

2014
Consumer Guide and
Premium Comparison for
Renters 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

TABLE OF CONTENTS

- How to use this Guide 2
- Understanding Renters Insurance 3
- Shopping Tips 5
- Premium Comparison Charts for:
 - Hypothetical Renters Coverage: **1-4 Family Units**
 - Hypothetical A: \$15,000 Contents Coverage6
 - Hypothetical B: \$40,000 Contents Coverage7
 - Hypothetical C: \$80,000 Contents Coverage8
 - Hypothetical Renters Coverage: **5+ Family Units**
 - Hypothetical D: \$15,000 Contents Coverage9
 - Hypothetical E: \$40,000 Contents Coverage.....10
 - Hypothetical F: \$80,000 Contents Coverage 11
- Insurer Telephone Numbers12
- How to File a Complaint 13
- Abbreviations used in this Guide..... 13

How to Use This Guide

The *Renters Insurance Consumer Guide and Premium Comparison*, developed by the Arizona Department of Insurance (ADOI), is designed to help insurance consumers understand and compare the cost of renters 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 renters policies for hypothetical contents valued at \$15,000, \$40,000 and \$80,000 located in Phoenix, Tempe, Peoria, Flagstaff and Tucson as follows:

LOCATION I: PHOENIX - Located at 7th Street and Greenway Pkwy., Phoenix, Arizona 85022

LOCATION II: TEMPE - Located at Rural and Apache Blvd., Tempe, Arizona 85281

LOCATION III: PEORIA - Located at 99th Avenue and Beardsley Road, Peoria, Arizona 85382

LOCATION IV: FLAGSTAFF - Located at Butler Ave. and Lone Tree Road, Flagstaff, Arizona 86001

LOCATION V: TUCSON - Located at Euclid Ave. and Speedway Blvd., Tucson, Arizona 85719

Insurers are listed in the Premium Comparison tables based on the lowest to highest Phoenix contents premium, based on masonry construction. 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 contents 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.

The ADOI recommends that consumers consult their professional insurance representatives for advice concerning coverage and other purchasing considerations. While price is always a consideration, consumers should also consider the insurer’s service and the type of insurance contract and coverage available. Keep in mind, coverage limits and deductibles vary between insurance companies. In addition, insurance company groups having a number of insurers within their company group may choose the insurance company that will provide the price quote.

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 Renters Insurance

What is Renters Insurance?

Renters insurance insures your personal property against damage or loss, and insures you in case someone is injured while on your property.

Why Purchase Renters Insurance?

If you live in a rented apartment, house or condominium, your landlord's insurance doesn't cover your personal property in the event that it is stolen or damaged as a result of a fire, theft or other unexpected circumstance. In addition to personal belongings, some policies will also cover any necessary increase in living expenses if your apartment or home is uninhabitable due to damage from a covered loss.

Renters insurance is typically *less expensive* than a homeowner's insurance policy. The premiums for renters insurance per month varies depending on the location, the construction type of the building occupied, the number of rental units in the building occupied and the value of the policyholder's possessions.

Basic Options

Most renters insurance policies provide two basic types of coverage: personal property and liability:

Personal property coverage pays to repair or replace personal belongings if they are damaged, destroyed, or stolen.

Liability coverage provides protection against a claim or lawsuit resulting from bodily injury or property damage to others caused by an accident.

Another common type of coverage is ***Medical Payments*** which pays if someone outside your household is injured on your premises regardless of fault and pays reasonable medical expenses. In limited circumstances, Medical Payments may pay if you are involved in the injury of another person away from the premises.

Additional Coverage

Unusually expensive items, such as fine jewelry or an art collection, may require the renter to purchase additional coverage, called a "scheduled personal property floater". There may be limited coverage for these types of personal properties. Your insurance agent can help you determine if additional coverage may be necessary.

Actual Cash Value or Replacement Cost Coverage?

Another important factor to look for when shopping for renters insurance is "actual cash value" versus "replacement cost" coverage.

Actual cash-value coverage will reimburse the renter for the value of the personal property at the time of the claim, minus the deductible. It's important to account for depreciation when considering this coverage option. For example, if a stereo system were stolen from an apartment, five years after the stereo was purchased, the policyholder would be reimbursed for the actual cash value of the system.

Replacement cost coverage, on the other hand, will reimburse the full value (minus the deductible) of the new stereo system, after you purchase the new system and submit your receipts.

How Much Coverage Do You Need?

When determining how much, if any, renters insurance you should purchase, estimate the value of your personal possessions. This is the amount of insurance you will need to replace the contents of your home if everything were destroyed.

