

Louisiana
Department
of Insurance

James J. Donelon
Commissioner





Welcome to the *2009 Louisiana Homeowners Rate Comparison Guide*.

The companies listed here are some of the top carriers of homeowners insurance in Louisiana based on premium volume. Included is a display of premium quotes for various rating situations (e.g., different location, age and price of home). For your convenience, we have added links to the company Web sites where available. You can access these links by clicking on the company name in each example. **Keep in mind these examples may not precisely reflect your individual circumstances. Also, you may find that a company not included in this guide can best provide the coverage and service you need. These rates were generally effective in 2009 and may have changed since that time.**

When shopping for insurance, look for a company that is financially sound, has a history of good service and charges a fair rate. Remember, no matter how low the premium might be, an inexpensive policy does you no good if the insurance company cannot cover your claim after your home has been damaged or destroyed.

Please contact us to find out if any complaints have been filed against the company or producer (agent) you are considering. Also, be sure to ask for the company's A.M. Best rating, which shows the financial strength of the company and its ability to meet obligations to policyholders. I hope this guide assists you in your search for the right homeowners insurance.

To provide you with a better idea of cost, we offer separate rate comparison guides for homeowners and automobile insurance. If you are interested in automobile insurance, be sure to view or print a copy of the *2009 Louisiana Automobile Rate Comparison Guide* from our Web site at www.lidi.state.la.us.

Terms

Coverage A - Building coverage.

Coverage C - Contents coverage.

Coverage D - Loss of Use coverage.

Replacement Cost - Cost of repairing or replacing property, as distinguished from Actual Cash Value, which is Replacement Cost less depreciation.

Credit Scoring - A numerical value which assesses an individual's credit worthiness (i.e. reliability for paying bills). Credit scoring is used by many insurance companies as a rating factor for homeowners insurance.

Deductible - The amount you pay out of your own pocket when you have a claim.

Exclusions - Certain situations under which your policy will not provide coverage.

The Louisiana Department of Insurance is located in the Poydras Building at 1702 N. 3rd Street, Baton Rouge. For homeowners insurance questions, call 1-800-259-5300 or email us at public@ldi.state.la.us

Homeowners Insurance - Example 1

Annual rate for HO-3 policy*, brick construction, \$75,000 Coverage A **, 25-year-old dwelling, with 2% hurricane deductible/\$500 all other, new business, average credit score, no policy lapses, premium paid-in-full, no multi-policy discount, has smoke detectors, has deadbolt locks on all doors, no other protective devices and no significant remodeling.

