

2014
Consumer Guide and
Premium Comparison for
Homeowners
Insurance



2910 N. 44th Street, Ste. 210
Phoenix, AZ 85018
(602) 364-2499
(1-800) 325-2548 outside Phoenix
www.azinsurance.gov

Arizona
Department
of Insurance

Janice K. Brewer
Governor

Germaine L. Marks
Director

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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 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, 2014**. 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. These quotes are based on a hypothetical applicant so 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

HOMEOWNERS 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 you 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, the insurer might not pay your claims or the agent/insurer might

not 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: <https://az.gov/app/doilookup/> 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 newer homes are typically 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 that 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.** Inventory everything in each room, including valuable items such as antiques, electronics, jewelry, collectibles and guns. List items including model and serial numbers; take photos or video. You may need appraisals on high value or antique items. Use this

free downloadable app to quickly photograph and capture descriptions of your possessions room by room, then store electronically for safekeeping: [myHome Scr.APP.book](#). For more information visit www.insureuonline.org.

- **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 washing machine 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 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, 2013.

* This insurer does not provide coverage for this hypothetical.

NAME OF INSURER	Premiums shown are annual premiums as of March 1, 2014.										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			
Arizona Home IC	\$206	\$206	\$206	\$206	\$184	\$184	\$257	\$257	\$206	\$206	5	14,149	0.353
American National P&C Co	266	280	200	210	216	227	184	193	211	222	1	7,566	0.132
Pekin IC	267	267	259	259	264	264	250	250	196	196	0	3,895	0.000
Horace Mann IC	289	299	277	287	289	299	244	253	308	318	0	887	0.000
United Services Automobile Assoc	298	310	311	322	283	294	293	302	303	315	2	70,973	0.028
Unigard IC	304	307	315	319	324	327	271	274	291	294	0	1,939	0.000
Travelers Home and Marine IC	327	336	321	329	288	296	291	295	245	247	5	65,419	0.076
Badger Mutual IC	349	378	339	366	267	288	267	288	267	288	1	5,635	0.177
Pharmacists Mutual IC	355	391	329	363	324	353	342	378	342	378	0	682	0.000
Civil Service Employees IC	356	380	292	311	307	327	285	304	280	299	0	1,363	0.000
Mercury Cas Co	357	370	348	360	298	308	309	316	242	247	0	7,285	0.000
IDS Property Cas IC	382	423	367	406	236	260	281	311	300	332	4	26,807	0.149
ACA IC	389	389	280	280	284	284	268	268	254	254	9	53,407	0.169
Farmers Ins Exchange	410	412	379	378	427	431	269	269	259	260	11	116,833	0.094
Stillwater IC	410	410	316	316	286	286	349	349	320	320	2	18,760	0.107
Safeco IC of America	420	444	394	418	396	420	385	408	349	369	9	35,924	0.251
Century-National IC	421	421	310	310	310	310	363	363	310	310	1	3,358	0.298
