

January 2024

Replacement value cost trends

Real property • Personal property



Zurich Resilience Solutions (ZRS) is committed to providing experience and insights to help customers and producers better understand and prepare for the evolving risks they face. This issue of ZRS's Replacement Value Cost Trends provides the results of the most recent real and personal property inflation survey conducted for Zurich. The cost trends are published to assist in maintaining proper levels of insurable replacement costs for commercial and industrial properties. Please consult insurance advisors for specific information regarding your situation. The cost trends are issued at least annually but may be issued at mid-year if market conditions warrant.

January 2024 Cost trends analysis

The current building cost trends continue to be stable through 2023. The majority of the U.S. has shown a little movement in construction costs. Material costs continue to decline due to declining inflation, however, they are higher than pre-pandemic levels. Even though material costs are declining, labor rates are increasing. Tight labor supply continues to be a concern.

The personal property cost trends indicate a 0% to 2% increase in machinery and equipment costs for the listed occupancies over the 12-month period. We continue to battle inflation and it appears most of the supply chain issues from COVID-19 are subsiding.

Real property

Inflation multipliers are provided for all 50 states, Puerto Rico and eight Canadian provinces. In all, cost trends are included for 183 cities. Prior to January 2015, the cost trends are available on a regional basis.

To determine the current replacement cost of a building, select the closest city from Zurich's Replacement value cost trends. Find the date across the top of the page that corresponds to the last time the existing values were updated. Scroll down the page to the closest city and note the multiplier. Multiply the factor provided by the existing estimated replacement cost to arrive at the current estimated replacement cost.

Personal property

The personal property cost trends are calculated by use of a weighted index and include an installation factor.

For personal property, choose the occupancy and scroll down the page to the date closest to when the existing values were last updated or established and note the multiplier. Then apply the appropriate multiplier to the existing personal property values to approximate the current replacement cost.

Cost trends are also available
in PDF format at
[https://www.zurichna.com/
services/costtrends](https://www.zurichna.com/services/costtrends)

The information in this publication was compiled from sources believed to be reliable for informational purposes only. Additional data and analysis may be required to obtain an accurate valuation. By its nature, the information is subject to known and unknown risks and uncertainties and can be affected by other factors that could cause actual results to differ materially from those expressed or implied in the trends cited in this publication. As a result, The Zurich Services Corporation assumes no liability in connection with this publication, including any information contained herein.



Real property replacement value cost trends

January 2024

	Jan, 24	Jan, 23	Jan, 22	Jan, 21	Jan, 20	Jan, 19	Jan, 18	Jan, 17	July, 16	Jan, 16	July, 15
UNITED STATES											
NATIONAL AVERAGE	1.000	1.012	1.143	1.309	1.427	1.454	1.521	1.565	1.571	1.571	1.575
STATE/CITY											
ALABAMA	1.000	1.017	1.170	1.346	1.456	1.481	1.555	1.594	1.596	1.593	1.595
Birmingham	1.000	1.015	1.168	1.347	1.460	1.481	1.552	1.590	1.592	1.587	1.590
Huntsville	1.000	1.013	1.170	1.348	1.452	1.475	1.545	1.583	1.585	1.580	1.586
Mobile	1.000	1.011	1.171	1.345	1.457	1.490	1.570	1.613	1.619	1.609	1.599
Montgomery	1.000	1.029	1.176	1.347	1.460	1.487	1.564	1.602	1.604	1.610	1.615
ALASKA	1.000	1.003	1.114	1.258	1.352	1.369	1.413	1.461	1.459	1.464	1.468
Anchorage	1.000	1.009	1.128	1.274	1.369	1.388	1.433	1.483	1.483	1.488	1.491
Fairbanks	1.000	1.004	1.114	1.258	1.352	1.366	1.411	1.458	1.456	1.462	1.465
Juneau	1.000	0.995	1.102	1.241	1.336	1.354	1.395	1.441	1.439	1.443	1.448
ARIZONA	1.000	1.011	1.173	1.337	1.440	1.475	1.529	1.573	1.592	1.592	1.586
Flagstaff	1.000	1.010	1.169	1.331	1.436	1.472	1.529	1.571	1.590	1.588	1.586
Phoenix	1.000	1.011	1.174	1.351	1.451	1.486	1.540	1.585	1.608	1.601	1.595
Tucson	1.000	1.017	1.177	1.342	1.450	1.483	1.537	1.580	1.606	1.601	1.594
ARKANSAS	1.000	1.003	1.169	1.313	1.401	1.410	1.488	1.534	1.538	1.512	1.519
Fort Smith	1.000	0.994	1.160	1.304	1.392	1.401	1.480	1.524	1.536	1.506	1.507
Little Rock	1.000	0.995	1.168	1.311	1.398	1.409	1.484	1.537	1.534	1.504	1.518
CALIFORNIA	1.000	1.023	1.144	1.306	1.418	1.449	1.513	1.564	1.609	1.622	1.630
Fresno	1.000	1.018	1.138	1.278	1.371	1.410	1.479	1.554	1.581	1.594	1.600
Los Angeles	1.000	1.017	1.139	1.328	1.452	1.483	1.528	1.574	1.629	1.639	1.654
Redding	1.000	1.026	1.146	1.279	1.367	1.407	1.469	1.534	1.562	1.571	1.577
Sacramento	1.000	0.999	1.118	1.242	1.326	1.370	1.432	1.493	1.532	1.542	1.549
San Diego	1.000	1.007	1.129	1.306	1.420	1.465	1.523	1.576	1.633	1.628	1.640
San Francisco	1.000	1.028	1.140	1.298	1.410	1.441	1.501	1.557	1.617	1.630	1.640
San Jose	1.000	1.041	1.153	1.305	1.429	1.461	1.530	1.583	1.634	1.649	1.656
COLORADO	1.000	1.017	1.157	1.305	1.400	1.444	1.513	1.554	1.533	1.541	1.553
Colorado Springs	1.000	1.021	1.157	1.300	1.398	1.445	1.513	1.551	1.532	1.526	1.539
Denver	1.000	1.019	1.154	1.312	1.410	1.463	1.530	1.583	1.560	1.552	1.568
Fort Collins	1.000	1.019	1.154	1.299	1.394	1.440	1.508	1.548	1.520	1.530	1.544
Grand Junction	1.000	1.011	1.165	1.315	1.403	1.439	1.511	1.546	1.539	1.553	1.558
CONNECTICUT	1.000	1.015	1.123	1.248	1.336	1.368	1.421	1.453	1.439	1.445	1.447
Bridgeport	1.000	1.008	1.116	1.244	1.331	1.361	1.418	1.457	1.443	1.460	1.448
Hartford	1.000	1.021	1.129	1.255	1.345	1.383	1.434	1.464	1.453	1.453	1.462
New Haven	1.000	1.020	1.125	1.251	1.338	1.371	1.421	1.449	1.441	1.439	1.450
Stamford	1.000	1.008	1.115	1.227	1.315	1.344	1.399	1.436	1.422	1.437	1.427
Waterbury	1.000	1.019	1.125	1.252	1.339	1.372	1.423	1.450	1.440	1.442	1.452
D.C. Washington	1.000	1.013	1.140	1.302	1.397	1.447	1.502	1.554	1.536	1.536	1.542
Washington	1.000	1.013	1.140	1.302	1.397	1.447	1.502	1.554	1.536	1.536	1.542
DELAWARE	1.000	1.009	1.138	1.277	1.374	1.391	1.426	1.466	1.483	1.489	1.489
Wilmington/ Dover	1.000	1.009	1.138	1.277	1.374	1.391	1.426	1.466	1.483	1.489	1.489

