

**2008**  
**Consumer Guide and**  
**Premium Comparison for**  
**Homeowners**  
**Insurance**



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**Arizona**  
**Department**  
**of Insurance**

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**Director**

## TABLE OF CONTENTS

- How to use this Guide ..... 1
- Understanding Homeowners Insurance ..... 2
- How to File a Complaint..... 8
- Homeowners Insurance Premium Comparison
  - Dwelling Coverage A: \$100,000.....9
  - Dwelling Coverage B: \$300,000..... 10
  - Dwelling Coverage C: \$500,000 ..... 11
- Homeowners Insurer Telephone Numbers .....12
- Abbreviations used in this Guide ..... 13

## How to Use This Guide

The Arizona Department of Insurance (ADOI) designed the *Homeowners Insurance Premium Comparison and Consumer Guide* to help insurance consumers understand and compare the cost of homeowners insurance protection. The wide range of premiums among insurers demonstrates the savings an average consumer can realize by comparison shopping for homeowners insurance.

This publication contains the results of ADOI's survey of homeowners insurance companies requesting "quotes" for an average annual premium for homeowners policies for hypothetical dwellings valued at \$100,000, \$300,000 and \$500,000 located in Phoenix, Mesa, Peoria, Flagstaff and Tucson.

**HYPOTHETICAL I: PHOENIX** 7th Street and Greenway; Phoenix, Arizona 85022

**HYPOTHETICAL II: MESA** McDowell Road and Power Road; Mesa, Arizona 85215

**HYPOTHETICAL III: PEORIA** 99th Avenue and Beardsley Road; Peoria, Arizona 85382

**HYPOTHETICAL IV: FLAGSTAFF** Cherry Avenue and Verde Street; Flagstaff, Arizona 86001

**HYPOTHETICAL V: TUCSON** Ina Road and Oracle Road; Tucson, Arizona 85704

The Premium Comparison tables list insurers from the lowest to highest Phoenix masonry dwelling premium. The listed insurers provided all premiums contained in this publication based on 12 months of coverage using premium rates in effect as of **March 1, 2008**.

To use the Premium Comparison in this Guide, select the hypothetical dwelling and coverage limits that align most closely with your needs and look under the city nearest yours to find the premium similar to what you might pay. Since insurers based these quotes on a hypothetical applicant, and because other personal factors impact your ultimate premium payment, the quotes do not indicate what your actual premium will be with any particular company. You will need to obtain quotes prepared specifically for you to get that information, but this Guide will give you a baseline to compare insurers in the marketplace.

While price is always a consideration, consumers should also consider insurer service, coverage and types of insurance contracts available for your needs. Consumers should consult professional insurance representatives for coverage advice and other purchasing considerations.

If you have questions or comments regarding this publication or any other insurance matter, please call the ADOI Consumers Affairs Division at (602) 364-2499 in Phoenix, or (800) 325-2548 outside Phoenix, or write to us at either 2910 N. 44<sup>th</sup> St., Ste 210, Phoenix, Arizona 85018 or [consumers@id.state.az.us](mailto:consumers@id.state.az.us). This publication and other consumer-oriented insurance publications are also available electronically at [www.id.state.az.us](http://www.id.state.az.us).

# Understanding Homeowners Insurance

## **BASIC HOMEOWNER'S INSURANCE COVERAGES**

Homeowner's insurance combines more than one type of coverage into one policy. Usually, four types of coverage are contained in the policy: (1) Dwelling and Personal Property; (2) Liability; (3) Medical Payments; and, (4) Additional Living Expenses.

### **(1) Dwelling and Personal Property Coverage**

**Dwelling coverage** helps pay for any structural damage to your home. Other structures such as a detached garage, a storage shed or any other building on your property are usually covered for 10% of the coverage on your house.

**Personal property coverage** pays for your contents including household furniture, clothing and other personal belongings. The amount of insurance is usually 50% of the policy limit on your dwelling. Your policy also provides more limited coverage for personal property, commonly 10%, if it is stolen or damaged while you are away from home, including when you are on vacation.

### **(2) Personal Liability Coverage**

Homeowner's insurance provides personal liability coverage that applies to non-automobile accidents on and off your property if the injury or damage is caused by you, a family member, or your pet. The liability coverage in your policy pays both for the cost of defending you and paying for any damages a court rules you must pay. Unlike other coverage in a homeowner's policy, the liability coverage does not have a deductible that must be met before the insurer pays. The basic limit is usually \$100,000 for each occurrence, but you may request higher limits, which are normally available for an additional cost.

### **(3) Medical Payments Coverage**

Medical payments coverage pays if someone outside your household is injured at your home regardless of fault and pays for reasonable medical expenses. In limited circumstances, Medical Payments may pay if you are involved in the injury of another person away from your home.

### **(4) Additional Living Expenses**

If you must temporarily move into a motel or apartment due to a loss covered by your policy, the insurance company will pay reasonable and necessary additional living expenses, generally for up to 12 months. The typical policy pays up to 20% of the policy limit on your dwelling for expenses that exceed your normal daily living expenses.