Hartford Fire IC	430	423	426	418	408	402	433	427	386	383	0	336	0.000
ACUITY, A Mutual IC	432	449	407	422	388	403	378	394	389	402	0	8,926	0.000
SECURA Supreme IC	433	456	328	345	306	322	327	344	276	290	1	2,874	0.348
Nationwide IC of America	447	439	441	432	379	373	481	475	372	365	1	13,757	0.073
Allstate Vehicle & Property IC	448	463	442	451	417	428	428	436	447	457	2	29,121	0.069
Kemper Independence IC	451	469	473	491	409	423	366	379	347	360	2	12,958	0.154
State Farm Fire and Cas Co	463	556	444	533	285	339	339	407	363	434	52	479,266	0.108
Central Mutual IC	467	516	416	459	416	459	360	397	375	415	0	6,321	0.000
Praetorian IC	469	469	393	393	401	401	411	411	374	374	0	8,192	0.000
American Strategic Ins Corp	470	489	426	443	406	422	404	419	385	399	7	22,858	0.306
American Automobile IC	480	480	422	422	536	536	436	436	406	406	1	3,267	0.306
American Security IC	483	483	483	483	483	483	434	434	483	483	0	699	0.000
Metropolitan P&C IC	484	518	367	392	254	272	434	464	324	345	1	30,460	0.033
First American P&C IC	488	488	337	337	370	370	300	300	339	339	2	15,223	0.131
Empire Fire & Marine IC	495	495	440	440	442	442	405	405	401	401	0	3,286	0.000
Amica Mutual IC	502	502	424	424	406	406	377	377	396	396	1	9,119	0.110
Armed Forces Ins Exchange	508	529	448	466	402	417	453	472	402	417	0	1,411	0.000
LM Ins Corp	508	505	488	486	494	493	446	446	486	484	1	17,671	0.057
Homesite Ind Co	512	551	413	441	435	465	416	445	385	411	4	34,489	0.116
Pacific Specialty IC	528	562	528	562	528	562	403	426	421	446	3	9,279	0.323
Milbank IC	532	535	533	537	479	485	426	433	492	499	0	11,880	0.000
American Family Mutual IC	543	554	450	459	479	490	400	408	421	429	22	141,438	0.156
American Commerce IC	550	622	435	497	399	455	327	367	292	332	0	4,435	0.000
Cincinnati IC	551	582	392	413	397	419	383	404	327	345	0	3,357	0.000
California Cas Ind Exchange	552	594	526	562	485	526	426	456	432	467	2	5,154	0.388
Universal North America IC	552	578	452	474	407	426	417	436	365	381	1	4,353	0.230
American Summit IC	556	602	500	539	419	450	404	434	453	487	0	2,259	0.000
United Heritage P&C Co	605	605	497	497	497	497	497	497	465	465	0	247	0.000
Great Northwest IC	619	644	472	481	493	505	452	459	508	522	0	315	0.000
Merastar IC	634	634	504	504	485	485	446	446	426	426	0	25	0.000
Encompass P&C Co	645	668	475	489	504	522	440	452	427	439	0	7,926	0.000
Farm Bureau P&C IC	653	668	613	628	517	528	484	496	551	567	4	16,234	0.246
Union IC of Providence	691	691	584	584	595	595	453	453	606	606	0	1,954	0.000
Country Mutual IC	721	721	569	569	593	593	586	586	478	478	2	26,999	0.074
Pacific Ind Co	750	750	702	702	720	720	674	674	560	560	0	4,947	0.000
Owners IC	784	828	722	749	489	507	551	582	482	508	3	15,114	0.198
Electric IC	830	830	696	696	693	693	586	586	599	599	0	2,522	0.000
Privilege Underwriters Reciprocal Exchange	900	961	1,133	1,212	1,133	1,212	900	961	867	927	0	326	0.000
American Modern Select IC	1,094	1,094	1,094	1,094	1,094	1,094	1,094	1,094	1,094	1,094	3	1,216	2.467
Scottsdale IC	1,217	1,217	1,217	1,217	1,217	1,217	1,217	1,217	1,217	1,217	1	1,529	0.654
Austin Mutual IC	*	*	*	*	*	*	*	*	*	*	0	2,889	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, 2013.

* This insurer does not provide coverage for this hypothetical.

