

Financial Ratings Series

WeissRatings
& Grey House Publishing

Financial Literacy Basics: Renting an Apartment & Understanding Renters' Insurance

2020/21



GREY HOUSE PUBLISHING

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<https://greyhouse.weissratings.com>

Grey House Publishing
4919 Route 22, PO Box 56
Amenia, NY 12501-0056
(800) 562-2139

Weiss Ratings
4400 Northcorp Parkway
Palm Beach Gardens, FL 33410
(561) 627-3300

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Welcome!

Grey House Publishing and Weiss Ratings are proud to announce the fourth edition of *Financial Literacy Basics*. Each volume in this series provides readers with easy-to-understand guidance on how to manage their finances. Designed for those who are just starting out, as well as those who may need help handling their finances, volumes in this series outline, step-by-step, how to make the most of your money, which pitfalls to avoid, what to watch out for, and the necessary tools to make sure you are fully equipped to manage your finances.

Each of these eight volumes focus on specific ways to take the guesswork out of financial planning—how to stick to a budget, how to manage debt, how to buy a car or rent an apartment, how to calculate the cost of college, and how to start saving for retirement—all information necessary to get started on your financial future. Each volume is devoted to a specific topic. Combined, they provide you with a full range of helpful information on how to best manage your money.

Individual volumes are:

- How to **Make and Stick to a Budget**
- How to **Manage Debt**
- Starting a **401(k)**
- Understanding **Health Insurance** Plans
- **Renting an Apartment** & Understanding **Renters Insurance**
- Calculating the **Cost of College** & Understanding **Student Loans**
- **Buying a Car** & Understanding **Auto Insurance**
- What to Know About **Checking Accounts**

Filled with valuable information that includes helpful, hands-on worksheets and planners, these volumes are designed to point you toward a solid financial future with clear suggestions, supportive guidance and easy-to-follow dos and don'ts.

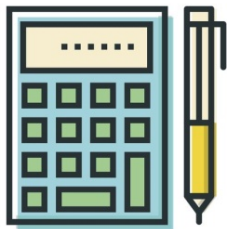
Financial Literacy Basics:

Part 1: Renting an Apartment



Getting Ready to Rent an Apartment

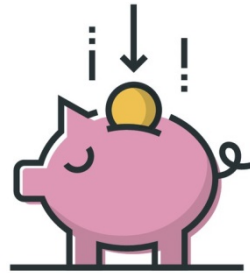
Moving in to your first apartment can be a little frightening. You might be asking yourself: Can I afford the monthly rent? Will my landlord be fair? Are there other expenses that I should budget for? There are a lot of things to consider before you sign a lease to rent an apartment to make sure that you are making the right decision for you, and for your budget.



Make a Budget for Rent

First, you need to make sure that you can afford your monthly rent. Write down how much you earn each month (income) and all of your monthly expenses. A good rule of thumb is that your rent should be no more than one third of your income. Make sure you allow for additional expenses you will have, like groceries, internet, cable and utilities.

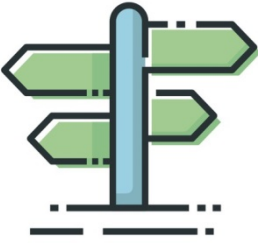
You can use the Budget Worksheet on page 64 to help you get started. Or, consult another guide in this series, *Financial Literacy Basics: How to Make & Stick to a Budget*, for more information.



Budget for Furnishings Too

You should budget for some basic furnishings, since you probably don't want to sleep on the floor. You'll need a bed, a couch, a table, chairs, cookware and utensils. Better yet, make sure your friends and family know that you are apartment shopping. They might be willing to donate second-hand furniture to your new apartment, or provide much-needed items as a gift or as a donation. Consignment stores, thrift shops, for-sale sites and garage sales are all good ways to furnish a new apartment on a budget.





Searching for an Apartment

Take your time to shop around for an apartment. Make sure the location is convenient and safe. Is it close to your workplace? Is it close to shops, the grocery store, and restaurants? Are any of these places within walking distance? Is the neighborhood safe? Is a parking space available for you or would you need to park on the street? Are there other tenants in the building? Is there a laundry hook-up in the apartment? You are most likely going to live in your apartment for at least six months or a year, so it's important to make sure that you will be safe and comfortable in your space. If you are unsure about an apartment, keep shopping around until you find the right place.



Paperwork You'll Need

Before you start apartment shopping, pull together some paperwork about yourself, since most landlords will require documentation as part of your application process. These items might include:

- Your driver's license

- Recent paystubs
- Resume
- Character references, from a boss, co-worker or professor
- Other official documents, like registration for your car



What is a Lease?

A lease is a legal

document between a property owner, most likely a landlord, and the tenant, the person who wants to occupy the property. The lease outlines all of the terms and conditions of the rental. It is a legal document. Once you sign it, you are bound by its terms, so make sure that you read everything and that you fully understand its meaning before you sign.

The following pages highlight some topics that you should discuss with a potential landlord when you're looking for an apartment, and make sure you understand before you sign your lease.





Upfront Costs

Most landlords require some payment upfront, before you can rent an apartment, so you might need to save up for a few months before you can start apartment shopping. It's typical to have to pay your first and last month's rent upfront. You might have to pay an additional security deposit, and application fees, too.



The Length of the Lease

Most people sign a one-year lease, but you do have other options. Some landlords will agree to a six-month or a month-to-month lease. If you're not sure about a particular neighborhood, you might want to ask for a six-month lease. If you might be moving out of the area in the near future, a month-to-month lease might work better for you. Keep in mind that leases for shorter terms, like month-to-month, can be more expensive than a yearly lease. On the flip side, you might be able to get a discounted rate if you agree to a longer lease, like 18 months or two years. Make sure that you are willing to stay that long before you sign, since you might be penalized for terminating the lease early.



Security Deposit

A security deposit is a sum of money that you give your landlord to hold, to ensure that you meet your lease requirements. If damage is done to the apartment while you are a tenant, your landlord might deduct the repair costs from your security deposit. If you are required to pay your last month's rent upfront, that money often acts as a security deposit of sorts too. Not all security deposits are refundable, so you'll want to read your lease carefully to be sure. If your security deposit is refundable, you may earn interest for the amount of time that your landlord holds your security deposit.



Ongoing Costs

When you are shopping for an apartment, ask your prospective landlord if any utilities are included with your rent. If not, ask about how much your utilities will cost each month.

Specifically, find out about the costs for:

- Heat
- Gas

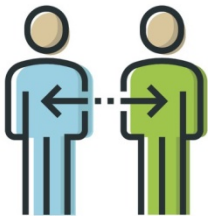


- Electricity
- Internet
- Water
- Trash Collection
- Lawn Service
- Snow Removal



Make Sure All Roommates Sign the Lease

This is very important! If you are renting with a roommate, make sure that each roommate signs the lease, so that you are all covered under the lease agreement. That will protect you if your roommate stops paying their share of the rent.



What About a Roommate?

Before you sign a lease, see if your lease will allow a roommate. Some leases do and some do not, so read the lease carefully. You might not be renting with a roommate at first, but might want to add a roommate later. Make sure that the lease will allow you to add a roommate.

Consider carefully what living with a roommate would entail before going this route. Are you compatible? Is one person neat and the other messy? Does one person stay out late and the other gets up early for work? Will you both be able to afford your share of the rent? Making sure that you're going to enjoy sharing a living space, before you move in together, can save a lot of hassles and headaches down the road.



Roommate Agreements

If you decide to rent with a roommate it's important to come up with a roommate agreement that each roommate signs. This is an agreement between roommates, a separate document in addition to the lease. Having everything in writing can help avoid disagreements down the road. The roommate agreement can include the following elements:

- The start date and end date of the agreement, this is the term.
- If a roommate decides to leave before the lease is up the roommate is still responsible for their share of the rent, as stipulated in the signed lease agreement. Some roommate

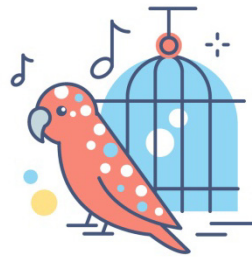


agreements allow the departing roommate to find a replacement roommate to take their place, provided the other roommates approve of the replacement. Make sure that your landlord is notified of the departing roommate and the new roommate so they can update their records.

- Determine each roommate's share of the monthly rent and when the rent is due.
- List who paid the security deposit and how much each paid.
- Who is responsible for buying household items, like cleaning supplies?
- How are groceries handled? Will each roommate purchase their own groceries or will they be shared?
- How will cleaning responsibilities be divided? What is the cleaning schedule?
- Are overnight guests allowed? Parties?
- Do you want to set specific quiet times?

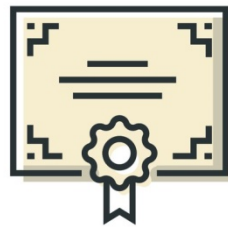
Settling all of these issues with a roommate agreement, before you start living together, will give each

roommate an understanding of what their responsibilities are and will help avoid disagreements in the future.



Pets

Not all landlords allow pets on their property, so it's important to ask before you sign a lease. Some rentals even have restrictions about the size of a pet, or about certain breeds. If you can bring your pet, you might have to pay an extra security deposit or additional fees.



Insurance

Does your landlord require renters' insurance?

Some do, and some do not, so make sure you ask. Even if it's not required, you should still consider getting renters' insurance. Most renters' policies are not very expensive. The average cost is \$17 per month, and if your property is damaged or stolen, you would be protected. You can find out more about renters' insurance in Part 2 of this guide.





Policies & Rules

Ask your landlord about any

policies that apply to the apartment. Are there quiet hours? What about overnight visitors? Some additional rules might discuss smoking, maximum occupancy, parking, storage, and landlord right of entry. You could be fined for not following the rules, so make sure you are aware of any policies before you rent.



Sublease Agreements

If you have to move out early, you may

be able to sublet your apartment, which means that you find someone else to take over the rental until your lease is up. Some landlords require you to find a sublease tenant, but some landlords want to find a sublease tenant on their own. Make sure that the terms of the sublease are clearly identified in your lease.



Moving Out

Be sure to find out what is required when

you move out. Do you have to give your landlord certain notice? What happens if you have to move out before that? If you terminate your lease early, will you have to pay a fine, or lose your security deposit? Sometimes you can't terminate your lease early, and have to pay your monthly rent until your lease is up. Make sure that specifics about renewal and termination are included in your lease.



Automatic Lease Renewal

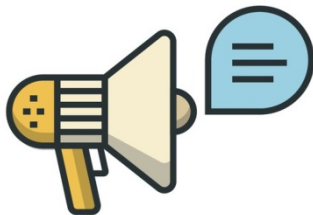
Some leases are set up to renew automatically at the end of the lease. Other leases require that the tenant notify the landlord at a specific time whether or not they want to renew their lease, or if they plan to move out. In either case, make sure that you are aware of the policy and send notifications as required. If you don't notify your landlord that you plan to move within the right time frame, you could incur fines or lose your security deposit, so it's important to pay attention to these details.





Who is in Charge of Repairs & Maintenance?

Find out who is responsible for general repairs and maintenance. In most cases, the landlord is responsible for repairs and maintenance, but that's not always the case. Ask about repairs to major appliances, plumbing, doors and windows, exterior maintenance, etc. Making sure it is clear who pays for and performs routine maintenance and repairs up front, including lawn mowing and snow removal, will save you headaches down the road.



Beware of Verbal Promises

If your prospective landlord makes verbal promises that are not written down in the lease, then you are not protected. Make sure that everything you have discussed is written down in the lease before you sign it.



Apartment Inspection

Before you sign a lease, inspect the apartment carefully. Look for dents or scratches in the walls, damage to floors, appliances, and windows. Note anything that was damaged before you rented the apartment, and take pictures. Have the landlord make note of the prior damage in writing, so you will not be responsible for those repairs later.



Read Your Lease Carefully

Read through your lease carefully. Make sure that you understand all of the items. If you have a question, ask for clarification. Make sure that everything you have discussed is written down in the lease.

Make sure your lease discusses the following:

- The property's address, the landlord's name and contact information
- Upfront fees, security deposits, monthly rental costs

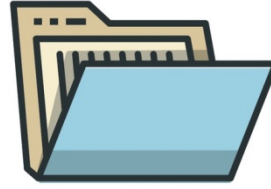


- When your rent is due, where to send payment, acceptable forms of payment
- Any grace periods for late payments, or late fees
- Whether or not any utilities are included in your rent
- Who is responsible for maintenance and repair
- Policy for Pets
- Policy for Roommates
- All Other Rules & Policies
- Notifications About Moving Out
- Early Termination Rules & Penalties
- Lease Renewal Terms



Signing a Lease

When you sign a lease, you are signing a legal contract and agreeing to all of the items discussed in your lease. Read and understand everything in your lease before you sign it.



Keep a Copy of Your Signed Lease

Make sure you keep a copy of your lease. Many landlords will provide two copies for signature, so you each get to keep a copy. Store it in a safe place, so you can refer back to what you signed if any issues arise in the future.



Defaulting on a Lease

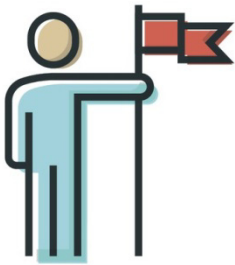
A lease is a legal contract, so in most cases it cannot be terminated or changed unless both the landlord and the tenant agree. If you default on your lease, and move out before your lease is up, you may have to pay each month's rent until your lease is up, as well as other fees and penalties, as spelled out in your lease agreement.

If you absolutely must leave your apartment before your lease is up, contact your landlord and give them as much advance notice as possible. Make sure your apartment is clean and free of damage. Your landlord might forgive some fees or penalties if you give them ample notice, but they are not required to do so. You



can also try to negotiate with your landlord to come up with a compromise based on your unique situation. If you and your landlord agree to special terms, make sure to get those terms in writing.

If you move out of your apartment without your landlord's approval, you will be responsible for paying rent until the end of your lease. Your landlord could sue you for uncollected rent.



Exceptions for Military Personnel

If you are going into active military service, you can break the lease if it's in your name. You must notify the landlord in writing and provide a full month's notice.



Exceptions for Victims of Domestic Violence

If you have a court order of protection and your safety is jeopardized by remaining in your apartment, you may be able to break the lease with ten days' notice to your landlord. If your landlord does not voluntarily release you from the lease after you provide proper written notice, you can ask the Family Court judge to order the lease terminated.



Things Landlords Cannot Do

Even though the landlord owns the property, in most cases they cannot barge in to your apartment without your approval. In most states, landlords have to give at least 24 hours' notice before they can enter your apartment, even for repairs or maintenance. In the event of an emergency, or if the landlord believes the property has been abandoned, these rules don't apply. These rules should be spelled out in your lease agreement.

Landlords cannot lock a tenant out of a property, or turn off their utilities.



Landlords must follow the applicable laws in their state regarding eviction.

In most cases, landlords cannot increase rates or charge extra fees, unless those rate increases or fees are discussed in your lease agreement.

Landlords cannot discriminate; it's the law. Landlords cannot refuse an applicant based on race, color, national origin, sex, familial status or handicap. If you think this has happened to you, you can file a complaint with the U.S. Department of Housing and Urban Development's Housing Discrimination Hotline by calling (800) 669-9777.



Beware of Rental Scams

The following advice is provided by the Federal Trade Commission¹. As you consider issues like size, cost, and location of the apartment, also consider this: that rental listing could be a scam. Scammers often advertise rentals that don't exist or aren't available to trick people into sending money before they find out the truth.

Scammers know that finding the right apartment or vacation rental can be hard work, and a seemingly good deal

is hard to pass up. The take-away: when you're looking for a rental — renter beware.

Some scammers hijack a real rental or real estate listing by changing the email address or other contact information, and placing the modified ad on another site. The altered ad may even use the name of the person who posted the original ad. In other cases, scammers have hijacked the email accounts of property owners on reputable vacation rental websites.

Other rip-off artists make up listings for places that aren't for rent or don't exist, and try to lure you in with the promise of low rent, or great amenities. Their goal is to get your money before you find out.

Being savvy when you're in search of a rental is well worth the effort. Here are some signs you may be dealing with a scam:

They tell you to wire money

This is the surest sign of a scam. There's never a good reason to wire money to pay a security deposit, application fee, first month's rent, or vacation rental fee. That's true even if they send you a contract first. Wiring money is the same as sending cash — once you send it, you have no way to get it back.

¹ <https://www.consumer.ftc.gov/articles/0079-rental-listing-scams>



They want a security deposit or first month's rent before you've met or signed a lease

It's never a good idea to send money to someone you've never met in person for an apartment you haven't seen. If you can't visit an apartment or house yourself, ask someone you trust to go and confirm that it's for rent, and that it is what was advertised. In addition to setting up a meeting, do a search on the owner and listing. If you find the same ad listed under a different name, that's a clue it may be a scam.

They say they're out of the country

But they have a plan to get the keys into your hands. It might involve a lawyer or an "agent" working on their behalf. Some scammers even create fake keys. Don't send money to them

overseas. If you can't meet in person, see the apartment, or sign a lease before you pay, keep looking.





Financial Literacy Basics:

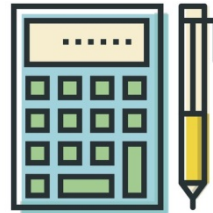
Part 2: Understanding Renters' Insurance



Why Do You Need Renters' Insurance?

Most renters don't have renters' insurance. They think their landlord's insurance policy will pay for their personal property if their apartment is damaged or destroyed. This isn't true! If you rent, you need renters' insurance. Your landlord's insurance policy covers the cost to rebuild your apartment or the entire building, but it won't pay for your personal property.

Some renters don't bother with renters' insurance because they don't think they own anything valuable. Think for a moment about how much it would cost to replace the furniture in your apartment. What about your clothes? Your electronics? Add to these obvious items the cost of replacing everything else in your apartment—dishes, utensils, pots and pans, sheets, towels, etc. and you'll see that it would cost a great deal of money to replace your personal property.



Cost & Coverage

You might think you can't afford renters' insurance, but it is surprisingly inexpensive. It costs less than \$20 per month. And, in addition to property loss, renters' insurance gives you liability coverage.

Liability insurance pays for the bodily injury and property damage of others who are in your apartment. Suppose you hire a painter and he trips over a loose floorboard in your apartment, falls, and hurts his back. Later, you get a letter from an attorney saying the painter is suing you. You did not mention the loose floorboard to the painter and were, therefore, negligent (or responsible) for the accident, and have to appear in court. Liability insurance protects you from having to pay fines from lawsuits like this.

Renters' insurance policies can even cover additional living expenses that you would incur if your apartment was damaged or destroyed. This type of insurance is also called loss of use. For example, if a fire destroys your apartment, you will have to live somewhere else until you find a new place or your apartment is repaired.



Renters' insurance can cover the cost of hotel bills and other expenses such as meals at restaurants while you are displaced. The maximum amount of this coverage and the length of time it lasts depend on the specific policy.



Types of Coverage

When you purchase renters' insurance, you can opt for one of two types of coverage:

- **Replacement Cost Coverage, also called Replacement Cost Value (RCV)**

Replacement cost coverage pays for the cost to replace your items with new, similar items. It does not take into account depreciation or the condition of the property.

- **Actual Cash Value (ACV)**

With actual cash value (ACV) coverage, your insurance pays you what your property was worth when it was destroyed. It takes into account usage and depreciation.

For example, suppose you had an older sofa in your apartment when the apartment was destroyed by a fire. You paid \$500 for the new sofa many years ago. At the time of the fire, however, it was old and in rough shape, worth only about \$100. With RCV coverage, your insurance company will pay you the amount of money needed to buy a new sofa that is similar to the \$500 sofa you had in your apartment. With ACV coverage, you'd get \$100 for your sofa. Replacement cost coverage is more expensive than ACV coverage but it might be the better option for you.



Deductible

Be aware that your renters' insurance policy

will have a deductible. This is the amount of money you need to pay before the policy kicks in. You usually have the option to choose your deductible, for example, a \$250 deductible or a \$500 deductible. If you choose a \$250 deductible, you pay for any loss that's \$250 or less.

Suppose someone steals your bicycle, which was outside your apartment door. Your bike was worth about \$150 and a new bike costs about \$200. In this case, you could not file a claim for this loss because the cost to replace the bike is less than your \$250



deductible. However, if there was a fire in your apartment and you lost \$10,000 of personal property, you would pay the first \$250 and your insurance company would pay for the rest.

In general, the higher a policy's deductible is, the lower the cost of the policy. Raising a deductible to \$1,000 can decrease the cost of a

policy by as much as 25 percent. Some companies offer a \$0 deductible, which means you don't have to pay out of pocket for a claim; however, the cost of such a policy is higher than usual.

Renters' Insurance Covers Many Perils

Fire



Windstorm or Hail



Explosions



Theft





Covered Perils

Renters' insurance covers damage caused by a peril.