## **ADDITIONAL COVERAGE**

Homeowner's insurance generally provides the following additional coverage:

- **Debris Removal.** The policy usually covers a *fixed* amount toward the cost of having debris that is left as a result of the loss removed from the premises.
- **Trees, Plants and Shrubs.** Trees, plants and shrubs around the house are usually covered for 5% of the insurance on the house, up to \$500 per item against theft, fire, lightning, explosion, vandalism, riot, and even falling

aircraft. Windstorm damage to trees, plants and shrubs is normally *not* covered.

Ask your agent about the following additional benefits offered by some insurers for extra premium:

- **Credit Card Coverage.** Many policies pay up to \$500 to cover unauthorized credit card use.
- **Identity Theft.** Some insurers offer coverage for expenses arising from the misuse of your identity.
- **Mold.** Some insurers offer limited coverage of losses related to mold.

### **COMMON EXCLUSIONS AND LIMITATIONS**

Most homeowner's policies do **not** cover:

- Loss to animals, birds, fish or automobiles.
- Damage caused by flood, surface water, overflow of a body of water, or spray from any of these.
- Water damage due to backed-up sewers or drains.
- War, nuclear hazard, neglect, earth movement or power failure damage.
- Property used for any business purposes.
- Mold, fungi, wet rot and dry rot.

Most homeowner's policies **limit** coverage for certain types of personal property such as:

- Cash, securities, jewelry, furs, and stamp and coin collections because they are especially susceptible to loss.
- Fire arms
- Computers
- Antiques or art objects

### **HOMEOWNER INSURANCE POLICIES**

Several types of homeowner's insurance policies, which vary according to coverage and type of dwelling insured, are available from insurers in Arizona.

**The basic policy** covers fire or lightning, windstorm or hail, theft, explosion, smoke, damage from vehicles and aircraft, glass breakage, removal of property endangered by peril, vandalism and malicious mischief, and riot or civil commotion.

**The broad policy** covers all the perils covered by the basic plus: building collapse; freezing or accidental discharge of water, or steam from within plumbing, heating, or air conditioning systems and domestic appliances; falling objects; weight of ice, snow, or sleet; and rupture or bursting of steam or hot water heating systems.

**The special policy** covers dwellings for “all risks” except certain specified perils, such as earthquake and flood, and coverage for damage to personal property caused by any of the perils covered by a basic or broad policy. For an additional premium, a special endorsement usually can be added to extend the special policy to provide “all risk” coverage on personal property that is normally limited or excluded from the policy.

**The comprehensive policy**, not often sold today, has an even shorter list of exclusions. Not all companies offer this form, but may offer a policy similar to it.

### **OTHER TYPES OF RELATED INSURANCE**

**Flood Insurance.** Homeowner’s insurance normally *excludes* flood coverage. However, you can purchase flood insurance through the National Flood Insurance Program (NFIP). Visit [www.floodsmart.gov](http://www.floodsmart.gov) or call 1-800-638-6620 to learn more about flood insurance.

**Renters or tenant policy.** If you are a renter, you do not need protection against damage to the building itself, but do need protection against damage to or theft of your personal property and liability in the event someone is injured on the part of the premises you rent.

**Condominium owner policies** insure personal property and protect against liability in the event someone is injured in the condominium. Check with your condominium association and your agent before buying a policy to make sure you are adequately covered.

**Mobile Homeowner’s Policy.** The mobile homeowner’s policy is written specifically for mobile homes and includes coverage on the mobile home as well as theft and liability protection. Policies can differ significantly as can the premiums.

### **BUYING THE RIGHT AMOUNT OF COVERAGE**

**Typical Coverage.** The amount of personal property and other coverage automatically provided is a fixed percentage of the dwelling coverage amount. *For example*, under a Broad Policy form, this is how it would normally work:

<b>Type of Property</b>	<b>Insured For</b>	<b>% of Dwelling</b>
Dwelling	\$150,000	
Detached Garages, Storage Sheds, etc.	\$15,000	10%
Unscheduled Personal Property On Premises (Possessions)	\$75,000	50%
Unscheduled Personal Property Off Premises	\$15,000	10%
Additional Living Expenses	\$30,000	20%
Personal Liability	\$100,000 per occurrence	
Medical Payments	\$1,000	

**Choosing Your Policy Limits.** To decide how much coverage you need, consider:

- The value of your home and contents. Prepare a list of your possessions, including values and serial numbers. This will help you decide how much personal property coverage you need.
- Whether you want full coverage or are willing to bear part of the cost of a loss.
- Asking that unusual or high-valued articles, including antiques, art objects, and jewelry, be specifically listed in the policy. You may be able to increase coverage for this property by paying an additional premium. To determine if you already have coverage, check the theft provisions of your policy.
- The value of the assets you wish to protect in determining how much liability coverage you need.

**Buying Enough Coverage.** Before buying homeowner's insurance, consider the difference between "*actual cash value*" and "*replacement cost coverage*." These terms apply to the coverage on your dwelling *and* your personal property. Most homeowner's policies contain replacement cost on the home and actual cash value coverage on personal property. Some companies do sell replacement cost coverage for personal property.

**Actual cash value** is the value of the property when it is damaged or destroyed. This usually is determined by taking the replacement cost and subtracting depreciation. For example, a chair that initially cost \$500 may have a reasonable "life" of 20 years. If it is destroyed after 10 years, its actual cash value probably will be about \$250.

