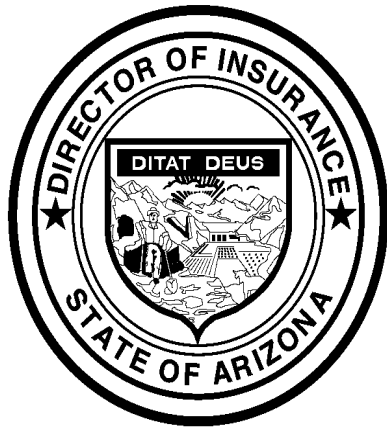


**STATE OF ARIZONA**  
**2010 MANUFACTURED HOMEOWNER**  
**PREMIUM COMPARISON**  
**SURVEY**



Janice K. Brewer, Governor  
Christina Urias, Director  
Arizona Department of Insurance  
2910 N. 44th Street, Suite 210  
Phoenix, Arizona 85018  
(602) 364-2499  
(800) 325-2548  
www.azinsurance.gov

**Insurer**

Aegis Security IC	(800) 233-2160
Allstate Ind Co	(800) 255-7828
American Bankers IC of FL	(800) 852-2244, ext. 35400
American Commerce IC	(800) 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 Reliable IC	(800) 535-1333
American Summit IC	(800) 749-6419
Austin Mutual IC	(800) 328-4628
California Cas Ind Exchange	(866) 680-5143
Farm Bureau P&C IC	(480) 635-3600
Foremost IC of GR, MI	(800) 527-3905
Markel American IC	(800) 236-2862
Metropolitan P&C IC	(800) 422-4272
Owners IC	(480) 830-7119 ext. 211
Pacific Specialty IC	(800) 303-5000
Pharmacists Mutual IC	(800) 247-5930
Standard Cas Co	(800) 522-0146
Standard Guaranty IC	(877) 893-5739
State Farm Fire & Cas Co	See Yellow Pages
Wilshire IC	(800) 525-7486

**Telephone Number**

Note: Telephone numbers are subject to change

Abbreviation used in this publication:

- "Cas" means Casualty
- "Co" means Company
- "GR" means Grand Rapids
- "IC" means Insurance Company
- "Ind" means Indemnity
- "P&C" means Property and Casualty

**NOTE**

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

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

The Arizona Department of Insurance is an Equal Employment Opportunity agency that complies with the American with Disabilities Act ("ADA") and the Arizonans with Disabilities Act. Persons with a disability may request that materials be presented in an alternative format by contacting the ADA Coordinator at (602) 364-3471. Requests should be made as early as possible to allow time to procure the materials in an alternate format.

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

	HYPOTHETICAL I		HYPOTHETICAL II	
	DOUBLE-WIDE one family dwelling		SINGLE-WIDE one family dwelling	
	COVERAGE LIMITS		COVERAGE LIMITS	
Dwelling.....	\$78,000		\$44,000	
Appurtenant Structures.....	N/A	AREA : 1,248 square feet	N/A	AREA: 728 square feet
Contents.....	\$39,000	MODEL YEAR/MAKE : 2009	\$22,000	MODEL YEAR/MAKE: 2009
Additional Living Expense .....	\$15,600	FLEETWOOD	\$8,800	FLEETWOOD
Personal Liability.....	\$100,000		\$100,000	
Medical Payments.....	\$1,000		\$1,000	
Deductible.....	\$500		\$500	
<b>STABILITY DEVICES:</b> Tie downs and permanent foundation				
<b>SECURITY:</b> Single cylinder deadbolt locks, a fire extinguisher and one smoke detector				
<b>LOCATION:</b> 100 space, mobile home park, security guard on premises				

