

2010
Consumer Guide and
Premium Comparison for
Homeowners
Insurance



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How to Use This Guide

The *Homeowners Insurance Premium Comparison and Consumer Guide*, developed by the Arizona Department of Insurance (ADOI), is designed to help insurance consumers understand and compare the cost of homeowners insurance. The wide range of premiums between insurers demonstrates the savings an average consumer can realize by taking the time to compare rates between several insurance companies.

This publication contains the results of a survey of homeowner insurance companies that were asked to “quote” an average annual premium for homeowners policies (form HO-3 or equivalent) for hypothetical dwellings valued at \$100,000, \$300,000 and \$500,000 located in Phoenix, Mesa, Peoria, Flagstaff and Tucson as follows:

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

HYPOTHETICAL II: MESA Located at McDowell and Power Roads; Mesa, Arizona 85215

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

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

HYPOTHETICAL V: TUCSON Located at Ina and Oracle Roads; Tucson, Arizona 85704

Insurers are listed in the Premium Comparison tables based on the lowest to highest Phoenix masonry dwelling premium. All premiums contained in this publication were provided by the listed insurers using rates in effect as of **March 1, 2010**. All premiums were based on 12 months of coverage.

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 rates similar to what you might pay. Since these quotes are based on a hypothetical applicant, they are not indicative of 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 will give you a baseline.

While price is always a consideration, consumers should also consider the insurer’s service and the type of insurance contract and coverage available. The ADOI recommends that consumers consult their professional insurance representatives for advice concerning coverage and other purchasing considerations.

If you have questions or comments regarding this publication or any other insurance matter, please call the Consumers Affairs Division at (602) 364-2499 in Phoenix, or (800) 325-2548 outside Phoenix, or write us. In addition, our web site at www.azinsurance.gov contains this and other consumer-oriented insurance publications that may be of further assistance.

Understanding Homeowners Insurance

BASIC HOMEOWNERS INSURANCE COVERAGES

Homeowners 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 75% 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

Homeowners 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.
- Damage caused by continuous or repeated seepage or leakage of water or steam over a period of time.

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 homeowners 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

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 Homeowners 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.

Flood Insurance. Homeowners insurance normally excludes flood coverage. However, you may be able to purchase flood insurance through the National Flood Insurance Program (NFIP) if you live in a designated NFIP community and comply with federal guidelines for flood prevention. A few insurers do offer flood insurance if you are not otherwise eligible for NFIP flood insurance. Your agent can tell you if you are eligible.

You can also contact the NFIP at:

National Flood Insurance Program

1-800-638-6620

www.floodsmart.gov

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:

Type of Property	Insured For	% of Dwelling
Dwelling	\$150,000	
Detached Garages, Storage Sheds, etc.	\$15,000	10%
Unscheduled Personal Property On Premises (Possessions)	\$112,500	75%
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 homeowners 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 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!*

SMART SHOPPING

Different insurance companies charge different rates for the same coverage. Also, not all insurance companies provide the same level of claims service. Therefore, it makes sense to shop around for the best insurance company for your needs.

Insurance companies use one of three methods to sell their products.

- **Independent agents** represent several companies and can give you several quotes.
- **Exclusive agents** only sell the products of one insurance company.
- **Direct market** sales are over the Internet or by mail or telephone.

You can find insurance companies and agents through the phone book, on the Internet and television or you can refer to the list of insurance companies in this premium comparison survey. If you purchase insurance via the Internet, be sure to verify that the company and agent are licensed to do business in Arizona.

It is illegal for unlicensed insurers or agents to sell insurance. Business cards are not proof that an agent is licensed. If you do business with an unlicensed agent or insurer, it might not pay your claims or refund your premiums if you

cancel your policy. You can determine if an insurer or agent is licensed by clicking on the following web address: <http://app.az.gov/id/lookup/> or by contacting us. If an unlicensed agent or insurer contacts you, let us know immediately, so that we can investigate.

Customer service is important to most consumers, particularly when they have a claim. You can get a sense of how well an insurer serves its customers from the complaint ratios shown on the far right side of the hypotheticals in this premium comparison survey. This ratio measures how many complaints the insurance department receives relative to the size of the company.

