
	Average	\$140		\$271		\$144	
\$32,000 to \$37,999	Exposure	7,839.2	96.6	274.3	3.4	8,113.4	100.0
	Premium	1,045,221	92.7	81,750	7.3	1,126,971	100.0
	Average	\$133		\$298		\$139	
\$38,000 to \$43,999	Exposure	6,002.1	91.4	563.5	8.6	6,565.6	100.0
	Premium	893,602	87.5	127,832	12.5	1,021,434	100.0
	Average	\$149		\$227		\$156	
\$44,000 to \$49,999	Exposure	2,512.2	93.1	187.6	6.9	2,699.8	100.0
	Premium	374,497	87.8	52,020	12.2	426,517	100.0
	Average	\$149		\$277		\$158	
\$50,000 to \$74,999	Exposure	14,151.0	88.6	1,824.6	11.4	15,975.6	100.0
	Premium	2,419,991	79.8	613,291	20.2	3,033,282	100.0
	Average	\$171		\$336		\$190	
\$75,000 to \$99,999	Exposure	3,405.2	78.7	920.0	21.3	4,325.2	100.0
	Premium	726,338	66.4	367,502	33.6	1,093,840	100.0
	Average	\$213		\$399		\$253	
\$100,000 and Over	Exposure	5,759.3	71.1	2,336.3	28.9	8,095.6	100.0
	Premium	1,544,654	54.9	1,271,365	45.1	2,816,019	100.0
	Average	\$268		\$544		\$348	
<b>Total</b>	<b>Exposure</b>	141,611.5	94.7	7,945.9	5.3	149,557.4	100.0
	<b>Premium</b>	20,012,202	86.9	3,005,097	13.1	23,017,299	100.0
	<b>Average</b>	\$141		\$378		\$154	

Table 5

## 2021 Average Premium by Amount of Insurance

### Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms

#### Nevada

Insurance		HO-4		HO-6		Total	
Range			%		%		%
\$13,999 and Under	Exposure	82,721.8	81.7	18,496.7	18.3	101,218.5	100.0
	Premium	11,813,407	63.8	6,713,894	36.2	18,527,301	100.0
	Average	\$143		\$363		\$183	
\$14,000 to \$19,999	Exposure	45,535.8	90.4	4,835.9	9.6	50,371.8	100.0
	Premium	7,426,796	79.7	1,887,103	20.3	9,313,899	100.0
	Average	\$163		\$390		\$185	
\$20,000 to \$25,999	Exposure	50,109.4	84.4	9,229.6	15.6	59,339.0	100.0
	Premium	8,471,152	69.2	3,773,667	30.8	12,244,819	100.0
	Average	\$169		\$409		\$206	
\$26,000 to \$31,999	Exposure	24,098.3	79.0	6,424.8	21.0	30,523.2	100.0
	Premium	4,318,146	60.8	2,778,236	39.2	7,096,382	100.0
	Average	\$179		\$432		\$232	
\$32,000 to \$37,999	Exposure	8,331.5	68.3	3,873.3	31.7	12,204.8	100.0
	Premium	1,544,287	48.0	1,670,526	52.0	3,214,813	100.0
	Average	\$185		\$431		\$263	
\$38,000 to \$43,999	Exposure	5,008.5	55.9	3,950.6	44.1	8,959.1	100.0
	Premium	1,089,463	40.7	1,588,612	59.3	2,678,075	100.0
	Average	\$218		\$402		\$299	
\$44,000 to \$49,999	Exposure	2,146.9	51.8	1,994.6	48.2	4,141.5	100.0
	Premium	443,437	32.4	924,691	67.6	1,368,128	100.0
	Average	\$207		\$464		\$330	
\$50,000 to \$74,999	Exposure	14,624.7	52.9	13,042.7	47.1	27,667.3	100.0
	Premium	3,593,429	36.4	6,271,886	63.6	9,865,315	100.0
	Average	\$246		\$481		\$357	
\$75,000 to \$99,999	Exposure	3,122.3	43.4	4,068.9	56.6	7,191.3	100.0
	Premium	1,010,720	30.5	2,305,292	69.5	3,316,012	100.0
	Average	\$324		\$567		\$461	
\$100,000 and Over	Exposure	5,978.8	50.6	5,830.8	49.4	11,809.7	100.0
	Premium	2,646,885	31.5	5,750,310	68.5	8,397,195	100.0
	Average	\$443		\$986		\$711	
<b>Total</b>	<b>Exposure</b>	241,678.2	77.1	71,747.8	22.9	313,426.0	100.0
	<b>Premium</b>	42,357,722	55.7	33,664,217	44.3	76,021,939	100.0
	<b>Average</b>	\$175		\$469		\$243	

Table 5

## 2021 Average Premium by Amount of Insurance

### Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms

#### New Hampshire

Insurance		HO-4		HO-6		Total	
Range			%		%		%
\$13,999 and Under	Exposure	14,288.6	80.7	3,412.1	19.3	17,700.7	100.0
	Premium	1,652,563	65.3	877,116	34.7	2,529,679	100.0
	Average	\$116		\$257		\$143	
\$14,000 to \$19,999	Exposure	11,151.8	80.2	2,756.0	19.8	13,907.8	100.0
	Premium	1,296,317	61.8	802,495	38.2	2,098,812	100.0
	Average	\$116		\$291		\$151	
\$20,000 to \$25,999	Exposure	18,139.3	81.1	4,238.5	18.9	22,377.8	100.0
	Premium	2,395,459	65.1	1,283,998	34.9	3,679,457	100.0
	Average	\$132		\$303		\$164	
\$26,000 to \$31,999	Exposure	9,725.3	69.4	4,285.3	30.6	14,010.6	100.0
	Premium	1,386,247	49.5	1,413,578	50.5	2,799,825	100.0
	Average	\$143		\$330		\$200	
\$32,000 to \$37,999	Exposure	4,745.7	63.8	2,692.2	36.2	7,437.8	100.0
	Premium	687,396	45.1	837,637	54.9	1,525,033	100.0
	Average	\$145		\$311		\$205	
\$38,000 to \$43,999	Exposure	3,298.8	57.4	2,446.1	42.6	5,744.8	100.0
	Premium	515,443	39.1	801,512	60.9	1,316,955	100.0
	Average	\$156		\$328		\$229	
\$44,000 to \$49,999	Exposure	1,501.6	52.2	1,373.3	47.8	2,874.9	100.0
	Premium	234,336	33.8	458,936	66.2	693,272	100.0
	Average	\$156		\$334		\$241	
\$50,000 to \$74,999	Exposure	7,954.9	42.2	10,897.1	57.8	18,852.0	100.0
	Premium	1,413,929	25.4	4,156,275	74.6	5,570,204	100.0
	Average	\$178		\$381		\$295	
\$75,000 to \$99,999	Exposure	1,747.0	26.9	4,747.8	73.1	6,494.8	100.0
	Premium	400,199	17.2	1,919,900	82.8	2,320,099	100.0
	Average	\$229		\$404		\$357	
\$100,000 and Over	Exposure	2,820.8	29.2	6,840.0	70.8	9,660.8	100.0
	Premium	954,129	20.1	3,801,139	79.9	4,755,268	100.0
	Average	\$338		\$556		\$492	
<b>Total</b>	<b>Exposure</b>	75,373.7	63.3	43,688.3	36.7	119,062.0	100.0
	<b>Premium</b>	10,936,018	40.1	16,352,586	59.9	27,288,604	100.0
	<b>Average</b>	\$145		\$374		\$229	