NAME OF INSURER	Premiums shown are annual premiums as of March 1, 2014.										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	\$535	\$559	\$547	\$569	\$517	\$541	\$506	\$525	\$537	\$560	2	70,973	0.028
Arizona Home IC	538	538	538	538	476	476	673	673	538	538	5	14,149	0.353
LM Ins Corp	578	573	557	551	566	562	501	498	553	548	1	17,671	0.057
Horace Mann IC	587	609	562	583	587	609	487	507	628	652	0	887	0.000
Unigard IC	636	643	665	673	685	692	546	555	624	632	0	1,939	0.000
American National P&C Co	643	676	486	510	524	551	448	470	512	537	1	7,566	0.132
Pekin IC	657	657	638	638	650	650	615	615	485	485	0	3,895	0.000
Travelers Home and Marine IC	686	704	692	708	609	625	607	614	508	512	5	65,419	0.076
Allstate Vehicle & Property IC	694	771	659	702	616	663	652	687	667	715	2	29,121	0.069
ACA IC	728	728	510	510	520	520	486	486	459	459	9	53,407	0.169
Pharmacists Mutual IC	739	821	680	756	669	742	711	790	711	790	0	682	0.000
IDS Property Cas IC	760	843	729	809	463	513	555	615	593	658	4	26,807	0.149
Kemper Independence IC	787	816	823	854	712	737	639	660	606	625	2	12,958	0.154
Badger Mutual IC	789	851	767	827	610	655	610	655	610	655	1	5,635	0.177
SECURA Supreme IC	808	851	613	645	571	601	610	642	514	541	1	2,874	0.348
Stillwater IC	826	826	626	626	564	564	697	697	633	633	2	18,760	0.107
Mercury Cas Co	831	860	833	859	706	729	721	736	574	582	0	7,285	0.000
American Strategic Ins Corp	837	881	740	778	696	731	692	726	682	650	7	22,858	0.306
Farmers Ins Exchange	895	905	813	815	969	980	563	565	540	542	11	116,833	0.094
Safeco IC of America	941	997	883	936	888	941	861	913	783	827	9	35,924	0.251
Homesite Ind Co	948	1,029	740	800	786	850	748	808	683	737	4	34,489	0.116
Nationwide IC of America	963	929	946	910	794	767	1,010	979	778	750	1	13,757	0.073
Amica Mutual IC	972	972	816	816	778	778	721	721	757	757	1	9,119	0.110
Universal North America IC	972	1,020	794	832	702	745	729	764	625	655	1	4,353	0.230
Armed Forces Ins Exchange	973	1,012	861	895	775	805	871	905	775	805	0	1,411	0.000
Hartford Fire IC	977	957	969	950	925	910	1,003	987	868	857	0	336	0.000
State Farm Fire and Cas Co	981	1,178	940	1,130	596	715	715	857	764	917	52	479,266	0.108
American Commerce IC	986	1,116	780	891	715	815	584	658	521	593	0	4,435	0.000
Central Mutual IC	1,000	1,109	888	983	888	983	764	846	799	884	0	6,321	0.000
Pacific Specialty IC	1,003	1,070	1,003	1,070	1,003	1,070	760	807	796	846	3	9,279	0.323
