

2012

Iowa

Homeowner's and Renter's Insurance Shopper's Guide

- **Compare quotes by location and coverage amount**
- **Frequently asked questions**



Iowa Insurance Division

Homeowner's and Renter's Insurance Shopper's Guide

January 2012

Dear fellow Iowan,

I am proud to serve as our state's insurance commissioner. One of the functions of my office is to assist Iowans by providing consumers with information they need as they make buying decisions that will allow them to manage the risks they experience as homeowners and renters.

Insurance can protect you against many common losses that could occur to your home and/or its contents. Making a decision about purchasing that insurance in a way that fits your individual needs is important. It is just as important to review that coverage each year when the renewal of your coverage is scheduled, and to comparison shop to make sure your insurance cost remains competitive.

Some of the many considerations that should be part of your buying decision follow:

- Consider changing your deductible amount.
- Always pay well in advance of the due date to assure your coverage stays in place. There is no grace period beyond your due date if you fail to pay on time.
- If you are leaving a current coverage to get another company's policy, make sure your current one is in effect until your new policy is in force. Your agent can bind coverage so that you have the assurance that you will remain covered without gaps in which you could be totally unprotected.
- I encourage you to use this guide as part of your comparison shopping process.

Understanding and buying insurance can be a daunting experience. The highly experienced staff of the Iowa Insurance Division is here to help. If you have questions about or need assistance with homeowners or renters insurance, you can call the IID's toll-free number 877-955-1212.

Sincerely,



Susan E. Voss
Iowa Insurance Commissioner

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Compare rates

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Frequently asked questions

This shopper's guide provides comparisons of premium rate from the top volume writers of homeowner's insurance in Iowa. Those companies account for 80% of total premium written in the state. This guide is not an endorsement of any insurance company's personal homeowner's or renter's insurance policies.



Chapter 1

Be a smart shopper

Insuring your home against loss

Your homeowner's policy will combine these coverages into a packaged contract of insurance:

Dwelling: Provides coverage for damage due to fire, wind, hail, vandalism, etc., for your primary residence; attached garage and any other attached structures on your premises.

Contents: Provides coverage for your furniture, clothing and most other personal belongings.

Additional living expenses: Provides coverage for additional expenses you may have for lodging, food and other items if a coverage loss forces you from your primary residence.

Personal liability: Provides coverage for you and permanent household members from unintentionally injuring someone else or causing damage to their property.

Medical payments: Provides coverage for medical expenses for others who may become injured on your property.

Shopping for insurance coverage

To obtain an accurate insurance quote, you will usually need the following information:

- Type of coverage (*replacement cost or actual cash value*) and amount of insurance needed to cover your property.
- Location of your primary residence (legal address).
- Your past claims history, as well as that for the structure.
- Number of stories of the structure and the estimated square footage.
- Type and number of fire and theft security devices installed throughout the structure.

- Miles from the nearest fire department and approximate number of feet from a hydrant.

Here are some questions you should ask:

- How much will I decrease my premium if I switched to a higher deductible?
- What is not covered under the policy? Ask for a list of exclusions.
- Is my coverage on the primary residence and content for *replacement cost or actual cash value*?
- Does the coverage include water damage or sewer backup?
- Does the insurance cover my jewelry, antiques or special collectibles, and if so, for what dollar amounts?
- What other special coverages are available and at what additional premium?
- Flood - Floods are not covered under homeowner's policies, all flood insurance policies are part of the National Flood Insurance Program (NFIP) which is regulated by the federal government.

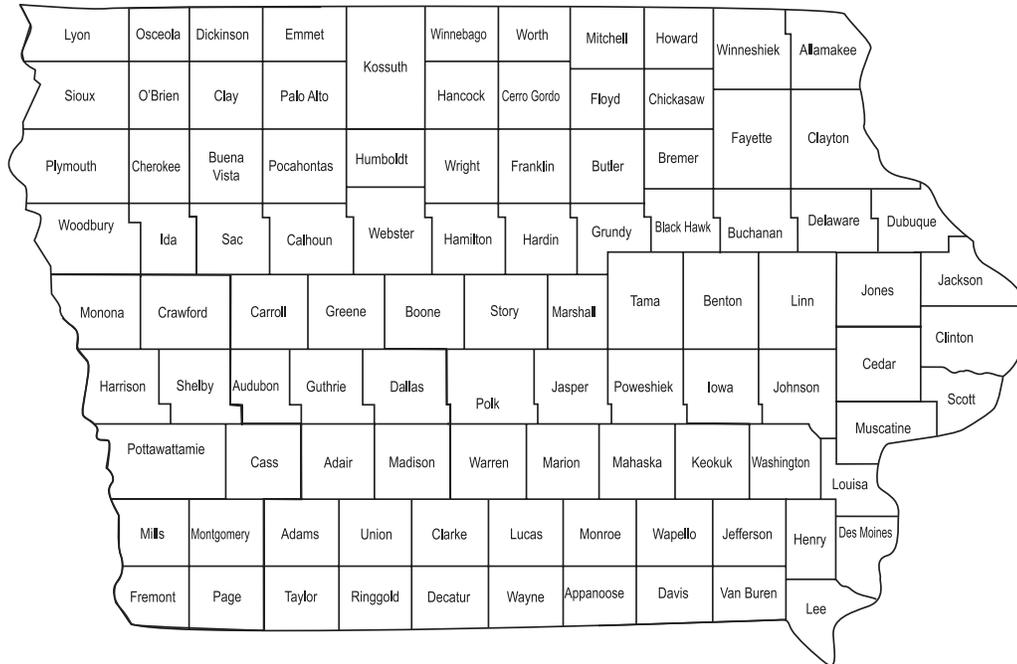
If you can't obtain insurance coverage

If you can't find an insurance company to cover your property, the Iowa FAIR Plan may accept your property application for coverage. The Iowa FAIR Plan (Fair Access to Insurance Requirements) was created to insure property that private companies refuse to cover.

About the Iowa FAIR Plan:

- Coverage for your property must have been declined by at least three private insurance companies before application can be made to the Iowa FAIR plan.
- You may apply to the Iowa FAIR Plan by contacting any licensed insurance agent/agency that sells property insurance.

Chapter 1: Be a smart shopper



City - Zip Code

Sioux Center - 51250
 Fort Dodge - 50501
 Waterloo - 50704
 Des Moines - 50321

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City - Zip Code

Cedar Rapids - 52401
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- The Iowa FAIR Plan will inspect your property to determine whether you are eligible for coverage under the plan.

