

**2011**  
**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, 2011**. 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](http://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. 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](http://www.insureuonline.org).

## 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](http://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](http://www.equifax.com)),
- Experian ([www.experian.com](http://www.experian.com)) or
- Trans Union ([www.transunion.com](http://www.transunion.com)).

You can also contact the Federal Trade Commission for consumer brochures on credit at [www.ftc.gov](http://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, 2011.

NAME OF INSURER	Premiums shown are annual premiums as of March 1, 2011.									
	I PHOENIX		II TEMPE		III PEORIA		IV FLAGSTAFF		V TUCSON	
	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME
Central Mutual IC	\$96	\$106	\$84	\$91	\$84	\$91	\$77	\$83	\$88	\$97
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
Unigard Ind Co	125	125	125	125	125	125	125	125	125	125
Cincinnati IC	130	145	123	134	123	134	87	94	146	159
Electric IC	130	130	118	118	118	118	99	99	102	102
SECURA Supreme IC	133	140	104	109	125	131	141	148	104	109
Country Mutual IC	135	135	112	112	112	112	97	97	103	103
Safeco IC of America	142	142	142	142	142	142	142	142	142	142
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
Amica Mutual IC	158	162	141	145	141	145	119	123	147	151
Farm Bureau P&C IC	158	165	128	134	118	123	107	111	126	132
ACUITY, A Mutual IC	160	179	148	166	115	129	115	128	143	159
Milbank IC	160	160	125	125	125	125	125	125	125	125
Pacific Ind Co	162	162	162	162	162	162	162	162	162	162
Owners IC	165	165	140	140	146	146	146	146	165	165
United Services Automobile Assoc	169	169	169	169	169	169	149	149	188	188
Allstate Ind Co	171	171	124	124	124	124	124	124	144	144
Horace Mann IC	177	177	177	177	173	173	165	165	171	171
Mercury Cas Co	178	178	183	183	172	172	142	142	152	152
Fidelity National IC	180	180	166	166	166	166	151	151	146	146
Sentinel IC, Ltd	183	161	173	153	173	153	173	153	173	153
ACA IC	193	206	193	208	151	164	157	168	180	193
American Modern Home IC	198	198	198	198	198	198	198	198	198	198
Universal North America IC	200	200	200	200	200	200	200	200	200	200
Pacific Specialty IC	201	220	188	205	150	164	145	157	217	238
Homesite Ind Co	211	211	197	197	197	197	186	186	197	197
American Automobile Ins Co	212	212	165	165	223	223	212	212	212	212
Kemper Independence IC	224	230	224	230	205	211	205	211	205	211
Farmers IC of AZ	227	227	243	243	205	205	172	172	221	221
Badger Mutual IC	239	239	239	239	137	137	137	137	137	137
First American P&C IC	242	242	242	242	209	209	209	209	226	226
Scottsdale IC	250	250	250	250	250	250	250	250	250	250
Liberty Mutual Fire IC	251	251	253	253	253	253	229	229	217	217
Employers Mutual Cas Co	259	289	234	260	236	263	234	260	244	272
Praetorian IC	278	278	278	278	278	278	278	278	278	278
Metropolitan P&C IC	299	299	269	269	210	210	259	259	289	289
American Commerce IC	311	311	222	222	335	335	183	183	216	216
American Family Mutual IC	323	323	195	195	272	272	272	272	300	300
Encompass P&C Co	325	360	268	297	268	297	268	297	268	297
Nationwide IC of America	480	484	479	483	424	428	419	426	451	447
Austin Mutual IC	*	*	*	*	*	*	*	*	*	*
California Casualty Ind Exchange	*	*	*	*	*	*	*	*	*	*
Civil Service Employees IC	*	*	*	*	*	*	*	*	*	*
Great Northwest IC	*	*	*	*	*	*	*	*	*	*
IDS Property Cas 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, 2011.

NAME OF INSURER	Premiums shown are annual premiums as of March 1, 2011.									