A peril is something that causes harm. Most renters' insurance policies are "named peril policies." That means that if a peril is not listed on the policy, you aren't covered for it.

The HO-4 is the most common renters' insurance policy. It offers protection against the following perils. See the Appendix for an explanation of each.

- Fire or lightning
- Windstorm or hail
- Explosion
- Riot or civil commotion
- Aircraft
- Vehicles
- Smoke
- Vandalism or malicious mischief
- Theft
- Volcanic eruption
- Falling objects
- Weight of ice, snow, or sleet
- Accidental discharge or overflow of water or steam
- Sudden and accidental tearing apart, cracking, burning, or bulging
- Freezing
- Sudden and accidental damage from artificially generated electrical current



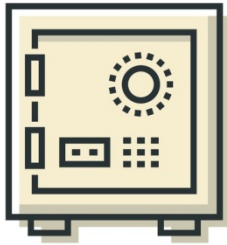
Perils Not Covered

Renters' insurance policies do not cover property loss from floods and

earthquakes. If you live in an area prone to floods or earthquakes, you need to purchase additional coverage to protect you against these perils.

- Flood
- Earthquake



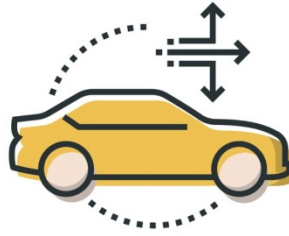


Personal Property Covered

Personal property covered by a renters' insurance policy includes clothes, furniture, appliances, dishes, linens, and anything else you had in the apartment, including groceries and cleaning supplies.

Renters' insurance even covers personal property that is not on the premises. For example, it will cover the cost to replace your bike if it is stolen while you are at a park. It will cover personal property that was in your car if your car is destroyed.

However, some expensive personal items may have a cap on them. This is the maximum amount an insurance company will pay for the item. Electronics, such as televisions and computers, usually have a cap as do fine jewelry, furs, and firearms.



Personal Property Not Covered

Most renters' insurance policies have exclusions. Personal property that is excluded is not covered by a renters' insurance policy. Most policies exclude animals, birds, and fish. They also exclude automobiles and the personal property of guests at your apartment. In addition, renters' insurance usually does not cover loss or damage due to the following:

- Water backup through sewers and sump pumps
- A power outage
- Any type of war
- Governmental action, such as the seizure of property
- Sinkholes





Additional Coverage

You can purchase additional coverage for items capped or excluded in your renters' insurance policy by adding endorsements and floaters.

Endorsements

Also called trailers or riders, endorsements provide additional coverage for specific categories of items, such as jewelry and firearms.

For example, let's say you purchase a renters' insurance policy that covers up to \$20,000 of personal property, with a cap of 10% of this amount (or \$2,000) for electronics equipment. If your television, computer, and video-game system are worth much more than this, you should consider purchasing an endorsement for electronics. An endorsement typically costs \$40-\$50 per year.

Floaters

Floaters, on the other hand, extend coverage for a specific item that is very valuable, such as a diamond ring. A floater may even offer coverage if you misplace the item. The cost of a floater depends on the item. A floater for a piece of jewelry appraised at \$5,000 may cost about \$75 per year.

Depending on the insurance company, endorsements and floaters may offer additional coverage for:

- Sports equipment
- Musical equipment
- Special collections, such as stamp and baseball-card collections
- Boats and watercraft
- Jewelry
- Furs
- Firearms
- Electronics
- Refrigerated property

You may also be able to purchase additional coverage to insure against these perils, which are not covered under standard renters' insurance policies:

- Earthquakes
- Floods
- Sinkholes
- Identity theft





Liability

Most renters' insurance policies offer \$100,000 - \$300,000 of liability coverage.

If you'd like more than this, you can purchase an umbrella policy to add extra liability coverage. An umbrella policy costs about \$250 a year.

An umbrella policy offers liability coverage in addition to that provided by your renters' insurance.

AVAILABLE ADD-ONS

Available Add-Ons	Purpose
Endorsements for jewelry, furs, firearms, and electronics	Increases limits
Floater	Provides increased limits for appraised personal property such as jewelry, cameras, antiques, musical equipment, electronics, special collections
Identity Theft Restoration	If your identity gets stolen, this coverage can help with cost of legal work, phone calls, and lost wages.
Increased Coverage on Business Property	Protects items you're keeping in your home as business samples or for sale

Separate Policies you can Purchase	Purpose
Personal Umbrella Policy (PUP)	Will protect you if someone sues you over an accident and the amount exceeds the liability limits on renters' insurance
Flood insurance	Your agent can help you purchase a separate policy through the National Flood Insurance plan (NFIP).





Take a Home Inventory

Imagine that all your personal property in your apartment is

destroyed. You have renters' insurance, and an insurance agent asks you to make a list of everything that was inside. Could you do it? It would be extremely difficult and you probably wouldn't be able to remember everything. You will not be reimbursed for those items you did not remember to include on your list.

Insurance agents estimate that the average person has \$20,000 of personal property—even though it might not seem this way at first.

Before you purchase renters' insurance, walk through your apartment room by room and write down everything you own and estimate how much it would cost to replace it.

Don't forget items that you have stored in a basement, an attic, a garage, or a shed. Take pictures of valuable items or make a video. You can walk through each room taking a video with your smart phone or camera, naming items as you go.

Include this information for valuable items:

- Description of the item
- When you purchased the item
- Where you purchased the item
- Serial number/make or model (if applicable)
- Cost to replace the item

The Home Inventory Worksheet on the next page will help you determine how much insurance you need. Be sure to store your inventory list somewhere safe that is not in your apartment, such as in a safety deposit box, email it to yourself, or save it using a cloud storage provider.

Some insurance companies have a "digital online wallet." This is a place where you can store pictures of your property in case your computer is stolen or destroyed. Other insurers have software that you can use to store your list electronically with the insurance company and revise it so that it stays current.



Home Inventory Worksheet

Electronics and Equipment	Description	When Purchased	Where Purchased	Serial#, make/model	Replacement Cost
Television					
DVD Player					
DVDs					
Gaming System					
Camera					
Computer/Laptop					
Printer					
Stereo					
CDs					
Cell Phone					
Washer/Dryer					
Air Conditioner(s)					
Space Heaters					
Fans					
Vacuum Cleaners					
Exercise Equipment					
Humidifier					
Other Items					

Living Room/Den	Description	When Purchased	Where Purchased	Serial#, make/model	Replacement Cost
Carpet/Rugs					
Sofa					
Chairs					
Coffee Table					
End Table					
Desk					
Bookcases					
Books					
Clocks					
Entertainment Center					
Musical Instruments					
Mirrors					



Living Room (con't)	Description	When Purchased	Where Purchased	Serial#, make/model	Replacement Cost
Vases					
Collections (stamps, baseball cards.)					
Lamps					
Pictures/Wall Hangings					
Window Coverings					
Other Items					

Kitchen	Description	When Purchased	Where Purchased	Serial#, make/model	Replacement Cost
Carpet/Rugs					
Window Coverings					
Table					
Chairs					
Refrigerator					
Stove/Oven					
Dishwasher					
Dishes					
Flatware (forks, spoons, etc.)					
Coffee maker					
Toaster					
Microwave					
Lamps					
Pictures/Wall Hangings					
Pots and Pans					
Food/Groceries					
Cleaning Supplies					
Other Items					



Bedroom	Description	When Purchased	Where Purchased	Serial#, make/model	Replacement Cost
Carpet/Rugs					
Window Coverings					
Headboard					
Bed/Mattress					
Linens					
Pillows					
Dresser					
Chest					
Night Tables					
Bookcases					
Books					
Chairs					
Desks					
Mirrors					
Lamps/Light Fixtures					
Pictures/Wall Hangings					
Other Items					

Clothing	Description	When Purchased	Where Purchased	Brand	Replacement Cost
Shoes					
Coats					
Suits					
Dresses					
Jeans/Shorts					
Shirts					
Skirts					
Jewelry					
Other items					



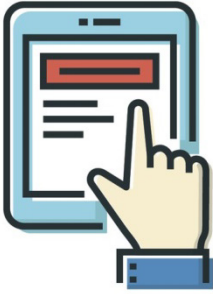
Bathroom	Description	When Purchased	Where Purchased	Serial#, make/model	Replacement Cost
Window Coverings					
Hair Dryers					
Other Electrical Appliances					
Scale					
Shower Curtain					
Towels/Bath Mat					
Pictures/Wall Hangings					
Other items					

Basement & Attic	Description	When Purchased	Where Purchased	Serial#, make/model	Replacement Cost

Garage & Shed	Description	When Purchased	Where Purchased	Serial#, make/model	Replacement Cost

Sports Equipment	Description	When Purchased	Where Purchased	Serial#, make/model	Replacement Cost





Applying for Renters' Insurance

If you own a car, the company that insures your car may offer renters' insurance. Bundling several types of insurance may reduce your cost.

You can also search for companies that offer renters' insurance online. Don't be afraid to apply to more than one company. Choose the company with the best rates for the amount of coverage. There is Quote Comparison Worksheet in the appendix in this volume, to help compare the quotes you've received side by side. Also take into consideration customer reviews and whether the insurance agent is helpful and knowledgeable. You can also research a company's insurance ratings online.

Check the financial strength of the insurance company. This can be an important measure of whether or not that company will be able to pay out a claim down the road. Weiss Ratings rates the financial strength of all types of insurance companies to help you know if you're working with a company with strong financial strength. Visit <https://greyhouse.weissratings.com> to

view ratings for your insurance company.

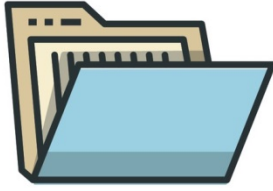
Ask about an insurance company's claims process—often this can be the deciding factor in choosing a company. Ask the agent to explain how you will be paid if you have a claim.

Some companies give you the funds for the entire claim up front.

Others give you only a fraction of the entire claim and an estimate of the actual cash value (ACV) of your possessions, and then reimburse you for replacement cost after you have purchased new items. If a company pays this way, you must have enough money saved to replace your items before being reimbursed.

Be aware that there is a difference between an insurance company and an insurance agency. Insurance companies usually have their own insurance agents who sell insurance for that company. An insurance agency also has agents, but the agency offers policies from several insurance companies. So an insurance agent working for an agency can get you quotes from different insurance companies.





The Application

Some companies allow you to complete the application online. Others will email you an application. It usually is not necessary to visit the insurance company in person.

The amount of information required to complete a renters' insurance application varies by insurance company. Some applications are much more detailed than others.

See the sample application on page 28.

In general, however, you will need to provide the following information:

Personal information

- Your name, address, phone number, date of birth, Social Security number, employment status, and marital status
- Do you have a dog that has ever bitten anyone?
- Are there any smokers in your household?

Information about the building

- Is it a townhouse, a rented house, an apartment building or a condominium?

- The number of apartments in the building
- The year the building was built (an estimate is usually fine)
- The type of building construction: fire resistive, noncombustible, ordinary, heavy timber, or wood frame
- The type of roof
- Is there a fire hydrant within 1,000 feet?
- Is there a fire station within 5 miles?

Information that can result in a discount on the cost of the policy

- Do you have a smoke detector?
- Do you have a fire alarm?
- Do you have a burglar alarm?
- Do you have a fire extinguisher?
- Do you have deadbolt locks?
- Do you have good credit?
- Does the building have a sprinkler system?
- Does the building have a security system?



- Does the property have a locked gate or a locked entrance?



How Much Coverage Do You Need?

An application for renters' insurance will ask you the following questions:

- How much personal property coverage would you like?
- Do you want replacement cost coverage (RCV) or actual cash value (ACV)?
- How much liability insurance you would like?
- What deductible you would like on the policy?

To determine how much personal property coverage you need, review your home inventory list. Most likely, you will need \$20,000 to \$50,000 worth of personal property coverage.

Typical liability coverage is usually about \$100,000. If you want additional liability coverage, you need to purchase an umbrella policy. If you can afford it, replacement cost coverage is the best option.

You can usually choose to pay in full for the policy or in monthly installments. It's often cheaper to pay in full. If you pay monthly, some companies will require automatic monthly withdrawals from your checking account.

Most companies mail you a policy after you make arrangements for payments. Double-check your policy to make sure you're getting the coverage that you requested.



SAMPLE RENTERS INSURANCE APPLICATION			
CLIENT INFORMATION			
Name:		Home Phone:	
Insured Address:		Home Fax:	
City:		Work Phone:	
State, Zip:		Work Fax:	
County:		Email:	
Industry/Job Title (h):		Date of Birth	(h) (w)
Industry/Job Title (w):		Children & ages:	
Social Security # (h)			
Social Security # (w)		Referred by:	
BUILDING INFORMATION			
Year Built:			
Building Construction:			
Hydrant within 1,000 feet?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Fire station w/in 5 miles?	Yes <input type="checkbox"/> No <input type="checkbox"/>
RATING INFORMATION			
Replacement cost of contents:	\$		
Limit of Liability requested:	\$		\$
DISCOUNT INFORMATION			
Burglar alarm?	Yes <input type="checkbox"/> No <input type="checkbox"/>	If yes, central off-site monitoring?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Fire alarm?	Yes <input type="checkbox"/> No <input type="checkbox"/>	If yes, central off-site monitoring?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Smoke detectors?	Yes <input type="checkbox"/> No <input type="checkbox"/>	If yes, hard wire connection?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Sprinkler system?	Yes <input type="checkbox"/> No <input type="checkbox"/>	If yes, central off-site monitoring?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Fire extinguisher(s)?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Number of extinguishers:	Yes <input type="checkbox"/> No <input type="checkbox"/>
Fire escape ladder?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Location of ladder:	Yes <input type="checkbox"/> No <input type="checkbox"/>
Security guard patrol/gated community?	Yes <input type="checkbox"/> No <input type="checkbox"/>		
Describe security or community:			
Lightning protection system?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Full time caretaker?	Yes <input type="checkbox"/> No <input type="checkbox"/>
24 hour signal continuity?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Seismic shut-off valve?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Power back-up generator?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Temperature monitoring system?	Yes <input type="checkbox"/> No <input type="checkbox"/>
External perimeter protection?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Gas leak detectors?	Yes <input type="checkbox"/> No <input type="checkbox"/>
LOSS INFORMATION			
Any losses in the past five years?	Yes <input type="checkbox"/> No <input type="checkbox"/>	If yes, please explain:	



SPECIAL COVERAGE INFORMATION

Do you wish to insure any of the following?

Jewelry	Describe	Value \$
Furs	Describe	Value \$
Guns	Describe	Value \$
Fine Arts	Describe	Value \$
Silverware	Describe	Value \$
Cameras	Describe	Value \$
Coin Collection	Describe	Value \$
Musical Instruments	Describe	Value \$
Wine Collection	Describe	Value \$
Sports Memorabilia	Describe	Value \$
Other Collectibles	Describe	Value \$

Do you have a home safe? Yes No

Do you have jewelry in a bank vault? Yes No

SPECIAL PROPERTY INFORMATION

Do you own any of the following?

Timeshare	Yes <input type="checkbox"/> No <input type="checkbox"/>	Describe
ATV	Yes <input type="checkbox"/> No <input type="checkbox"/>	Describe
Jet Ski	Yes <input type="checkbox"/> No <input type="checkbox"/>	Describe
Boat/Yacht	Yes <input type="checkbox"/> No <input type="checkbox"/>	Describe
Airplane	Yes <input type="checkbox"/> No <input type="checkbox"/>	Describe
Motorcycle	Yes <input type="checkbox"/> No <input type="checkbox"/>	Describe
Vacation Home	Yes <input type="checkbox"/> No <input type="checkbox"/>	Describe
Mobile Home	Yes <input type="checkbox"/> No <input type="checkbox"/>	Describe
Camper Trailer	Yes <input type="checkbox"/> No <input type="checkbox"/>	Describe
Vehicle Trailer	Yes <input type="checkbox"/> No <input type="checkbox"/>	Describe
Hot Rod/Race Car	Yes <input type="checkbox"/> No <input type="checkbox"/>	Describe
Exotic Care	Yes <input type="checkbox"/> No <input type="checkbox"/>	Describe
Car Club Membership	Yes <input type="checkbox"/> No <input type="checkbox"/>	Describe

Do you participate in "on-track" auto events? Yes No Describe

FLOOD AND EARTHQUAKE INSURANCE OPTION

Your policy does not automatically include Flood or Earthquake Insurance. Do you wish to receive a quote for Flood and/or Earthquake Insurance? Yes No

In connection with this application for insurance, the insurer may review your credit report or obtain or use a credit based insurance score based on the information contained in that report. The insurer may use a third party in connection with the development of your insurance score.

Signature _____ Date _____





How to File a Claim

If your personal property is damaged or destroyed and you want reimbursement from the insurance company, you need to contact the insurance company and file a claim.

If the personal property in your apartment is damaged, don't throw anything out. A claims adjuster from the insurance company will want to see the damage.

Taking photos for your records is always a good idea as well.

Get a police report and prepare a list of the damaged items for the claims adjuster. Include receipts whenever possible.

If your apartment is destroyed, you'll need to give the claims adjuster your inventory list with the photographs you took of your property before the incident. If you need to stay at a hotel and eat meals at restaurants, keep all your receipts, so the insurance company can reimburse you.



Description of Perils

Fire or Lightning

Your renters' insurance policy will cover a fire in your apartment or a fire in the building that spreads to your apartment; it will also cover damage caused by a strike of lightning.

Windstorm or Hail

Your policy will cover damage caused by a windstorm or hail if the direct force of the wind or hail damages the building and creates an opening in a wall or the roof allowing rain, sleet, snow, sand, or dust to enter the apartment and damage your personal property.

Explosion

Your insurance company will replace personal property destroyed from an explosion in your apartment or the building.

Riot or Civil Commotion

A riot or civil commotion is a disturbance in public caused by many people. If a riot or civil commotion damages your apartment and your personal property, it will be covered by your renters' insurance.

Aircraft

If an aircraft hits the building and damages your apartment and your personal property, that damage is covered by your renters' insurance. An "aircraft" is a plane or helicopter but it may also be a self-propelled missile or spacecraft.



Vehicles	If a vehicle hits the apartment building and damages your apartment and personal property, that damage is covered by renters' insurance.
Smoke	Sudden and accidental damage caused by smoke, usually from a furnace or a boiler, is covered. "Smoke" refers to smoke, soot, fumes or vapors. It does not include damage from smoke from agricultural or industrial operations.
Vandalism or Malicious Mischief	Vandalism is damage intentionally caused to property. Malicious mischief could mean that damage was accidental. If vandals damage your personal property, it is covered by renters' insurance, but it may not be covered if your apartment has been vacant—meaning you haven't lived there—for more than 60 days.
Theft	If someone steals your personal property, it is covered by renters' insurance.
Falling Objects	This peril refers to damage caused by a falling object that damages a wall or roof of the building and then damages your personal property. Damage to the falling object itself is not covered.
Weight of Ice, Snow, or Sleet	This peril refers to damage from the weight of ice, snow, or sleet that damages the building and the personal property within it.
Sudden and Accidental Discharge or Overflow of Water or Steam	This applies to water or steam that is discharged from a plumbing, heating, air conditioning, or sprinkler system.



**Accidental Tearing Apart,
Cracking, Burning, or Bulging**

This peril refers to the sudden tearing, cracking, burning, or bulging of a steam or hot-water heating system, an air-conditioning system, or a sprinkler system.

Freezing

Damage caused by freezing of a plumbing, heating, air-conditioning, or sprinkler system.

**Sudden and Accidental
Damage from Artificially
Generated Electrical Current
(Power Surges)**

Damage caused by power surges. This peril does not include loss to the electronic parts of appliances, fixtures, computers, and other types of electronic system. It may cover fire caused by power surges or damage done to your property by a downed power line.

Volcanic Eruption

This peril includes damage caused by volcanic eruptions, but not earthquakes, land shock waves, or tremors.





Weiss Ratings' Recommended Homeowners Insurers

The following pages list Weiss Ratings' Recommended Homeowners Insurers (based strictly on financial safety) and the states in which they are licensed to do business. Most homeowners insurers also provided renters' insurance policies, so this is a good place to start when selecting a renters' insurance policy. These insurers currently receive a Weiss Safety Rating of A+, A, A-, B+ or B, indicating their strong financial position. Companies are listed by their Safety Rating and then alphabetically within each Safety Rating grouping.

To get Weiss Safety Rating for a company not included here, or to check the latest rating for these companies, go to <https://greyhouse.weissratings.com>.