Acceptance into the Iowa FAIR Plan for property insurance is **not guaranteed**.

How to use this guide

Premiums quoted in this guide are annual rates. Also, some companies in this booklet use varying criteria to set rates. Contact your agent or agency for current rates.

Location: Choose the location nearest you. We have published premium quotes for seven locations. Use the chart and map above to find quotes for your location.

Coverage: Next, select a coverage amount (\$70,000, \$100,000, \$150,000 or \$250,000). Amounts listed assume replacement cost coverage values with wood frame construction. Amounts published may vary from an insurance company's quoted amounts. Check with each company to verify exact coverages and rates.

Class: Determine your fire protection class. Classes are based on the fire fighting capability of a town, ranging from 1 (most protection) to 10 (least protection). Rates will be higher in rural areas (class 9 or 10). Your fire protection class will be listed on your existing insurance policy, or you can contact your insurance agent.

Sioux Center - 51250

Homeowner's insurance

\$70,000 coverage

Company	Class 3	Class 7	Class 9	Class 10
State Farm Fire & Casualty Company	643	643	643	643
Farm Bureau Property & Casualty Insurance Company	589	694	810	897
American Family Mutual Insurance company	604	640	815	905
IMT Insurance Company	268	281	408	473
Travelers Home and Marine Insurance Company	352	398	437	459
Allstate Property and Casualty Insurance Company	571	711	752	752
Farmers Insurance Exchange	389	412	452	488
Shelter Mutual Insurance Company	540	607	824	892
United Services Automobile Association (USAA)	653	689	742	742
Garrison Property and Casualty Insurance Company	643	676	726	726
USAA General Indemnity Company (GIC)	643	676	726	726
Casualty Insurance Company (CIC)	643	676	726	726
Country Mutual Insurance Company	501	546	721	805
Westfield National Insurance	391	435	613	731
Nationwide Affinity Insurance Company of America	425	461	572	650
Allied Property and Casualty Insurance Company	440	478	593	675
Travelers Commercial Insurance Company	345	390	428	450

Premiums quoted in this guide are annual rates.

Fort Dodge - 50501

Homeowner's insurance

\$70,000 coverage

Company	Class 3	Class 7	Class 9	Class 10
State Farm Fire & Casualty Company	745	745	745	745
Farm Bureau Property & Casualty Insurance Company	594	700	817	905
American Family Mutual Insurance company	604	640	815	905
IMT Insurance Company	268	281	408	473
Travelers Home and Marine Insurance Company	369	408	444	467
Allstate Property and Casualty Insurance Company	511	636	673	673
Farmers Insurance Exchange	338	356	389	418
Shelter Mutual Insurance Company	540	607	824	892
United Services Automobile Association (USAA)	623	662	720	720
Garrison Property and Casualty Insurance Company	610	647	701	701
USAA General Indemnity Company (GIC)	610	647	701	701
Casualty Insurance Company (CIC)	610	647	701	701
Country Mutual Insurance Company	432	471	622	694
Westfield National Insurance	355	391	555	663
Nationwide Affinity Insurance Company of America	445	484	599	676
Allied Property and Casualty Insurance Company	461	502	622	703
Travelers Commercial Insurance Company	362	400	434	457

Waterloo - 50704

Homeowner's insurance

\$70,000 coverage

Company	Class 3	Class 7	Class 9	Class 10
State Farm Fire & Casualty Company	680	680	680	680
Farm Bureau Property & Casualty Insurance Company	545	642	749	829
American Family Mutual Insurance company	609	646	646	646
IMT Insurance Company	267	280	408	472
Travelers Home and Marine Insurance Company	322	359	392	413
Allstate Property and Casualty Insurance Company	370	458	484	484
Farmers Insurance Exchange	344	361	393	420
Shelter Mutual Insurance Company	523	590	808	866
United Services Automobile Association (USAA)	622	662	721	721
Garrison Property and Casualty Insurance Company	607	645	701	701
USAA General Indemnity Company (GIC)	607	645	701	701
Casualty Insurance Company (CIC)	607	645	701	701
Country Mutual Insurance Company	424	462	610	681
Westfield National Insurance	369	410	578	690
Nationwide Affinity Insurance Company of America	425	449	554	631
Allied Property and Casualty Insurance Company	439	465	575	655
Travelers Commercial Insurance Company	316	352	384	404

Des Moines - 50321

Homeowner's insurance

\$70,000 coverage

Company	Class 3	Class 7	Class 9	Class 10
State Farm Fire & Casualty Company	762	762	762	762
Farm Bureau Property & Casualty Insurance Company	548	644	752	833
American Family Mutual Insurance company	601	638	638	638
IMT Insurance Company	266	279	407	470
Travelers Home and Marine Insurance Company	309	351	385	406
Allstate Property and Casualty Insurance Company	425	527	557	557
Farmers Insurance Exchange	364	383	419	449
Shelter Mutual Insurance Company	601	676	918	990
United Services Automobile Association (USAA)	589	629	687	687
Garrison Property and Casualty Insurance Company	575	612	667	667
USAA General Indemnity Company (GIC)	575	612	667	667
Casualty Insurance Company (CIC)	575	612	667	667
Country Mutual Insurance Company	492	535	707	790
Westfield National Insurance	381	423	596	711
Nationwide Affinity Insurance Company of America	480	528	678	798
Allied Property and Casualty Insurance Company	497	547	705	831
Travelers Commercial Insurance Company	302	344	377	398

Cedar Rapids - 52401

Homeowner's insurance

\$70,000 coverage

Company	Class 3	Class 7	Class 9	Class 10
State Farm Fire & Casualty Company	617	617	617	617
Farm Bureau Property & Casualty Insurance Company	512	603	704	780
American Family Mutual Insurance company	598	634	634	634
IMT Insurance Company	246	258	376	436
Travelers Home and Marine Insurance Company	298	331	360	379
Allstate Property and Casualty Insurance Company	370	458	484	484
Farmers Insurance Exchange	414	433	471	503
Shelter Mutual Insurance Company	523	590	808	866
United Services Automobile Association (USAA)	569	608	666	666
Garrison Property and Casualty Insurance Company	556	592	647	647
USAA General Indemnity Company (GIC)	556	592	647	647
Casualty Insurance Company (CIC)	556	592	647	647
Country Mutual Insurance Company	395	430	567	634
Westfield National Insurance	393	437	616	735
Nationwide Affinity Insurance Company of America	433	458	567	645
Allied Property and Casualty Insurance Company	448	474	588	670
Travelers Commercial Insurance Company	292	325	353	371