Company Name	Alexandria	Batchelor	Baton Rouge	Chalmette	Hammond	Houma	Lafayette	Lake Charles	Metairie	Monroe	New Iberia	New Orleans	Shreveport	Slidell
Allstate Insurance Co.	\$ 490	\$ 868	\$ 551	\$ 829	\$ 708	\$ 688	\$ 545	\$ 548	\$ 845	\$ 452	\$ 545	\$ 863	\$ 496	\$ 710
Allstate Indemnity Co.	569	1,019	656	1,107	953	1,017	677	735	1,265	540	677	1,292	533	1,104
America First Ins. Co.	729	1,548	734	1,001	918	1,849	784	784	1,849	712	1,001	1,849	778	1,001
Amica Mutual Ins. Co. ¹	425	656	448	641	656	641	607	607	1,158	425	641	765	482	677
ANPAC Louisiana Ins. Co. ²	510	646	623	2,724	677	2,836	1,141	1,141	1,577	473	1,488	1,871	579	861
ASI Lloyds	480	598	637	1,400	621	1,876	834	989	1,496	550	1,216	1,881	559	1,314
Bankers Specialty Ins. Co.	446	510	565	1,411	633	2,006	800	1,000	1,213	563	1,284	1,559	485	1,001
Encompass Indemnity Co. ³	975	1,153	967	1,311	983	1,313	811	894	967	1,373	859	971	1,255	925
Farmers Ins. Exchange	630	711	613	1,013	853	2,641	1,236	1,274	1,624	636	1,744	2,291	546	1,289
Lafayette Insurance Co. ²	414	1,004	447	1,779	530	903	903	903	1,739	404	903	1,464	282	903
Liberty Ins. Corporation	940	990	998	1,230	1,003	1,453	1,003	1,106	1,793	918	1,100	1,759	912	1,302
La. Citizens Prop. Ins. Corp. ⁴	1,090	1,098	1,186	1,653	1,197	1,107	1,031	1,059	1,326	741	1,134	1,468	1,125	1,117
La. Farm Bureau Casualty ^{2,5}	617	1,946	907	652	899	747	567	640	639	598	653	652	803	666
La. Farm Bureau Mutual ^{2,5}	508	1,623	759	544	750	622	472	531	531	499	544	544	669	554
Massachusetts Bay Ins. Co.	520	854	645	1,552	763	1,552	883	1,153	1,672	488	1,552	1,778	527	951
Metropolitan P&C Ins. Co.	763	1,043	606	979	900	929	695	903	968	547	899	990	698	963
P&C Ins. Co. of Hartford ⁶	518	644	558	658	649	658	604	628	878	467	658	860	518	717
Safeco Ins. Co. of America	444	533	547	1,262	603	1,655	715	909	1,262	438	1,262	1,655	524	1,262
Shelter Mutual Ins. Co. ⁷	435	723	570	2,266	642	1,703	995	1,059	1,630	366	1,315	1,695	466	894
State Farm Fire & Casualty Co. ⁸	877	1,368	1,103	1,638	1,141	1,612	938	1,018	1,713	851	1,551	1,766	860	1,239
The Standard Fire Ins. Co.	788	1,381	692	1,457	965	3,326	900	1,305	1,546	775	1,457	1,566	804	1,422
USAA ⁶	1,018	989	1,015	1,374	1,086	1,374	901	1,027	1,374	1,083	1,374	1,467	1,002	1,374
USAA Casualty Ins. Co. ⁶	1,089	1,048	1,077	1,434	1,147	1,434	951	1,084	1,434	1,164	1,434	1,527	1,077	1,434
Unitrin Auto & Home Ins. Co.	761	1,350	920	2,519	1,069	2,519	1,473	1,616	1,554	818	3,105	1,590	840	1,392

Notes:

* HO-3 Special Form - Covers your home on an "all risks" basis except for certain exclusions such as flood and earthquake. The policy covers the building, other structures (such as a detached garage), contents, loss of use, and liability to others.

** Coverage C amount would be 50% of Coverage A.

1. Mandatory 5% hurricane deductible applies for Chalmette, Houma, Metairie, New Iberia and New Orleans.
2. Non-hurricane deductible: \$1,000
3. 5% hurricane deductible and liability limit of \$300,000 assumed.
4. Application fee of \$65 applies for new business.
5. Excludes wind coverage for Chalmette, Houma, Lafayette, Lake Charles, Metairie, New Iberia, New Orleans and Slidell.
6. Deductibles: 2% wind/hail, \$500 all other.
7. Deductibles: 2% wind/hail, \$500 all other. Coverage C is 55% of Coverage A.
8. Non-hurricane deductible: 1%, Personal property coverage is 75% of Coverage A.

Homeowners Insurance - Example 2

Annual rate for HO-3 policy *,brick construction, \$100,000 Coverage A**, 15-year-old dwelling, with 2% hurricane deductible/ \$500 all other, new business, average credit score, no policy lapses, premium paid-in-full, no multi-policy discount, has smoke detectors, has deadbolt locks on all doors, no other protective devices and no significant remodeling.