Insurer Name	The insurance company's legally registered name, which can sometimes differ from the name that the company uses for advertising. An insurer's name can be very similar to the name of other companies which may not be on this list, so make sure you note the exact name before contacting your agent.
Weiss Safety Rating	Our rating is measured on a scale from A to F and considers a wide range of factors. Highly rated companies are, in our opinion, less likely to experience financial difficulties than lower-rated firms. See "What Our Ratings Mean" in the Appendix for a definition of each rating category.
City & State	The city in which the company's corporate office is located and the state in which the company's corporate office is located.
Licensed In	The states in which an insurer is licensed to conduct business.
Website	The company's web address
Telephone	The telephone number to call for information on purchasing an insurance policy from the company.

The following list of Recommended Homeowners Insurers is based on ratings as of August 11, 2020. Visit <https://greyhouse.weissratings.com> to check the latest rating of these companies.



A+ Rated Homeowners Insurers

Insurer: **CITIZENS PROPERTY INS CORP**
Rating: A+
Headquarters: Tallahassee, FL
Licensed In: FL
Website: www.citizensfla.com
Telephone: (850) 513-3700

A- Rated Homeowners Insurers

Insurer: **SELECTIVE CASUALTY INS CO**
Rating: A-
Headquarters: Branchville, NJ
Licensed In: NJ
Website: www.selective.com
Telephone: (973) 948-3000

B+ Rated Homeowners Insurers

Insurer: **ALFA ALLIANCE INS CORP**
Rating: B+
Headquarters: Glen Allen, VA
Licensed In: GA, MD, SC, TN, VA
Website: www.alfaic.com
Telephone: (334) 288-3900

Insurer: **AMERICAN FAMILY MUTL INS CO SI**
Rating: B+
Headquarters: Madison, WI
Licensed In: AZ, CO, FL, GA, ID, IL, IN, IA, KS, MN, MO, MT, NE, NV, NM, NC, ND, OH, OR, SC, SD, TN, TX, UT, VA, WA, WI, WY
Website: www.amfam.com
Telephone: (608) 249-2111

Insurer: **INTERINS EXCHANGE**
Rating: B+
Headquarters: Santa Ana, CA
Licensed In: CA, FL, HI, ME, MI, MO, NH, NM, OH, PA, RI, TX, VT, VA
Website: www.aaa.com
Telephone: (714) 850-5111



Insurer: **SELECTIVE F&C INS CO**
Rating: B+
Headquarters: Branchville, NJ
Licensed In: NJ
Website: www.selective.com
Telephone: (973) 948-3000

Insurer: **USAA GENERAL INDEMNITY CO**
Rating: B+
Headquarters: San Antonio, TX
Licensed In: All states, the District of Columbia and Puerto Rico
Website: www.usaa.com
Telephone: (210) 531-8722

B Rated Homeowners Insurers

Insurer: **ACUITY A MUTUAL INS CO**
Rating: B
Headquarters: Sheboygan, WI
Licensed In: All states except AK, CA, CT, DC, FL, HI, LA, MD, MA, NJ, NY, NC, RI, SC, PR
Website: <https://www.acuity.com>
Telephone: (920) 458-9131

Insurer: **ALFA GENERAL INS CORP**
Rating: B
Headquarters: Montgomery, AL
Licensed In: AL, GA, MS
Website: www.alfainsurance.com
Telephone: (334) 288-3900

Insurer: **ALFA INS CORP**
Rating: B
Headquarters: Montgomery, AL
Licensed In: AL, GA, MS
Website: www.alfainsurance.com
Telephone: (334) 288-3900

Insurer: **ALFA MUTUAL GENERAL INS CO**
Rating: B
Headquarters: Montgomery, AL
Licensed In: AL, GA, MS
Website: www.alfainsurance.com
Telephone: (334) 288-3900

Insurer: **ALFA MUTUAL INS CO**
Rating: B
Headquarters: Montgomery, AL
Licensed In: AL, FL, GA, IL, IN, KY, NC, OH, PA, VA
Website: www.alfainsurance.com
Telephone: (334) 288-3900



Insurer: **ALLSTATE INDEMNITY CO**
Rating: B
Headquarters: Northbrook, IL
Licensed In: All states except NJ, PR
Website: www.allstate.com
Telephone: (847) 402-5000

Insurer: **ALLSTATE INS CO**
Rating: B
Headquarters: Northbrook, IL
Licensed In: All states except NJ
Website: www.allstate.com
Telephone: (847) 402-5000

Insurer: **ALLSTATE NJ INS CO**
Rating: B
Headquarters: Northbrook, IL
Licensed In: IL, NJ, PA
Website: www.allstate.com
Telephone: (908) 252-5000

Insurer: **ALLSTATE P&C INS CO**
Rating: B
Headquarters: Northbrook, IL
Licensed In: All states except HI, MA, NJ, PR
Website: www.allstate.com
Telephone: (847) 402-5000

Insurer: **ALLSTATE TEXAS LLOYDS**
Rating: B
Headquarters: Northbrook, IL
Licensed In: TX
Website: www.allstate.com
Telephone: (847) 402-5000

Insurer: **ALLSTATE VEHICLE & PROPERTY INS CO**
Rating: B
Headquarters: Northbrook, IL
Licensed In: All states except CA, NJ, PR
Website: www.allstate.com
Telephone: (847) 402-5000

Insurer: **AMERICAN BANKERS INS CO OF FL**
Rating: B
Headquarters: Miami, FL
Licensed In: All states, the District of Columbia and Puerto Rico
Website: www.assurant.com
Telephone: (305) 253-2244



Insurer: **AMERICAN FAMILY INS CO**
Rating: B
Headquarters: Madison, WI
Licensed In: AZ, CO, GA, ID, IL, IN, IA, KS, MN, MO, NE, NV, ND, OH, OR, SD, UT, WA, WI
Website: www.amfam.com
Telephone: (608) 249-2111

Insurer: **AMERICAN MERCURY INS CO**
Rating: B
Headquarters: Oklahoma City, OK
Licensed In: All states except DC, HI, ME, MA, MI, NH, NY, OH, RI, SC, VT, WV, PR
Website: www.mercuryinsurance.com
Telephone: (405) 621-6590

Insurer: **AMERICAN MERCURY LLOYDS INS CO**
Rating: B
Headquarters: Oklahoma City, OK
Licensed In: TX
Website: www.mercuryinsurance.com
Telephone: (405) 621-6590

Insurer: **AMERICAN NATIONAL PROPERTY & CAS CO**
Rating: B
Headquarters: Springfield, MO
Licensed In: All states except CT, MA, NY
Website: www.americannational.com
Telephone: (417) 887-4990

Insurer: **AMERICAN SECURITY INS CO**
Rating: B
Headquarters: Atlanta, GA
Licensed In: All states except NH
Website: www.assurant.com
Telephone: (770) 763-1000

Insurer: **AMERICAN STANDARD INS CO OF OH**
Rating: B
Headquarters: Madison, WI
Licensed In: GA, OH, WI
Website: www.amfam.com
Telephone: (608) 249-2111

Insurer: **AMICA MUTUAL INS CO**
Rating: B
Headquarters: Providence, RI
Licensed In: All states except PR
Website: www.amica.com
Telephone: (800) 652-6422



Insurer: **AUTO CLUB INS ASSN**
Rating: B
Headquarters: Dearborn, MI
Licensed In: CA, FL, IL, MI, MN, NE, NY, ND, PA, WI
Website: www.aaa.com
Telephone: (313) 336-1234

Insurer: **AUTOMOBILE INS CO OF HARTFORD CT**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states except CA, PR
Website: www.travelers.com
Telephone: (860) 277-0111

Insurer: **AUTO-OWNERS INS CO**
Rating: B
Headquarters: Lansing, MI
Licensed In: All states except AK, CA, CT, DC, DE, HI, LA, ME, MD, MA, MT, NH, NJ, NY, OK, RI, TX, VT, WV, WY, PR
Website: www.auto-owners.com
Telephone: (517) 323-1200

Insurer: **BERKLEY INS CO**
Rating: B
Headquarters: Greenwich, CT
Licensed In: All states, the District of Columbia and Puerto Rico
Website: www.berkley.com
Telephone: (203) 542-3800

Insurer: **CALIFORNIA AUTOMOBILE INS CO**
Rating: B
Headquarters: Los Angeles, CA
Licensed In: CA
Website: www.mercuryinsurance.com
Telephone: (714) 671-6600

Insurer: **CASTLE KEY INDEMNITY CO**
Rating: B
Headquarters: Largo, IL
Licensed In: FL, IL
Website: www.allstate.com
Telephone: (727) 573-6800

Insurer: **CASTLE KEY INS CO**
Rating: B
Headquarters: Largo, IL
Licensed In: FL, IL, PA
Website: www.allstate.com
Telephone: (727) 573-6800



Insurer: **CENTRAL MUTUAL INS CO**
Rating: B
Headquarters: Van Wert, OH
Licensed In: All states except AL, AK, DC, FL, HI, KS, LA, MO, NE, ND, RI, SD, WV, WY, PR
Website: www.central-insurance.com
Telephone: (419) 238-1010

Insurer: **CHARTER OAK FIRE INS CO**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states except CA
Website: www.travelers.com
Telephone: (860) 277-0111

Insurer: **CHUBB INDEMNITY INS CO**
Rating: B
Headquarters: Warren, NJ
Licensed In: All states except PR
Website: www.chubb.com
Telephone: (215) 640-1000

Insurer: **CHUBB INS CO OF NJ**
Rating: B
Headquarters: Whitehouse Stati, NJ
Licensed In: NJ
Website: www.chubb.com
Telephone: (215) 640-1000

Insurer: **CHUBB LLOYDS INS CO OF TX**
Rating: B
Headquarters: Warren, NJ
Licensed In: MS, TX
Website: www.chubb.com
Telephone: (215) 640-1000

Insurer: **CHUBB NATIONAL INS CO**
Rating: B
Headquarters: Whitehouse Stati, NJ
Licensed In: All states except PR
Website: www.chubb.com
Telephone: (215) 640-1000

Insurer: **CINCINNATI INS CO**
Rating: B
Headquarters: Cincinnati, OH
Licensed In: All states, the District of Columbia and Puerto Rico
Website: www.cinfin.com
Telephone: (513) 870-2000



Insurer: **CITIZENS INS CO OF AM**
Rating: B
Headquarters: Worcester, MA
Licensed In: All states except FL, KY, LA, WY, PR
Website: www.hanover.com
Telephone: (508) 853-7200

Insurer: **COUNTRY CASUALTY INS CO**
Rating: B
Headquarters: Bloomington, IL
Licensed In: All states except CA, DC, FL, HI, LA, MS, NH, NJ, NY, NC, SC, UT, VT, VA, WV, PR
Website: www.countryfinancial.com
Telephone: (309) 821-3000

Insurer: **COUNTRY MUTUAL INS CO**
Rating: B
Headquarters: Bloomington, IL
Licensed In: All states except CA, DC, FL, HI, LA, MS, PR
Website: www.countryfinancial.com
Telephone: (309) 821-3000

Insurer: **ECONOMY PREMIER ASR CO**
Rating: B
Headquarters: Warwick, RI
Licensed In: All states except AK, CA, DC, DE, HI, ME, MA, MI, NV, NH, NJ, RI, SC, VT, PR
Website: www.metlife.com
Telephone: (401) 827-2400

Insurer: **ENCOMPASS INDEMNITY CO**
Rating: B
Headquarters: Northbrook, IL
Licensed In: All states except CA, FL, HI, ME, MA, NJ, PR
Website: www.encompassinsurance.com
Telephone: (847) 402-5000

Insurer: **ERIE INS EXCHANGE**
Rating: B
Headquarters: Erie, PA
Licensed In: All states except AK, AZ, AR, CA, CO, FL, HI, ID, KS, LA, MA, MI, MS, OK, OR, UT, WA, PR
Website: www.erieinsurance.com
Telephone: (814) 870-2000

Insurer: **EXECUTIVE RISK INDEMNITY INC**
Rating: B
Headquarters: Whitehouse Stati, NJ
Licensed In: All states except PR
Website: www.chubb.com
Telephone: (215) 640-1000



Insurer: **FARM BU TOWN & COUNTRY INS CO OF MO**
Rating: B
Headquarters: Jefferson City, MO
Licensed In: MO
Website: www.mofbinsurance.com
Telephone: (573) 893-1400

Insurer: **FARM BUREAU GENERAL INS CO OF MI**
Rating: B
Headquarters: Lansing, MI
Licensed In: MI
Website: www.farmbureauinsurance-mi.com
Telephone: (517) 323-7000

Insurer: **FARM BUREAU P&C INS CO**
Rating: B
Headquarters: West Des Moines, IA
Licensed In: AZ, ID, IA, KS, MN, MO, NE, NM, SD, UT, WI
Website: www.fbfs.com
Telephone: (515) 225-5400

Insurer: **FARM FAMILY CASUALTY INS CO**
Rating: B
Headquarters: Albany, NY
Licensed In: CT, DE, ME, MD, MA, MO, NH, NJ, NY, PA, RI, VT, VA, WV
Website: www.americannational.com
Telephone: (518) 431-5000

Insurer: **FARMERS AUTOMOBILE INS ASN**
Rating: B
Headquarters: Pekin, IL
Licensed In: AZ, IL, IN, IA, MI, NV, OH, UT, WI
Website: www.pekininsurance.com
Telephone: (309) 346-1161

Insurer: **FARMERS INS CO OF FLEMINGTON**
Rating: B
Headquarters: Flemington, NJ
Licensed In: NJ
Website: www.farmersofflemington.com
Telephone: (908) 782-4120

Insurer: **FARMERS INS CO OF OREGON**
Rating: B
Headquarters: Tigard, OR
Licensed In: CA, MI, OR
Website: www.farmers.com
Telephone: (503) 686-6114



Insurer: **FARMINGTON CASUALTY CO**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states except PR
Website: www.travelers.com
Telephone: (860) 277-0111

Insurer: **FEDERATED MUTUAL INS CO**
Rating: B
Headquarters: Owatonna, MN
Licensed In: All states except HI, PR
Website: www.federatedinsurance.com
Telephone: (507) 455-5200

Insurer: **FOREMOST INS CO**
Rating: B
Headquarters: Grand Rapids, MI
Licensed In: All states except PR
Website: www.foremost.com
Telephone: (616) 942-3000

Insurer: **FRANKENMUTH MUTUAL INS CO**
Rating: B
Headquarters: Frankenmuth, MI
Licensed In: All states except AK, CA, HI, PR
Website: www.fmins.com
Telephone: (989) 652-6121

Insurer: **GARRISON P&C INS CO**
Rating: B
Headquarters: San Antonio, TX
Licensed In: All states except PR
Website: www.usaa.com
Telephone: (210) 531-8722

Insurer: **GRANGE MUTUAL CAS CO**
Rating: B
Headquarters: Columbus, OH
Licensed In: AL, GA, IL, IN, IA, KS, KY, MN, MO, OH, PA, SC, TN, VA, WI
Website: www.grangeinsurance.com
Telephone: (614) 445-2900

Insurer: **GREAT NORTHERN INS CO**
Rating: B
Headquarters: Whitehouse Stati, NJ
Licensed In: All states except PR
Website: www.chubb.com
Telephone: (215) 640-1000



Insurer: **HARTFORD ACCIDENT & INDEMNITY CO**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states except PR
Website: www.thehartford.com
Telephone: (860) 547-5000

Insurer: **HARTFORD CASUALTY INS CO**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states except PR
Website: www.thehartford.com
Telephone: (860) 547-5000

Insurer: **HARTFORD INS CO OF IL**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states except AL, AK, CA, CO, DE, FL, ID, IA, LA, ME, MA, MN, MT, NE, NH, NJ, ND, OH, RI, SD, WI, WY, PR
Website: www.thehartford.com
Telephone: (860) 547-5000

Insurer: **HARTFORD INS CO OF THE MIDWEST**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states except PR
Website: www.thehartford.com
Telephone: (860) 547-5000

Insurer: **HARTFORD LLOYDS INS CO**
Rating: B
Headquarters: Hartford, CT
Licensed In: TX
Website: www.thehartford.com
Telephone: (860) 547-5000

Insurer: **HARTFORD UNDERWRITERS INS CO**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states except PR
Website: www.thehartford.com
Telephone: (860) 547-5000

Insurer: **HASTINGS MUTUAL INS CO**
Rating: B
Headquarters: Hastings, MI
Licensed In: IL, IN, IA, KY, MI, OH, PA, TN, WI
Website: www.hastingsmutual.com
Telephone: (800) 442-8277



Insurer: **HIGH POINT PREFERRED INS CO**
Rating: B
Headquarters: Woodbridge, NJ
Licensed In: MA, NJ, PA
Website: www.plymouthrock.com
Telephone: (732) 978-6000

Insurer: **HOME-OWNERS INS CO**
Rating: B
Headquarters: Lansing, MI
Licensed In: AL, AR, CO, GA, IL, IN, IA, KY, MI, MO, NE, NV, ND, OH, PA, SC, SD, UT, VA, WI
Website: www.auto-owners.com
Telephone: (517) 323-1200

Insurer: **HORACE MANN INS CO**
Rating: B
Headquarters: Springfield, IL
Licensed In: All states except HI, NJ, PR
Website: www.horacemann.com
Telephone: (217) 789-2500

Insurer: **HORACE MANN P&C INS CO**
Rating: B
Headquarters: Springfield, IL
Licensed In: All states except HI, MA, NJ, PR
Website: www.horacemann.com
Telephone: (217) 789-2500

Insurer: **IDS PROPERTY CASUALTY INS CO**
Rating: B
Headquarters: Green Bay, WI
Licensed In: All states except PR
Website: www.ameriprise.com
Telephone: (920) 330-5100

Insurer: **KEMPER INDEPENDENCE INS CO**
Rating: B
Headquarters: Jacksonville, FL
Licensed In: AZ, CA, CO, CT, GA, IL, IN, KS, ME, MD, MI, MO, NV, NY, NC, OH, OR, PA, SD, TX, VT, VA, WI
Website: www.kemper.com
Telephone: (904) 245-5600

Insurer: **MERCURY CASUALTY CO**
Rating: B
Headquarters: Los Angeles, CA
Licensed In: AZ, CA, FL, GA, IL, MI, NV, NJ, NY, OK, PA, TX, VA, WA
Website: www.mercuryinsurance.com
Telephone: (714) 671-6600



Insurer: **MERCURY INS CO OF GA**
Rating: B
Headquarters: Atlanta, GA
Licensed In: GA
Website: www.mercuryinsurance.com
Telephone: (770) 552-5100

Insurer: **MERCURY INS CO OF IL**
Rating: B
Headquarters: Vernon Hills, IL
Licensed In: IL, NJ, PA
Website: www.mercuryinsurance.com
Telephone: (847) 816-4300

Insurer: **MET LLOYDS INS CO OF TX**
Rating: B
Headquarters: Warwick, RI
Licensed In: TX
Website: www.metlife.com
Telephone: (401) 827-2400

Insurer: **METROPOLITAN DIRECT PROP & CAS INS**
Rating: B
Headquarters: Warwick, RI
Licensed In: All states except MA, MN, VT, WY, PR
Website: www.metlife.com
Telephone: (401) 827-2400

Insurer: **METROPOLITAN GROUP PROP & CAS INS CO**
Rating: B
Headquarters: Warwick, RI
Licensed In: All states except HI, KY, ME, MN, NM, NC, OR, VA, WY, PR
Website: www.metlife.com
Telephone: (401) 827-2400

Insurer: **MID-CENTURY INS CO**
Rating: B
Headquarters: Los Angeles, CA
Licensed In: All states except AK, ME, PR
Website: www.farmers.com
Telephone: (818) 876-7924

Insurer: **NATIONWIDE AFFINITY INS CO OF AMER**
Rating: B
Headquarters: Columbus, OH
Licensed In: All states except CA, HI, MI, PR
Website: www.nationwide.com
Telephone: (614) 249-7111



Insurer: **NATIONWIDE INS CO OF FL**
Rating: B
Headquarters: Columbus, OH
Licensed In: AR, CT, FL, OH, TN
Website: www.nationwide.com
Telephone: (614) 249-7111

Insurer: **NATIONWIDE MUTUAL INS CO**
Rating: B
Headquarters: Columbus, OH
Licensed In: All states except PR
Website: www.nationwide.com
Telephone: (614) 249-7111

Insurer: **NJ MANUFACTURERS INS CO**
Rating: B
Headquarters: West Trenton, NJ
Licensed In: CT, DE, ME, MD, NJ, NY, PA, RI
Website: www.njm.com
Telephone: (609) 883-1300

Insurer: **NORTH CAROLINA FARM BU MUTUAL INS CO**
Rating: B
Headquarters: Raleigh, NC
Licensed In: NC
Website: www.ncfbins.com
Telephone: (919) 782-1705

