

**2008 Dwelling Fire, Homeowners Owner-Occupied, and Homeowners Tenant and
Condominium/Cooperative Unit Owner’s Insurance**

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Sample

2008 Dwelling Fire, Homeowners Owner-Occupied, and Homeowners Tenant and Condominium/Cooperative Unit Owner's Insurance

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

Purpose of Report

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

Data

Data consist of written exposures, expressed as house-years,¹ and aggregate written premiums by state and countrywide for the 2008 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.

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

The cooperation and assistance of the data providers in compiling this report was 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; and Independent Statistical Service, Inc. (ISS).
- 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 of 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.

Florida data should be viewed with a degree of caution as Florida results are not directly comparable to those of other states. Florida data exclude policies written by Citizens Property Insurance Corporation, the state’s insurer of last resort. This means that not only are the total policy count and premium paid underreported—as Citizens rates are established by statute to be the highest in the market—but results also underestimate the cost of homeowners insurance in Florida in the private market. In addition to writing as a residual market, Citizens also writes wind-only insurance contracts in designated coastal areas. The policyholder is still required to obtain a homeowners policy for all other perils; these are provided by the private market. The reported market data do not distinguish between policies including wind versus policies excluding wind. Therefore, the policy count and premium amount may significantly underestimate the cost of comprehensive homeowners insurance in large segments of the Florida market.

The premium and exposure data Texas reports to the NAIC include the premiums but not the underlying exposures for the Texas Windstorm Insurance Association (TWIA), Texas' coastal wind insurer of last resort. TWIA writes exclusively "wind-only" policies, and only collects basic information about policy type of the underlying "ex-wind" homeowners policy. The overwhelming majority of homeowners premium reported by TWIA is coded as "HO-3" (Texas "HO-B"); this is significantly different from the distribution of policies in the coastal region of Texas. Therefore, it is highly likely that a significant portion of TWIA's premiums are reported as "HO-3" when the underlying exposures are reported as "HO-1," "HO-2," or "HO-5." Thus, the average "HO-3" premium for Texas is artificially high as a result.

A caution in the review of other states' data is necessary as well. A separate company also called Citizens Property Insurance Corporation operates in Louisiana and these data are not included. Other southeastern states have wind pools in operation that similarly may not be included in this report.

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 purchases individual coverages on an a la carte basis e.g., fire perils separately from extended coverage perils, and coverage for buildings separately from outbuildings and contents. Only the data for fire coverage for single-family owner-occupied dwellings are included in this report. Thus, the dwelling fire data (indicated by "DW" in the report) are not directly comparable to the homeowners data, but are presented to provide an estimate of the cost for insurance purchased under the dwelling fire program.

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

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

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

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

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.

Sample

Analysis of the Data

Table 1 provides exposure data in house-years by policy type. The table shows a countrywide total of 78,787,796.0 house-years. In 2008, homeowners owner-occupied policy exposures accounted for 81.5 percent of overall exposures countrywide. Tenant and condominium policy exposures accounted for 16.8 percent of the total, while dwelling fire exposures made up the remaining 1.7 percent.

Exposure data for the eight individual policy forms is provided in Table 2. The HO-3 accounted for 65.7 percent of all policy exposures and remains the most common policy sold by far. Figure 1 (opposite page) shows the percentage breakdown of exposures for the homeowners owner-occupied policy forms only. Countrywide, 80.6 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, 65.3 percent were written on the HO-4 form.

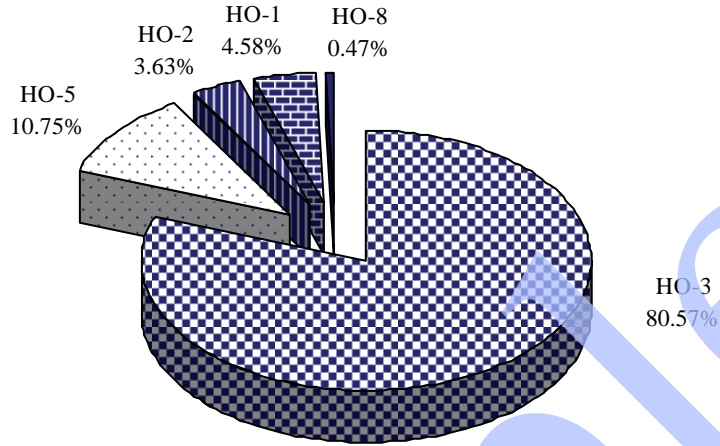
Tables 3A and 3B present countrywide and by-state exposure data divided between each of the ranges of insurance coverage amount. Dwelling fire policy data and data for the homeowners owner-occupied policy forms are grouped together in Table 3A, and data for the HO-4 and HO-6 forms are grouped together in Table 3B. Countrywide, in 2008, more than 76.5 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 52.8 percent of the exposures for the HO-4 and HO-6 forms are concentrated at amounts below \$32,000, and 88.2 percent of these policies provide less than \$75,000 in coverage.