You also want to buy insurance from an insurer that is financially sound. You can check the financial health of an insurance company by using ratings from independent ratings agencies such as Standard and Poor's, A.M. Best and Moody's.

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 large 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 masonry or frame construction, 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.

There are many other factors than an insurance company may use to determine insurability and price. These include:

Wood furnaces or stoves.

Swimming pools, trampolines or a playscape that could cause injuries.

The types of pets that you have.

Operating a business from your home.

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.

GETTING PREMIUM QUOTES

Getting premium quotes is a good way to compare different companies' prices. But, first you should decide what coverages and policy limits you need. It is important that you know how much it would cost to rebuild your home. You may want to contact an insurance agent, contractor, or other reconstruction cost estimating service to help you estimate the cost to rebuild your home.

When you get quotes, it is crucial that you ask for the same coverages and limits and give the same information to each agent or company. To give you an accurate quote, the insurance agent or company should ask for a description of your house (such as where it's located, the square footage, when it was built and the type of construction). They might also ask about items that increase your insurance needs, such as owning pets, and expensive possessions. An agent might visit your home to take a photo or ask you for other information (such as the nearest fire department and the general condition of your home). Be sure to get rate quotes and key information in writing.

While getting quotes, you should ask the agent some of the following questions.

- Are the agent and insurance company licensed by my state insurance department? For how long? You can confirm this by using the link above or by calling us.
- How can I find out the claims history of the home before I buy it? This could affect your premium.
- If I submit a claim, how will it affect my premium when I renew the policy?
- How will my credit history affect my premium?
- Should I buy flood insurance or earthquake coverage? (Your homeowners insurance policy doesn't cover either.)
- What types of water damage are not covered? Is mold damage covered?
- Do I need appraisals on any of my belongings?

HOW YOU CAN REDUCE THE COST OF YOUR HOMEOWNERS COVERAGE

Make sure you ask your agent or insurance company if you qualify for any discounts or other ways to reduce your premium. 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.

SOME TIPS ON LOSS PREVENTION

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.

YOUR RESPONSIBILITIES

A homeowners insurance policy is a legal contract which spells out your rights and responsibilities, and those of the insurance company. You should read your policy and be sure you understand it. If you have questions about your insurance policy, contact your insurance agent or company.

When you buy homeowners insurance, you will receive a policy – not a photocopy. If you don't receive a policy within 30 days, contact the insurance company, not the agent. Keep your insurance policy in a safe place and know the name of your insurer.

Other helpful tips:

- Pay the premium on time. Most insurers do not offer a grace period for homeowners premium payment; the due date is the due date.
- Keep a file of all paperwork you completed online or received in the mail and signed – as well as any other documents related to your insurance, including policy, correspondence, copies of advertisements, premium payment receipts, notes of conversations and any claims submitted.
- Make a household inventory.
- Go through each room; write down items and serial numbers and take pictures or videos of everything in the room.

- Inventory everything, including valuable items such as antiques, electronics, jewelry, collectibles and guns. You may need to get appraisals on high value and antique items.
- Store your home inventory in a secure place at another location, such as your workplace, a safe deposit box, a relative's house or online.
- Annually review and update your home inventory, including your pictures/videos. Also update your inventory when you buy significant new items.
- Keep receipts, warranties and/or manuals with your home inventory for all repairs and new items you buy, for proof if you file a claim.
- Maintain your home. A homeowners policy is not a maintenance contract; it insures against damage from perils such as fire, wind and hail. It does not pay to repair items that simply wear out. You are responsible for the upkeep of your home; such as repairing your roof when it begins to leak, cleaning your chimney flue, and replacing clothes washer hoses, etc.

WHEN CAN AN INSURER CANCEL YOUR HOMEOWNERS 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,
- Have been convicted of a crime increasing the hazard that is insured,
- Have breached the contract,
- Have acted fraudulently or committed material misrepresentation in getting the policy,
- Have failed to take reasonable steps to eliminate conditions that may increase losses, or
- If 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 HOMEOWNERS 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 based 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).