Civil Service Employees IC	1,012	1,101	783	852	835	910	711	772	732	798	0	1,363	0.000
Praetorian IC	1,017	1,017	870	870	884	884	904	904	831	831	0	8,192	0.000
American Automobile IC	1,020	1,020	897	897	1,140	1,140	926	926	863	863	1	3,267	0.306
Metropolitan P&C IC	1,023	1,094	776	827	535	570	919	981	685	729	1	30,460	0.033
Austin Mutual IC	1,034	1,264	772	939	772	939	779	949	772	940	0	2,889	0.000
Encompass P&C Co	1,034	1,082	754	786	806	842	677	703	653	676	0	7,926	0.000
Great Northwest IC	1,039	1,048	774	814	813	847	736	780	840	872	0	315	0.000
Milbank IC	1,076	1,078	1,092	1,093	961	967	805	818	992	998	0	11,880	0.000
American Family Mutual IC	1,078	1,100	893	911	952	972	794	810	835	852	22	141,438	0.156
First American P&C IC	1,109	1,109	760	760	840	840	665	665	766	766	2	15,223	0.131
ACUITY, A Mutual IC	1,139	1,182	1,084	1,123	1,033	1,071	989	1,029	1,030	1,063	0	8,926	0.000
Empire Fire & Marine IC	1,170	1,170	1,061	1,061	1,065	1,065	995	995	986	986	0	3,286	0.000
American Summit IC	1,179	1,272	1,063	1,144	897	962	866	928	966	1,037	0	2,259	0.000
California Cas Ind Exchange	1,183	1,272	1,126	1,203	1,041	1,126	914	982	925	1,001	2	5,154	0.388
Merastar IC	1,224	1,224	976	976	939	939	865	865	827	827	0	25	0.000
Farm Bureau P&C IC	1,254	1,299	1,183	1,226	981	1,015	962	973	1,089	1,133	4	16,234	0.246
Century-National IC	1,269	1,269	912	912	912	912	1,085	1,085	912	912	1	3,358	0.298
Union IC of Providence	1,320	1,320	1,115	1,115	1,136	1,136	863	863	1,157	1,157	0	1,954	0.000
Cincinnati IC	1,349	1,424	954	1,006	968	1,022	931	983	794	838	0	3,357	0.000
United Heritage P&C Co	1,361	1,361	1,106	1,106	1,106	1,106	1,106	1,106	1,030	1,030	0	247	0.000
American Security IC	1,412	1,412	1,412	1,412	1,412	1,412	1,267	1,267	1,412	1,412	0	699	0.000
Country Mutual IC	1,421	1,421	1,122	1,122	1,170	1,170	1,155	1,155	944	944	2	26,999	0.074
Privilege Underwriters Reciprocal Exchange	1,430	1,532	1,814	1,944	1,814	1,944	1,430	1,532	1,377	1,474	0	326	0.000
Electric IC	1,705	1,705	1,431	1,431	1,424	1,424	1,203	1,203	1,231	1,231	0	2,522	0.000
Pacific Ind Co	1,806	1,806	1,683	1,683	1,730	1,730	1,612	1,612	1,324	1,324	0	4,947	0.000
Owners IC	1,912	2,020	1,759	1,826	1,186	1,230	1,339	1,414	1,168	1,232	3	15,114	0.198
American Modern Select IC	2,964	2,964	2,964	2,964	2,964	2,964	2,964	2,964	2,964	2,964	3	1,216	2.467
Scottsdale IC	3,220	3,220	3,220	3,220	3,220	3,220	3,220	3,220	3,220	3,220	1	1,529	0.654