Real property replacement value cost trends

	Jan, 24	Jan, 23	Jan, 22	Jan, 21	Jan, 20	Jan, 19	Jan, 18	Jan, 17	July, 16	Jan, 16	July, 15
UNITED STATES											
NATIONAL AVERAGE	1.000	1.012	1.143	1.309	1.427	1.454	1.521	1.565	1.571	1.571	1.575
STATE/CITY											
FLORIDA	1.000	1.007	1.151	1.329	1.440	1.467	1.547	1.583	1.574	1.577	1.578
Jacksonville	1.000	1.001	1.146	1.318	1.426	1.461	1.543	1.577	1.572	1.578	1.573
Miami	1.000	0.996	1.138	1.326	1.439	1.468	1.550	1.581	1.559	1.562	1.559
Orlando	1.000	1.029	1.175	1.367	1.479	1.495	1.582	1.615	1.602	1.606	1.606
Pensacola	1.000	0.988	1.131	1.309	1.414	1.453	1.525	1.558	1.553	1.554	1.565
Tallahassee	1.000	1.005	1.152	1.324	1.435	1.466	1.535	1.578	1.597	1.604	1.602
Tampa/St. Petersburg	1.000	1.017	1.157	1.341	1.452	1.478	1.558	1.589	1.579	1.579	1.593
GEORGIA	1.000	1.017	1.175	1.349	1.460	1.482	1.555	1.596	1.604	1.608	1.617
Atlanta	1.000	0.988	1.149	1.322	1.441	1.459	1.540	1.576	1.582	1.582	1.596
Augusta	1.000	0.994	1.148	1.313	1.420	1.437	1.500	1.539	1.548	1.550	1.562
Columbus	1.000	1.030	1.191	1.366	1.482	1.509	1.587	1.615	1.624	1.631	1.634
Macon	1.000	1.022	1.186	1.354	1.470	1.496	1.573	1.625	1.636	1.645	1.647
Savannah	1.000	1.031	1.184	1.357	1.462	1.485	1.556	1.599	1.604	1.605	1.618
Valdosta	1.000	1.036	1.192	1.383	1.487	1.506	1.575	1.624	1.630	1.634	1.647
HAWAII	1.000	1.019	1.144	1.293	1.394	1.420	1.477	1.525	1.510	1.520	1.523
Honolulu	1.000	1.019	1.144	1.293	1.394	1.420	1.477	1.525	1.510	1.520	1.523
IDAHO	1.000	1.005	1.145	1.299	1.394	1.438	1.496	1.541	1.560	1.559	1.564
Boise	1.000	0.999	1.143	1.301	1.392	1.439	1.499	1.538	1.548	1.553	1.557
Lewiston	1.000	1.029	1.167	1.316	1.418	1.458	1.515	1.557	1.573	1.567	1.572
Pocatello	1.000	0.998	1.138	1.296	1.389	1.433	1.491	1.531	1.548	1.548	1.551
ILLINOIS	1.000	1.019	1.128	1.267	1.358	1.377	1.442	1.476	1.488	1.490	1.502
Chicago	1.000	1.049	1.161	1.303	1.395	1.418	1.483	1.522	1.532	1.554	1.567
Peoria	1.000	1.012	1.121	1.248	1.331	1.344	1.401	1.430	1.450	1.441	1.453
Rockford	1.000	1.038	1.146	1.291	1.386	1.402	1.463	1.498	1.506	1.521	1.523
INDIANA	1.000	1.009	1.134	1.265	1.343	1.367	1.433	1.481	1.490	1.490	1.492
Evansville	1.000	0.997	1.107	1.239	1.314	1.345	1.407	1.444	1.448	1.446	1.454
Fort Wayne	1.000	1.018	1.122	1.262	1.334	1.369	1.434	1.475	1.480	1.480	1.484
Gary	1.000	1.039	1.160	1.301	1.392	1.416	1.481	1.514	1.502	1.522	1.518
Indianapolis	1.000	0.997	1.140	1.276	1.348	1.373	1.444	1.507	1.518	1.514	1.510
South Bend	1.000	0.997	1.107	1.230	1.313	1.342	1.403	1.447	1.465	1.461	1.470
Terre Haute	1.000	1.007	1.120	1.242	1.320	1.351	1.410	1.448	1.452	1.451	1.458
IOWA	1.000	1.004	1.138	1.276	1.369	1.386	1.451	1.502	1.526	1.522	1.522
Cedar Rapids	1.000	1.006	1.138	1.266	1.355	1.374	1.432	1.482	1.503	1.494	1.497
Des Moines	1.000	1.005	1.146	1.282	1.368	1.384	1.460	1.514	1.545	1.549	1.541
Dubuque	1.000	1.005	1.140	1.269	1.350	1.370	1.428	1.471	1.495	1.484	1.486
Sioux City	1.000	1.010	1.138	1.270	1.348	1.371	1.442	1.500	1.525	1.526	1.532
KANSAS	1.000	1.018	1.154	1.340	1.481	1.502	1.576	1.617	1.627	1.622	1.625
Kansas City	1.000	1.028	1.141	1.338	1.492	1.519	1.578	1.617	1.624	1.620	1.641
Topeka	1.000	1.034	1.149	1.347	1.507	1.537	1.596	1.631	1.666	1.669	1.681
Wichita	1.000	1.013	1.168	1.351	1.478	1.500	1.582	1.612	1.601	1.593	1.588