EXAMPLE A COVERAGES: Dwelling: \$100,000; Other Structures Coverage: \$10,000; Contents Coverage: \$75,000; Additional Living Expense Coverage: \$20,000;
 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, 2009.

* This insurer does not provide coverage for this hypothetical.

NAME OF INSURER	Premiums shown are annual premiums as of March 1, 2010.										Complaint Ratio (CR)		
	I PHOENIX		II MESA		III PEORIA		IV FLAGSTAFF		V TUCSON		# of Complaints (C) divided by # of Exposures (E) X 1000 = Complaint Ratio		
	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME	C	E	CR
Arizona Home IC	\$240	\$240	\$219	\$219	\$209	\$209	\$259	\$259	\$219	\$219	3	13,328	0.225
Travelers Home and Marine IC	294	301	286	293	305	313	283	288	223	225	6	50,873	0.118
American Strategic Ins Corp	299	309	279	289	266	274	272	280	244	251	1	3,622	0.276
American National P&C Co	301	317	267	281	240	253	293	308	253	266	0	8,367	0.000
Fidelity National IC	307	328	262	277	261	276	271	287	264	281	4	18,421	0.217
Armed Forces Ins Exchange	310	322	266	276	234	243	284	294	234	243	0	1,741	0.000
Pharmacists Mutual IC	312	349	312	349	312	349	312	349	312	349	0	814	0.000
United Services Automobile Assoc	322	339	337	356	333	351	352	369	325	344	0	3,119	0.000
Metropolitan P&C IC	334	356	245	260	193	204	283	301	226	240	7	37,464	0.187
Mercury Cas Co	343	354	330	340	348	360	321	329	236	240	0	226	0.000
Civil Service Employees IC	348	372	286	304	301	320	278	298	268	286	1	1,410	0.709
Farmers Ins Exchange	365	365	300	300	307	307	235	235	249	249	7	75,029	0.093
Safeco IC of America	366	366	341	341	278	278	306	306	273	273	5	19,634	0.255
Kemper Independence IC	371	378	361	368	371	378	352	359	322	328	1	6,915	0.145
Amica Mutual IC	372	372	349	349	321	321	288	288	310	310	2	7,814	0.256
Badger Mutual IC	375	406	303	328	241	258	241	258	241	258	0	2,966	0.000
Sentinel IC, Ltd	378	378	346	346	343	343	307	307	297	297	4	19,893	0.201
State Farm Fire and Cas Co	386	406	370	389	238	249	284	298	302	318	23	372,885	0.062
Great Northwest IC	387	387	313	313	330	330	298	298	307	307	0	471	0.000
Horace Mann IC	396	407	338	348	371	382	317	326	383	394	0	1,089	0.000
IDS Property Cas IC	399	399	383	383	257	257	280	280	272	272	3	14,853	0.202
Liberty Ins Corp	401	400	384	382	391	389	349	348	382	381	0	5,527	0.000
Universal North America IC	408	408	300	300	300	300	300	300	300	300	1	50,828	0.020
Pacific Specialty IC	416	466	378	423	326	360	316	349	348	387	1	8,213	0.122
Balboa IC	418	422	339	341	279	284	289	294	259	261	2	11,449	0.175
Century-National IC	421	421	310	310	310	310	363	363	310	310	3	6,202	0.484
Country Mutual IC	424	424	356	356	357	357	357	357	317	317	6	27,808	0.216
American Automobile IC	433	433	344	344	473	473	384	384	357	357	0	0	0.000
Nationwide IC of America	438	447	328	333	229	233	286	291	306	311	6	9,748	0.616
Central Mutual IC	444	486	367	400	358	389	320	347	333	362	0	8,308	0.000
SECURA Supreme IC	449	472	283	298	336	353	289	304	250	263	0	1,458	0.000
American Commerce IC	451	510	337	385	331	376	277	321	243	276	3	4,957	0.605
Empire Fire & Marine IC	473	473	420	420	423	423	388	388	384	384	3	8,542	0.351
Electric IC	479	479	402	402	401	401	339	339	522	522	1	3,714	0.269
American Family Mutual IC	481	490	380	387	399	407	346	354	354	361	10	162,969	0.061
First American P&C IC	488	488	337	337	370	370	300	300	339	339	1	15,918	0.063
American Security IC	500	500	500	500	500	500	457	457	500	500	1	1,396	0.716
California Cas Ind Exchange	501	527	462	486	451	470	382	394	382	397	0	5,187	0.000
Unigard Ind Co	505	505	411	411	367	367	418	418	303	303	0	1,049	0.000
ACA IC	509	509	382	382	368	368	368	368	302	302	4	35,308	0.113
Merastar IC	516	516	411	411	396	396	365	365	348	348	0	108	0.000
Owners IC	518	546	532	552	390	403	384	405	399	421	0	14,351	0.000
Milbank IC	529	529	402	402	388	388	355	355	337	337	0	7,467	0.000
Farm Bureau P&C IC	530	566	411	440	390	418	343	366	427	455	3	15,502	0.194
Union IC of Providence	535	535	452	452	461	461	371	371	464	464	0	1,339	0.000
American Hallmark IC of Texas	539	589	498	543	498	543	498	543	498	543	0	197	0.000
ACUITY, A Mutual IC	545	545	512	512	454	454	379	379	412	412	0	8,947	0.000
Allstate P&C IC	555	578	525	546	519	540	492	507	452	462	10	99,004	0.101
American Summit IC	568	615	511	551	428	460	412	443	462	497	4	3,069	1.303
Cincinnati IC	606	631	413	431	474	494	393	409	356	371	0	540	0.000
Homesite Ind Co	625	673	473	506	497	532	468	501	433	462	16	27,974	0.572
Wilshire IC	637	637	637	637	637	637	637	637	637	637	0	1,045	0.000
Sentry Ins a Mutual Co	648	679	640	671	637	668	579	606	512	536	0	1,623	0.000
Encompass P&C Co	670	683	516	526	488	497	409	417	382	389	1	5,309	0.188
American Modern Select IC	1,134	1,134	1,134	1,134	1,134	1,134	1,134	1,134	1,134	1,134	2	274	7.299
Federal IC	1,175	1,175	1,175	1,175	1,175	1,175	1,175	1,175	1,175	1,175	0	1,786	0.000
Scottsdale IC	1,367	1,367	1,367	1,367	1,367	1,367	1,367	1,367	1,367	1,367	1	2,157	0.464
Austin Mutual IC	*	*	*	*	*	*	*	*	*	*	0	6,177	0.000