Company Name	Alexandria	Batchelor	Baton Rouge	Chalmette	Hammond	Houma	Lafayette	Lake Charles	Metairie	Monroe	New Iberia	New Orleans	Shreveport	Slidell
Allstate Insurance Co.	\$ 651	\$ 1,197	\$ 735	\$ 1,132	\$ 950	\$ 916	\$ 724	\$ 730	\$ 1,146	\$ 603	\$ 724	\$ 1,174	\$ 659	\$ 950
Allstate Indemnity Co.	724	1,365	842	1,481	1,259	1,353	867	945	1,697	685	867	1,734	675	1,483
America First Ins. Co.	867	1,843	874	1,192	1,093	2,202	934	934	2,202	848	1,192	2,202	927	1,192
Amica Mutual Ins. Co. ¹	530	816	558	805	816	805	757	757	1,457	530	805	962	600	841
ANPAC Louisiana Ins. Co. ²	519	687	663	3,026	706	3,138	1,247	1,247	1,737	487	1,635	2,042	597	937
ASI Lloyds	536	675	723	1,622	702	2,183	955	1,138	1,744	625	1,407	2,195	635	1,527
Bankers Specialty Ins. Co.	571	643	701	1,727	791	2,408	968	1,234	1,493	726	1,559	1,924	622	1,236
Encompass Indemnity Co. ³	1,115	1,332	1,118	1,586	1,134	1,558	944	1,050	1,152	1,604	1,009	1,157	1,466	1,091
Farmers Ins. Exchange	758	863	744	1,282	1,027	3,326	1,521	1,577	2,024	754	2,173	2,880	647	1,602
Lafayette Insurance Co. ²	527	1,281	571	2,270	677	1,151	1,151	1,151	2,217	514	1,151	1,867	359	1,151
Liberty Ins. Corporation	954	1,001	1,031	1,337	1,029	1,619	1,050	1,169	2,072	917	1,159	2,028	914	1,434
La. Citizens Prop. Ins. Corp. ^{2,4}	1,517	1,512	1,650	2,315	1,668	1,586	1,435	1,474	1,851	1,022	1,622	2,053	1,566	1,557
La. Farm Bureau Casualty ^{2,5}	727	2,519	980	782	1,078	909	654	738	764	705	754	782	857	800
La. Farm Bureau Mutual ^{2,5}	599	2,039	819	637	900	741	545	612	618	588	628	637	714	650
Massachusetts Bay Ins. Co.	612	1,005	759	1,826	897	1,826	1,039	1,357	1,967	574	1,826	2,091	620	1,119
Metropolitan P&C Ins. Co.	888	1,217	708	1,149	1,048	1,090	976	1,052	1,136	637	1,055	1,162	812	1,126
P&C Ins. Co. of Hartford ⁶	594	741	641	750	747	750	688	716	1,006	534	750	985	594	819
Safeco Ins. Co. of America	516	620	636	1,466	701	1,923	831	1,056	1,466	510	1,466	1,923	611	1,466
Shelter Mutual Ins. Co. ⁷	576	959	757	3,005	852	2,265	1,323	1,405	2,161	485	1,744	2,248	617	1,189
State Farm Fire & Casualty Co. ⁸	978	1,526	1,231	1,828	1,274	1,798	1,046	1,135	1,911	949	1,731	1,970	959	1,382
The Standard Fire Ins. Co.	920	1,612	808	1,701	1,126	3,882	1,050	1,523	1,805	904	1,701	1,830	938	1,659
USAA ⁶	1,040	1,047	1,070	1,546	1,166	1,546	968	1,106	1,546	1,116	1,546	1,667	1,033	1,546
USAA Casualty Ins. Co. ⁶	1,111	1,106	1,132	1,606	1,227	1,606	1,018	1,162	1,606	1,200	1,606	1,726	1,110	1,606
Unitrin Auto & Home Ins. Co.	910	1,936	1,085	3,012	1,265	3,012	1,752	1,924	1,849	980	3,935	1,892	1,007	1,654

Notes:

* HO-3 Special Form - Covers your home on an "all risks" basis except for certain exclusions such as flood and earthquake. The policy covers the building, other structures (such as a detached garage), contents, loss of use, and liability to others.

** Coverage C amount would be 50% of Coverage A.

1. Mandatory 5% hurricane deductible applies for Chalmette, Houma, Metairie, New Iberia and New Orleans.
2. Non-hurricane deductible: \$1,000
3. 5% hurricane deductible and liability limit of \$300,000 assumed.
4. Application fee of \$65 applies for new business.
5. Excludes wind coverage for Chalmette, Houma, Lafayette, Lake Charles, Metairie, New Iberia, New Orleans and Slidell.
6. Deductibles: 2% wind/hail, \$500 all other.
7. Deductibles: 2% wind/hail, \$500 all other. Coverage C is 55% of Coverage A.
8. Non-hurricane deductible: 1%, Personal property coverage is 75% of Coverage A.