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, 2013.

* This insurer does not provide coverage for this hypothetical.

NAME OF INSURER	Premiums shown are annual premiums as of March 1, 2014.										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			
LM Ins Corp	\$676	\$668	\$651	\$644	\$658	\$651	\$572	\$569	\$639	\$632	1	17,671	0.057
United Services Automobile Assoc	788	830	808	847	768	810	734	766	789	829	2	70,973	0.028
Arizona Home IC	900	900	900	900	795	795	1,131	1,131	900	900	5	14,149	0.353
Horace Mann IC	992	1,029	952	988	992	1,029	822	856	1,062	1,099	0	887	0.000
Travelers Home and Marine IC	1,005	1,030	1,039	1,060	890	910	901	910	763	767	5	65,419	0.076
Unigard IC	1,031	1,043	1,067	1,080	1,092	1,104	880	895	1,030	1,044	0	1,939	0.000
American National P&C Co	1,048	1,101	793	832	855	898	731	767	835	876	1	7,566	0.132
Allstate Vehicle & Property IC	1,067	1,136	1,002	1,051	940	993	998	1,042	1,005	1,053	2	29,121	0.069
Pekin IC	1,069	1,069	1,039	1,039	1,057	1,057	1,001	1,001	788	788	0	3,895	0.000
ACA IC	1,112	1,112	770	770	786	786	734	734	691	691	9	53,407	0.169
Stillwater IC	1,129	1,129	854	854	767	767	954	954	864	864	2	18,760	0.107
SECURA Supreme IC	1,141	1,201	865	910	806	848	861	906	726	764	1	2,874	0.348
Pharmacists Mutual IC	1,156	1,289	1,062	1,184	1,045	1,161	1,111	1,238	1,111	1,238	0	682	0.000
Kemper Independence IC	1,176	1,221	1,234	1,282	1,064	1,093	951	984	901	931	2	12,958	0.154
IDS Property Cas IC	1,178	1,307	1,130	1,254	714	792	858	951	917	1,018	4	26,807	0.149
Mercury Cas Co	1,186	1,228	1,219	1,257	994	1,026	1,034	1,055	822	833	0	7,285	0.000
American Strategic Ins Corp	1,205	1,272	1,054	1,113	986	1,040	980	1,032	915	964	7	22,858	0.306
Farmers Ins Exchange	1,270	1,283	1,158	1,159	1,346	1,362	797	799	758	762	11	116,833	0.094
Badger Mutual IC	1,346	1,455	1,308	1,412	1,036	1,114	1,036	1,114	1,036	1,114	1	5,635	0.177
Pacific Specialty IC	1,428	1,523	1,428	1,523	1,428	1,523	1,084	1,148	1,135	1,205	3	9,279	0.323
Homesite Ind Co	1,469	1,601	1,130	1,228	1,205	1,310	1,142	1,241	1,037	1,126	4	34,489	0.116
Encompass P&C Co	1,479	1,551	1,051	1,097	1,114	1,167	929	966	893	928	0	7,926	0.000
Nationwide IC of America	1,513	1,458	1,483	1,425	1,235	1,192	1,600	1,551	1,210	1,164	1	13,757	0.073
Hartford Fire IC	1,534	1,506	1,547	1,518	1,474	1,452	1,643	1,620	1,387	1,371	0	336	0.000
Armed Forces Ins Exchange	1,557	1,619	1,379	1,432	1,241	1,289	1,395	1,449	1,241	1,289	0	1,411	0.000
Central Mutual IC	1,558	1,728	1,381	1,529	1,381	1,529	1,185	1,313	1,240	1,375	0	6,321	0.000
Amica Mutual IC	1,566	1,566	1,308	1,308	1,246	1,246	1,153	1,153	1,213	1,213	1	9,119	0.110
State Farm Fire and Cas Co	1,575	1,893	1,510	1,815	952	1,145	1,145	1,376	1,225	1,473	52	479,266	0.108
Metropolitan P&C IC	1,579	1,687	1,198	1,278	829	882	1,417	1,514	1,058	1,127	1	30,460	0.033
American Family Mutual IC	1,597	1,630	1,323	1,350	1,411	1,440	1,178	1,201	1,238	1,263	22	141,438	0.156
Great Northwest IC	1,626	1,650	1,205	1,277	1,265	1,330	1,144	1,224	1,310	1,370	0	315	0.000
Safeco IC of America	1,646	1,742	1,543	1,637	1,552	1,646	1,505	1,596	1,368	1,446	9	35,924	0.251
Universal North America IC	1,688	1,772	1,372	1,439	1,226	1,286	1,257	1,319	1,092	1,144	1	4,353	0.230
American Automobile IC	1,691	1,691	1,488	1,488	1,890	1,890	1,536	1,536	1,430	1,430	1	3,267	0.306
Privilege Underwriters Reciprocal Exchange	1,695	1,816	2,154	2,310	2,154	2,310	1,695	1,816	1,631	1,747	0	326	0.000
Civil Service Employees IC	1,700	1,848	1,323	1,436	1,410	1,530	1,239	1,345	1,243	1,355	0	1,363	0.000
Praetorian IC	1,703	1,703	1,454	1,454	1,476	1,476	1,512	1,512	1,388	1,388	0	8,192	0.000
Austin Mutual IC	1,716	2,099	1,280	1,557	1,280	1,557	1,292	1,576	1,280	1,560	0	2,889	0.000