EXAMPLE B COVERAGES: Dwelling: \$300,000; Other Structures Coverage: \$30,000; Contents Coverage: \$225,000; Additional Living Expense Coverage: \$60,000;
 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, 2009.

* This insurer does not provide coverage for this hypothetical.

NAME OF INSURER	Premiums shown are annual premiums as of March 1, 2010.										Complaint Ratio (CR)		
	I PHOENIX		II MESA		III PEORIA		IV FLAGSTAFF		V TUCSON		# of Complaints (C) divided by # of Exposures (E) X 1000 = Complaint Ratio		
	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME	C	E	CR
United Services Automobile Assoc	\$462	\$488	\$482	\$511	\$478	\$505	\$504	\$529	\$467	\$496	0	3,119	0.000
Liberty Ins Corp	523	517	500	494	510	506	439	437	492	488	0	5,527	0.000
American Strategic Ins Corp	577	605	527	551	491	513	507	529	434	453	1	3,622	0.276
American National P&C Co	581	609	514	540	461	485	564	594	489	515	0	8,367	0.000
Travelers Home and Marine IC	620	635	619	631	661	677	595	604	464	467	6	50,873	0.118
Arizona Home IC	628	628	573	573	543	543	680	680	573	573	3	13,328	0.225
Fidelity National IC	634	677	532	565	527	562	550	586	536	570	4	18,421	0.217
Pharmacists Mutual IC	644	721	644	721	644	721	644	721	644	721	0	814	0.000
Kemper Independence IC	681	695	660	675	681	695	645	658	586	598	1	6,915	0.145
Armed Forces Ins Exchange	697	723	602	623	533	552	641	662	533	552	0	1,741	0.000
Amica Mutual IC	707	707	656	656	599	599	521	521	570	570	2	7,814	0.256
Metropolitan P&C IC	718	765	523	557	403	426	605	644	477	506	7	37,464	0.187
Farmers Ins Exchange	730	730	592	592	607	607	472	472	478	478	7	75,029	0.093
Balboa IC	735	742	597	600	509	520	526	537	460	463	2	11,449	0.175
Safeco IC of America	790	790	733	733	593	593	656	656	582	582	5	19,634	0.255
Mercury Cas Co	799	825	791	813	831	857	748	764	559	565	0	226	0.000
Great Northwest IC	802	802	681	681	709	709	656	656	670	670	0	471	0.000
American Commerce IC	808	914	603	688	590	673	496	573	434	492	3	4,957	0.605
IDS Property Cas IC	810	810	777	777	516	516	563	563	548	548	3	14,853	0.202
Pacific Specialty IC	816	918	739	828	631	701	609	676	674	753	1	8,213	0.122
Sentinel IC, Ltd	824	824	748	748	737	737	649	649	623	623	4	19,893	0.201
State Farm Fire and Cas Co	828	872	794	836	504	530	606	636	647	680	23	372,885	0.062
Country Mutual IC	836	836	704	704	706	706	706	706	628	628	6	27,808	0.216
Horace Mann IC	842	866	718	740	790	813	673	693	814	838	0	1,089	0.000
SECURA Supreme IC	844	888	534	562	632	665	546	574	472	496	0	1,458	0.000
Badger Mutual IC	845	914	689	742	553	592	553	592	553	592	0	2,966	0.000