Inventory Your Stuff!

When a claim is reported, the insurance company will ask the policyholder for proof of purchase for all items reported on the claim. A comprehensive list of possessions, including purchase prices, model numbers and serial numbers, will suffice. High valued or unique items such as jewelry, art collections, etc. may require appraisals. It also is a good idea to take photos or video footage of any personal possessions for documentation. Make sure these items are stored in a secure off-site location.

College Students

College students living in off-campus housing are ideal candidates for needing renters insurance, since many students bring thousands of dollars worth of personal items, such as electronics, a computer, textbooks, clothes, furniture, and a bicycle, with them to school. The renter, not the landlord or dormitory, must provide coverage for these valuable items.

If a college student is living off-campus in a house or apartment with one or several roommates, they may be able to purchase a renters insurance policy together.

However, a college student may still be covered under his or her parents' homeowners or renters insurance policy. Review the definition of "Student" in your policy and talk with your insurance representative.

Covered Perils

Different policies cover different perils. Some policies cover only specified types of losses, while other policies cover a wider range of losses:

The **Broad Form** covers personal belongings against specific events. This is the most commonly purchased renters policy. Typical coverage under this form includes damage from fire, lightning, explosion, smoke, vandalism, theft and water damage subject to limitations in the policy.

The **Comprehensive Form** provides coverage for a wider range of events, unless specifically excluded by the policy. The premiums for this policy may be higher. Location also may be considered when choosing your form

You may also be offered **Identity Theft** coverage. Normally this coverage is added by endorsement and will cover expenses in recovering attorney fees and other related expenses to clean up your credit records.

Some Tips on Loss Prevention

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

- Install smoke 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.
- Check to see whether good locks, secure windows, and perhaps even a security system are installed.

Shopping Tips

Shop Around. Compare rates, coverage, service and stability from several insurance companies before you buy.

Verify Company and Agent Licensure. In order to sell insurance in your state, companies and agents must be licensed. To verify licensure, visit the Arizona Department of Insurance website, www.azinsurance.gov, or call us at (602) 364-2499 and ask the following questions:

- Is the insurance company licensed in Arizona?
- Is the agent licensed in Arizona?
- How many complaints have been filed against this company and agent?

Check the Insurer's Credit Rating. Legitimate insurers have their "creditworthiness" rated by independent agencies such as Standard & Poor's, A.M. Best Co. or Moody's Investors Services. An "A+++" or "AAA" rating is a sign of a company's strong financial stability. You can check a company's rating online or at your local library.

Know Your Credit History. There is a good chance your current or prospective insurance company is looking at your credit. Therefore, it is a good idea to review your credit history to make sure it's accurate. Request a copy of your credit history from:

- Equifax (www.equifax.com),
- Experian (www.experian.com) or
- Trans Union (www.transunion.com).

You can also contact the Federal Trade Commission for consumer brochures on credit at www.ftc.gov.

The Fair Credit Reporting Act requires an insurance company to tell you if they have taken an "adverse action" against you, in whole or in part, because of your credit report information. If your company tells you that you have been adversely affected, they must also tell you the name of the national credit bureau that supplied the information so that you can get a free copy of your credit report and correct any errors.

Take Charge of Your Credit History. If your insurance company is using your credit score to evaluate your rates, you can take steps to reduce your premiums:

- Get a free copy of your credit report and correct any errors.
- Notify your insurance agent and company of any errors.
- Improve your credit history if you've had past credit problems. If your credit score is causing you to pay higher premiums, ask your insurer if they will reevaluate you when your credit improves.

The Proof is in the Paperwork. As you complete your research and decide to purchase a particular policy, it's important to keep detailed records. Get rate quotes and key information in writing. Also, once you've decided to make a purchase, keep a copy of all paperwork you complete and sign, as well as any correspondence, special offers and payment receipts. Please note: You should receive a copy — not a photocopy — of your new policy within 30 to 60 days of purchase. If you do not receive your copy, contact the insurance company immediately.

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 renters insurance coverage, call the Arizona Department of Insurance at (602) 364-2499 or (1-800) 325-2548 (outside Phoenix).

Hypothetical A - Renter's/Tenant's 1-4 Family Unit, Contents Coverage: \$15,000; Additional Living Expense Coverage: \$3,000;
 Personal Liability Coverage: \$100,000; Medical Payments Coverage: \$1,000; \$250 Flat Deductible.
 CHARACTERISTICS: A single family dwelling, duplex, tri-plex or four-plex with single-cylinder dead-bolt locks, one fire extinguisher, and a local smoke/fire detector.
 Masonry or frame construction. No losses in prior 3 years. Non-smoker. Median credit score

* This insurer does not provide coverage for this hypothetical.

