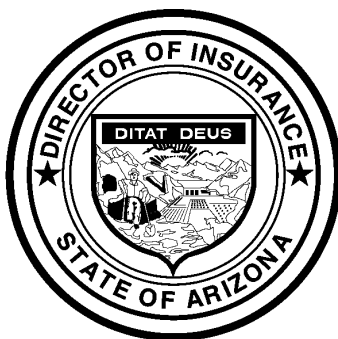


# STATE OF ARIZONA

## 2005 HOMEOWNERS PREMIUM COMPARISON SURVEY



**Janet Napolitano, Governor**  
**Christina Urias, Director**  
**Arizona Department of**  
**Insurance**

**2910 N. 44th Street, Second Floor**  
**Phoenix, Arizona 85018**  
**(602) 912-8444**  
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**web site: [www.id.state.az.us](http://www.id.state.az.us)**

### **NOTE**

The Department cautions consumers that this ranking is based on hypothetical situations and may change as the facts change. Price is always a consideration in the purchase of insurance, but consumers should also consider the insurer's service to its policyholders and the type of insurance contract and coverage available.

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

*(April 2005 Edition)*

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 <b><u>HYPOTHETICAL II: MESA</u></b> Located at McDowell and Power Roads; Mesa, Arizona 85215	
 <b><u>HYPOTHETICAL III: PEORIA</u></b> Located at 99th Avenue and Beardsley Road; Peoria, Arizona 85382	
 <b><u>HYPOTHETICAL IV: FLAGSTAFF</u></b> Located at Cherry Avenue and Verde Street; Flagstaff, Arizona 86001	
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**STATE OF ARIZONA**  
**DEPARTMENT OF INSURANCE**

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**CHRISTINA URIAS**  
Director of Insurance

April 2005

Dear Arizona Insurance Consumer:

I am pleased to provide you with the 2005 issue of the Homeowners Premium Comparison Survey, developed by the Arizona Department of Insurance.

The purpose of this survey is to enable insurance consumers to more easily compare the cost of insurance in their area. The wide range of premiums clearly demonstrates the savings an average consumer can realize by taking the time to compare rates among the various insurance companies.

We offer comparisons for dwellings valued at \$100,000, \$200,000 and \$300,000 located in Phoenix, Mesa, Peoria, Flagstaff and Tucson.

Let me emphasize that while price is always a consideration, consumers should also consider the insurer's service and the type of insurance contract and coverage available. I strongly recommend that consumers consult their professional insurance agents or producers for advice concerning coverage and other purchasing considerations.

If you have questions or comments regarding this survey or any other insurance matter, please call the Consumers Services Section at (602) 912-8444 in the Phoenix area, (520) 628-6370 in Tucson, or (1-800) 325-2548 statewide, or write us at the above address. In addition, our web site at [www.id.state.az.us](http://www.id.state.az.us) contains this and other consumer-oriented insurance publications that may be of further assistance to you.

Sincerely,

A handwritten signature in black ink, appearing to read "Christina Urias".

Christina Urias  
Director of Insurance







HOMEOWNERS INSURER TELEPHONE NUMBERS

<u>INSURER</u>	<u>TELEPHONE NUMBER</u>
Allstate Indemnity Co	(800) 255-7828
AMCO IC	(800) 982-0756
American Commerce IC	(800) 562-4517
American Family Mutual IC	(800) 374-0008
American IC	(415) 899-2000
American Modern Home IC	(800) 543-2644
American National P&C Co	(417) 887-4990
American Security IC	(877) 893-5739
AMEX AC	(800) 842-3344
Amica Mutual IC	(800) 242-6422
Arizona Home IC	(602) 993-1155
Armed Forces Ins Exchange	(800) 255-6792
Austin Mutual IC	(800) 328-4628
Automobile IC of Hartford CT	(866) 849-6427
Bankers IC	(800) 627-0000
Brotherhood Mutual IC	(800) 333-3735
California Casualty Indemnity Exchange	(800) 800-9410
Central Mutual IC	(800) 786-0673
Century-National IC	(800) 733-0880
Church Mutual IC	(800) 821-6687
Country Mutual IC	(480) 497-5563
CSE Safeguard IC	(800) 282-6848
Electric IC	(800) 227-2757
Encompass Indemnity	(800) 262-9262
Farmers IC of AZ	(602) 863-8100
Farmers Ins Exchange	(602) 863-8100
Fidelity and Deposit Co of Maryland	(800) 660-4539
Fidelity National IC	(888) 333-2120
First American P&C IC	(888) 922-5343
Great Northwest IC	(928) 774-6631
Homesite Indemnity Co	(800) 466-7483
Horace Mann IC	(800) 999-1030
Metropolitan P&C IC	(800) 422-4272
Nationwide Mutual Fire IC	(800) 421-1444
Owners IC	(480) 830-7119
Pacific Indemntiy Co	(623) 445-2500
Pharmacists Mutual IC	(800) 247-5930
Safeco IC of America	(206) 545-5000
Scottsdale IC	(480) 365-4000
Sentinel IC, Ltd	(800) 937-3722
Sentry Insurance, A Mutual Co	(800) 373-6879
Shelby Casualty IC	(800) 444-2955
State Farm Fire and Casualty Co	See Yellow Pages
Teachers IC	(800) 999-1030
Unigard Indemnity Co	(800) 759-2112
Union IC of Providence	(623) 776-2500
United Services Auto Assoc *	(800) 531-8111
West American IC	(800) 843-6446
Western Agricultural IC	(480) 635-3600
Wilshire IC	(800) 525-7486

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.

**Abbreviations used in this publication:**

**“AC” means "Assurance Company"**

**“Assoc” means "Association"**

**“Co” means “Company”**

**“IC” means “Insurance Company”**

**“Ins” means “Insurance”**

**“P&C” means “Property & Casualty”**

**Miscellaneous Notes:**

**Masonry:** A dwelling with exterior walls of brick, concrete, concrete block, adobe, tile or other non-combustible materials on non-combustible supports.

**Frame:** A dwelling with exterior walls of combustible construction, including walls with metal, stucco or metal lath and plaster on combustible supports.

**Insurance company groups having a number of insurers within their company group may choose the insurance company that will provide the quotation.**

**COVERAGE LIMITS AND DEDUCTIBLES MAY VARY BY INSURER.**

**Numbers in parentheses indicate premium rank from lowest to highest premium.**

**All premiums contained in this publication were provided by the listed insurers using rates in effect as of January 1, 2005. All premiums were based on 12 months of coverage.**

**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) 912-8456. Requests should be made as early as possible to allow time to procure the materials in an alternate format.**