Insurer: **OWNERS INS CO**
Rating: B
Headquarters: Lansing, MI
Licensed In: All states except AK, CA, CT, DC, DE, HI, LA, ME, MD, MA, MT, NH, NJ, NY, OK, RI, TX, VT, WV, WY, PR
Website: www.auto-owners.com
Telephone: (517) 323-1200

Insurer: **P&C INS CO OF HARTFORD**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states except HI, NH, PR
Website: www.thehartford.com
Telephone: (860) 547-5000

Insurer: **PEKIN INS CO**
Rating: B
Headquarters: Pekin, IL
Licensed In: AZ, IL, IN, IA, MI, NV, OH, UT, WI
Website: www.pekininsurance.com
Telephone: (309) 346-1161



Insurer: **PHOENIX INS CO**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states except CA, PR
Website: www.travelers.com
Telephone: (860) 277-0111

Insurer: **PROPERTY-OWNERS INS CO**
Rating: B
Headquarters: Lansing, MI
Licensed In: AL, AR, GA, IL, IN, IA, KY, MI, MO, NE, NV, ND, SC, SD, UT, VA, WI
Website: www.auto-owners.com
Telephone: (517) 323-1200

Insurer: **QBE INS CORP**
Rating: B
Headquarters: New York, NY
Licensed In: All states except PR
Website: www.qbena.com
Telephone: (800) 362-5448

Insurer: **RLI INS CO**
Rating: B
Headquarters: Peoria, IL
Licensed In: All states, the District of Columbia and Puerto Rico
Website: www.rlicorp.com
Telephone: (309) 692-1000

Insurer: **SAFECO INS CO OF IL**
Rating: B
Headquarters: Boston, MA
Licensed In: All states except DC, DE, HI, ME, MA, NH, NJ, NY, NC, ND, RI, SC, SD, VT, WV, PR
Website: www.safeco.com
Telephone: (617) 357-9500

Insurer: **SAFECO INS CO OF INDIANA**
Rating: B
Headquarters: Boston, MA
Licensed In: All states except CA, FL, ME, MI, NH, PR
Website: www.safeco.com
Telephone: (617) 357-9500

Insurer: **SAFECO INS CO OF OREGON**
Rating: B
Headquarters: Boston, MA
Licensed In: GA, LA, OR, WA
Website: www.safeco.com
Telephone: (617) 357-9500



Insurer: **SELECTIVE AUTO INS CO OF NJ**
Rating: B
Headquarters: Branchville, NJ
Licensed In: NJ, NC
Website: www.selective.com
Telephone: (973) 948-3000

Insurer: **SELECTIVE INS CO OF SC**
Rating: B
Headquarters: Branchville, NJ
Licensed In: All states except AK, AR, CA, DC, FL, HI, ID, LA, ME, MT, NE, ND, OK, OR, TX, WY, PR
Website: www.selective.com
Telephone: (973) 948-3000

Insurer: **SELECTIVE INS CO OF THE SOUTHEAST**
Rating: B
Headquarters: Branchville, NJ
Licensed In: All states except AK, AR, CA, HI, ID, ME, MT, NE, ND, OR, WY, PR
Website: www.selective.com
Telephone: (973) 948-3000

Insurer: **SENTINEL INS CO LTD**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states except PR
Website: www.thehartford.com
Telephone: (860) 547-5000

Insurer: **SHELTER MUTUAL INS CO**
Rating: B
Headquarters: Columbia, MO
Licensed In: All states except AK, AZ, CA, CT, DC, FL, HI, ME, MI, NM, ND, RI, UT, WA, PR
Website: www.shelterinsurance.com
Telephone: (573) 445-8441

Insurer: **SOUTHERN-OWNERS INS CO**
Rating: B
Headquarters: Lansing, MI
Licensed In: FL, MI
Website: www.auto-owners.com
Telephone: (517) 323-1200

Insurer: **STANDARD FIRE INS CO**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states except PR
Website: www.travelers.com
Telephone: (860) 277-0111



Insurer: **STATE FARM FIRE & CAS CO**
Rating: B
Headquarters: Bloomington, IL
Licensed In: All states except PR
Website: www.statefarm.com
Telephone: (309) 766-2311

Insurer: **STATE FARM LLOYDS**
Rating: B
Headquarters: Dallas, TX
Licensed In: TX
Website: www.statefarm.com
Telephone: (972) 732-5000

Insurer: **TEACHERS INS CO**
Rating: B
Headquarters: Springfield, IL
Licensed In: All states except CA, HI, NJ, PR
Website: www.horacemann.com
Telephone: (217) 789-2500

Insurer: **TENNESSEE FARMERS MUTUAL INS CO**
Rating: B
Headquarters: Columbia, TN
Licensed In: TN
Website: www.fbitn.com
Telephone: (931) 388-7872

Insurer: **TOKIO MARINE AMERICA INS CO**
Rating: B
Headquarters: Bala Cynwyd, PA
Licensed In: All states, the District of Columbia and Puerto Rico
Website: tmamerica.com
Telephone: (610) 227-1253

Insurer: **TRAVELERS CASUALTY & SURETY CO**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states, the District of Columbia and Puerto Rico
Website: www.travelers.com
Telephone: (860) 277-0111

Insurer: **TRAVELERS COMMERCIAL INS CO**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states except HI, NH, PR
Website: www.travelers.com
Telephone: (860) 277-0111



Insurer: **TRAVELERS HOME & MARINE INS CO**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states except AK, CA, PR
Website: www.travelers.com
Telephone: (860) 277-0111

Insurer: **TRAVELERS INDEMNITY CO**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states, the District of Columbia and Puerto Rico
Website: www.travelers.com
Telephone: (860) 277-0111

Insurer: **TRAVELERS INDEMNITY CO OF AMERICA**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states except CA, PR
Website: www.travelers.com
Telephone: (860) 277-0111

Insurer: **TRAVELERS INDEMNITY CO OF CT**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states, the District of Columbia and Puerto Rico
Website: www.travelers.com
Telephone: (860) 277-0111

Insurer: **TRAVELERS LLOYDS OF TEXAS INS CO**
Rating: B
Headquarters: Hartford, CT
Licensed In: TX
Website: www.travelers.com
Telephone: (860) 277-0111

Insurer: **TRAVELERS PROPERTY CAS OF AMERICA**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states, the District of Columbia and Puerto Rico
Website: www.travelers.com
Telephone: (860) 277-0111

Insurer: **TRAVELERS PROPERTY CASUALTY INS CO**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states except HI, MA, NH, PR
Website: www.travelers.com
Telephone: (860) 277-0111



Insurer: **TRUMBULL INS CO**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states except HI, PR
Website: www.thehartford.com
Telephone: (860) 547-5000

Insurer: **TWIN CITY FIRE INS CO**
Rating: B
Headquarters: Hartford, CT
Licensed In: All states except PR
Website: www.thehartford.com
Telephone: (860) 547-5000

Insurer: **UFB CASUALTY INS CO**
Rating: B
Headquarters: Indianapolis, IN
Licensed In: IN
Website: www.infarmbureau.com
Telephone: (317) 692-7200

Insurer: **UNITED FARM FAMILY INS CO**
Rating: B
Headquarters: Albany, NY
Licensed In: DE, MD, NJ, NY, PA, VT, WV
Website: www.americannational.com
Telephone: (518) 431-5000

Insurer: **UNITED FARM FAMILY MUTUAL INS CO**
Rating: B
Headquarters: Indianapolis, IN
Licensed In: IN, OH
Website: www.infarmbureau.com
Telephone: (317) 692-7200

Insurer: **UNITED FIRE & CAS CO**
Rating: B
Headquarters: Cedar Rapids, IA
Licensed In: All states except DE, NH, PR
Website: www.ufginsurance.com
Telephone: (319) 399-5700

Insurer: **UNITED SERVICES AUTOMOBILE ASN**
Rating: B
Headquarters: San Antonio, TX
Licensed In: All states, the District of Columbia and Puerto Rico
Website: www.usaa.com
Telephone: (210) 531-8722



Insurer: **UNITED SPECIALTY INS CO**
Rating: B
Headquarters: Fort Worth, TX
Licensed In: All states except PR
Website: www.statenational.com
Telephone: (817) 265-2000

Insurer: **UNITRIN DIRECT PROPERTY & CAS CO**
Rating: B
Headquarters: Vista, CA
Licensed In: All states except AK, DC, DE, HI, ID, IA, ME, MA, MT, NE, NH, NJ, NM, ND, RI, SD, VT, WV, WY, PR
Website: www.kemper.com
Telephone: (312) 661-4600

Insurer: **UNITRIN SAFEGUARD INS CO**
Rating: B
Headquarters: Brookfield, WI
Licensed In: All states except AK, CA, CT, FL, HI, MA, MI, NH, NJ, RI, WA, PR
Website: www.kemper.com
Telephone: (904) 245-5600

Insurer: **USAA CASUALTY INS CO**
Rating: B
Headquarters: San Antonio, TX
Licensed In: All states except PR
Website: www.usaa.com
Telephone: (210) 531-8722

Insurer: **VALLEY P&C INS CO**
Rating: B
Headquarters: Salem, OR
Licensed In: OR, WA, WI
Website: www.kemper.com
Telephone: (904) 245-5600

Insurer: **VIGILANT INS CO**
Rating: B
Headquarters: Warren, NJ
Licensed In: All states except PR
Website: www.chubb.com
Telephone: (215) 640-1000

Insurer: **WAWANESA GENERAL INS CO**
Rating: B
Headquarters: San Diego, CA
Licensed In: CA, NV, OR
Website: www.wawanesa.com/us/california/index.html
Telephone: (858) 874-5421



Insurer: **WEST BEND MUTUAL INS CO**
Rating: B
Headquarters: West Bend, WI
Licensed In: All states except CA, MA, NJ, NY, PR
Website: www.thesilverlining.com
Telephone: (262) 334-5571

Insurer: **WESTERN AGRICULTURAL INS CO**
Rating: B
Headquarters: West Des Moines, IA
Licensed In: AL, AZ, AR, CO, ID, IL, IN, IA, KS, MI, MN, MO, MT, NE, NV, NM, ND, OH, OK, SC, SD, TN, TX, UT, VA, WI, WY
Website: www.fbfs.com
Telephone: (515) 225-5400

Insurer: **WILSON MUTUAL INS CO**
Rating: B
Headquarters: Sheboygan, WI
Licensed In: MN, OH, WI
Website: www.motoristsinsurancegroup.com/who-we-are/affil
Telephone: (800) 242-7708





Weiss Ratings' Weakest Homeowners Insurers

The following pages list Weiss Ratings' Weakest Homeowners Insurers (based strictly on financial safety) licensed to do business in each state. These insurers currently receive a Weiss Safety Rating of D, D-, E+, E, or E-, indicating their weak financial position.

The company currently demonstrates what we consider to be significant weaknesses and has also failed some of the basic tests that we use to identify fiscal stability. Therefore, even in a favorable economic environment, it is our opinion that policyholders could incur significant risks.

Companies are listed by their Safety Rating and then alphabetically within each Safety Rating grouping.

To get Weiss Safety Rating for a company not included here, or to check the latest rating for these companies, go to <https://greyhouse.weissratings.com>.

Insurer Name	The insurance company's legally registered name, which can sometimes differ from the name that the company uses for advertising. An insurer's name can be very similar to the name of other companies which may not be on this list, so make sure you note the exact name before contacting your agent.
Weiss Safety Rating	Our rating is measured on a scale from A to F and considers a wide range of factors. Highly rated companies are, in our opinion, less likely to experience financial difficulties than lower-rated firms. See "What Our Ratings Mean" in the Appendix for a definition of each rating category.
City & State	The city in which the company's corporate office is located and the state in which the company's corporate office is located.
Licensed In	The states in which an insurer is licensed to conduct business.
Website	The company's web address
Telephone	The telephone number to call for information on purchasing an insurance policy from the company.

The following list of Weakest Homeowners Insurers is based on ratings as August 11, 2020. Visit <https://greyhouse.weissratings.com> to check the latest rating of these companies.



E- Rated Homeowners Insurers

Insurer: **FULMONT MUTUAL INS CO**
Rating: E-
Headquarters: Johnstown, NY
Licensed In: NY
Website:
Telephone: (518) 762-3171

Insurer: **KENSINGTON INS CO**
Rating: E-
Headquarters: New York, NY
Licensed In: NY
Website: www.kensington-ins.com
Telephone: (212) 629-8838

E Rated Homeowners Insurers

Insurer: **INTEGRITY SELECT INSURANCE CO**
Rating: E
Headquarters: Appleton, WI
Licensed In: IA, MN, MO, OH, WI
Website: <https://www.integrityinsurance.com>
Telephone: (920) 734-4511

Insurer: **MT MORRIS MUTUAL INS CO**
Rating: E
Headquarters: Coloma, WI
Licensed In: WI
Website: www.mtmorrisins.com
Telephone: (715) 228-5541

E+ Rated Homeowners Insurers

Insurer: **UNDERWRITERS AT LLOYDS (VI)**
Rating: E+
Headquarters: Frankfort, KY
Licensed In: No States
Website: www.lloyds.com
Telephone: (502) 875-5940



Insurer: **UNITED HERITAGE PROP & CAS CO**
Rating: E+
Headquarters: Meridian, ID
Licensed In: AZ, ID, OR, UT, WA
Website: www.unitedheritagepc.com
Telephone: (800) 657-6351

D- Rated Homeowners Insurers

Insurer: **AVATAR P&C INS CO**
Rating: D-
Headquarters: Tampa, FL
Licensed In: FL
Website: www.avatarins.com
Telephone: (813) 514-0333

Insurer: **DB INS CO LTD (US BRANCH)**
Rating: D-
Headquarters: Honolulu, HI
Licensed In: CA, HI, IN, NY, OH
Website: www.dbinsus.com
Telephone: (808) 942-5353

Insurer: **FARMERS MUTUAL INS CO OF MI**
Rating: D-
Headquarters: Coldwater, MI
Licensed In: MI
Website: www.fmibc.com
Telephone: (517) 278-2108

Insurer: **FLORIDA SPECIALTY INS CO**
Rating: D-
Headquarters: Sarasota, FL
Licensed In: AZ, FL, NE
Website: floridaspecialty.com
Telephone: (941) 210-5670

Insurer: **LEMONADE INS CO**
Rating: D-
Headquarters: New York, NY
Licensed In: All states except AK, DE, FL, HI, ID, KS, ME, MN, MS, SD, VT, WV, WY, PR
Website: www.lemonade.com
Telephone: (844) 733-8666



D Rated Homeowners Insurers

Insurer: **ANCHOR P&C INS CO**
Rating: D
Headquarters: Saint Petersburg, FL
Licensed In: FL
Website: www.relyonanchor.com
Telephone: (727) 853-6670

Insurer: **ARIZONA HOME INS CO**
Rating: D
Headquarters: Scottsdale, AZ
Licensed In: AZ
Website: www.arizonahomeinsurance.com
Telephone: (949) 724-9402

Insurer: **CONIFER INS CO**
Rating: D
Headquarters: Southfield, MI
Licensed In: All states except NY, PR
Website: www.coniferinsurance.com
Telephone: (248) 559-0840

Insurer: **EDISON INS CO**
Rating: D
Headquarters: Boca Raton, FL
Licensed In: FL, NJ
Website: www.edisoninsurance.com
Telephone: (866) 568-8922

Insurer: **FARMERS UNION MUTUAL INS CO**
Rating: D
Headquarters: Bryant, AR
Licensed In: AR
Website: www.farmersunionmutual.net
Telephone: (501) 847-1518

Insurer: **FREMONT INS CO**
Rating: D
Headquarters: Fremont, MI
Licensed In: IN, IA, MI, WI
Website: www.fmic.com
Telephone: (231) 924-0300

Insurer: **LIGHTHOUSE EXCALIBUR INS CO**
Rating: D
Headquarters: Slidell, LA
Licensed In: LA
Website: www.lighthouseexc.com
Telephone: (985) 781-1444



Insurer: **MOUNTAIN VALLEY INDEMNITY CO**
Rating: D
Headquarters: Winston-Salem, NC
Licensed In: CO, DE, HI, ID, IN, KS, KY, ME, MD, MA, MO, MT, NE, NV, NH, NY, OK, OR, PA, RI, SC, TN, TX, UT, VT, WA
Website: www.mvic-aie.com
Telephone: (336) 435-2000

Insurer: **NEW JERSEY SKYLANDS INS ASSN**
Rating: D
Headquarters: New York, NY
Licensed In: NJ
Website: www.njsi.com
Telephone: (336) 435-2000

Insurer: **OTSEGO COUNTY PATRONS CO-OP F R ASN**
Rating: D
Headquarters: Schenevus, NY
Licensed In: NY
Website:
Telephone: (607) 638-9741

Insurer: **PALISADES P&C INS CO**
Rating: D
Headquarters: Woodbridge, NJ
Licensed In: NJ, NY, PA
Website: www.plymouthrock.com
Telephone: (732) 978-6000

Insurer: **PALOMAR SPECIALTY INS CO**
Rating: D
Headquarters: La Jolla, CA
Licensed In: AL, AK, AZ, AR, CA, CT, GA, HI, IL, IN, KS, KY, LA, MS, MO, NV, NJ, NC, OK, OR, PA, SC, TN, TX, UT, WA
Website: www.palomarspecialty.com
Telephone: (619) 567-5290

Insurer: **ST JOHNS INS CO**
Rating: D
Headquarters: Orlando, FL
Licensed In: FL, SC
Website: www.stjohnsinsurance.com
Telephone: (407) 226-8460



Insurer: **TOWER HILL PREFERRED INS CO**
Rating: D
Headquarters: Gainesville, FL
Licensed In: FL
Website: www.thig.com
Telephone: (352) 332-8800

Insurer: **TOWER HILL PRIME INS CO**
Rating: D
Headquarters: Gainesville, FL
Licensed In: AL, AZ, AR, FL, GA, IL, IN, KY, LA, MI, MS, MO, NV, NM, NC, OH, PA, SC, TN, TX, UT, WI
Website: www.thig.com
Telephone: (352) 332-8800

Insurer: **TOWER HILL SELECT INS CO**
Rating: D
Headquarters: Gainesville, FL
Licensed In: FL
Website: www.thig.com
Telephone: (352) 332-8800

Insurer: **UNITED MUTUAL INS CO (WI)**
Rating: D
Headquarters: Medford, WI
Licensed In: WI
Website: www.unitedmutualinsurance.com
Telephone: (715) 748-6040

Insurer: **UNIVERSAL P&C INS CO**
Rating: D
Headquarters: Fort Lauderdale, FL
Licensed In: AL, DE, FL, GA, HI, IL, IN, IA, MD, MA, MI, MN, NH, NJ, NY, NC, PA, SC, VA, WI
Website: universalproperty.com
Telephone: (954) 958-1200



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Budget Worksheet

Month/Year: _____

Monthly Income

Wages _____
 Tips _____
 Other Income _____
TOTAL MONTHLY INCOME _____

Monthly Expenses

HOUSING

Rent _____
 Utilities (Electricity/Water) _____
 Credit Cards _____
 Insurance (Renters, etc.) _____
 Loan Payments _____
 Other Housing Expenses (Cable, Internet, etc.) _____

FOOD

Groceries/Household Supplies _____
 Restaurant and Other Food _____

TRANSPORTATION

Public Transportation _____
 Vehicle Loan _____
 Gas for Personal Vehicle _____
 Parking, Tolls, etc. _____
 Maintenance & Supplies (oil, etc.) _____
 Vehicle Insurance _____

HEALTH

Health Insurance _____
 Medicine/Prescriptions _____
 Other (Dental, Vision, Copays) _____

PERSONAL

Childcare or Support _____
 Other Family Support _____
 Laundry _____
 Clothing, Shoes, etc. _____
 Charitable Gifts, Donations, etc. _____
 Entertainment (Movies, etc.) _____
 Other (Haircuts, etc.) _____

DEBT & FINANCE

Debt (Credit Cards, etc.) _____
 Student Loans or Other Debts _____
 Fees (Bank, Credit Card, Debit) _____
 Prepaid Cards, Phone Cards, etc. _____

MISCELLANEOUS EXPENSES

Supplies (School, etc.) _____
 Pet Care _____
 Other _____

TOTAL MONTHLY EXPENSES _____

TOTAL MONTHLY INCOME _____

- TOTAL MONTHLY EXPENSES _____

= _____



Quote Comparison Worksheet

Using the worksheet below is a great way to stay organized as you compare the premium quotes from different insurance companies. It allows you to easily compare companies and how much they will charge you for each type of coverage you may be considering.

If you are planning to contact more than three companies, be sure to make copies of this worksheet beforehand.

Company Name						
Phone # or Web						
Address						
	Limit/Deductible	Price	Limit/Deductible	Price	Limit/Deductible	Price
Personal Property Coverage						
Coverage Type: Actual Cash Value or Replacement Cost						
Liability Coverage						
Additional Living Expenses						
Other						
Discounts						
TOTAL						



Helpful Resources

Contact any of the following organizations for further information about purchasing renters' insurance.