Table 5

## 2021 Average Premium by Amount of Insurance

### Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms

#### New Jersey

Insurance		HO-4		HO-6		Total	
Range			%		%		%
\$13,999 and Under	Exposure	129,853.5	78.8	34,844.3	21.2	164,697.8	100.0
	Premium	13,552,280	48.1	14,620,251	51.9	28,172,531	100.0
	Average	\$104		\$420		\$171	
\$14,000 to \$19,999	Exposure	79,876.8	79.8	20,219.1	20.2	100,095.8	100.0
	Premium	9,568,894	59.3	6,574,529	40.7	16,143,423	100.0
	Average	\$120		\$325		\$161	
\$20,000 to \$25,999	Exposure	101,875.2	70.1	43,381.7	29.9	145,256.8	100.0
	Premium	14,751,212	53.5	12,836,276	46.5	27,587,488	100.0
	Average	\$145		\$296		\$190	
\$26,000 to \$31,999	Exposure	50,079.9	64.7	27,375.9	35.3	77,455.8	100.0
	Premium	7,706,695	44.2	9,733,725	55.8	17,440,420	100.0
	Average	\$154		\$356		\$225	
\$32,000 to \$37,999	Exposure	23,370.8	54.9	19,208.8	45.1	42,579.5	100.0
	Premium	3,572,832	32.5	7,414,450	67.5	10,987,282	100.0
	Average	\$153		\$386		\$258	
\$38,000 to \$43,999	Exposure	16,672.3	47.9	18,160.2	52.1	34,832.4	100.0
	Premium	2,884,610	29.2	6,992,203	70.8	9,876,813	100.0
	Average	\$173		\$385		\$284	
\$44,000 to \$49,999	Exposure	8,214.5	45.6	9,808.2	54.4	18,022.7	100.0
	Premium	1,397,726	25.7	4,037,047	74.3	5,434,773	100.0
	Average	\$170		\$412		\$302	
\$50,000 to \$74,999	Exposure	43,826.7	38.3	70,706.4	61.7	114,533.1	100.0
	Premium	8,863,587	21.0	33,354,191	79.0	42,217,778	100.0
	Average	\$202		\$472		\$369	
\$75,000 to \$99,999	Exposure	10,186.5	26.8	27,866.4	73.2	38,052.9	100.0
	Premium	2,822,513	15.4	15,485,259	84.6	18,307,772	100.0
	Average	\$277		\$556		\$481	
\$100,000 and Over	Exposure	15,620.3	21.7	56,477.3	78.3	72,097.6	100.0
	Premium	7,074,736	16.7	35,255,042	83.3	42,329,778	100.0
	Average	\$453		\$624		\$587	
<b>Total</b>	<b>Exposure</b>	<b>479,576.3</b>	<b>59.4</b>	<b>328,048.2</b>	<b>40.6</b>	<b>807,624.5</b>	<b>100.0</b>
	<b>Premium</b>	<b>72,195,085</b>	<b>33.0</b>	<b>146,302,973</b>	<b>67.0</b>	<b>218,498,058</b>	<b>100.0</b>
	<b>Average</b>	<b>\$151</b>		<b>\$446</b>		<b>\$271</b>	

Table 5

## 2021 Average Premium by Amount of Insurance

### Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms

#### New Mexico

Insurance		HO-4		HO-6		Total	
Range			%		%		%
\$13,999 and Under	Exposure	22,110.4	93.2	1,610.3	6.8	23,720.7	100.0
	Premium	3,009,004	84.1	568,357	15.9	3,577,361	100.0
	Average	\$136		\$353		\$151	
\$14,000 to \$19,999	Exposure	10,617.7	93.9	688.3	6.1	11,306.0	100.0
	Premium	1,739,282	87.1	257,264	12.9	1,996,546	100.0
	Average	\$164		\$374		\$177	
\$20,000 to \$25,999	Exposure	15,353.9	92.8	1,197.9	7.2	16,551.8	100.0
	Premium	2,469,203	84.1	465,783	15.9	2,934,986	100.0
	Average	\$161		\$389		\$177	
\$26,000 to \$31,999	Exposure	8,496.4	90.1	929.1	9.9	9,425.5	100.0
	Premium	1,415,270	79.2	371,307	20.8	1,786,577	100.0
	Average	\$167		\$400		\$190	
\$32,000 to \$37,999	Exposure	3,598.1	85.6	606.8	14.4	4,204.8	100.0
	Premium	618,196	72.1	239,237	27.9	857,433	100.0
	Average	\$172		\$394		\$204	
\$38,000 to \$43,999	Exposure	2,369.3	82.1	515.2	17.9	2,884.4	100.0
	Premium	457,845	69.5	201,158	30.5	659,003	100.0
	Average	\$193		\$390		\$228	
\$44,000 to \$49,999	Exposure	1,341.9	80.6	324.0	19.4	1,665.9	100.0
	Premium	247,746	67.6	118,946	32.4	366,692	100.0
	Average	\$185		\$367		\$220	
\$50,000 to \$74,999	Exposure	6,792.8	75.7	2,175.1	24.3	8,967.8	100.0
	Premium	1,520,282	61.4	955,659	38.6	2,475,941	100.0
	Average	\$224		\$439		\$276	
\$75,000 to \$99,999	Exposure	1,651.6	68.1	775.2	31.9	2,426.8	100.0
	Premium	464,772	55.0	380,337	45.0	845,109	100.0
	Average	\$281		\$491		\$348	
\$100,000 and Over	Exposure	2,881.3	66.2	1,471.6	33.8	4,352.8	100.0
	Premium	1,254,460	54.5	1,048,681	45.5	2,303,141	100.0
	Average	\$435		\$713		\$529	
<b>Total</b>	<b>Exposure</b>	<b>75,213.3</b>	<b>88.0</b>	<b>10,293.3</b>	<b>12.0</b>	<b>85,506.6</b>	<b>100.0</b>
	<b>Premium</b>	<b>13,196,060</b>	<b>74.1</b>	<b>4,606,729</b>	<b>25.9</b>	<b>17,802,789</b>	<b>100.0</b>
	<b>Average</b>	<b>\$175</b>		<b>\$448</b>		<b>\$208</b>	

Table 5

## 2021 Average Premium by Amount of Insurance

### Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms

#### New York

Insurance		HO-4		HO-6		Total	
Range			%		%		%
\$13,999 and Under	Exposure	164,788.5	89.9	18,601.3	10.1	183,389.8	100.0
	Premium	18,112,868	70.8	7,471,839	29.2	25,584,707	100.0
	Average	\$110		\$402		\$140	
\$14,000 to \$19,999	Exposure	129,780.0	76.1	40,848.2	23.9	170,628.2	100.0
	Premium	15,068,476	57.1	11,312,847	42.9	26,381,323	100.0
	Average	\$116		\$277		\$155	
\$20,000 to \$25,999	Exposure	200,580.8	63.7	114,081.2	36.3	314,661.9	100.0
	Premium	28,250,089	51.1	27,026,397	48.9	55,276,486	100.0
	Average	\$141		\$237		\$176	
\$26,000 to \$31,999	Exposure	146,099.3	68.8	66,255.0	31.2	212,354.3	100.0
	Premium	21,540,455	52.3	19,655,867	47.7	41,196,322	100.0
	Average	\$147		\$297		\$194	
\$32,000 to \$37,999	Exposure	61,858.0	65.2	33,058.8	34.8	94,916.8	100.0
	Premium	9,415,481	46.5	10,812,803	53.5	20,228,284	100.0
	Average	\$152		\$327		\$213	
\$38,000 to \$43,999	Exposure	45,689.8	64.7	24,928.5	35.3	70,618.3	100.0
	Premium	7,718,520	47.0	8,713,207	53.0	16,431,727	100.0
	Average	\$169		\$350		\$233	
\$44,000 to \$49,999	Exposure	29,541.5	55.3	23,872.3	44.7	53,413.8	100.0
	Premium	5,473,985	37.0	9,339,034	63.0	14,813,019	100.0
	Average	\$185		\$391		\$277	
\$50,000 to \$74,999	Exposure	125,237.5	45.8	148,470.6	54.2	273,708.1	100.0
	Premium	24,646,346	27.3	65,762,242	72.7	90,408,588	100.0
	Average	\$197		\$443		\$330	
\$75,000 to \$99,999	Exposure	29,973.0	40.0	44,923.0	60.0	74,896.0	100.0
	Premium	7,889,765	24.2	24,689,608	75.8	32,579,373	100.0
	Average	\$263		\$550		\$435	
\$100,000 and Over	Exposure	48,871.5	27.4	129,239.2	72.6	178,110.7	100.0
	Premium	23,150,397	15.0	130,944,221	85.0	154,094,618	100.0
	Average	\$474		\$1,013		\$865	
<b>Total</b>	<b>Exposure</b>	<b>982,419.8</b>	<b>60.4</b>	<b>644,278.0</b>	<b>39.6</b>	<b>1,626,697.8</b>	<b>100.0</b>
	<b>Premium</b>	<b>161,266,382</b>	<b>33.8</b>	<b>315,728,065</b>	<b>66.2</b>	<b>476,994,447</b>	<b>100.0</b>
	<b>Average</b>	<b>\$164</b>		<b>\$490</b>		<b>\$293</b>	

