

2010
Consumer Guide and
Premium Comparison for
Renters Insurance



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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, 2010**. 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, 2010.

NAME OF INSURER	Premiums shown are annual premiums as of March 1, 2010.									
	I PHOENIX		II TEMPE		III PEORIA		IV FLAGSTAFF		V TUCSON	
	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME
Electric IC	\$102	\$113	\$95	\$106	\$93	\$103	\$78	\$86	\$80	\$89
Central Mutual IC	110	119	97	105	97	105	90	96	90	96
Country Mutual IC	120	120	101	101	101	101	86	86	92	92
American National P&C Co	124	124	126	126	75	75	110	110	115	115
Pharmacists Mutual IC	125	136	125	136	125	136	125	136	125	136
Travelers Home and Marine IC	125	125	125	125	125	125	125	125	125	125
Sentinel IC, Ltd	128	128	124	124	124	124	124	124	124	124
Cincinnati IC	130	145	123	134	123	134	87	94	146	159
SECURA Supreme IC	130	137	106	112	127	134	144	152	100	100
Pacific Specialty IC	139	151	130	141	108	116	104	112	110	119
Safeco IC of America	142	142	142	142	142	142	142	142	142	142
Great Northwest IC	145	161	129	144	116	129	116	129	110	122
Balboa IC	147	147	147	147	147	147	147	147	147	147
State Farm Fire and Cas Co	150	150	150	150	150	150	150	150	150	150
Farm Bureau P&C IC	153	159	124	129	115	119	104	107	123	127
Merastar IC	156	156	154	154	154	154	137	137	130	130
ACUITY, A Mutual IC	160	179	148	166	115	129	115	128	143	159
Amica Mutual IC	162	166	145	149	145	149	126	130	151	155
Owners IC	165	165	140	140	146	146	146	146	165	165
United Services Automobile Assoc	172	172	172	172	172	172	152	152	192	192
Horace Mann IC	177	177	177	177	173	173	165	165	171	171
Allstate Ind Co	190	190	137	137	137	137	137	137	159	159
ACA IC	192	205	193	207	150	163	156	167	179	193
American Automobile Ins Co	192	192	150	150	203	203	192	192	192	192
American Modern Home IC	198	198	198	198	198	198	198	198	198	198
Fidelity National IC	200	200	228	228	206	206	210	210	201	201
Universal North America IC	200	200	200	200	200	200	200	200	200	200
Homesite Ind Co	211	211	197	197	197	197	186	186	197	197
Milbank IC	214	214	168	168	168	168	168	168	154	154
Encompass P&C Co	224	249	184	205	184	205	184	205	184	205
Farmers IC of AZ	227	227	243	243	205	205	172	172	221	221
Nationwide IC of America	233	238	194	198	133	133	153	156	176	179
Badger Mutual IC	239	239	239	239	137	137	137	137	137	137
Federal IC	240	240	240	240	240	240	240	240	240	240
First American P&C IC	242	242	242	242	209	209	209	209	226	226
Liberty Mutual Fire IC	248	248	249	249	249	249	226	226	214	214
Scottsdale IC	250	250	250	250	250	250	250	250	250	250
Metropolitan P&C IC	266	266	239	239	186	186	230	230	256	256
American Family Mutual IC	291	291	187	187	245	245	245	245	265	265
American Commerce IC	311	311	222	222	335	335	183	183	216	216
Employers Mutual Cas Co	477	531	429	477	433	482	429	477	447	498
American Hallmark IC of Texas	*	*	*	*	*	*	*	*	*	*
Austin Mutual IC	*	*	*	*	*	*	*	*	*	*
California Casualty Ind Exchange	*	*	*	*	*	*	*	*	*	*
Civil Service Employees IC	*	*	*	*	*	*	*	*	*	*
IDS Property Cas IC	*	*	*	*	*	*	*	*	*	*
Kemper Independence IC	*	*	*	*	*	*	*	*	*	*
Mercury Cas Co	*	*	*	*	*	*	*	*	*	*
Unigard Ind Co	*	*	*	*	*	*	*	*	*	*

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, 2010.

