

Average home insurance premiums by state

By Michelle Megna | Updated on September 14, 2020

Insure.com's analysis of rates from top insurers for nearly every ZIP code in the country found the average cost of homeowners insurance to be \$2,285. That's for a policy with \$300,000 in dwelling coverage and \$100,000 in liability insurance.

Insure.com found that the national average cost of home insurance increased 33% from 2016 to 2020 for dwelling coverage of \$300,000 and liability of \$100,000 with a \$1,000 deductible. The annual average rate was \$1,720 in 2016, compared to \$2,285 now.

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States with frequent hurricanes, hail storms, tornadoes and earthquakes tend to have higher home insurance rates. But no matter where you live, you can get sufficient coverage for an affordable price if you know your [home insurance basics](#). Here we'll provide home insurance rates by state and coverage level so you can estimate homeowners insurance costs for your particular situation. You'll also learn how to save on home insurance and get tips on how much coverage to buy.

Average homeowners insurance: Rates by state

How do your home insurance costs compare to others in the country? If you live in Oklahoma, Kansas, Arkansas, Florida or Texas you're paying the highest prices, on average, for home insurance, while those in Hawaii, California, Vermont, Utah and New Hampshire pay the least.

State	\$300,000 dwelling/\$100,000 liability	\$ difference from \$2,285 national average
Oklahoma	\$4,418	\$2,133 more
Kansas	\$3,920	\$1,635 more
Arkansas	\$3,422	\$1,137 more
Florida	\$3,418	\$1,133 more
Texas	\$3,412	\$1,127 more
Mississippi	\$3,318	\$1,033 more
Louisiana	\$3,249	\$964 more
South Dakota	\$3,149	\$864 more
Nebraska	\$3,112	\$827 more
Missouri	\$3,093	\$808 more

As you can see in the table above, location plays a major role in what you pay. Insurers consider many factors when judging location:

- Weather (areas that experience more natural disasters will likely have higher premiums)
- Population density
- Proximity to a fire department and fire hydrant
- Claims history for the area

But where you live is just one variable that affects what you pay. Home insurance rates are also based on characteristics of your house, the amount of coverage you get and on your profile. Chief among these are:

- The age of your home
- The building materials your home was constructed with
- The claims history of your house
- Your credit history (except in California, Massachusetts and Maryland)
- Your marital status
- How much coverage you buy and the deductible you choose
- The amount of home insurance discounts you qualify for

More specifically, each state has its own unique situation that may cause insurance rates to increase or drop. Look at how recent events have affected the states with the largest increase and decrease in homeowners insurance premiums:

Oklahoma home insurance rates: 93% higher than average

Oklahoma is the most expensive state for homeowners insurance in the country. It ranked [fourth in the country for tornadoes](#), with 99 occurring in 2019 and ninth of all [states with catastrophic losses](#) the same year. Andrew Schallhorn, Deputy Commissioner of Financial Regulation and Chief Actuary for the Oklahoma Insurance Department explains, “Homeowners rates in Oklahoma are high for many reasons including weather (tornadoes, hail, ice).”

Schallhorn hasn’t received higher rate increase filings this year, which typically signal an increase in the base cost of home insurance for a state. Therefore, home insurance premium increases in 2021 won’t come from a state-wide base rate change but will be a “result of several criteria including credit score, claims, deductibles and more.”

Kansas home insurance rates: 72% higher than average

Kansas is part of the “[Tornado Alley](#)” — an area where destructive tornadoes are more likely to occur. The [Insurance Information Institute](#) (III) ranks Kansas third in 2019 for tornadoes with 127. Besides tornadoes, [hail damage](#) is another factor of why home insurance rates are so much more expensive in Kansas than most other states.

The III ranked Kansas as second in states with major hail events. The [Kansas Insurance Department](#) estimated losses of \$276,577,312 in 2019 from windstorms, tornadoes and hail; a likely cause of high Kansas homeowners insurance rates.