Council Bluffs - 51501

Homeowner's insurance

\$70,000 coverage

Company	Class 3	Class 7	Class 9	Class 10
State Farm Fire & Casualty Company	813	813	813	813
Farm Bureau Property & Casualty Insurance Company	680	801	935	1019
American Family Mutual Insurance company	591	625	625	625
IMT Insurance Company	268	282	410	473
Travelers Home and Marine Insurance Company	507	510	536	554
Allstate Property and Casualty Insurance Company	614	765	810	810
Farmers Insurance Exchange	376	397	440	476
Shelter Mutual Insurance Company	628	711	964	1042
United Services Automobile Association (USAA)	636	675	732	732
Garrison Property and Casualty Insurance Company	624	660	714	714
USAA General Indemnity Company (GIC)	624	660	714	714
Casualty Insurance Company (CIC)	624	660	714	714
Country Mutual Insurance Company	530	577	763	853
Westfield National Insurance	501	556	784	936
Nationwide Affinity Insurance Company of America	474	518	646	732
Allied Property and Casualty Insurance Company	491	563	671	761
Travelers Commercial Insurance Company	496	499	524	542

Ottumwa - 52501

Homeowner's insurance

\$70,000 coverage

Company	Class 3	Class 7	Class 9	Class 10
State Farm Fire & Casualty Company	751	751	751	751
Farm Bureau Property & Casualty Insurance Company	568	669	781	866
American Family Mutual Insurance company	533	564	719	799
IMT Insurance Company	268	281	408	473
Travelers Home and Marine Insurance Company	298	344	379	402
Allstate Property and Casualty Insurance Company	377	466	492	492
Farmers Insurance Exchange	404	424	464	497
Shelter Mutual Insurance Company	517	580	793	853
United Services Automobile Association (USAA)	577	614	670	670
Garrison Property and Casualty Insurance Company	563	599	651	651
USAA General Indemnity Company (GIC)	563	599	651	651
Casualty Insurance Company (CIC)	563	599	651	651
Country Mutual Insurance Company	432	471	622	694
Westfield National Insurance	391	435	613	731
Nationwide Affinity Insurance Company of America	429	477	611	719
Allied Property and Casualty Insurance Company	444	494	634	747
Travelers Commercial Insurance Company	292	337	372	394

Sioux Center - 51250

Homeowner's insurance

\$100,000 coverage

Company	Class 3	Class 7	Class 9	Class 10
State Farm Fire & Casualty Company	747	747	747	747
Farm Bureau Property & Casualty Insurance Company	784	927	1063	1177
American Family Mutual Insurance company	791	839	1068	1187
IMT Insurance Company	307	323	470	544
Travelers Home and Marine Insurance Company	423	471	516	539
Allstate Property and Casualty Insurance Company	749	936	992	992
Farmers Insurance Exchange	528	559	611	658
Shelter Mutual Insurance Company	641	721	978	1057
United Services Automobile Association (USAA)	720	758	814	814
Garrison Property and Casualty Insurance Company	709	745	798	798
USAA General Indemnity Company (GIC)	709	745	798	798
Casualty Insurance Company (CIC)	709	745	798	798
Country Mutual Insurance Company	516	561	739	751
Westfield National Insurance	453	504	710	847
Nationwide Affinity Insurance Company of America	546	596	740	833
Allied Property and Casualty Insurance Company	566	618	769	867
Travelers Commercial Insurance Company	414	461	507	527

Fort Dodge - 50501

Homeowner's insurance

\$100,000 coverage

Company	Class 3	Class 7	Class 9	Class 10
State Farm Fire & Casualty Company	866	866	866	866
Farm Bureau Property & Casualty Insurance Company	791	936	1075	1189
American Family Mutual Insurance company	791	839	1068	1187
IMT Insurance Company	307	323	470	544
Travelers Home and Marine Insurance Company	446	483	523	547
Allstate Property and Casualty Insurance Company	670	837	886	886
Farmers Insurance Exchange	455	479	522	559
Shelter Mutual Insurance Company	641	721	978	1057
United Services Automobile Association (USAA)	682	723	785	785
Garrison Property and Casualty Insurance Company	669	708	766	766
USAA General Indemnity Company (GIC)	669	708	766	766
Casualty Insurance Company (CIC)	669	708	766	766
Country Mutual Insurance Company	446	485	637	648
Westfield National Insurance	411	457	644	769
Nationwide Affinity Insurance Company of America	579	635	787	880
Allied Property and Casualty Insurance Company	601	659	819	916
Travelers Commercial Insurance Company	436	473	511	535

Waterloo - 50704

Homeowner's insurance

\$100,000 coverage

Company	Class 3	Class 7	Class 9	Class 10
State Farm Fire & Casualty Company	792	792	792	792
Farm Bureau Property & Casualty Insurance Company	725	857	982	1087
American Family Mutual Insurance company	799	846	846	846
IMT Insurance Company	306	322	470	543
Travelers Home and Marine Insurance Company	382	419	455	477
Allstate Property and Casualty Insurance Company	481	598	633	633
Farmers Insurance Exchange	462	484	525	560
Shelter Mutual Insurance Company	620	700	958	1028
United Services Automobile Association (USAA)	679	721	785	785
Garrison Property and Casualty Insurance Company	664	704	764	764
USAA General Indemnity Company (GIC)	664	704	764	764
Casualty Insurance Company (CIC)	664	704	764	764
Country Mutual Insurance Company	438	476	626	637
Westfield National Insurance	428	475	670	799
Nationwide Affinity Insurance Company of America	540	571	707	798
Allied Property and Casualty Insurance Company	560	593	735	830
Travelers Commercial Insurance Company	374	410	446	467

Des Moines - 50321

Homeowner's insurance

\$100,000 coverage

Company	Class 3	Class 7	Class 9	Class 10
State Farm Fire & Casualty Company	885	885	885	885
Farm Bureau Property & Casualty Insurance Company	727	860	985	1090
American Family Mutual Insurance company	788	836	836	836
IMT Insurance Company	306	322	468	542
Travelers Home and Marine Insurance Company	363	406	444	466
Allstate Property and Casualty Insurance Company	554	691	731	731
Farmers Insurance Exchange	491	516	562	602
Shelter Mutual Insurance Company	713	802	1091	1175
United Services Automobile Association (USAA)	643	685	748	748
Garrison Property and Casualty Insurance Company	629	668	722	722
USAA General Indemnity Company (GIC)	629	668	722	722
Casualty Insurance Company (CIC)	629	668	722	722
Country Mutual Insurance Company	507	551	725	737
Westfield National Insurance	441	490	690	823
Nationwide Affinity Insurance Company of America	608	669	857	998
Allied Property and Casualty Insurance Company	631	695	892	1040
Travelers Commercial Insurance Company	355	398	435	456