Premiums shown are annual premiums as of March 1, 2014.

NAME OF INSURER	I PHOENIX		II TEMPE		III PEORIA		IV FLAGSTAFF		V TUCSON	
	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME
American National P&C Co	\$109	\$109	\$105	\$105	\$105	\$105	\$100	\$100	\$106	\$106
Cincinnati IC	117	127	101	110	111	121	83	90	133	145
Central Mutual IC	125	134	118	128	118	128	107	114	114	123
Travelers Home and Marine IC	125	125	125	125	125	125	125	125	125	125
Hartford Fire IC	129	137	113	120	113	120	113	120	113	120
SECURA Supreme IC	132	139	130	137	123	129	122	129	100	100
ACA IC	140	148	140	149	114	120	117	124	130	139
Horace Mann IC	144	144	154	154	144	144	145	145	150	150
American Automobile Ins Co	146	146	107	107	146	146	137	137	146	146
American Strategic Ins Corp	148	153	154	160	129	133	138	143	146	151
Farm Bureau P&C IC	149	154	145	149	122	125	121	124	151	155
State Farm Fire and Cas Co	153	153	150	150	150	150	150	150	150	150
Electric IC	154	171	143	159	140	156	117	130	143	159
ACUITY, A Mutual IC	155	161	160	165	132	136	133	139	146	151
Country Mutual IC	159	159	134	134	140	140	134	134	130	130
Owners IC	162	162	137	137	144	144	144	144	162	162
Amica Mutual IC	170	178	154	162	154	162	136	145	154	158
Safeco IC of America	172	172	173	173	176	176	179	179	179	179
Great Northwest IC	174	207	159	189	159	189	148	174	142	167
Mercury Cas Co	175	175	180	180	137	137	142	142	148	148
Pharmacists Mutual IC	175	191	156	169	156	169	168	178	153	166
Allstate Ind Co	181	181	131	131	131	131	131	131	152	152
American Modern Home IC	198	198	198	198	198	198	198	198	198	198
Badger Mutual IC	200	200	200	200	134	134	134	134	134	134
Universal North America IC	202	202	202	202	202	202	190	190	202	202
Encompass P&C Co	203	225	170	186	170	186	170	186	170	186
United Services Automobile Assoc	203	203	203	203	203	203	179	179	226	226
Milbank IC	206	206	164	164	164	164	164	164	151	151
Pekin IC	208	231	210	234	154	170	160	178	175	194
Pacific Specialty IC	213	219	213	219	213	219	163	168	180	185
Homesite Ind Co	224	224	208	208	208	208	199	199	208	208
Farmers IC of AZ	227	227	243	243	205	205	172	172	201	201
Merastar IC	230	230	228	228	228	228	202	202	193	193
Praetorian IC	231	231	231	231	231	231	231	231	231	231
Stillwater IC	239	239	217	217	199	199	199	199	189	189
First American P&C IC	242	242	242	242	209	209	209	209	226	226
Employers Mutual Cas Co	259	289	234	260	236	263	234	260	244	272
Scottsdale IC	275	275	275	275	275	275	275	275	275	275
Metropolitan P&C IC	304	304	296	296	223	223	321	321	341	341
American Family Mutual IC	312	312	176	176	239	239	239	239	268	268
Kemper Independence IC	322	327	298	309	307	321	295	308	295	308
LM Ins Corp	325	325	328	328	328	328	296	296	282	282
Nationwide IC of America	399	402	398	401	358	362	350	357	361	364
Austin Mutual IC	*	*	*	*	*	*	*	*	*	*
California Cas Ind Exchange	*	*	*	*	*	*	*	*	*	*
Civil Service Employees IC	*	*	*	*	*	*	*	*	*	*
IDS Property Cas IC	*	*	*	*	*	*	*	*	*	*
Unigard IC	*	*	*	*	*	*	*	*	*	*

Hypothetical B - Renter's/Tenant's 1-4 Family Unit, Contents Coverage: \$40,000; Additional Living Expense Coverage: \$8,000;
Personal Liability Coverage: \$100,000; Medical Payments Coverage: \$1,000; \$250 Flat Deductible.
CHARACTERISTICS: A single family dwelling, duplex, tri-plex or four-plex with single-cylinder dead-bolt locks, one fire extinguisher, and a local smoke/fire detector.
Masonry or frame construction. No losses in prior 3 years. Non-smoker. Median credit score

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

Premiums shown are annual premiums as of March 1, 2014.