	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	\$157	\$157	\$144	\$144	\$125	\$125	\$131	\$131
Unigard Ind Co	168	168	168	168	168	168	168	168	168	168
American National P&C Co	178	178	182	182	107	107	157	157	165	165
State Farm Fire and Cas Co	184	184	155	155	155	155	150	150	150	150
Universal North America IC	200	200	200	200	200	200	200	200	200	200
Farm Bureau P&C IC	201	210	161	168	148	154	132	138	159	166
California Casualty Ind Exchange	217	217	181	181	172	172	157	157	173	173
Mercury Cas Co	218	218	225	225	208	208	174	174	183	183
Central Mutual IC	221	245	186	207	186	207	167	184	200	223
Amica Mutual IC	229	237	197	205	197	205	166	174	203	211
Country Mutual IC	231	231	192	192	192	192	165	165	177	177
Fidelity National IC	245	245	225	225	225	225	205	205	197	197
United Services Automobile Assoc	245	245	245	245	245	245	214	214	276	276
Great Northwest IC	247	275	222	245	187	209	174	194	178	198
Safeco IC of America	248	248	248	248	248	248	248	248	248	248
IDS Property Cas IC	252	252	213	213	185	185	185	185	185	185
Electric IC	262	262	238	238	238	238	199	199	205	205
Pacific Specialty IC	264	291	246	270	194	212	187	204	287	315
Horace Mann IC	265	265	265	265	259	259	247	247	257	257
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	283	307	284	313	217	239	227	246	262	284
Pharmacists Mutual IC	283	310	283	310	283	310	283	310	283	310
Kemper Independence IC	284	291	284	291	259	268	259	268	259	268
Farmers IC of AZ	288	288	284	284	243	243	206	206	264	264
Balboa IC	297	297	297	297	297	297	297	297	297	297
Allstate Ind Co	301	301	214	214	214	214	214	214	250	250
Owners IC	302	302	256	256	269	269	269	269	302	302
Scottsdale IC	304	304	304	304	304	304	304	304	304	304
SECURA Supreme IC	<b>307</b>	<b>324</b>	<b>240</b>	<b>252</b>	<b>288</b>	<b>303</b>	<b>325</b>	<b>342</b>	<b>239</b>	<b>252</b>
American Modern Home IC	312	312	312	312	312	312	312	312	312	312
Milbank IC	322	322	244	244	244	244	244	244	222	222
Civil Service Employees IC	337	390	276	300	276	300	260	282	280	304
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
Pacific Ind Co	377	377	377	377	377	377	377	377	377	377
First American P&C IC	394	394	394	394	340	340	340	340	367	367
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
Praetorian IC	442	442	442	442	442	442	442	442	442	442
Sentinel IC, Ltd	443	377	413	352	413	352	413	352	413	352
Liberty Mutual Fire IC	448	448	372	372	372	372	336	336	319	319
American Automobile Ins Co	504	504	392	392	531	531	504	504	504	504
Nationwide IC of America	548	553	546	551	487	493	483	492	506	511
American Commerce IC	561	561	399	399	601	601	327	327	388	388
Metropolitan P&C IC	561	561	503	503	393	393	485	485	541	541
Encompass P&C Co	568	632	467	518	467	518	467	518	467	518
Employers Mutual Cas Co	600	670	541	604	547	609	541	604	563	627
American Family Mutual IC	642	642	378	378	536	536	536	536	595	595

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, 2011.										
NAME OF INSURER	I PHOENIX		II TEMPE		III PEORIA		IV FLAGSTAFF		V TUCSON	
	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME
Universal North America IC	\$211	\$235	\$211	\$235	\$200	\$200	\$200	\$200	\$200	\$200
Travelers Home and Marine IC	236	236	242	242	217	217	185	185	195	195
Unigard Ind Co	272	272	272	272	272	272	272	272	272	272
American National P&C Co	287	287	292	292	173	173	254	254	265	265
State Farm Fire and Cas Co	289	289	245	245	245	245	213	213	211	211
Farm Bureau P&C IC	313	330	247	260	225	237	199	209	243	255
United Services Automobile Assoc	346	346	346	346	346	346	299	299	393	393
California Casualty Ind Exchange	348	348	289	289	276	276	252	252	277	277
Mercury Cas Co	351	351	361	361	328	328	275	275	288	288
Country Mutual IC	364	364	303	303	303	303	259	259	277	277
Fidelity National IC	370	370	337	337	337	337	305	305	292	292
Amica Mutual IC	372	388	321	337	321	337	270	286	327	343
Central Mutual IC	381	424	321	357	321	357	285	318	346	385
Farmers IC of AZ	387	387	389	389	335	335	286	286	355	355
Homesite Ind Co	396	396	362	362	362	362	339	339	362	362
Great Northwest IC	399	442	357	396	302	336	281	312	286	318
Merastar IC	401	401	357	357	357	357	317	317	302	302
Pacific Specialty IC	417	459	386	426	301	331	289	317	453	500
Electric IC	418	418	380	380	380	380	318	318	327	327
Horace Mann IC	423	423	423	423	409	409	390	390	406	406