Homeowners Insurance - Example 3

Annual rate for HO-3 policy*, brick construction, \$150,000 Coverage A*, 5-year-old dwelling, with 2% hurricane deductible/\$500 all other, new business, average credit score, no policy lapses, premium paid-in-full, no multi-policy discount, has smoke detectors, has deadbolt locks on all doors, no other protective devices and no significant remodeling.

Company Name	Alexandria	Batchelor	Baton Rouge	Chalmette	Hammond	Houma	Lafayette	Lake Charles	Metairie	Monroe	New Iberia	New Orleans	Shreveport	Slidell
Allstate Insurance Co.	937	1,571	1,002	1,662	1,402	1,357	1,053	1,063	1,535	858	1,053	1,570	948	1,270
Allstate Indemnity Co.	972	1,755	1,054	2,092	1,776	1,912	1,192	1,319	2,208	920	1,192	2,256	906	1,918
America First Ins. Co.	991	2,105	998	1,360	1,248	2,512	1,067	1,067	2,512	969	1,360	2,512	1,058	1,360
Amica Mutual Ins. Co. ¹	831	1,274	871	1,247	1,274	1,247	1,180	1,180	2,245	831	1,247	1,482	940	1,313
ANPAC Louisiana Ins. Co. ²	607	811	782	3,663	827	3,793	1,502	1,502	2,097	582	1,973	2,455	711	1,129
ASI Lloyds	484	610	653	1,475	636	1,987	865	1,033	1,578	560	1,277	1,993	564	1,382
Bankers Specialty Ins. Co.	493	563	622	1,551	698	2,195	875	1,101	1,336	625	1,409	1,718	537	1,102
Encompass Indemnity Co. ³	1,184	1,449	1,240	1,970	1,243	1,839	1,072	1,209	1,376	1,807	1,170	1,381	1,658	1,270
Farmers Ins. Exchange	628	761	672	1,311	951	3,261	1,366	1,520	1,950	596	2,028	2,934	531	1,554
Lafayette Insurance Co. ²	839	2,040	888	3,617	1,066	1,791	1,835	1,791	3,449	801	1,835	2,976	558	1,791
Liberty Ins. Corporation	917	977	1,034	1,476	1,028	1,892	1,090	1,233	2,508	856	1,244	2,451	849	1,622
La. Citizens Prop. Ins. Corp. ^{2,4}	2,497	2,487	2,720	3,831	2,749	2,536	2,359	2,426	3,053	1,667	2,594	3,394	2,577	2,558
La. Farm Bureau Casualty ^{2,5}	913	3,359	1,225	1,034	1,363	1,197	857	982	1,011	887	1,006	1,034	1,074	1,058
La. Farm Bureau Mutual ^{2,5}	752	2,744	1,025	848	1,126	982	693	795	825	739	818	848	895	866
Massachusetts Bay Ins. Co.	768	1,260	951	2,289	1,125	2,289	1,303	1,701	2,466	719	2,289	2,622	777	1,403
Metropolitan P&C Ins. Co.	1,216	1,670	977	1,612	1,451	1,529	1,358	1,445	1,594	872	1,481	1,631	1,113	1,566
P&C Ins. Co. of Hartford ⁶	739	926	798	948	935	948	868	903	1,278	662	948	1,251	739	1,037
Safeco Ins. Co. of America	641	770	790	1,822	870	2,389	1,032	1,312	1,822	635	1,822	2,389	761	1,822
Shelter Mutual Ins. Co. ⁷	724	1,204	950	3,773	1,069	2,846	1,662	1,765	2,715	610	2,191	2,823	775	1,494
State Farm Fire & Casualty Co. ⁸	975	1,521	1,226	1,821	1,269	1,792	1,043	1,131	1,904	946	1,724	1,963	956	1,377
The Standard Fire Ins. Co.	1,355	2,373	1,187	2,503	1,657	5,713	1,545	2,241	2,655	1,329	2,503	2,693	1,383	2,441
USAA ⁶	802	943	942	1,680	1,102	1,680	914	1,049	1,680	766	1,680	1,857	709	1,680
USAA Casualty Ins. Co. ⁶	850	983	984	1,721	1,143	1,721	948	1,088	1,721	822	1,721	1,897	760	1,721
Unitrin Auto & Home Ins. Co.	863	1,558	1,029	2,924	1,230	2,924	1,702	1,869	1,797	930	3,609	1,838	955	1,608

Notes:

* HO-3 Special Form - Covers your home on an "all risks" basis except for certain exclusions such as flood and earthquake. The policy covers the building, other structures (such as a detached garage), contents, loss of use, and liability to others.