NAME OF INSURER	I PHOENIX		II TEMPE		III PEORIA		IV FLAGSTAFF		V TUCSON	
	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME
American National P&C Co	\$156	\$156	\$152	\$152	\$152	\$152	\$143	\$143	\$152	\$152
Travelers Home and Marine IC	163	163	164	164	127	127	130	130	141	141
Unigard IC	192	197	182	185	181	184	162	166	187	191
ACA IC	196	211	197	213	157	168	161	173	182	196
Farm Bureau P&C IC	211	221	205	213	169	176	167	175	213	223
American Strategic Ins Corp	214	223	226	236	179	186	196	204	211	220
Horace Mann IC	215	215	230	230	215	215	217	217	224	224
Mercury Cas Co	215	215	221	221	166	166	174	174	179	179
California Cas Ind Exchange	235	235	196	196	192	192	173	173	196	196
State Farm Fire and Cas Co	246	246	208	208	208	208	180	180	179	179
Amica Mutual IC	247	258	219	230	219	230	185	200	215	224
Central Mutual IC	248	274	229	253	229	253	200	217	217	240
Great Northwest IC	255	309	232	280	232	280	213	255	204	245
Hartford Fire IC	257	280	211	226	211	226	211	226	211	226
Country Mutual IC	262	262	221	221	230	230	221	221	213	213
Pacific Specialty IC	271	280	271	280	271	280	203	209	226	233
IDS Property Cas IC	285	285	241	241	241	241	209	209	208	208
Farmers IC of AZ	288	288	284	284	243	243	206	206	240	240
United Services Automobile Assoc	295	295	295	295	295	295	257	257	332	332
Owners IC	296	296	251	251	264	264	264	264	296	296
SECURA Supreme IC	304	320	300	316	283	298	283	297	206	217
Electric IC	307	342	286	318	280	312	233	260	286	318
Universal North America IC	307	307	307	307	307	307	285	285	307	307
American Modern Home IC	312	312	312	312	312	312	312	312	312	312
Allstate Ind Co	319	319	226	226	226	226	226	226	264	264
Homesite Ind Co	320	320	293	293	293	293	279	279	293	293
Stillwater IC	328	328	298	298	272	272	272	272	259	259
Scottsdale IC	329	329	329	329	329	329	329	329	329	329
Cincinnati IC	338	370	289	317	321	352	232	253	388	427
ACUITY, A Mutual IC	339	351	349	360	287	297	290	301	319	328
Badger Mutual IC	340	340	340	340	227	227	227	227	227	227
American Automobile Ins Co	344	344	254	254	344	344	326	326	344	344
Pharmacists Mutual IC	344	379	310	355	310	355	319	353	300	326
Encompass P&C Co	351	389	289	321	289	321	289	321	289	321
Safeco IC of America	352	352	352	352	358	358	364	364	342	342
Pekin IC	354	393	358	397	261	290	272	302	296	330
Praetorian IC	364	364	364	364	364	364	364	364	364	364
Civil Service Employees IC	367	399	292	319	292	319	272	296	296	321
Milbank IC	385	385	300	300	300	300	300	300	275	275
First American P&C IC	394	394	394	394	340	340	340	340	367	367
Austin Mutual IC	404	404	404	404	404	404	404	404	404	404
Kemper Independence IC	406	424	371	391	385	405	370	386	370	386
Merastar IC	412	412	335	335	335	335	297	297	284	284
Nationwide IC of America	461	466	459	464	416	422	409	418	413	418
American Family Mutual IC	543	543	299	299	413	413	413	413	464	464
LM Ins Corp	580	580	483	483	483	483	435	435	414	414
Metropolitan P&C IC	598	598	583	583	438	438	634	634	673	673
Employers Mutual Cas Co	600	670	541	604	547	609	541	604	563	627

Hypothetical C - Renter's/Tenant's 1-4 Family Unit, Contents Coverage: \$80,000; Additional Living Expense Coverage: \$16,000;
 Personal Liability Coverage: \$100,000; Medical Payments Coverage: \$1,000; \$250 Flat Deductible.
 CHARACTERISTICS: A single family dwelling, duplex, tri-plex or four-plex with single-cylinder dead-bolt locks, one fire extinguisher, and a local smoke/fire detector.
 Masonry or frame construction. No losses in prior 3 years. Non-smoker. Median credit score

* This insurer does not provide coverage for this hypothetical.

Premiums shown are annual premiums as of March 1, 2014.