Table 5

## 2021 Average Premium by Amount of Insurance

### Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms

#### North Carolina

Insurance		HO-4		HO-6		Total	
Range			%		%		%
\$13,999 and Under	Exposure	100,242.2	94.2	6,228.4	5.8	106,470.6	100.0
	Premium	9,618,152	79.7	2,442,295	20.3	12,060,447	100.0
	Average	\$96		\$392		\$113	
\$14,000 to \$19,999	Exposure	63,599.4	95.5	3,026.6	4.5	66,626.0	100.0
	Premium	7,398,273	88.4	971,838	11.6	8,370,111	100.0
	Average	\$116		\$321		\$126	
\$20,000 to \$25,999	Exposure	246,440.2	95.6	11,264.1	4.4	257,704.3	100.0
	Premium	37,200,390	89.6	4,319,092	10.4	41,519,482	100.0
	Average	\$151		\$383		\$161	
\$26,000 to \$31,999	Exposure	51,971.9	86.5	8,125.9	13.5	60,097.8	100.0
	Premium	10,323,501	76.7	3,128,620	23.3	13,452,121	100.0
	Average	\$199		\$385		\$224	
\$32,000 to \$37,999	Exposure	17,175.4	76.6	5,237.3	23.4	22,412.7	100.0
	Premium	3,331,463	64.4	1,844,868	35.6	5,176,331	100.0
	Average	\$194		\$352		\$231	
\$38,000 to \$43,999	Exposure	13,797.8	75.4	4,503.3	24.6	18,301.1	100.0
	Premium	3,419,028	63.6	1,954,575	36.4	5,373,603	100.0
	Average	\$248		\$434		\$294	
\$44,000 to \$49,999	Exposure	3,956.3	62.3	2,391.4	37.7	6,347.8	100.0
	Premium	947,304	49.0	987,241	51.0	1,934,545	100.0
	Average	\$239		\$413		\$305	
\$50,000 to \$74,999	Exposure	29,438.1	62.6	17,600.3	37.4	47,038.4	100.0
	Premium	8,883,179	49.3	9,127,137	50.7	18,010,316	100.0
	Average	\$302		\$519		\$383	
\$75,000 to \$99,999	Exposure	6,203.8	49.0	6,453.8	51.0	12,657.6	100.0
	Premium	2,442,860	38.0	3,982,505	62.0	6,425,365	100.0
	Average	\$394		\$617		\$508	
\$100,000 and Over	Exposure	10,500.8	48.9	10,978.3	51.1	21,479.2	100.0
	Premium	5,633,733	36.1	9,979,479	63.9	15,613,212	100.0
	Average	\$537		\$909		\$727	
<b>Total</b>	<b>Exposure</b>	<b>543,325.9</b>	<b>87.8</b>	<b>75,809.4</b>	<b>12.2</b>	<b>619,135.3</b>	<b>100.0</b>
	<b>Premium</b>	<b>89,197,883</b>	<b>69.7</b>	<b>38,737,650</b>	<b>30.3</b>	<b>127,935,533</b>	<b>100.0</b>
	<b>Average</b>	<b>\$164</b>		<b>\$511</b>		<b>\$207</b>	



Table 5

## 2021 Average Premium by Amount of Insurance

### Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms

#### North Dakota

Insurance		HO-4		HO-6		Total	
Range			%		%		%
\$13,999 and Under	Exposure	10,566.4	96.3	405.2	3.7	10,971.6	100.0
	Premium	1,166,176	91.8	103,752	8.2	1,269,928	100.0
	Average	\$110		\$256		\$116	
\$14,000 to \$19,999	Exposure	7,193.0	98.3	127.9	1.7	7,320.9	100.0
	Premium	729,519	96.0	30,312	4.0	759,831	100.0
	Average	\$101		\$237		\$104	
\$20,000 to \$25,999	Exposure	17,873.0	97.4	470.0	2.6	18,343.0	100.0
	Premium	1,738,521	93.6	119,739	6.4	1,858,260	100.0
	Average	\$97		\$255		\$101	
\$26,000 to \$31,999	Exposure	8,445.5	95.1	433.8	4.9	8,879.3	100.0
	Premium	937,518	89.5	109,935	10.5	1,047,453	100.0
	Average	\$111		\$253		\$118	
\$32,000 to \$37,999	Exposure	4,167.0	92.9	320.3	7.1	4,487.3	100.0
	Premium	435,776	85.6	73,465	14.4	509,241	100.0
	Average	\$105		\$229		\$113	
\$38,000 to \$43,999	Exposure	2,517.9	69.0	1,133.3	31.0	3,651.2	100.0
	Premium	326,119	69.9	140,572	30.1	466,691	100.0
	Average	\$130		\$124		\$128	
\$44,000 to \$49,999	Exposure	1,223.4	83.9	234.2	16.1	1,457.6	100.0
	Premium	144,969	72.2	55,903	27.8	200,872	100.0
	Average	\$118		\$239		\$138	
\$50,000 to \$74,999	Exposure	7,461.0	76.5	2,292.0	23.5	9,753.0	100.0
	Premium	937,657	61.4	589,703	38.6	1,527,360	100.0
	Average	\$126		\$257		\$157	
\$75,000 to \$99,999	Exposure	1,539.1	54.8	1,271.6	45.2	2,810.7	100.0
	Premium	272,833	40.8	396,691	59.2	669,524	100.0
	Average	\$177		\$312		\$238	
\$100,000 and Over	Exposure	1,927.4	44.6	2,390.2	55.4	4,317.6	100.0
	Premium	503,967	32.6	1,039,838	67.4	1,543,805	100.0
	Average	\$261		\$435		\$358	
<b>Total</b>	<b>Exposure</b>	<b>62,913.8</b>	<b>87.4</b>	<b>9,078.4</b>	<b>12.6</b>	<b>71,992.2</b>	<b>100.0</b>
	<b>Premium</b>	<b>7,193,055</b>	<b>73.0</b>	<b>2,659,910</b>	<b>27.0</b>	<b>9,852,965</b>	<b>100.0</b>
	<b>Average</b>	<b>\$114</b>		<b>\$293</b>		<b>\$137</b>	

Table 5

## 2021 Average Premium by Amount of Insurance

### Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms

#### Ohio

Insurance		HO-4		HO-6		Total	
Range			%		%		%
\$13,999 and Under	Exposure	132,702.3	88.0	18,014.3	12.0	150,716.6	100.0
	Premium	15,981,111	82.4	3,409,549	17.6	19,390,660	100.0
	Average	\$120		\$189		\$129	
\$14,000 to \$19,999	Exposure	147,049.3	97.0	4,615.7	3.0	151,665.0	100.0
	Premium	20,941,442	94.4	1,238,933	5.6	22,180,375	100.0
	Average	\$142		\$268		\$146	
\$20,000 to \$25,999	Exposure	144,347.7	91.9	12,777.2	8.1	157,124.8	100.0
	Premium	21,864,944	87.5	3,127,063	12.5	24,992,007	100.0
	Average	\$151		\$245		\$159	
\$26,000 to \$31,999	Exposure	72,852.5	86.8	11,105.6	13.2	83,958.1	100.0
	Premium	12,028,679	79.6	3,074,511	20.4	15,103,190	100.0
	Average	\$165		\$277		\$180	
\$32,000 to \$37,999	Exposure	33,053.9	80.0	8,253.9	20.0	41,307.8	100.0
	Premium	5,487,634	70.9	2,248,511	29.1	7,736,145	100.0
	Average	\$166		\$272		\$187	
\$38,000 to \$43,999	Exposure	21,075.6	70.2	8,936.0	29.8	30,011.6	100.0
	Premium	3,904,520	62.3	2,358,563	37.7	6,263,083	100.0
	Average	\$185		\$264		\$209	
\$44,000 to \$49,999	Exposure	8,646.5	60.5	5,649.0	39.5	14,295.5	100.0
	Premium	1,620,260	51.2	1,544,530	48.8	3,164,790	100.0
	Average	\$187		\$273		\$221	
\$50,000 to \$74,999	Exposure	52,420.2	54.4	43,972.5	45.6	96,392.7	100.0
	Premium	11,161,461	44.9	13,701,400	55.1	24,862,861	100.0
	Average	\$213		\$312		\$258	
\$75,000 to \$99,999	Exposure	11,795.4	34.0	22,883.0	66.0	34,678.4	100.0
	Premium	3,053,086	27.8	7,909,575	72.2	10,962,661	100.0
	Average	\$259		\$346		\$316	
\$100,000 and Over	Exposure	18,064.3	31.4	39,451.6	68.6	57,515.8	100.0
	Premium	6,430,148	25.5	18,798,806	74.5	25,228,954	100.0
	Average	\$356		\$477		\$439	
<b>Total</b>	<b>Exposure</b>	642,007.7	78.5	175,658.7	21.5	817,666.3	100.0
	<b>Premium</b>	102,473,285	64.1	57,411,441	35.9	159,884,726	100.0
	<b>Average</b>	\$160		\$327		\$196	