INSURER	MESA				TUCSON				YUMA					
	DOUBLE- WIDE ANNUAL PREMIUM	R A N K	SINGLE- WIDE ANNUAL PREMIUM	R A N K	DOUBLE- WIDE ANNUAL PREMIUM	R A N K	SINGLE- WIDE ANNUAL PREMIUM	R A N K	DOUBLE- WIDE ANNUAL PREMIUM	R A N K	SINGLE- WIDE ANNUAL PREMIUM	R A N K		
Metropolitan P&C IC	\$172	(1)	\$119	(1)	Metropolitan P&C IC	\$183	(1)	\$127	(1)	Metropolitan P&C IC	\$183	(1)	\$127	(1)
Austin Mutual IC	\$337	(2)	\$220	(2)	Austin Mutual IC	\$337	(2)	\$220	(2)	American Modern Select IC	\$299	(2)	\$224	(3)
Allstate Ind Co	\$366	(3)	\$235	(3)	Markel American IC	\$344	(3)	\$251	(3)	Markel American IC	\$309	(3)	\$226	(4)
State Farm Fire & Cas Co	\$368	(4)	\$243	(4)	California Cas Ind Exchange	\$351	(4)	\$267	(5)	Farm Bureau P&C IC	\$310	(4)	\$327	(16)
American Modern Select IC	\$376	(5)	\$282	(6)	American Modern Select IC	\$376	(5)	\$282	(8)	American Hallmark IC of TX	\$333	(5)	\$261	(7)
Wilshire IC	\$413	(6)	\$260	(5)	Foremost IC of GR, MI	\$384	(6)	\$331	(16)	American Reliable IC	\$336	(6)	\$236	(5)
Foremost IC of GR, MI	\$415	(7)	\$339	(12)	Standard Guaranty IC	\$390	(8)	\$268	(6)	Austin Mutual IC	\$337	(7)	\$220	(2)
American Hallmark IC of TX	\$426	(8)	\$330	(11)	Farm Bureau P&C IC	\$390	(7)	\$321	(12)	Foremost IC of GR, MI	\$344	(8)	\$268	(9)
Farm Bureau P&C IC	\$435	(9)	\$321	(9)	Wilshire IC	\$413	(9)	\$260	(4)	California Cas Ind Exchange	\$358	(9)	\$275	(11)
Pharmacists Mutual IC	\$438	(10)	\$285	(7)	Pacific Specialty IC	\$425	(11)	\$321	(13)	American Summit IC	\$367	(10)	\$267	(8)
Aegis Security IC	\$439	(11)	\$328	(10)	American Bankers IC of FL	\$425	(10)	\$449	(19)	Standard Guaranty IC	\$390	(11)	\$268	(10)
Standard Guaranty IC	\$441	(12)	\$302	(8)	American Hallmark IC of TX	\$426	(12)	\$330	(15)	Wilshire IC	\$413	(12)	\$260	(6)
California Cas Ind Exchange	\$456	(13)	\$351	(16)	Allstate Ind Co	\$429	(13)	\$276	(7)	Pacific Specialty IC	\$425	(13)	\$321	(14)
Pacific Specialty IC	\$461	(14)	\$347	(14)	American Reliable IC	\$435	(14)	\$307	(11)	American Bankers IC of FL	\$425	(14)	\$449	(19)
Markel American IC	\$486	(15)	\$351	(17)	Pharmacists Mutual IC	\$438	(15)	\$285	(9)	Allstate Ind Co	\$429	(15)	\$276	(12)
American Reliable IC	\$488	(16)	\$345	(13)	State Farm Fire & Cas Co	\$446	(16)	\$296	(10)	Pharmacists Mutual IC	\$438	(16)	\$285	(13)
American Summit IC	\$499	(17)	\$347	(15)	Owners IC	\$459	(17)	\$329	(14)	Aegis Security IC	\$462	(17)	\$343	(17)
Owners IC	\$555	(18)	\$397	(18)	Aegis Security IC	\$462	(18)	\$343	(17)	State Farm Fire & Cas Co	\$491	(18)	\$324	(15)
American Bankers IC of FL	\$570	(19)	\$616	(21)	American Summit IC	\$499	(19)	\$347	(18)	Standard Cas Co	\$499	(19)	\$534	(21)
Standard Cas Co	\$651	(20)	\$702	(22)	Standard Cas Co	\$499	(20)	\$534	(20)	Owners IC	\$522	(20)	\$373	(18)
American Commerce IC	\$850	(21)	\$564	(19)	American Family Mutual IC	\$785	(21)	\$545	(21)	American Family Mutual IC	\$729	(21)	\$507	(20)
American Family Mutual IC	\$851	(22)	\$589	(20)	American Commerce IC	\$850	(22)	\$564	(22)	American Commerce IC	\$920	(22)	\$570	(22)

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

*Coverage limits and deductibles may vary by insurer.*

*All premiums contained in this publication were provided by the listed insurers using rates in effect as of March 1, 2010.*

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