Austin Mutual IC	871	1,063	663	805	663	805	603	731	639	776	0	6,177	0.000
Nationwide IC of America	891	909	665	677	464	473	580	591	621	632	6	9,748	0.616
Universal North America IC	897	897	529	529	530	530	624	624	554	554	1	50,828	0.020
American Automobile IC	923	923	734	734	1,006	1,006	818	818	762	762	0	0	0.000
Civil Service Employees IC	967	1,052	747	812	798	869	676	736	680	740	1	1,410	0.709
Allstate P&C IC	985	1,027	928	967	918	956	868	896	792	811	10	99,004	0.101
Unigard Ind Co	989	989	801	801	712	712	815	815	585	585	0	1,049	0.000
Merastar IC	1,001	1,001	798	798	768	768	708	708	678	678	0	108	0.000
Empire Fire & Marine IC	1,019	1,019	916	916	920	920	855	855	846	846	3	8,542	0.351
Union IC of Providence	1,021	1,021	862	862	878	878	707	707	922	922	0	1,339	0.000
Central Mutual IC	1,027	1,123	850	925	829	903	742	806	772	838	0	8,308	0.000
ACA IC	1,034	1,034	760	760	731	731	733	733	591	591	4	35,308	0.113
Milbank IC	1,037	1,037	779	779	750	750	683	683	649	649	0	7,467	0.000
Farm Bureau P&C IC	1,049	1,127	831	898	787	851	685	740	802	864	3	15,502	0.194
American Family Mutual IC	1,050	1,072	829	846	872	890	758	773	772	788	10	162,969	0.061
Electric IC	1,056	1,056	885	885	882	882	744	744	761	761	1	3,714	0.269
First American P&C IC	1,109	1,109	760	760	840	840	665	665	766	766	1	15,918	0.063
ACUITY, A Mutual IC	1,119	1,119	1,053	1,053	935	935	783	783	850	850	0	8,947	0.000
Homesite Ind Co	1,166	1,267	849	918	899	973	839	907	766	827	16	27,974	0.572
Wilshire IC	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	0	1,045	0.000
American Summit IC	1,204	1,300	1,085	1,169	915	982	883	947	986	1,059	4	3,069	1.303
California Cas Ind Exchange	1,217	1,283	1,123	1,179	1,095	1,141	924	953	924	963	0	5,187	0.000
Owners IC	1,255	1,326	1,292	1,339	940	974	927	979	964	1,017	0	14,351	0.000
Century-National IC	1,269	1,269	912	912	912	912	1,085	1,085	912	912	3	6,202	0.484
American Hallmark IC of Texas	1,281	1,413	1,173	1,293	1,173	1,293	1,173	1,293	1,173	1,293	0	197	0.000
Sentry Ins a Mutual Co	1,319	1,382	1,303	1,365	1,297	1,358	1,181	1,236	1,046	1,095	0	1,623	0.000
Encompass P&C Co	1,368	1,396	1,075	1,096	1,012	1,032	839	855	780	795	1	5,309	0.188
Cincinnati IC	1,461	1,521	991	1,033	1,138	1,186	940	981	852	888	0	540	0.000
American Security IC	1,465	1,465	1,465	1,465	1,465	1,465	1,335	1,335	1,465	1,465	1	1,396	0.716
Federal IC	3,124	3,124	3,124	3,124	3,124	3,124	3,124	3,124	3,124	3,124	0	1,786	0.000
American Modern Select IC	3,290	3,290	3,290	3,290	3,290	3,290	3,290	3,290	3,290	3,290	2	274	7.299
Scottsdale IC	3,684	3,684	3,684	3,684	3,684	3,684	3,684	3,684	3,684	3,684	1	2,157	0.464