Cedar Rapids - 52401

Homeowner's insurance

\$100,000 coverage

Company	Class 3	Class 7	Class 9	Class 10
State Farm Fire & Casualty Company	718	718	718	718
Farm Bureau Property & Casualty Insurance Company	681	805	941	1018
American Family Mutual Insurance company	799	846	846	846
IMT Insurance Company	283	297	433	500
Travelers Home and Marine Insurance Company	353	387	419	438
Allstate Property and Casualty Insurance Company	481	598	633	633
Farmers Insurance Exchange	557	582	631	672
Shelter Mutual Insurance Company	620	700	958	1028
United Services Automobile Association (USAA)	620	661	723	723
Garrison Property and Casualty Insurance Company	606	645	703	703
USAA General Indemnity Company (GIC)	606	645	703	703
Casualty Insurance Company (CIC)	606	645	703	703
Country Mutual Insurance Company	408	444	583	593
Westfield National Insurance	455	505	712	850
Nationwide Affinity Insurance Company of America	552	584	724	817
Allied Property and Casualty Insurance Company	572	606	753	850
Travelers Commercial Insurance Company	346	379	410	429

Council Bluffs - 51501

Homeowner's insurance

\$100,000 coverage

Company	Class 3	Class 7	Class 9	Class 10
State Farm Fire & Casualty Company	945	945	945	945
Farm Bureau Property & Casualty Insurance Company	905	1053	1232	1366
American Family Mutual Insurance company	788	835	835	835
IMT Insurance Company	309	324	475	546
Travelers Home and Marine Insurance Company	641	633	661	680
Allstate Property and Casualty Insurance Company	807	1010	1070	1070
Farmers Insurance Exchange	503	532	586	633
Shelter Mutual Insurance Company	745	843	1145	1235
United Services Automobile Association (USAA)	699	740	801	801
Garrison Property and Casualty Insurance Company	687	725	783	783
USAA General Indemnity Company (GIC)	687	725	783	783
Casualty Insurance Company (CIC)	687	725	783	783
Country Mutual Insurance Company	545	593	781	794
Westfield National Insurance	579	644	907	1083
Nationwide Affinity Insurance Company of America	620	681	850	954
Allied Property and Casualty Insurance Company	643	708	885	994
Travelers Commercial Insurance Company	626	619	646	664

Ottumwa - 52501

Homeowner's insurance

\$100,000 coverage

Company	Class 3	Class 7	Class 9	Class 10
State Farm Fire & Casualty Company	874	874	874	874
Farm Bureau Property & Casualty Insurance Company	755	875	1024	1135
American Family Mutual Insurance company	712	753	960	1067
IMT Insurance Company	307	323	470	544
Travelers Home and Marine Insurance Company	348	396	435	459
Allstate Property and Casualty Insurance Company	489	609	644	644
Farmers Insurance Exchange	547	574	624	668
Shelter Mutual Insurance Company	613	689	942	1014
United Services Automobile Association (USAA)	629	669	728	728
Garrison Property and Casualty Insurance Company	616	653	709	709
USAA General Indemnity Company (GIC)	616	653	709	709
Casualty Insurance Company (CIC)	616	653	709	709
Country Mutual Insurance Company	446	485	637	648
Westfield National Insurance	453	504	710	847
Nationwide Affinity Insurance Company of America	537	599	766	892
Allied Property and Casualty Insurance Company	557	621	796	929
Travelers Commercial Insurance Company	341	387	426	449

Sioux Center - 51250

Homeowner's insurance

\$150,000 coverage

Company	Class 3	Class 7	Class 9	Class 10
State Farm Fire & Casualty Company	926	926	926	926
Farm Bureau Property & Casualty Insurance Company	1045	1238	1451	1605
American Family Mutual Insurance company	1116	1183	1508	1675
IMT Insurance Company	430	452	658	762
Travelers Home and Marine Insurance Company	547	604	661	688
Allstate Property and Casualty Insurance Company	1039	1304	1382	1382
Farmers Insurance Exchange	770	814	889	957
Shelter Mutual Insurance Company	836	932	1266	1366
United Services Automobile Association (USAA)	840	882	944	944
Garrison Property and Casualty Insurance Company	829	868	926	926
USAA General Indemnity Company (GIC)	829	868	926	926
Casualty Insurance Company (CIC)	829	868	926	926
Country Mutual Insurance Company	662	720	949	1009
Westfield National Insurance	587	652	919	1097
Nationwide Affinity Insurance Company of America	727	791	985	1101
Allied Property and Casualty Insurance Company	756	823	1026	1147
Travelers Commercial Insurance Company	535	594	646	673

Fort Dodge - 50501

Homeowner's insurance

\$150,000 coverage

Company	Class 3	Class 7	Class 9	Class 10
State Farm Fire & Casualty Company	1074	1074	1074	1074
Farm Bureau Property & Casualty Insurance Company	1056	1250	1466	1622
American Family Mutual Insurance company	1116	1183	1508	1675
IMT Insurance Company	430	452	658	762
Travelers Home and Marine Insurance Company	576	618	668	697
Allstate Property and Casualty Insurance Company	927	1163	1233	1233
Farmers Insurance Exchange	659	693	754	808
Shelter Mutual Insurance Company	830	932	1266	1366
United Services Automobile Association (USAA)	792	837	905	905
Garrison Property and Casualty Insurance Company	776	820	884	884
USAA General Indemnity Company (GIC)	776	820	884	884
Casualty Insurance Company (CIC)	776	820	884	884
Country Mutual Insurance Company	571	621	818	870
Westfield National Insurance	533	592	834	996
Nationwide Affinity Insurance Company of America	778	852	1058	1175
Allied Property and Casualty Insurance Company	810	887	1103	1225
Travelers Commercial Insurance Company	564	605	653	681

