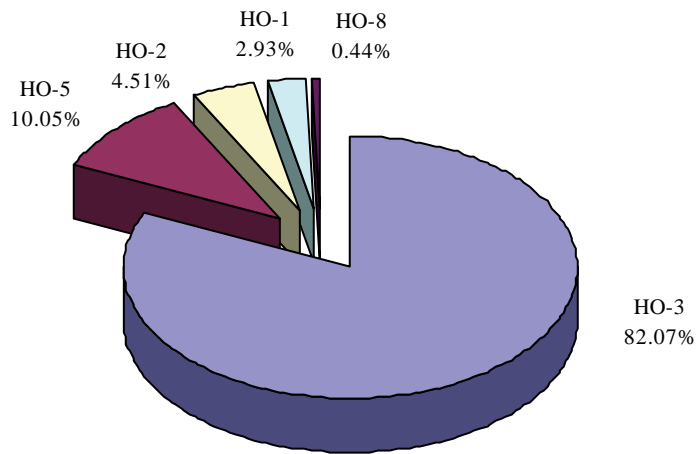


**Figure 1 - 2006 Percent of Homeowners Owner-Occupied
Written Exposures
Countrywide By Policy Form**



**Figure 2 - 2006 Percent of Tenant and Condominium/
Co-op Written Exposures
Countrywide By Policy Form**

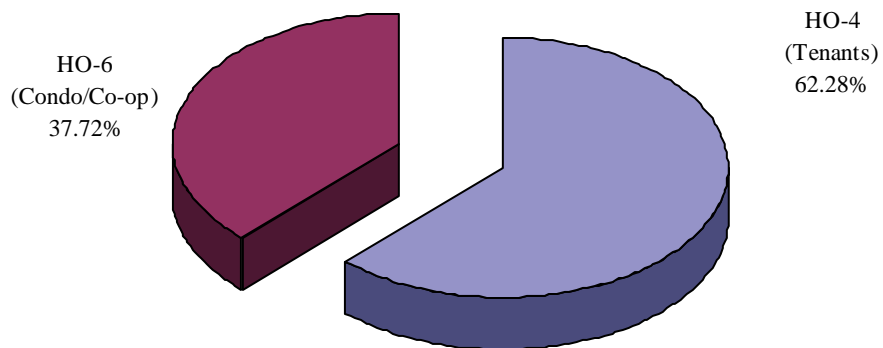


Figure 3 - 2006 Percent Comparison of Dwelling Fire and Homeowners Owner-Occupied Written Exposures by Amount of Insurance

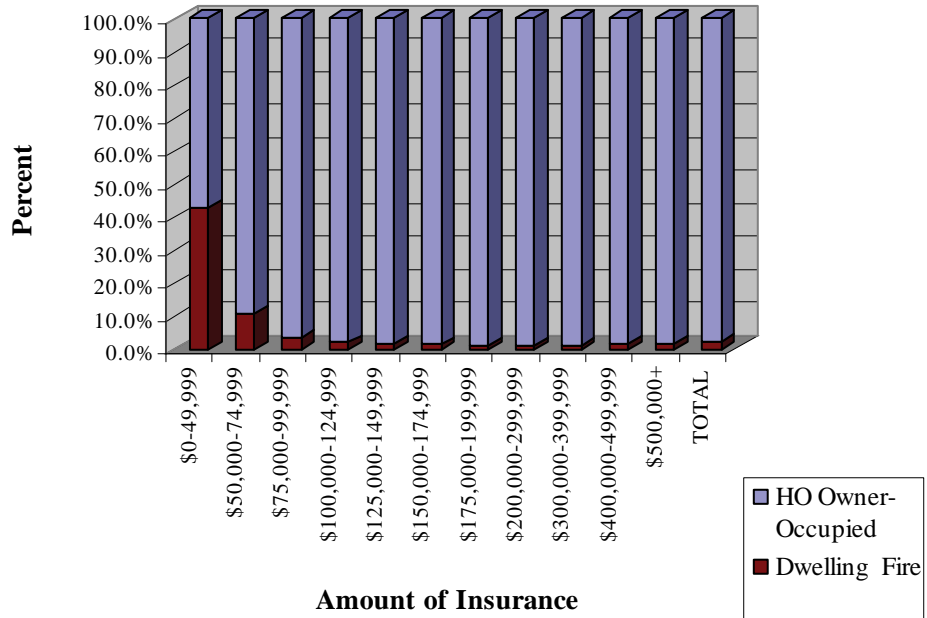
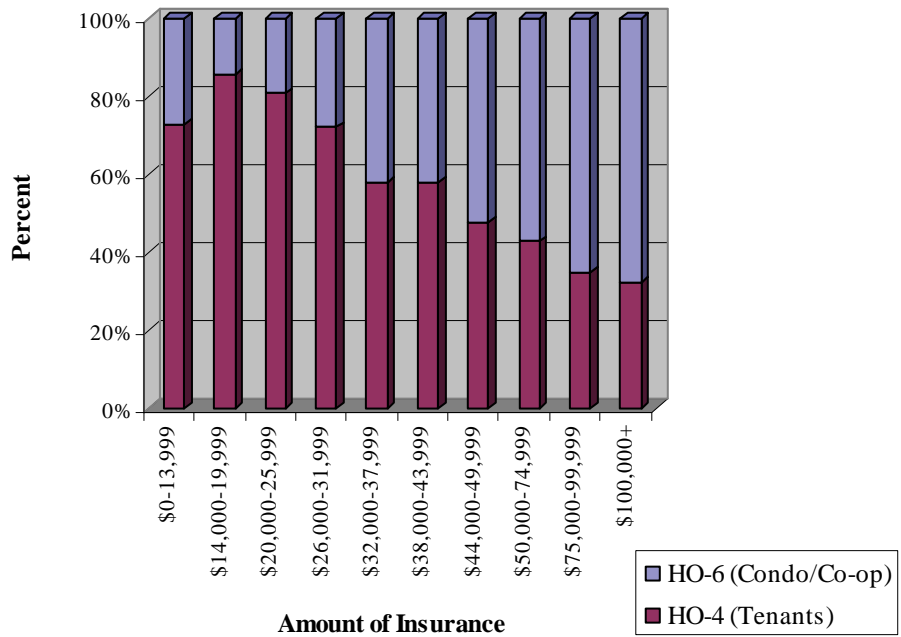
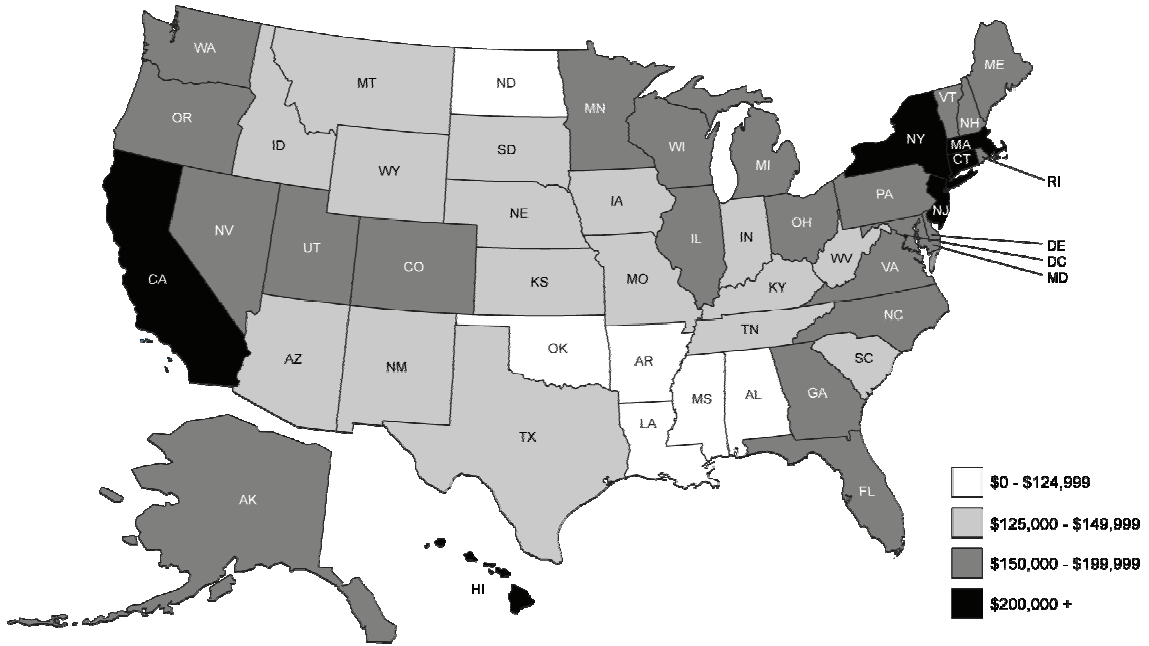