EXAMPLE C COVERAGES: Dwelling: \$500,000; Other Structures Coverage: \$50,000; Contents Coverage: \$375,000; Additional Living Expense Coverage: \$100,000;
 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, 2009.

* This insurer does not provide coverage for this hypothetical.

NAME OF INSURER	Premiums shown are annual premiums as of March 1, 2010.										Complaint Ratio (CR)		
	I PHOENIX		II MESA		III PEORIA		IV FLAGSTAFF		V TUCSON		# of Complaints (C) divided by # of Exposures (E) X 1000 = Complaint Ratio		
	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME	C	E	CR
Liberty Ins Corp	\$631	\$621	\$603	\$597	\$616	\$610	\$520	\$518	\$591	\$585	0	5,527	0.000
United Services Automobile Assoc	637	679	666	711	659	702	693	732	646	691	0	3,119	0.000
American National P&C Co	859	904	761	801	684	718	836	880	724	762	0	8,367	0.000
American Strategic Ins Corp	907	954	819	861	757	795	784	824	660	692	1	3,622	0.276
Fidelity National IC	983	1,050	819	873	815	869	850	906	828	881	4	18,421	0.217
Travelers Home and Marine IC	1,016	1,041	1,038	1,058	1,070	1,094	995	1,010	768	772	6	50,873	0.118
Farmers Ins Exchange	1,046	1,046	843	843	863	863	677	677	673	373	7	75,029	0.093
Pharmacists Mutual IC	1,047	1,174	1,047	1,174	1,047	1,174	1,047	1,174	1,047	1,174	0	814	0.000
Arizona Home IC	1,054	1,054	961	961	910	910	1,141	1,141	961	961	3	13,328	0.225
Kemper Independence IC	1,055	1,080	1,023	1,044	1,055	1,080	995	1,017	901	920	1	6,915	0.145
Balboa IC	1,094	1,103	891	895	750	764	771	786	684	688	2	11,449	0.175
Amica Mutual IC	1,128	1,128	1,048	1,048	956	956	825	825	909	909	2	7,814	0.256
Armed Forces Ins Exchange	1,155	1,197	997	1,032	882	913	1,060	1,096	882	913	0	1,741	0.000
Pacific Specialty IC	1,158	1,302	1,050	1,175	894	995	864	961	958	1,069	1	8,213	0.122
SECURA Supreme IC	1,196	1,257	758	797	897	943	775	814	671	705	0	1,458	0.000
Metropolitan P&C IC	1,220	1,299	888	944	686	727	1,028	1,094	810	860	7	37,464	0.187
Country Mutual IC	1,264	1,264	1,064	1,064	1,067	1,067	1,067	1,067	950	950	6	27,808	0.216
Great Northwest IC	1,273	1,273	1,080	1,080	1,125	1,125	1,042	1,042	1,063	1,063	0	471	0.000
Safeco IC of America	1,286	1,286	1,191	1,191	961	961	1,066	1,066	943	943	5	19,634	0.255
IDS Property Cas IC	1,288	1,288	1,235	1,235	818	818	894	894	868	868	3	14,853	0.202
Mercury Cas Co	1,295	1,339	1,317	1,355	1,329	1,370	1,226	1,254	900	910	0	226	0.000
State Farm Fire and Cas Co	1,311	1,380	1,257	1,322	793	834	954	1,003	1,020	1,073	23	372,885	0.062
Sentinel IC, Ltd	1,337	1,337	1,207	1,207	1,189	1,189	1,039	1,039	994	994	4	19,893	0.201
Horace Mann IC	1,403	1,444	1,197	1,236	1,318	1,358	1,119	1,156	1,359	1,399	0	1,089	0.000
American Commerce IC	1,413	1,601	1,050	1,200	1,028	1,173	860	997	762	880	3	4,957	0.605
Electric IC	1,442	1,442	1,202	1,202	1,197	1,197	1,009	1,009	1,032	1,032	1	3,714	0.269