IDS Property Cas IC	423	423	358	358	358	358	311	311	310	310
Safeco IC of America	443	443	443	443	443	443	443	443	443	443
Milbank IC	451	451	342	342	342	342	342	342	311	311
Kemper Independence IC	458	473	458	473	416	430	416	430	416	430
ACA IC	479	521	481	532	356	396	375	409	438	481
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
Civil Service Employees IC	488	533	433	471	433	471	407	442	441	476
American Modern Home IC	504	504	504	504	504	504	504	504	504	504
Allstate Ind Co	508	508	356	356	356	356	356	356	419	419
SECURA Supreme IC	529	557	413	435	496	522	560	590	412	434
Balboa IC	537	537	537	537	537	537	537	537	537	537
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
Nationwide IC of America	654	662	652	659	587	595	583	597	598	605
Badger Mutual IC	662	662	662	662	379	379	379	379	379	379
Liberty Mutual Fire IC	670	670	589	589	589	589	532	532	505	505
Praetorian IC	719	719	719	719	719	719	719	719	719	719
Pacific Ind Co	722	722	722	722	722	722	722	722	722	722
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
Sentinel IC, Ltd	771	653	715	605	715	605	715	605	715	605
American Automobile Ins Co	902	902	702	702	951	951	902	902	902	902
American Family Mutual IC	941	941	559	559	788	788	788	788	874	874
Encompass P&C Co	958	1,066	784	872	784	872	784	872	784	872
Metropolitan P&C IC	980	980	879	879	686	686	846	846	945	945
American Commerce IC	1,022	1,022	724	724	1,094	1,094	596	596	706	706
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, 2011.										
NAME OF INSURER	I PHOENIX		II TEMPE		III PEORIA		IV FLAGSTAFF		V TUCSON	
	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME
Central Mutual IC	\$96	\$106	\$84	\$91	\$84	\$91	\$77	\$83	\$88	\$97
Electric IC	116	116	105	105	105	105	88	88	91	91
Owners IC	119	119	101	101	106	106	106	106	119	119
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
Unigard Ind Co	125	125	125	125	125	125	125	125	125	125
Cincinnati IC	130	145	123	134	123	134	87	94	146	159
Country Mutual IC	135	135	112	112	112	112	97	97	103	103
Safeco IC of America	142	142	142	142	142	142	142	142	142	142
SECURA Supreme IC	143	151	112	118	134	141	152	160	111	117
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
United Services Automobile Assoc	154	154	154	154	154	154	137	137	171	171
Merastar IC	156	156	154	154	154	154	137	137	130	130
Amica Mutual IC	158	162	141	145	141	145	119	123	147	151
ACUITY, A Mutual IC	160	179	148	166	115	129	115	128	143	159
Milbank IC	160	160	125	125	125	125	125	125	125	125
Pacific Ind Co	162	162	162	162	162	162	162	162	162	162
Allstate Ind Co	171	171	124	124	124	124	124	124	144	144
Mercury Cas Co	172	172	176	176	168	168	137	137	148	148
American Automobile Ins Co	180	180	140	140	189	189	180	180	180	180
Fidelity National IC	180	180	166	166	166	166	151	151	146	146
ACA IC	181	194	183	197	146	155	150	160	170	183
Sentinel IC, Ltd	183	161	173	153	173	153	173	153	173	153
Horace Mann IC	194	194	194	194	190	190	181	181	189	189
American Modern Home IC	198	198	198	198	198	198	198	198	198	198
Farm Bureau P&C IC	198	208	159	166	146	153	131	136	157	164
Universal North America IC	200	200	200	200	200	200	200	200	200	200
Pacific Specialty IC	201	220	188	205	150	164	145	157	217	238
Kemper Independence IC	224	230	224	230	205	211	205	211	205	211
Homesite Ind Co	225	225	210	210	210	210	198	198	210	210
Farmers IC of AZ	228	228	245	245	208	208	173	173	223	223
First American P&C IC	235	235	235	235	202	202	202	202	219	219
Badger Mutual IC	268	268	268	268	153	153	153	153	153	153
Metropolitan P&C IC	268	268	240	240	188	188	231	231	259	259
Praetorian IC	278	278	278	278	278	278	278	278	278	278
Encompass P&C Co	284	315	235	260	235	260	235	260	235	260
Liberty Mutual Fire IC	286	286	288	288	288	288	261	261	247	247
American Family Mutual IC	338	338	202	202	284	284	284	284	315	315
Nationwide IC of America	370	371	369	370	325	326	316	318	347	348
American Commerce IC	374	374	267	267	402	402	220	220	259	259
Austin Mutual IC	*	*	*	*	*	*	*	*	*	*
California Casualty Ind Exchange	*	*	*	*	*	*	*	*	*	*
Civil Service Employees IC	*	*	*	*	*	*	*	*	*	*
Employers Mutual Cas Co	*	*	*	*	*	*	*	*	*	*
Great Northwest IC	*	*	*	*	*	*	*	*	*	*
IDS Property Cas IC	*	*	*	*	*	*	*	*	*	*
Scottsdale 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, 2011.