Figure 4 - 2006 Percentages of Tenant and Condominium Written Exposures by Amount of Insurance



2006 Homeowners Median Amount of Insurance



2006 Dwelling Fire Median Amount of Insurance

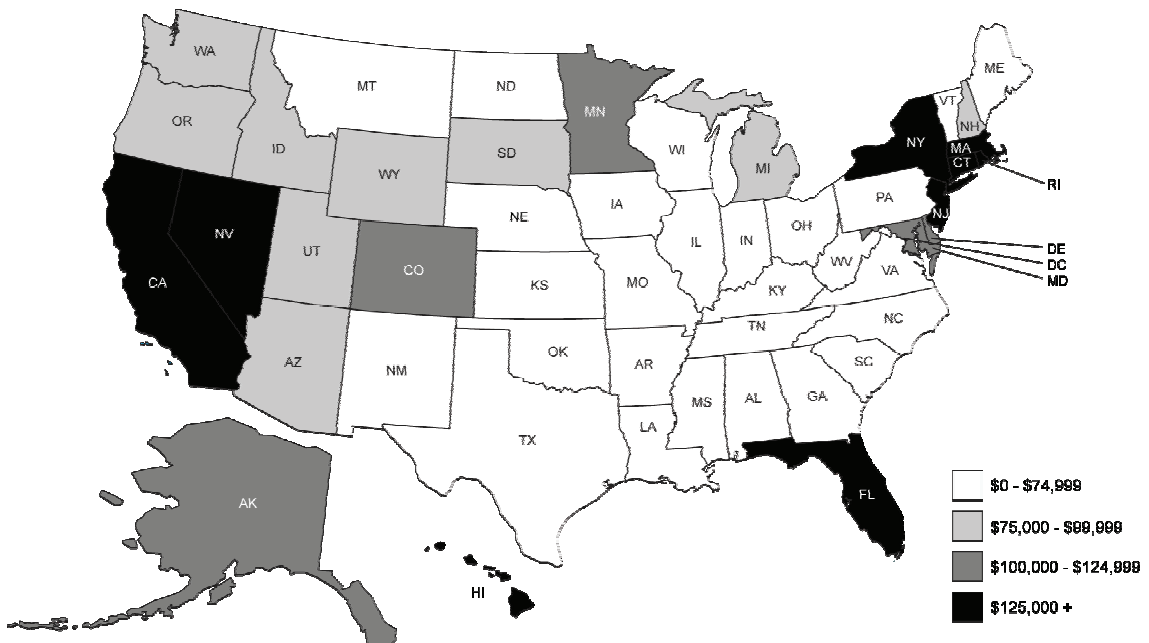


Table 2

2006 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	35,107.0	3.2	4,449.0	0.4	14,460.2	1.3	888,192.1	79.9	66,038.1	5.9
Alaska	5,348.9	3.3	223.9	0.1	562.3	0.4	125,813.8	78.5	18,372.3	11.5
Arizona	6,443.2	0.4	74,941.1	4.5	38,949.8	2.3	978,420.4	58.2	133,523.5	7.9
Arkansas	12,824.6	2.7	16,001.3	3.4	12,399.8	2.6	364,298.5	76.5	34,235.3	7.2
California	511,394.1	6.5	8.0	0.0	8,677.9	0.1	5,137,393.8	65.7	775,965.1	9.9
Colorado	6,046.6	0.4	56,164.9	3.9	9,855.8	0.7	761,773.7	52.5	159,151.7	11.0
Connecticut	862.3	0.1	2,339.1	0.3	33,497.7	3.8	659,162.2	75.6	79,748.7	9.1
Delaware	1,742.4	0.7	1,813.9	0.8	3,750.3	1.6	194,085.0	82.3	21,068.8	8.9
Dist. of Columbia	129.3	0.1	141.3	0.1	1,519.8	1.2	70,752.9	55.2	27,403.5	21.4
Florida	64,921.3	1.7	8,336.8	0.2	32,780.0	0.8	2,910,834.1	75.2	218,464.8	5.6
Georgia	28,217.4	1.3	17,366.8	0.8	53,326.3	2.4	1,762,496.8	79.5	170,185.3	7.7
Hawaii	2,064.1	0.8	202.9	0.1	3,432.3	1.3	187,503.1	71.4	11,125.5	4.2
Idaho	2,558.9	0.8	8,379.3	2.7	2,319.7	0.7	220,562.0	70.0	25,347.8	8.0
Illinois	5,906.5	0.2	6,023.9	0.2	90,323.8	2.9	2,072,690.5	65.6	284,785.3	9.0
Indiana	6,310.8	0.4	23,691.3	1.4	20,617.0	1.2	1,195,866.5	71.9	155,478.8	9.3
Iowa	5,450.1	0.7	1,029.6	0.1	18,275.6	2.3	564,113.9	69.6	104,330.8	12.9
Kansas	13,276.0	1.8	12,656.6	1.7	21,270.6	2.9	458,659.3	61.9	90,181.6	12.2
Kentucky	8,122.5	0.8	13,918.8	1.4	65,284.4	6.6	741,931.5	75.0	87,603.4	8.9
Louisiana	25,256.9	3.1	17,874.4	2.2	16,814.4	2.1	675,382.7	83.5	49,981.0	6.2
Maine	5,418.8	1.2	3,020.8	0.7	13,282.8	3.0	346,645.0	79.5	38,179.3	8.8
Maryland	2,672.1	0.2	6,133.8	0.4	35,758.3	2.2	1,150,060.4	71.9	180,109.6	11.3
Massachusetts	3,599.3	0.2	998.3	0.1	41,111.7	2.6	1,240,296.3	77.4	130,439.6	8.1
Michigan	4,131.2	0.2	34,778.0	1.5	15,459.6	0.7	1,658,187.3	73.4	181,668.4	8.0
Minnesota	2,255.3	0.1	2,005.4	0.1	36,811.1	2.3	892,063.2	56.1	180,819.4	11.4