Table 4,⁴ which provides premium and exposure percentages by form, also groups data for the dwelling fire and the homeowners owner-occupied forms. Note that for the homeowners owner-occupied forms, the number of exposures in the “under \$24,999” range was determined to be too low to produce meaningful average premium results. Data for this range was, therefore, combined with data in the “\$25,000–\$49,999” range, and an “under \$49,999” range was created. An average premium for each policy form was then calculated for the combined range.

⁴ Zero exposures and premiums are denoted by an asterisk in Table 4.

**Figure 1 - 2008 Percent of Homeowners Owner-Occupied
Written Exposures
Countrywide By Policy Form**



**Figure 2 - 2008 Percent of Tenant and Condominium/
Co-op Written Exposures
Countrywide By Policy Form**

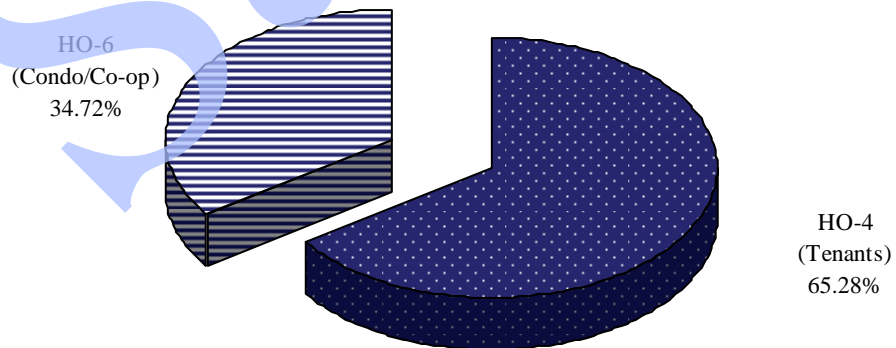


Figure 3 provides a comparison of dwelling fire and the five homeowners owner-occupied policy exposures by amounts of insurance coverage. Dwelling fire exposures represent less than 2.0 percent of total exposures and are most prevalent at insurance coverage amounts less than \$50,000. In the less than \$50,000 range, dwelling fire exposures account for 43.1 percent of the total, then drop to 12.8 percent at insurance amounts of \$50,000–\$74,999. At coverage amounts above \$75,000, dwelling fire exposures account for no more than 3.9 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 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.

Sample

Figure 3 - 2008 Percent Comparison of Dwelling Fire and Homeowners Owner-Occupied Written Exposures by Amount of Insurance