Real property replacement value cost trends

	Jan, 24	Jan, 23	Jan, 22	Jan, 21	Jan, 20	Jan, 19	Jan, 18	Jan, 17	July, 16	Jan, 16	July, 15
UNITED STATES											
NATIONAL AVERAGE	1.000	1.012	1.143	1.309	1.427	1.454	1.521	1.565	1.571	1.571	1.575
STATE/CITY											
KENTUCKY	1.000	1.011	1.161	1.311	1.416	1.434	1.508	1.551	1.548	1.541	1.539
Bowling Green	1.000	1.019	1.162	1.310	1.415	1.431	1.508	1.550	1.542	1.538	1.535
Lexington	1.000	1.011	1.168	1.318	1.425	1.438	1.512	1.557	1.561	1.552	1.549
Louisville	1.000	0.997	1.152	1.310	1.414	1.441	1.513	1.558	1.550	1.541	1.541
LOUISIANA	1.000	1.020	1.163	1.311	1.402	1.416	1.488	1.534	1.533	1.531	1.536
Alexandria	1.000	1.035	1.180	1.328	1.422	1.434	1.505	1.537	1.529	1.531	1.537
Baton Rouge	1.000	1.024	1.166	1.312	1.400	1.417	1.490	1.539	1.538	1.533	1.536
New Orleans	1.000	0.992	1.132	1.289	1.370	1.383	1.454	1.507	1.504	1.503	1.508
Shreveport	1.000	1.026	1.170	1.319	1.419	1.435	1.512	1.569	1.565	1.554	1.560
MAINE	1.000	1.028	1.144	1.283	1.372	1.413	1.471	1.513	1.490	1.491	1.495
Bangor	1.000	1.023	1.147	1.281	1.367	1.404	1.462	1.501	1.478	1.486	1.486
Portland	1.000	1.036	1.146	1.291	1.383	1.426	1.483	1.523	1.499	1.495	1.501
MARYLAND	1.000	1.018	1.159	1.304	1.397	1.420	1.486	1.533	1.549	1.559	1.559
Baltimore	1.000	1.015	1.156	1.304	1.395	1.423	1.489	1.535	1.551	1.562	1.562
Hagerstown	1.000	1.021	1.161	1.304	1.399	1.418	1.484	1.530	1.547	1.556	1.557
MASSACHUSETTS	1.000	1.030	1.137	1.268	1.364	1.405	1.460	1.505	1.489	1.498	1.501
Boston	1.000	1.012	1.117	1.258	1.342	1.388	1.442	1.493	1.477	1.490	1.495
Hyannis	1.000	1.033	1.139	1.264	1.360	1.400	1.454	1.500	1.482	1.492	1.490
Lowell	1.000	1.036	1.141	1.269	1.370	1.408	1.464	1.513	1.497	1.502	1.506
New Bedford	1.000	1.032	1.138	1.268	1.361	1.401	1.456	1.501	1.485	1.495	1.492
Pittsfield	1.000	1.022	1.134	1.267	1.369	1.407	1.462	1.500	1.487	1.496	1.498
Springfield	1.000	1.013	1.125	1.258	1.358	1.398	1.460	1.503	1.487	1.497	1.507
MICHIGAN	1.000	1.015	1.139	1.275	1.366	1.385	1.450	1.487	1.488	1.476	1.484
Detroit	1.000	0.984	1.106	1.241	1.318	1.339	1.406	1.442	1.445	1.437	1.443
Grand Rapids	1.000	1.044	1.177	1.317	1.413	1.440	1.506	1.553	1.553	1.538	1.544
Kalamazoo	1.000	1.032	1.162	1.306	1.398	1.421	1.485	1.524	1.527	1.510	1.519
Lansing	1.000	1.024	1.148	1.285	1.384	1.402	1.466	1.507	1.500	1.486	1.496
MINNESOTA	1.000	1.008	1.122	1.303	1.436	1.472	1.546	1.597	1.583	1.583	1.591
Duluth	1.000	1.008	1.117	1.313	1.450	1.497	1.574	1.611	1.594	1.594	1.602
Minneapolis/ St. Paul	1.000	1.011	1.124	1.307	1.431	1.467	1.538	1.596	1.583	1.585	1.594
Rochester	1.000	1.005	1.116	1.296	1.435	1.470	1.542	1.593	1.582	1.582	1.584
MISSISSIPPI	1.000	0.987	1.131	1.309	1.443	1.466	1.546	1.586	1.592	1.594	1.606
Biloxi	1.000	1.000	1.129	1.275	1.371	1.387	1.454	1.514	1.509	1.523	1.530
Meridian	1.000	0.973	1.120	1.307	1.457	1.480	1.561	1.595	1.601	1.599	1.610
MISSOURI	1.000	1.006	1.115	1.292	1.433	1.452	1.512	1.553	1.555	1.548	1.556
Columbia	1.000	0.965	1.080	1.227	1.354	1.370	1.431	1.475	1.470	1.461	1.475
Kansas City	1.000	1.034	1.141	1.345	1.494	1.523	1.574	1.614	1.620	1.617	1.627
Springfield	1.000	1.028	1.148	1.342	1.504	1.523	1.576	1.607	1.611	1.608	1.612
St. Louis	1.000	0.970	1.074	1.238	1.352	1.370	1.433	1.489	1.491	1.484	1.487
MONTANA	1.000	0.990	1.113	1.290	1.410	1.440	1.518	1.559	1.563	1.554	1.557
Billings	1.000	0.989	1.122	1.293	1.400	1.423	1.504	1.546	1.552	1.545	1.541
Great Falls	1.000	0.990	1.109	1.288	1.417	1.452	1.531	1.571	1.574	1.563	1.567
Missoula	1.000	0.992	1.112	1.287	1.409	1.442	1.519	1.558	1.562	1.551	1.555

