

Affiliated Business Arrangement Disclosure

Credible Operations, Inc., (“Credible”), has a business relationship with Credible Insurance Inc.,ⁱ (“Credible Insurance”) which provides property and casualty insurance brokerage services, such as homeowners insurance. Specifically, Credible Labs Inc., is the parent company of Credible Insurance and Credible. Because of this relationship, this referral may provide Credible a financial or other benefit.

Set forth below is the estimated charge or range of charges for the settlement services listed. You are NOT required to use the listed provider as a condition for the purchase, sale, or refinance of the subject property, or to obtain access to any other settlement service with respect to such property.

THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.

Service Provider	Service Provided	Charge or Range of Charges
Credible Insurance Inc. ⁱ	Homeowners Insurance Brokerage	Based on insurance premiums paid to carrier.

Credible Insurance is a homeowners insurance broker who works with multiple insurance carriers and is compensated by the carrier you choose to place your insurance with, if any, in varying percentages based on the premiums you pay to the carrier.

Annual premium rates for homeowners insurance vary substantially depending on many factors, including the type and amount of coverage, property value; home or community features, building materials used, type, age, location, and size of home; claims history; and other factors. The chart below provides a rough range of estimates of annual premiums in the respective state based on carriers available through Young Alfred.

* “Range” means the lowest and highest premiums in dollar amount paid by policyholders in that state, who obtained a homeowners insurance policy through Young Alfred.

** “Percentile” means the range between premiums for policyholders whose premium amount is between 20 and 80 percent within the given state of all policyholders who obtained a policy through Young Alfred. For example, in Alaska, 60 percent of all consumers are expected to find pricing between \$1,119.00 and \$1,1862.00, while 20 percent are expected to pay less, and 20 percent are expected to pay more than this range.

ⁱ Credible Insurance, Inc., a Delaware Corporation (d/b/a “Young Alfred,” a/k/a Young Alfred, Inc., a/k/a “Credible Insurance,” a/k/a Credible Insurance Inc., outside of Delaware and California.) In California, Young Alfred Agency, Lic. # 0M90567.

State	Range*	Percentile (20th-80th)**
Alaska	\$1,119 - \$1,906	\$1,119 - \$1,862
Alabama	\$325 - \$9,409	\$936 - \$2,002
Arkansas	\$431 - \$4,404	\$1,016 - \$1,904
Arizona	\$273 - \$3,047	\$585 - \$1,146
California	\$372 - \$6,247	\$704 - \$1,348
Colorado	\$401 - \$6,207	\$996 - \$1,915
Connecticut	\$417 - \$3,802	\$1,009 - \$2,018
District of Columbia	\$231 - \$1,909	\$359 - \$901
Delaware	\$261 - \$5,973	\$666 - \$1,225
Florida	\$289 - \$17,001	\$1,147 - \$2,671
Georgia	\$165 - \$5,821	\$983 - \$1,795
Hawai'i	\$1037 - \$6,106	\$1,039 - \$3,182
Iowa	\$423 - \$3,593	\$779 - \$1,558
Idaho	\$227 - \$1,287	\$400 - \$840
Illinois	\$422 - \$6,555	\$862 - \$1,627
Indiana	\$272 - \$10,766	\$799 - \$1,538
Kansas	\$679 - \$4,341	\$1,157 - \$2,085
Kentucky	\$461 - \$4,239	\$917 - \$1,682
Louisiana	\$561 - \$9,494	\$1,275 - \$2,708
Massachusetts	\$462 - \$3,528	\$910 - \$1,718
Maryland	\$257 - \$10,788	\$707 - \$1,359
Maine	\$322 - \$2,523	\$559 - \$1,374
Michigan	\$365 - \$5,590	\$870 - \$1,612
Minnesota	\$449 - \$4,477	\$1,065 - \$1,976
Missouri	\$282 - \$4,269	\$926 - \$1,953
Mississippi	\$504 - \$9,839	\$1,269 - \$2,258
Montana	\$708 - \$2,672	\$863 - \$1,933
North Carolina	\$281 - \$6,714	\$646 - \$1,319
North Dakota	\$1,087 - \$2,142	\$1,268 - \$1,620
Nebraska	\$732 - \$3,082	\$1,214 - \$2,186
New Hampshire	\$483 - \$2,260	\$658 - \$1,030
New Jersey	\$243 - \$8,361	\$756 - \$1,418
New Mexico	\$321 - \$3,292	\$629 - \$1,067
Nevada	\$278 - \$3,408	\$500 - \$980
New York	\$357 - \$8,951	\$617 - \$1,601
Ohio	\$311 - \$7,060	\$695 - \$1,337
Oklahoma	\$905 - \$6,132	\$1281 - \$2,305
Oregon	\$217 - \$2,538	\$507 - \$1,067
Pennsylvania	\$196 - \$4,517	\$590 - \$1,236
Rhode Island	\$216 - \$4,245	\$876 - \$1,364
South Carolina	\$352 - \$6,884	\$722 - \$1,520
South Dakota	\$628 - \$1,944	\$821 - \$1,353
Tennessee	\$210 - \$7,660	\$913 - \$1,906
Texas	\$166 - \$22,732	\$1,108 - \$2,354
Utah	\$334 - \$2,049	\$655 - \$1,187
Virginia	\$300 - \$3,528	\$570 - \$1,148
Vermont	\$586 - \$2,713	\$651 - \$1,188
Washington	\$338 - \$3,598	\$693 - \$1,327
Wisconsin	\$357 - \$5,250	\$620 - \$1,181
West Virginia	\$494 - \$5,394	\$904 - \$1,873
Wyoming	\$756 - \$2,156	\$818 - \$2,025

***The data in this chart is current as of January 03, 2022. Although you can expect to find insurance pricing available through Young Alfred carriers with the price ranges shown above, rates can change without notice. Therefore, your premium can be outside of the value ranges shown above.

