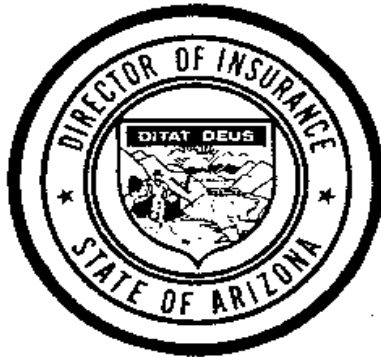

STATE OF ARIZONA

**2004 MOBILE HOMEOWNER
PREMIUM COMPARISON
SURVEY**



Janet Napolitano, Governor
Christina Urias, Director
Arizona Department of Insurance
2910 N. 44th Street, Second Floor
Phoenix, Arizona 85018
(602) 912-8444
(800) 325-2548
(520) 628-6370 Tucson
www.id.state.az.us

Insurer

Aegis Security IC	(800) 233-2160
Allstate IC	(800) 255-7828
American Bankers IC of FL	(800) 852-2244
American Commerce IC	(800) 848-2945
American Family Home IC	(800) 543-2644
American Family Mutual IC	(800) 374-0008
American Modern Home IC	(800) 543-2644
American Reliable IC	(800) 535-1333
American Summit IC	(800) 777 3636
Foremost IC of GR, MI	(800) 527-3905
Liberty Mutual Fire IC	(602) 997-4700
Markel American IC	(800) 236-2862
Metropolitan P&C IC	(800) 422-4272
Mobile USA IC	(727) 546-8911
Nationwide Mutual Fire IC	(800) 421-1444
Owners IC	(480) 830-7119
State Farm Fire & Cas Co	See Yellow Pages
Voyager P&C IC	(800) 535-1333
Wilshire IC	(800) 525-7486

Note: Telephone numbers are subject to change

Abbreviation used in this publication:

"Cas" means Casualty

"Co" means Company

"GR" means Grand Rapids

"IC" means Insurance Company

"P&C" means Property and Casualty

Telephone Number

NOTE

The ADOI cautions that the ranking is based on a hypothetical and may change as the facts change. While price is always a consideration in purchasing insurance, a consumer also should consider the insurer's service to its policyholders and the type of insurance contract and coverage available.

The purpose of this comparison is merely to encourage consumers to comparison shop for their insurance.

The Arizona Department of Insurance is an Equal Employment Opportunity agency that complies with the American with Disabilities Act ("ADA") and the Arizonans with Disabilities Act. Persons with a disability may request that materials be presented in an alternative format by contacting the ADA Coordinator at (602) 912-8456. Requests should be made as early as possible to allow time to procure the materials in an alternate format.

MOBILE HOME 12-MONTH PREMIUM SURVEY HYPOTHETICALS FOR ALL COVERAGES AND LOCATIONS

	HYPOTHETICAL I DOUBLE-WIDE one family dwelling		HYPOTHETICAL II SINGLE-WIDE one family dwelling	
	COVERAGE LIMITS		COVERAGE LIMITS	
Dwelling.....	\$50,000		\$35,000	
Appurtenant Structures.....	N/A	AREA : 1,248 square feet	N/A	AREA: 728 square feet
Contents.....	\$25,000		\$17,500	
Additional Living Expense	\$10,000	MODEL YEAR/MAKE :	\$7,000	MODEL YEAR/MAKE:
Personal Liability.....	\$100,000	2004/CAVCO	\$100,000	2004/CAVCO
Medical Payments.....	\$1,000		\$1,000	
Deductible.....	\$500		\$500	
STABILITY DEVICES: Tie downs and permanent foundation				
SECURITY: Single cylinder deadbolt locks, a fire extinguisher and one smoke detector				
LOCATION: 100 space, mobile home park, security guard on premises				