Table 5

## 2021 Average Premium by Amount of Insurance

### Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms

#### Oklahoma

Insurance		HO-4		HO-6		Total	
Range			%		%		%
\$13,999 and Under	Exposure	44,700.6	94.2	2,751.1	5.8	47,451.7	100.0
	Premium	6,874,138	85.1	1,203,228	14.9	8,077,366	100.0
	Average	\$154		\$437		\$170	
\$14,000 to \$19,999	Exposure	19,641.4	97.9	420.8	2.1	20,062.2	100.0
	Premium	4,315,343	95.5	203,550	4.5	4,518,893	100.0
	Average	\$220		\$484		\$225	
\$20,000 to \$25,999	Exposure	46,882.1	97.9	995.7	2.1	47,877.8	100.0
	Premium	9,073,466	94.4	535,366	5.6	9,608,832	100.0
	Average	\$194		\$538		\$201	
\$26,000 to \$31,999	Exposure	15,892.4	95.7	720.2	4.3	16,612.6	100.0
	Premium	3,679,574	90.1	406,215	9.9	4,085,789	100.0
	Average	\$232		\$564		\$246	
\$32,000 to \$37,999	Exposure	6,229.3	93.2	456.2	6.8	6,685.5	100.0
	Premium	1,450,490	84.8	260,295	15.2	1,710,785	100.0
	Average	\$233		\$571		\$256	
\$38,000 to \$43,999	Exposure	5,163.0	91.4	485.3	8.6	5,648.3	100.0
	Premium	1,389,715	82.8	289,414	17.2	1,679,129	100.0
	Average	\$269		\$596		\$297	
\$44,000 to \$49,999	Exposure	2,137.9	88.2	287.2	11.8	2,425.1	100.0
	Premium	542,272	74.4	186,438	25.6	728,710	100.0
	Average	\$254		\$649		\$300	
\$50,000 to \$74,999	Exposure	15,291.5	88.2	2,049.5	11.8	17,341.0	100.0
	Premium	4,637,077	76.8	1,399,788	23.2	6,036,865	100.0
	Average	\$303		\$683		\$348	
\$75,000 to \$99,999	Exposure	3,622.8	79.7	920.7	20.3	4,543.5	100.0
	Premium	1,365,182	65.3	726,543	34.7	2,091,725	100.0
	Average	\$377		\$789		\$460	
\$100,000 and Over	Exposure	6,432.5	81.0	1,506.1	19.0	7,938.6	100.0
	Premium	3,292,527	63.8	1,865,239	36.2	5,157,766	100.0
	Average	\$512		\$1,238		\$650	
<b>Total</b>	<b>Exposure</b>	165,993.6	94.0	10,592.5	6.0	176,586.1	100.0
	<b>Premium</b>	36,619,784	83.8	7,076,076	16.2	43,695,860	100.0
	<b>Average</b>	\$221		\$668		\$247	

Table 5

## 2021 Average Premium by Amount of Insurance

### Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms

#### Oregon

Insurance		HO-4		HO-6		Total	
Range			%		%		%
\$13,999 and Under	Exposure	86,038.8	94.3	5,224.2	5.7	91,262.9	100.0
	Premium	9,901,895	86.0	1,606,999	14.0	11,508,894	100.0
	Average	\$115		\$308		\$126	
\$14,000 to \$19,999	Exposure	43,939.8	96.6	1,534.3	3.4	45,474.0	100.0
	Premium	5,855,854	92.4	479,647	7.6	6,335,501	100.0
	Average	\$133		\$313		\$139	
\$20,000 to \$25,999	Exposure	80,154.2	94.6	4,553.3	5.4	84,707.4	100.0
	Premium	11,245,938	89.5	1,320,542	10.5	12,566,480	100.0
	Average	\$140		\$290		\$148	
\$26,000 to \$31,999	Exposure	38,932.4	92.7	3,055.0	7.3	41,987.4	100.0
	Premium	5,927,902	84.9	1,055,954	15.1	6,983,856	100.0
	Average	\$152		\$346		\$166	
\$32,000 to \$37,999	Exposure	16,708.6	90.1	1,826.3	9.9	18,534.8	100.0
	Premium	2,474,591	79.6	635,364	20.4	3,109,955	100.0
	Average	\$148		\$348		\$168	
\$38,000 to \$43,999	Exposure	11,906.0	82.4	2,543.7	17.6	14,449.7	100.0
	Premium	2,024,234	72.3	775,730	27.7	2,799,964	100.0
	Average	\$170		\$305		\$194	
\$44,000 to \$49,999	Exposure	5,158.4	83.5	1,021.6	16.5	6,180.0	100.0
	Premium	834,437	69.4	367,702	30.6	1,202,139	100.0
	Average	\$162		\$360		\$195	
\$50,000 to \$74,999	Exposure	30,215.8	74.9	10,106.4	25.1	40,322.3	100.0
	Premium	5,679,405	59.4	3,884,358	40.6	9,563,763	100.0
	Average	\$188		\$384		\$237	
\$75,000 to \$99,999	Exposure	7,039.3	64.3	3,910.6	35.7	10,949.9	100.0
	Premium	1,650,094	50.0	1,650,118	50.0	3,300,212	100.0
	Average	\$234		\$422		\$301	
\$100,000 and Over	Exposure	13,125.4	61.7	8,158.9	38.3	21,284.3	100.0
	Premium	4,378,395	50.2	4,345,904	49.8	8,724,299	100.0
	Average	\$334		\$533		\$410	
<b>Total</b>	<b>Exposure</b>	333,218.7	88.8	41,934.1	11.2	375,152.8	100.0
	<b>Premium</b>	49,972,745	75.6	16,122,318	24.4	66,095,063	100.0
	<b>Average</b>	\$150		\$384		\$176	

Table 5

## 2021 Average Premium by Amount of Insurance

### Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms

#### Pennsylvania

Insurance		HO-4		HO-6		Total	
Range			%		%		%
\$13,999 and Under	Exposure	133,305.9	91.4	12,584.8	8.6	145,890.8	100.0
	Premium	14,630,153	80.4	3,573,047	19.6	18,203,200	100.0
	Average	\$110		\$284		\$125	
\$14,000 to \$19,999	Exposure	146,937.8	96.3	5,676.4	3.7	152,614.2	100.0
	Premium	18,113,341	91.1	1,777,808	8.9	19,891,149	100.0
	Average	\$123		\$313		\$130	
\$20,000 to \$25,999	Exposure	184,985.3	94.8	10,155.0	5.2	195,140.3	100.0
	Premium	25,153,394	89.7	2,891,227	10.3	28,044,621	100.0
	Average	\$136		\$285		\$144	
\$26,000 to \$31,999	Exposure	86,541.6	91.5	8,048.9	8.5	94,590.5	100.0
	Premium	12,537,351	82.5	2,657,635	17.5	15,194,986	100.0
	Average	\$145		\$330		\$161	
\$32,000 to \$37,999	Exposure	45,109.5	88.8	5,717.2	11.2	50,826.7	100.0
	Premium	6,564,876	77.9	1,866,543	22.1	8,431,419	100.0
	Average	\$146		\$326		\$166	
\$38,000 to \$43,999	Exposure	27,909.6	84.6	5,080.8	15.4	32,990.3	100.0
	Premium	4,522,306	73.0	1,673,029	27.0	6,195,335	100.0
	Average	\$162		\$329		\$188	
\$44,000 to \$49,999	Exposure	14,587.6	79.6	3,741.7	20.4	18,329.3	100.0
	Premium	2,334,625	65.4	1,237,098	34.6	3,571,723	100.0
	Average	\$160		\$331		\$195	
\$50,000 to \$74,999	Exposure	75,004.7	71.8	29,452.1	28.2	104,456.8	100.0
	Premium	14,144,064	56.7	10,812,632	43.3	24,956,696	100.0
	Average	\$189		\$367		\$239	
\$75,000 to \$99,999	Exposure	17,688.9	53.4	15,424.8	46.6	33,113.8	100.0
	Premium	4,076,586	40.2	6,072,095	59.8	10,148,681	100.0
	Average	\$230		\$394		\$306	
\$100,000 and Over	Exposure	28,503.8	43.1	37,627.3	56.9	66,131.2	100.0
	Premium	9,418,906	31.4	20,563,441	68.6	29,982,347	100.0
	Average	\$330		\$547		\$453	
<b>Total</b>	<b>Exposure</b>	760,574.7	85.1	133,509.0	14.9	894,083.7	100.0
	<b>Premium</b>	111,495,602	67.7	53,124,555	32.3	164,620,157	100.0
	<b>Average</b>	\$147		\$398		\$184	