NAME OF INSURER	Premiums shown are annual premiums as of March 1, 2010.									
	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	\$153	\$153	\$153	\$153	\$143	\$143	\$125	\$125	\$132	\$132
Pacific Specialty IC	177	193	166	180	135	146	130	141	138	150
American National P&C Co	178	178	182	182	107	107	157	157	165	165
State Farm Fire and Cas Co	183	183	154	154	154	154	150	150	150	150
Farm Bureau P&C IC	194	203	156	163	143	150	128	134	154	160
Universal North America IC	200	200	200	200	200	200	200	200	200	200
Electric IC	212	236	198	220	193	214	162	180	166	185
Central Mutual IC	216	238	186	204	186	204	170	184	170	184
Mercury Cas Co	218	218	225	225	208	208	174	174	186	186
Country Mutual IC	223	223	185	185	185	185	159	159	170	170
Unigard Ind Co	225	225	225	225	225	225	225	225	225	225
Amica Mutual IC	235	244	206	215	206	215	176	185	212	221
Great Northwest IC	236	261	210	233	187	209	187	209	178	198
Safeco IC of America	248	248	248	248	248	248	248	248	248	248
United Services Automobile Assoc	250	250	250	250	250	250	218	218	281	281
Horace Mann IC	265	265	265	265	259	259	247	247	257	257
Civil Service Employees IC	269	293	221	240	221	240	208	225	224	243
Sentinel IC, Ltd	273	273	257	257	257	257	257	257	257	257
Kemper Independence IC	276	283	276	283	253	259	253	259	253	259
Homesite Ind Co	277	277	256	256	256	256	242	242	256	256
Merastar IC	279	279	226	226	226	226	201	201	191	191
ACA IC	282	306	285	312	216	238	226	245	261	285
Pharmacists Mutual IC	283	310	283	310	283	310	283	310	283	310
California Casualty Ind Exchange	287	287	242	242	228	228	218	218	229	229
IDS Property Cas IC	295	295	250	250	250	250	217	217	216	216
Balboa IC	297	297	297	297	297	297	297	297	297	297
SECURA Supreme IC	301	317	245	258	294	310	332	350	200	211
Owners IC	302	302	256	256	269	269	269	269	302	302
Scottsdale IC	304	304	304	304	304	304	304	304	304	304
American Modern Home IC	312	312	312	312	312	312	312	312	312	312
Farmers IC of AZ	328	328	327	327	277	277	227	227	297	297
Fidelity National IC	330	330	300	300	320	320	272	272	261	261
Allstate Ind Co	336	336	238	238	238	238	238	238	279	279
ACUITY, A Mutual IC	349	388	323	362	251	280	250	277	310	347
Cincinnati IC	356	399	334	367	334	367	229	249	403	441
American Hallmark IC of Texas	387	387	387	387	387	387	387	387	387	387
Nationwide IC of America	387	395	323	330	204	208	254	258	290	296
First American P&C IC	394	394	394	394	340	340	340	340	367	367
Encompass P&C Co	396	441	324	361	324	361	324	361	324	361
Badger Mutual IC	403	403	403	403	231	231	231	231	231	231
Austin Mutual IC	404	404	404	404	404	404	404	404	404	404
Milbank IC	410	410	315	315	315	315	315	315	289	289
Liberty Mutual Fire IC	441	441	367	367	367	367	332	332	314	314
American Automobile Ins Co	457	457	356	356	482	482	457	457	457	457
Federal IC	475	475	475	475	475	475	475	475	475	475
Metropolitan P&C IC	498	498	448	448	350	350	431	431	481	481
American Commerce IC	561	561	399	399	601	601	327	327	388	388
American Family Mutual IC	577	577	363	363	480	480	480	480	523	523
Employers Mutual Cas Co	744	828	668	744	676	753	668	744	696	776

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, 2010.