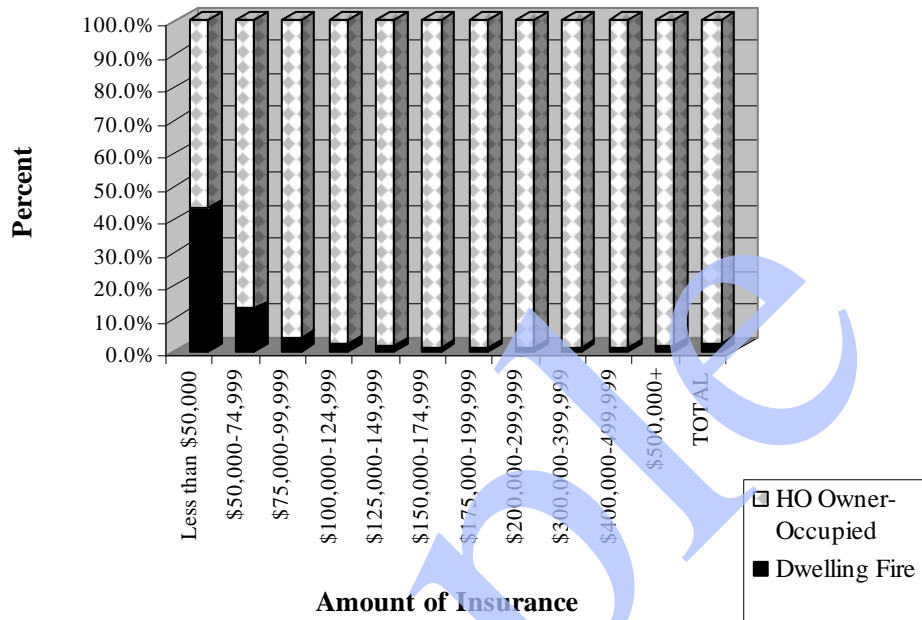
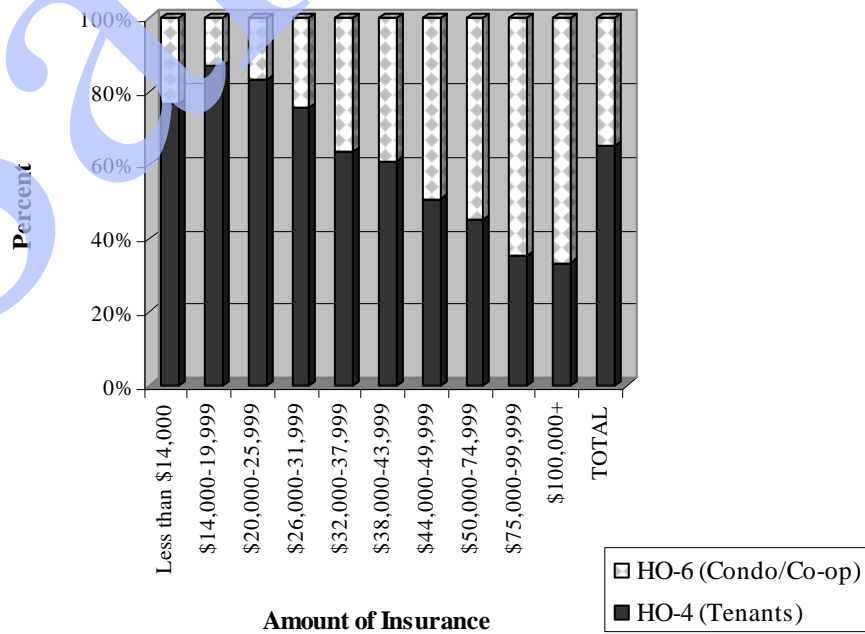


Figure 4 - 2008 Percentages of Tenant and Condominium Written Exposures by Amount of Insurance



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.