NAME OF INSURER	I PHOENIX		II TEMPE		III PEORIA		IV FLAGSTAFF		V TUCSON	
	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME
Unigard Ind Co	\$134	\$134	\$134	\$134	\$134	\$134	\$134	\$134	\$134	\$134
Travelers Home and Marine IC	148	148	152	152	141	141	125	125	127	127
State Farm Fire and Cas Co	150	150	150	150	150	150	150	150	150	150
American National P&C Co	178	178	182	182	107	107	157	157	165	165
California Casualty Ind Exchange	179	179	148	148	142	142	130	130	143	143
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	177	177
Owners IC	218	218	184	184	194	194	194	194	218	218
Central Mutual IC	221	245	186	207	186	207	167	184	200	223
United Services Automobile Assoc	222	222	222	222	222	222	193	193	248	248
IDS Property Cas IC	227	227	192	192	192	192	167	167	166	166
Amica Mutual IC	229	237	197	205	197	205	166	174	203	211
Country Mutual IC	231	231	192	192	192	192	165	165	177	177
Electric IC	232	232	211	211	211	211	177	177	182	182
Fidelity National IC	245	245	225	225	225	225	205	205	197	197
Great Northwest IC	247	275	222	245	187	209	174	194	178	198
Safeco IC of America	248	248	248	248	248	248	248	248	248	248
Farm Bureau P&C IC	256	268	204	213	186	194	165	172	200	209
Pacific Specialty IC	264	291	246	270	194	212	187	204	287	315
ACA IC	266	286	267	292	204	223	212	231	247	267
Merastar IC	279	279	226	226	226	226	201	201	191	191
Farmers IC of AZ	283	283	280	280	239	239	203	203	262	262
Pharmacists Mutual IC	283	310	283	310	283	310	283	310	283	310
Kemper Independence IC	284	291	284	291	259	268	259	268	259	268
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
Allstate Ind Co	301	301	214	214	214	214	214	214	250	250
American Modern Home IC	312	312	312	312	312	312	312	312	312	312
Milbank IC	322	322	244	244	244	244	244	244	222	222
Civil Service Employees IC	331	360	272	295	272	295	255	277	275	299
SECURA Supreme IC	331	348	258	272	310	326	350	369	257	271
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
Pacific Ind Co	377	377	377	377	377	377	377	377	377	377
First American P&C IC	382	382	382	382	329	329	329	329	355	355
Nationwide IC of America	416	418	416	417	367	369	357	359	388	389
American Automobile Ins Co	426	426	332	332	450	450	426	426	426	426
Praetorian IC	442	442	442	442	442	442	442	442	442	442
Sentinel IC, Ltd	443	377	413	352	413	352	413	352	413	352
Badger Mutual IC	452	452	452	452	259	259	259	259	259	259
Encompass P&C Co	495	550	407	452	407	452	407	452	407	452
Metropolitan P&C IC	503	503	450	450	351	351	434	434	485	485
Liberty Mutual Fire IC	510	510	424	424	424	424	383	383	364	364
American Commerce IC	673	673	478	478	721	721	393	393	466	466
American Family Mutual IC	674	674	394	394	562	562	562	562	624	624
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, 2011.										