Table 5

## 2021 Average Premium by Amount of Insurance

### Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms

#### Rhode Island

Insurance		HO-4		HO-6		Total	
Range			%		%		%
\$13,999 and Under	Exposure	12,148.4	92.2	1,031.8	7.8	13,180.3	100.0
	Premium	1,716,456	66.2	875,575	33.8	2,592,031	100.0
	Average	\$141		\$849		\$197	
\$14,000 to \$19,999	Exposure	9,433.8	86.6	1,458.3	13.4	10,892.1	100.0
	Premium	1,299,901	68.8	589,893	31.2	1,889,794	100.0
	Average	\$138		\$405		\$174	
\$20,000 to \$25,999	Exposure	10,283.8	76.8	3,105.1	23.2	13,388.9	100.0
	Premium	1,711,958	59.2	1,181,749	40.8	2,893,707	100.0
	Average	\$166		\$381		\$216	
\$26,000 to \$31,999	Exposure	4,359.3	65.4	2,308.4	34.6	6,667.8	100.0
	Premium	829,331	46.9	938,430	53.1	1,767,761	100.0
	Average	\$190		\$407		\$265	
\$32,000 to \$37,999	Exposure	1,665.2	58.5	1,180.3	41.5	2,845.4	100.0
	Premium	346,603	41.7	484,065	58.3	830,668	100.0
	Average	\$208		\$410		\$292	
\$38,000 to \$43,999	Exposure	1,063.7	45.7	1,265.6	54.3	2,329.3	100.0
	Premium	248,675	31.4	543,974	68.6	792,649	100.0
	Average	\$234		\$430		\$340	
\$44,000 to \$49,999	Exposure	468.0	42.6	631.4	57.4	1,099.4	100.0
	Premium	114,970	29.4	276,468	70.6	391,438	100.0
	Average	\$246		\$438		\$356	
\$50,000 to \$74,999	Exposure	2,558.2	34.6	4,836.2	65.4	7,394.3	100.0
	Premium	725,616	21.6	2,626,478	78.4	3,352,094	100.0
	Average	\$284		\$543		\$453	
\$75,000 to \$99,999	Exposure	575.3	26.6	1,585.4	73.4	2,160.8	100.0
	Premium	214,992	17.0	1,051,612	83.0	1,266,604	100.0
	Average	\$374		\$663		\$586	
\$100,000 and Over	Exposure	903.5	27.1	2,430.5	72.9	3,334.0	100.0
	Premium	542,244	17.5	2,558,023	82.5	3,100,267	100.0
	Average	\$600		\$1,052		\$930	
<b>Total</b>	<b>Exposure</b>	43,459.3	68.7	19,832.9	31.3	63,292.2	100.0
	<b>Premium</b>	7,750,746	41.1	11,126,267	58.9	18,877,013	100.0
	<b>Average</b>	\$178		\$561		\$298	

Table 5

## 2021 Average Premium by Amount of Insurance

### Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms

#### South Carolina

Insurance		HO-4		HO-6		Total	
Range			%		%		%
\$13,999 and Under	Exposure	73,250.8	87.3	10,661.8	12.7	83,912.6	100.0
	Premium	10,529,278	72.3	4,026,410	27.7	14,555,688	100.0
	Average	\$144		\$378		\$173	
\$14,000 to \$19,999	Exposure	30,102.3	89.9	3,365.4	10.1	33,467.7	100.0
	Premium	5,051,642	77.1	1,496,925	22.9	6,548,567	100.0
	Average	\$168		\$445		\$196	
\$20,000 to \$25,999	Exposure	68,154.2	86.5	10,620.8	13.5	78,775.0	100.0
	Premium	11,386,485	70.5	4,758,349	29.5	16,144,834	100.0
	Average	\$167		\$448		\$205	
\$26,000 to \$31,999	Exposure	20,807.8	75.9	6,616.1	24.1	27,423.9	100.0
	Premium	4,140,787	57.3	3,080,829	42.7	7,221,616	100.0
	Average	\$199		\$466		\$263	
\$32,000 to \$37,999	Exposure	7,635.8	65.1	4,092.5	34.9	11,728.3	100.0
	Premium	1,483,088	45.7	1,764,337	54.3	3,247,425	100.0
	Average	\$194		\$431		\$277	
\$38,000 to \$43,999	Exposure	5,487.3	63.0	3,223.8	37.0	8,711.2	100.0
	Premium	1,260,934	44.3	1,586,727	55.7	2,847,661	100.0
	Average	\$230		\$492		\$327	
\$44,000 to \$49,999	Exposure	2,210.1	57.0	1,664.4	43.0	3,874.5	100.0
	Premium	490,840	39.7	744,939	60.3	1,235,779	100.0
	Average	\$222		\$448		\$319	
\$50,000 to \$74,999	Exposure	15,693.2	54.4	13,163.7	45.6	28,856.8	100.0
	Premium	4,068,292	36.8	6,976,973	63.2	11,045,265	100.0
	Average	\$259		\$530		\$383	
\$75,000 to \$99,999	Exposure	3,352.2	42.2	4,595.8	57.8	7,948.0	100.0
	Premium	1,071,088	27.8	2,778,666	72.2	3,849,754	100.0
	Average	\$320		\$605		\$484	
\$100,000 and Over	Exposure	7,254.3	53.1	6,411.1	46.9	13,665.3	100.0
	Premium	3,585,311	36.3	6,301,064	63.7	9,886,375	100.0
	Average	\$494		\$983		\$723	
<b>Total</b>	<b>Exposure</b>	<b>233,947.8</b>	<b>78.4</b>	<b>64,415.5</b>	<b>21.6</b>	<b>298,363.3</b>	<b>100.0</b>
	<b>Premium</b>	<b>43,067,745</b>	<b>56.2</b>	<b>33,515,219</b>	<b>43.8</b>	<b>76,582,964</b>	<b>100.0</b>
	<b>Average</b>	<b>\$184</b>		<b>\$520</b>		<b>\$257</b>	

Table 5

## 2021 Average Premium by Amount of Insurance

### Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms

#### South Dakota

Insurance		HO-4		HO-6		Total	
Range			%		%		%
\$13,999 and Under	Exposure	8,479.4	97.6	208.6	2.4	8,688.0	100.0
	Premium	884,632	94.6	50,965	5.4	935,597	100.0
	Average	\$104		\$244		\$108	
\$14,000 to \$19,999	Exposure	8,549.2	99.0	86.9	1.0	8,636.1	100.0
	Premium	841,555	97.3	22,953	2.7	864,508	100.0
	Average	\$98		\$264		\$100	
\$20,000 to \$25,999	Exposure	17,462.5	98.7	238.0	1.3	17,700.5	100.0
	Premium	1,854,160	96.7	62,577	3.3	1,916,737	100.0
	Average	\$106		\$263		\$108	
\$26,000 to \$31,999	Exposure	8,922.2	96.8	291.1	3.2	9,213.3	100.0
	Premium	998,478	92.3	83,859	7.7	1,082,337	100.0
	Average	\$112		\$288		\$117	
\$32,000 to \$37,999	Exposure	2,979.9	94.2	184.3	5.8	3,164.2	100.0
	Premium	333,881	87.0	49,720	13.0	383,601	100.0
	Average	\$112		\$270		\$121	
\$38,000 to \$43,999	Exposure	2,729.6	84.7	493.8	15.3	3,223.4	100.0
	Premium	349,800	79.1	92,297	20.9	442,097	100.0
	Average	\$128		\$187		\$137	
\$44,000 to \$49,999	Exposure	1,040.8	90.1	114.1	9.9	1,154.8	100.0
	Premium	129,234	82.1	28,231	17.9	157,465	100.0
	Average	\$124		\$247		\$136	
\$50,000 to \$74,999	Exposure	6,354.8	81.1	1,477.8	18.9	7,832.6	100.0
	Premium	919,008	68.8	417,161	31.2	1,336,169	100.0
	Average	\$145		\$282		\$171	
\$75,000 to \$99,999	Exposure	2,233.4	71.3	901.0	28.7	3,134.4	100.0
	Premium	304,895	52.7	273,814	47.3	578,709	100.0
	Average	\$137		\$304		\$185	
\$100,000 and Over	Exposure	2,679.1	61.6	1,670.4	38.4	4,349.5	100.0
	Premium	600,845	45.2	729,333	54.8	1,330,178	100.0
	Average	\$224		\$437		\$306	
<b>Total</b>	<b>Exposure</b>	<b>61,430.8</b>	<b>91.6</b>	<b>5,666.0</b>	<b>8.4</b>	<b>67,096.8</b>	<b>100.0</b>
	<b>Premium</b>	<b>7,216,488</b>	<b>79.9</b>	<b>1,810,910</b>	<b>20.1</b>	<b>9,027,398</b>	<b>100.0</b>
	<b>Average</b>	<b>\$117</b>		<b>\$320</b>		<b>\$135</b>	