Mississippi	22,977.4	4.8	2,092.1	0.4	19,364.2	4.0	395,204.8	81.8	25,547.3	5.3
Missouri	17,149.7	1.1	27,651.4	1.8	19,527.3	1.3	1,011,861.6	66.2	146,915.3	9.6
Montana	4,337.6	2.0	2,359.1	1.1	2,646.1	1.2	166,726.8	75.9	20,804.5	9.5
Nebraska	4,716.3	0.9	4,523.4	0.9	18,361.3	3.5	329,873.6	63.2	82,125.9	15.7
Nevada	1,817.0	0.3	10,248.5	1.6	3,864.2	0.6	390,447.3	60.2	69,933.8	10.8
New Hampshire	1,784.7	0.5	576.5	0.1	14,444.9	3.7	283,789.8	73.0	36,948.2	9.5
New Jersey	5,518.0	0.3	24,740.8	1.2	84,935.3	4.3	1,462,403.3	73.2	152,694.0	7.6
New Mexico	11,168.8	2.8	2,601.4	0.6	11,643.2	2.9	300,228.1	74.6	29,075.7	7.2
New York	11,799.6	0.3	40,398.8	1.1	211,484.3	5.7	2,439,426.3	66.3	480,526.0	13.1
North Carolina	49,822.4	2.4	0.0	0.0	84,709.9	4.0	1,764,473.0	84.0	137,765.3	6.6
North Dakota	637.5	0.4	68.5	0.0	3,474.3	2.4	75,840.8	53.5	29,960.2	21.1
Ohio	10,696.4	0.3	13,301.0	0.4	58,706.9	1.7	2,411,042.0	71.5	332,832.5	9.9
Oklahoma	49,563.1	6.1	9,730.9	1.2	40,243.3	4.9	558,083.7	68.5	60,526.9	7.4
Oregon	3,486.8	0.4	18,597.9	1.9	14,357.5	1.5	566,946.2	58.7	133,860.4	13.9
Pennsylvania	43,495.8	1.3	107,087.6	3.1	117,681.8	3.4	2,371,126.1	68.7	386,374.1	11.2
Rhode Island	644.8	0.2	2,778.9	1.0	14,456.0	5.3	213,797.2	77.7	24,952.3	9.1
South Carolina	19,257.3	2.0	1,174.8	0.1	10,530.8	1.1	829,013.7	85.9	60,394.3	6.3
South Dakota	1,247.4	0.7	247.9	0.1	4,570.9	2.4	116,506.8	62.1	30,672.7	16.3
Tennessee	21,451.0	1.4	69,224.8	4.6	20,357.7	1.3	1,186,915.0	78.5	117,133.8	7.7
Texas	272,818.8	5.8	1,046,773.2	22.2	1,168,388.9	24.7	1,680,315.2	35.6	544,791.8	11.5
Utah	1,550.2	0.2	6,762.2	1.1	12,577.8	2.0	399,205.9	63.5	59,263.8	9.4
Vermont	2,434.0	1.2	3,153.5	1.6	5,044.3	2.5	148,086.3	74.2	20,243.7	10.1
Virginia	10,044.8	0.5	1,802.3	0.1	36,179.7	1.7	1,576,190.2	74.1	272,998.7	12.8
Washington	9,219.3	0.6	4,597.3	0.3	42,413.4	2.7	1,060,296.7	67.7	205,622.6	13.1
West Virginia	4,627.3	1.2	3,594.3	0.9	19,453.3	5.1	303,538.3	79.0	21,931.7	5.7
Wisconsin	3,496.6	0.2	11,696.5	0.6	24,752.1	1.4	970,986.6	53.5	254,534.7	14.0
Wyoming	781.8	0.7	253.1	0.2	2,121.8	1.8	89,393.2	74.4	10,468.4	8.7
Total	1,346,604.1	1.9	1,728,535.8	2.4	2,656,832.3	3.7	48,358,903.0	67.7	6,973,105.4	9.8