NAME OF INSURER	I PHOENIX		II TEMPE		III PEORIA		IV FLAGSTAFF		V TUCSON	
	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME
Travelers Home and Marine IC	\$249	\$249	\$250	\$250	\$186	\$186	\$194	\$194	\$211	\$211
American National P&C Co	252	252	244	244	244	244	229	229	245	245
Unigard IC	288	293	271	276	271	276	240	246	279	285
American Strategic Ins Corp	320	337	341	359	260	273	288	303	315	331
ACA IC	321	346	323	349	246	272	252	279	298	322
Farm Bureau P&C IC	331	346	320	334	261	272	258	269	334	349
Horace Mann IC	340	340	365	365	340	340	345	345	354	354
Mercury Cas Co	347	347	357	357	258	258	276	276	282	282
California Cas Ind Exchange	372	372	309	309	304	304	270	270	312	312
State Farm Fire and Cas Co	384	384	325	325	325	325	281	281	281	281
Great Northwest IC	385	471	349	425	349	425	317	385	302	367
Farmers IC of AZ	387	387	389	389	335	335	286	286	322	322
Amica Mutual IC	401	420	348	367	348	367	299	321	342	359
Country Mutual IC	405	405	341	341	355	355	341	341	329	329
Pacific Specialty IC	412	426	412	426	412	426	300	310	337	349
Central Mutual IC	414	455	389	423	389	423	340	372	372	404
United Services Automobile Assoc	417	417	417	417	417	417	360	360	473	473
Hartford Fire IC	436	477	345	378	345	378	345	378	345	378
IDS Property Cas IC	445	445	377	377	377	377	327	327	326	326
Electric IC	487	543	453	505	444	495	369	411	453	505
Stillwater IC	500	500	453	453	408	408	408	408	391	391
American Modern Home IC	504	504	504	504	504	504	504	504	504	504
Scottsdale IC	508	508	508	508	508	508	508	508	508	508
Universal North America IC	513	513	513	513	513	513	474	474	513	513
SECURA Supreme IC	524	551	517	544	488	514	487	512	355	374
Milbank IC	528	528	408	408	408	408	408	408	373	373
Civil Service Employees IC	535	580	459	500	459	500	429	463	463	505
Homesite Ind Co	537	537	486	486	486	486	460	460	486	486
Allstate Ind Co	539	539	377	377	377	377	377	377	445	445
Badger Mutual IC	557	557	557	557	371	371	371	371	371	371
Nationwide IC of America	558	566	555	562	509	517	502	515	494	502
Cincinnati IC	567	613	484	533	539	588	387	423	638	694
Owners IC	568	568	481	481	505	505	505	505	568	568
Pharmacists Mutual IC	582	641	520	566	520	566	535	597	504	550
ACUITY, A Mutual IC	583	604	600	619	494	511	499	519	550	564
Encompass P&C Co	585	650	481	535	481	535	481	535	481	535
Praetorian IC	589	589	589	589	589	589	589	589	589	589
Merastar IC	593	593	529	529	529	529	470	470	448	448
American Automobile Ins Co	617	617	455	455	617	617	585	585	617	617
Safeco IC of America	635	635	635	635	646	646	657	657	617	617
Kemper Independence IC	645	678	588	620	610	641	587	615	587	615
Pekin IC	676	752	685	761	499	554	520	578	568	631
First American P&C IC	719	719	719	719	620	620	620	620	670	670
Austin Mutual IC	768	768	768	768	768	768	768	768	768	768
American Family Mutual IC	801	801	448	448	614	614	614	614	686	686
LM Ins Corp	869	869	764	764	764	764	689	689	656	656
Metropolitan P&C IC	979	979	956	956	718	718	1,040	1,040	1,101	1,101
Employers Mutual Cas Co	1,033	1,152	932	1,040	941	1,047	932	1,040	969	1,079

Hypothetical D - Renter's/Tenant's 5+ Family Units, Contents Coverage: \$15,000; Additional Living Expense Coverage: \$3,000;
 Personal Liability Coverage: \$100,000; Medical Payments Coverage: \$1,000; \$250 Flat Deductible.
 CHARACTERISTICS: A building with five or more rental units, each having single-cylinder dead-bolt locks and one fire extinguisher.
 Central station fire/smoke alarm and a sprinkler system. Masonry or frame construction. No losses in prior 3 years. Non-smoker. Median credit score

* This insurer does not provide coverage for this hypothetical.

Premiums shown are annual premiums as of March 1, 2014.