Waterloo - 50704

Homeowner's insurance

\$150,000 coverage

Company	Class 3	Class 7	Class 9	Class 10
State Farm Fire & Casualty Company	982	982	982	982
Farm Bureau Property & Casualty Insurance Company	986	1143	1340	1483
American Family Mutual Insurance company	1127	1194	1194	1194
IMT Insurance Company	429	451	657	759
Travelers Home and Marine Insurance Company	488	531	576	602
Allstate Property and Casualty Insurance Company	660	826	875	875
Farmers Insurance Exchange	668	699	757	807
Shelter Mutual Insurance Company	803	905	1239	1329
United Services Automobile Association (USAA)	788	835	904	904
Garrison Property and Casualty Insurance Company	772	816	881	881
USAA General Indemnity Company (GIC)	772	816	881	881
Casualty Insurance Company (CIC)	772	816	881	881
Country Mutual Insurance Company	561	610	804	854
Westfield National Insurance	554	616	868	1036
Nationwide Affinity Insurance Company of America	717	754	934	1046
Allied Property and Casualty Insurance Company	745	784	973	1090
Travelers Commercial Insurance Company	478	519	563	588

Des Moines - 50321

Homeowner's insurance

\$150,000 coverage

Company	Class 3	Class 7	Class 9	Class 10
State Farm Fire & Casualty Company	1097	1097	1097	1097
Farm Bureau Property & Casualty Insurance Company	988	1146	1343	1486
American Family Mutual Insurance company	1114	1180	1180	1180
IMT Insurance Company	428	450	655	758
Travelers Home and Marine Insurance Company	459	510	558	584
Allstate Property and Casualty Insurance Company	764	957	1014	1014
Farmers Insurance Exchange	711	749	813	871
Shelter Mutual Insurance Company	923	1037	1410	1519
United Services Automobile Association (USAA)	748	794	863	863
Garrison Property and Casualty Insurance Company	732	775	839	839
USAA General Indemnity Company (GIC)	732	775	839	839
Casualty Insurance Company (CIC)	732	775	839	839
Country Mutual Insurance Company	649	706	931	990
Westfield National Insurance	571	634	894	1067
Nationwide Affinity Insurance Company of America	804	877	1123	1296
Allied Property and Casualty Insurance Company	837	913	1171	1352
Travelers Commercial Insurance Company	449	499	545	571

Cedar Rapids - 52401

Homeowner's insurance

\$150,000 coverage

Company	Class 3	Class 7	Class 9	Class 10
State Farm Fire & Casualty Company	890	890	890	890
Farm Bureau Property & Casualty Insurance Company	925	1070	1254	1388
American Family Mutual Insurance company	1135	1203	1203	1203
IMT Insurance Company	396	415	605	700
Travelers Home and Marine Insurance Company	450	488	529	551
Allstate Property and Casualty Insurance Company	660	826	875	875
Farmers Insurance Exchange	806	843	911	970
Shelter Mutual Insurance Company	803	905	1239	1329
United Services Automobile Association (USAA)	718	764	831	831
Garrison Property and Casualty Insurance Company	703	745	809	809
USAA General Indemnity Company (GIC)	703	745	809	809
Casualty Insurance Company (CIC)	703	745	809	809
Country Mutual Insurance Company	522	568	748	795
Westfield National Insurance	590	656	924	1103
Nationwide Affinity Insurance Company of America	734	772	957	1072
Allied Property and Casualty Insurance Company	763	803	997	1117
Travelers Commercial Insurance Company	440	478	517	539

Council Bluffs - 51501

Homeowner's insurance

\$150,000 coverage

Company	Class 3	Class 7	Class 9	Class 10
State Farm Fire & Casualty Company	1170	1170	1170	1170
Farm Bureau Property & Casualty Insurance Company	1210	1433	1681	1859
American Family Mutual Insurance company	1119	1186	1186	1186
IMT Insurance Company	432	453	662	764
Travelers Home and Marine Insurance Company	850	831	866	887
Allstate Property and Casualty Insurance Company	1121	1407	1492	1492
Farmers Insurance Exchange	725	767	845	912
Shelter Mutual Insurance Company	963	1092	1481	1598
United Services Automobile Association (USAA)	815	860	927	927
Garrison Property and Casualty Insurance Company	801	843	907	907
USAA General Indemnity Company (GIC)	801	843	907	907
Casualty Insurance Company (CIC)	801	843	907	907
Country Mutual Insurance Company	699	761	1003	1067
Westfield National Insurance	751	834	1476	1403
Nationwide Affinity Insurance Company of America	834	915	1144	1274
Allied Property and Casualty Insurance Company	858	953	1192	1329
Travelers Commercial Insurance Company	830	812	846	867

Ottumwa - 52501

Homeowner's insurance

\$150,000 coverage

Company	Class 3	Class 7	Class 9	Class 10
State Farm Fire & Casualty Company	1083	1083	1083	1083
Farm Bureau Property & Casualty Insurance Company	1007	1192	1397	1548
American Family Mutual Insurance company	1010	1071	1364	1515
IMT Insurance Company	430	452	658	762
Travelers Home and Marine Insurance Company	441	498	547	575
Allstate Property and Casualty Insurance Company	672	841	891	891
Farmers Insurance Exchange	794	833	905	967
Shelter Mutual Insurance Company	793	890	1216	1312
United Services Automobile Association (USAA)	730	774	839	839
Garrison Property and Casualty Insurance Company	715	756	817	817
USAA General Indemnity Company (GIC)	715	756	817	817
Casualty Insurance Company (CIC)	715	756	817	817
Country Mutual Insurance Company	571	621	818	870
Westfield National Insurance	587	652	919	1097
Nationwide Affinity Insurance Company of America	701	778	995	1150
Allied Property and Casualty Insurance Company	729	809	1036	1199
Travelers Commercial Insurance Company	432	487	535	562

Sioux Center - 51250

Homeowner's insurance

\$250,000 coverage

Company	Class 3	Class 7	Class 9	Class 10
State Farm Fire & Casualty Company	1236	1236	1236	1236
Farm Bureau Property & Casualty Insurance Company	1586	1884	2210	2445
American Family Mutual Insurance company	1716	1818	2316	2573
IMT Insurance Company	677	711	1035	1198
Travelers Home and Marine Insurance Company	854	953	1045	1093
Allstate Property and Casualty Insurance Company	1672	2107	2235	2235
Farmers Insurance Exchange	1192	1260	1374	1478
Shelter Mutual Insurance Company	1281	1438	1952	2111
United Services Automobile Association (USAA)	1171	1227	1310	1310
Garrison Property and Casualty Insurance Company	1155	1207	1285	1285
USAA General Indemnity Company (GIC)	1155	1207	1285	1285
Casualty Insurance Company (CIC)	1155	1207	1285	1285
Country Mutual Insurance Company	926	1008	1330	1415
Westfield National Insurance	901	1001	1411	1684
Nationwide Affinity Insurance Company of America	1137	1236	1545	1723
Allied Property and Casualty Insurance Company	1185	1288	1613	1799
Travelers Commercial Insurance Company	835	930	1021	1068