Table 2

2006 House Years by Policy Form

State	HO-5		HO-6		HO-8		Total	
	House Yrs	%	House Yrs	%	House Yrs	%	House Yrs	%
Alabama	86,012.6	7.7	14,431.8	1.3	3,223.2	0.3	1,111,913.9	100.0
Alaska	1,140.0	0.7	8,789.8	5.5	19.8	0.0	160,271.0	100.0
Arizona	277,469.4	16.5	97,362.3	5.8	73,589.1	4.4	1,680,698.7	100.0
Arkansas	26,922.8	5.7	5,562.7	1.2	4,170.8	0.9	476,415.8	100.0
California	825,640.0	10.6	556,223.9	7.1	1,692.1	0.0	7,816,994.9	100.0
Colorado	292,818.9	20.2	160,396.2	11.1	3,781.5	0.3	1,449,989.2	100.0
Connecticut	9,247.2	1.1	86,735.2	10.0	0.0	0.0	871,592.3	100.0
Delaware	1,105.7	0.5	12,207.1	5.2	17.3	0.0	235,790.6	100.0
Dist. of Columbia	3,764.0	2.9	24,493.8	19.1	0.0	0.0	128,204.7	100.0
Florida	22,097.6	0.6	609,181.2	15.7	1,830.8	0.0	3,868,446.5	100.0
Georgia	109,243.4	4.9	61,008.9	2.8	16,213.8	0.7	2,218,058.9	100.0
Hawaii	844.9	0.3	56,729.1	21.6	836.0	0.3	262,737.9	100.0
Idaho	48,573.5	15.4	6,703.4	2.1	526.1	0.2	314,970.7	100.0
Illinois	341,449.1	10.8	352,572.2	11.2	5,040.4	0.2	3,158,791.7	100.0
Indiana	217,544.2	13.1	39,804.9	2.4	3,761.5	0.2	1,663,074.9	100.0
Iowa	83,056.6	10.3	32,052.9	4.0	1,810.1	0.2	810,119.5	100.0
Kansas	132,951.2	17.9	9,778.6	1.3	2,594.8	0.4	741,368.6	100.0
Kentucky	23,347.1	2.4	30,132.4	3.0	19,515.9	2.0	989,856.0	100.0
Louisiana	9,570.0	1.2	11,603.7	1.4	1,882.4	0.2	808,365.5	100.0
Maine	14,929.6	3.4	14,008.2	3.2	736.9	0.2	436,221.3	100.0
Maryland	121,400.0	7.6	102,714.9	6.4	426.9	0.0	1,599,276.0	100.0
Massachusetts	42,213.4	2.6	143,234.1	8.9	51.2	0.0	1,601,943.8	100.0
Michigan	227,528.3	10.1	135,200.0	6.0	2,616.2	0.1	2,259,568.9	100.0
Minnesota	328,153.4	20.6	144,578.6	9.1	2,783.3	0.2	1,589,469.7	100.0
Mississippi	7,374.3	1.5	2,955.6	0.6	7,746.6	1.6	483,262.2	100.0
Missouri	235,218.8	15.4	56,845.7	3.7	12,738.8	0.8	1,527,908.3	100.0
Montana	15,014.7	6.8	7,384.1	3.4	303.3	0.1	219,576.1	100.0
Nebraska	74,694.3	14.3	6,641.1	1.3	882.4	0.2	521,818.3	100.0
Nevada	118,865.1	18.3	43,785.6	6.8	9,279.7	1.4	648,241.0	100.0
New Hampshire	18,728.5	4.8	32,479.5	8.4	51.8	0.0	388,803.8	100.0
New Jersey	54,583.8	2.7	213,110.3	10.7	0.0	0.0	1,997,985.5	100.0
New Mexico	39,438.0	9.8	6,360.5	1.6	1,811.0	0.5	402,326.7	100.0
New York	121,527.7	3.3	368,504.8	10.0	4,657.3	0.1	3,678,324.8	100.0
North Carolina	2,037.1	0.1	61,494.4	2.9	862.3	0.0	2,101,164.4	100.0
North Dakota	25,520.2	18.0	6,190.7	4.4	168.9	0.1	141,861.0	100.0
Ohio	387,305.3	11.5	146,952.2	4.4	9,458.9	0.3	3,370,295.3	100.0
Oklahoma	72,341.8	8.9	8,830.1	1.1	15,982.3	2.0	815,302.1	100.0
Oregon	193,469.5	20.0	34,005.0	3.5	828.9	0.1	965,552.3	100.0
Pennsylvania	305,872.7	8.9	97,388.7	2.8	20,873.7	0.6	3,449,900.4	100.0
Rhode Island	3,811.5	1.4	14,753.8	5.4	101.1	0.0	275,295.6	100.0
South Carolina	4,885.1	0.5	36,361.2	3.8	3,323.4	0.3	964,940.6	100.0
South Dakota	31,029.0	16.5	3,322.7	1.8	77.4	0.0	187,674.8	100.0
Tennessee	40,187.8	2.7	37,942.3	2.5	18,507.4	1.2	1,511,719.8	100.0
Texas	8,429.8	0.2	0.0	0.0	0.0	0.0	4,721,517.6	100.0
Utah	105,404.9	16.8	43,162.0	6.9	286.6	0.0	628,213.3	100.0
Vermont	7,152.8	3.6	13,293.3	6.7	45.8	0.0	199,453.5	100.0
Virginia	130,712.1	6.1	98,472.1	4.6	279.7	0.0	2,126,679.3	100.0
Washington	158,832.7	10.1	83,106.0	5.3	1,321.5	0.1	1,565,409.4	100.0
West Virginia	26,108.7	6.8	2,552.2	0.7	2,274.5	0.6	384,080.3	100.0
Wisconsin	470,184.9	25.9	79,831.9	4.4	812.6	0.0	1,816,295.8	100.0
Wyoming	13,940.6	11.6	2,576.5	2.1	693.1	0.6	120,228.4	100.0
Total	5,919,694.0	8.3	4,223,807.8	5.9	260,489.0	0.4	71,467,971.4	100.0