Arkansas home insurance rates: 50% higher than average

Arkansas sits at a vulnerable location for many natural disasters. The state of Arkansas is affected by tornadoes, flooding, wildfires, earthquakes, droughts, snow and hurricanes. Fortunately, Arkansas may be affected by a variety of weather, but hasn’t suffered a major disaster in recent years.

Florida home insurance rates: 50% higher than average

Florida can be expected to make the list of the most expensive states for homeowners insurance. Flooding and hurricanes are frequent and catastrophic event. The 2020 annual premium of \$3,418 per year includes hurricane or windstorm coverage, which comes with its own deductible. Windstorm coverage is [set to increase 33% in 2020](#), with many currently policyholders dropped and left to look for new coverage.

California home insurance rates: 50% lower than average

You may be surprised that California is one of the least expensive states for home insurance. After all, earthquakes, devastating wildfires and [flooding](#) make the news regularly. The annual home insurance cost of \$1,144 is a statewide average and doesn’t include coverage for flooding and earthquakes. They are both optional for many homeowners and must be purchased separately.

Nevertheless, the current fires are projected to cost [\\$1.5 billion](#) in insurance losses. For homeowners who live in areas at high-risk for fires, insurance premiums have risen [up to 500%](#) in the last few years, with many homeowners being dropped by their insurer. It's likely California homeowners insurance prices will increase in 2021, especially for residents in wildfire zones.

Hawaii home insurance rates: 79% lower than average

Hawaii enjoys the lowest homeowners insurance rates in the country thanks to its geographical location. Mild weather and a low incidence of natural disasters make it the most affordable place to be a homeowner in 2020. The last significant natural disaster was Hurricane Iniki in 1992. However, banks do [require a supplemental hurricane insurance policy](#) to approve a mortgage in Hawaii. Rates shown here do not include supplemental hurricane coverage costs.

How much does homeowners insurance cost by coverage level?

When shopping for home insurance, you need to be sure you buy enough coverage to fully protect your possessions and your house. Here we'll explain how to do that, and provide home insurance rates for common levels of protection.

You will start by deciding how much coverage to get for the following types of home insurance:

- Dwelling – covers damage to your home from fire, certain types of weather incidents
- Liability – pays for the medical bills of guests injured in your home due to your negligence, for instance your dog bites a friend or someone slips and falls on your property, and also pays if you are sued
- Medical payments – pays for minor medical bills of those injured in your home regardless of who is at fault

The limits of your coverage for the following are typically a set percentage of your dwelling coverage limit as shown below:

- Other structures, which covers sheds, barns and so on – 10%
- Personal property, the contents of your house – 50%
- Loss of use or additional living expenses, the amount you get for living expenses when your home is damaged and uninhabitable while being repaired – 20%

Determining the full replacement cost of your home is a critical first step in deciding how much coverage to buy, because you need to know that before choosing the amount of protection for your house. The cost to repair damage to your home or rebuild it completely at equal quality — at current prices — is the replacement cost. You should buy enough dwelling coverage to match the full replacement cost of your

home. You can get help determining the replacement cost of your home by speaking with a real estate agent, appraiser or by using online tools.

You also choose a home insurance deductible, which applies to claims for damage to your home or belongings. The higher your deductible, the lower your rate. However, a high deductible and lower rate generally means you will have to pay for minor damage yourself. Deductibles usually come in the amounts of \$1,000, \$1,500, \$2,000 and \$2,500.

Now that we've outlined the components of a typical home insurance policy and how they work, you can see how the average cost of home insurance compares for various amounts of coverage, based on an analysis by Insure.com. All come with a \$1,000 deductible.