- **Your state department of insurance** - See next page for a specific contact
- **National Association of Insurance Commissioners** - www.naic.org
- **Insurance Information Institute** - www.iii.org
- **Independent Insurance Agents & Brokers of America**
www.independentagent.com/default.aspx
- **Weiss Ratings, LLC.** - www.weissratings.com



State Insurance Commissioners' Departmental Contact Information

State	Official's Title	Website Address	Telephone
Alabama	Commissioner	www.aldoi.org	(334) 269-3550
Alaska	Director	https://www.commerce.alaska.gov/web/ins/	(800) 467-8725
Arizona	Director	https://insurance.az.gov/	(602) 364-2499
Arkansas	Commissioner	www.insurance.arkansas.gov	(800) 852-5494
California	Commissioner	www.insurance.ca.gov	(800) 927-4357
Colorado	Commissioner	https://www.colorado.gov/pacific/dora/node/90616	(800) 866-7675
Connecticut	Commissioner	http://www.ct.gov/cid/site/default.asp	(800) 203-3447
Delaware	Commissioner	http://delawareinsurance.gov/	(800) 282-8611
Dist. of Columbia	Commissioner	http://disb.dc.gov/	(202) 727-8000
Florida	Commissioner	www.floir.com/	(850) 413-3140
Georgia	Commissioner	www.oci.ga.gov/	(800) 656-2298
Hawaii	Commissioner	http://cca.hawaii.gov/ins/	(808) 586-2790
Idaho	Director	www.doi.idaho.gov	(800) 721-3272
Illinois	Director	www.insurance.illinois.gov/	(866) 445-5364
Indiana	Commissioner	www.in.gov/idoi/	(800) 622-4461
Iowa	Commissioner	https://iid.iowa.gov/	(877) 955-1212
Kansas	Commissioner	www.ksinsurance.org	(800) 432-2484
Kentucky	Commissioner	http://insurance.ky.gov/	(800) 595-6053
Louisiana	Commissioner	www.lidi.la.gov/	(800) 259-5300
Maine	Superintendent	www.maine.gov/pfr/insurance/	(800) 300-5000
Maryland	Commissioner	http://insurance.maryland.gov/Pages/default.aspx	(800) 492-6116
Massachusetts	Commissioner	www.mass.gov/ocabr/government/oca-agencies/doi-lp/	(877) 563-4467
Michigan	Director	http://www.michigan.gov/difs	(877) 999-6442
Minnesota	Commissioner	http://mn.gov/commerce/	(651) 539-1500
Mississippi	Commissioner	http://www.mid.ms.gov/	(601) 359-3569
Missouri	Director	www.insurance.mo.gov	(800) 726-7390
Montana	Commissioner	http://csimt.gov/	(800) 332-6148
Nebraska	Director	www.doi.nebraska.gov/	(402) 471-2201
Nevada	Commissioner	www.doi.nv.gov/	(888) 872-3234
New Hampshire	Commissioner	www.nh.gov/insurance/	(800) 852-3416
New Jersey	Commissioner	www.state.nj.us/dobi/	(800) 446-7467
New Mexico	Superintendent	www.osi.state.nm.us/	(855) 427-5674
New York	Superintendent	www.dfs.ny.gov/	(800) 342-3736
North Carolina	Commissioner	www.ncdoi.com	(855) 408-1212
North Dakota	Commissioner	www.nd.gov/ndins/	(800) 247-0560
Ohio	Lieutenant Governor	www.insurance.ohio.gov	(800) 686-1526
Oklahoma	Commissioner	www.ok.gov/oid/	(800) 522-0071
Oregon Insurance	Commissioner	http://dfr.oregon.gov/Pages/index.aspx	(888) 877-4894
Pennsylvania	Commissioner	www.insurance.pa.gov/	(877) 881-6388
Puerto Rico	Commissioner	www.ocs.gobierno.pr	(787) 304-8686
Rhode Island	Superintendent	www.dbr.state.ri.us/divisions/insurance/	(401) 462-9500
South Carolina	Director	www.doi.sc.gov	(803) 737-6160
South Dakota	Director	http://dlr.sd.gov/insurance/default.aspx	(605) 773-3563
Tennessee	Commissioner	http://tn.gov/commerce/	(615) 741-2241
Texas	Commissioner	www.tdi.texas.gov/	(800) 578-4677
Utah	Commissioner	www.insurance.utah.gov	(800) 439-3805
Vermont	Commissioner	www.dfr.vermont.gov/	(802) 828-3301
Virgin Islands	Lieutenant Governor	http://ltg.gov.vi/division-of-banking-and-insurance.html	(340) 774-7166
Virginia	Commissioner	www.scc.virginia.gov/boi/	(804) 371-9741
Washington	Commissioner	www.insurance.wa.gov	(800) 562-6900
West Virginia	Commissioner	www.wvinsurance.gov	(888) 879-9842
Wisconsin	Commissioner	oci.wi.gov	(800) 236-8517
Wyoming	Commissioner	http://doi.wyo.gov/	(800) 438-5768



2020 Median Rent Estimates for a One-Bedroom Apartment

Data is arranged by State and Area. Monthly rent estimates are the 50th percentile (median) price of a one-bedroom apartment.

Alabama					
Area	Rent				
Anniston-Oxford-Jacksonville, AL	556	Florence-Muscle Shoals, AL	597	Aleutians West Census Area, AK	1466
Auburn-Opelika, AL	674	Franklin County, AL	534	Anchorage, AK	1054
Barbour County, AL	512	Gadsden, AL	567	Bethel Census Area, AK	1597
Birmingham-Hoover, AL	937	Greene County, AL	538	Bristol Bay Borough, AK	1027
Bullock County, AL	539	Henry County, AL	535	Denali Borough, AK	1251
Butler County, AL	568	Huntsville, AL	711	Dillingham Census Area, AK	1281
Chambers County, AL	649	Jackson County, AL	582	Fairbanks, AK	1061
Cherokee County, AL	500	Lamar County, AL	538	Haines Borough, AK	843
Chilton County, AL	684	Macon County, AL	512	Hoonah-Angoon Census Area, AK	967
Choctaw County, AL	516	Marengo County, AL	538	Juneau City and Borough, AK	1227
Clarke County, AL	507	Marion County, AL	465	Kenai Peninsula Borough, AK	969
Clay County, AL	538	Marshall County, AL	501	Ketchikan Gateway Borough, AK	1140
Cleburne County, AL	478	Mobile, AL	749	Kodiak Island Borough, AK	1229
Coffee County, AL	576	Monroe County, AL	538	Kusilvak Census Area	740
Columbus, GA-AL	720	Montgomery, AL	741	Lake and Peninsula Borough, AK	762
Conecuh County, AL	510	Perry County, AL	538	Matanuska-Susitna Borough, AK	839
Coosa County, AL	539	Pickens County, AL	504	Nome Census Area, AK	1555
Covington County, AL	498	Pike County, AL	603	North Slope Borough, AK	1294
Crenshaw County, AL	465	Randolph County, AL	552	Northwest Arctic Borough, AK	1334
Cullman County, AL	563	Sumter County, AL	580	Petersburg Borough	996
Dale County, AL	530	Talladega County, AL	522	Prince of Wales-Hyder Census Area, AK	907
Dallas County, AL	533	Tallapoosa County, AL	549	Sitka City and Borough, AK	1162
Daphne-Fairhope-Foley, AL	811	Tuscaloosa, AL	788	Skagway Municipality, AK	1270
Decatur, AL	575	Walker County, AL	598	Southeast Fairbanks Census Area, AK	1176
DeKalb County, AL	474	Washington County, AL	571	Valdez-Cordova Census Area, AK	1183
Dothan, AL	543	Wilcox County, AL	538	Wrangell City and Borough, AK	806
Escambia County, AL	541	Winston County, AL	465	Yakutat City and Borough, AK	974
Fayette County, AL	538				
		Alaska			
		Area	Rent		
		Aleutians East Borough, AK	950		



Yukon-Koyukuk Census
Area, AK 767

Arizona

Area	Rent
Apache County, AZ	629
Flagstaff, AZ	1108
Gila County, AZ	740
Graham County, AZ	774
Greenlee County, AZ	687
La Paz County, AZ	699
Lake Havasu City- Kingman, AZ	746
Navajo County, AZ	674
Phoenix-Mesa- Scottsdale, AZ	1030
Prescott, AZ	823
Santa Cruz County, AZ	598
Sierra Vista-Douglas, AZ	692
Tucson, AZ	765
Yuma, AZ	662

Arkansas

Area	Rent
Arkansas County, AR	528
Ashley County, AR	543
Baxter County, AR	555
Boone County, AR	518
Bradley County, AR	551
Calhoun County, AR	529
Carroll County, AR	537
Chicot County, AR	553
Clark County, AR	545
Clay County, AR	478
Cleburne County, AR	553
Columbia County, AR	526
Conway County, AR	534
Cross County, AR	539

Dallas County, AR	478
Desha County, AR	478
Drew County, AR	517
Fayetteville-Springdale- Rogers, AR	665
Fort Smith, AR-OK	537
Franklin County, AR	565
Fulton County, AR	478
Grant County, AR	647
Greene County, AR	653
Hempstead County, AR	506
Hot Spring County, AR	559
Hot Springs, AR	620
Howard County, AR	500
Independence County, AR	527
Izard County, AR	478
Jackson County, AR	497
Johnson County, AR	513
Jonesboro, AR	646
Lafayette County, AR	516
Lawrence County, AR	485
Lee County, AR	482
Little River County, AR	478
Little Rock-North Little Rock-Conway, AR	732
Logan County, AR	525
Marion County, AR	503
Memphis, TN-MS-AR	807
Mississippi County, AR	517
Monroe County, AR	505
Montgomery County, AR	494
Nevada County, AR	588
Newton County, AR	478
Ouachita County, AR	541
Phillips County, AR	478
Pike County, AR	553
Pine Bluff, AR	579

Poinsett County, AR	486
Polk County, AR	496
Pope County, AR	524
Prairie County, AR	478
Randolph County, AR	478
Scott County, AR	478
Searcy County, AR	500
Sevier County, AR	526
Sharp County, AR	482
St. Francis County, AR	481
Stone County, AR	497
Texarkana, TX- Texarkana, AR	659
Union County, AR	601
Van Buren County, AR	513
White County, AR	567
Woodruff County, AR	490
Yell County, AR	536

California

Area	Rent
Alpine County, CA	837
Amador County, CA	891
Bakersfield, CA	777
Calaveras County, CA	911
Chico, CA	893
Colusa County, CA	751
Del Norte County, CA	808
El Centro, CA	818
Fresno, CA	838
Glenn County, CA	724
Hanford-Corcoran, CA	914
Humboldt County, CA	868
Inyo County, CA	848
Lake County, CA	824
Lassen County, CA	732



Los Angeles-Long Beach-Glendale, CA	1638
Madera, CA	899
Mariposa County, CA	861
Mendocino County, CA	960
Merced, CA	824
Modesto, CA	934
Modoc County, CA	664
Mono County, CA	1048
Napa, CA	1542
Nevada County, CA	1076
Oakland-Fremont, CA	2004
Oxnard-Thousand Oaks-Ventura, CA	1630
Plumas County, CA	767
Redding, CA	790
Riverside-San Bernardino-Ontario, CA	1113
Sacramento--Roseville--Arden-Arcade, CA	1154
Salinas, CA	1592
San Benito County, CA	1424
San Diego-Carlsbad, CA	1662
San Francisco, CA	2833
San Jose-Sunnyvale-Santa Clara, CA	2596
San Luis Obispo-Paso Robles-Arroyo Grande, CA	1374
Santa Ana-Anaheim-Irvine, CA	1928
Santa Cruz-Watsonville, CA	2052
Santa Maria-Santa Barbara, CA	2122
Santa Rosa, CA	1606
Sierra County, CA	1064
Siskiyou County, CA	699
Stockton-Lodi, CA	923
Tehama County, CA	721
Trinity County, CA	734
Tuolumne County, CA	888
Vallejo-Fairfield, CA	1411

Visalia-Porterville, CA	763
Yolo, CA	1156
Yuba City, CA	895

Colorado

Area	Rent
Alamosa County, CO	636
Archuleta County, CO	752
Baca County, CO	609
Bent County, CO	615
Boulder, CO	1533
Chaffee County, CO	780
Cheyenne County, CO	542
Colorado Springs, CO	973
Conejos County, CO	576
Costilla County, CO	585
Crowley County, CO	605
Custer County, CO	605
Delta County, CO	700
Denver-Aurora-Lakewood, CO	1367
Dolores County, CO	669
Eagle County, CO	1176
Fort Collins, CO	1096
Fremont County, CO	633
Garfield County, CO	956
Grand County, CO	817
Grand Junction, CO	828
Greeley, CO	917
Gunnison County, CO	803
Hinsdale County, CO	738
Huerfano County, CO	647
Jackson County, CO	820
Kiowa County, CO	576
Kit Carson County, CO	616
La Plata County, CO	945

Lake County, CO	803
Las Animas County, CO	629
Lincoln County, CO	599
Logan County, CO	656
Mineral County, CO	768
Moffat County, CO	653
Montezuma County, CO	658
Montrose County, CO	664
Morgan County, CO	642
Otero County, CO	601
Ouray County, CO	929
Phillips County, CO	550
Pitkin County, CO	1295
Prowers County, CO	631
Pueblo, CO	677
Rio Blanco County, CO	642
Rio Grande County, CO	576
Routt County, CO	988
Saguache County, CO	542
San Juan County, CO	768
San Miguel County, CO	1118
Sedgwick County, CO	542
Summit County, CO	1161
Teller County, CO	894
Washington County, CO	669
Yuma County, CO	569

Connecticut

Area	Rent
Bridgeport, CT	1162
Colchester-Lebanon, CT	1011
Danbury, CT	1454
Hartford-West Hartford-East Hartford, CT	1060
Litchfield County, CT	981
Milford-Ansonia-Seymour, CT	1204



New Haven-Meriden, CT	1245
Norwich-New London, CT	992
Southern Middlesex County, CT	1167
Stamford-Norwalk, CT	1853
Waterbury, CT	958
Windham County, CT	868

Delaware

Area	Rent
Dover, DE	943
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	1091
Sussex County, DE	778

District of Columbia

Area	Rent
Washington-Arlington-Alexandria, DC-VA-MD	1639

Florida

Area	Rent
Baker County, FL	613
Bradford County, FL	697
Calhoun County, FL	669
Cape Coral-Fort Myers, FL	1008
Columbia County, FL	716
Crestview-Fort Walton Beach-Destin, FL	1012
Deltona-Daytona Beach-Ormond Beach, FL	953
DeSoto County, FL	643
Dixie County, FL	655
Fort Lauderdale, FL	1294
Franklin County, FL	745
Gainesville, FL	848
Glades County, FL	662
Gulf County, FL	689

Hamilton County, FL	632
Hardee County, FL	661
Hendry County, FL	770
Holmes County, FL	587
Homosassa Springs, FL	686
Jackson County, FL	683
Jacksonville, FL	935
Lafayette County, FL	773
Lakeland-Winter Haven, FL	749
Levy County, FL	578
Liberty County, FL	627
Madison County, FL	657
Miami-Miami Beach-Kendall, FL	1381
Monroe County, FL	1464
Naples-Immokalee-Marco Island, FL	1207
North Port-Sarasota-Bradenton, FL	1029
Ocala, FL	795
Okeechobee County, FL	730
Orlando-Kissimmee-Sanford, FL	1144
Palm Bay-Melbourne-Titusville, FL	918
Palm Coast, FL	937
Panama City-Lynn Haven-Panama City Beach, FL	859
Pensacola-Ferry Pass-Brent, FL	855
Port St. Lucie, FL	1002
Punta Gorda, FL	862
Putnam County, FL	689
Sebastian-Vero Beach, FL	895
Sebring, FL	706
Suwannee County, FL	627
Tallahassee, FL	879
Tampa-St. Petersburg-Clearwater, FL	1050
Taylor County, FL	687
The Villages, FL	711

Union County, FL	647
Wakulla County, FL	795
Walton County, FL	851
Washington County, FL	542
West Palm Beach-Boca Raton, FL	1305

Georgia

Area	Rent
Albany, GA	666
Appling County, GA	516
Athens-Clarke County, GA	771
Atkinson County, GA	494
Atlanta-Sandy Springs-Roswell, GA	1096
Augusta-Richmond County, GA-SC	781
Bacon County, GA	572
Baldwin County, GA	635
Banks County, GA	620
Ben Hill County, GA	570
Berrien County, GA	496
Bleckley County, GA	516
Brunswick, GA	731
Bulloch County, GA	648
Butts County, GA	718
Calhoun County, GA	494
Camden County, GA	727
Candler County, GA	516
Charlton County, GA	582
Chattanooga, TN-GA	735
Chattooga County, GA	507
Clay County, GA	516
Clinch County, GA	516
Coffee County, GA	572
Colquitt County, GA	544
Cook County, GA	585
Crisp County, GA	516



Dalton, GA	627	Miller County, GA	637	Upson County, GA	577
Decatur County, GA	523	Mitchell County, GA	582	Valdosta, GA	591
Dodge County, GA	503	Monroe County, GA	701	Ware County, GA	515
Dooly County, GA	595	Montgomery County, GA	572	Warner Robins, GA	846
Early County, GA	582	Morgan County, GA	847	Warren County, GA	506
Elbert County, GA	533	Murray County, GA	560	Washington County, GA	572
Emanuel County, GA	510	Peach County, GA	610	Wayne County, GA	494
Evans County, GA	539	Pierce County, GA	583	Webster County, GA	523
Fannin County, GA	692	Polk County, GA	585	Wheeler County, GA	516
Franklin County, GA	572	Pulaski County, GA	604	White County, GA	606
Gainesville, GA	841	Putnam County, GA	734	Wilcox County, GA	516
Gilmer County, GA	607	Quitman County, GA	534	Wilkes County, GA	560
Glascock County, GA	537	Rabun County, GA	572	Wilkinson County, GA	542
Gordon County, GA	556	Randolph County, GA	560		
Grady County, GA	535	Rome, GA	648		
Greene County, GA	629	Savannah, GA	960		
Habersham County, GA	572	Schley County, GA	494		
Hancock County, GA	516	Screven County, GA	494		
Haralson County, GA	725	Seminole County, GA	568		
Hart County, GA	558	Stephens County, GA	497		
Hinesville, GA	840	Stewart County, GA	494		
Irwin County, GA	516	Sumter County, GA	569		
Jackson County, GA	619	Talbot County, GA	663		
Jeff Davis County, GA	516	Taliaferro County, GA	518		
Jefferson County, GA	494	Tattnall County, GA	572		
Jenkins County, GA	516	Taylor County, GA	572		
Johnson County, GA	572	Telfair County, GA	533		
Lamar County, GA	705	Thomas County, GA	628		
Laurens County, GA	533	Tift County, GA	546		
Lincoln County, GA	660	Toombs County, GA	494		
Long County, GA	578	Towns County, GA	631		
Lumpkin County, GA	687	Treutlen County, GA	516		
Macon County, GA	494	Troup County, GA	635		
Macon-Bibb County, GA	743	Turner County, GA	516		
Meriwether County, GA	690	Union County, GA	578		

Hawaii	
Area	Rent
Hawaii County, HI	1248
Kahului-Wailuku-Lahaina, HI	1511
Kauai County, HI	1669
Urban Honolulu, HI	1758

Idaho	
Area	Rent
Adams County, ID	577
Bear Lake County, ID	542
Benewah County, ID	630
Bingham County, ID	588
Blaine County, ID	842
Boise City, ID	786
Bonner County, ID	644
Boundary County, ID	577
Butte County, ID	625
Camas County, ID	545
Caribou County, ID	550
Cassia County, ID	576