**Replacement cost** is what it would cost to completely replace your house or any part of it. This is different from market value and actual cash value. A home that was built five years ago for \$150,000 may have a current market value of \$175,000, but have a replacement cost that is higher or lower than the market value. In order to qualify for full replacement cost, the dwelling normally must be insured at 80% to 90% of the replacement cost.

For example, if the replacement cost of your house is \$175,000, you should have it insured for at least \$140,000 (80%) of its value. Then if part of the home is damaged, you can get that part fully replaced. If you purchase an amount less than 80% of the replacement cost of your home, your insurance company will not be obligated to pay the total cost of loss to your home even if it is a small loss.

*Be sure to consider increasing your insurance if you add on to your home or personal property.*

**Inflation Guard.** Many policies include an *inflation guard* provision that automatically increases the amount of dwelling insurance to reduce the possibility of the home being underinsured due to inflation. However, you should periodically check with your insurer to evaluate the current value of your home. Improvements and upgrades will increase the value, and you should promptly inform your insurer of these and other changes.

## GET A REGULAR CHECK UP

The above descriptions are generalized. It is important that you check your policy to determine the precise terms of your policy. Read through the policy to know your rights and the insurer's obligations. If you do not understand your policy, ask your agent or company to explain it to you.

**Read renewal policies!** Insurers can change the terms of your homeowners policy at renewal.

**Check-up.** *Request an insurance "check-up" from your agent periodically to evaluate your coverage!*

## FACTORS INSURERS USE TO EVALUATE AN APPLICATION FOR INSURANCE

The following are some of the factors that insurers consider when determining whether to accept or reject an application and the cost of coverage:

**Age of the home.** Some insurers charge less to insure a new home than an older one because they have found newer homes are less likely to sustain damage in storms and fires.

**Crime and vandalism** in an area will affect the cost of insurance.

**The building's location** affects the price of insurance because some communities have better fire protection than others. Insurance companies divide the state into rating territories. Each city and locality in Arizona is given a numerical fire protection rating classification based on the amount of fire protection in the area. These rating classes depend on such factors as water pressure, access to fire departments, and the training and skills of firefighters. Most larger cities in Arizona are in the lowest rated classes. Small towns and rural areas have higher fire protection classes and generally higher prices. Areas without any fire protection receive the highest rating, a 10. An agent who sells homeowner's insurance policies can tell you the community's fire protection class.

**Construction of the home** impacts cost. Whether it is block or frame, for instance.

**Your credit history** is also evaluated by the insurer. For more detail, read the Department of Insurance Guide to Understanding How Insurers Use Credit Information.

**Claims history of the property and the applicant** are also considered in determining price and insurability.

NOTE: Insurance company groups that have multiple insurers within their group can choose the insurance company that will provide the quote. Rates vary between insurers.

## HOW YOU CAN REDUCE THE COST OF YOUR HOMEOWNERS COVERAGE

Adjusting your coverage or deductibles and shopping for discounts can save you money:

**Increase your deductible.** Many insurers will lower your premium if you choose a higher deductible. Since you are actually “self-insuring” or paying for that portion of the loss yourself, you should evaluate whether the premium cost savings is worth the additional deductible you will have to pay prior to your insurance benefits being applied to a loss.

**Multiple-policy discounts.** Some insurers may reduce your premium if you keep two or more policies with them. If you already have an automobile policy with an insurer that also writes homeowner’s insurance, ask if the insurer will discount your homeowner’s coverage.

**Security/Safety discounts.** Some companies offer to reduce your premium if you install a fire sprinkler system and a burglar alarm that rings into a central station. These systems can be expensive and not every system may qualify for the discount.

**Nonsmoker discounts.** Some insurers reduce premiums for non-smoking households.

**Long-time policyholders.** If you have had coverage with the same insurer for several years and have not incurred losses, some insurers will reduce your premiums.

### **TIPS TO PREVENT LOSSES**

Taking steps to prevent losses is just as important as buying insurance to cover them:

- Install smoke and heat detectors near sleeping areas.
- Clear accumulated trash, oily rags and combustible materials.
- Check lamps, lamp cords and light switches for faulty wiring.
- Practice home fire drills, keep matches away from children and make sure smokers do not smoke in bed.
- Install good locks, secure windows, consider a security system and take other precautions to deter burglars.

### **WHEN CAN AN INSURER CANCEL YOUR HOMEOWNER’S POLICY?**

After a policy has been in effect for 60 days, insurers may cancel your policy in the middle of the term if:

- You stop paying premiums,
- You have been convicted of a crime increasing the hazard that is insured,
- You have breached the contract,
- You have acted fraudulently or committed material misrepresentation in getting the policy,
- You have failed to take reasonable steps to eliminate conditions that may increase losses, or
- There has been a substantial change in the risk.

If an insurer refuses to continue covering you, it must mail to you a written notice of cancellation and state the reason the policy is being canceled.

## **WHEN CAN AN INSURER NON-RENEW YOUR HOMEOWNER'S POLICY?**

With one exception, insurers may non-renew your policy at the end of the policy term for any reason. If the renewal is based on a condition of the premises, the insurer must give you 30 days prior notice to remedy the identified condition and another 30 days, upon payment of premium, to cure the defective condition. Insurers are not permitted to label "condition of premise" losses as "loss/claims history" to circumvent these notice requirements.