Real property replacement value cost trends

	Jan, 24	Jan, 23	Jan, 22	Jan, 21	Jan, 20	Jan, 19	Jan, 18	Jan, 17	July, 16	Jan, 16	July, 15
UNITED STATES											
NATIONAL AVERAGE	1.000	1.012	1.143	1.309	1.427	1.454	1.521	1.565	1.571	1.571	1.575
STATE/CITY											
NEBRASKA	1.000	1.002	1.123	1.304	1.450	1.463	1.538	1.579	1.597	1.596	1.595
Lincoln	1.000	1.003	1.123	1.303	1.451	1.466	1.544	1.585	1.607	1.603	1.605
North Platte	1.000	0.985	1.102	1.283	1.421	1.430	1.501	1.541	1.555	1.551	1.548
Omaha	1.000	1.006	1.134	1.311	1.463	1.483	1.558	1.601	1.620	1.626	1.617
NEVADA	1.000	1.015	1.147	1.341	1.498	1.527	1.610	1.661	1.656	1.661	1.672
Las Vegas	1.000	1.012	1.149	1.313	1.422	1.452	1.529	1.570	1.565	1.561	1.578
Reno	1.000	1.018	1.146	1.355	1.534	1.561	1.648	1.703	1.699	1.710	1.719
NEW HAMPSHIRE	1.000	1.025	1.155	1.307	1.410	1.456	1.520	1.555	1.557	1.544	1.551
Manchester	1.000	1.027	1.159	1.312	1.416	1.465	1.529	1.565	1.568	1.556	1.562
Portsmouth	1.000	1.024	1.152	1.301	1.403	1.447	1.509	1.544	1.545	1.532	1.538
NEW JERSEY	1.000	1.027	1.131	1.271	1.367	1.393	1.455	1.496	1.529	1.542	1.549
Newark	1.000	1.035	1.138	1.269	1.356	1.385	1.451	1.492	1.527	1.547	1.550
Trenton	1.000	1.021	1.128	1.293	1.385	1.413	1.471	1.509	1.542	1.550	1.557
NEW MEXICO	1.000	1.014	1.167	1.346	1.475	1.491	1.560	1.612	1.628	1.614	1.615
Albuquerque	1.000	1.034	1.200	1.393	1.539	1.566	1.635	1.683	1.698	1.690	1.697
Las Cruces	1.000	1.004	1.150	1.325	1.446	1.465	1.534	1.591	1.605	1.589	1.591
Santa Fe	1.000	1.010	1.164	1.339	1.472	1.484	1.552	1.606	1.623	1.606	1.602
NEW YORK	1.000	1.019	1.125	1.275	1.385	1.407	1.472	1.507	1.536	1.545	1.549
Albany	1.000	1.015	1.129	1.292	1.407	1.443	1.519	1.558	1.584	1.596	1.594
Buffalo	1.000	1.004	1.132	1.295	1.395	1.414	1.469	1.514	1.544	1.548	1.547
New York City	1.000	1.019	1.110	1.231	1.317	1.334	1.377	1.411	1.449	1.464	1.469
Rochester	1.000	1.026	1.127	1.308	1.444	1.462	1.537	1.571	1.589	1.590	1.607
Syracuse	1.000	1.026	1.134	1.306	1.447	1.467	1.540	1.571	1.594	1.597	1.605
White Plains	1.000	1.024	1.117	1.230	1.312	1.332	1.400	1.437	1.460	1.471	1.474
NORTH CAROLINA	1.000	0.994	1.140	1.333	1.467	1.493	1.576	1.621	1.625	1.637	1.640
Asheville	1.000	0.999	1.159	1.346	1.471	1.490	1.567	1.609	1.608	1.609	1.614
Charlotte	1.000	1.002	1.161	1.346	1.476	1.521	1.602	1.650	1.638	1.650	1.656
Durham	1.000	0.987	1.128	1.324	1.460	1.485	1.569	1.613	1.621	1.632	1.636
Raleigh	1.000	0.985	1.128	1.321	1.459	1.487	1.572	1.631	1.639	1.650	1.651
Winston-Salem	1.000	0.986	1.129	1.322	1.457	1.483	1.568	1.612	1.620	1.629	1.630
NORTH DAKOTA	1.000	0.990	1.111	1.287	1.416	1.437	1.495	1.539	1.552	1.563	1.568
Bismark	1.000	0.985	1.110	1.296	1.428	1.453	1.515	1.560	1.577	1.593	1.597
Fargo	1.000	0.993	1.114	1.289	1.415	1.436	1.493	1.537	1.548	1.553	1.564
Grand Forks	1.000	0.987	1.106	1.276	1.414	1.432	1.491	1.535	1.551	1.556	1.563
OHIO	1.000	0.994	1.116	1.310	1.452	1.485	1.557	1.606	1.599	1.596	1.596
Cincinnati	1.000	1.000	1.135	1.332	1.478	1.515	1.590	1.655	1.635	1.628	1.634
Cleveland	1.000	0.983	1.095	1.288	1.436	1.479	1.540	1.587	1.584	1.583	1.580
Columbus	1.000	0.986	1.132	1.312	1.442	1.474	1.555	1.614	1.604	1.603	1.596
Dayton	1.000	1.008	1.146	1.341	1.482	1.512	1.600	1.644	1.629	1.621	1.625
Toledo	1.000	1.002	1.110	1.309	1.452	1.496	1.557	1.606	1.592	1.592	1.603
OKLAHOMA	1.000	1.019	1.160	1.352	1.498	1.515	1.585	1.625	1.637	1.625	1.641
Oklahoma City	1.000	1.032	1.173	1.367	1.514	1.537	1.611	1.650	1.641	1.633	1.650
Tulsa	1.000	1.008	1.149	1.338	1.483	1.493	1.565	1.607	1.629	1.611	1.623