Defective Drywall

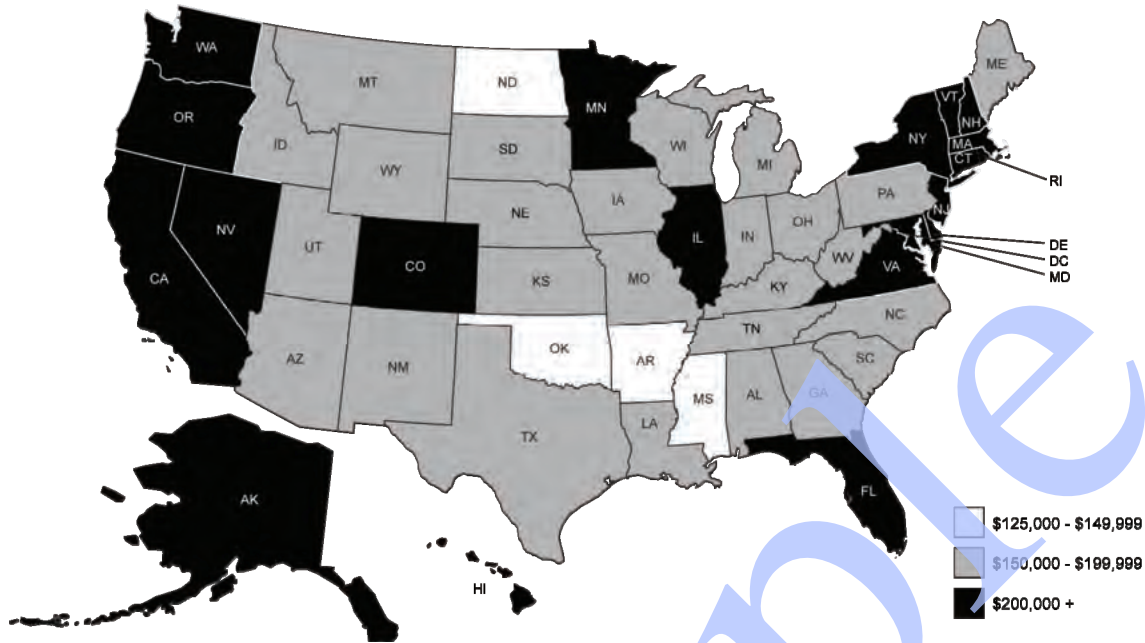
Due to the extensive damage to homes and buildings by the unusual number of hurricanes⁵ that struck the United States between 2004 and 2008, the amount of drywall needed to repair damages was not readily available in the United States; therefore, drywall was imported into the United States from China. Indicators of the existence of defective drywall normally appear roughly 24 months after the installation of the product. Complaints regarding defective drywall began to emerge in the summer of 2008. The initial complaints came primarily from individuals living in and around the southern region of Florida. The problems with the defective drywall include the smell of rotten eggs; failure of air conditioning equipment; and corrosion of pipes, wiring, furniture, fixtures and jewelry. It also should be noted that the corrosion of electrical wiring can hamper the effectiveness of smoke detection and can create a risk of fire. Many samples of the defective drywall have been tested. The testing of these samples detected three volatile sulfur-containing compounds: hydrogen sulfide, carbonyl sulfide and carbon disulfide. Health problems—including irritated eyes and skin, asthma attacks, sinus infections, bloody noses, headaches and persistent cough—also have been reported.⁶

Although evidence suggests that there are problems associated with certain imported drywall used in the building of homes, it is too early to tell whether the cost of homeowners coverage will be affected.

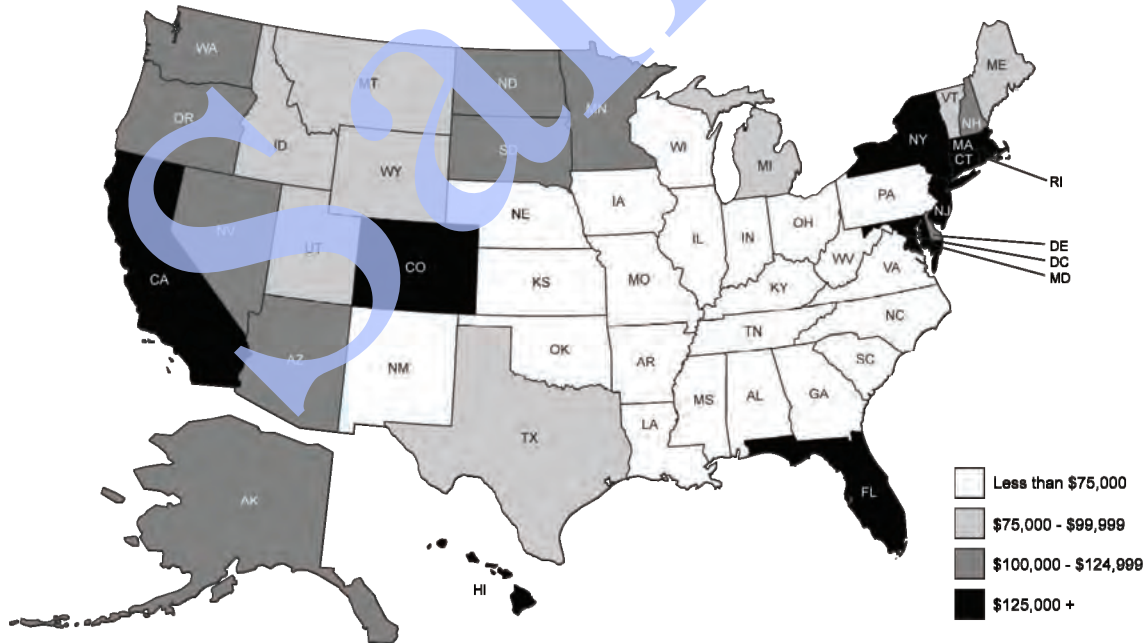
⁵ These include Hurricane Ivan (2004), Hurricane Katrina (2005), and Hurricane Rita (2006).