Fort Dodge - 50501

Homeowner's insurance

\$250,000 coverage

Company	Class 3	Class 7	Class 9	Class 10
State Farm Fire & Casualty Company	1433	1433	1433	1433
Farm Bureau Property & Casualty Insurance Company	1602	1903	2233	2469
American Family Mutual Insurance company	1716	1818	2316	2573
IMT Insurance Company	677	711	1035	1198
Travelers Home and Marine Insurance Company	903	977	1059	1110
Allstate Property and Casualty Insurance Company	1490	1876	1991	1991
Farmers Insurance Exchange	1016	1069	1161	1243
Shelter Mutual Insurance Company	1281	1438	1952	2111
United Services Automobile Association (USAA)	1099	1160	1251	1251
Garrison Property and Casualty Insurance Company	1078	1136	1222	1222
USAA General Indemnity Company (GIC)	1078	1136	1222	1222
Casualty Insurance Company (CIC)	1078	1136	1222	1222
Country Mutual Insurance Company	798	869	1146	1219
Westfield National Insurance	818	908	1280	1528
Nationwide Affinity Insurance Company of America	1226	1341	1674	1854
Allied Property and Casualty Insurance Company	1278	1398	1747	1936
Travelers Commercial Insurance Company	882	954	1034	1084

Waterloo - 50704

Homeowner's insurance

\$250,000 coverage

Company	Class 3	Class 7	Class 9	Class 10
State Farm Fire & Casualty Company	1310	1310	1310	1310
Farm Bureau Property & Casualty Insurance Company	1465	1740	2041	2258
American Family Mutual Insurance company	1731	1835	1835	1835
IMT Insurance Company	675	708	1034	1194
Travelers Home and Marine Insurance Company	756	830	904	949
Allstate Property and Casualty Insurance Company	1053	1324	1404	1404
Farmers Insurance Exchange	1030	1079	1166	1242
Shelter Mutual Insurance Company	1240	1398	1912	2052
United Services Automobile Association (USAA)	1094	1156	1250	1250
Garrison Property and Casualty Insurance Company	1072	1131	1218	1218
USAA General Indemnity Company (GIC)	1072	1131	1218	1218
Casualty Insurance Company (CIC)	1072	1131	1218	1218
Country Mutual Insurance Company	784	853	1126	1197
Westfield National Insurance	850	945	1332	1589
Nationwide Affinity Insurance Company of America	1121	1171	1458	1629
Allied Property and Casualty Insurance Company	1168	1220	1521	1700
Travelers Commercial Insurance Company	739	811	883	927

Des Moines - 50321

Homeowner's insurance

\$250,000 coverage

Company	Class 3	Class 7	Class 9	Class 10
State Farm Fire & Casualty Company	1464	1464	1464	1464
Farm Bureau Property & Casualty Insurance Company	1467	1742	2043	2261
American Family Mutual Insurance company	1710	1814	1814	1814
IMT Insurance Company	673	707	1030	1192
Travelers Home and Marine Insurance Company	709	797	875	921
Allstate Property and Casualty Insurance Company	1223	1538	1632	1632
Farmers Insurance Exchange	1097	1155	1253	1341
Shelter Mutual Insurance Company	1427	1602	2177	2344
United Services Automobile Association (USAA)	1040	1102	1194	1194
Garrison Property and Casualty Insurance Company	1017	1076	1162	1162
USAA General Indemnity Company (GIC)	1017	1076	1162	1162
Casualty Insurance Company (CIC)	1017	1076	1162	1162
Country Mutual Insurance Company	908	988	1305	1388
Westfield National Insurance	876	974	1372	1637
Nationwide Affinity Insurance Company of America	1255	1361	1749	2011
Allied Property and Casualty Insurance Company	1308	1421	1826	2100
Travelers Commercial Insurance Company	693	778	855	900

Cedar Rapids - 52401

Homeowner's insurance

\$250,000 coverage

Company	Class 3	Class 7	Class 9	Class 10
State Farm Fire & Casualty Company	1188	1188	1188	1188
Farm Bureau Property & Casualty Insurance Company	1370	1627	1909	2113
American Family Mutual Insurance company	1733	1838	1838	1838
IMT Insurance Company	622	653	952	1102
Travelers Home and Marine Insurance Company	696	764	830	870
Allstate Property and Casualty Insurance Company	1053	1324	1404	1404
Farmers Insurance Exchange	1244	1301	1404	1494
Shelter Mutual Insurance Company	1240	1398	1912	2052
United Services Automobile Association (USAA)	994	1056	1147	1147
Garrison Property and Casualty Insurance Company	973	1031	1116	1116
USAA General Indemnity Company (GIC)	973	1031	1116	1116
Casualty Insurance Company (CIC)	973	1031	1116	1116
Country Mutual Insurance Company	730	794	1047	1114
Westfield National Insurance	906	1006	1418	1692
Nationwide Affinity Insurance Company of America	1149	1200	1496	1671
Allied Property and Casualty Insurance Company	1197	1251	1561	1745
Travelers Commercial Insurance Company	680	746	811	850

Council Bluffs - 51501

Homeowner's insurance

\$250,000 coverage

Company	Class 3	Class 7	Class 9	Class 10
State Farm Fire & Casualty Company	1562	1562	1562	1562
Farm Bureau Property & Casualty Insurance Company	1836	2181	2559	2830
American Family Mutual Insurance company	1709	1811	1811	1811
IMT Insurance Company	679	714	1041	1201
Travelers Home and Marine Insurance Company	1339	1314	1372	1410
Allstate Property and Casualty Insurance Company	1807	2275	2415	2415
Farmers Insurance Exchange	1113	1179	1295	1398
Shelter Mutual Insurance Company	1487	1686	2286	2467
United Services Automobile Association (USAA)	1134	1195	1286	1286
Garrison Property and Casualty Insurance Company	1116	1173	1258	1258
USAA General Indemnity Company (GIC)	1116	1173	1258	1258
Casualty Insurance Company (CIC)	1116	1173	1258	1258
Country Mutual Insurance Company	979	1065	1407	1496
Westfield National Insurance	1152	1280	1804	2153
Nationwide Affinity Insurance Company of America	1315	1443	1811	2012
Allied Property and Casualty Insurance Company	1371	1506	1891	2102
Travelers Commercial Insurance Company	1307	1283	1339	1376