** Coverage C amount would be 50% of Coverage A.

1. Mandatory 5% hurricane deductible applies for Chalmette, Houma, Metairie, New Iberia and New Orleans.
2. Non-hurricane deductible: \$1,000
3. 5% hurricane deductible and liability limit of \$300,000 assumed.
4. Application fee of \$65 applies for new business.
5. Excludes wind coverage for Chalmette, Houma, Lafayette, Lake Charles, Metairie, New Iberia, New Orleans and Slidell.
6. Deductibles: 2% wind/hail, \$500 all other.
7. Deductibles: 2% wind/hail, \$500 all other. Coverage C is 55% of Coverage A.
8. Non-hurricane deductible: 1%, Personal property coverage is 75% of Coverage A.

Homeowners Insurance - Example 4

Annual rate for HO-3 policy*, brick construction, \$200,000 Coverage A**, dwelling less than 1-year-old, with 2% hurricane deductible/ \$500 all other, new business, average credit score, no policy lapses, premium paid-in-full, no multi-policy discount, has smoke detectors, has deadbolt locks on all doors, no other protective devices and no significant remodeling.

Company Name	Alexandria	Batchelor	Baton Rouge	Chalmette	Hammond	Houma	Lafayette	Lake Charles	Metairie	Monroe	New Iberia	New Orleans	Shreveport	Slidell
Allstate Insurance Co.	\$ 1,108	\$ 1,803	\$ 1,117	\$ 1,958	\$ 1,648	\$ 1,609	\$ 1,249	\$ 1,251	\$ 1,803	\$ 1,018	\$ 1,249	\$ 1,843	\$ 1,121	\$ 1,481
Allstate Indemnity Co.	1,093	1,965	1,183	2,384	2,014	2,182	1,356	1,491	2,510	1,025	1,356	2,564	1,009	2,161
America First Ins. Co.	1,218	2,589	1,227	1,672	1,534	3,089	1,311	1,311	3,089	1,191	1,672	3,089	1,301	1,672
Amica Mutual Ins. Co. ¹	944	1,437	982	1,393	1,437	1,393	1,331	1,331	2,488	944	1,393	1,642	1,068	1,479
ANPAC Louisiana Ins. Co. ²	704	938	902	4,238	951	4,386	1,747	1,747	2,437	681	2,284	2,837	834	1,313
ASI Lloyds	454	588	627	1,501	619	2,043	854	1,032	1,582	517	1,285	2,030	525	1,381
Bankers Specialty Ins. Co.	450	534	608	1,594	676	2,342	905	1,108	1,355	568	1,467	1,744	490	1,109
Encompass Indemnity Co. ³	1,293	1,624	1,399	2,397	1,414	2,173	1,239	1,411	1,643	2,045	1,375	1,648	1,887	1,493
Farmers Ins. Exchange	596	745	659	1,358	945	3,323	1,338	1,543	1,971	549	2,026	3,020	496	1,578
Lafayette Insurance Co. ²	1,073	2,608	1,135	4,624	1,362	2,291	2,346	2,291	4,409	1,024	2,346	3,803	714	2,291
Liberty Ins. Corporation	849	906	1,008	1,566	989	2,087	1,094	1,262	2,895	762	1,267	2,825	754	1,770
La. Citizens Prop. Ins. Corp. ⁴	2,861	2,845	3,113	4,390	3,147	2,908	2,698	2,775	3,496	1,908	2,975	3,875	2,952	2,876
La. Farm Bureau Casualty ^{2,5}	782	3,567	1,138	1,054	1,315	1,238	816	957	1,028	759	983	1,054	924	1,080
La. Farm Bureau Mutual ^{2,5}	644	2,872	900	844	996	995	630	745	818	633	772	844	770	863
Massachusetts Bay Ins. Co.	852	1,398	1,055	2,539	1,248	2,539	1,446	1,887	2,736	798	2,539	2,909	862	1,556
Metropolitan P&C Ins. Co.	1,374	1,896	1,121	1,890	1,662	1,793	1,570	1,639	1,869	987	1,735	1,913	1,258	1,812
P&C Ins. Co. of Hartford ⁶	870	1,095	941	1,121	1,105	1,121	1,024	1,067	1,516	779	1,121	1,484	870	1,227
Safeco Ins. Co. of America	570	685	703	1,622	775	2,127	919	1,168	1,622	567	1,622	2,127	679	1,622
Shelter Mutual Ins. Co. ⁷	722	1,201	948	3,762	1,066	2,838	1,657	1,759	2,707	608	2,185	2,815	773	1,490
State Farm Fire & Casualty Co. ⁸	861	1,344	1,084	1,609	1,121	1,583	921	1,000	1,682	836	1,524	1,735	844	1,217
The Standard Fire Ins. Co.	1,722	3,018	1,510	3,183	2,109	7,265	1,962	2,850	3,377	1,691	3,183	3,423	1,757	3,104
USAA ⁶	677	938	919	1,914	1,140	1,914	950	1,089	1,914	568	1,914	2,146	530	1,914
USAA Casualty Ins. Co. ⁶	712	967	949	1,943	1,170	1,943	974	1,117	1,943	608	1,943	2,175	566	1,943
Unitrin Auto & Home Ins. Co.	856	1,503	1,020	2,816	1,187	2,816	1,641	1,802	1,732	921	3,475	1,772	947	1,550