Table 4

2006 House Years by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Countrywide

Insurance Range		DW	%	HO-1	%	HO-2	%	HO-3	%
\$24,999 and Under	Exposure	134,844.8	100.0						
	Premium	17,293,317	100.0	*		*		*	
	Average	\$128							
\$25,000 to \$49,999	Exposure	212,157.9	100.0						
	Premium	44,493,675	100.0	*		*		*	
	Average	\$210							
\$49,999 and Under	Exposure	347,002.7	43.0	85,785.4	10.6	54,061.3	6.7	216,080.0	26.8
	Premium	61,786,992	25.2	36,606,490	14.9	23,059,205	9.4	95,404,776	39.0
	Average	\$178		\$427		\$427		\$442	
\$50,000 to \$74,999	Exposure	182,300.9	10.7	148,790.8	8.7	177,169.2	10.4	1,104,746.4	64.9
	Premium	43,469,034	5.1	88,628,524	10.4	100,129,040	11.7	581,858,304	68.1
	Average	\$238		\$596		\$565		\$527	
\$75,000 to \$99,999	Exposure	137,795.5	3.4	180,929.0	4.4	313,698.8	7.7	3,274,097.5	80.1
	Premium	34,888,344	1.5	129,420,596	5.6	210,133,831	9.0	1,859,984,323	79.9
	Average	\$253		\$715		\$670		\$568	
\$100,000 to \$124,999	Exposure	122,459.9	1.9	201,243.7	3.1	362,374.5	5.5	5,445,883.6	83.0
	Premium	35,378,055	0.9	158,695,155	4.0	274,627,153	7.0	3,247,251,594	82.3
	Average	\$289		\$789		\$758		\$596	
\$125,000 to \$149,999	Exposure	98,117.8	1.3	215,283.9	2.8	341,440.0	4.5	6,276,770.4	82.4
	Premium	31,498,651	0.7	177,909,895	3.7	274,326,552	5.7	3,966,441,593	82.1
	Average	\$321		\$826		\$803		\$632	
\$150,000 to \$174,999	Exposure	93,202.7	1.2	195,951.3	2.6	309,528.0	4.2	6,032,199.8	80.9
	Premium	34,176,067	0.7	168,982,568	3.3	265,990,249	5.3	4,084,677,827	80.9
	Average	\$367		\$862		\$859		\$677	
\$175,000 to \$199,999	Exposure	70,731.8	1.1	149,734.1	2.4	236,852.7	3.7	5,115,236.5	80.7
	Premium	29,510,027	0.6	133,554,990	2.9	212,589,068	4.6	3,707,530,319	81.0
	Average	\$417		\$892		\$898		\$725	
\$200,000 to \$299,999	Exposure	160,839.7	1.1	319,339.6	2.1	522,448.5	3.5	12,244,026.5	81.3
	Premium	80,931,739	0.6	316,094,285	2.5	526,001,284	4.2	10,203,097,093	81.8
	Average	\$503		\$990		\$1,007		\$833	
\$300,000 to \$399,999	Exposure	68,189.9	1.2	119,143.4	2.0	187,493.8	3.2	4,856,988.8	82.5
	Premium	45,729,711	0.8	144,018,151	2.4	231,249,441	3.8	5,017,685,657	82.8
	Average	\$671		\$1,209		\$1,233		\$1,033	
\$400,000 to \$499,999	Exposure	30,318.2	1.3	50,157.7	2.2	70,530.8	3.0	1,902,244.8	82.2
	Premium	23,394,284	0.8	73,138,812	2.5	107,857,764	3.7	2,401,469,117	82.3
	Average	\$772		\$1,458		\$1,529		\$1,262	
\$500,000 and Over	Exposure	35,645.0	1.5	62,177.0	2.5	81,234.7	3.3	1,890,628.8	77.2
	Premium	38,299,803	0.8	136,615,461	2.7	223,210,113	4.5	3,704,953,182	74.2
	Average	\$1,074		\$2,197		\$2,748		\$1,960	
Total	Exposure	1,346,604.1	2.2	1,728,535.8	2.9	2,656,832.3	4.4	48,358,903.0	80.2
	Premium	459,062,707	1.0	1,563,664,927	3.2	2,449,173,700	5.1	38,870,353,785	80.5
	Average	\$341		\$905		\$922		\$804	