If an insurer refuses to continue covering you, it must mail to you, at least 30 days in advance, a written notice of non-renewal and state the reason the policy is being non-renewed.

## **HAVING TROUBLE FINDING INSURANCE?**

Insurance companies can not refuse to insure you based on race, color, creed, national origin, or ancestry. They can choose the risks they want to insure base on other factors. If you have tried several companies and cannot find homeowners insurance coverage, call the Arizona Department of Insurance at (602) 364-2499 or (1-800) 325-2548 (outside Phoenix).

## **How to File a Complaint**

If you are unable to resolve your insurance issue/problem with your agent or insurance company, and if you believe you have been treated unfairly, have received poor service, or have some other complaint against your insurer or its agent, you may submit a request for assistance to the Arizona Department of Insurance, Consumer Affairs Division. You can download a complaint form from our website [[www.id.state.az.us](http://www.id.state.az.us)], or write us a letter. Mail, fax, email or deliver your written complaint to:

Arizona Department of Insurance  
2910 N. 44<sup>th</sup> Street, Ste. 210  
Phoenix, AZ 85018  
Phone: (602) 364-2499 or (800) 325-2548 outside Phoenix  
Fax: (602) 364-2505  
Email: [consumers@azinsurance.gov](mailto:consumers@azinsurance.gov)

**COVERAGES: Dwelling Coverage A: \$100,000; Other Structures Coverage: \$10,000; Contents Coverage: \$75,000; Additional Living Expense Coverage: \$10,000; Personal Liability Coverage: \$300,000; Medical Payments Coverage: \$1,000; \$500 Flat Deductible.**

**CHARACTERISTICS: A two story, single family dwelling with single-cylinder dead-bolt locks, one fire extinguisher, and two smoke detectors. Excellent condition, masonry or frame (composition roof), built in January, 2007.**

**\* This insurer does not provide coverage for this hypothetical.**

NAME OF INSURER	Premiums shown are annual premiums as of March 1, 2008.										Complaint Ratio (CR)		
	I		II		III		IV		V		# of Complaints (C) divided by # of Exposures (E) X 1000 = Complaint Ratio		
	PHOENIX		MESA		PEORIA		FLAGSTAFF		TUCSON		C	E	CR
	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME			
United Services Automobile Assoc	\$239	\$241	\$231	\$233	\$217	\$219	\$266	\$268	\$215	\$216	1	56,819	0.018
Arizona Home IC	276	276	251	251	238	238	300	300	251	251	3	14,817	0.202
Safeco IC of America	277	277	257	257	220	220	217	217	209	209	1	16,441	0.061
Armed Forces Ins Exchange	301	311	255	264	214	221	306	317	214	221	0	1,999	0.000
Pharmacists Mutual IC	312	349	312	349	312	349	312	349	312	349	0	916	0.000
First Liberty Ins Corporation	321	317	232	232	255	253	283	280	237	237	0	9,669	0.000
Milbank IC	325	376	250	288	241	279	224	256	215	244	0	2,275	0.000
Balboa IC	360	364	291	293	238	242	248	252	223	226	3	14,284	0.210
Sentinel IC, Ltd	367	367	335	335	322	322	293	293	287	287	0	16,578	0.000
Badger Mutual IC	375	406	303	328	241	258	241	258	241	258	0	115	0.000
Fidelity National IC	379	379	316	316	315	315	282	282	264	264	7	24,309	0.288
Travelers Home and Marine IC	390	402	372	384	393	405	366	374	273	277	2	21,779	0.092
Bankers IC	391	427	291	317	305	333	277	302	277	302	0	365	0.000
State Farm Fire and Cas Co	401	401	385	385	235	235	280	280	273	273	33	325,703	0.101
Great Northwest IC	405	405	312	312	325	325	315	315	323	323	0	174	0.000
Country Mutual IC	410	410	347	347	353	353	321	321	309	309	3	27,607	0.109
Amica Mutual IC	416	416	336	336	330	330	293	293	285	285	0	6,939	0.000
Central Mutual IC	418	461	326	359	326	359	284	315	298	330	0	7,993	0.000
Pacific Specialty IC	419	468	381	425	327	363	318	351	349	388	2	2,687	0.744
Century-National IC	421	421	310	310	310	310	363	363	310	310	2	7,993	0.250
Metropolitan P&C IC	425	454	295	314	238	253	333	354	276	293	5	32,363	0.154
IDS Property Cas IC	439	439	350	350	325	325	315	315	298	298	1	13,306	0.075
American Commerce IC	443	493	329	364	322	357	266	294	236	260	1	10,333	0.097
Allstate P&C IC	451	491	428	465	424	460	406	434	378	397	7	91,611	0.076
American Family Mutual IC	457	457	400	400	387	387	338	338	373	373	19	173,585	0.109
Civil Service Employees IC	467	505	368	397	392	423	328	354	336	363	2	1,247	1.604
First American P&C IC	467	467	322	322	355	355	300	300	325	325	1	22,006	0.045
Unigard Ind Co	473	473	486	486	471	471	407	407	317	317	0	2,818	0.000
Farmers Ins Exchange	481	481	412	412	421	421	334	334	332	332	3	27,596	0.109
National Surety Corporation	488	488	443	443	606	606	493	493	459	459	0	0	0.000
ACUITY, A Mutual IC	497	497	467	467	414	414	346	346	376	376	0	3,367	0.000
ACA IC	499	499	374	374	360	360	362	362	296	296	3	23,622	0.127
American Security IC	500	500	500	500	500	500	457	457	500	500	3	1,088	2.757
Union IC of Providence	507	507	352	352	437	437	352	352	449	449	0	1,593	0.000
Middlesex IC	525	525	447	447	500	500	416	416	399	399	0	1,398	0.000
Farm Bureau Mutual IC	529	541	381	393	363	375	363	373	359	369	3	12,610	0.238
Electric IC	572	572	480	480	478	478	404	404	413	413	1	1,803	0.555
American National P&C Co	623	655	641	674	462	486	499	526	486	512	2	9,066	0.221
Encompass P&C Co	642	654	495	505	468	477	393	400	411	419	0	3,582	0.000
Homesite Ind Co	654	705	492	527	517	555	486	520	448	479	8	15,566	0.514
Owners IC	662	699	668	706	490	506	497	523	497	523	2	13,353	0.150
Teachers IC	679	699	587	604	676	696	545	560	508	523	1	2,703	0.370
Horace Mann IC	723	744	616	634	678	698	578	595	546	563	0	1,174	0.000
Fidelity and Deposit Co of MD	744	744	665	665	662	662	630	630	585	585	0	418	0.000
Nationwide IC of America	774	788	578	588	580	590	505	514	539	550	5	7,565	0.661
Federal IC	813	813	813	813	813	813	813	813	813	813	0	1,945	0.000
AMCO IC	832	848	599	610	606	617	579	589	620	632	1	13,710	0.073
Wilshire IC	862	862	862	862	862	862	862	862	862	862	5	2,706	1.848
SECURA Supreme IC	946	996	562	591	608	640	612	644	533	561	0	1,357	0.000
American Modern Select IC	1,079	1,079	1,079	1,079	1,079	1,079	1,079	1,079	1,079	1,079	2	216	9.259
Scottsdale IC	1,234	1,234	1,234	1,234	1,318	1,318	1,234	1,234	1,234	1,234	1	3,501	0.286
Austin Mutual IC	*	*	*	*	*	*	*	*	*	*	3	7,848	0.382