NAME OF INSURER	Premiums shown are annual premiums as of March 1, 2010.									
	I PHOENIX		II TEMPE		III PEORIA		IV FLAGSTAFF		V TUCSON	
	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME
Universal North America IC	\$212	\$236	\$212	\$236	\$200	\$200	\$200	\$200	\$200	\$222
Travelers Home and Marine IC	235	235	235	235	216	216	185	185	198	198
Pacific Specialty IC	269	296	251	275	199	217	192	209	205	224
State Farm Fire and Cas Co	285	285	241	241	241	241	210	210	209	209
American National P&C Co	287	287	292	292	173	173	254	254	265	265
Farm Bureau P&C IC	302	317	239	250	217	228	192	201	234	245
Country Mutual IC	351	351	292	292	292	292	249	249	267	267
Mercury Cas Co	351	351	361	361	328	328	275	275	294	294
United Services Automobile Assoc	353	353	353	353	353	353	305	305	400	400
Electric IC	365	405	341	379	331	368	278	309	285	317
Central Mutual IC	368	406	311	345	311	345	276	308	276	308
Great Northwest IC	378	421	338	376	302	336	302	336	286	318
Amica Mutual IC	386	401	333	348	333	348	283	298	339	354
Civil Service Employees IC	391	426	346	377	346	377	325	354	353	381
Unigard Ind Co	394	394	394	394	394	394	394	394	394	394
Homesite Ind Co	396	396	362	362	362	362	339	339	362	362
Merastar IC	401	401	357	357	357	357	317	317	302	302
Horace Mann IC	423	423	423	423	409	409	390	390	406	406
Safeco IC of America	443	443	443	443	443	443	443	443	443	443
Kemper Independence IC	445	458	445	458	406	417	406	417	406	417
Sentinel IC, Ltd	462	462	430	430	430	430	430	430	430	430
Fidelity National IC	465	465	443	443	440	440	401	401	384	384
Farmers IC of AZ	472	472	485	485	406	406	337	337	427	427
ACA IC	478	520	482	531	355	395	374	408	437	482
Scottsdale IC	483	483	483	483	483	483	483	483	483	483
Pharmacists Mutual IC	487	535	487	535	487	535	487	535	487	535
California Casualty Ind Exchange	488	488	411	411	385	385	372	372	389	389
IDS Property Cas IC	495	495	419	419	419	419	364	364	363	363
American Modern Home IC	504	504	504	504	504	504	504	504	504	504
SECURA Supreme IC	519	546	422	445	507	533	573	603	345	363
Balboa IC	537	537	537	537	537	537	537	537	537	537
Milbank IC	564	564	433	433	433	433	433	433	395	395
Allstate Ind Co	569	569	398	398	398	398	398	398	469	469
Owners IC	580	580	492	492	516	516	516	516	580	580
Cincinnati IC	593	654	562	608	562	608	381	417	659	715
ACUITY, A Mutual IC	601	668	556	622	433	482	430	478	535	598
Badger Mutual IC	662	662	662	662	379	379	379	379	379	379
Liberty Mutual Fire IC	662	662	581	581	581	581	525	525	499	499
Encompass P&C Co	671	747	548	610	548	610	548	610	548	610
Nationwide IC of America	675	689	562	573	355	363	443	450	506	517
First American P&C IC	743	743	743	743	640	640	640	640	692	692
Austin Mutual IC	768	768	768	768	768	768	768	768	768	768
American Automobile Ins Co	819	819	638	638	865	865	819	819	819	819
American Family Mutual IC	847	847	539	539	708	708	708	708	770	770
Federal IC	851	851	851	851	851	851	851	851	851	851
Metropolitan P&C IC	869	869	780	780	613	613	753	753	839	839
American Commerce IC	1,022	1,022	724	724	1,094	1,094	596	596	706	706
Employers Mutual Cas Co	1,079	1,200	967	1,079	978	1,091	967	1,079	1,009	1,125
American Hallmark IC of Texas	*	*	*	*	*	*	*	*	*	*

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.