Table 5

## 2021 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	96,227.4	90.7	9,838.8	9.3	106,066.2	100.0
	Premium	12,956,129	78.4	3,566,792	21.6	16,522,921	100.0
	Average	\$135		\$363		\$156	
\$14,000 to \$19,999	Exposure	77,324.8	96.8	2,547.2	3.2	79,871.9	100.0
	Premium	12,604,007	92.8	981,513	7.2	13,585,520	100.0
	Average	\$163		\$385		\$170	
\$20,000 to \$25,999	Exposure	87,013.4	93.6	5,940.8	6.4	92,954.3	100.0
	Premium	15,028,747	86.4	2,356,208	13.6	17,384,955	100.0
	Average	\$173		\$397		\$187	
\$26,000 to \$31,999	Exposure	33,516.7	86.9	5,048.1	13.1	38,564.8	100.0
	Premium	6,605,518	74.9	2,214,485	25.1	8,820,003	100.0
	Average	\$197		\$439		\$229	
\$32,000 to \$37,999	Exposure	12,507.6	80.2	3,096.6	19.8	15,604.2	100.0
	Premium	2,490,719	65.4	1,320,503	34.6	3,811,222	100.0
	Average	\$199		\$426		\$244	
\$38,000 to \$43,999	Exposure	9,526.0	77.4	2,778.0	22.6	12,304.0	100.0
	Premium	2,163,655	63.9	1,222,075	36.1	3,385,730	100.0
	Average	\$227		\$440		\$275	
\$44,000 to \$49,999	Exposure	3,190.2	65.9	1,648.7	34.1	4,838.8	100.0
	Premium	712,562	48.8	746,655	51.2	1,459,217	100.0
	Average	\$223		\$453		\$302	
\$50,000 to \$74,999	Exposure	28,942.3	65.5	15,265.5	34.5	44,207.8	100.0
	Premium	7,084,606	48.7	7,467,337	51.3	14,551,943	100.0
	Average	\$245		\$489		\$329	
\$75,000 to \$99,999	Exposure	6,889.3	49.9	6,925.4	50.1	13,814.7	100.0
	Premium	2,096,383	36.4	3,662,721	63.6	5,759,104	100.0
	Average	\$304		\$529		\$417	
\$100,000 and Over	Exposure	14,197.3	51.0	13,625.8	49.0	27,823.2	100.0
	Premium	5,991,481	37.9	9,803,481	62.1	15,794,962	100.0
	Average	\$422		\$719		\$568	
<b>Total</b>	<b>Exposure</b>	369,334.8	84.7	66,714.8	15.3	436,049.7	100.0
	<b>Premium</b>	67,733,807	67.0	33,341,770	33.0	101,075,577	100.0
	<b>Average</b>	\$183		\$500		\$232	

Table 5

## 2021 Average Premium by Amount of Insurance

### Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms

#### Texas

Insurance		HO-4		HO-6		Total	
Range			%		%		%
\$13,999 and Under	Exposure	686,113.4	98.3	11,590.8	1.7	697,704.3	100.0
	Premium	101,075,804	94.5	5,928,267	5.5	107,004,071	100.0
	Average	\$147		\$511		\$153	
\$14,000 to \$19,999	Exposure	293,891.9	98.9	3,128.2	1.1	297,020.1	100.0
	Premium	49,757,764	96.6	1,749,512	3.4	51,507,276	100.0
	Average	\$169		\$559		\$173	
\$20,000 to \$25,999	Exposure	595,793.1	98.2	10,833.8	1.8	606,626.9	100.0
	Premium	114,272,205	94.8	6,206,853	5.2	120,479,058	100.0
	Average	\$192		\$573		\$199	
\$26,000 to \$31,999	Exposure	229,980.3	97.3	6,345.8	2.7	236,326.1	100.0
	Premium	52,855,647	93.2	3,836,492	6.8	56,692,139	100.0
	Average	\$230		\$605		\$240	
\$32,000 to \$37,999	Exposure	59,461.6	92.6	4,779.9	7.4	64,241.5	100.0
	Premium	12,418,978	81.4	2,841,887	18.6	15,260,865	100.0
	Average	\$209		\$595		\$238	
\$38,000 to \$43,999	Exposure	78,411.8	94.4	4,668.0	5.6	83,079.8	100.0
	Premium	21,184,360	88.2	2,821,866	11.8	24,006,226	100.0
	Average	\$270		\$605		\$289	
\$44,000 to \$49,999	Exposure	15,143.8	81.5	3,448.8	18.5	18,592.6	100.0
	Premium	4,061,961	65.7	2,124,892	34.3	6,186,853	100.0
	Average	\$268		\$616		\$333	
\$50,000 to \$74,999	Exposure	128,025.6	83.9	24,635.8	16.1	152,661.3	100.0
	Premium	42,169,861	71.2	17,081,427	28.8	59,251,288	100.0
	Average	\$329		\$693		\$388	
\$75,000 to \$99,999	Exposure	26,008.0	61.5	16,248.4	38.5	42,256.4	100.0
	Premium	11,635,996	48.5	12,352,352	51.5	23,988,348	100.0
	Average	\$447		\$760		\$568	
\$100,000 and Over	Exposure	54,750.7	49.6	55,609.8	50.4	110,360.5	100.0
	Premium	33,686,494	33.8	65,973,945	66.2	99,660,439	100.0
	Average	\$615		\$1,186		\$903	
<b>Total</b>	<b>Exposure</b>	2,167,580.1	93.9	141,289.4	6.1	2,308,869.5	100.0
	<b>Premium</b>	443,119,070	78.6	120,917,493	21.4	564,036,563	100.0
	<b>Average</b>	\$204		\$856		\$244	

Table 5

## 2021 Average Premium by Amount of Insurance

### Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms

#### Utah

Insurance		Utah					
Range		HO-4	%	HO-6	%	Total	%
\$13,999 and Under	Exposure	42,270.2	80.4	10,323.3	19.6	52,593.5	100.0
	Premium	5,556,677	74.2	1,929,477	25.8	7,486,154	100.0
	Average	\$131		\$187		\$142	
\$14,000 to \$19,999	Exposure	40,010.8	90.3	4,311.5	9.7	44,322.3	100.0
	Premium	4,814,030	83.0	982,681	17.0	5,796,711	100.0
	Average	\$120		\$228		\$131	
\$20,000 to \$25,999	Exposure	41,091.1	83.8	7,965.3	16.2	49,056.3	100.0
	Premium	5,536,460	73.9	1,957,990	26.1	7,494,450	100.0
	Average	\$135		\$246		\$153	
\$26,000 to \$31,999	Exposure	19,940.3	75.1	6,619.5	24.9	26,559.8	100.0
	Premium	2,843,347	62.6	1,697,142	37.4	4,540,489	100.0
	Average	\$143		\$256		\$171	
\$32,000 to \$37,999	Exposure	8,017.1	63.8	4,557.1	36.2	12,574.2	100.0
	Premium	1,144,878	50.1	1,142,393	49.9	2,287,271	100.0
	Average	\$143		\$251		\$182	
\$38,000 to \$43,999	Exposure	5,420.9	48.7	5,707.0	51.3	11,127.9	100.0
	Premium	873,029	40.4	1,289,252	59.6	2,162,281	100.0
	Average	\$161		\$226		\$194	
\$44,000 to \$49,999	Exposure	2,583.6	53.6	2,236.8	46.4	4,820.3	100.0
	Premium	412,410	42.0	570,445	58.0	982,855	100.0
	Average	\$160		\$255		\$204	
\$50,000 to \$74,999	Exposure	15,281.3	46.6	17,515.3	53.4	32,796.6	100.0
	Premium	2,788,681	35.9	4,968,973	64.1	7,757,654	100.0
	Average	\$182		\$284		\$237	
\$75,000 to \$99,999	Exposure	3,312.4	33.6	6,559.0	66.4	9,871.4	100.0
	Premium	820,994	27.7	2,144,743	72.3	2,965,737	100.0
	Average	\$248		\$327		\$300	
\$100,000 and Over	Exposure	6,393.3	35.8	11,443.3	64.2	17,836.6	100.0
	Premium	1,984,484	25.9	5,674,453	74.1	7,658,937	100.0
	Average	\$310		\$496		\$429	
<b>Total</b>	<b>Exposure</b>	184,321.0	70.5	77,238.0	29.5	261,559.0	100.0
	<b>Premium</b>	26,774,990	54.5	22,357,549	45.5	49,132,539	100.0
	<b>Average</b>	\$145		\$289		\$188	