Clark County, ID	614	Bureau County, IL	610	Jo Daviess County, IL	595
Clearwater County, ID	632	Cape Girardeau, MO-IL	621	Johnson County, IL	551
Coeur d'Alene, ID	762	Carroll County, IL	563	Kankakee, IL	743
Custer County, ID	613	Cass County, IL	600	Kendall County, IL	1066
Elmore County, ID	642	Champaign-Urbana, IL	783	Knox County, IL	557
Fremont County, ID	610	Chicago-Joliet-Naperville, IL	1177	La Salle County, IL	635
Gem County, ID	667	Christian County, IL	601	Lawrence County, IL	543
Gooding County, ID	578	Clark County, IL	579	Lee County, IL	606
Idaho County, ID	573	Clay County, IL	613	Livingston County, IL	577
Idaho Falls, ID	678	Coles County, IL	612	Logan County, IL	579
Jerome County, ID	631	Crawford County, IL	581	Macoupin County, IL	541
Latah County, ID	626	Cumberland County, IL	530	Marion County, IL	558
Lemhi County, ID	687	Danville, IL	618	Mason County, IL	594
Lewis County, ID	609	Davenport-Moline-Rock Island, IA-IL	651	Massac County, IL	635
Lewiston, ID-WA	693	De Witt County, IL	565	McDonough County, IL	646
Lincoln County, ID	690	Decatur, IL	620	Montgomery County, IL	566
Logan, UT-ID	601	DeKalb County, IL	818	Morgan County, IL	582
Madison County, ID	691	Douglas County, IL	569	Moultrie County, IL	599
Minidoka County, ID	608	Edgar County, IL	571	Ogle County, IL	634
Oneida County, ID	644	Edwards County, IL	613	Peoria, IL	648
Payette County, ID	612	Effingham County, IL	540	Perry County, IL	599
Pocatello, ID	611	Fayette County, IL	557	Pike County, IL	530
Power County, ID	648	Franklin County, IL	569	Pope County, IL	530
Shoshone County, ID	612	Fulton County, IL	630	Pulaski County, IL	613
Teton County, ID	732	Gallatin County, IL	613	Putnam County, IL	607
Twin Falls County, ID	632	Greene County, IL	590	Randolph County, IL	599
Valley County, ID	627	Grundy County, IL	913	Richland County, IL	543
Washington County, ID	562	Hamilton County, IL	543	Rockford, IL	673

Illinois

Area	Rent
Adams County, IL	617
Bloomington, IL	694
Bond County, IL	588
Brown County, IL	554

Hancock County, IL	542	Schuyler County, IL	538
Hardin County, IL	530	Scott County, IL	535
Henderson County, IL	577	Shelby County, IL	605
Iroquois County, IL	546	Springfield, IL	659
Jackson County, IL	614	St. Louis, MO-IL	752
Jasper County, IL	607	Stephenson County, IL	558
Jefferson County, IL	586		



Union County, IL	530
Wabash County, IL	586
Warren County, IL	588
Washington County, IL	596
Wayne County, IL	530
White County, IL	567
Whiteside County, IL	601
Williamson County, IL	604

Indiana

Area	Rent
Adams County, IN	588
Anderson, IN	663
Blackford County, IN	578
Bloomington, IN	729
Carroll County, IN	550
Cass County, IN	546
Cincinnati, OH-KY-IN	708
Clinton County, IN	606
Columbus, IN	782
Crawford County, IN	542
Daviess County, IN	608
Decatur County, IN	658
DeKalb County, IN	606
Dubois County, IN	560
Elkhart-Goshen, IN	663
Evansville, IN-KY	668
Fayette County, IN	594
Fort Wayne, IN	646
Fountain County, IN	591
Franklin County, IN	587
Fulton County, IN	648
Gary, IN	790
Gibson County, IN	634
Grant County, IN	592

Greene County, IN	585
Henry County, IN	612
Huntington County, IN	605
Indianapolis-Carmel, IN	829
Jackson County, IN	658
Jasper County, IN	693
Jay County, IN	542
Jefferson County, IN	629
Jennings County, IN	612
Knox County, IN	617
Kokomo, IN	602
Kosciusko County, IN	660
Lafayette-West Lafayette, IN	767
LaGrange County, IN	572
Lawrence County, IN	597
Louisville, KY-IN	760
Marshall County, IN	608
Martin County, IN	574
Miami County, IN	627
Michigan City-La Porte, IN	647
Montgomery County, IN	605
Muncie, IN	615
Noble County, IN	610
Orange County, IN	560
Owen County, IN	569
Parke County, IN	600
Perry County, IN	542
Pike County, IN	563
Pulaski County, IN	581
Putnam County, IN	613
Randolph County, IN	558
Ripley County, IN	612
Rush County, IN	573
Scott County, IN	644
South Bend-Mishawaka, IN	731

Spencer County, IN	548
Starke County, IN	571
Steuben County, IN	624
Sullivan County, IN	617
Switzerland County, IN	571
Terre Haute, IN	661
Tipton County, IN	692
Union County, IN	578
Wabash County, IN	585
Warren County, IN	604
Washington County, IN	542
Wayne County, IN	572
White County, IN	582

Iowa

Area	Rent
Adair County, IA	530
Adams County, IA	522
Allamakee County, IA	522
Ames, IA	744
Appanoose County, IA	525
Audubon County, IA	522
Benton County, IA	535
Boone County, IA	647
Bremer County, IA	542
Buchanan County, IA	569
Buena Vista County, IA	547
Butler County, IA	522
Calhoun County, IA	604
Carroll County, IA	522
Cass County, IA	602
Cedar County, IA	601
Cedar Rapids, IA	625
Cerro Gordo County, IA	607
Cherokee County, IA	559



Chickasaw County, IA	591	Louisa County, IA	556	Worth County, IA	586
Clarke County, IA	620	Lucas County, IA	630	Wright County, IA	534
Clay County, IA	543	Lyon County, IA	522		
Clayton County, IA	548	Mahaska County, IA	565		
Clinton County, IA	605	Marion County, IA	617		
Crawford County, IA	557	Marshall County, IA	628		
Davis County, IA	576	Mitchell County, IA	530		
Decatur County, IA	522	Monona County, IA	522		
Delaware County, IA	522	Monroe County, IA	563		
Des Moines County, IA	657	Montgomery County, IA	545		
Des Moines-West Des Moines, IA	777	Muscatine County, IA	699		
Dickinson County, IA	613	O'Brien County, IA	522		
Dubuque, IA	630	Omaha-Council Bluffs, NE-IA	812		
Emmet County, IA	522	Osceola County, IA	522		
Fayette County, IA	542	Page County, IA	522		
Floyd County, IA	547	Palo Alto County, IA	522		
Franklin County, IA	523	Plymouth County, IA	564		
Fremont County, IA	527	Pocahontas County, IA	524		
Greene County, IA	528	Poweshiek County, IA	594		
Hamilton County, IA	588	Ringgold County, IA	536		
Hancock County, IA	546	Sac County, IA	545		
Hardin County, IA	522	Shelby County, IA	543		
Henry County, IA	649	Sioux City, IA-NE-SD	648		
Howard County, IA	604	Sioux County, IA	546		
Humboldt County, IA	523	Tama County, IA	565		
Ida County, IA	544	Taylor County, IA	522		
Iowa City, IA	824	Union County, IA	565		
Iowa County, IA	532	Van Buren County, IA	604		
Jackson County, IA	560	Wapello County, IA	584		
Jasper County, IA	570	Washington County, IA	667		
Jefferson County, IA	595	Waterloo-Cedar Falls, IA	641		
Jones County, IA	528	Wayne County, IA	522		
Keokuk County, IA	550	Webster County, IA	551		
Kossuth County, IA	553	Winnebago County, IA	522		
Lee County, IA	573	Winneshiek County, IA	538		

Kansas	
Area	Rent
Allen County, KS	542
Anderson County, KS	542
Atchison County, KS	558
Barber County, KS	607
Barton County, KS	542
Bourbon County, KS	549
Brown County, KS	542
Chase County, KS	543
Chautauqua County, KS	573
Cherokee County, KS	589
Cheyenne County, KS	669
Clark County, KS	643
Clay County, KS	686
Cloud County, KS	542
Coffey County, KS	546
Comanche County, KS	542
Cowley County, KS	569
Crawford County, KS	585
Decatur County, KS	542
Dickinson County, KS	557
Edwards County, KS	542
Elk County, KS	582
Ellis County, KS	574
Ellsworth County, KS	555
Finney County, KS	616
Ford County, KS	620
Franklin County, KS	642
Geary County, KS	789
Gove County, KS	602
Graham County, KS	627



Grant County, KS	542	Phillips County, KS	627	Ballard County, KY	544
Gray County, KS	557	Pratt County, KS	613	Barren County, KY	576
Greeley County, KS	578	Rawlins County, KS	542	Bath County, KY	522
Greenwood County, KS	601	Reno County, KS	607	Bell County, KY	527
Hamilton County, KS	542	Republic County, KS	627	Bowling Green, KY	660
Harper County, KS	569	Rice County, KS	603	Boyle County, KY	563
Haskell County, KS	646	Rooks County, KS	560	Breathitt County, KY	479
Hodgeman County, KS	579	Rush County, KS	587	Breckinridge County, KY	501
Jewell County, KS	600	Russell County, KS	542	Butler County, KY	509
Kansas City, MO-KS	872	Saline County, KS	629	Caldwell County, KY	542
Kearny County, KS	542	Scott County, KS	662	Calloway County, KY	616
Kingman County, KS	556	Seward County, KS	642	Carlisle County, KY	553
Kiowa County, KS	627	Sheridan County, KS	542	Carroll County, KY	571
Labette County, KS	542	Sherman County, KS	598	Carter County, KY	494
Lane County, KS	542	Smith County, KS	608	Casey County, KY	554
Lawrence, KS	778	St. Joseph, MO-KS	647	Clarksville, TN-KY	745
Lincoln County, KS	596	Stafford County, KS	560	Clay County, KY	531
Logan County, KS	578	Stanton County, KS	542	Clinton County, KY	495
Lyon County, KS	542	Stevens County, KS	585	Crittenden County, KY	536
Manhattan, KS	800	Sumner County, KS	591	Cumberland County, KY	526
Marion County, KS	542	Thomas County, KS	543	Elizabethtown, KY	630
Marshall County, KS	542	Topeka, KS	640	Elliott County, KY	509
McPherson County, KS	622	Trego County, KS	556	Estill County, KY	488
Meade County, KS	548	Wallace County, KS	555	Fleming County, KY	479
Mitchell County, KS	542	Washington County, KS	609	Floyd County, KY	518
Montgomery County, KS	542	Wichita County, KS	542	Franklin County, KY	676
Morris County, KS	581	Wichita, KS	668	Fulton County, KY	495
Morton County, KS	542	Wilson County, KS	550	Garrard County, KY	544
Nemaha County, KS	582	Woodson County, KS	542	Grant County, KY	680
Neosho County, KS	582			Graves County, KY	511
Ness County, KS	627			Grayson County, KY	531
Norton County, KS	629			Green County, KY	479
Osborne County, KS	624			Harlan County, KY	519
Ottawa County, KS	575			Harrison County, KY	503
Pawnee County, KS	627			Hart County, KY	497

Kentucky	
Area	Rent
Adair County, KY	479
Allen County, KY	526
Anderson County, KY	653



Hickman County, KY	495	Nicholas County, KY	479	Catahoula Parish, LA	569
Hopkins County, KY	532	Ohio County, KY	520	Claiborne Parish, LA	591
Huntington-Ashland, WV-KY-OH	712	Owen County, KY	522	Concordia Parish, LA	624
Jackson County, KY	495	Owensboro, KY	637	East Carroll Parish, LA	551
Johnson County, KY	497	Owsley County, KY	495	Evangeline Parish, LA	593
Knott County, KY	495	Perry County, KY	550	Franklin Parish, LA	539
Knox County, KY	515	Pike County, KY	574	Hammond, LA	695
Laurel County, KY	565	Powell County, KY	559	Houma-Thibodaux, LA	737
Lawrence County, KY	494	Pulaski County, KY	527	Iberia Parish, LA	642
Lee County, KY	490	Robertson County, KY	487	Iberville Parish, LA	649
Leslie County, KY	495	Rockcastle County, KY	479	Jackson Parish, LA	594
Letcher County, KY	553	Rowan County, KY	639	Jefferson Davis Parish, LA	624
Lewis County, KY	535	Russell County, KY	526	La Salle Parish, LA	586
Lexington-Fayette, KY	728	Shelby County, KY	691	Lafayette, LA	856
Lincoln County, KY	479	Simpson County, KY	579	Lake Charles, LA	706
Livingston County, KY	559	Taylor County, KY	536	Lincoln Parish, LA	711
Logan County, KY	537	Todd County, KY	516	Madison Parish, LA	539
Lyon County, KY	517	Union County, KY	541	Monroe, LA	650
Madison County, KY	561	Washington County, KY	514	Morehouse Parish, LA	624
Magoffin County, KY	538	Wayne County, KY	554	Natchitoches Parish, LA	682
Marion County, KY	588	Webster County, KY	538	New Orleans-Metairie, LA	965
Marshall County, KY	661	Whitley County, KY	563	Red River Parish, LA	674
Martin County, KY	517	Wolfe County, KY	479	Richland Parish, LA	556
Mason County, KY	535			Sabine Parish, LA	539
McCracken County, KY	607			Shreveport-Bossier City, LA	800
McCreary County, KY	495			St. James Parish, LA	697
Meade County, KY	605			St. Landry Parish, LA	591
Menifee County, KY	490			St. Mary Parish, LA	777
Mercer County, KY	524			Tensas Parish, LA	566
Metcalfe County, KY	554			Vermilion Parish, LA	648
Monroe County, KY	479			Vernon Parish, LA	866
Montgomery County, KY	563			Washington Parish, LA	655
Morgan County, KY	554			Webster Parish, LA	601
Muhlenberg County, KY	523			West Carroll Parish, LA	539
Nelson County, KY	558			Winn Parish, LA	594

Louisiana

Area	Rent
Acadia Parish, LA	539
Alexandria, LA	687
Allen Parish, LA	546
Assumption Parish, LA	697
Avoyelles Parish, LA	588
Baton Rouge, LA	813
Beauregard Parish, LA	658
Bienville Parish, LA	624
Caldwell Parish, LA	572



Maine

Area	Rent
Aroostook County, ME	608
Bangor, ME	778
Cumberland County, ME (part)	863
Franklin County, ME	653
Hancock County, ME	803
Kennebec County, ME	675
Knox County, ME	765
Lewiston-Auburn, ME	682
Lincoln County, ME	742
Oxford County, ME	654
Penobscot County, ME (part)	671
Piscataquis County, ME	627
Portland, ME	1239
Sagadahoc County, ME	835
Somerset County, ME	623
Waldo County, ME	763
Washington County, ME	623
York County, ME (part)	879
York-Kittery-South Berwick, ME	1077

Maryland

Area	Rent
Baltimore-Columbia-Towson, MD	1195
California-Lexington Park, MD	1165
Caroline County, MD	785
Cumberland, MD-WV	617
Dorchester County, MD	851
Garrett County, MD	624
Hagerstown, MD	743
Kent County, MD	850
Salisbury, MD	861
Somerset County, MD	732

Talbot County, MD	970
Worcester County, MD	787

Massachusetts

Area	Rent
Barnstable Town, MA	1215
Berkshire County, MA (part)	961
Boston-Cambridge-Quincy, MA-NH	2008
Brockton, MA	1244
Dukes County, MA	1650
Eastern Worcester County, MA	1016
Easton-Raynham, MA	1211
Fitchburg-Leominster, MA	859
Franklin County, MA	907
Lawrence, MA-NH	1184
Lowell, MA	1270
Nantucket County, MA	1447
New Bedford, MA	834
Pittsfield, MA	862
Providence-Fall River, RI-MA	958
Springfield, MA	922
Taunton-Mansfield-Norton, MA	1017
Western Worcester County, MA	781
Worcester, MA	1178

Michigan

Area	Rent
Alcona County, MI	619
Alger County, MI	541
Allegan County, MI	656
Alpena County, MI	605
Ann Arbor, MI	1007
Antrim County, MI	607
Arenac County, MI	574

Baraga County, MI	541
Barry County, MI	722
Battle Creek, MI	669
Bay City, MI	598
Benzie County, MI	632
Branch County, MI	607
Cass County, MI	642
Charlevoix County, MI	612
Cheboygan County, MI	565
Chippewa County, MI	559
Clare County, MI	541
Crawford County, MI	581
Delta County, MI	581
Detroit-Warren-Livonia, MI	822
Dickinson County, MI	600
Emmet County, MI	638
Flint, MI	644
Gladwin County, MI	563
Gogebic County, MI	595
Grand Rapids-Wyoming, MI	838
Grand Traverse County, MI	835
Gratiot County, MI	541
Hillsdale County, MI	583
Holland-Grand Haven, MI	776
Houghton County, MI	584
Huron County, MI	547
Ionia County, MI	619
Iosco County, MI	626
Iron County, MI	578
Isabella County, MI	630
Jackson, MI	706
Kalamazoo-Portage, MI	721
Kalkaska County, MI	554
Keweenaw County, MI	548
Lake County, MI	541



Lansing-East Lansing, MI 769
 Leelanau County, MI 710
 Lenawee County, MI 597
 Livingston County, MI 849
 Luce County, MI 626
 Mackinac County, MI 621
 Manistee County, MI 572
 Marquette County, MI 626
 Mason County, MI 588
 Mecosta County, MI 612
 Menominee County, MI 619
 Midland, MI 630
 Missaukee County, MI 595
 Monroe, MI 698
 Montcalm County, MI 659
 Montmorency County, MI 544
 Muskegon, MI 633
 Newaygo County, MI 571
 Niles-Benton Harbor, MI 620
 Oceana County, MI 541
 Ogemaw County, MI 626
 Ontonagon County, MI 618
 Osceola County, MI 571
 Oscoda County, MI 590
 Otsego County, MI 630
 Presque Isle County, MI 618
 Roscommon County, MI 579
 Saginaw, MI 635
 Sanilac County, MI 541
 Schoolcraft County, MI 541
 Shiawassee County, MI 567
 St. Joseph County, MI 561
 Tuscola County, MI 582
 Wexford County, MI 595

Minnesota

Area	Rent
Aitkin County, MN	635
Becker County, MN	651
Beltrami County, MN	660
Big Stone County, MN	542
Brown County, MN	579
Cass County, MN	626
Chippewa County, MN	574
Clearwater County, MN	580
Cook County, MN	711
Cottonwood County, MN	542
Crow Wing County, MN	686
Douglas County, MN	656
Duluth, MN-WI	665
Fargo, ND-MN	714
Faribault County, MN	542
Fillmore County, MN	568
Freeborn County, MN	582
Goodhue County, MN	641
Grand Forks, ND-MN	691
Grant County, MN	619
Hubbard County, MN	596
Itasca County, MN	637
Jackson County, MN	552
Kanabec County, MN	703
Kandiyohi County, MN	649
Kittson County, MN	549
Koochiching County, MN	547
La Crosse-Onalaska, WI-MN	674
Lac qui Parle County, MN	552
Lake County, MN	610
Lake of the Woods County, MN	623
Le Sueur County, MN	701
Lincoln County, MN	557

Lyon County, MN 564
 Mahnommen County, MN 675
 Mankato-North Mankato, MN 737
 Marshall County, MN 542
 Martin County, MN 561
 McLeod County, MN 642
 Meeker County, MN 626
 Mille Lacs County, MN 727
 Minneapolis-St. Paul-Bloomington, MN-WI 1050
 Morrison County, MN 594
 Mower County, MN 620
 Murray County, MN 548
 Nobles County, MN 610
 Norman County, MN 586
 Otter Tail County, MN 588
 Pennington County, MN 603
 Pine County, MN 656
 Pipestone County, MN 596
 Pope County, MN 615
 Red Lake County, MN 627
 Redwood County, MN 623
 Renville County, MN 575
 Rice County, MN 738
 Rochester, MN 831
 Rock County, MN 591
 Roseau County, MN 595
 Sibley County, MN 652
 St. Cloud, MN 699
 Steele County, MN 660
 Stevens County, MN 658
 Swift County, MN 552
 Todd County, MN 566
 Traverse County, MN 542
 Wabasha County, MN 699
 Wadena County, MN 560



Waseca County, MN	545
Watonwan County, MN	627
Wilkin County, MN	563
Winona County, MN	645
Yellow Medicine County, MN	575

Mississippi

Area	Rent
Adams County, MS	575
Alcorn County, MS	521
Amite County, MS	520
Attala County, MS	565
Benton County, MS	577
Bolivar County, MS	571
Calhoun County, MS	556
Carroll County, MS	520
Chickasaw County, MS	499
Choctaw County, MS	571
Claiborne County, MS	561
Clarke County, MS	538
Clay County, MS	520
Coahoma County, MS	545
Covington County, MS	566
Franklin County, MS	520
George County, MS	611
Greene County, MS	555
Grenada County, MS	516
Gulfport-Biloxi, MS	769
Hattiesburg, MS	726
Holmes County, MS	499
Humphreys County, MS	577
Issaquena County, MS	499
Itawamba County, MS	577
Jackson, MS	840
Jasper County, MS	578