**CORRECTED**

COVERAGES: Dwelling Coverage B: \$300,000; Other Structures Coverage: \$30,000; Contents Coverage: \$225,000; Additional Living Expense Coverage: \$30,000;

Personal Liability Coverage: \$300,000; Medical Payments Coverage: \$1,000; \$500 Flat Deductible.

CHARACTERISTICS: A two story, single family dwelling with single-cylinder dead-bolt locks, one fire extinguisher, and two smoke detectors.

Excellent condition, masonry or frame (composition roof), built in January, 2007.

\* This insurer does not provide coverage for this hypothetical.

NAME OF INSURER	Premiums shown are annual premiums as of March 1, 2008.										Complaint Ratio (CR)		
	I		II		III		IV		V		# of Complaints (C) divided by # of Exposures (E) X 1000 = Complaint Ratio		
	PHOENIX		MESA		PEORIA		FLAGSTAFF		TUCSON		C	E	CR
	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME			
United Services Automobile Assoc	\$531	\$536	\$513	\$518	\$484	\$488	\$590	\$596	\$478	\$482	1	56,819	0.018
Safeco IC of America	594	594	549	549	467	467	461	461	442	442	1	16,441	0.061
Balboa IC	602	608	487	491	415	423	427	436	374	378	3	14,284	0.210
First Liberty Ins Corporation	611	597	442	430	483	471	539	526	452	441	0	9,669	0.000
Milbank IC	622	725	471	550	453	528	416	483	395	459	0	2,275	0.000
Pharmacists Mutual IC	644	721	644	721	644	721	644	721	644	721	0	916	0.000
Great Northwest IC	649	649	499	499	519	519	504	504	517	517	0	174	0.000
Arizona Home IC	723	723	655	655	618	618	787	787	655	655	3	14,817	0.202
Armed Forces Ins Exchange	734	759	622	644	524	542	746	773	524	542	0	1,999	0.000
Sentinel IC, Ltd	786	786	709	709	680	680	609	609	593	593	0	16,578	0.000
Allstate P&C IC	791	866	748	817	740	808	708	759	655	691	7	91,611	0.076
Fidelity National IC	791	791	651	651	648	648	577	577	536	536	7	24,309	0.288
American Commerce IC	797	885	590	654	576	639	476	528	422	466	1	10,333	0.097
Austin Mutual IC	799	981	602	736	602	736	545	665	579	710	3	7,848	0.382
Country Mutual IC	805	805	682	682	695	695	631	631	609	609	3	27,607	0.109
State Farm Fire and Cas Co	815	815	782	782	473	473	567	567	323	323	33	325,703	0.101
IDS Property Cas IC	820	820	650	650	602	602	585	585	551	551	1	13,306	0.075
Pacific Specialty IC	820	922	743	832	633	704	612	681	678	757	2	2,687	0.744
Bankers IC	821	894	614	667	644	700	586	636	586	636	0	365	0.000
Amica Mutual IC	836	836	676	676	664	664	591	591	573	573	0	6,939	0.000
Badger Mutual IC	845	914	689	742	553	592	553	592	553	592	0	115	0.000
Travelers Home and Marine IC	916	944	898	923	951	980	858	875	639	646	2	21,779	0.092
Central Mutual IC	930	1,030	721	797	721	797	626	694	658	727	0	7,993	0.000
Unigard Ind Co	968	968	995	995	966	966	837	837	657	657	0	2,818	0.000
Union IC of Providence	968	968	671	671	833	833	671	671	856	856	0	1,593	0.000
Farmers Ins Exchange	987	987	837	837	851	851	689	689	656	656	3	27,596	0.109
ACA IC	1,015	1,015	747	747	718	718	719	719	579	579	3	23,622	0.127
ACUITY, A Mutual IC	1,021	1,021	960	960	854	854	717	717	778	778	0	3,367	0.000
Metropolitan P&C IC	1,032	1,100	716	761	576	611	807	860	668	709	5	32,363	0.154
National Surety Corporation	1,045	1,045	949	949	1,293	1,293	1,054	1,054	984	984	0	0	0.000
American Family Mutual IC	1,048	1,048	831	831	803	803	722	722	774	774	19	173,585	0.109
First American P&C IC	1,058	1,058	725	725	801	801	635	635	732	732	1	22,006	0.045
Farm Bureau Mutual IC	1,073	1,110	794	832	754	792	751	784	665	698	3	12,610	0.238
Middlesex IC	1,076	1,076	921	921	1,027	1,027	858	858	825	825	0	1,398	0.000
Civil Service Employees IC	1,151	1,251	866	946	951	1,034	731	794	796	866	2	1,247	1.604
American National P&C Co	1,187	1,249	1,223	1,287	880	927	950	1,000	935	982	2	9,066	0.221
Homesite Ind Co	1,232	1,339	893	966	946	1,025	881	954	802	867	8	15,566	0.514
Electric IC	1,264	1,264	1,059	1,059	1,054	1,054	889	889	910	910	1	1,803	0.555
Century-National IC	1,269	1,269	912	912	912	912	1,085	1,085	912	912	2	7,993	0.250
Encompass P&C Co	1,338	1,365	1,025	1,045	967	986	806	821	844	861	0	3,582	0.000
Teachers IC	1,455	1,498	1,261	1,292	1,452	1,494	1,164	1,198	1,090	1,117	1	2,703	0.370
American Security IC	1,465	1,465	1,465	1,465	1,465	1,465	1,335	1,335	1,465	1,465	3	1,088	2.757
Horace Mann IC	1,549	1,594	1,321	1,362	1,453	1,497	1,238	1,275	1,174	1,202	0	1,174	0.000
Nationwide IC of America	1,574	1,605	1,174	1,197	1,178	1,200	1,026	1,045	1,097	1,118	5	7,565	0.661
Fidelity and Deposit Co of MD	1,581	1,581	1,423	1,423	1,418	1,418	1,358	1,358	1,269	1,269	0	418	0.000
Owners IC	1,664	1,760	1,681	1,776	1,228	1,272	1,244	1,313	1,244	1,313	2	13,353	0.150
SECURA Supreme IC	1,766	1,860	1,049	1,104	1,135	1,195	1,143	1,203	995	1,047	0	1,357	0.000
AMCO IC	1,781	1,815	1,278	1,303	1,293	1,318	1,235	1,258	1,323	1,349	1	13,710	0.073
Federal IC	1,817	1,817	1,817	1,817	1,817	1,817	1,817	1,817	1,817	1,817	0	1,945	0.000
American Modern Select IC	3,055	3,055	3,055	3,055	3,055	3,055	3,055	3,055	3,055	3,055	2	216	9.259
Scottsdale IC	3,285	3,285	3,285	3,285	3,507	3,507	3,285	3,285	3,285	3,285	1	3,501	0.286
Wilshire IC	*	*	*	*	*	*	*	*	*	*	5	2,706	1.848

**CORRECTED**

COVERAGES: Dwelling Coverage C: \$500,000; Other Structures Coverage: \$50,000; Contents Coverage: \$375,000; Additional Living Expense Coverage: \$50,000;

Personal Liability Coverage: \$300,000; Medical Payments Coverage: \$1,000; \$500 Flat Deductible.

CHARACTERISTICS: A two story, single family dwelling with single-cylinder dead-bolt locks, one fire extinguisher, and two smoke detectors.

Excellent condition, masonry or frame (composition roof), built in January, 2007.

\* This insurer does not provide coverage for this hypothetical.