Table 4

2006 House Years by Amount of Insurance
Dwelling Fire and Homeowners Owner-Occupied Policy Forms
Countrywide

Insurance Range		HO-5	%	HO-8	%	Total	%
\$24,999 and Under	Exposure					134,844.8	100.0
	Premium	*		*		17,293,317	100.0
	Average					\$128	
\$25,000 to \$49,999	Exposure					212,157.9	100.0
	Premium	*		*		44,493,675	100.0
	Average					\$210	
\$49,999 and Under	Exposure	1,334.3	0.2	102,453.2	12.7	806,716.8	100.0
	Premium	403,838	0.2	27,602,631	11.3	244,863,932	100.0
	Average	\$303		\$269		\$304	
\$50,000 to \$74,999	Exposure	17,660.5	1.0	72,395.5	4.3	1,703,063.3	100.0
	Premium	8,995,173	1.1	31,566,810	3.7	854,646,885	100.0
	Average	\$509		\$436		\$502	
\$75,000 to \$99,999	Exposure	139,988.5	3.4	42,618.5	1.0	4,089,127.8	100.0
	Premium	73,513,722	3.2	20,655,110	0.9	2,328,595,926	100.0
	Average	\$525		\$485		\$569	
\$100,000 to \$124,999	Exposure	406,170.9	6.2	20,340.3	0.3	6,558,472.9	100.0
	Premium	216,623,416	5.5	11,665,041	0.3	3,944,240,414	100.0
	Average	\$533		\$573		\$601	
\$125,000 to \$149,999	Exposure	674,961.9	8.9	9,235.6	0.1	7,615,809.7	100.0
	Premium	376,782,231	7.8	6,094,016	0.1	4,833,052,938	100.0
	Average	\$558		\$660		\$635	
\$150,000 to \$174,999	Exposure	819,830.0	11.0	5,610.2	0.1	7,456,321.8	100.0
	Premium	488,204,545	9.7	4,216,659	0.1	5,046,247,915	100.0
	Average	\$595		\$752		\$677	
\$175,000 to \$199,999	Exposure	765,452.9	12.1	2,856.3	0.0	6,340,864.3	100.0
	Premium	490,155,526	10.7	2,339,595	0.1	4,575,679,525	100.0
	Average	\$640		\$819		\$722	
\$200,000 to \$299,999	Exposure	1,801,450.8	12.0	3,933.5	0.0	15,052,038.6	100.0
	Premium	1,339,048,653	10.7	3,962,648	0.0	12,469,135,702	100.0
	Average	\$743		\$1,007		\$828	
\$300,000 to \$399,999	Exposure	653,739.8	11.1	699.7	0.0	5,886,255.3	100.0
	Premium	619,756,776	10.2	993,095	0.0	6,059,432,831	100.0
	Average	\$948		\$1,419		\$1,029	
\$400,000 to \$499,999	Exposure	259,555.4	11.2	173.5	0.0	2,312,980.3	100.0
	Premium	311,400,372	10.7	296,392	0.0	2,917,556,741	100.0
	Average	\$1,200		\$1,708		\$1,261	
\$500,000 and Over	Exposure	379,548.9	15.5	172.8	0.0	2,449,407.2	100.0
	Premium	890,962,652	17.8	363,020	0.0	4,994,404,231	100.0
	Average	\$2,347		\$2,101		\$2,039	
Total	Exposure	5,919,694.0	9.8	260,489.0	0.4	60,271,058.2	100.0
	Premium	4,815,846,904	10.0	109,755,017	0.2	48,267,857,040	100.0
	Average	\$814		\$421		\$801	

Table 5

2006 House Years 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	732,414.8	72.9	272,922.4	27.1	1,005,337.2	100.0
	Premium	83,508,654	63.3	48,336,445	36.7	131,845,099	100.0
	Average	\$114		\$177		\$131	
\$14,000 to \$19,999	Exposure	708,443.8	85.5	120,024.0	14.5	828,467.8	100.0
	Premium	91,849,060	80.0	22,928,153	20.0	114,777,213	100.0
	Average	\$130		\$191		\$139	
\$20,000 to \$25,999	Exposure	1,891,291.2	80.6	454,514.0	19.4	2,345,805.2	100.0
	Premium	290,332,200	72.9	107,755,748	27.1	398,087,948	100.0
	Average	\$154		\$237		\$170	
\$26,000 to \$31,999	Exposure	1,127,723.5	72.1	437,344.3	27.9	1,565,067.8	100.0
	Premium	193,118,119	65.5	101,501,393	34.5	294,619,512	100.0
	Average	\$171		\$232		\$188	
\$32,000 to \$37,999	Exposure	569,649.7	57.8	415,231.9	42.2	984,881.6	100.0
	Premium	105,999,650	52.1	97,606,688	47.9	203,606,338	100.0
	Average	\$186		\$235		\$207	
\$38,000 to \$43,999	Exposure	489,837.9	57.9	355,475.3	42.1	845,313.3	100.0
	Premium	102,192,237	52.9	90,916,325	47.1	193,108,562	100.0
	Average	\$209		\$256		\$228	
\$44,000 to \$49,999	Exposure	212,514.5	47.5	234,450.8	52.5	446,965.3	100.0
	Premium	46,917,095	43.8	60,211,116	56.2	107,128,211	100.0
	Average	\$221		\$257		\$240	
\$50,000 to \$74,999	Exposure	820,400.8	42.9	1,093,529.4	57.1	1,913,930.2	100.0
	Premium	213,453,507	38.9	335,789,417	61.1	549,242,924	100.0
	Average	\$260		\$307		\$287	
\$75,000 to \$99,999	Exposure	192,540.1	34.8	361,046.7	65.2	553,586.8	100.0
	Premium	66,359,901	33.0	134,827,863	67.0	201,187,764	100.0
	Average	\$345		\$373		\$363	
\$100,000 and Over	Exposure	228,289.3	32.3	479,269.1	67.7	707,558.3	100.0
	Premium	120,540,273	28.8	297,854,532	71.2	418,394,805	100.0
	Average	\$528		\$621		\$591	
Total	Exposure	6,973,105.4	62.3	4,223,807.8	37.7	11,196,913.3	100.0
	Premium	1,314,270,696	50.3	1,297,727,680	49.7	2,611,998,376	100.0
	Average	\$188		\$307		\$233	