NAME OF INSURER	I PHOENIX		II TEMPE		III PEORIA		IV FLAGSTAFF		V TUCSON	
	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME
Universal North America IC	\$211	\$235	\$211	\$235	\$200	\$200	\$200	\$200	\$200	\$200
Unigard Ind Co	218	218	218	218	218	218	218	218	218	218
Travelers Home and Marine IC	225	225	232	232	210	210	177	177	189	189
State Farm Fire and Cas Co	233	233	196	196	196	196	171	171	170	170
California Casualty Ind Exchange	286	286	237	237	226	226	208	208	229	229
American National P&C Co	287	287	292	292	173	173	254	254	265	265
United Services Automobile Assoc	310	310	310	310	310	310	269	269	351	351
Mercury Cas Co	333	333	343	343	317	317	262	262	277	277
Country Mutual IC	364	364	303	303	303	303	259	259	277	277
Fidelity National IC	370	370	337	337	337	337	305	305	292	292
Electric IC	371	371	337	337	337	337	282	282	290	290
Amica Mutual IC	372	388	321	337	321	337	270	286	327	343
Farmers IC of AZ	378	378	385	385	329	329	281	281	352	352
Central Mutual IC	381	424	321	357	321	357	285	318	346	385
IDS Property Cas IC	381	381	323	323	323	323	280	280	279	279
Great Northwest IC	399	442	357	396	302	336	281	312	286	318
Merastar IC	401	401	357	357	357	357	317	317	302	302
Farm Bureau P&C IC	405	426	318	334	288	303	253	266	312	327
Pacific Specialty IC	417	459	386	426	301	331	289	317	453	500
Owners IC	418	418	354	354	372	372	372	372	418	418
Homesite Ind Co	428	428	391	391	391	391	366	366	391	391
Safeco IC of America	443	443	443	443	443	443	443	443	443	443
ACA IC	446	486	449	496	335	370	351	382	408	449
Milbank IC	451	451	342	342	342	342	342	342	311	311
Kemper Independence IC	458	473	458	473	416	430	416	430	416	430
Horace Mann IC	464	464	464	464	451	451	429	429	450	450
Civil Service Employees IC	481	524	426	464	426	464	400	435	434	468
Pharmacists Mutual IC	487	535	487	535	487	535	487	535	487	535
Nationwide IC of America	488	490	488	490	434	436	421	425	452	454
American Modern Home IC	504	504	504	504	504	504	504	504	504	504
Allstate Ind Co	508	508	356	356	356	356	356	356	419	419
Balboa IC	537	537	537	537	537	537	537	537	537	537
SECURA Supreme IC	570	600	445	468	534	562	603	635	443	467
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
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
Praetorian IC	719	719	719	719	719	719	719	719	719	719
Pacific Ind Co	722	722	722	722	722	722	722	722	722	722
Badger Mutual IC	743	743	743	743	425	425	425	425	425	425
Liberty Mutual Fire IC	764	764	671	671	671	671	606	606	576	576
American Automobile Ins Co	765	765	594	594	806	806	765	765	765	765
Sentinel IC, Ltd	771	653	715	605	715	605	715	605	715	605
Encompass P&C Co	833	927	682	759	682	759	682	759	682	759
Metropolitan P&C IC	876	876	786	786	614	614	758	758	846	846
American Family Mutual IC	985	985	585	585	826	826	826	826	915	915
American Commerce IC	1,226	1,226	876	876	1,312	1,312	715	715	847	847
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	(800) 227-1700
American Commerce IC	(800) 562-4517
American Family Mutual IC	(800) 374-0008
American Modern Home IC	(800) 543-2644
American National P&C Co	(417) 887-0220
Amica Mutual IC	(888) 892-6422
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	(800) 432-8422
Encompass P&C Co	(866) 567-3499
Farm Bureau P&C IC	(480) 635-3600
Farmers IC of AZ	(800) 327-6377
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 Fire IC	(800) 837-5254
Merastar IC	(800) 523-3796
Mercury Cas Co	(800) 503-3724
Metropolitan P&C IC	(800) 422-4272
Milbank IC	(800) 944-9950
Nationwide IC of America	(800) 982-0756
Owners IC	(480) 830-7119, ext. 211
Pacific Ind Co	(623) 445-2500
Pacific Specialty IC	(800) 303-5000
Pharmacists Mutual IC	(800) 247-5930
Praetorian IC	(800) 962-9654
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](http://www.azinsurance.gov)], or simply write us a letter. Mail, fax, email or deliver your written complaint to:

Arizona Department of Insurance  
2910 N. 44<sup>th</sup> Street, Ste. 210  
Phoenix, AZ 85018  
Phone: (602) 364-2499 or (800) 325-2548 outside Phoenix  
Fax: (602) 364-2505  
Email: [consumers@azinsurance.gov](mailto: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.