Table 5

## 2021 Average Premium by Amount of Insurance

### Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms

#### Vermont

Insurance		HO-4		HO-6		Total	
Range			%		%		%
\$13,999 and Under	Exposure	5,710.4	87.4	820.3	12.6	6,530.7	100.0
	Premium	586,570	74.9	196,805	25.1	783,375	100.0
	Average	\$103		\$240		\$120	
\$14,000 to \$19,999	Exposure	4,233.8	84.7	765.3	15.3	4,999.1	100.0
	Premium	482,971	70.1	206,072	29.9	689,043	100.0
	Average	\$114		\$269		\$138	
\$20,000 to \$25,999	Exposure	7,397.9	80.1	1,834.1	19.9	9,232.0	100.0
	Premium	991,366	66.1	507,846	33.9	1,499,212	100.0
	Average	\$134		\$277		\$162	
\$26,000 to \$31,999	Exposure	3,729.1	68.9	1,685.6	31.1	5,414.7	100.0
	Premium	532,059	52.2	487,828	47.8	1,019,887	100.0
	Average	\$143		\$289		\$188	
\$32,000 to \$37,999	Exposure	1,973.8	68.0	927.3	32.0	2,901.1	100.0
	Premium	293,164	52.2	268,244	47.8	561,408	100.0
	Average	\$149		\$289		\$194	
\$38,000 to \$43,999	Exposure	1,365.3	59.2	940.2	40.8	2,305.4	100.0
	Premium	220,693	43.6	285,283	56.4	505,976	100.0
	Average	\$162		\$303		\$219	
\$44,000 to \$49,999	Exposure	670.1	52.4	607.6	47.6	1,277.7	100.0
	Premium	109,742	36.8	188,411	63.2	298,153	100.0
	Average	\$164		\$310		\$233	
\$50,000 to \$74,999	Exposure	3,771.3	45.5	4,508.8	54.5	8,280.0	100.0
	Premium	704,556	31.5	1,532,732	68.5	2,237,288	100.0
	Average	\$187		\$340		\$270	
\$75,000 to \$99,999	Exposure	997.9	33.1	2,012.7	66.9	3,010.6	100.0
	Premium	246,265	25.2	729,826	74.8	976,091	100.0
	Average	\$247		\$363		\$324	
\$100,000 and Over	Exposure	1,453.0	24.4	4,493.3	75.6	5,946.3	100.0
	Premium	525,545	18.8	2,267,468	81.2	2,793,013	100.0
	Average	\$362		\$505		\$470	
<b>Total</b>	<b>Exposure</b>	31,302.4	62.7	18,595.1	37.3	49,897.5	100.0
	<b>Premium</b>	4,692,931	41.3	6,670,515	58.7	11,363,446	100.0
	<b>Average</b>	\$150		\$359		\$228	

Table 5

## 2021 Average Premium by Amount of Insurance

### Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms

#### Virginia

Insurance		HO-4		HO-6		Total	
Range			%		%		%
\$13,999 and Under	Exposure	177,236.2	89.3	21,323.3	10.7	198,559.4	100.0
	Premium	19,949,396	76.1	6,264,059	23.9	26,213,455	100.0
	Average	\$113		\$294		\$132	
\$14,000 to \$19,999	Exposure	89,550.8	91.5	8,303.3	8.5	97,854.1	100.0
	Premium	12,199,576	84.0	2,328,830	16.0	14,528,406	100.0
	Average	\$136		\$280		\$148	
\$20,000 to \$25,999	Exposure	125,180.5	87.5	17,871.8	12.5	143,052.3	100.0
	Premium	18,843,698	77.9	5,331,968	22.1	24,175,666	100.0
	Average	\$151		\$298		\$169	
\$26,000 to \$31,999	Exposure	61,370.3	79.6	15,770.4	20.4	77,140.7	100.0
	Premium	9,942,889	67.3	4,829,135	32.7	14,772,024	100.0
	Average	\$162		\$306		\$191	
\$32,000 to \$37,999	Exposure	26,347.9	75.0	8,793.6	25.0	35,141.5	100.0
	Premium	4,000,120	56.4	3,090,839	43.6	7,090,959	100.0
	Average	\$152		\$351		\$202	
\$38,000 to \$43,999	Exposure	20,839.8	72.3	7,966.7	27.7	28,806.4	100.0
	Premium	3,616,199	55.7	2,881,895	44.3	6,498,094	100.0
	Average	\$174		\$362		\$226	
\$44,000 to \$49,999	Exposure	9,727.3	64.9	5,258.8	35.1	14,986.0	100.0
	Premium	1,607,888	45.8	1,903,540	54.2	3,511,428	100.0
	Average	\$165		\$362		\$234	
\$50,000 to \$74,999	Exposure	62,267.9	63.6	35,654.1	36.4	97,922.0	100.0
	Premium	11,027,018	43.3	14,467,964	56.7	25,494,982	100.0
	Average	\$177		\$406		\$260	
\$75,000 to \$99,999	Exposure	15,862.3	52.8	14,159.3	47.2	30,021.5	100.0
	Premium	3,265,484	32.7	6,722,667	67.3	9,988,151	100.0
	Average	\$206		\$475		\$333	
\$100,000 and Over	Exposure	29,623.4	52.5	26,776.9	47.5	56,400.3	100.0
	Premium	8,880,318	39.1	13,836,763	60.9	22,717,081	100.0
	Average	\$300		\$517		\$403	
<b>Total</b>	<b>Exposure</b>	618,006.3	79.2	161,877.9	20.8	779,884.2	100.0
	<b>Premium</b>	93,332,586	60.2	61,657,660	39.8	154,990,246	100.0
	<b>Average</b>	\$151		\$381		\$199	

Table 5

## 2021 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	170,213.0	91.7	15,431.4	8.3	185,644.4	100.0
	Premium	20,582,310	80.4	5,014,600	19.6	25,596,910	100.0
	Average	\$121		\$325		\$138	
\$14,000 to \$19,999	Exposure	76,274.0	92.9	5,833.1	7.1	82,107.1	100.0
	Premium	10,671,304	84.2	2,005,836	15.8	12,677,140	100.0
	Average	\$140		\$344		\$154	
\$20,000 to \$25,999	Exposure	136,628.8	90.7	14,033.8	9.3	150,662.6	100.0
	Premium	20,751,900	82.7	4,346,784	17.3	25,098,684	100.0
	Average	\$152		\$310		\$167	
\$26,000 to \$31,999	Exposure	86,585.8	89.6	10,070.7	10.4	96,656.5	100.0
	Premium	13,226,266	79.6	3,391,371	20.4	16,617,637	100.0
	Average	\$153		\$337		\$172	
\$32,000 to \$37,999	Exposure	39,023.4	86.4	6,146.4	13.6	45,169.8	100.0
	Premium	5,862,131	72.6	2,206,892	27.4	8,069,023	100.0
	Average	\$150		\$359		\$179	
\$38,000 to \$43,999	Exposure	25,763.3	79.7	6,571.7	20.3	32,334.9	100.0
	Premium	4,510,113	66.8	2,237,059	33.2	6,747,172	100.0
	Average	\$175		\$340		\$209	
\$44,000 to \$49,999	Exposure	12,004.5	77.1	3,571.4	22.9	15,575.9	100.0
	Premium	1,970,220	60.4	1,291,626	39.6	3,261,846	100.0
	Average	\$164		\$362		\$209	
\$50,000 to \$74,999	Exposure	59,576.8	65.3	31,588.9	34.7	91,165.7	100.0
	Premium	11,827,134	47.7	12,965,746	52.3	24,792,880	100.0
	Average	\$199		\$410		\$272	
\$75,000 to \$99,999	Exposure	16,060.2	59.0	11,178.6	41.0	27,238.8	100.0
	Premium	3,758,654	42.4	5,110,071	57.6	8,868,725	100.0
	Average	\$234		\$457		\$326	
\$100,000 and Over	Exposure	25,996.9	52.3	23,738.7	47.7	49,735.6	100.0
	Premium	9,580,631	40.0	14,343,880	60.0	23,924,511	100.0
	Average	\$369		\$604		\$481	
<b>Total</b>	<b>Exposure</b>	648,126.6	83.5	128,164.7	16.5	776,291.3	100.0
	<b>Premium</b>	102,740,663	66.0	52,913,865	34.0	155,654,528	100.0
	<b>Average</b>	\$159		\$413		\$201	