NAME OF INSURER	Premiums shown are annual premiums as of March 1, 2008.										Complaint Ratio (CR)		
	I		II		III		IV		V		# of Complaints (C) divided by # of Exposures (E) X 1000 = Complaint Ratio		
	PHOENIX		MESA		PEORIA		FLAGSTAFF		TUCSON		C	E	CR
	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME			
United Services Automobile Assoc	\$874	\$881	\$844	\$852	\$795	\$802	\$972	\$981	\$785	\$792	1	56,819	0.018
Balboa IC	881	889	714	720	599	609	612	625	547	553	3	14,284	0.210
First Liberty Ins. Corporation	946	929	679	665	748	735	831	815	695	684	0	9,669	0.000
Safeco IC of America	964	964	891	891	756	756	745	745	715	715	1	16,441	0.061
Great Northwest IC	1,019	1,019	782	782	814	814	789	789	810	810	0	174	0.000
Milbank IC	1,027	1,203	772	903	743	868	678	791	643	750	0	2,275	0.000
Pharmacists Mutual IC	1,047	1,174	1,047	1,174	1,047	1,174	1,047	1,174	1,047	1,174	0	916	0.000
Pacific Specialty IC	1,164	1,309	1,054	1,181	898	1,000	868	965	962	1,074	2	2,687	0.744
Arizona Home IC	1,216	1,216	1,101	1,101	1,036	1,036	1,324	1,324	1,101	1,101	3	14,817	0.202
Country Mutual IC	1,216	1,216	1,031	1,031	1,050	1,050	953	953	920	920	3	27,607	0.109
Fidelity National IC	1,237	1,237	1,014	1,014	1,009	1,009	895	895	831	831	7	24,309	0.288
Armed Forces Ins Exchange	1,258	1,301	1,065	1,102	895	925	1,277	1,324	895	925	0	1,999	0.000
IDS Property Cas IC	1,262	1,262	999	999	925	925	898	898	846	846	1	13,306	0.075
Bankers IC	1,299	1,416	973	1,057	1,020	1,108	928	1,007	928	1,007	0	365	0.000
State Farm Fire and Cas Co	1,300	1,300	1,246	1,246	751	751	901	901	975	975	33	325,703	0.101
Sentinel IC, Ltd	1,329	1,329	1,190	1,190	1,136	1,136	1,007	1,007	978	978	0	16,578	0.000
Allstate P&C IC	1,335	1,470	1,258	1,383	1,244	1,367	1,186	1,279	1,092	1,155	7	91,611	0.076
Austin Mutual IC	1,357	1,668	1,021	1,250	1,021	1,250	923	1,129	982	1,204	3	7,848	0.382
Amica Mutual IC	1,366	1,366	1,102	1,102	1,084	1,084	964	964	936	936	0	6,939	0.000
American Commerce IC	1,395	1,552	1,028	1,140	1,005	1,115	827	917	730	810	1	10,333	0.097
Farmers Ins Exchange	1,425	1,425	1,203	1,203	1,218	1,218	994	994	931	931	3	27,596	0.109
Central Mutual IC	1,454	1,612	1,121	1,244	1,121	1,244	974	1,080	1,024	1,135	0	7,993	0.000
Travelers Home and Marine IC	1,489	1,538	1,502	1,544	1,527	1,572	1,411	1,441	1,037	1,048	2	21,779	0.092
Badger Mutual IC	1,497	1,620	1,215	1,310	968	1,038	968	1,038	968	1,038	0	115	0.000
ACA IC	1,560	1,560	1,142	1,142	1,096	1,096	1,099	1,099	879	879	3	23,622	0.127