⁶ www.nldhlaw.com/CM/EmergingTopics/Chinese-Drywall-White-Paper.pdf.

2008 Homeowners Median Amount of Insurance



2008 Dwelling Fire Median Amount of Insurance



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.⁷ Most recently, there have been major catastrophic earthquakes in the West, and there are predictions that even greater earthquakes might occur in the not-too-distant future in the New Madrid fault area in the Midwest. Terrorist attacks also are not specific to any geographic area, but have typically occurred in larger urban areas.

Since the late 1980s, catastrophes have been occurring with greater frequency and severity, and, in the last decade, have become an even greater consideration in the pricing of home insurance. Until 1996, the Property Claims Services Division (PCS) of the Insurance Services Office considered an event a catastrophe when insured losses totaled \$5 million or more. Beginning in 1997, the PCS no longer considered an event a “catastrophe” unless it resulted in insured losses that totaled \$25 million or more. For the period 2000-2009, the total insured losses for U.S. catastrophes (in 2009 dollars) were more than \$214.1 billion.⁸

The following table shows, in descending order of loss, the 10 most costly insured property U.S. catastrophes through 2008.⁹ Five of these were hurricanes that occurred during 2004 and 2005, including Hurricane Katrina. Most of the events listed below occurred after 2003.

Rank	Date	Peril	Dollars when Occurred	In 2009 Dollars (millions)*
1	Aug. 2005	Hurricane Katrina	\$41,100	\$45,115
2	Sep. 2001	World Trade Center, Pentagon terrorist attacks	18,779	22,739
3	Aug. 1992	Hurricane Andrew	15,500	22,231
4	Jan. 1994	Northridge, CA earthquake	12,500	17,179
5	Sep. 2008	Hurricane Ike	12,500	12,648
6	Oct. 2005	Hurricane Wilma	10,300	11,306
7	Aug. 2004	Hurricane Charley	7,475	8,479
8	Sep. 2004	Hurricane Ivan	7,110	8,065
9	Sept. 1989	Hurricane Hugo	4,195	6,624
10	Sept. 2005	Hurricane Rita	5,627	6,177

Property coverage only. Does not include flood damage covered by the federally administered National Flood Insurance Program.

*Adjusted for inflation through 2009 by ISO using the GDP implicit price deflator.

⁷ Although earthquake coverage is commonly endorsed onto a homeowners insurance policy, premiums for earthquake coverage are not included in the data.

⁸ Insurance Information Institute <http://www.iii.org/media/facts/statsbyissue/catastrophes/>; Includes copyrighted material of Insurance Services Office, Inc., with its permission.

⁹ Ibid.

The Federal Emergency Management Agency (FEMA) definition of disaster includes chemical emergencies, dam failure, earthquake, fire, wildfire, flood, hazardous material, heat, hurricane, landslide, nuclear power plant emergency, terrorism, thunderstorm, tornado, tsunami, volcano, wildfire, and winter storm. The following table lists the number of declared disasters, by state and year.¹⁰

2005-2009 Disaster Declarations											
State	2009	2008	2007	2006	2005	State	2009	2008	2007	2006	2005
Alabama	5	2	1		2	Montana		1			
Alaska	2	1		4	2	Nebraska	2	4	4	1	1
Arizona				1	2	Nevada		1		1	1
Arkansas	4	5		1		New Hampshire	1	3	1	1	1
California		1	2	2	2	New Jersey	1		1	1	1
Colorado		1				New Mexico		1	1	1	
Connecticut			1		1	New York	3		3	3	1
Delaware				1		North Carolina		1			1
District of Columbia						North Dakota	1		3	2	2
Florida	2	2	2		3	Ohio		1	1	2	1
Georgia	2	2	1			Oklahoma	3	5	7	2	
Hawaii	1	1		2	1	Oregon	1		2	2	
Idaho		1		1	1	Pennsylvania			1	1	1
Illinois	2	3	3	1		Rhode Island			1		
Indiana	2	3	1	1	2	South Carolina				1	
Iowa	1	2	3			South Dakota	1	3	1	1	2
Kansas	4	3	3	2	3	Tennessee	4	1		1	
Kentucky	3	3	1		2	Texas		2	3	2	1
Louisiana	1	2	1	1	3	Utah					2
Maine	2	2	3	1	1	Vermont	1	3	2		
Maryland				1		Virginia	1			2	
Massachusetts	1		1	1	1	Washington	2		2	2	
Michigan		1				West Virginia	1	1	1		1
Minnesota	1	1	1	2		Wisconsin		1	1		
Mississippi	1	3			2	Wyoming					1
Missouri	2	6	4	4		Other*	1	2			3
Grand Total	2009	2008	2007	2006	2005						
Disaster Declarations	59	75	63	52	48						