NAME OF INSURER	Premiums shown are annual premiums as of March 1, 2010.									
	I PHOENIX		II TEMPE		III PEORIA		IV FLAGSTAFF		V TUCSON	
	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME
Electric IC	\$90	\$101	\$85	\$94	\$82	\$91	\$69	\$77	\$71	\$79
Central Mutual IC	110	119	97	105	97	105	90	96	90	96
Pharmacists Mutual IC	113	123	113	123	113	123	113	123	113	123
Country Mutual IC	120	120	101	101	101	101	86	86	92	92
American National P&C Co	124	124	126	126	75	75	110	110	115	115
Travelers Home and Marine IC	125	125	125	125	125	125	125	125	125	125
Sentinel IC, Ltd	128	128	124	124	124	124	124	124	124	124
Cincinnati IC	130	145	123	134	123	134	87	94	146	159
Owners IC	132	132	112	112	118	118	118	118	132	132
Pacific Specialty IC	139	151	130	141	108	116	104	112	110	119
SECURA Supreme IC	140	148	114	120	137	144	155	163	100	100
Safeco IC of America	142	142	142	142	142	142	142	142	142	142
Great Northwest IC	145	161	129	144	116	129	116	129	110	122
Balboa IC	147	147	147	147	147	147	147	147	147	147
State Farm Fire and Cas Co	150	150	150	150	150	150	150	150	150	150
Merastar IC	156	156	154	154	154	154	137	137	130	130
United Services Automobile Assoc	157	157	157	157	157	157	140	140	174	174
ACUITY, A Mutual IC	160	179	148	166	115	129	115	128	143	159
Amica Mutual IC	162	166	145	149	145	149	126	130	151	155
Milbank IC	178	178	140	140	140	140	140	140	129	129
ACA IC	180	193	182	196	145	154	149	159	169	182
Farm Bureau P&C IC	181	189	146	152	134	140	120	125	143	150
Allstate Ind Co	190	190	137	137	137	137	137	137	159	159
American Automobile Ins Co	192	192	150	150	203	203	192	192	192	192
Horace Mann IC	194	194	194	194	190	190	181	181	189	189
Encompass P&C Co	196	217	161	178	161	178	161	178	161	178
American Modern Home IC	198	198	198	198	198	198	198	198	198	198
Fidelity National IC	200	200	228	228	206	206	210	210	201	201
Universal North America IC	200	200	200	200	200	200	200	200	200	200
Nationwide IC of America	205	209	171	174	117	117	135	138	155	157
Federal IC	216	216	216	216	216	216	216	216	216	216
Homesite Ind Co	225	225	210	210	210	210	198	198	210	210
First American P&C IC	235	235	235	235	202	202	202	202	219	219
Farmers IC of AZ	238	238	256	256	217	217	180	180	234	234
Metropolitan P&C IC	238	238	214	214	166	166	206	206	230	230
Badger Mutual IC	268	268	268	268	153	153	153	153	153	153
Liberty Mutual Fire IC	282	282	286	286	286	286	257	257	244	244
American Family Mutual IC	305	305	195	195	255	255	255	255	278	278
American Commerce IC	374	374	267	267	402	402	220	220	259	259
American Hallmark IC of Texas	*	*	*	*	*	*	*	*	*	*
Austin Mutual IC	*	*	*	*	*	*	*	*	*	*
California Casualty Ind Exchange	*	*	*	*	*	*	*	*	*	*
Civil Service Employees IC	*	*	*	*	*	*	*	*	*	*
Employers Mutual Cas Co	*	*	*	*	*	*	*	*	*	*
IDS Property Cas IC	*	*	*	*	*	*	*	*	*	*
Kemper Independence IC	*	*	*	*	*	*	*	*	*	*
Mercury Cas Co	*	*	*	*	*	*	*	*	*	*
Scottsdale IC	*	*	*	*	*	*	*	*	*	*
Unigard Ind Co	*	*	*	*	*	*	*	*	*	*

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.