Table 5

## 2021 Average Premium by Amount of Insurance

### Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms

#### West Virginia

Insurance		HO-4		HO-6		Total	
Range			%		%		%
\$13,999 and Under	Exposure	11,117.6	96.7	376.7	3.3	11,494.3	100.0
	Premium	1,464,338	93.9	95,539	6.1	1,559,877	100.0
	Average	\$132		\$254		\$136	
\$14,000 to \$19,999	Exposure	9,713.8	97.5	253.8	2.5	9,967.6	100.0
	Premium	1,540,934	96.1	63,322	3.9	1,604,256	100.0
	Average	\$159		\$249		\$161	
\$20,000 to \$25,999	Exposure	14,274.6	97.1	424.7	2.9	14,699.3	100.0
	Premium	2,147,103	95.1	110,216	4.9	2,257,319	100.0
	Average	\$150		\$260		\$154	
\$26,000 to \$31,999	Exposure	4,980.2	93.4	349.3	6.6	5,329.4	100.0
	Premium	874,310	90.0	97,528	10.0	971,838	100.0
	Average	\$176		\$279		\$182	
\$32,000 to \$37,999	Exposure	2,071.6	90.2	226.2	9.8	2,297.8	100.0
	Premium	370,461	85.4	63,102	14.6	433,563	100.0
	Average	\$179		\$279		\$189	
\$38,000 to \$43,999	Exposure	1,530.7	90.8	155.3	9.2	1,685.9	100.0
	Premium	306,617	87.4	44,372	12.6	350,989	100.0
	Average	\$200		\$286		\$208	
\$44,000 to \$49,999	Exposure	714.8	87.4	103.5	12.6	818.3	100.0
	Premium	142,332	83.0	29,167	17.0	171,499	100.0
	Average	\$199		\$282		\$210	
\$50,000 to \$74,999	Exposure	4,294.9	86.2	685.4	13.8	4,980.3	100.0
	Premium	1,019,511	81.5	230,972	18.5	1,250,483	100.0
	Average	\$237		\$337		\$251	
\$75,000 to \$99,999	Exposure	933.9	75.5	302.7	24.5	1,236.6	100.0
	Premium	272,893	70.8	112,757	29.2	385,650	100.0
	Average	\$292		\$373		\$312	
\$100,000 and Over	Exposure	1,408.6	67.5	678.6	32.5	2,087.2	100.0
	Premium	554,196	59.4	379,128	40.6	933,324	100.0
	Average	\$393		\$559		\$447	
<b>Total</b>	<b>Exposure</b>	<b>51,040.6</b>	<b>93.5</b>	<b>3,556.0</b>	<b>6.5</b>	<b>54,596.6</b>	<b>100.0</b>
	<b>Premium</b>	<b>8,692,695</b>	<b>87.6</b>	<b>1,226,103</b>	<b>12.4</b>	<b>9,918,798</b>	<b>100.0</b>
	<b>Average</b>	<b>\$170</b>		<b>\$345</b>		<b>\$182</b>	

Table 5

## 2021 Average Premium by Amount of Insurance

### Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms

#### Wisconsin

Insurance		HO-4		HO-6		Total	
Range			%		%		%
\$13,999 and Under	Exposure	53,600.7	92.8	4,167.3	7.2	57,767.9	100.0
	Premium	5,904,221	87.2	863,269	12.8	6,767,490	100.0
	Average	\$110		\$207		\$117	
\$14,000 to \$19,999	Exposure	54,866.6	97.0	1,684.5	3.0	56,551.1	100.0
	Premium	6,222,957	93.9	402,804	6.1	6,625,761	100.0
	Average	\$113		\$239		\$117	
\$20,000 to \$25,999	Exposure	82,109.6	92.5	6,677.1	7.5	88,786.7	100.0
	Premium	9,273,476	86.2	1,483,028	13.8	10,756,504	100.0
	Average	\$113		\$222		\$121	
\$26,000 to \$31,999	Exposure	51,348.3	89.7	5,893.6	10.3	57,241.8	100.0
	Premium	6,204,686	81.7	1,386,521	18.3	7,591,207	100.0
	Average	\$121		\$235		\$133	
\$32,000 to \$37,999	Exposure	27,007.9	85.8	4,457.2	14.2	31,465.1	100.0
	Premium	3,392,835	76.1	1,064,109	23.9	4,456,944	100.0
	Average	\$126		\$239		\$142	
\$38,000 to \$43,999	Exposure	19,853.8	68.7	9,063.2	31.3	28,917.0	100.0
	Premium	2,691,797	63.0	1,578,038	37.0	4,269,835	100.0
	Average	\$136		\$174		\$148	
\$44,000 to \$49,999	Exposure	9,063.3	78.0	2,549.1	22.0	11,612.4	100.0
	Premium	1,206,232	66.1	618,150	33.9	1,824,382	100.0
	Average	\$133		\$242		\$157	
\$50,000 to \$74,999	Exposure	52,658.7	67.2	25,682.4	32.8	78,341.1	100.0
	Premium	7,394,547	52.6	6,652,393	47.4	14,046,940	100.0
	Average	\$140		\$259		\$179	
\$75,000 to \$99,999	Exposure	14,343.0	50.1	14,284.1	49.9	28,627.1	100.0
	Premium	2,306,545	37.3	3,877,944	62.7	6,184,489	100.0
	Average	\$161		\$271		\$216	
\$100,000 and Over	Exposure	19,863.8	38.3	32,009.9	61.7	51,873.7	100.0
	Premium	4,191,302	26.8	11,465,368	73.2	15,656,670	100.0
	Average	\$211		\$358		\$302	
<b>Total</b>	<b>Exposure</b>	384,715.6	78.3	106,468.3	21.7	491,183.8	100.0
	<b>Premium</b>	48,788,598	62.4	29,391,624	37.6	78,180,222	100.0
	<b>Average</b>	\$127		\$276		\$159	



Table 5

## 2021 Average Premium by Amount of Insurance

### Homeowners Tenants and Condominium/Co-Operative Unit Policy Forms

#### Wyoming

Insurance		HO-4		HO-6		Total	
Range			%		%		%
\$13,999 and Under	Exposure	4,967.9	90.6	518.3	9.4	5,486.2	100.0
	Premium	553,328	77.3	162,579	22.7	715,907	100.0
	Average	\$111		\$314		\$130	
\$14,000 to \$19,999	Exposure	1,685.8	92.3	140.8	7.7	1,826.5	100.0
	Premium	240,316	84.2	45,203	15.8	285,519	100.0
	Average	\$143		\$321		\$156	
\$20,000 to \$25,999	Exposure	4,125.3	94.2	252.7	5.8	4,377.9	100.0
	Premium	590,154	86.6	91,535	13.4	681,689	100.0
	Average	\$143		\$362		\$156	
\$26,000 to \$31,999	Exposure	2,220.1	91.2	215.2	8.8	2,435.3	100.0
	Premium	314,392	79.9	78,859	20.1	393,251	100.0
	Average	\$142		\$367		\$161	
\$32,000 to \$37,999	Exposure	1,188.1	89.4	140.3	10.6	1,328.4	100.0
	Premium	155,770	74.5	53,333	25.5	209,103	100.0
	Average	\$131		\$380		\$157	
\$38,000 to \$43,999	Exposure	1,074.3	89.9	121.1	10.1	1,195.3	100.0
	Premium	141,135	76.3	43,761	23.7	184,896	100.0
	Average	\$131		\$361		\$155	
\$44,000 to \$49,999	Exposure	628.4	89.1	76.8	10.9	705.2	100.0
	Premium	77,729	74.1	27,219	25.9	104,948	100.0
	Average	\$124		\$355		\$149	
\$50,000 to \$74,999	Exposure	4,889.8	88.0	666.6	12.0	5,556.3	100.0
	Premium	683,681	71.7	270,341	28.3	954,022	100.0
	Average	\$140		\$406		\$172	
\$75,000 to \$99,999	Exposure	1,632.3	80.2	403.9	19.8	2,036.3	100.0
	Premium	247,097	57.9	179,571	42.1	426,668	100.0
	Average	\$151		\$445		\$210	
\$100,000 and Over	Exposure	2,293.2	68.8	1,041.3	31.2	3,334.5	100.0
	Premium	505,509	38.6	805,067	61.4	1,310,576	100.0
	Average	\$220		\$773		\$393	
<b>Total</b>	<b>Exposure</b>	<b>24,705.0</b>	<b>87.4</b>	<b>3,576.8</b>	<b>12.6</b>	<b>28,281.8</b>	<b>100.0</b>
	<b>Premium</b>	<b>3,509,111</b>	<b>66.6</b>	<b>1,757,468</b>	<b>33.4</b>	<b>5,266,579</b>	<b>100.0</b>
	<b>Average</b>	<b>\$142</b>		<b>\$491</b>		<b>\$186</b>	