Jefferson County, MS	520
Jefferson Davis County, MS	601
Jones County, MS	612
Kemper County, MS	499
Lafayette County, MS	804
Lauderdale County, MS	620
Lawrence County, MS	619
Leake County, MS	515
Lee County, MS	595
Leflore County, MS	510
Lincoln County, MS	542
Lowndes County, MS	602
Marion County, MS	572
Marshall County, MS	647
Monroe County, MS	539
Montgomery County, MS	520
Neshoba County, MS	545
Newton County, MS	539
Noxubee County, MS	522
Oktibbeha County, MS	727
Panola County, MS	615
Pascagoula, MS	754
Pearl River County, MS	616
Pike County, MS	632
Pontotoc County, MS	539
Prentiss County, MS	516
Quitman County, MS	499
Scott County, MS	550
Sharkey County, MS	499
Simpson County, MS	697
Smith County, MS	499
Stone County, MS	538
Sunflower County, MS	636
Tallahatchie County, MS	499
Tate County, MS	654

Tippah County, MS	530
Tishomingo County, MS	577
Tunica County, MS	719
Union County, MS	606
Walthall County, MS	499
Warren County, MS	568
Washington County, MS	606
Wayne County, MS	520
Webster County, MS	577
Wilkinson County, MS	520
Winston County, MS	537
Yalobusha County, MS	499
Yazoo County, MS	569

Missouri

Area	Rent
Adair County, MO	518
Atchison County, MO	490
Audrain County, MO	519
Barry County, MO	488
Barton County, MO	557
Bates County, MO	560
Benton County, MO	499
Butler County, MO	533
Callaway County, MO	581
Camden County, MO	566
Carroll County, MO	481
Carter County, MO	501
Cedar County, MO	484
Chariton County, MO	492
Clark County, MO	487
Columbia, MO	784
Cooper County, MO	509
Crawford County, MO	545
Dade County, MO	526



Dallas County, MO	558
Daviess County, MO	508
Dent County, MO	481
Douglas County, MO	481
Dunklin County, MO	497
Gasconade County, MO	496
Gentry County, MO	491
Grundy County, MO	500
Harrison County, MO	520
Henry County, MO	565
Hickory County, MO	484
Holt County, MO	481
Howard County, MO	554
Howell County, MO	512
Iron County, MO	537
Jefferson City, MO	555
Johnson County, MO	569
Joplin, MO	597
Knox County, MO	481
Laclede County, MO	493
Lawrence County, MO	512
Lewis County, MO	487
Linn County, MO	512
Livingston County, MO	539
Macon County, MO	481
Madison County, MO	499
Maries County, MO	539
Marion County, MO	552
McDonald County, MO	589
Mercer County, MO	481
Miller County, MO	571
Mississippi County, MO	538
Moniteau County, MO	494
Monroe County, MO	499
Montgomery County, MO	503

Morgan County, MO	516
New Madrid County, MO	506
Nodaway County, MO	522
Oregon County, MO	495
Ozark County, MO	514
Pemiscot County, MO	481
Perry County, MO	524
Pettis County, MO	592
Phelps County, MO	581
Pike County, MO	555
Polk County, MO	550
Pulaski County, MO	677
Putnam County, MO	492
Ralls County, MO	569
Randolph County, MO	529
Reynolds County, MO	483
Ripley County, MO	522
Saline County, MO	506
Schuyler County, MO	487
Scotland County, MO	500
Scott County, MO	530
Shannon County, MO	499
Shelby County, MO	481
Springfield, MO	616
St. Clair County, MO	501
St. Francois County, MO	499
Ste. Genevieve County, MO	553
Stoddard County, MO	539
Stone County, MO	602
Sullivan County, MO	534
Taney County, MO	610
Texas County, MO	481
Vernon County, MO	519
Washington County, MO	481
Wayne County, MO	487

Worth County, MO	481
Wright County, MO	481

Montana

Area	Rent
Beaverhead County, MT	674
Big Horn County, MT	700
Billings, MT	719
Blaine County, MT	627
Broadwater County, MT	706
Carter County, MT	551
Chouteau County, MT	566
Custer County, MT	657
Daniels County, MT	629
Dawson County, MT	824
Deer Lodge County, MT	662
Fallon County, MT	717
Fergus County, MT	671
Flathead County, MT	785
Gallatin County, MT	818
Garfield County, MT	551
Glacier County, MT	610
Golden Valley County, MT	574
Granite County, MT	581
Great Falls, MT	599
Hill County, MT	681
Jefferson County, MT	758
Judith Basin County, MT	551
Lake County, MT	687
Lewis and Clark County, MT	832
Liberty County, MT	551
Lincoln County, MT	654
Madison County, MT	810
McCone County, MT	590
Meagher County, MT	599



Mineral County, MT	632	Boyd County, NE	613	Howard County, NE	530
Missoula, MT	765	Brown County, NE	572	Jefferson County, NE	530
Musselshell County, MT	762	Buffalo County, NE	624	Johnson County, NE	530
Park County, MT	784	Burt County, NE	575	Kearney County, NE	702
Petroleum County, MT	733	Butler County, NE	566	Keith County, NE	530
Phillips County, MT	551	Cedar County, NE	530	Keya Paha County, NE	564
Pondera County, MT	645	Chase County, NE	608	Kimball County, NE	648
Powder River County, MT	557	Cherry County, NE	657	Knox County, NE	530
Powell County, MT	550	Cheyenne County, NE	603	Lincoln County, NE	577
Prairie County, MT	733	Clay County, NE	613	Lincoln, NE	721
Ravalli County, MT	708	Colfax County, NE	576	Logan County, NE	530
Richland County, MT	804	Cuming County, NE	552	Loup County, NE	564
Roosevelt County, MT	640	Custer County, NE	530	Madison County, NE	573
Rosebud County, MT	645	Dawes County, NE	566	McPherson County, NE	564
Sanders County, MT	609	Dawson County, NE	584	Merrick County, NE	530
Sheridan County, MT	656	Deuel County, NE	591	Morrill County, NE	644
Silver Bow County, MT	718	Dodge County, NE	622	Nance County, NE	577
Stillwater County, MT	657	Dundy County, NE	617	Nemaha County, NE	566
Sweet Grass County, MT	697	Fillmore County, NE	613	Nuckolls County, NE	610
Teton County, MT	634	Franklin County, NE	563	Otoe County, NE	576
Toole County, MT	653	Frontier County, NE	530	Pawnee County, NE	530
Treasure County, MT	632	Furnas County, NE	530	Perkins County, NE	586
Valley County, MT	673	Gage County, NE	557	Phelps County, NE	613
Wheatland County, MT	579	Garden County, NE	568	Pierce County, NE	556
Wibaux County, MT	736	Garfield County, NE	534	Platte County, NE	600

Nebraska

Area	Rent
Adams County, NE	585
Antelope County, NE	593
Arthur County, NE	637
Banner County, NE	564
Blaine County, NE	544
Boone County, NE	543
Box Butte County, NE	531
Grant County, NE	564
Greeley County, NE	530
Hall County, NE	633
Hamilton County, NE	560
Harlan County, NE	530
Hayes County, NE	588
Hitchcock County, NE	530
Holt County, NE	613
Hooker County, NE	551
Red Willow County, NE	541
Richardson County, NE	580
Rock County, NE	530
Saline County, NE	633
Saunders County, NE	639
Scotts Bluff County, NE	617
Seward County, NE	588
Sheridan County, NE	613
Sherman County, NE	555



Sioux County, NE	556
Stanton County, NE	683
Thayer County, NE	547
Thomas County, NE	580
Thurston County, NE	530
Valley County, NE	530
Wayne County, NE	566
Webster County, NE	530
Wheeler County, NE	564
York County, NE	577

Nevada

Area	Rent
Carson City, NV	771
Churchill County, NV	718
Douglas County, NV	880
Elko County, NV	802
Esmeralda County, NV	542
Eureka County, NV	725
Humboldt County, NV	773
Lander County, NV	833
Las Vegas-Henderson-Paradise, NV	932
Lincoln County, NV	649
Lyon County, NV	680
Mineral County, NV	595
Nye County, NV	681
Pershing County, NV	560
Reno, NV	907
White Pine County, NV	829

New Hampshire

Area	Rent
Belknap County, NH	834
Carroll County, NH	854
Cheshire County, NH	859

Coos County, NH	702
Grafton County, NH	815
Hillsborough County, NH (part)	936
Manchester, NH	1005
Merrimack County, NH	922
Nashua, NH	1105
Portsmouth-Rochester, NH	1098
Sullivan County, NH	796
Western Rockingham County, NH	1257

New Jersey

Area	Rent
Atlantic City-Hammonton, NJ	1107
Bergen-Passaic, NJ	1475
Jersey City, NJ	1563
Middlesex-Somerset-Hunterdon, NJ	1488
Monmouth-Ocean, NJ	1363
Newark, NJ	1313
Ocean City, NJ	1095
Trenton, NJ	1229
Vineland-Bridgeton, NJ	1022
Warren County, NJ	1017

New Mexico

Area	Rent
Albuquerque, NM	764
Catron County, NM	563
Chaves County, NM	649
Cibola County, NM	663
Colfax County, NM	599
Curry County, NM	729
De Baca County, NM	676
Eddy County, NM	743
Farmington, NM	748

Grant County, NM	661
Guadalupe County, NM	627
Harding County, NM	563
Hidalgo County, NM	627
Las Cruces, NM	638
Lea County, NM	778
Lincoln County, NM	725
Los Alamos County, NM	961
Luna County, NM	563
McKinley County, NM	685
Mora County, NM	676
Otero County, NM	635
Quay County, NM	542
Rio Arriba County, NM	662
Roosevelt County, NM	660
San Miguel County, NM	717
Santa Fe, NM	985
Sierra County, NM	585
Socorro County, NM	639
Taos County, NM	815
Union County, NM	542

New York

Area	Rent
Albany-Schenectady-Troy, NY	922
Allegany County, NY	598
Binghamton, NY	666
Buffalo-Cheektowaga-Niagara Falls, NY	743
Cattaraugus County, NY	611
Cayuga County, NY	693
Chautauqua County, NY	623
Chenango County, NY	658
Clinton County, NY	696
Columbia County, NY	833
Cortland County, NY	754



Delaware County, NY	662	Ashe County, NC	509	Hoke County, NC	698
Elmira, NY	742	Asheville, NC	1122	Hyde County, NC	719
Essex County, NY	746	Avery County, NC	612	Iredell County, NC	844
Franklin County, NY	673	Beaufort County, NC	582	Jackson County, NC	637
Fulton County, NY	702	Bertie County, NC	594	Jacksonville, NC	769
Genesee County, NY	714	Bladen County, NC	521	Jones County, NC	559
Glens Falls, NY	790	Brunswick County, NC	768	Lee County, NC	676
Greene County, NY	819	Burlington, NC	705	Lenoir County, NC	571
Hamilton County, NY	719	Camden County, NC	905	Lincoln County, NC	692
Ithaca, NY	1072	Carteret County, NC	680	Macon County, NC	633
Kingston, NY	1025	Caswell County, NC	589	Martin County, NC	514
Lewis County, NY	709	Charlotte-Concord-Gastonia, NC-SC	1005	McDowell County, NC	572
Montgomery County, NY	699	Cherokee County, NC	565	Mitchell County, NC	510
Nassau-Suffolk, NY	1748	Chowan County, NC	670	Montgomery County, NC	533
New York, NY	1875	Clay County, NC	645	Moore County, NC	782
Otsego County, NY	746	Cleveland County, NC	591	Northampton County, NC	550
Poughkeepsie-Newburgh-Middletown, NY	1190	Columbus County, NC	530	Pamlico County, NC	636
Rochester, NY	824	Craven County, NC	760	Pasquotank County, NC	657
Schuyler County, NY	657	Dare County, NC	855	Pender County, NC	698
Seneca County, NY	729	Davidson County, NC	611	Perquimans County, NC	708
St. Lawrence County, NY	710	Duplin County, NC	541	Person County, NC	575
Steuben County, NY	682	Durham-Chapel Hill, NC	996	Polk County, NC	611
Sullivan County, NY	854	Fayetteville, NC	777	Raleigh, NC	1094
Syracuse, NY	765	Gates County, NC	650	Richmond County, NC	587
Utica-Rome, NY	652	Goldsboro, NC	654	Robeson County, NC	510
Watertown-Fort Drum, NY	914	Graham County, NC	563	Rockingham County, NC	548
Westchester County, NY Statutory Exception Area	1792	Granville County, NC	654	Rocky Mount, NC	612
Wyoming County, NY	593	Greene County, NC	528	Rowan County, NC	721
Yates County, NY	685	Greensboro-High Point, NC	779	Rutherford County, NC	509
		Greenville, NC	665	Sampson County, NC	512
		Halifax County, NC	589	Scotland County, NC	559
		Harnett County, NC	633	Stanly County, NC	569
		Haywood County, NC	862	Surry County, NC	514
		Hertford County, NC	610	Swain County, NC	589
		Hickory-Lenoir-Morganton, NC	608	Transylvania County, NC	611

North Carolina

Area	Rent
Alleghany County, NC	531
Anson County, NC	593



Tyrrell County, NC	588
Vance County, NC	589
Virginia Beach-Norfolk-Newport News, VA-NC	1031
Warren County, NC	534
Washington County, NC	527
Watauga County, NC	762
Wilkes County, NC	509
Wilmington, NC	821
Wilson County, NC	703
Winston-Salem, NC	657
Yancey County, NC	545

North Dakota

Area	Rent
Adams County, ND	627
Barnes County, ND	562
Benson County, ND	627
Billings County, ND	629
Bismarck, ND	742
Bottineau County, ND	568
Bowman County, ND	542
Burke County, ND	691
Cavalier County, ND	627
Dickey County, ND	555
Divide County, ND	542
Dunn County, ND	846
Eddy County, ND	627
Emmons County, ND	583
Foster County, ND	627
Golden Valley County, ND	618
Grant County, ND	596
Griggs County, ND	542
Hettinger County, ND	664
Kidder County, ND	627
LaMoure County, ND	543

Logan County, ND	627
McHenry County, ND	627
McIntosh County, ND	627
McKenzie County, ND	834
McLean County, ND	576
Mercer County, ND	647
Mountrail County, ND	743
Nelson County, ND	627
Oliver County, ND	761
Pembina County, ND	627
Pierce County, ND	566
Ramsey County, ND	627
Ransom County, ND	554
Renville County, ND	542
Richland County, ND	542
Rolette County, ND	627
Sargent County, ND	605
Sheridan County, ND	629
Sioux County, ND	542
Slope County, ND	629
Stark County, ND	844
Steele County, ND	542
Stutsman County, ND	542
Towner County, ND	582
Traill County, ND	589
Walsh County, ND	594
Ward County, ND	786
Wells County, ND	627
Williams County, ND	746

Ohio

Area	Rent
Adams County, OH	567
Akron, OH	709
Ashland County, OH	567

Ashtabula County, OH	549
Athens County, OH	749
Auglaize County, OH	572
Brown County, OH	572
Canton-Massillon, OH	613
Champaign County, OH	596
Cleveland-Elyria, OH	740
Clinton County, OH	620
Columbiana County, OH	595
Columbus, OH	851
Coshocton County, OH	532
Crawford County, OH	584
Darke County, OH	534
Dayton, OH	635
Defiance County, OH	560
Erie County, OH	628
Fayette County, OH	602
Gallia County, OH	574
Guernsey County, OH	561
Hancock County, OH	614
Hardin County, OH	548
Harrison County, OH	555
Henry County, OH	627
Highland County, OH	588
Hocking County, OH	568
Holmes County, OH	528
Huron County, OH	557
Jackson County, OH	560
Knox County, OH	607
Lima, OH	632
Logan County, OH	609
Mansfield, OH	538
Marion County, OH	608
Meigs County, OH	611
Mercer County, OH	531



Monroe County, OH	611	Beckham County, OK	669	Major County, OK	575
Morgan County, OH	611	Blaine County, OK	521	Marshall County, OK	541
Muskingum County, OH	598	Bryan County, OK	563	Mayes County, OK	564
Noble County, OH	616	Caddo County, OK	521	McCurtain County, OK	521
Ottawa County, OH	609	Carter County, OK	643	McIntosh County, OK	603
Paulding County, OH	592	Cherokee County, OK	584	Murray County, OK	606
Perry County, OH	598	Choctaw County, OK	521	Muskogee County, OK	554
Pike County, OH	587	Cimarron County, OK	538	Noble County, OK	603
Preble County, OH	568	Coal County, OK	521	Nowata County, OK	593
Putnam County, OH	604	Cotton County, OK	603	Okfuskee County, OK	569
Ross County, OH	625	Craig County, OK	590	Oklahoma City, OK	772
Sandusky County, OH	587	Custer County, OK	589	Okmulgee County, OK	544
Scioto County, OH	611	Delaware County, OK	560	Ottawa County, OK	591
Seneca County, OH	565	Dewey County, OK	579	Pawnee County, OK	562
Shelby County, OH	614	Ellis County, OK	608	Payne County, OK	682
Springfield, OH	621	Enid, OK	664	Pittsburg County, OK	588
Toledo, OH	630	Garvin County, OK	544	Pontotoc County, OK	579
Tuscarawas County, OH	604	Grady County, OK	577	Pottawatomie County, OK	589
Union County, OH	792	Grant County, OK	597	Pushmataha County, OK	521
Van Wert County, OH	556	Greer County, OK	599	Roger Mills County, OK	593
Vinton County, OH	611	Harmon County, OK	538	Seminole County, OK	521
Washington County, OH	568	Harper County, OK	538	Stephens County, OK	562
Wayne County, OH	605	Haskell County, OK	521	Texas County, OK	686
Weirton-Steubenville, WV-OH	579	Hughes County, OK	521	Tillman County, OK	538
Wheeling, WV-OH	611	Jackson County, OK	607	Tulsa, OK	742
Williams County, OH	576	Jefferson County, OK	521	Washington County, OK	633
Wyandot County, OH	548	Johnston County, OK	591	Washita County, OK	621
Youngstown-Warren-Boardman, OH	592	Kay County, OK	544	Woods County, OK	650
		Kingfisher County, OK	657	Woodward County, OK	696

Oklahoma

Area	Rent
Adair County, OK	551
Alfalfa County, OK	568
Atoka County, OK	521
Beaver County, OK	575

Kiowa County, OK	523
Latimer County, OK	551
Lawton, OK	612
Le Flore County, OK	545
Lincoln County, OK	541
Love County, OK	613

Oregon

Area	Rent
Albany, OR	875
Baker County, OR	656
Bend-Redmond, OR	1050



Clatsop County, OR	875
Coos County, OR	760
Corvallis, OR	1054
Crook County, OR	735
Curry County, OR	869
Douglas County, OR	835
Eugene-Springfield, OR	944
Gilliam County, OR	759
Grant County, OR	659
Grants Pass, OR	861
Harney County, OR	615
Hood River County, OR	980
Jefferson County, OR	788
Klamath County, OR	686
Lake County, OR	652
Lincoln County, OR	858
Malheur County, OR	646
Medford, OR	834
Morrow County, OR	709
Portland-Vancouver-Hillsboro, OR-WA	1360
Salem, OR	803
Sherman County, OR	762
Tillamook County, OR	766
Umatilla County, OR	687
Union County, OR	693
Wallowa County, OR	720
Wasco County, OR	930
Wheeler County, OR	572

Pennsylvania

Area	Rent
Allentown-Bethlehem-Easton, PA	861
Altoona, PA	654
Armstrong County, PA	645
Bedford County, PA	626

Bradford County, PA	616
Cameron County, PA	542
Chambersburg-Waynesboro, PA	704
Clarion County, PA	608
Clearfield County, PA	599
Clinton County, PA	629
Columbia County, PA	691
Crawford County, PA	619
East Stroudsburg, PA	884
Elk County, PA	565
Erie, PA	642
Forest County, PA	583
Fulton County, PA	627
Gettysburg, PA	770
Greene County, PA	657
Harrisburg-Carlisle, PA	807
Huntingdon County, PA	599
Indiana County, PA	682
Jefferson County, PA	571
Johnstown, PA	573
Juniata County, PA	558
Lancaster, PA	871
Lawrence County, PA	625
Lebanon, PA	719
McKean County, PA	563
Mifflin County, PA	610
Montour County, PA	730
Northumberland County, PA	578
Pike County, PA	1048
Pittsburgh, PA	787
Potter County, PA	611
Reading, PA	764
Schuylkill County, PA	614
Scranton--Wilkes-Barre, PA	696
Sharon, PA	600

Snyder County, PA	612
Somerset County, PA	591
State College, PA	908
Sullivan County, PA	607
Susquehanna County, PA	629
Tioga County, PA	685
Union County, PA	726
Venango County, PA	572
Warren County, PA	593
Wayne County, PA	729
Williamsport, PA	701
York-Hanover, PA	788

Rhode Island

Area	Rent
Newport-Middleton-Portsmouth, RI	1166
Westerly-Hopkinton-New Shoreham, RI	937

