

<u>Insurer</u>	<u>Telephone Number</u>
Aegis Security IC	(800) 233-2160
Allstate Ind Co	(800) 255-7828
American Bankers IC of FL	8008522244, ext. 3540
American Commerce IC	(800) 562-4517
American Family Mutual IC	(800) 374-0008
American Modern Select IC	(800) 543-2644
American Reliable IC	(480) 483-8666
American Summit IC	(800) 749-6419
Austin Mutual IC	(800) 328-4628
Farm Bureau Mutual IC	(480) 635-3600
Foremost IC of GR, MI	(800) 527-3905
Markel American IC	(800) 236-2862
Metropolitan P&C IC	(800) 422-4272
Owners IC	(480) 830-7119 ext. 211
Pacific Specialty IC	(800) 828-5000
Pharmacists Mutual IC	(800) 247-5930
Standard Cas Co	(800) 522-0146
Standard Guaranty IC	(877) 893-5739
State Farm Fire & Cas Co	See Yellow Pages
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

"Ind" means Indemnity

"P&C" means Property and Casualty

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) 364-3471. Requests should be made as early as possible to allow time to procure the materials in an alternate format.

STATE OF ARIZONA

**2008 MOBILE HOMEOWNER
PREMIUM COMPARISON
SURVEY**



Janet Napolitano, Governor
Christina Urias, Director
Arizona Department of Insurance
2910 N. 44th Street, Suite 210
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(800) 325-2548
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**MOBILE HOME 12-MONTH PREMIUM SURVEY
HYPOTHETICALS FOR ALL COVERAGES AND LOCATIONS**

	HYPOTHETICAL I		HYPOTHETICAL II	
	DOUBLE-WIDE one family dwelling		SINGLE-WIDE one family dwelling	
	COVERAGE LIMITS		COVERAGE LIMITS	
Dwelling.....	\$70,000		\$40,000	
Appurtenant Structures.....	N/A	AREA : 1,248 square feet	N/A	AREA: 728 square feet
Contents.....	\$35,000	MODEL YEAR/MAKE : 2007	\$20,000	MODEL YEAR/MAKE: 2007
Additional Living Expense	\$14,000	FLEETWOOD	\$8,000	FLEETWOOD
Personal Liability.....	\$100,000		\$100,000	
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				
INSURER	DOUBLE-	R	SINGLE-	R	INSURER	DOUBLE-	R	SINGLE-	R	INSURER	DOUBLE-	R	SINGLE-	R
	WIDE	A	WIDE	A		WIDE	A	WIDE	A		WIDE	A	WIDE	A
	ANNUAL	N	ANNUAL	N		ANNUAL	N	ANNUAL	N		ANNUAL	N	ANNUAL	N
	PREMIUM	K	PREMIUM	K		PREMIUM	K	PREMIUM	K		PREMIUM	K	PREMIUM	K
Metropolitan P&C IC	\$139	(1)	\$98	(1)	Metropolitan P&C IC	\$150	(1)	\$106	(1)	Metropolitan P&C IC	\$150	(1)	\$106	(1)
American Modern Select IC	\$295	(2)	\$214	(4)	Farm Bureau Mutual IC	\$260	(2)	\$287	(10)	American Modern Select IC	\$251	(2)	\$192	(3)
Allstate Ind Co	\$305	(3)	\$189	(2)	American Modern Select IC	\$295	(3)	\$214	(3)	Farm Bureau Mutual IC	\$263	(3)	\$293	(12)
Austin Mutual IC	\$310	(4)	\$206	(3)	Austin Mutual IC	\$310	(4)	\$206	(2)	American Reliable IC	\$272	(4)	\$190	(2)
Farm Bureau Mutual IC	\$340	(5)	\$287	(11)	Standard Guaranty IC	\$331	(5)	\$241	(6)	Austin Mutual IC	\$310	(5)	\$206	(4)
Aegis Security IC	\$358	(6)	\$278	(8)	Allstate Ind Co	\$358	(6)	\$222	(4)	Standard Guaranty IC	\$331	(7)	\$241	(7)
American Commerce IC	\$360	(7)	\$237	(5)	American Commerce IC	\$360	(7)	\$237	(5)	Foremost IC of GR, MI	\$331	(6)	\$251	(9)
State Farm Fire & Cas Co	\$386	(8)	\$267	(6)	American Reliable IC	\$363	(8)	\$256	(7)	American Summit IC	\$335	(8)	\$250	(8)
Standard Guaranty IC	\$388	(9)	\$278	(9)	Foremost IC of GR, MI	\$366	(9)	\$286	(9)	Allstate Ind Co	\$358	(9)	\$222	(5)
Pharmacists Mutual IC	\$402	(10)	\$267	(7)	Aegis Security IC	\$373	(10)	\$293	(11)	American Commerce IC	\$360	(10)	\$237	(6)
American Reliable IC	\$405	(11)	\$281	(10)	American Bankers IC of FL	\$395	(11)	\$421	(17)	Aegis Security IC	\$373	(11)	\$293	(13)
Pacific Specialty IC	\$437	(12)	\$355	(15)	Pharmacists Mutual IC	\$402	(12)	\$267	(8)	American Bankers IC of FL	\$395	(12)	\$421	(17)
Wilshire IC	\$545	(13)	\$545	(18)	Pacific Specialty	\$403	(13)	\$334	(16)	Pharmacists Mutual IC	\$402	(13)	\$267	(10)
American Summit IC	\$459	(14)	\$326	(13)	Owners IC	\$413	(14)	\$302	(12)	Pacific Specialty IC	\$403	(14)	\$334	(15)
Foremost IC of GR, MI	\$465	(15)	\$349	(14)	Standard Cas Co	\$448	(15)	\$485	(19)	Markel American IC	\$421	(15)	\$284	(11)
Owners IC	\$498	(16)	\$365	(16)	American Summit IC	\$459	(16)	\$326	(15)	Standard Cas Co	\$448	(16)	\$485	(19)
American Bankers IC of FL	\$529	(17)	\$577	(19)	State Farm Fire & Cas Co	\$470	(17)	\$324	(14)	Owners IC	\$456	(17)	\$333	(14)
Markel American IC	\$554	(18)	\$305	(12)	Wilshire IC	\$545	(18)	\$545	(20)	State Farm Fire & Cas Co	\$516	(18)	\$356	(16)
Standard Cas Co	\$587	(19)	\$643	(20)	Markel American IC	\$554	(19)	\$305	(13)	Wilshire IC	\$545	(19)	\$545	(20)
American Family Mutual IC	\$706	(20)	\$501	(17)	American Family Mutual IC	\$652	(20)	\$464	(18)	American Family Mutual IC	\$606	(20)	\$432	(18)

Premiums are ranked from lowest to highest by the double-wide annual premium.

Coverage limits and deductibles may vary by insurer.

All premiums contained in this publication were provided by the listed insurers using rates in effect as of March 1, 2008.

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