Notes:

* HO-3 Special Form - Covers your home on an "all risks" basis except for certain exclusions such as flood and earthquake. The policy covers the building, other structures (such as a detached garage), contents, loss of use, and liability to others.

** Coverage C amount would be 50% of Coverage A.

1. Mandatory 5% hurricane deductible applies for Chalmette, Houma, Metairie, New Iberia and New Orleans.
2. Non-hurricane deductible: \$2,000
3. 5% hurricane deductible and liability limit of \$300,000 assumed.
4. Application fee of \$65 applies for new business.
5. Excludes wind coverage for Chalmette, Houma, Lafayette, Lake Charles, Metairie, New Iberia, New Orleans and Slidell.
6. Deductibles: 2% wind/hail, \$500 all other.
7. Deductibles: 2% wind/hail, \$500 all other. Coverage C is 55% of Coverage A.
8. Non-hurricane deductible: 1%, Personal property coverage is 75% of Coverage A.

Homeowners Insurance - Example 5

Annual rate for HO-3 policy *, brick construction, \$300,000 Coverage A**, dwelling less than 1-year-old, with 2% hurricane deductible/ \$500 all other, new business, average credit score, no policy lapses, premium paid-in-full, no multi-policy discount, has smoke detectors, has deadbolt locks on all doors, no other protective devices and no significant remodeling.