Real property replacement value cost trends

	Jan, 24	Jan, 23	Jan, 22	Jan, 21	Jan, 20	Jan, 19	Jan, 18	Jan, 17	July, 16	Jan, 16	July, 15
UNITED STATES											
NATIONAL AVERAGE	1.000	1.012	1.143	1.309	1.427	1.454	1.521	1.565	1.571	1.571	1.575
STATE/CITY											
OREGON	1.000	1.014	1.116	1.296	1.431	1.481	1.562	1.613	1.622	1.615	1.623
Eugene	1.000	1.010	1.112	1.287	1.428	1.476	1.556	1.606	1.618	1.605	1.617
Medford	1.000	1.016	1.114	1.293	1.429	1.477	1.552	1.603	1.601	1.609	1.613
Portland	1.000	1.016	1.122	1.301	1.435	1.489	1.570	1.621	1.635	1.625	1.632
PENNSYLVANIA	1.000	1.024	1.142	1.318	1.455	1.474	1.547	1.585	1.592	1.592	1.603
Harrisburg	1.000	1.016	1.129	1.327	1.472	1.500	1.581	1.622	1.620	1.619	1.628
Philadelphia	1.000	1.024	1.136	1.288	1.388	1.429	1.497	1.537	1.560	1.564	1.563
Pittsburgh	1.000	1.034	1.173	1.349	1.463	1.491	1.560	1.598	1.607	1.616	1.619
Scranton	1.000	1.017	1.128	1.317	1.471	1.476	1.549	1.585	1.587	1.586	1.605
PUERTO RICO	1.000	1.083	1.313	1.487	1.527	1.601	1.683	1.770	1.782	1.765	1.769
San Juan	1.000	1.083	1.313	1.487	1.527	1.601	1.683	1.770	1.782	1.765	1.769
RHODE ISLAND	1.000	1.025	1.134	1.289	1.396	1.453	1.508	1.554	1.548	1.547	1.546
Providence	1.000	1.025	1.134	1.289	1.396	1.453	1.508	1.554	1.548	1.547	1.546
SOUTH CAROLINA	1.000	1.027	1.180	1.364	1.494	1.534	1.611	1.654	1.669	1.660	1.678
Charleston	1.000	1.025	1.168	1.372	1.511	1.538	1.602	1.658	1.672	1.657	1.687
Columbia	1.000	1.029	1.186	1.368	1.493	1.540	1.621	1.661	1.677	1.668	1.683
Greenville	1.000	1.029	1.185	1.364	1.496	1.538	1.617	1.657	1.673	1.666	1.684
SOUTH DAKOTA	1.000	0.991	1.114	1.299	1.452	1.477	1.546	1.591	1.597	1.590	1.589
Aberdeen	1.000	1.013	1.101	1.246	1.410	1.437	1.506	1.550	1.559	1.539	1.541
Rapid City	1.000	1.002	1.135	1.326	1.470	1.504	1.574	1.620	1.620	1.633	1.636
TENNESSEE	1.000	1.027	1.179	1.374	1.514	1.538	1.613	1.655	1.664	1.664	1.673
Chattanooga	1.000	1.031	1.192	1.360	1.473	1.497	1.563	1.606	1.637	1.633	1.641
Knoxville	1.000	1.023	1.185	1.364	1.483	1.498	1.572	1.612	1.628	1.624	1.632
Memphis	1.000	1.045	1.179	1.413	1.605	1.630	1.707	1.756	1.739	1.744	1.762
Nashville	1.000	1.022	1.177	1.349	1.470	1.499	1.567	1.605	1.602	1.616	1.618
TEXAS	1.000	1.028	1.167	1.370	1.532	1.551	1.636	1.680	1.682	1.681	1.687
Austin	1.000	1.047	1.186	1.405	1.583	1.607	1.689	1.733	1.732	1.726	1.731
Dallas/Fort Worth	1.000	1.014	1.150	1.363	1.531	1.552	1.638	1.694	1.696	1.702	1.710
El Paso	1.000	1.017	1.149	1.354	1.519	1.538	1.611	1.645	1.656	1.639	1.655
Houston	1.000	1.030	1.168	1.350	1.486	1.507	1.606	1.652	1.644	1.656	1.658
Lubbock	1.000	1.007	1.149	1.340	1.471	1.491	1.576	1.608	1.612	1.614	1.612
San Antonio	1.000	1.024	1.159	1.373	1.547	1.571	1.645	1.688	1.691	1.695	1.698
UTAH	1.000	1.009	1.161	1.360	1.516	1.547	1.590	1.636	1.671	1.661	1.657
Salt Lake City	1.000	1.006	1.159	1.360	1.514	1.554	1.571	1.615	1.650	1.641	1.637
VERMONT	1.000	1.024	1.164	1.323	1.441	1.476	1.540	1.573	1.579	1.568	1.559
Burlington	1.000	1.024	1.164	1.323	1.443	1.479	1.543	1.576	1.582	1.571	1.561
Rutland	1.000	1.024	1.163	1.323	1.439	1.473	1.538	1.570	1.576	1.565	1.557
VIRGINIA	1.000	1.017	1.149	1.335	1.475	1.503	1.582	1.632	1.638	1.632	1.636
Arlington	1.000	1.009	1.141	1.293	1.386	1.422	1.486	1.528	1.519	1.517	1.533
Norfolk	1.000	1.017	1.149	1.351	1.503	1.526	1.616	1.670	1.675	1.668	1.661
Richmond	1.000	1.018	1.153	1.351	1.513	1.528	1.615	1.683	1.703	1.694	1.702
Roanoke	1.000	1.014	1.151	1.360	1.526	1.543	1.618	1.668	1.701	1.693	1.699

Real property replacement value cost trends

	Jan, 24	Jan, 23	Jan, 22	Jan, 21	Jan, 20	Jan, 19	Jan, 18	Jan, 17	July, 16	Jan, 16	July, 15
UNITED STATES											
NATIONAL AVERAGE	1.000	1.012	1.143	1.309	1.427	1.454	1.521	1.565	1.571	1.571	1.575
STATE/CITY											
WASHINGTON	1.000	1.009	1.144	1.316	1.449	1.487	1.549	1.607	1.622	1.622	1.625
Seattle	1.000	0.994	1.121	1.304	1.428	1.470	1.530	1.592	1.600	1.610	1.612
Spokane	1.000	1.031	1.180	1.345	1.478	1.509	1.574	1.625	1.647	1.638	1.643
Yakima	1.000	1.007	1.151	1.302	1.435	1.466	1.532	1.588	1.611	1.611	1.616
WEST VIRGINIA	1.000	1.015	1.140	1.307	1.433	1.446	1.515	1.565	1.559	1.570	1.572
Charleston	1.000	1.015	1.140	1.307	1.433	1.446	1.515	1.565	1.559	1.570	1.572
Wheeling	1.000	1.020	1.142	1.308	1.432	1.452	1.522	1.574	1.571	1.582	1.583
WISCONSIN	1.000	1.015	1.121	1.300	1.465	1.482	1.559	1.600	1.610	1.603	1.623
Green Bay	1.000	1.011	1.113	1.296	1.472	1.489	1.565	1.604	1.614	1.597	1.619
La Crosse	1.000	1.010	1.113	1.291	1.458	1.474	1.550	1.588	1.594	1.585	1.612
Madison	1.000	1.015	1.122	1.303	1.475	1.487	1.566	1.607	1.617	1.614	1.624
Milwaukee	1.000	1.004	1.119	1.294	1.444	1.478	1.552	1.598	1.610	1.604	1.620
WYOMING	1.000	0.988	1.129	1.318	1.460	1.474	1.543	1.589	1.608	1.613	1.619
Casper	1.000	0.993	1.129	1.322	1.482	1.499	1.559	1.606	1.632	1.635	1.634
Cheyenne	1.000	0.992	1.138	1.326	1.461	1.476	1.548	1.598	1.610	1.623	1.631