Union IC of Providence	1,567	1,567	1,085	1,349	1,349	1,349	1,085	1,085	1,387	1,387	0	1,593	0.000
American Family Mutual IC	1,574	1,574	1,248	1,248	1,205	1,205	1,084	1,084	1,162	1,162	19	173,585	0.109
Unigard Ind Co	1,576	1,576	1,620	1,620	1,571	1,571	1,362	1,362	1,067	1,067	0	2,818	0.000
Metropolitan P&C IC	1,621	1,729	1,126	1,196	905	959	1,270	1,351	1,050	1,114	5	32,363	0.154
Farm Bureau Mutual IC	1,684	1,744	1,214	1,275	1,151	1,212	1,147	1,200	1,001	1,053	3	12,610	0.238
Middlesex IC	1,714	1,714	1,467	1,467	1,636	1,636	1,367	1,367	1,315	1,315	0	1,398	0.000
ACUITY, A Mutual IC	1,720	1,720	1,616	1,616	1,436	1,436	1,204	1,204	1,307	1,307	0	3,367	0.000
National Surety Corporation	1,734	1,734	1,574	1,574	2,145	2,145	1,749	1,749	1,632	1,632	0	0	0.000
American National P&C Co	1,782	1,874	1,833	1,931	1,318	1,389	1,424	1,500	1,400	1,475	2	9,066	0.221
First American P&C IC	1,869	1,869	1,278	1,278	1,414	1,414	1,117	1,117	1,289	1,289	1	22,006	0.045
Encompass P&C Co	1,877	1,915	1,435	1,464	1,353	1,380	1,126	1,148	1,180	1,203	0	3,582	0.000
Electric IC	1,882	1,882	1,552	1,552	1,544	1,544	1,286	1,286	1,316	1,316	1	1,803	0.555
Homesite Ind Co	1,923	2,098	1,371	1,492	1,458	1,587	1,352	1,471	1,224	1,330	8	15,566	0.514
Civil Service Employees IC	1,927	2,092	1,489	1,619	1,594	1,733	1,268	1,378	1,347	1,463	2	1,247	1.604
Century-National IC	2,223	2,223	1,609	1,609	1,609	1,609	1,906	1,906	1,609	1,609	2	7,993	0.250
Teachers IC	2,427	2,500	2,113	2,143	2,423	2,490	1,925	1,990	1,821	1,848	1	2,703	0.370
American Security IC	2,430	2,430	2,430	2,430	2,430	2,430	2,213	2,213	2,430	2,430	3	1,088	2.757
SECURA Supreme IC	2,493	2,625	1,480	1,558	1,687	1,602	1,613	1,698	1,404	1,478	0	1,357	0.000
Horace Mann IC	2,580	2,655	2,203	2,273	2,425	2,498	2,059	2,127	1,965	1,993	0	1,174	0.000
Federal IC	2,630	2,630	2,630	2,630	2,630	2,630	2,630	2,630	2,630	2,630	0	1,945	0.000
Fidelity and Deposit Co of MD	2,643	2,643	2,092	2,092	2,368	2,368	2,265	2,265	2,117	2,117	0	418	0.000
Nationwide IC of America	2,651	2,702	1,974	2,011	1,980	2,017	1,722	1,755	1,843	1,878	5	7,565	0.661
Owners IC	2,779	2,934	2,804	2,962	2,043	2,120	2,072	2,187	2,072	2,187	2	13,353	0.150
AMCO IC	3,045	3,105	2,181	2,222	2,206	2,248	2,105	2,145	2,257	2,301	1	13,710	0.073
American Modern Select IC	5,031	5,031	5,031	5,031	5,031	5,031	5,031	5,031	5,031	5,031	2	216	9.259
Scottsdale IC	5,336	5,336	5,336	5,336	5,696	5,696	5,336	5,336	5,336	5,336	1	3,501	0.286
Wilshire IC	*	*	*	*	*	*	*	*	*	*	5	2,706	1.848