*Other - American Samoa, Federated States of Micronesia, Guam, Northern Mariana Islands, Puerto Rico, & US Virgin Islands

The number of tornadoes averaged 1,274 per year during the 2000-2009 time period, up from an average of 1,214 tornadoes per year during 1990-1999.¹¹ It is possible that the average reflects better reporting rather than an actual increase in the number of tornadoes, but these figures serve to emphasize the variability and unpredictability of catastrophe losses. The impact that the various catastrophes have on rates from state to state must be considered in any evaluation of average premiums.

Insurers now use computer models to more accurately 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.

¹⁰ Federal Emergency Management Agency (FEMA) http://www.fema.gov/news/disaster_totals_annual.fema.

¹¹ Insurance Information Institute <http://www.iii.org/facts/tornadoes/>; U.S. Department of Commerce; Storm Prediction Center; National Weather Service.

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 have garnered the attention of media outlets in recent years. 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. Recently, 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.

Claim settlements and high liability awards for health problems associated with mold are becoming more frequent. At the same time, 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. The impact of insurer adjustments in pricing and policy language has been most evident since 2001.

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. 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 44% of policies sold in Washington, D.C., in 2008 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. Wood-burning fireplaces, multi-car garages and wooden decks are usually not considered part of the dwelling when determining the value of the residence for insurability; however, there is generally an increased cost to insure homes with these kinds of appurtenances. 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, Statistical Information Manager at (816) 783-8271 or Sara Pankow, Statistical Analyst at (816) 783-8757.

Additional copies of this report can be obtained from:

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Kansas City, MO 64108-2604**