American Commerce IC	1,727	1,958	1,365	1,559	1,247	1,425	1,017	1,147	905	1,031	0	4,435	0.000
Milbank IC	1,775	1,772	1,821	1,819	1,575	1,581	1,358	1,390	1,639	1,644	0	11,880	0.000
ACUITY, A Mutual IC	1,878	1,953	1,781	1,850	1,699	1,764	1,629	1,699	1,697	1,756	0	8,926	0.000
California Cas Ind Exchange	1,880	2,018	1,788	1,913	1,649	1,788	1,450	1,556	1,464	1,588	2	5,154	0.388
Farm Bureau P&C IC	1,892	1,970	1,789	1,864	1,473	1,532	1,417	1,477	1,660	1,735	4	16,234	0.246
Merastar IC	1,917	1,917	1,484	1,484	1,423	1,423	1,312	1,312	1,254	1,254	0	25	0.000
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	2	15,223	0.131
Empire Fire & Marine IC	1,993	1,993	1,807	1,807	1,815	1,815	1,697	1,697	1,682	1,682	0	3,286	0.000
Cincinnati IC	2,122	2,241	1,499	1,582	1,521	1,606	1,464	1,545	1,246	1,316	0	3,357	0.000
Union IC of Providence	2,141	2,141	1,808	1,808	1,841	1,841	1,398	1,398	1,877	1,877	0	1,954	0.000
Country Mutual IC	2,149	2,149	1,696	1,696	1,769	1,769	1,746	1,746	1,427	1,427	2	26,999	0.074
United Heritage P&C Co	2,197	2,197	1,779	1,779	1,779	1,779	1,779	1,779	1,655	1,655	0	247	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	1	3,358	0.298
Electric IC	2,320	2,320	1,948	1,948	1,939	1,939	1,638	1,638	1,676	1,676	0	2,522	0.000
American Security IC	2,342	2,342	2,342	2,342	2,342	2,342	2,100	2,100	2,342	2,342	0	699	0.000
Pacific Ind Co	2,716	2,716	2,529	2,529	2,600	2,600	2,419	2,419	1,980	1,980	0	4,947	0.000
Owners IC	3,083	3,259	2,837	2,944	1,910	1,981	2,157	2,278	1,880	1,985	3	15,114	0.198
American Modern Select IC	4,875	4,875	4,875	4,875	4,875	4,875	4,875	4,875	4,875	4,875	3	1,216	2.467
Scottsdale IC	5,223	5,223	5,223	5,223	5,223	5,223	5,223	5,223	5,223	5,223	1	1,529	0.654
American Summit IC	*	*	*	*	*	*	*	*	*	*	0	2,259	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 Vehicle & Property IC	(800) 255-7828
American Automobile IC	(866) 386-3932
American Commerce IC	(888) 442-2242
American Family Mutual IC	(800) 692-6326
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	(800) 993-1155
Armed Forces Ins Exchange	(800) 828-7732
Austin Mutual IC	(800) 328-4628
Badger Mutual IC	(800) 837-7833
California Cas Ind Exchange	(866) 680-5143
Central Mutual IC	(800) 786-0673
Century-National IC	(800) 733-0880
Cincinnati IC	(888) 242-8811
Civil Service Employees IC	(800) 282-6848
Country Mutual IC	(480) 325-1521
Electric IC	(800) 227-2757
Empire Fire & Marine IC	(800) 962-9654
Encompass P&C Co	(866) 262-9262
Farm Bureau P&C IC	(480) 635-3600
Farmers Ins Exchange	(800) 327-6377
First American P&C IC	(888) 922-5343
Great Northwest IC	(800) 776-3386
Hartford Fire IC	(888) 413-8970
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
LM Ins Corp	(800) 837-5254
Merastar IC	(800) 637-2796
Mercury Cas Co	(800) 503-3724
Metropolitan P&C IC	(800) 422-4272
Milbank IC	(800) 444-9950
Nationwide IC of America	(800) 982-0756
Owners IC	(480) 830-7119
Pacific Ind Co	(623) 445-2500
Pacific Specialty IC	(800) 303-5000
Pekin IC	(800) 322-0160
Pharmacists Mutual IC	(800) 247-5930
Praetorian IC	(866) 318-2021
Privilege Underwriters Reciprocal Exchange	(888) 813-7873
Safeco IC of America	(800) 332-3226
Scottsdale IC	(480) 365-4000
SECURA Supreme IC	(800) 558-3405
State Farm Fire and Cas Co	See Yellow Pages
Stillwater IC	(800) 849-6140
Travelers Home and Marine IC	(800) 465-6241
Unigard IC	(800) 456-1626
Union IC of Providence	(800) 432-8422
United Heritage P&C Co	(800) 877-8862
United Services Automobile Assoc *	(800) 531-8722
Universal North America IC	(866) 458-4262

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
“Corp” means Corporation
“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.