Ottumwa - 52501

Homeowner's insurance

\$250,000 coverage

Company	Class 3	Class 7	Class 9	Class 10
State Farm Fire & Casualty Company	1446	1446	1446	1446
Farm Bureau Property & Casualty Insurance Company	1526	1813	2126	2356
American Family Mutual Insurance company	1543	1636	2083	2315
IMT Insurance Company	677	711	1035	1198
Travelers Home and Marine Insurance Company	682	780	861	910
Allstate Property and Casualty Insurance Company	1073	1349	1431	1431
Farmers Insurance Exchange	1227	1288	1395	1491
Shelter Mutual Insurance Company	1225	1375	1879	2024
United Services Automobile Association (USAA)	1012	1071	1159	1159
Garrison Property and Casualty Insurance Company	991	1047	1129	1129
USAA General Indemnity Company (GIC)	991	1047	1129	1129
Casualty Insurance Company (CIC)	991	1047	1129	1129
Country Mutual Insurance Company	798	869	1146	1219
Westfield National Insurance	901	1001	1411	1684
Nationwide Affinity Insurance Company of America	1081	1195	1536	1771
Allied Property and Casualty Insurance Company	1126	1246	1603	1849
Travelers Commercial Insurance Company	667	762	841	889

Sioux Center - 51250

Renter's insurance

\$25,000 coverage

Company	Class 3	Class 7	Class 9	Class 10
State Farm Fire & Casualty Company	95	95	95	95
Farm Bureau Property & Casualty Insurance Company	121	139	157	197
American Family Mutual Insurance company	235	235	248	248
IMT Insurance Company	89	89	111	123
Travelers Home and Marine Insurance Company	95	103	128	137
Allstate Property and Casualty Insurance Company	92	94	112	115
Farmers Insurance Exchange	203	203	234	234
Shelter Mutual Insurance Company	71	71	71	71
United Services Automobile Association (USAA)	56	56	56	56
Garrison Property and Casualty Insurance Company	49	49	49	49
USAA General Indemnity Company (GIC)	51	51	51	51
Casualty Insurance Company (CIC)	55	55	55	55
Country Mutual Insurance Company	100	100	117	117
Westfield National Insurance	105	105	153	184
Nationwide Affinity Insurance Company of America	96	96	112	135
Allied Property and Casualty Insurance Company	98	98	115	139
Travelers Commercial Insurance Company	93	101	125	134

Fort Dodge - 50501

Renter's insurance

\$25,000 coverage

Company	Class 3	Class 7	Class 9	Class 10
State Farm Fire & Casualty Company	95	95	95	95
Farm Bureau Property & Casualty Insurance Company	123	141	159	199
American Family Mutual Insurance company	235	235	248	248
IMT Insurance Company	89	89	111	123
Travelers Home and Marine Insurance Company	102	110	134	144
Allstate Property and Casualty Insurance Company	92	94	112	115
Farmers Insurance Exchange	200	200	230	230
Shelter Mutual Insurance Company	71	71	71	71
United Services Automobile Association (USAA)	78	78	78	78
Garrison Property and Casualty Insurance Company	68	68	68	68
USAA General Indemnity Company (GIC)	72	72	72	72
Casualty Insurance Company (CIC)	77	77	77	77
Country Mutual Insurance Company	100	100	117	117
Westfield National Insurance	105	105	153	184
Nationwide Affinity Insurance Company of America	98	98	114	126
Allied Property and Casualty Insurance Company	101	101	117	129
Travelers Commercial Insurance Company	100	108	132	141

Waterloo - 50704

Renter's insurance

\$25,000 coverage

Company	Class 3	Class 7	Class 9	Class 10
State Farm Fire & Casualty Company	92	92	92	92
Farm Bureau Property & Casualty Insurance Company	112	129	146	183
American Family Mutual Insurance company	299	299	299	299
IMT Insurance Company	92	92	116	129
Travelers Home and Marine Insurance Company	113	121	148	158
Allstate Property and Casualty Insurance Company	92	94	112	115
Farmers Insurance Exchange	203	203	234	234
Shelter Mutual Insurance Company	71	71	71	71
United Services Automobile Association (USAA)	78	78	78	78
Garrison Property and Casualty Insurance Company	68	68	68	68
USAA General Indemnity Company (GIC)	72	72	72	72
Casualty Insurance Company (CIC)	77	77	77	77
Country Mutual Insurance Company	100	100	117	117
Westfield National Insurance	105	105	153	184
Nationwide Affinity Insurance Company of America	98	98	114	126
Allied Property and Casualty Insurance Company	101	101	117	129
Travelers Commercial Insurance Company	111	119	145	154

Des Moines - 50321

Renter's insurance

\$25,000 coverage

Company	Class 3	Class 7	Class 9	Class 10
State Farm Fire & Casualty Company	79	79	79	79
Farm Bureau Property & Casualty Insurance Company	119	136	153	191
American Family Mutual Insurance company	310	310	310	310
IMT Insurance Company	92	92	116	129
Travelers Home and Marine Insurance Company	93	99	117	124
Allstate Property and Casualty Insurance Company	104	107	125	127
Farmers Insurance Exchange	202	202	232	232
Shelter Mutual Insurance Company	71	71	71	71
United Services Automobile Association (USAA)	68	68	68	68
Garrison Property and Casualty Insurance Company	59	59	59	59
USAA General Indemnity Company (GIC)	63	63	63	63
Casualty Insurance Company (CIC)	67	67	67	67
Country Mutual Insurance Company	100	100	117	117
Westfield National Insurance	105	105	153	184
Nationwide Affinity Insurance Company of America	105	105	128	144
Allied Property and Casualty Insurance Company	108	108	131	148
Travelers Commercial Insurance Company	91	97	115	122

Cedar Rapids - 52401

Renter's insurance

\$25,000 coverage

Company	Class 3	Class 7	Class 9	Class 10
State Farm Fire & Casualty Company	92	92	92	92
Farm Bureau Property & Casualty Insurance Company	110	126	142	178
American Family Mutual Insurance company	284	284	284	284
IMT Insurance Company	89	89	111	123
Travelers Home and Marine Insurance Company	103	112	138	147
Allstate Property and Casualty Insurance Company	92	94	112	115
Farmers Insurance Exchange	155	155	178	178
Shelter Mutual Insurance Company	71	71	71	71
United Services Automobile Association (USAA)	81	81	81	81
Garrison Property and Casualty Insurance Company	70	70	70	70
USAA General Indemnity Company (GIC)	76	76	76	76
Casualty Insurance Company (CIC)	80	80	80	80
Country Mutual Insurance Company	100	100	117	117
Westfield National Insurance	105	105	153	184
Nationwide Affinity Insurance Company of America	98	98	114	126
Allied Property and Casualty Insurance Company	101	101	117	129
Travelers Commercial Insurance Company	101	110	135	144

