



Insurance.com shows most and least expensive locations for home insurance

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Florida has highest cost ZIP code while Hawaii has the lowest costs in Honolulu

Foster City, CA—May 12, 2020.As consumers face increasing financial challenges, it can be important to know whether home insurance rates are in line with average costs in a given area, enabling savings, where possible.

[Insurance.com](#) makes a tool available to help homeowners and renters assess home insurance costs relative to their neighbors, comparing rates by ZIP Code for 10 different coverage levels. Experts identify the ten cities with highest and lowest [average home insurance rates](#), including:

5 highest cost home insurance locations

- Islamorada Village of islands, Florida, \$6,295
- Louise, Texas, \$5,911
- Mobile, Alabama, \$5,752
- Cashion, Oklahoma, \$4,966
- Winter, Kansas, \$4,666

5 least costly locations for home insurance

- Honolulu, Hawaii, \$490
- Oceano, California, \$881
- Winooski/Burlington, Vermont, \$1,107
- Potomac Maryland, \$1,144
- Anahuac, Texas, \$1,148

“Standard home insurance policies vary considerably by state and neighborhood,” explains Michelle Megna, Insurance.com editorial director.

“Underwriting rules, credit ratings (where permitted), crime, whether, and lawsuit prevalence all factor into the rates consumers pay. We provide detail on the main items used to set these insurance rates and show national average [home insurance](#) costs for dwellings and liability, at a given deductible level.”

Home insurance calculator is accessible here: [Home insurance calculator](#), and includes guidance on important factors including:

- How much dwelling coverage should be considered
- Appropriate liability limits
- Medical coverage
- Deductibles

Michelle Megna is available to discuss the levers consumers can use to minimize home and renters' insurance costs while obtaining an appropriate coverage level.

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