NAME OF INSURER	I PHOENIX		II TEMPE		III PEORIA		IV FLAGSTAFF		V TUCSON	
	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME
American National P&C Co	\$98	\$98	\$94	\$94	\$94	\$94	\$89	\$89	\$96	\$96
Owners IC	105	105	89	89	93	93	93	93	105	105
Central Mutual IC	113	122	107	116	107	116	97	104	104	111
Cincinnati IC	117	127	101	110	111	121	83	90	133	145
Travelers Home and Marine IC	125	125	125	125	125	125	125	125	125	125
Hartford Fire IC	127	135	112	118	112	118	112	118	112	118
American Automobile Ins Co	128	128	100	100	128	128	121	121	128	128
ACA IC	138	146	138	147	110	119	113	121	128	137
AMERICAN Strategic Ins Corp	148	153	154	160	129	133	138	143	146	151
SECURA Supreme IC	149	157	148	156	139	147	139	146	102	107
Horace Mann IC	150	150	161	161	150	150	151	151	157	157
State Farm Fire and Cas Co	150	150	150	150	150	150	150	150	150	150
Electric IC	154	171	143	159	140	156	117	130	143	159
ACUITY, A Mutual IC	155	161	160	165	132	136	133	139	146	151
Country Mutual IC	159	159	134	134	140	140	134	134	130	130
Pharmacists Mutual IC	160	174	143	154	143	154	148	162	141	151
Mercury Cas Co	168	168	173	173	134	134	137	137	143	143
Amica Mutual IC	170	178	154	162	154	162	136	145	154	158
Safeco IC of America	172	172	173	173	176	176	179	179	179	179
Great Northwest IC	174	207	159	189	159	189	148	174	142	167
Allstate Ind Co	181	181	131	131	131	131	131	131	152	152
United Services Automobile Assoc	186	186	186	186	186	186	164	164	205	205
Homesite Ind Co	190	190	177	177	177	177	171	171	177	177
Farm Bureau P&C IC	192	200	186	194	155	160	153	159	194	202
American Modern Home IC	198	198	198	198	198	198	198	198	198	198
Milbank IC	198	198	156	156	156	156	156	156	145	145
Universal North America IC	202	202	202	202	202	202	190	190	202	202
Encompass P&C Co	203	225	170	186	170	186	170	186	170	186
Pacific Specialty IC	213	219	213	219	213	219	163	168	180	185
Stillwater IC	224	224	205	205	187	187	187	187	179	179
Badger Mutual IC	225	225	225	225	149	149	149	149	149	149
Farmers IC of AZ	228	228	245	245	208	208	173	173	203	203
Merastar IC	230	230	228	228	228	228	202	202	193	193
Praetorian IC	231	231	231	231	231	231	231	231	231	231
First American P&C IC	235	235	235	235	202	202	202	202	219	219
Pekin IC	249	277	252	280	184	204	192	213	209	232
Metropolitan P&C IC	273	273	265	265	199	199	288	288	305	305
Kemper Independence IC	281	295	259	272	267	280	258	270	258	270
American Family Mutual IC	327	327	183	183	251	251	251	251	280	280
Nationwide IC of America	339	340	339	340	303	304	289	291	308	309
LM Ins Corp	371	371	374	374	374	374	337	337	321	321
Austin Mutual IC	*	*	*	*	*	*	*	*	*	*
California Cas Ind Exchange	*	*	*	*	*	*	*	*	*	*
Civil Service Employees IC	*	*	*	*	*	*	*	*	*	*
Employers Mutual Cas Co	*	*	*	*	*	*	*	*	*	*
IDS Property Cas IC	*	*	*	*	*	*	*	*	*	*
Scottsdale IC	*	*	*	*	*	*	*	*	*	*
Unigard IC	*	*	*	*	*	*	*	*	*	*

Hypothetical E - Renter's/Tenant's 5+ Family Units, Contents Coverage: \$40,000; Additional Living Expense Coverage: \$8,000;
 Personal Liability Coverage: \$100,000; Medical Payments Coverage: \$1,000; \$250 Flat Deductible.
 CHARACTERISTICS: A building with five or more rental units, each having single-cylinder dead-bolt locks and one fire extinguisher.
 Central station fire/smoke alarm and a sprinkler system. Masonry or frame construction. No losses in prior 3 years. Non-smoker. Median credit score

* This insurer does not provide coverage for this hypothetical.

Premiums shown are annual premiums as of March 1, 2014.

