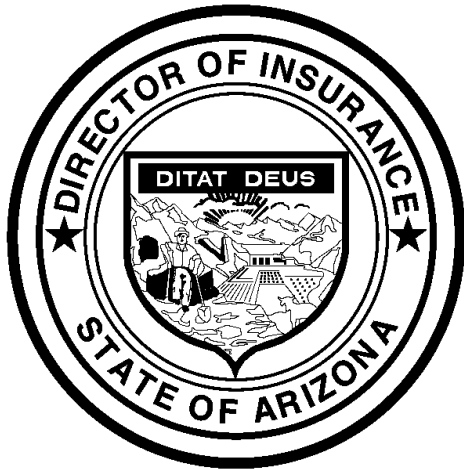


STATE OF ARIZONA

2011 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  
Allstate Ind Co  
American Bankers IC of FL  
American Commerce IC  
American Family Mutual IC  
American Modern Select IC  
American Reliable IC  
American Summit IC  
Austin Mutual IC  
California Cas Ind Exchange  
Farm Bureau P&C IC  
Foremost IC of GR, MI  
Markel American IC  
Metropolitan P&C IC  
Nationwide Mutual Fire IC  
Owners IC  
Pacific Specialty IC  
Pharmacists Mutual IC  
Standard Cas Co  
Standard Guaranty IC  
State Farm Fire & Cas Co  
Wilshire IC

Telephone  
Number

(800) 233-2160  
(800) 255-7828  
(800) 852-2244, ext. 35400  
(800) 442-2242  
(800) 374-0008  
(800) 543-2644  
(800) 535-1333  
(800) 749-6419  
(800) 328-4628  
(866) 680-5143  
(480) 635-3600  
(800) 527-3905  
(800) 236-2862  
(800) 422-4272  
(800) 421-3535  
(480) 830-7119 ext. 211  
(800) 303-5000  
(800) 247-5930  
(800) 522-0146  
(877) 893-5739  
See Yellow Pages  
(602) 494-6900

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) 364-3100. 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	
	<b>COVERAGE LIMITS</b>		<b>COVERAGE LIMITS</b>	
Dwelling.....	\$78,000		\$44,000	
Appurtenant Structures.....	N/A	<i>AREA</i> : 1,248 square feet	N/A	<i>AREA</i> : 728 square feet
Contents.....	\$39,000		\$22,000	
Additional Living Expense .....	\$15,600	<i>MODEL YEAR</i> : 2010	\$8,800	<i>MODEL YEAR</i> : 2010
Personal Liability.....	\$100,000		\$100,000	
Medical Payments.....	\$1,000		\$1,000	
Deductible.....	\$500		\$500	
	<i>STABILITY DEVICES</i> : Tie downs and permanent foundation			
	<i>SECURITY</i> : Single cylinder deadbolt locks, a fire extinguisher and one smoke detector			
	<i>LOCATION</i> : 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	\$189	(1)	\$131	(1)	Metropolitan P&C IC	\$201	(1)	\$139	(1)	Metropolitan P&C IC	\$201	(1)	\$139
Wilshire IC	\$301	(2)	\$216	(2)	Wilshire IC	\$301	(2)	\$216	(2)	Wilshire IC	\$301	(2)	\$216	(2)
Austin Mutual IC	\$337	(3)	\$220	(3)	California Cas Ind Exchange	\$304	(3)	\$233	(4)	Markel American IC	\$309	(4)	\$226	(4)
American Modern Select IC	\$390	(4)	\$293	(9)	Austin Mutual IC	\$337	(4)	\$220	(3)	California Cas Ind Exchange	\$309	(3)	\$235	(5)
California Cas Ind Exchange	\$392	(5)	\$299	(10)	Markel American IC	\$344	(5)	\$251	(5)	Farm Bureau P&C IC	\$324	(5)	\$347	(17)
State Farm Fire & Cas Co	\$411	(6)	\$289	(7)	American Modern Select IC	\$390	(6)	\$293	(10)	American Modern Select IC	\$332	(6)	\$249	(6)
Standard Guaranty IC	\$428	(7)	\$288	(6)	State Farm Fire & Cas Co	\$411	(7)	\$289	(9)	Austin Mutual IC	\$337	(7)	\$220	(3)
American Reliable IC	\$434	(8)	\$311	(11)	Standard Guaranty IC	\$412	(8)	\$278	(7)	American Reliable IC	\$361	(8)	\$255	(7)
Pharmacists Mutual IC	\$438	(9)	\$285	(5)	Pacific Specialty IC	\$417	(10)	\$317	(11)	American Summit IC	\$367	(9)	\$267	(8)
Aegis Security IC	\$439	(10)	\$328	(12)	Farm Bureau P&C IC	\$417	(9)	\$340	(14)	Standard Guaranty IC	\$390	(10)	\$270	(9)
Nationwide Mutual Fire IC	\$440	(11)	\$276	(4)	Pharmacists Mutual IC	\$438	(11)	\$285	(8)	Foremost IC of GR, MI	\$392	(11)	\$288	(12)
Pacific Specialty IC	\$450	(12)	\$342	(14)	Nationwide Mutual Fire IC	\$440	(12)	\$276	(6)	State Farm Fire & Cas Co	\$411	(12)	\$289	(13)
Farm Bureau P&C IC	\$454	(13)	\$340	(13)	American Reliable IC	\$454	(13)	\$327	(12)	Pacific Specialty IC	\$417	(13)	\$317	(14)
Allstate Ind Co	\$455	(14)	\$292	(8)	Owners IC	\$459	(14)	\$329	(13)	Pharmacists Mutual IC	\$438	(14)	\$285	(11)
Foremost IC of GR, MI	\$466	(15)	\$342	(15)	Aegis Security IC	\$462	(15)	\$343	(16)	Nationwide Mutual Fire IC	\$440	(15)	\$276	(10)
Markel American IC	\$486	(16)	\$351	(17)	American Summit IC	\$499	(16)	\$347	(17)	Aegis Security IC	\$462	(16)	\$343	(16)
American Summit IC	\$499	(17)	\$347	(16)	Standard Cas Co	\$499	(17)	\$534	(20)	Standard Cas Co	\$499	(17)	\$534	(21)
Owners IC	\$555	(18)	\$397	(18)	Foremost IC of GR, MI	\$522	(18)	\$383	(18)	Owners IC	\$522	(18)	\$373	(18)
Standard Cas Co	\$651	(19)	\$702	(22)	Allstate Ind Co	\$534	(19)	\$342	(15)	Allstate Ind Co	\$534	(19)	\$342	(15)
American Bankers IC of FL	\$772	(20)	\$545	(19)	American Bankers IC of FL	\$605	(20)	\$413	(19)	American Bankers IC of FL	\$605	(20)	\$413	(19)
American Commerce IC	\$850	(21)	\$564	(20)	American Family Mutual IC	\$785	(21)	\$545	(21)	American Family Mutual IC	\$729	(21)	\$507	(20)
American Family Mutual IC	\$851	(22)	\$589	(21)	American Commerce IC	\$850	(22)	\$564	(22)	American Commerce IC	\$920	(21)	\$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, 2011.*

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