Average Premium by Policy Form
Dwelling Fire and Homeowners Owner-Occupied (1-4 family units)

(SEE CAVEATS)					
State	2006 HO-3 Average Premium	2005 HO-3 Average Premium	2004 HO-3 Average Premium	Change 2005 to 2006	Change 2004 to 2005
Alabama	\$894	\$847	\$793	5.5%	6.8%
Alaska	\$850	\$837	\$810	1.6%	3.3%
Arizona	\$640	\$635	\$642	0.8%	-1.1%
Arkansas	\$802	\$775	\$768	3.5%	0.9%
California	\$937	\$895	\$835	4.7%	7.2%
Colorado	\$813	\$807	\$811	0.7%	-0.5%
Connecticut	\$878	\$823	\$777	6.7%	5.9%
Delaware	\$530	\$498	\$488	6.4%	2.0%
Dist. of Columbia	\$1,012	\$963	\$894	5.1%	7.7%
Florida	\$1,386	\$1,083	\$929	28.0%	16.6%
Georgia	\$703	\$672	\$635	4.6%	5.8%
Hawaii	\$776	\$837	\$726	-7.3%	15.3%
Idaho	\$477	\$457	\$448	4.4%	2.0%
Illinois	\$674	\$660	\$659	2.1%	0.2%
Indiana	\$638	\$639	\$636	-0.2%	0.5%
Iowa	\$596	\$594	\$575	0.3%	3.3%
Kansas	\$866	\$836	\$833	3.6%	0.4%
Kentucky	\$637	\$628	\$615	1.4%	2.1%
Louisiana	\$1,257	\$1,144	\$1,074	9.9%	6.5%
Maine	\$573	\$553	\$513	3.6%	7.8%
Maryland	\$721	\$696	\$652	3.6%	6.7%
Massachusetts	\$925	\$827	\$759	11.9%	9.0%
Michigan	\$715	\$734	\$726	-2.6%	1.1%
Minnesota	\$788	\$790	\$767	-0.3%	3.0%
Mississippi	\$998	\$939	\$907	6.3%	3.5%
Missouri	\$707	\$688	\$689	2.8%	-0.1%
Montana	\$666	\$663	\$661	0.5%	0.3%
Nebraska	\$783	\$767	\$730	2.1%	5.1%
Nevada	\$693	\$671	\$632	3.3%	6.2%
New Hampshire	\$669	\$636	\$599	5.2%	6.2%
New Jersey	\$726	\$682	\$641	6.5%	6.4%
New Mexico	\$638	\$605	\$585	5.5%	3.4%
New York	\$869	\$842	\$785	3.2%	7.3%
North Carolina	\$649	\$644	\$623	0.8%	3.4%
North Dakota	\$742	\$736	\$704	0.8%	4.5%
Ohio	\$530	\$531	\$523	-0.2%	1.5%
Oklahoma	\$1,018	\$996	\$991	2.2%	0.5%
Oregon	\$502	\$491	\$492	2.2%	-0.2%
Pennsylvania	\$643	\$624	\$593	3.0%	5.2%
Rhode Island	\$919	\$849	\$769	8.2%	10.4%
South Carolina	\$851	\$817	\$768	4.2%	6.4%
South Dakota	\$628	\$622	\$601	1.0%	3.5%
Tennessee	\$706	\$692	\$681	2.0%	1.6%
Texas	\$1,409	\$1,372	\$1,362	2.7%	0.7%
Utah	\$494	\$477	\$473	3.6%	0.8%
Vermont	\$677	\$646	\$608	4.8%	6.3%
Virginia	\$662	\$641	\$616	3.3%	4.1%
Washington	\$603	\$589	\$590	2.4%	-0.2%
West Virginia	\$650	\$640	\$616	1.6%	3.9%
Wisconsin	\$490	\$495	\$483	-1.0%	2.5%
Wyoming	\$648	\$649	\$650	-0.2%	-0.2%
COUNTRYWIDE	\$804	\$764	\$729	5.2%	4.80%

Average Premium by Policy Form
Dwelling Fire and Homeowners Tenents (Renters Insurance)