NAME OF INSURER	I PHOENIX		II TEMPE		III PEORIA		IV FLAGSTAFF		V TUCSON	
	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME
American National P&C Co	\$140	\$140	\$136	\$136	\$136	\$136	\$128	\$128	\$138	\$138
Travelers Home and Marine IC	157	157	158	158	125	125	126	126	137	137
Unigard IC	185	187	173	175	172	174	151	154	177	180
Owners IC	192	192	162	162	171	171	171	171	192	192
ACA IC	194	208	194	210	154	165	158	170	180	193
California Cas Ind Exchange	195	195	163	163	159	159	142	142	164	164
Mercury Cas Co	206	206	211	211	161	161	167	167	173	173
American Strategic Ins Corp	214	223	226	236	179	186	196	204	211	220
State Farm Fire and Cas Co	216	216	183	183	183	183	159	159	158	158
Central Mutual IC	224	248	208	230	208	230	181	197	197	217
Horace Mann IC	225	225	240	240	225	225	226	226	235	235
Amica Mutual IC	247	258	219	230	219	230	185	200	215	224
Hartford Fire IC	253	275	208	222	208	222	208	222	208	222
Great Northwest IC	255	309	232	280	232	280	213	255	204	245
IDS Property Cas IC	257	257	217	217	217	217	189	189	188	188
Country Mutual IC	262	262	221	221	230	230	221	221	213	213
Homesite Ind Co	264	264	243	243	243	243	233	233	243	243
United Services Automobile Assoc	267	267	267	267	267	267	233	233	299	299
Pacific Specialty IC	271	280	271	280	271	280	203	209	226	233
Farmers IC of AZ	283	283	280	280	239	239	203	203	238	238
Farm Bureau P&C IC	289	302	279	292	229	238	226	236	292	305
American Automobile Ins Co	303	303	224	224	303	303	288	288	303	303
Stillwater IC	305	305	277	277	253	253	253	253	241	241
Electric IC	307	342	286	318	280	312	233	260	286	318
Universal North America IC	307	307	307	307	307	307	285	285	307	307
Pharmacists Mutual IC	311	343	281	303	281	303	290	320	272	295
American Modern Home IC	312	312	312	312	312	312	312	312	312	312
Allstate Ind Co	319	319	226	226	226	226	226	226	264	264
Cincinnati IC	338	370	289	317	321	352	232	253	388	427
ACUITY, A Mutual IC	339	351	349	360	287	297	290	301	319	328
SECURA Supreme IC	345	364	341	359	322	339	321	338	235	247
Encompass P&C Co	351	389	289	321	289	321	289	321	289	321
Safeco IC of America	352	352	352	352	358	358	364	364	342	342
Kemper Independence IC	354	368	323	340	335	351	322	336	322	336
Austin Mutual IC	358	358	358	358	358	358	358	358	358	358
Praetorian IC	364	364	364	364	364	364	364	364	364	364
Civil Service Employees IC	367	399	292	319	292	319	272	296	296	321
Milbank IC	368	368	286	286	286	286	286	286	263	263
Badger Mutual IC	381	281	281	281	254	254	254	254	254	254
First American P&C IC	382	382	382	382	329	329	329	329	355	355
Nationwide IC of America	387	389	387	388	347	349	331	334	347	349
Merastar IC	412	412	335	335	335	335	297	297	284	284
Pekin IC	424	471	429	476	313	347	325	361	355	395
Metropolitan P&C IC	535	535	521	521	391	391	568	568	601	601
American Family Mutual IC	570	570	312	312	433	433	433	433	486	486
LM Ins Corp	662	662	550	550	550	550	496	496	472	472
Employers Mutual Cas Co	*	*	*	*	*	*	*	*	*	*
Scottsdale IC	*	*	*	*	*	*	*	*	*	*

Hypothetical F - Renter's/Tenant's 5+ Family Units, Contents Coverage: \$80,000; Additional Living Expense Coverage: \$16,000;
 Personal Liability Coverage: \$100,000; Medical Payments Coverage: \$1,000; \$250 Flat Deductible.
 CHARACTERISTICS: A building with five or more rental units, each having single-cylinder dead-bolt locks and one fire extinguisher.
 Central station fire/smoke alarm and a sprinkler system. Masonry or frame construction. No losses in prior 3 years. Non-smoker. Median credit score

* This insurer does not provide coverage for this hypothetical.

Premiums shown are annual premiums as of March 1, 2014.

