

Appendix 2 - Insurance Quotes

For 3400 Tenth Avenue South, Minneapolis, \$25,000 First Party, \$300,000 Liability, \$500 Deductible, Starting 6/1/2022

Company	SERFF Number	Page	Water Covered?	Annual Premium
American Family	AMMH-125348928	18	No	\$ 117.40
American National	ANPC-131812868	18	Yes	\$ 159.90
American Security	ASPX-126192970	12	Yes	\$ 264.72
American Strategic	AMSI-129402570	15	No	\$ 159.00
Auto Club Ins Assn (AAA)	FABF-129396372	20	No	\$ 96.14
Cincinnati	CNNB-129160539	25	Yes	\$ 163.00
Crestbrook (Nationwide)	SCTT-129644411	22	No	\$ 142.37
Fairmont Farmers Mutual	GMTF-131429562	23	No	\$ 285.00
Flexhome (QBE) **	QBPL-127046546	20	No	\$ 394.68
Foremost	FORE-130123784	19	No	\$ 259.07
IDS Property Casualty (Ameriprise)	PRCA-125992258	18	No	\$ 223.72
Integrity Mutual (and Grange)	GRAN-126805121	5	No	\$ 140.67
Liberty Mutual	LBPM-128073585	12	No	\$ 92.04
Northstar Mutual	NSMI-126300906	19	No	\$ 156.00
Safeco	LBPM-126020629	13	Yes	\$ 125.00
State Farm	FMA-130959553	26	Yes	\$ 106.32
Travelers	from my own agent	23	No	\$ 195.90
Wisconsin Mutual	WCMI-130839919	18	No	\$ 150.00
Allstate	ALSE-131778493		No	\$ 151.00

Calculations from Above

	N	Premium \$/Year			Premium \$/Month		
		Mean	SD	1.96xSD	Mean	SD	1.96xSD
Yes	5	163.78	61.24	120.03	13.65	5.10	10.00
No	14	183.04	83.14	162.95	15.25	6.93	13.58
Yes w/o High Low	3	149.30	21.10	41.36	12.44	1.76	3.45
No w/o High Low	12	172.99	56.87	111.47	14.42	4.74	9.29

<https://www.calculatorsoup.com/calculators/statistics/standard-deviation-calculator.php>

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