Austin Mutual IC	1,445	1,764	1,097	1,334	1,097	1,334	996	1,211	1,058	1,286	0	6,177	0.000
Badger Mutual IC	1,497	1,620	1,215	1,310	968	1,038	968	1,038	968	1,038	0	2,966	0.000
Universal North America IC	1,501	1,501	879	879	881	881	1,040	1,040	920	920	1	50,828	0.020
Nationwide IC of America	1,503	1,531	1,118	1,139	777	792	975	994	1,043	1,064	6	9,748	0.616
American Automobile IC	1,531	1,531	1,218	1,218	1,668	1,668	1,357	1,357	1,264	1,264	0	0	0.000
Merastar	1,585	1,585	1,229	1,229	1,180	1,180	1,083	1,083	1,033	1,033	0	108	0.000
American Family Mutual IC	1,588	1,620	1,253	1,279	1,318	1,346	1,146	1,169	1,168	1,191	10	162,969	0.061
ACA IC	1,593	1,593	1,165	1,165	1,119	1,119	1,121	1,121	898	898	4	35,308	0.113
Farm Bureau P&C IC	1,595	1,717	1,231	1,333	1,163	1,261	1,007	1,091	1,174	1,267	3	15,502	0.194
Unigard Ind Co	1,601	1,601	1,294	1,294	1,149	1,149	1,316	1,316	940	940	0	1,049	0.000
Central Mutual IC	1,621	1,772	1,341	1,460	1,310	1,424	1,171	1,271	1,218	1,321	0	8,308	0.000
Civil Service Employees IC	1,626	1,767	1,287	1,371	1,347	1,464	1,180	1,284	1,156	1,254	1	1,410	0.709
Union IC of Providence	1,654	1,654	1,396	1,396	1,423	1,423	1,145	1,145	1,494	1,494	0	1,339	0.000
Allstate P&C IC	1,685	1,761	1,583	1,653	1,565	1,634	1,474	1,524	1,338	1,371	10	99,004	0.101
Empire Fire & Marine IC	1,705	1,705	1,531	1,531	1,537	1,537	1,426	1,426	1,413	1,413	3	8,542	0.351
Milbank IC	1,727	1,727	1,293	1,293	1,243	1,243	1,129	1,129	1,072	1,072	0	7,467	0.000
Homesite Ind Co	1,812	1,976	1,297	1,410	1,378	1,498	1,281	1,392	1,162	1,261	16	27,974	0.572
California Cas Ind Exchange	1,861	1,962	1,717	1,804	1,674	1,746	1,415	1,459	1,415	1,473	0	5,187	0.000
ACUITY, A Mutual IC	1,885	1,885	1,772	1,772	1,573	1,573	1,316	1,316	1,429	1,429	0	8,947	0.000
Encompass P&C Co	1,956	1,995	1,506	1,536	1,410	1,438	1,168	1,192	1,087	1,108	1	5,309	0.188
First American P&C IC	1,961	1,961	1,338	1,338	1,480	1,480	1,170	1,170	1,351	1,351	1	15,918	0.063
Owners IC	2,089	2,206	2,150	2,230	1,561	1,618	1,540	1,626	1,601	1,691	0	14,351	0.000
Sentry Ins a Mutual Co	2,101	2,201	2,074	2,173	2,064	2,163	1,880	1,968	1,666	1,744	0	1,623	0.000
Century-National IC	2,223	2,223	1,609	1,609	1,609	1,609	1,906	1,906	1,609	1,609	3	6,202	0.484
Cincinnati IC	2,352	2,450	1,590	1,658	1,828	1,907	1,508	1,573	1,364	1,423	0	540	0.000
American Security IC	2,430	2,430	2,430	2,430	2,430	2,430	2,213	2,213	2,430	2,430	1	1,396	0.716
Federal IC	4,693	4,693	4,693	4,693	4,693	4,693	4,693	4,693	4,693	4,693	0	1,786	0.000
American Modern Select IC	5,386	5,386	5,386	5,386	5,386	5,386	5,386	5,386	5,386	5,386	2	274	7.299
Scottsdale IC	6,001	6,001	6,001	6,001	6,001	6,001	6,001	6,001	6,001	6,001	1	2,157	0.464
American Hallmark IC of Texas	*	*	*	*	*	*	*	*	*	*	0	197	0.000
American Summit IC	*	*	*	*	*	*	*	*	*	*	4	3,069	1.303
Wilshire IC	*	*	*	*	*	*	*	*	*	*	0	1,045	0.000