NAME OF INSURER	Premiums shown are annual premiums as of March 1, 2010.									
	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	\$148	\$148	\$149	\$149	\$140	\$140	\$125	\$125	\$129	\$129
State Farm Fire and Cas Co	150	150	150	150	150	150	150	150	150	150
Pacific Specialty IC	177	193	166	180	135	146	130	141	138	150
American National P&C Co	178	178	182	182	107	107	157	157	165	165
Unigard Ind Co	187	187	187	187	187	187	187	187	187	187
Electric IC	189	209	176	196	171	190	264	294	148	164
Universal North America IC	200	200	200	200	200	200	200	200	200	200
Mercury Cas Co	209	209	215	215	202	202	167	167	180	180
Central Mutual IC	216	238	186	204	186	204	170	184	170	184
Country Mutual IC	223	223	185	185	185	185	159	159	170	170
United Services Automobile Assoc	226	226	226	226	226	226	197	197	253	253
Farm Bureau P&C IC	233	243	186	194	170	177	151	157	183	190
Amica Mutual IC	235	244	206	215	206	215	176	185	212	221
Great Northwest IC	236	261	210	233	187	209	187	209	178	198
California Casualty Ind Exchange	237	237	202	202	187	187	181	181	189	189
Owners IC	242	242	204	204	215	215	215	215	242	242
Safeco IC of America	248	248	248	248	248	248	248	248	248	248
Pharmacists Mutual IC	257	282	257	282	257	282	257	282	257	282
ACA IC	265	285	267	291	203	222	211	230	246	267
IDS Property Cas IC	266	266	225	225	225	225	196	196	195	195
Civil Service Employees IC	269	293	221	240	221	240	208	225	224	243
Sentinel IC, Ltd	273	273	257	257	257	257	257	257	257	257
Kemper Independence IC	276	283	276	283	253	259	253	259	253	259
Merastar IC	279	279	226	226	226	226	201	201	191	191
Horace Mann IC	292	292	292	292	285	285	271	271	284	284
Balboa IC	297	297	297	297	297	297	297	297	297	297
Homesite Ind Co	298	298	274	274	274	274	259	259	274	274
American Modern Home IC	312	312	312	312	312	312	312	312	312	312
SECURA Supreme IC	324	341	264	278	317	333	358	377	215	227
Fidelity National IC	330	330	300	300	320	320	272	272	261	261
Allstate Ind Co	336	336	238	238	238	238	238	238	279	279
Farmers IC of AZ	336	336	340	340	285	285	237	237	310	310
Milbank IC	338	338	261	261	261	261	261	261	239	239
Nationwide IC of America	341	348	285	291	180	183	224	227	256	261
Encompass P&C Co	345	384	282	314	282	314	282	314	282	314
ACUITY, A Mutual IC	349	388	323	362	251	280	250	277	310	347
Cincinnati IC	356	399	334	367	334	367	229	249	403	441
Austin Mutual IC	358	358	358	358	358	358	358	358	358	358
First American P&C IC	382	382	382	382	329	329	329	329	355	355
American Hallmark IC of Texas	387	387	387	387	387	387	387	387	387	387
Federal IC	426	426	426	426	426	426	426	426	426	426
Metropolitan P&C IC	445	445	400	400	314	314	386	386	430	430
Badger Mutual IC	452	452	452	452	259	259	259	259	259	259
American Automobile Ins Co	457	457	356	356	482	482	457	457	457	457
Liberty Mutual Fire IC	504	504	419	419	419	419	378	378	358	358
American Family Mutual IC	605	605	379	379	504	504	504	504	548	548
American Commerce IC	673	673	478	478	721	721	393	393	466	466
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.