NAME OF INSURER	I PHOENIX		II TEMPE		III PEORIA		IV FLAGSTAFF		V TUCSON	
	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME
American National P&C Co	\$227	\$227	\$219	\$219	\$219	\$219	\$207	\$207	\$221	\$221
Travelers Home and Marine IC	238	238	240	240	181	181	186	186	204	204
Unigard IC	273	278	256	261	256	261	222	227	262	267
California Cas Ind Exchange	307	307	255	255	250	250	222	222	259	259
ACA IC	314	338	315	342	241	265	248	272	290	314
American Strategic Ins Corp	320	337	341	359	260	273	288	303	315	331
Mercury Cas Co	329	329	339	339	250	250	263	263	270	270
State Farm Fire and Cas Co	339	339	288	288	288	288	248	248	248	248
Horace Mann IC	357	357	382	382	357	357	358	358	371	371
Owners IC	368	368	311	311	327	327	327	327	368	368
United Services Automobile Assoc	374	374	374	374	374	374	323	323	423	423
Central Mutual IC	375	412	352	384	352	384	308	338	338	366
Farmers IC of AZ	378	378	385	385	329	329	281	281	319	319
Great Northwest IC	385	471	349	425	349	425	317	385	302	367
Amica Mutual IC	401	420	348	367	348	367	299	321	342	359
IDS Property Cas IC	401	401	340	340	340	340	295	295	294	294
Country Mutual IC	405	405	341	341	355	355	341	341	329	329
Pacific Specialty IC	412	426	412	426	412	426	300	310	337	349
Hartford Fire IC	428	469	339	371	339	371	339	371	339	371
Homesite Ind Co	432	432	392	392	392	392	373	373	392	392
Farm Bureau P&C IC	461	483	445	465	360	377	356	373	466	488
Nationwide IC of America	463	465	462	464	417	420	397	400	410	412
Stillwater IC	466	466	421	421	382	382	382	382	365	365
Electric IC	487	543	453	505	444	495	369	411	453	505
Milbank IC	503	503	388	388	388	388	388	388	355	355
American Modern Home IC	504	504	504	504	504	504	504	504	504	504
Universal North America IC	513	513	513	513	513	513	474	474	513	513
Pharmacists Mutual IC	525	579	469	511	469	511	483	540	455	497
Civil Service Employees IC	535	580	459	500	459	500	429	463	463	505
Allstate Ind Co	539	539	377	377	377	377	377	377	445	445
American Automobile Ins Co	544	544	401	401	544	544	515	515	544	544
Kemper Independence IC	557	585	508	533	526	552	505	531	505	531
Cincinnati IC	567	613	484	533	539	588	387	423	638	694
ACUITY, A Mutual IC	583	604	600	619	494	511	499	519	550	564
Encompass P&C Co	585	650	481	535	481	535	481	535	481	535
Praetorian IC	589	589	589	589	589	589	589	589	589	589
Merastar IC	593	593	529	529	529	529	470	470	448	448
SECURA Supreme IC	595	626	587	618	555	584	553	582	404	425
Badger Mutual IC	624	624	624	624	416	416	416	416	416	416
Safeco IC of America	635	635	635	635	646	646	657	657	617	617
Austin Mutual IC	682	682	682	682	682	682	682	682	682	682
First American P&C IC	719	719	719	719	620	620	620	620	670	670
Pekin IC	811	901	820	912	598	664	623	692	680	756
American Family Mutual IC	839	839	468	468	641	641	641	641	718	718
Metropolitan P&C IC	875	875	855	855	641	641	931	931	985	985
LM Ins Corp	991	991	871	871	871	871	785	785	748	748
Employers Mutual Cas Co	*	*	*	*	*	*	*	*	*	*
Scottsdale IC	*	*	*	*	*	*	*	*	*	*

HOMEOWNERS INSURER TELEPHONE NUMBERS

<u>INSURER</u>	<u>TELEPHONE NUMBER</u>
ACA IC	(866) 298-1232
ACUITY, A Mutual IC	(800) 242-7666
Allstate Ind Co	(800) 255-7828
American Automobile IC	(866) 386-3932
American Family Mutual IC	(800) 692-6326
American Modern Home IC	(800) 543-2644
American National P&C Co	(417) 887-0220
American Strategic Ins Corp	(727) 821-8765
Amica Mutual IC	(800) 242-6422
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
Cincinnati IC	(888) 242-8811
Civil Service Employees IC	(800) 282-6848
Country Mutual IC	(480) 325-1521
Electric IC	(800) 227-2757
Employers Mutual Cas Co	(800) 432-8422
Encompass P&C Co	(866) 262-9262
Farm Bureau P&C IC	(480) 635-3600
Farmers IC of AZ	(800) 327-6377
First American P&C IC	(866) 654-9900
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 Specialty IC	(800) 303-5000
Pekin IC	(800) 322-0160
Pharmacists Mutual IC	(800) 247-5930
Praetorian IC	(866) 318-2021
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
United Services Automobile Assoc *	(800) 531-8722
Universal North America IC	(800) 905-7550

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 obtain a complaint form from our website [www.azinsurance.gov], or simply 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.