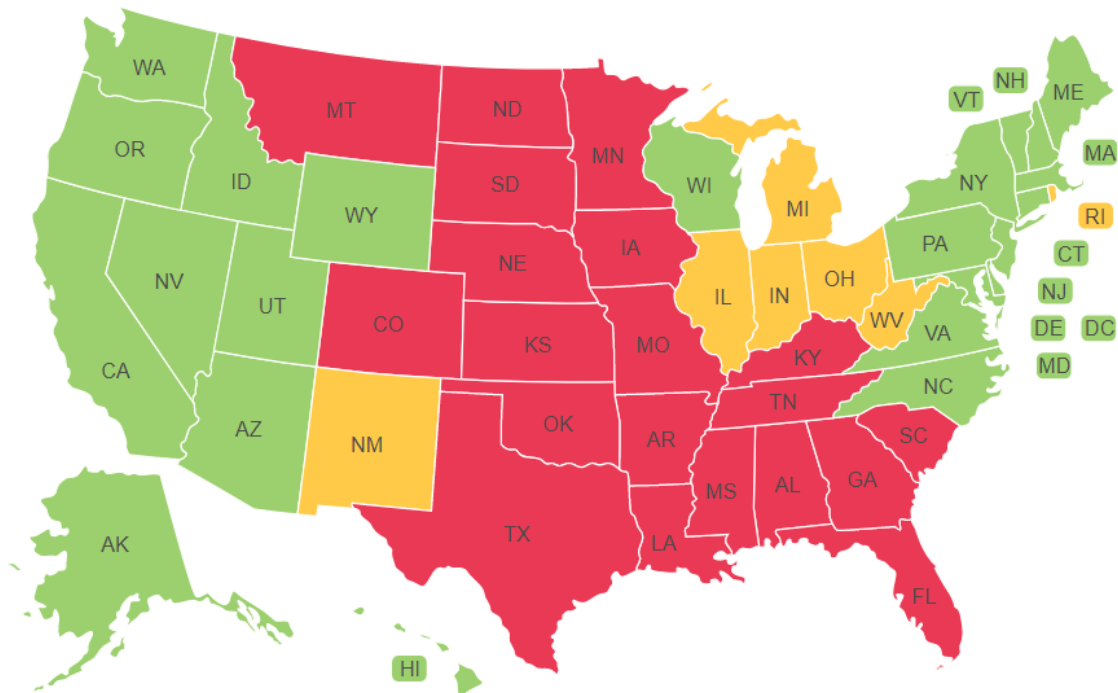
Average rate	Dwelling coverage	Liability
\$1,806	\$200,000	\$100,000
\$1,824	\$200,000	\$300,000
\$2,285	\$300,000	\$100,000
\$2,305	\$300,000	\$300,000
\$2,694	\$400,000	\$100,000
\$2,709	\$400,000	\$300,000
\$3,046	\$500,000	\$100,000
\$3,056	\$500,000	\$300,000
\$3,304	\$600,000	\$100,000
\$3,323	\$600,000	\$300,000

To see how much you can expect to pay in your state, here are home insurance rates by state for eight common coverage levels, all with a \$1,000 deductible.

State	\$200,000 dwelling/\$100,000 liability	\$200,000 dwelling/\$300,000 liability	\$300,000 dwelling/\$100,000 liability	dwe
California	\$800	\$820	\$1,144	
Colorado	\$2,499	\$2,514	\$3,069	
Connecticut	\$1,455	\$1,478	\$1,935	
DC	\$1,074	\$1,099	\$1,462	
Delaware	\$1,070	\$1,085	\$1,504	
Florida	\$2,872	\$2,876	\$3,418	
Georgia	\$1,986	\$2,002	\$2,540	
Hawaii	\$343	\$365	\$477	
Iowa	\$2,015	\$2,027	\$2,526	
Idaho	\$1,378	\$1,396	\$1,820	





Hover over map to see the home insurance rates by state for eight common coverage levels, all with a \$1,000 deductible



- More than \$200 below national average
- Within \$200 from national average
- More than \$200 above national average

Note: Colors of map associated with \$300/\$100K policy with \$1,000 deductible

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Don't choose a company on house insurance cost alone

If you're shopping for home insurance, don't solely base your choice on how much you pay. If your most valuable asset, your home, is destroyed or damaged, you certainly want to have an insurance company that will treat you kindly, be responsive and pay your claim quickly. So, in addition to comparing rates from up to three insurers to see which has the most affordable cost, you should see what policyholders say about their customer service and claims handling. See how thousands of customers ranked top companies in our "[Best Home Insurance Companies](#)" survey analysis.