Telephone: (816) 783-8300 E-mail: prodserv@naic.org

Table 1

2006 House-Years by Policy Type

State	Dwelling Fire		Homeowners Owner-Occupied		Homeowners Tenants and Condo/Co-Op		Total	
	House-Yrs	%	House-Yrs	%	House-Yrs	%	House-Yrs	%
Alabama	35,107.0	3.2	996,337.0	89.6	80,469.9	7.2	1,111,913.9	100.0
Alaska	5,348.9	3.3	127,759.9	79.7	27,162.2	16.9	160,271.0	100.0
Arizona	6,443.2	0.4	1,443,369.8	85.9	230,885.8	13.7	1,680,698.7	100.0
Arkansas	12,824.6	2.7	423,793.3	89.0	39,798.0	8.4	476,415.8	100.0
California	511,394.1	6.5	5,973,411.8	76.4	1,332,189.0	17.0	7,816,994.9	100.0
Colorado	6,046.6	0.4	1,124,394.8	77.5	319,547.8	22.0	1,449,989.2	100.0
Connecticut	862.3	0.1	704,246.1	80.8	166,483.8	19.1	871,592.3	100.0
Delaware	1,742.4	0.7	200,772.3	85.1	33,275.9	14.1	235,790.6	100.0
Dist. of Columbia	129.3	0.1	76,178.1	59.4	51,897.3	40.5	128,204.7	100.0
Florida	64,921.3	1.7	2,975,879.3	76.9	827,645.9	21.4	3,868,446.5	100.0
Georgia	28,217.4	1.3	1,958,647.3	88.3	231,194.3	10.4	2,218,058.9	100.0
Hawaii	2,064.1	0.8	192,819.3	73.4	67,854.6	25.8	262,737.9	100.0
Idaho	2,558.9	0.8	280,360.6	89.0	32,051.2	10.2	314,970.7	100.0
Illinois	5,906.5	0.2	2,515,527.8	79.6	637,357.4	20.2	3,158,791.7	100.0
Indiana	6,310.8	0.4	1,461,480.5	87.9	195,283.7	11.7	1,663,074.9	100.0
Iowa	5,450.1	0.7	668,285.8	82.5	136,383.7	16.8	810,119.5	100.0
Kansas	13,276.0	1.8	628,132.4	84.7	99,960.2	13.5	741,368.6	100.0
Kentucky	8,122.5	0.8	863,997.7	87.3	117,735.8	11.9	989,856.0	100.0
Louisiana	25,256.9	3.1	721,523.9	89.3	61,584.7	7.6	808,365.5	100.0
Maine	5,418.8	1.2	378,615.1	86.8	52,187.4	12.0	436,221.3	100.0
Maryland	2,672.1	0.2	1,313,779.4	82.1	282,824.5	17.7	1,599,276.0	100.0
Massachusetts	3,599.3	0.2	1,324,670.8	82.7	273,673.7	17.1	1,601,943.8	100.0
Michigan	4,131.2	0.2	1,938,569.3	85.8	316,868.4	14.0	2,259,568.9	100.0
Minnesota	2,255.3	0.1	1,261,816.4	79.4	325,398.0	20.5	1,589,469.7	100.0
Mississippi	22,977.4	4.8	431,781.9	89.3	28,502.8	5.9	483,262.2	100.0
Missouri	17,149.7	1.1	1,306,997.8	85.5	203,760.9	13.3	1,527,908.3	100.0
Montana	4,337.6	2.0	137,049.9	85.2	28,188.6	12.8	219,576.1	100.0
Nebraska	4,716.3	0.9	428,335.0	82.1	88,767.0	17.0	521,818.3	100.0
Nevada	1,817.0	0.3	532,704.7	82.2	113,719.3	17.5	648,241.0	100.0
New Hampshire	1,784.7	0.5	317,591.5	81.7	69,427.7	17.9	388,803.8	100.0
New Jersey	5,518.0	0.3	1,626,663.2	81.4	365,804.3	18.3	1,997,985.5	100.0
New Mexico	11,168.8	2.8	355,721.7	88.4	35,436.2	8.8	402,326.7	100.0
New York	11,799.6	0.3	2,817,494.4	76.6	849,030.8	23.1	3,678,324.8	100.0
North Carolina	49,822.4	2.4	1,352,082.3	88.1	199,259.7	9.5	2,101,164.4	100.0
North Dakota	637.5	0.4	105,072.7	74.1	36,150.8	25.5	141,861.0	100.0
Ohio	10,696.4	0.3	2,879,814.2	85.4	479,784.7	14.2	3,370,295.3	100.0
Oklahoma	49,563.1	6.1	696,382.0	85.4	69,357.0	8.5	815,302.1	100.0
Oregon	3,486.8	0.4	794,200.0	82.3	167,865.4	17.4	965,552.3	100.0
Pennsylvania	43,495.8	1.3	2,922,641.8	84.7	483,762.8	14.0	3,449,900.4	100.0
Rhode Island	644.8	0.2	234,944.7	85.3	39,706.1	14.4	275,295.6	100.0
South Carolina	19,257.3	2.0	848,927.8	88.0	96,755.5	10.0	964,940.6	100.0
South Dakota	1,247.4	0.7	152,432.0	81.2	33,995.3	18.1	187,674.8	100.0
Tennessee	21,451.0	1.4	1,335,192.8	88.3	155,076.1	10.3	1,511,719.8	100.0
Texas	272,818.8	5.8	3,903,907.0	82.7	544,791.8	11.5	4,721,517.6	100.0
Utah	1,550.2	0.2	524,237.3	83.4	102,425.8	16.3	628,213.3	100.0
Vermont	2,434.0	1.2	163,482.5	82.0	33,537.0	16.8	199,453.5	100.0
Virginia	10,044.8	0.5	1,745,163.8	82.1	371,470.8	17.5	2,126,679.3	100.0
Washington	9,219.3	0.6	1,267,461.5	81.0	288,728.6	18.4	1,565,409.4	100.0
West Virginia	4,627.3	1.2	354,969.1	92.4	24,483.8	6.4	384,080.3	100.0
Wisconsin	3,496.6	0.2	1,478,432.7	81.4	334,366.6	18.4	1,816,295.8	100.0
Wyoming	781.8	0.7	106,401.7	88.5	13,044.9	10.9	120,228.4	100.0
Total	1,346,604.1	1.9	58,924,454.1	82.4	11,196,913.3	15.7	71,467,971.4	100.0