

ISO PROTECTION CLASS SURVEY RESULTS

1999

Insurance Company	Phone #	Class 1 – Class 6	Class 7	Class 8	Class 9	Class 10
Allstate		\$397.00	\$487.00	\$542.00	\$575.00	\$721.00
Erie		\$402.00	\$493.00	\$547.00	\$583.00	\$736.00
Farm Bureau		\$334.00	\$412.00	\$457.00	\$489.00	\$711.00
Joe Davis *		\$334.50	\$416.00	\$476.50	\$494.00	\$703.00
Royal Insurance		\$369.00	\$460.00	\$515.00	\$552.00	xxxxxx
Nationwide		\$360.00	\$448.00	\$502.00	\$538.00	\$683.00
North Carolina Base Insurance Rates		\$423.00	\$519.00	\$576.00	\$614.00	xxxxxx
Professional Insurance Consultants**		\$330.00	\$426.00	\$477.00	\$510.00	\$668.00
Prudential		\$336.00	\$418.00	\$469.00	\$504.00	\$637.00
Kemper		\$406.00	\$493.00	\$544.00	\$578.00	xxxxxx
Ohio Casualty		\$352.00	\$426.00	\$471.00	\$583.00	xxxxxx
AVERAGE		\$367.59	\$454.36	\$506.95	\$547.27	\$694.14

Variables are based on a Standard HO-3 Policy for a 1978 frame construction home. House is valued at \$90,000.00 with replacement cost insurance (70% of home value) and a deductible of \$250. The house will have smoke detectors, dead-bolt locks, and fire extinguishers. This home is intended to represent an average for the City of

xxxxxx = These insurance agencies reported that they would not insure a home located in a Class 10 area. The average is then based on the insurance agencies that will.

* Average rates based on 10 companies they insure property with.

** Average based on companies they insurance property with