	MESA				TUCSON				YUMA					
	DOUBLE- WIDE ANNUAL PREMIUM	R A N K	SINGLE- WIDE ANNUAL PREMIUM	R A N K	INSURER	DOUBLE- WIDE ANNUAL PREMIUM	R A N K	SINGLE- WIDE ANNUAL PREMIUM	R A N K	INSURER	DOUBLE- WIDE ANNUAL PREMIUM	R A N K	SINGLE- WIDE ANNUAL PREMIUM	R A N K
Metropolitan P&C IC	\$126	(1)	\$103	(1)	Metropolitan P&C IC	\$136	(1)	\$111	(1)	Metropolitan P&C IC	\$136	(1)	\$111	(1)
State Farm Fire & Cas Co	\$263	(2)	\$217	(3)	Voyager P&C IC	\$249	(2)	\$210	(2)	American Reliable IC	\$201	(2)	\$158	(2)
Markel American IC	\$265	(3)	\$239	(4)	Markel American IC	\$265	(3)	\$239	(5)	Markel American IC	\$246	(3)	\$223	(5)
American Commerce IC	\$272	(4)	\$212	(2)	American Reliable IC	\$271	(4)	\$214	(4)	Voyager P&C IC	\$249	(4)	\$210	(3)
Aegis Security IC	\$280	(5)	\$244	(6)	American Commerce IC	\$272	(5)	\$212	(3)	American Commerce IC	\$272	(5)	\$212	(4)
Mobile USA IC	\$287	(6)	\$251	(8)	Mobile USA IC	\$287	(6)	\$251	(6)	Mobile USA IC	\$287	(6)	\$251	(7)
Voyager P&C IC	\$293	(7)	\$246	(7)	Foremost IC of GR, MI	\$290	(7)	\$254	(7)	State Farm Fire & Cas Co	\$290	(7)	\$290	(12)
American Reliable IC	\$305	(8)	\$241	(5)	Aegis Security IC	\$305	(8)	\$269	(10)	American Summit IC	\$299	(8)	\$241	(6)
Nationwide Mutual Fire IC	\$337	(9)	\$277	(9)	Owners IC	\$308	(9)	\$258	(8)	Aegis Security IC	\$305	(9)	\$269	(8)
Wilshire IC	\$345	(10)	\$345	(14)	American Bankers IC of FL	\$310	(10)	\$381	(16)	American Bankers IC of FL	\$310	(10)	\$381	(17)
Foremost IC of GR, MI	\$360	(11)	\$308	(10)	Wilshire IC	\$311	(11)	\$311	(13)	Wilshire IC	\$311	(11)	\$311	(15)
Owners IC	\$373	(12)	\$312	(11)	State Farm Fire & Cas Co	\$321	(12)	\$264	(9)	Owners IC	\$324	(12)	\$272	(9)
American Modern Home IC	\$382	(13)	\$346	(15)	Nationwide Mutual Fire IC	\$337	(13)	\$277	(11)	American Modern Home IC	\$326	(13)	\$295	(13)
American Family Mutual IC	\$385	(14)	\$318	(13)	American Family Mutual IC	\$357	(14)	\$295	(12)	American Family Mutual IC	\$333	(14)	\$275	(10)
American Summit IC	\$390	(15)	\$316	(12)	American Modern Home IC	\$382	(15)	\$346	(15)	Nationwide Mutual Fire IC	\$337	(15)	\$277	(11)
American Bankers IC of FL	\$413	(16)	\$524	(18)	American Summit IC	\$390	(16)	\$316	(14)	Foremost IC of GR, MI	\$388	(16)	\$302	(14)
American Family Home IC	\$509	(17)	\$474	(16)	Allstate IC	\$471	(17)	\$398	(17)	Allstate IC	\$436	(17)	\$368	(16)
Allstate IC	\$596	(18)	\$501	(17)	American Family Home IC	\$509	(18)	\$474	(18)	American Family Home IC	\$439	(18)	\$408	(18)
Liberty Mutual Fire IC	\$728	(19)	\$667	(19)	Liberty Mutual Fire IC	\$694	(19)	\$636	(19)	Liberty Mutual Fire IC	\$725	(19)	\$665	(19)

Coverage limits and deductibles may vary by insurer.

Rates in effect as of 4/1/04.

New rates may be in effect since publication of this survey.