Company Name	Alexandria	Batchelor	Baton Rouge	Chalmette	Hammond	Houma	Lafayette	Lake Charles	Metairie	Monroe	New Iberia	New Orleans	Shreveport	Slidell
Allstate Insurance Co.	\$ 1,898	\$ 2,980	\$ 1,869	\$ 3,275	\$ 2,776	\$ 2,688	\$ 2,116	\$ 2,122	\$ 2,946	\$ 1,741	\$ 2,116	\$ 3,017	\$ 1,911	\$ 2,445
Allstate Indemnity Co.	1,840	3,207	1,929	3,962	3,358	3,627	2,265	2,500	4,062	1,718	2,265	4,149	1,692	3,512
America First Ins. Co.	1,610	3,421	1,621	2,208	2,026	4,079	1,732	1,732	4,079	1,574	2,208	4,079	1,719	2,208
Amica Mutual Ins. Co. ¹	1,136	1,729	1,182	1,675	1,729	1,675	1,602	1,602	2,991	1,136	1,675	1,973	1,288	1,782
ANPAC Louisiana Ins. Co. ²	1,006	1,303	1,251	5,796	1,332	6,003	2,420	2,420	3,358	980	3,137	3,906	1,199	1,822
ASI Lloyds	615	800	857	2,059	841	2,806	1,168	1,413	2,185	711	1,765	2,797	723	1,904
Bankers Specialty Ins. Co.	648	761	856	2,240	960	3,250	1,256	1,562	1,910	826	2,047	2,465	708	1,564
Encompass Indemnity Co. ³	1,919	2,431	2,108	3,648	2,144	3,268	1,862	2,117	2,502	3,046	2,066	2,510	2,814	2,241
Farmers Ins. Exchange	812	1,018	887	1,832	1,255	4,504	1,822	2,107	2,654	730	2,749	4,071	656	2,130
Lafayette Insurance Co. ²	1,407	3,419	1,488	6,060	1,785	3,001	3,074	3,001	5,777	1,341	3,074	4,984	934	3,001
Liberty Ins. Corporation	956	1,041	1,179	1,954	1,153	2,679	1,300	1,532	3,760	834	1,542	3,669	825	2,224
La. Citizens Prop. Ins. Corp. ⁴	3,553	3,532	3,865	5,457	3,908	3,608	3,349	3,385	4,345	2,362	3,892	4,821	3,665	3,638
La. Farm Bureau Casualty ^{2,5}	1,160	5,403	1,862	1,604	2,118	1,872	1,279	1,485	1,566	1,106	1,523	1,604	1,516	1,642
La. Farm Bureau Mutual ^{2,5}	864	4,391	1,443	1,297	1,653	1,518	1,009	1,176	1,259	849	1,214	1,297	1,147	1,326
Massachusetts Bay Ins. Co.	1,355	2,224	1,679	4,039	1,985	4,039	2,299	3,002	4,352	1,269	4,039	4,627	1,371	2,476
Metropolitan P&C Ins. Co.	2,065	2,849	1,684	2,841	2,500	2,696	2,361	2,465	2,811	1,482	2,610	2,876	1,892	2,723
P&C Ins. Co. of Hartford ⁶	1,348	1,708	1,462	1,731	1,724	1,731	1,578	1,646	2,356	1,202	1,731	2,305	1,348	1,899
Safeco Ins. Co. of America	745	894	917	2,115	1,011	2,775	1,199	1,523	2,115	742	2,115	2,775	888	2,115
Shelter Mutual Ins. Co. ⁷	1,004	1,668	1,316	5,226	1,481	3,945	2,304	2,444	3,759	844	3,035	3,910	1,074	2,071
State Farm Fire & Casualty Co. ⁸	1,126	1,757	1,417	2,105	1,466	2,071	1,205	1,307	2,200	1,093	1,993	2,268	1,104	1,591
The Standard Fire Ins. Co.	2,626	4,600	2,303	4,852	3,213	11,076	2,993	4,345	5,148	2,578	4,852	5,219	2,678	4,732
USAA ⁶	881	1,296	1,261	2,762	1,597	2,762	1,331	1,527	2,762	696	2,762	3,110	651	2,762
USAA Casualty Ins. Co. ⁶	923	1,331	1,298	2,797	1,633	2,797	1,361	1,561	2,797	744	2,797	3,145	695	2,797
Unitrin Auto & Home Ins. Co.	1,066	1,676	1,227	3,519	1,466	3,519	2,038	2,241	2,153	1,151	4,052	2,203	1,183	1,923

Notes:

* HO-3 Special Form - Covers your home on an "all risks" basis except for certain exclusions such as flood and earthquake. The policy covers the building, other structures (such as a detached garage), contents, loss of use, and liability to others.

** Coverage C amount would be 50% of Coverage A.

1. Mandatory 5% hurricane deductible applies for Chalmette, Houma, Metairie, New Iberia and New Orleans.

2. Non-hurricane deductible: \$3,000

3. 5% hurricane deductible and liability limit of \$300,000 assumed.

4. Application fee of \$65 applies for new business.

5. Excludes wind coverage for Chalmette, Houma, Lafayette, Lake Charles, Metairie, New Iberia, New Orleans and Slidell.

6. Deductibles: 2% wind/hail, \$500 all other.

7. Deductibles: 2% wind/hail, \$500 all other. Coverage C is 55% of Coverage A.

8. Non-hurricane deductible: 1%, Personal property coverage is 75% of Coverage A.