	Jan, 24	Jan, 23	Jan, 22	Jan, 21	Jan, 20	Jan, 19	Jan, 18	Jan, 17	July, 16	Jan, 16	July, 15
CANADA											
NATIONAL AVERAGE	1.000	1.015	1.114	1.309	1.430	1.459	1.520	1.568	1.594	1.584	1.588
PROVINCE/CITY											
ALBERTA	1.000	1.009	1.110	1.284	1.393	1.421	1.476	1.515	1.529	1.525	1.535
Calgary	1.000	1.017	1.112	1.291	1.399	1.424	1.479	1.531	1.542	1.541	1.547
Edmonton	1.000	1.002	1.108	1.277	1.387	1.418	1.472	1.499	1.515	1.509	1.523
BRITISH COLUMBIA	1.000	1.012	1.126	1.328	1.451	1.489	1.550	1.607	1.629	1.622	1.614
Vancouver	1.000	1.012	1.126	1.328	1.451	1.489	1.550	1.607	1.629	1.622	1.614
MANITOBA	1.000	1.006	1.106	1.324	1.461	1.491	1.559	1.620	1.647	1.635	1.638
Winnipeg	1.000	1.006	1.106	1.324	1.461	1.491	1.559	1.620	1.647	1.635	1.638
NEWFOUNDLAND	1.000	1.002	1.093	1.298	1.447	1.473	1.528	1.566	1.585	1.604	1.603
St. Johns	1.000	1.002	1.093	1.298	1.447	1.473	1.528	1.566	1.585	1.604	1.603
NOVA SCOTIA	1.000	1.000	1.076	1.265	1.379	1.429	1.470	1.501	1.537	1.513	1.516
Halifax	1.000	1.000	1.076	1.265	1.379	1.429	1.470	1.501	1.537	1.513	1.516
ONTARIO	1.000	1.017	1.125	1.316	1.421	1.450	1.523	1.577	1.610	1.603	1.604
Ottawa	1.000	1.015	1.111	1.316	1.441	1.470	1.549	1.606	1.644	1.622	1.637
Toronto	1.000	1.011	1.103	1.307	1.430	1.464	1.541	1.594	1.628	1.617	1.615
Windsor	1.000	1.029	1.135	1.325	1.426	1.445	1.530	1.585	1.617	1.633	1.627
QUEBEC	1.000	1.053	1.165	1.359	1.483	1.502	1.556	1.608	1.617	1.608	1.607
Montreal	1.000	1.052	1.156	1.356	1.495	1.512	1.569	1.618	1.630	1.617	1.614
Quebec	1.000	1.049	1.184	1.358	1.462	1.482	1.546	1.605	1.626	1.619	1.616
SASKATCHEWAN	1.000	1.021	1.110	1.301	1.404	1.421	1.497	1.553	1.596	1.561	1.590
Regina	1.000	1.004	1.081	1.283	1.396	1.418	1.492	1.549	1.596	1.579	1.579
Saskatoon	1.000	1.039	1.140	1.317	1.410	1.424	1.502	1.556	1.596	1.543	1.599

Real property inflation multipliers

Historical

January 2024

United States By Region

Year	Eastern states	Central states	Southern states	Western states	Year	Eastern states	Central states	Southern states	Western states
Jan, 24	1.000	1.000	1.000	1.000	Jan, 91	3.526	3.405	3.815	3.472
Jan, 23	1.021	1.006	1.013	1.009	Jan, 90	3.575	3.443	3.867	3.551
Jan, 22	1.141	1.126	1.159	1.145	Jan, 89	3.683	3.521	3.968	3.672
Jan, 21	1.289	1.293	1.336	1.319	Jan, 88	3.736	3.556	4.046	3.728
Jan, 20	1.391	1.418	1.459	1.445	Jan, 87	3.784	3.658	4.112	3.820
Jan, 19	1.425	1.440	1.481	1.477	Jan, 86	3.925	3.806	4.290	3.938
Jan, 18	1.484	1.509	1.558	1.544	Jan, 85	4.020	3.909	4.458	4.033
Jan, 17	1.524	1.552	1.601	1.592	Jan, 84	4.239	4.133	4.688	4.238
July, 16	1.527	1.559	1.604	1.606	Jan, 83	4.582	4.493	5.110	4.559
Jan, 16	1.529	1.557	1.602	1.605	Jan, 82	5.038	4.922	5.492	4.909
July, 15	1.532	1.562	1.608	1.609	Jan, 81	5.581	5.400	5.984	5.384
Jan, 15	1.534	1.561	1.611	1.611	Jan, 80	6.223	5.790	6.572	5.833
July, 14	1.549	1.575	1.632	1.624	Jan, 79	6.766	6.314	7.150	6.401
Jan, 14	1.570	1.590	1.648	1.638	Jan, 78	7.436	6.831	7.868	6.977
July, 13	1.597	1.616	1.679	1.667	Jan, 77	8.167	7.679	8.712	7.862
Jan, 13	1.615	1.636	1.703	1.689	Jan, 76	8.620	8.111	9.132	8.411
July, 12	1.626	1.652	1.717	1.706	Jan, 75	9.127	8.697	9.843	9.004
Jan, 12	1.658	1.671	1.743	1.736	Jan, 74	9.779	9.540	10.879	9.863
July, 11	1.671	1.693	1.763	1.751	Jan, 73	10.628	11.106	12.632	11.729
Jan, 11	1.709	1.731	1.804	1.789	Jan, 72	11.190	11.834	13.375	12.543
July, 10	1.762	1.759	1.843	1.829	Jan, 71	11.936	12.814	14.576	13.647
Jan, 10	1.784	1.784	1.860	1.851	Jan, 70	13.003	13.205	15.363	14.276
July, 09	1.750	1.756	1.804	1.813	Jan, 69	13.691	14.062	16.013	14.862
Jan, 09	1.742	1.750	1.794	1.799	Jan, 68	14.456	14.154	16.358	15.069
July, 08	1.831	1.837	1.887	1.887	Jan, 67	15.016	14.534	16.477	15.174
Jan, 08	1.846	1.857	1.909	1.906	Jan, 66	15.516	14.833	16.719	15.499
July, 07	1.885	1.902	1.948	1.947	Jan, 65	16.051	15.251	16.843	15.839
Jan, 07	1.899	1.922	1.966	1.967	Jan, 64	16.507	15.693	17.226	16.193
July, 06	1.994	1.998	2.068	2.053	Jan, 63	17.240	16.041	17.626	16.564
Jan, 06	2.059	2.057	2.156	2.130	Jan, 62	17.904	16.531	18.046	17.086
Jan, 05	2.081	2.075	2.189	2.149	Jan, 61	18.472	16.919	18.190	17.499
Jan, 04	2.375	2.371	2.533	2.451	Jan, 60	19.078	17.325	18.792	17.933
Jan, 03	2.430	2.410	2.771	2.493	Jan, 59	19.558	17.751	19.107	18.389
Jan, 02	2.509	2.464	2.818	2.541	Jan, 58	19.724	18.509	19.602	19.034
Jan, 01	2.580	2.557	2.908	2.608	Jan, 57	20.416	18.996	20.302	19.549
Jan, 00	2.675	2.638	2.996	2.676	Jan, 56	21.159	19.336	20.860	19.908
Jan, 99	2.767	2.731	3.085	2.768	Jan, 55	21.551	20.052	21.451	20.471
Jan, 98	2.863	2.809	3.149	2.822	Jan, 54	21.957	20.430	21.863	20.865
Jan, 97	2.969	2.926	3.276	2.913	Jan, 53	22.379	20.823	22.021	21.015
Jan, 96	3.107	3.050	3.456	3.082	Jan, 52	22.597	21.025	22.246	21.226
Jan, 95	3.237	3.166	3.536	3.163	Jan, 51	23.275	21.656	22.913	21.863
Jan, 94	3.339	3.223	3.626	3.253					
Jan, 93	3.433	3.327	3.715	3.333					
Jan, 92	3.458	3.363	3.752	3.412					