HOMEOWNERS INSURER TELEPHONE NUMBERS

<u>INSURER</u>	<u>TELEPHONE NUMBER</u>
ACA IC	(800) 207-3618
ACUITY, A Mutual IC	(800) 242-7666
Allstate P&C IC	(800) 255-7828
AMCO IC	(800) 982-0756
American Commerce IC	(800) 562-4517
American Family Mutual IC	(800) 374-0008
American Modern Select IC	(800) 543-2644
American National P&C Co	(417) 887-0220
American Security IC	(877) 893-5739
Amica Mutual IC	(800) 242-6422
Arizona Home IC	(800) 993-1155
Armed Forces Ins Exchange	(800) 255-6792
Austin Mutual IC	(800) 328-4628
Badger Mutual IC	(800) 837-7833
Balboa IC	(888) 768-2096
Bankers IC	(800) 627-0000
Central Mutual IC	(800) 786-0673
Centry-National IC	(800) 733-0880
Civil Service Employees IC	(800) 282-6848
Country Mutual IC	(480) 497-5563
Electric IC	(800) 227-2757
Encompass P&C Co	(800) 262-9262
Farm Bureau Mutual IC	(480) 635-3600
Farmers Ins Exchange	(602) 863-8100
Federal IC	(623) 445-2500
Fidelity and Deposit Co of MD	(800) 660-4539
Fidelity National IC	(866) 699-1885
First American P&C IC	(888) 922-5343
First Liberty Ins Corporation	(800) 541-7698
Great Northwest IC	(800) 776-3386
Homesite Ind Co	(800) 466-3748
Horace Mann IC	(800) 999-1030
IDS Property Cas IC	(800) 842-3344
Metropolitan P&C IC	(800) 422-4272
Middlesex IC	(800) 373-6879
Milbank IC	(800) 444-9950
National Surety Corporation	(800) 870-8857
Nationwide IC of America	(800) 982-0756
Owners IC	(480) 830-7119, ext. 211
Pacific Specialty IC	(800) 828-5000
Pharmacists Mutual IC	(800) 247-5930
Safeco IC of America	(800) 332-3226
Scottsdale IC	(480) 365-4000
SECURA Supreme IC	(866) 356-7870
Sentinel IC, Ltd	(800) 843-7824
State Farm Fire and Cas Co	See Yellow Pages
Teachers IC	(800) 999-1030
Travelers Home and Marine IC	(888) 695-4625
Unigard Ind Co	(800) 456-1626
Union IC of Providence	(623) 776-2500
United Services Automobile Assoc *	(800) 531-8111
Wilshire IC	(800) 525-7486

Note: Telephone numbers are subject to change

Some numbers may result in the caller being referred to an agent by the insurer.

\* Primarily available to current, retired and former U.S. military officers and their dependents.

## **Abbreviations used in this publication**

“AC” means Assurance Company

“Assoc” means Association

“Cas” means Casualty

“Co” means Company

“IC” means Insurance Company

“Ind” means Indemnity

“Ins” means Insurance

“P&C” means Property & Casualty

The Arizona Department of Insurance is an Equal Employment Opportunity agency that complies with the Americans with Disabilities Act ("ADA") and the Arizonans with Disabilities Act. Persons with disabilities may request that materials be presented in an alternative format by contacting the ADA Coordinator at (602) 364-3471. Requests should be made as early as possible to allow time to procure the materials in an alternate format.

**Arizona Department of Insurance**

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