Council Bluffs - 51501

Renter's insurance

\$25,000 coverage

Company	Class 3	Class 7	Class 9	Class 10
State Farm Fire & Casualty Company	110	110	110	110
Farm Bureau Property & Casualty Insurance Company	139	160	180	226
American Family Mutual Insurance company	472	472	472	472
IMT Insurance Company	92	92	116	129
Travelers Home and Marine Insurance Company	109	117	141	150
Allstate Property and Casualty Insurance Company	92	94	112	115
Farmers Insurance Exchange	180	180	207	207
Shelter Mutual Insurance Company	71	71	71	71
United Services Automobile Association (USAA)	53	53	53	53
Garrison Property and Casualty Insurance Company	47	47	47	47
USAA General Indemnity Company (GIC)	49	49	49	49
Casualty Insurance Company (CIC)	53	53	53	53
Country Mutual Insurance Company	100	100	117	117
Westfield National Insurance	105	105	153	184
Nationwide Affinity Insurance Company of America	107	107	131	147
Allied Property and Casualty Insurance Company	110	110	134	152
Travelers Commercial Insurance Company	107	115	139	147

Ottumwa - 52501

Renter's insurance

\$25,000 coverage

Company	Class 3	Class 7	Class 9	Class 10
State Farm Fire & Casualty Company	92	92	92	92
Farm Bureau Property & Casualty Insurance Company	125	144	162	204
American Family Mutual Insurance company	284	284	302	302
IMT Insurance Company	89	89	111	123
Travelers Home and Marine Insurance Company	92	100	123	132
Allstate Property and Casualty Insurance Company	92	94	112	115
Farmers Insurance Exchange	200	200	230	230
Shelter Mutual Insurance Company	71	71	71	71
United Services Automobile Association (USAA)	79	79	79	79
Garrison Property and Casualty Insurance Company	69	69	69	69
USAA General Indemnity Company (GIC)	74	74	74	74
Casualty Insurance Company (CIC)	78	78	78	78
Country Mutual Insurance Company	100	100	117	117
Westfield National Insurance	105	105	153	184
Nationwide Affinity Insurance Company of America	100	100	120	135
Allied Property and Casualty Insurance Company	103	103	124	139
Travelers Commercial Insurance Company	91	98	121	129

Chapter 3

Frequently asked questions

Can a company non renew my homeowner's insurance policy because I recently filed a couple of claims, even though I have been insured with the company for many years?

There are no legal restrictions regarding non renewal of a homeowner's insurance policy.

My homeowner's insurance company tells me it will only offer me renewal if I agree to insure my vehicles with it, too. Can the company enforce that restriction?

Companies are free to develop their own underwriting guidelines. As long as it applies these guidelines uniformly to all insureds in similar circumstances, a company could make this a condition of renewal.

Can my mortgage lender require that I purchase a certain amount of homeowner's insurance coverage for my residence?

Lenders may require you to purchase property insurance as a condition of any loan they make to you. This matter is not something the Insurance Division regulates.

Does my standard homeowner's insurance policy cover damage to the structure of my home or its contents if caused by flood, flood-related erosion or flood-caused mudslides?

No, but you may be able to purchase insurance that provides these types of coverages. Your insurance producer or broker may be able to assist you. If your community has opted to participate in the National Flood Insurance Program (NFIP) – administered by the Federal Emergency Management Agency (FEMA)

– you may be able to purchase coverage for those types of damage through that program. The NFIP can be contacted at 888-379-9531, or you can find information online at www.floodsmart.gov or www.fema.gov/business/nfip.

Does state law require that I purchase flood insurance?

If the structure is in an area designated as a Special Flood Hazard Area (a flood plain) by the National Flood Insurance Program, lenders may require you to purchase flood insurance before they agree to a mortgage.

I have a replacement cost policy and my home was recently damaged. The company has accepted repair estimates but refuses to pay the full replacement cost until repairs are complete. Can it do that?

Insurance companies typically pay a covered loss by providing an initial payment based on the actual cash value (ACV) – the replacement cost minus depreciation. When the insured presents the company the final receipts or other proof that repair work has been completed –such as replacement of damaged items – the remainder of the settlement is provided to the insured to guarantee that a covered loss has been paid in full.

Most insurance policies require that replacement/repair occur in a set time frame, usually 180 days after the loss. If a damaged item can be repaired, the company has the right to pay based on repair rather than replacement.



I want to insure my home and contents at replacement cost, but I am only being offered coverage based on the actual cash value (ACV – replacement value minus depreciation). Are companies required to offer replacement cost coverage?

Companies have different underwriting guidelines. The Iowa Insurance Division has no authority over insurance companies' underwriting guidelines.

The food in my freezer spoiled because I lost power in my home. Does my homeowner's policy provide coverage for this?

The basic homeowner's policy usually does not. However, this is a popular coverage for insurance companies to offer and you may be able to buy this coverage for a nominal additional premium. There is also the issue of where the power was lost. Some policies are limited to coverage for electricity lost in the home or where the electricity enters the home. Others will limit coverage to a certain distance from the home. Ask your agent about the availability and cost of coverage.

Our sump pump failed and the insurance company is denying our claim because the water backed up through our sewers. Can it do this?

Most insurance policies exclude water damage that backs up through sewers or

drains. You may wish to contact your agent about adding an endorsement to your policy that would cover sewer backup.

My CDs were stolen from my vehicle. My insurance company said neither my auto nor my homeowner's insurance policy covers these items. Is this true?

Almost all auto and homeowner's policies exclude coverage for losses of CDs and other sound transmitting or receiving equipment used in an automobile. Some companies, however, will cover for these items for an additional premium.

My boat was stolen, and my insurance company won't pay the claim on my homeowner's policy. Can the company deny my claim?

Theft of watercraft, including furnishings, equipment and outboard motors, are typically excluded. You may want a separate policy for your boat.

Q. I have a replacement cost policy for my homeowners insurance. Why is the company only paying me an actual cost value or a depreciated value?

The insurance company will normally issue you an initial depreciated value of your damaged item or repair costs. Once you have completed repairs or replaced the damaged item you may submit your receipt to the company to show proof the item has been repaired or replaced. At that time, the company will then issue you an additional payment to make up for the recoverable depreciated costs.





Iowa Insurance Division

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