Personal property replacement value cost trends

January 2024

Year	Avg	Canning & Food Industry	Machine Shop	Office	Paper Mfg	Plastics	Printing	Sheet Metal Fab	Textile	Rubber	Wood working	Hospital
Jan-24	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Jul-23	1.01	1.01	1.01	1.01	1.02	1.01	1.01	1.01	1.00	1.00	1.02	1.01
Jan-23	1.02	1.02	1.01	1.01	1.02	1.01	1.03	1.01	1.00	1.00	1.03	1.04
Jan-22	1.11	1.16	1.11	1.14	1.15	1.05	1.05	1.13	1.06	1.06	1.15	1.14
Jan-21	1.16	1.24	1.16	1.28	1.21	1.03	1.13	1.17	1.08	1.05	1.26	1.18
Jan-20	1.18	1.28	1.17	1.31	1.22	1.04	1.13	1.18	1.09	1.05	1.29	1.19
Jan-19	1.21	1.31	1.20	1.36	1.25	1.08	1.14	1.22	1.10	1.09	1.34	1.22
Jan-18	1.23	1.36	1.22	1.42	1.27	1.07	1.15	1.23	1.10	1.08	1.43	1.23
Jan-17	1.24	1.37	1.23	1.45	1.27	1.07	1.15	1.25	1.09	1.08	1.48	1.24
Jul-16	1.25	1.38	1.23	1.45	1.27	1.07	1.15	1.25	1.08	1.09	1.49	1.24
Jan-16	1.25	1.40	1.24	1.45	1.29	1.07	1.16	1.26	1.08	1.09	1.50	1.25
Jul-15	1.26	1.40	1.24	1.45	1.29	1.07	1.16	1.26	1.08	1.09	1.52	1.26
Jan-15	1.27	1.41	1.25	1.47	1.29	1.08	1.17	1.27	1.08	1.10	1.56	1.28
Jul-14	1.28	1.42	1.26	1.46	1.31	1.08	1.17	1.28	1.08	1.10	1.59	1.28
Jan-14	1.29	1.44	1.28	1.50	1.33	1.09	1.17	1.30	1.09	1.11	1.65	1.28
Jul-13	1.31	1.47	1.29	1.51	1.35	1.12	1.17	1.32	1.11	1.12	1.67	1.29
Jan-13	1.32	1.49	1.29	1.51	1.36	1.12	1.17	1.32	1.11	1.12	1.69	1.30
Jul-12	1.33	1.51	1.31	1.51	1.37	1.12	1.18	1.33	1.12	1.12	1.70	1.32
Jan-12	1.34	1.52	1.32	1.52	1.38	1.13	1.18	1.34	1.12	1.13	1.71	1.32
Jul-11	1.36	1.55	1.34	1.55	1.40	1.15	1.21	1.36	1.14	1.14	1.75	1.35
Jan-11	1.38	1.58	1.36	1.57	1.42	1.17	1.23	1.39	1.16	1.16	1.77	1.37
Jul-10	1.39	1.59	1.37	1.57	1.43	1.17	1.23	1.39	1.16	1.17	1.79	1.38
Jan-10	1.39	1.60	1.39	1.57	1.43	1.17	1.22	1.40	1.16	1.17	1.79	1.38
Jul-09	1.37	1.60	1.36	1.55	1.42	1.14	1.21	1.38	1.15	1.16	1.75	1.36
Jan-09	1.38	1.60	1.37	1.55	1.43	1.15	1.21	1.39	1.15	1.17	1.76	1.37
Jul-08	1.41	1.65	1.41	1.57	1.47	1.20	1.24	1.44	1.18	1.20	1.82	1.40
Jan-08	1.43	1.67	1.42	1.59	1.47	1.21	1.25	1.45	1.19	1.20	1.85	1.41
Jul-07	1.44	1.68	1.43	1.58	1.49	1.24	1.26	1.46	1.21	1.21	1.87	1.43
Jan-07	1.45	1.71	1.44	1.58	1.52	1.24	1.27	1.46	1.21	1.21	1.88	1.43
Jul-06	1.47	1.75	1.46	1.60	1.56	1.25	1.28	1.49	1.23	1.23	1.90	1.46
Jan-06	1.50	1.79	1.49	1.61	1.60	1.26	1.30	1.51	1.26	1.25	1.94	1.48
Jul-05	1.53	1.83	1.53	1.64	1.65	1.26	1.33	1.55	1.28	1.27	1.98	1.50
Jan-05	1.56	1.87	1.55	1.68	1.70	1.30	1.38	1.58	1.31	1.31	2.02	1.53
Jul-04	1.60	1.91	1.58	1.73	1.76	1.30	1.41	1.61	1.34	1.34	2.05	1.57
Jan-04	1.62	1.98	1.60	1.77	1.80	1.34	1.41	1.64	1.34	1.36	2.06	1.57
Jul-03	1.63	1.99	1.60	1.79	1.80	1.34	1.41	1.65	1.34	1.38	2.02	1.56
Jan-03	1.63	2.02	1.62	1.80	1.81	1.32	1.40	1.65	1.34	1.40	2.03	1.57
Jul-02	1.64	2.02	1.64	1.81	1.81	1.33	1.40	1.65	1.35	1.41	2.04	1.57
Jan-02	1.64	2.02	1.64	1.83	1.82	1.32	1.41	1.65	1.35	1.41	2.05	1.59
Jul-01	1.65	2.02	1.65	1.83	1.82	1.32	1.42	1.63	1.36	1.41	2.05	1.59
Jan-01	1.65	2.03	1.65	1.84	1.83	1.33	1.42	1.64	1.36	1.41	2.06	1.60
Jul-00	1.66	2.04	1.65	1.85	1.83	1.32	1.43	1.64	1.36	1.41	2.07	1.61
Jan-00	1.67	2.06	1.67	1.87	1.85	1.34	1.44	1.66	1.38	1.43	2.09	1.62
Jul-99	1.68	2.07	1.68	1.89	1.87	1.34	1.44	1.66	1.38	1.43	2.12	1.63
Jan-99	1.69	2.09	1.68	1.89	1.88	1.35	1.46	1.67	1.40	1.43	2.14	1.64
Jul-98	1.71	2.11	1.69	1.90	1.90	1.35	1.49	1.68	1.40	1.43	2.16	1.65
Jan-98	1.73	2.13	1.71	1.94	1.91	1.35	1.49	1.71	1.42	1.44	2.20	1.67
Jul-97	1.74	2.14	1.73	1.94	1.93	1.36	1.50	1.72	1.44	1.46	2.22	1.68
Jan-97	1.76	2.16	1.74	1.97	1.96	1.38	1.50	1.74	1.47	1.49	2.25	1.70
Jul-96	1.78	2.18	1.76	1.99	1.99	1.40	1.49	1.77	1.48	1.50	2.29	1.71
Jan-96	1.80	2.20	1.78	1.99	2.02	1.42	1.52	1.79	1.50	1.52	2.33	1.73
Jul-95	1.83	2.22	1.81	2.03	2.06	1.44	1.54	1.82	1.52	1.54	2.36	1.75

