

Average Premiums for Homeowners and Renters 2001

State	Renters Average premium	Rank	Homeowners Average premium	Rank	State	Renters Average premium	Rank	Homeowners Average premium	Rank
Alabama	\$173	17	\$501	20	Montana	\$144	35	\$482	25
Alaska	164	26	614	8	Nebraska	138	43	526	18
Arizona	199	10	460	31	Nevada	224	6	490	22
Arkansas	199	11	537	17	New Hampshire	144	36	444	35
California	260	1	599	11	New Jersey	169	21	523	19
Colorado	172	19	595	12	New Mexico	194	13	449	34
Connecticut	188	15	608	10	New York	202	9	631	6
Delaware	139	42	358	48	North Carolina	173	18	484	24
District of Columbia	161	29	655	5	North Dakota	113	50	463	30
Florida	227	5	709	3	Ohio	146	34	359	47
Georgia	203	8	471	27	Oklahoma	206	7	668	4
Hawaii	199	12	553	16	Oregon	153	31	356	49
Idaho	143	37	334	50	Pennsylvania	138	44	441	36
Illinois	166	23	428	38	Rhode Island	169	22	562	14
Indiana	156	30	421	39	South Carolina	170	20	559	15
Iowa	131	46	382	44	South Dakota	114	49	410	41
Kansas	166	24	619	7	Tennessee	185	14	489	23
Kentucky	147	33	437	37	Texas ¹	235	3	955	1
Louisiana	239	2	758	2	Utah	143	39	381	45
Maine	118	48	372	46	Vermont	128	47	451	33
Maryland	143	38	419	40	Virginia	140	41	404	43
Massachusetts	193	14	571	13	Washington	164	27	456	32
Michigan	166	25	470	28	West Virginia	142	40	410	42
Minnesota	133	45	464	29	Wisconsin	105	51	308	51
Mississippi	229	4	613	9	Wyoming	150	32	499	21
Missouri	163	28	480	26	Countrywide	\$178		\$536	

Note: State average premiums were calculated by dividing premiums by exposures expressed in 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.

¹ Based on residential property policy forms regulated by the Texas Commissioner and are similar but not identical to standard forms.

Sources: Based on Table 4 from "2001 Dwelling Fire, Homeowners Owner-Occupied, and Homeowners Tenant and Condominium/Cooperative Unit Owner's Insurance," NAIC, September 2004. Chart provided by the Insurance Information Institute.