(SEE CAVEATS)					
State	2006 HO-4 Average Premium	2005 HO-4 Average Premium	2004 HO-4 Average Premium	Change 2005 to 2006	Change 2004 to 2005
Alabama	\$223	\$225	\$226	-0.9%	-0.4%
Alaska	\$182	\$184	\$191	-1.1%	-3.7%
Arizona	\$207	\$219	\$227	-5.5%	-3.5%
Arkansas	\$217	\$218	\$229	-0.5%	-4.8%
California	\$244	\$257	\$265	-5.1%	-3.0%
Colorado	\$169	\$174	\$181	-2.9%	-3.9%
Connecticut	\$197	\$199	\$201	-1.0%	-1.0%
Delaware	\$159	\$158	\$163	0.6%	-3.1%
Dist. of Columbia	\$185	\$188	\$189	-1.6%	-0.5%
Florida	\$201	\$202	\$199	-0.5%	1.5%
Georgia	\$215	\$214	\$215	0.5%	-0.5%
Hawaii	\$213	\$215	\$209	-0.9%	2.9%
Idaho	\$153	\$157	\$159	-2.5%	-1.3%
Illinois	\$168	\$174	\$186	-3.4%	-6.5%
Indiana	\$173	\$177	\$181	-2.3%	-2.2%
Iowa	\$132	\$139	\$144	-5.0%	-3.5%
Kansas	\$170	\$173	\$180	-1.7%	-3.9%
Kentucky	\$161	\$163	\$165	-1.2%	-1.2%
Louisiana	\$245	\$244	\$253	0.4%	-3.6%
Maine	\$145	\$147	\$145	-1.4%	1.4%
Maryland	\$160	\$163	\$160	-1.8%	1.9%
Massachusetts	\$223	\$220	\$215	1.4%	2.3%
Michigan	\$164	\$173	\$184	-5.2%	-6.0%
Minnesota	\$139	\$150	\$156	-7.3%	-3.8%
Mississippi	\$252	\$253	\$262	-0.4%	-3.4%
Missouri	\$166	\$173	\$182	-4.0%	-4.9%
Montana	\$160	\$163	\$163	-1.8%	0.0%
Nebraska	\$148	\$157	\$153	-5.7%	2.6%
Nevada	\$205	\$211	\$217	-2.8%	-2.8%
New Hampshire	\$157	\$157	\$162	0.0%	-3.1%
New Jersey	\$179	\$179	\$181	0.0%	-1.1%
New Mexico	\$200	\$203	\$203	-1.5%	0.0%
New York	\$220	\$223	\$220	-1.3%	1.4%
North Carolina	\$144	\$153	\$155	-5.9%	-1.3%
North Dakota	\$119	\$128	\$130	-7.0%	-1.5%
Ohio	\$163	\$166	\$169	-1.8%	-1.8%
Oklahoma	\$230	\$242	\$257	-5.0%	-5.8%
Oregon	\$162	\$168	\$174	-3.6%	-3.4%
Pennsylvania	\$148	\$150	\$150	-1.3%	0.0%
Rhode Island	\$189	\$193	\$194	-2.1%	-0.5%
South Carolina	\$189	\$189	\$190	0.0%	-0.5%
South Dakota	\$120	\$124	\$127	-3.2%	-2.4%
Tennessee	\$208	\$209	\$212	-0.5%	-1.4%
Texas	\$261	\$269	\$277	-3.0%	-2.9%
Utah	\$139	\$146	\$151	-4.8%	-3.3%
Vermont	\$160	\$159	\$157	0.6%	1.3%
Virginia	\$147	\$149	\$153	-1.3%	-2.6%
Washington	\$170	\$173	\$177	-1.7%	-2.3%
West Virginia	\$177	\$177	\$175	0.0%	1.1%
Wisconsin	\$122	\$126	\$128	-3.2%	-1.6%
Wyoming	\$155	\$158	\$164	-1.9%	-3.7%
COUNTRYWIDE	\$189	\$193	\$195	-2.1%	-1.0%

Caveats Regarding the Use of Average Premium Data for Comparisons

The purpose of this document is to urge caution to those that might wish to compare average premium data for homeowners policies across states.

Average premium is an imperfect measure of the relative “price” of insurance due to wide variations in 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. The cost of 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.

Premium data for homeowners owner-occupied policies represent a “package” of coverages for buildings, contents and liability. The data shown in the table are for an HO-3 package policy for single family up to four family dwellings. The HO-3 contract provides “all-risks”¹ coverage on buildings, broad named-peril coverage on personal property; most common package written. It is the most commonly purchased homeowners policy.

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 the Property and Casualty Insurance Association of America. Texas data were obtained from the Texas Department of Insurance. The Texas Department develops its own home insurance policy forms that are similar, but not identical, to homeowner policy forms used countrywide. Because of the differences in the promulgated policy forms, Texas data should not be directly compared with any other state. California data were provided by the California Department of Insurance. California began collecting homeowners data in 1998 starting with the 1996 data year. State Farm Mutual Insurance Company, the largest home insurance writer in the state of Illinois, provided its own premium and exposure data for that state, since it does not report its Illinois business to a statistical agent. Without the cooperation and assistance of these providers production of this information would not be possible.

Many factors impact the cost of home insurance. These factors result in wide 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 densities. Homes in these areas are generally more expensive than in some less densely populated locations. Since the amount of home insurance needed is based on the value of the home, premiums for homeowners insurance are often higher in more heavily populated places. Vacation and retirement areas also have relatively higher real estate values where there is an influx of money from outside the community and areas of rapid economic development. Some states experienced a high incidence of mold claims that caused homeowners claims costs to rise.

Construction costs vary based on the type of residence being built, availability of building materials and factors driven by 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.

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 now 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 and Pacific Oceans. 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 since seismic faults are located in all regions.² Most recently there have been major catastrophic earthquakes in the West, yet there are predictions that even greater earthquakes will occur in the New Madrid area in the Midwest. Riots and terrorist attacks also, are not specific to any geographic area, but have typically occurred in larger urban areas.

¹ Insures against risks of direct loss except losses **specifically** stated in the policy as exempt from coverage.

² Although earthquake coverage is commonly endorsed onto a homeowners insurance policy, premiums for earthquake coverage are not included in the data.

Florida data should be viewed with a degree of caution as Florida results are not directly comparable to those of other states. Florida data excludes policies written by Citizen's Property Insurance Corporation, the state's insurer of last resort. This means that not only is the total policy count and premium paid underreported as Citizen's 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 homeowner's policy for all other perils; these are provided by the private market. The reported market data does 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.

We urge caution in drawing conclusions using average premiums as a basis for comparison.