Personal property replacement value cost trends

Year	Avg	Canning & Food Industry	Machine Shop	Office	Paper Mfg	Plastics	Printing	Sheet Metal Fab	Textile	Rubber	Wood working	Hospital
Jan-95	1.86	2.26	1.86	2.06	2.11	1.46	1.58	1.84	1.55	1.54	2.41	1.77
Jul-94	1.88	2.27	1.88	2.07	2.14	1.48	1.61	1.88	1.57	1.54	2.45	1.78
Jan-94	1.90	2.29	1.89	2.08	2.17	1.48	1.61	1.89	1.58	1.56	2.50	1.80
Jul-93	1.92	2.33	1.91	2.09	2.18	1.49	1.63	1.90	1.61	1.59	2.53	1.83
Jan-93	1.94	2.35	1.91	2.10	2.22	1.51	1.64	1.91	1.64	1.61	2.57	1.86
Jul-92	1.97	2.38	1.94	2.13	2.28	1.51	1.64	1.93	1.66	1.64	2.61	1.89
Jan-92	1.99	2.40	1.97	2.14	2.28	1.54	1.64	1.96	1.69	1.65	2.65	1.92
Jul-91	2.01	2.45	2.00	2.14	2.31	1.55	1.66	1.97	1.71	1.66	2.69	1.94
Jan-91	2.04	2.50	2.04	2.18	2.34	1.57	1.69	2.01	1.73	1.70	2.74	1.97
1990	2.14	2.56	2.14	2.27	2.50	1.63	1.80	2.10	1.81	1.76	2.88	2.05
1989	2.24	2.66	2.26	2.36	2.70	1.67	1.86	2.19	1.90	1.86	2.97	2.17
1988	2.33	2.76	2.36	2.48	2.83	1.74	1.96	2.28	1.99	1.94	3.08	2.26
1987	2.40	2.85	2.42	2.55	2.92	1.76	2.00	2.32	2.05	2.00	3.17	2.35
1986	2.45	2.90	2.45	2.59	3.00	1.80	2.05	2.35	2.10	2.05	3.22	2.45
1985	2.51	2.96	2.44	2.64	3.13	1.85	2.13	2.41	2.14	2.12	3.29	2.55
1984	2.61	3.07	2.52	2.67	3.31	1.93	2.20	2.44	2.23	2.26	3.41	2.67
1983	2.70	3.22	2.51	2.78	3.43	2.00	2.30	2.39	2.30	2.39	3.51	2.82
1982	2.79	3.32	2.51	2.93	3.63	2.11	2.44	2.41	2.37	2.49	3.51	2.97
1981	3.04	3.63	2.67	3.23	4.05	2.26	2.59	2.62	2.62	2.75	3.86	3.17
1980	3.39	4.04	2.94	3.52	4.52	2.48	2.84	2.99	2.95	3.06	4.40	3.50
1979	3.59	4.31	3.17	3.71	4.77	2.59	3.02	3.18	3.12	3.24	4.71	3.71
1978	3.99	4.83	3.65	4.08	5.16	2.85	3.43	3.59	3.43	3.58	5.29	4.02
1977	4.33	5.41	3.92	4.36	5.55	3.07	3.75	3.93	3.69	3.86	5.80	4.28
1976	4.62	5.80	4.14	4.56	5.84	3.32	4.06	4.22	3.94	4.13	6.31	4.47
1975	4.96	6.23	4.39	4.87	6.36	3.52	4.35	4.55	4.27	4.43	6.88	4.76
1974	5.62	6.83	5.07	5.41	7.29	4.00	4.87	5.46	4.67	5.08	7.90	5.22
1973	6.47	7.64	6.03	6.22	8.59	4.59	5.55	6.24	5.37	6.05	9.03	5.88
1972	6.85	7.99	6.38	6.49	9.08	4.80	5.80	6.62	5.66	6.38	9.49	6.63
1971	7.15	8.31	6.56	6.69	9.56	4.98	5.99	7.14	5.99	6.61	9.93	6.88
1970	7.56	8.82	6.84	7.07	10.26	5.22	6.39	7.34	6.31	7.12	10.57	7.24
1965	9.63	11.04	8.75	8.76	13.22	6.48	8.05	9.54	7.66	9.60	13.81	9.05
1960		11.78	9.42		14.02		8.61	10.38	8.16	10.22	15.40	9.64
1955		14.55	11.69		17.62		10.63	12.16	10.13	12.40	18.94	
1950		17.63	14.06		20.57		12.92	14.38	11.89	14.98	23.02	
1945		26.30	22.18		36.32		22.32	23.42	19.48	24.60	37.22	
1940		31.56	25.73		41.76		24.55	28.33	22.59	30.25	42.81	

Serving your needs

Our specialists are in many locations around the globe, including Buenos Aires, Calgary, Chicago, Denver, Dubai, Hong Kong, Houston, London, Melbourne, New York, Philadelphia, Singapore, Toronto and Zurich.

For more information visit: zurichna.com/risk

Zurich Resilience Solutions is a dedicated unit within The Zurich Services Corporation, a member company of Zurich in North America, and is the U.S. branch of a global provider of risk engineering, mitigation and resilience-building services that go beyond risk transfer.

The Zurich Services Corporation

Zurich Resilience Solutions | Risk Engineering
1299 Zurich Way,
Schaumburg, IL 60196-1056
800 982 5964 www.zurichna.com

The information in this publication was compiled from sources believed to be reliable for informational purposes only. Any and all information contained herein is not intended to constitute advice (particularly not legal advice). We do not guarantee the accuracy of this information or any results and further assume no liability in connection with this publication, including any information contained herein. Certain statements herein are forward-looking statements, including, but not limited to, statements that are predictions of or indicate current trends. Undue reliance should not be placed on such statements because, by their nature, they are subject to known and unknown risks and uncertainties and can be affected by other factors that could cause actual results to differ materially from those expressed or implied in the forward-looking statements (or from past results) in the publication. The Zurich Services Corporation undertakes no obligation to publicly update or revise any of these statements, whether to reflect new information, future events or circumstances or otherwise. Zurich expressly disclaims any and all damages and other costs that may arise related to the use of or reliance upon the information contained herein. The subject matter of this publication is not tied to any specific insurance product nor will adopting these policies and procedures ensure coverage under any insurance policy.

This is also intended as a general description of certain types of Risk Engineering services available to qualified customers through The Zurich Services Corporation. The Zurich Services Corporation does not guarantee any particular outcome and there may be conditions on your premises or within your organization, which may not be apparent to us. You are in the best position to understand your business and your organization and to take steps to minimize risk, and we wish to assist you by providing the information and tools to help you assess your changing risk environment.

Risk Engineering services are provided by The Zurich Services Corporation. Services performed in Canada are provided by Risk Services.