NAME OF INSURER	Premiums shown are annual premiums as of March 1, 2010.									
	I PHOENIX		II TEMPE		III PEORIA		IV FLAGSTAFF		V TUCSON	
	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME
Universal North America IC	\$212	\$236	\$212	\$236	\$200	\$200	\$200	\$200	\$200	\$222
Travelers Home and Marine IC	226	226	227	227	210	210	178	178	193	193
State Farm Fire and Cas Co	230	230	195	195	195	195	169	169	169	169
Pacific Specialty IC	269	296	251	275	199	217	192	209	205	224
American National P&C Co	287	287	292	292	173	173	254	254	265	265
United Services Automobile Assoc	316	316	316	316	316	316	274	274	358	358
Electric IC	324	360	302	336	294	327	247	275	253	282
Unigard Ind Co	328	328	328	328	328	328	328	328	328	328
Mercury Cas Co	333	333	343	343	317	317	262	262	283	283
Country Mutual IC	351	351	292	292	292	292	249	249	267	267
Farm Bureau P&C IC	366	385	288	302	262	275	230	241	283	297
Central Mutual IC	368	406	311	345	311	345	276	308	276	308
Great Northwest IC	378	421	338	376	302	336	302	336	286	318
Amica Mutual IC	386	401	333	348	333	348	283	298	339	354
Civil Service Employees IC	391	426	346	377	346	377	325	354	353	381
Merastar IC	401	401	357	357	357	357	317	317	302	302
California Casualty Ind Exchange	402	402	338	338	317	317	307	307	321	321
Homesite Ind Co	428	428	391	391	391	391	366	366	391	391
Pharmacists Mutual IC	442	486	442	486	442	486	442	486	442	486
Safeco IC of America	443	443	443	443	443	443	443	443	443	443
ACA IC	445	485	450	495	334	369	350	381	407	450
Kemper Independence IC	445	458	445	458	406	417	406	417	406	417
IDS Property Cas IC	446	446	378	378	378	378	328	328	327	327
Sentinel IC, Ltd	462	462	430	430	430	430	430	430	430	430
Horace Mann IC	464	464	464	464	451	451	429	429	450	450
Milbank IC	464	464	358	358	358	358	358	358	326	326
Owners IC	464	464	393	393	413	413	413	413	464	464
Fidelity National IC	465	465	443	443	440	440	401	401	384	384
Farmers IC of AZ	485	485	506	506	421	421	349	349	447	447
American Modern Home IC	504	504	504	504	504	504	504	504	504	504
Balboa IC	537	537	537	537	537	537	537	537	537	537
SECURA Supreme IC	558	588	455	478	545	574	616	649	371	390
Allstate Ind Co	569	569	398	398	398	398	398	398	469	469
Encompass P&C Co	583	649	477	531	477	531	477	531	477	531
Cincinnati IC	593	654	562	608	562	608	381	417	659	715
Nationwide IC of America	594	607	495	504	313	320	390	396	445	455
ACUITY, A Mutual IC	601	668	556	622	433	482	430	478	535	598
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
Badger Mutual IC	743	743	743	743	425	425	425	425	425	425
Liberty Mutual Fire IC	753	753	664	664	664	664	600	600	567	567
Federal IC	761	761	761	761	761	761	761	761	761	761
Metropolitan P&C IC	778	778	698	698	549	549	674	674	750	750
American Automobile Ins Co	819	819	638	638	865	865	819	819	819	819
American Family Mutual IC	887	887	562	562	742	742	742	742	805	805
American Commerce IC	1,226	1,226	876	876	1,312	1,312	715	715	847	847
American Hallmark IC of Texas	*	*	*	*	*	*	*	*	*	*
Employers Mutual Cas Co	*	*	*	*	*	*	*	*	*	*
Scottsdale IC	*	*	*	*	*	*	*	*	*	*

RENTERS 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	(800) 227-1700
American Commerce IC	(800) 562-4517
American Family Mutual IC	(800) 374-0008
American Hallmark IC of Texas	(800) 486-5616
American Modern Home IC	(800) 543-2644
American National P&C Co	(417) 887-0220
Amica Mutual IC	(800) 242-6422
Austin Mutual IC	(800) 328-4628
Badger Mutual IC	(800) 837-7833
Balboa IC	(800) 453-5765
California Cas Ind Exchange	(866) 680-5143
Central Mutual IC	(800) 786-0673
Cincinnati IC	(513) 870-2000
Civil Service Employees IC	(800) 282-6848
Country Mutual IC	(480) 497-5563
Electric IC	(800) 227-2757
Employers Mutual Cas Co	(623) 776-2500
Encompass P&C Co	(866) 567-3499
Farm Bureau P&C IC	(480) 635-3600
Farmers IC of AZ	(800) 327-6377
Federal IC	(623) 445-2500
Fidelity National IC	(800) 849-6140
First American P&C IC	(866) 654-9900
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 Mutual IC	(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
State Farm Fire and Cas Co	See Yellow Pages
Travelers Home and Marine IC	(800) 465-6241
Unigard Ind Co	(800) 456-1626
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 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”

“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.