HOMEOWNERS INSURER TELEPHONE NUMBERS

<u>INSURER</u>	<u>TELEPHONE NUMBER</u>
ACA IC	(866) 298-1232
ACUITY, A Mutual IC	(800) 242-7666
Allstate P&C IC	(800) 255-7828
American Automobile IC	(800) 227-1700
American Commerce IC	(888) 442-2242
American Family Mutual IC	(800) 374-0008
American Hallmark IC of Texas	(800) 486-5616
American Modern Select IC	(800) 543-2644
American National P&C Co	(417) 887-0220
American Security IC	(877) 893-5739
American Strategic Corp	(866) 274-8765
American Summit IC	(800) 749-6419
Amica Mutual IC	(800) 242-6422
Arizona Home IC	(602) 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
California Cas Ind Exchange	(866) 680-5143
Central Mutual IC	(800) 786-0673
Century-National IC	(800) 733-0880
Cincinnati IC	(513) 870-2000
Civil Service Employees IC	(800) 282-6848
Country Mutual IC	(480) 497-5563
Electric IC	(800) 227-2757
Empire Fire & Marine IC	(800) 660-4539
Encompass P&C Co	(866) 567-3499
Farm Bureau P&C IC	(480) 635-3600
Farmers Ins Exchange	(800) 327-6377
Federal IC	(623) 445-2500
Fidelity National IC	(800) 849-6140
First American P&C IC	(888) 922-5343
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
Kemper Independence IC	(877) 252-7878
Liberty Ins Corp	(800) 837-5254
Merastar IC	(800) 523-3796
Mercury Cas Co	(800) 956-3728
Metropolitan P&C IC	(800) 422-4272
Milbank IC	(800) 444-9950
Nationwide IC of America	(800) 982-0756
Owners IC	(480) 830-7119, ext. 211
Pacific Specialty IC	(800) 303-5000
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) 423-0567
Sentry Ins a Mutual Co	(800) 373-6879
State Farm Fire and Cas Co	See Yellow Pages
Travelers Home and Marine IC	(800) 465-6241
Unigard Ind Co	(800) 456-1626
Union IC of Providence	(623) 776-2500
United Services Automobile Assoc *	(800) 531-8722
Universal North America IC	(866) 458-4262
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.

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.azinsurance.gov], or write us a letter. Mail, fax, email or deliver your written complaint to:

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

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) 364-3100. Requests should be made as early as possible to allow time to procure the materials in an alternate format.