Table 1184. Renters and Homeowners Insurance—Average Premiums **by State: 2005**

[In dollars. Average premium equals premiums divided by exposure per house-years. A house-year is equal to 365 days of insured coverage for a single dwelling and is the standard measurement for homeowners insurance. The NAIC does not rank state average expenditures and does not endorse any conclusions drawn from these datal

State	Renters 1	Homeowners 2	State	Renters 1	Homeowners ²	State	Renters 1	Homeowners ²
U.S	193	764	KS	173	836	ND	128	736
			KY	163	628	OH	166	531
AL	225	847	LA	244	1,144	OK	242	996
AK	184	837	ME	147	553	OR	168	491

AL	225	847	LA			OK	242	996
AK	184		ME		553	OR	168	491
AZ	219		MD	163	696	PA	150	624
AR	218	775	MA	220	827	RI	193	849
CA	257	895	MI	173	/34	90	189	817
CO	174	807	MN	150	790	50	103	017

	0.10	00-	1.40	400	000	011	100	-101
AZ	219		MD	163	696	PA	150	624
AR	218	775	MA	220	827	RI	100	849
CA			MI		724	HI	193	849
	257				7.04	SC	189	817
CO	174	807	MN	150	790	SD	124	622
CT	199	823	MS	253	939	3D		
DE	158	400		172	600	TN	209	692

AH			IVIA	220	827	RI	193	849
CA	257	895	MI	173	734	SC	100	0+0
				170	704	SC	189	817
CO	174	807	MN	150	790	SD	124	622
CT	199	823	MS	253	030	SD	124	
				233	333	TN	209	692
DE	158	498	MO	173	688 I	TX 3	200	1 070
DC			MT	163	660	1X °	269	1,372
				163	003	LIT	146	177
FI	202	1 083	NF	157	767	ÚT	140	4//

CT	199	823	MS	253	939	SD	124	022
						TN	209	692
DE	158	498	MO	173	688	TV 3		1 002
DC	188		MT		663	TX ³	269	1,372
DC						UT	146	177
FI	202	1 083	NE	157			140	4//
					221	VT	159	646
GA	214	6/2	NV	211	6/1		100	040
HI	215	837	NH	157	636	VA	149	641
						14/4	170	500
ID	157	457	NJ	179	682	WA	1/3	589
11	17/	660	NM	202	605	wv	177	640

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Based on the HO-4 renters insurance policy for tenants. Includes broad named-peril coverage for the personal property of Based on the HO-3 homeowner package policy for owner-occupied dwellings, 1-4 family units. Provides "all risks" coverage (except those specifically excluded in the policy) on buildings, broad named-peril coverage on personal property, and is

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³ The Texas Insurance Commissioner promulgates residential policy forms which are similar

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WY

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649

OT	100	000	140	0.50	000	SD	124	622
CT	199	823	MS	253	939	TN	209	692
DE	158	/08	MO	173	688			
				173		TX ³	269	1.372
DC	188	963 I	MT	163	663			1,072
	202		NE	157	767	UT	146	4//
FL				157		VT	150	0.40
GA	214	672	NV	211	671	VT	159	646
				7		VA	149	641
HI	215	837	NH	157	030		143	0+1
ID	157	457	N. I	170	682	WA	173	589

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594

NY.

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the most common package written.

but not identical to the standard forms.

00			IVII V	130	730	SD	124	622
CT	199	922	MS	253	939			
				255	939	TN	209	692
DE	158	408	MO	172	688	TX 3	203	
				173	000	TX 3	269	1.372
DC	188	963	MT	163	663	1/4	200	1,072
				100	000	LIT	146	477
FL	202	1 083	NE	157	767	UT	140	7//
				107	, , ,	VT	159	646
GA	214	672	NV	211	671	V I	159	040
Ŭ,	215	007			071	VA	149	641
				157				