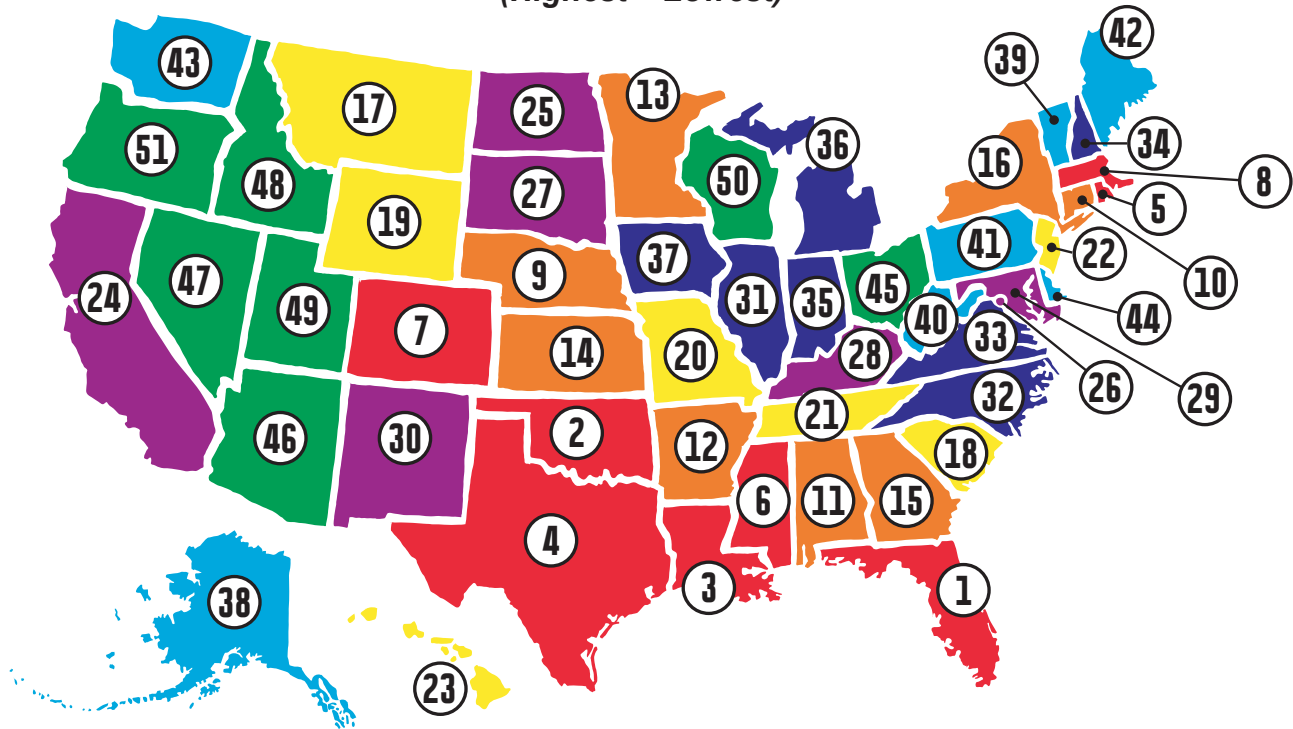




STATE RANKING – AVERAGE YEARLY HOME INSURANCE COST
*(Highest – Lowest)**



*Data: 2020 average premiums. Source: National Association of Insurance Commissioners
<https://content.naic.org/sites/default/files/publication-hmr-zu-homeowners-report.pdf>

HOME INSURANCE MARKET SNAPSHOT

California, Florida and Louisiana are frequently impacted by severe climate disasters and have seen the number of home insurance providers operating in their state diminish.

	CALIFORNIA	FLORIDA	LOUISIANA
Average Yearly Cost*	\$1,241	\$2,165	\$2,038
\$ Difference*	-\$70	+\$854	+\$727

*Average Yearly Cost = 2020 average premiums for dwelling fire and homeowners owner-occupied insurance policies for HO-3 policy forms.
 *\$ Difference = Dollar difference between the state average yearly cost and the national average. The national average for yearly payment was \$1,311. Data: 2020 average premiums. Source: National Association of Insurance Commissioners