South Carolina

Area	Rent
Abbeville County, SC	494
Allendale County, SC	494
Anderson, SC	655
Bamberg County, SC	551
Barnwell County, SC	587
Beaufort County, SC	952
Charleston-North Charleston, SC	1118
Cherokee County, SC	536
Chester County, SC	572
Chesterfield County, SC	572
Clarendon County, SC	518
Colleton County, SC	676
Columbia, SC	881
Darlington County, SC	636
Dillon County, SC	572



Florence, SC	658
Georgetown County, SC	648
Greenville-Mauldin-Easley, SC	801
Greenwood County, SC	601
Hampton County, SC	498
Jasper County, SC	789
Kershaw County, SC	691
Lancaster County, SC	659
Laurens County, SC	611
Lee County, SC	552
Marion County, SC	561
Marlboro County, SC	510
McCormick County, SC	500
Myrtle Beach-North Myrtle Beach-Conway, SC	896
Newberry County, SC	582
Oconee County, SC	542
Orangeburg County, SC	609
Spartanburg, SC	726
Sumter, SC	684
Union County, SC	553
Williamsburg County, SC	540

South Dakota

Area	Rent
Aurora County, SD	579
Beadle County, SD	591
Bennett County, SD	611
Bon Homme County, SD	542
Brookings County, SD	664
Brown County, SD	615
Brule County, SD	549
Buffalo County, SD	602
Butte County, SD	654
Campbell County, SD	542

Charles Mix County, SD	542
Clark County, SD	640
Clay County, SD	637
Codington County, SD	611
Corson County, SD	542
Custer County, SD	711
Davison County, SD	672
Day County, SD	616
Deuel County, SD	627
Dewey County, SD	603
Douglas County, SD	574
Edmunds County, SD	612
Fall River County, SD	644
Faulk County, SD	583
Grant County, SD	603
Gregory County, SD	552
Haakon County, SD	664
Hamlin County, SD	586
Hand County, SD	542
Hanson County, SD	542
Harding County, SD	613
Hughes County, SD	610
Hutchinson County, SD	588
Hyde County, SD	574
Jackson County, SD	542
Jerauld County, SD	627
Jones County, SD	542
Kingsbury County, SD	582
Lake County, SD	542
Lawrence County, SD	619
Lyman County, SD	669
Marshall County, SD	551
McPherson County, SD	644
Meade County, SD	646
Mellette County, SD	542

Miner County, SD	542
Moody County, SD	584
Oglala Lakota County	556
Perkins County, SD	598
Potter County, SD	591
Rapid City, SD	683
Roberts County, SD	547
Sanborn County, SD	592
Sioux Falls, SD	724
Spink County, SD	576
Stanley County, SD	668
Sully County, SD	547
Todd County, SD	542
Tripp County, SD	542
Walworth County, SD	654
Yankton County, SD	607
Ziebach County, SD	542

Tennessee

Area	Rent
Bedford County, TN	621
Benton County, TN	551
Bledsoe County, TN	554
Campbell County, TN	550
Carroll County, TN	583
Claiborne County, TN	530
Clay County, TN	509
Cleveland, TN	647
Cocke County, TN	493
Coffee County, TN	568
Crockett County, TN	523
Cumberland County, TN	552
Decatur County, TN	570
DeKalb County, TN	497
Dyer County, TN	532



Fentress County, TN	532
Franklin County, TN	513
Gibson County, TN	619
Giles County, TN	602
Grainger County, TN	658
Greene County, TN	514
Grundy County, TN	518
Hancock County, TN	497
Hardeman County, TN	494
Hardin County, TN	561
Haywood County, TN	522
Henderson County, TN	541
Henry County, TN	538
Hickman County, TN	736
Houston County, TN	611
Humphreys County, TN	609
Jackson County, TN	493
Jackson, TN	706
Johnson City, TN	604
Johnson County, TN	540
Kingsport-Bristol-Bristol, TN-VA	558
Knoxville, TN	796
Lake County, TN	497
Lauderdale County, TN	520
Lawrence County, TN	568
Lewis County, TN	509
Lincoln County, TN	547
Macon County, TN	581
Marshall County, TN	587
Maury County, TN	780
McMinn County, TN	618
McNairy County, TN	513
Meigs County, TN	580
Monroe County, TN	590
Moore County, TN	509

Morgan County, TN	597
Morristown, TN	589
Nashville-Davidson--Murfreesboro--Franklin, TN	1031
Obion County, TN	554
Overton County, TN	493
Perry County, TN	494
Pickett County, TN	509
Putnam County, TN	587
Rhea County, TN	535
Roane County, TN	668
Scott County, TN	493
Sevier County, TN	698
Smith County, TN	552
Stewart County, TN	546
Van Buren County, TN	493
Warren County, TN	538
Wayne County, TN	515
Weakley County, TN	550
White County, TN	537

Bee County, TX	696
Blanco County, TX	645
Borden County, TX	639
Bosque County, TX	577
Brazoria County, TX	997
Brewster County, TX	622
Briscoe County, TX	570
Brooks County, TX	570
Brown County, TX	620
Brownsville-Harlingen, TX	640
Burnet County, TX	757
Calhoun County, TX	697
Camp County, TX	651
Cass County, TX	542
Castro County, TX	623
Cherokee County, TX	576
Childress County, TX	646
Cochran County, TX	570
Coke County, TX	542
Coleman County, TX	542
College Station-Bryan, TX	831
Collingsworth County, TX	570
Colorado County, TX	551
Comanche County, TX	627
Concho County, TX	625
Cooke County, TX	726
Corpus Christi, TX	841
Cottle County, TX	598
Crane County, TX	570
Crockett County, TX	570
Culberson County, TX	608
Dallam County, TX	706
Dallas, TX	1195
Dawson County, TX	627
Deaf Smith County, TX	645

Texas

Area	Rent
Abilene, TX	699
Amarillo, TX	723
Anderson County, TX	695
Andrews County, TX	854
Angelina County, TX	734
Aransas County, TX	756
Atascosa County, TX	740
Austin County, TX	863
Austin-Round Rock, TX	1220
Bailey County, TX	627
Baylor County, TX	627
Beaumont-Port Arthur, TX	732



Delta County, TX	578	Hemphill County, TX	664	Leon County, TX	584
DeWitt County, TX	636	Henderson County, TX	642	Limestone County, TX	625
Dickens County, TX	627	Hill County, TX	625	Lipscomb County, TX	595
Dimmit County, TX	876	Hockley County, TX	623	Live Oak County, TX	542
Donley County, TX	542	Hood County, TX	990	Llano County, TX	680
Duval County, TX	570	Hopkins County, TX	634	Longview, TX	825
Eastland County, TX	542	Houston County, TX	545	Loving County, TX	639
Edwards County, TX	639	Houston-The Woodlands-Sugar Land, TX	976	Lubbock, TX	752
El Paso, TX	729	Howard County, TX	807	Lynn County, TX	651
Erath County, TX	690	Hudspeth County, TX	629	Madison County, TX	691
Falls County, TX	572	Hutchinson County, TX	623	Marion County, TX	582
Fannin County, TX	598	Jack County, TX	620	Martin County, TX	572
Fayette County, TX	611	Jackson County, TX	677	Mason County, TX	730
Fisher County, TX	570	Jasper County, TX	619	Matagorda County, TX	683
Floyd County, TX	672	Jeff Davis County, TX	922	Maverick County, TX	564
Foard County, TX	639	Jim Hogg County, TX	639	McAllen-Edinburg- Mission, TX	614
Fort Worth-Arlington, TX	1008	Jim Wells County, TX	671	McCulloch County, TX	610
Franklin County, TX	620	Karnes County, TX	624	McMullen County, TX	639
Freestone County, TX	556	Kendall County, TX	1037	Medina County, TX	650
Frio County, TX	661	Kenedy County, TX	639	Menard County, TX	570
Gaines County, TX	570	Kent County, TX	570	Midland, TX	1189
Garza County, TX	590	Kerr County, TX	766	Milam County, TX	583
Gillespie County, TX	749	Killeen-Temple, TX	649	Mills County, TX	570
Glasscock County, TX	639	Kimble County, TX	664	Mitchell County, TX	542
Gonzales County, TX	604	King County, TX	639	Montague County, TX	667
Gray County, TX	620	Kinney County, TX	667	Moore County, TX	648
Grimes County, TX	595	Kleberg County, TX	656	Morris County, TX	542
Hale County, TX	619	Knox County, TX	570	Motley County, TX	570
Hall County, TX	601	La Salle County, TX	557	Nacogdoches County, TX	717
Hamilton County, TX	624	Lamar County, TX	596	Navarro County, TX	632
Hansford County, TX	616	Lamb County, TX	627	Newton County, TX	575
Hardeman County, TX	542	Lampasas County, TX	601	Nolan County, TX	550
Harrison County, TX	698	Laredo, TX	725	Ochiltree County, TX	613
Hartley County, TX	712	Lavaca County, TX	581	Odessa, TX	989
Haskell County, TX	627	Lee County, TX	753	Oldham County, TX	782



Palo Pinto County, TX	625
Panola County, TX	602
Parmer County, TX	627
Pecos County, TX	683
Polk County, TX	600
Presidio County, TX	570
Rains County, TX	603
Reagan County, TX	750
Real County, TX	655
Red River County, TX	542
Reeves County, TX	683
Refugio County, TX	713
Roberts County, TX	639
Runnels County, TX	550
Rusk County, TX	651
Sabine County, TX	627
San Angelo, TX	792
San Antonio-New Braunfels, TX	916
San Augustine County, TX	569
San Jacinto County, TX	601
San Saba County, TX	557
Schleicher County, TX	597
Scurry County, TX	705
Shackelford County, TX	570
Shelby County, TX	542
Sherman County, TX	627
Sherman-Denison, TX	779
Somervell County, TX	793
Starr County, TX	563
Stephens County, TX	556
Sterling County, TX	639
Stonewall County, TX	639
Sutton County, TX	628
Swisher County, TX	542
Terrell County, TX	659

Terry County, TX	557
Throckmorton County, TX	570
Titus County, TX	606
Trinity County, TX	650
Tyler County, TX	652
Tyler, TX	809
Upton County, TX	627
Uvalde County, TX	660
Val Verde County, TX	601
Van Zandt County, TX	623
Victoria, TX	862
Waco, TX	735
Walker County, TX	783
Ward County, TX	665
Washington County, TX	801
Wharton County, TX	680
Wheeler County, TX	627
Wichita Falls, TX	639
Wilbarger County, TX	644
Willacy County, TX	543
Winkler County, TX	570
Wise County, TX	1021
Wood County, TX	609
Yoakum County, TX	634
Young County, TX	542
Zapata County, TX	627
Zavala County, TX	627

Emery County, UT	627
Garfield County, UT	558
Grand County, UT	681
Iron County, UT	663
Kane County, UT	814
Millard County, UT	582
Ogden-Clearfield, UT	847
Piute County, UT	558
Provo-Orem, UT	862
Rich County, UT	661
Salt Lake City, UT	1024
San Juan County, UT	627
Sanpete County, UT	597
Sevier County, UT	595
St. George, UT	789
Summit County, UT	1100
Tooele County, UT	832
Uintah County, UT	842
Wasatch County, UT	884
Wayne County, UT	628

Vermont

Area	Rent
Addison County, VT	955
Bennington County, VT	901
Burlington-South Burlington, VT	1300
Caledonia County, VT	803
Essex County, VT	618
Lamoille County, VT	874
Orange County, VT	793
Orleans County, VT	729
Rutland County, VT	830
Washington County, VT	881
Windham County, VT	866
Windsor County, VT	901

Utah

Area	Rent
Beaver County, UT	558
Box Elder County, UT	639
Carbon County, UT	566
Daggett County, UT	661
Duchesne County, UT	695



Virginia

Area	Rent
Accomack County, VA	697
Alleghany County-Clifton Forge city-Covington city, VA	601
Bath County, VA	622
Blacksburg-Christiansburg-Radford, VA	933
Bland County, VA	576
Brunswick County, VA	695
Buchanan County, VA	646
Buckingham County, VA	685
Carroll County-Galax city, VA	627
Charlotte County, VA	568
Charlottesville, VA	1174
Culpeper County, VA	835
Cumberland County, VA	838
Dickenson County, VA	627
Essex County, VA	752
Floyd County, VA	627
Franklin County, VA	581
Giles County, VA	618
Grayson County, VA	627
Greensville County-Emporia city, VA	648
Halifax County, VA	550
Harrisonburg, VA	728
Henry County-Martinsville city, VA	542
Highland County, VA	568
King and Queen County, VA	777
King George County, VA	970
Lancaster County, VA	832
Lee County, VA	617
Louisa County, VA	908
Lunenburg County, VA	641
Lynchburg, VA	723

Madison County, VA	752
Mecklenburg County, VA	655
Middlesex County, VA	801
Northampton County, VA	788
Northumberland County, VA	632
Nottoway County, VA	751
Orange County, VA	806
Page County, VA	654
Patrick County, VA	627
Pittsylvania County-Danville city, VA	570
Prince Edward County, VA	730
Pulaski County, VA	673
Rappahannock County, VA	1009
Richmond County, VA	702
Richmond, VA	998
Roanoke, VA	713
Rockbridge County-Buena Vista city-Lexington city, VA	712
Russell County, VA	542
Shenandoah County, VA	675
Smyth County, VA	571
Southampton County-Franklin city, VA	755
Staunton-Waynesboro, VA	721
Surry County, VA	680
Tazewell County, VA	609
Warren County, VA	824
Westmoreland County, VA	758
Winchester, VA-WV	840
Wise County-Norton city, VA	565
Wythe County, VA	579

Bellingham, WA	944
Bremerton-Silverdale, WA	1083
Clallam County, WA	832
Columbia County, WA	797
Ferry County, WA	656
Garfield County, WA	665
Grant County, WA	725
Grays Harbor County, WA	714
Island County, WA	962
Jefferson County, WA	822
Kennewick-Richland, WA	926
Kittitas County, WA	811
Klickitat County, WA	759
Lewis County, WA	771
Lincoln County, WA	600
Longview, WA	802
Mason County, WA	902
Mount Vernon-Anacortes, WA	996
Okanogan County, WA	716
Olympia-Tumwater, WA	1031
Pacific County, WA	724
Pend Oreille County, WA	670
San Juan County, WA	1033
Seattle-Bellevue, WA	1860
Spokane, WA	735
Stevens County, WA	605
Tacoma, WA	1155
Wahkiakum County, WA	623
Walla Walla County, WA	848
Wenatchee, WA	844
Whitman County, WA	760
Yakima, WA	812

Washington

Area	Rent
Adams County, WA	728



West Virginia

Area	Rent
Barbour County, WV	559
Boone County, WV	596
Braxton County, WV	582
Calhoun County, WV	556
Charleston, WV	728
Doddridge County, WV	537
Fayette County, WV	622
Gilmer County, WV	541
Grant County, WV	597
Greenbrier County, WV	677
Hardy County, WV	548
Harrison County, WV	656
Jackson County, WV	612
Jefferson County, WV	825
Lewis County, WV	617
Lincoln County, WV	602
Logan County, WV	558
Marion County, WV	663
Martinsburg, WV	793
Mason County, WV	591
McDowell County, WV	582
Mercer County, WV	562
Mingo County, WV	577
Monroe County, WV	548
Morgan County, WV	713
Morgantown, WV	790
Nicholas County, WV	537
Parkersburg-Vienna, WV	673
Pendleton County, WV	552
Pleasants County, WV	604
Pocahontas County, WV	543
Putnam County, WV	737
Raleigh County, WV	718

Randolph County, WV	631
Ritchie County, WV	582
Roane County, WV	570
Summers County, WV	531
Taylor County, WV	671
Tucker County, WV	609
Tyler County, WV	661
Upshur County, WV	621
Webster County, WV	565
Wetzel County, WV	537
Wyoming County, WV	624

Iowa County, WI	680
Iron County, WI	542
Jackson County, WI	597
Janesville-Beloit, WI	673
Jefferson County, WI	726
Juneau County, WI	644
Kenosha County, WI	839
Lafayette County, WI	607
Langlade County, WI	550
Lincoln County, WI	552
Madison, WI	1082

Wisconsin

Area	Rent
Adams County, WI	606
Appleton, WI	667
Ashland County, WI	591
Barron County, WI	605
Bayfield County, WI	623
Buffalo County, WI	610
Burnett County, WI	598
Clark County, WI	562
Columbia County, WI	734
Crawford County, WI	598
Dodge County, WI	684
Door County, WI	695
Dunn County, WI	656
Eau Claire, WI	639
Florence County, WI	543
Fond du Lac, WI	639
Forest County, WI	569
Grant County, WI	606
Green Bay, WI	660
Green County, WI	665
Green Lake County, WI	598

Manitowoc County, WI	573
Marinette County, WI	582
Marquette County, WI	631
Menominee County, WI	575
Milwaukee-Waukesha-West Allis, WI	805
Monroe County, WI	670
Oconto County, WI	575
Oneida County, WI	715
Oshkosh-Neenah, WI	666
Pepin County, WI	564
Polk County, WI	662
Portage County, WI	663
Price County, WI	542
Racine, WI	711
Richland County, WI	620
Rusk County, WI	575
Sauk County, WI	715
Sawyer County, WI	647
Shawano County, WI	545
Sheboygan, WI	652
Taylor County, WI	554
Trempealeau County, WI	594
Vernon County, WI	628
Vilas County, WI	594



Walworth County, WI	736
Washburn County, WI	612
Waupaca County, WI	633
Wausau, WI	651
Waushara County, WI	568
Wood County, WI	604

Wyoming

Area	Rent
Albany County, WY	699
Big Horn County, WY	597
Campbell County, WY	823
Carbon County, WY	776
Casper, WY	832
Cheyenne, WY	763
Converse County, WY	736
Crook County, WY	666
Fremont County, WY	657
Goshen County, WY	645
Hot Springs County, WY	657
Johnson County, WY	765
Lincoln County, WY	689
Niobrara County, WY	542
Park County, WY	677
Platte County, WY	582
Sheridan County, WY	749
Sublette County, WY	772
Sweetwater County, WY	798
Teton County, WY	1221
Uinta County, WY	623
Washakie County, WY	627
Weston County, WY	707

Source: U.S. Department of Housing and Urban Development

<https://www.huduser.gov/portal/datasets/50per.html>



Glossary

This glossary contains the most important terms used in this publication.

- Cap** The maximum amount an insurance policy will cover for an item; for example, a cap on fine jewelry might be \$1,500.
- Claim** A report that you file with an insurance company if some or all of your personal property is damaged or destroyed.
- Deductible** The amount of money you must pay out of pocket before an insurance policy kicks in.
- Endorsement** Also called a trailer or a rider, an endorsement offers additional coverage for a category of items, such as electronics equipment.
- Exclusion** Something not covered by insurance.
- Floater** Offers additional coverage for a specific item, such as an antique firearm.
- Peril** Something that causes harm or damage, such as a fire.



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- A Excellent.** The company offers excellent financial security. It has maintained a conservative stance in its investment strategies, business operations and underwriting commitments. While the financial position of any company is subject to change, we believe that this company has the resources necessary to deal with severe economic conditions.
- B Good.** The company offers good financial security and has the resources to deal with a variety of adverse economic conditions. It comfortably exceeds the minimum levels for all of our rating criteria, and is likely to remain healthy for the near future. However, in the event of a severe recession or major financial crisis, we feel that this assessment should be reviewed to make sure that the firm is still maintaining adequate financial strength.
- C Fair.** The company offers fair financial security and is currently stable. But during an economic downturn or other financial pressures, we feel it may encounter difficulties in maintaining its financial stability.
- D Weak.** The company currently demonstrates what, in our opinion, we consider to be significant weaknesses which could negatively impact policyholders. In an unfavorable economic environment, these weaknesses could be magnified.
- E Very Weak.** The company currently demonstrates what we consider to be significant weaknesses and has also failed some of the basic tests that we use to identify fiscal stability. Therefore, even in a favorable economic environment, it is our opinion that policyholders could incur significant risks.
- F Failed.** The company is deemed failed if it is either 1) under supervision of an insurance regulatory authority; 2) in the process of rehabilitation; 3) in the process of liquidation; or 4) voluntarily dissolve after disciplinary or other regulatory action by an insurance regulatory authority.
- +** The plus sign is an indication that the company is in the upper third of the letter grade.
- The minus sign is an indication that the company is in the lower third of the letter grade.
- U** Unrated. The company is unrated for one or more of the following reasons: (1) total assets are less than \$1 million; (2) premium income for the current year was less than \$100,000; or (3) the company functions almost exclusively as a holding company rather than as an underwriter; or, (4) in our opinion, we do not have enough information to reliably issue a rating.



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Grey House
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4919 Route 22, Amenia, NY 12501
518-789-8700 • 800-562-2139 • FAX 845-373-6360
www.greyhouse.com • e-mail: books@greyhouse.com