

Don't buy home insurance until you read this...

2002 BUYERS' GUIDE TO HOME & RENTERS INSURANCE IN MICHIGAN



The Essential Insurance Act was designed to ensure that companies offer home insurance to Michigan citizens and develop premiums for home insurance in a fair and equitable manner.

The Act allows companies to set their own rates without the prior approval of the Office of Financial and Insurance Services Commissioner. This means that a company can change its rates quickly to respond to the demands of the marketplace. Competition will continue to keep rates at a reasonable level, since the companies with the lowest rates will attract the most business. This will only work, however, if consumers shop around for their insurance.

To make this easier, the Michigan Office of Financial and Insurance Services surveys insurance companies to find out what they charge for different individuals in different areas around the state. This rate survey is designed to show how much rates can vary from company to company and to help you find an insurer that will give you the coverage you want at the best possible rate.

Because there are many factors that affect what you pay for your insurance, it is not possible to show a rate for every situation. We have instead chosen four examples to represent insurance purchasers. Each company surveyed provided a rate for the examples in the territories listed. These rates were in effect as of September 1, 2002. By reviewing the rates for the example which most closely fits your insurance needs, you will be able to get a general idea of the price you would be charged by various companies.

Remember, competition works to keep rates low only if you shop around. I sincerely hope this report will encourage you to shop for the best rate available.

Very truly yours,

A handwritten signature in black ink that reads "Frank M. Fitzgerald".

Frank M. Fitzgerald
Commissioner
Office of Financial and Insurance Services



*"Serving Michigan...
Serving You"*

**Michigan Department of Consumer & Industry Services
Office of Financial and Insurance Services**

TABLE OF CONTENTS

Page 1	Who Can Use This Survey & Insurance Eligibility
Page 2	Company Guidelines (Underwriting), Insurance Eligibility & Rating Territories
Page 3	Definitions
Page 4	Shopping For Coverage
Page 5	Explanation of Home Insurance Coverage Types
Page 6	Things You Can Do To Help With Future Insurance Claims
Page 7	How To Reduce Your Premium
Page 8 & 9 ...	Extra Coverages You Can Purchase
Page 10	How To Use The Survey
Page 11	Example Coverages Summary Page

The Michigan Home and Renters Insurance Survey – Pages 12-28

<i>Example One:</i> HO-6 (Condominium Policy).....	p. 12
<i>Example Two:</i> Market Value/Repair Cost Policy.....	p. 16
<i>Example Three:</i> HO-3.....	p. 20
<i>Example Four:</i> HO-4 (Renter's Policy).....	p. 25

For your convenience, this document contains additional information about Michigan home and renters insurance.

This consumer's guide is a publication prepared by the Michigan Office of Financial and Insurance Services. You can view more publications by visiting the Office of Financial and Insurance Services web site at

<http://www.michigan.gov/ofis>.

Any insurance consumer who needs help with an insurance problem or who feels he or she is not being treated fairly by an insurer, please call

1-877-999-6442.

WHO CAN USE THIS SURVEY?

The Buyers' Guide is a survey of rates for four sample households *eligible* for home insurance under the law. You are eligible for home insurance if you live in and rent or own one of the following:

- ✓ a house
- ✓ a cooperative unit
- ✓ a condominium
- ✓ a rented room or an apartment

You are also eligible if you own and live in a dwelling having more than 1 but not more than 4 separate living units (such as a duplex).

What About Coverage For ...

➤ **Mobile Homes?** Policies are similar to those for conventional homes, but have additional provisions specific to mobile homes. For example, they usually include the cost of moving your home to avoid damage from flood, windstorms and other specified perils.

➤ **Farms or ranches?** Policies are similar to those of homeowners but include special additions for farm or ranch buildings and equipment.

➤ **Travel trailers, camping trailers, motor homes?** They are insured under automobile or special policies.

INSURANCE ELIGIBILITY

If you are eligible under the law you cannot be denied insurance solely because of the age of your house, its location, or the type of neighborhood you live in. However, you may be considered "ineligible" and can be turned down for insurance if:

- ✓ Within the past 5 years, you have been found guilty of a crime (or an attempt to commit a crime) of arson, the use of explosives, or destroying property.
- ✓ Taxes on the property you want to insure are over 2 years past due.
- ✓ The property you want to insure is used for illegal or dangerous purposes.
- ✓ You refuse to buy the minimum required amount of coverage for the type of policy you want to buy.
- ✓ Within the past 2 years your home insurance has been canceled because of non-payment of premium. This can be overlooked if you pay the entire premium on the policy you are buying in advance.
- ✓ A company requires you to be a member of a group, club or organization and you choose not to join.
- ✓ Within the past 5 years, you have been denied payment of a claim because there was evidence of arson or fraud on your part.

You may be considered "ineligible" for insurance if the value of the property you want to insure does not meet the minimum requirements for the type of policy you want to buy.

REPAIR COST POLICY

The law requires that if you want to buy a policy of this type through the regular market, the insured value of your home must be at least \$7,500.

REPLACEMENT COST POLICY

The law requires that if you want to buy a policy of this type through the regular market, the insured value of your home must be at least \$15,000.

COMPANY GUIDELINES (UNDERWRITING)

Insurance companies also use guidelines, called *underwriting rules*, to help decide if they will insure or continue to insure you even if you are "eligible" by law. The underwriting rules that companies may use are also specified in Michigan law. Each company's rules may be different, but each company must apply its rules in the same way to everyone. These rules may be based on factors such as how well your property is kept up and the amount and/or kind of insurance claims you have made in the past.

INSURANCE INELIGIBILITY

If you find that you are ineligible for home insurance or that you do not meet a company's underwriting rules, you may want to ask your agent to apply to the **Michigan Basic Property Insurance Association (MBPIA)**. The MBPIA was created to provide property insurance to persons who cannot find insurance in the regular market.

If you qualify, you can get an insurance policy through the MBPIA. An MBPIA policy provides basically the same types of coverages as an HO-2 policy from regular companies (see Example 2).

Any licensed agent can help you apply for insurance through the MBPIA.

RATING TERRITORIES

The location of your home can make a difference in what you pay for home insurance in two ways:

- 1 The law allows insurance companies to divide the state into *rating territories*. Each company defines its territories differently. For this rate survey, cities or locations were chosen to represent the different parts of the state.
- 2 Your area's *fire protection class* also has an effect on your home insurance rate. Fire protection class is a rating based on the availability and type of fire protection in an area. Class 1 is the most protected area and Class 10 is an unprotected area. The fire protection class of each area is shown in parentheses.

Cheboygan (7)
Clare (6)
Dearborn (3)
Detroit (2)
Flint (3)
Grand Rapids (3)
Kalamazoo (3)
Lansing (3)
Livonia (4)
Marquette (5)
Saginaw (3)
Southfield (4)
Traverse City (5)
Warren (4)

Use the rates for the part of the state and fire protection class which most closely resembles the area in which you live.

DEFINITIONS

Homeowner Policies – property insurance policies that provide a package of coverage such as property damage protection, liability insurance, coverage for additional living expenses, etc.

- The different types of homeowner policies are typically identified by a form number such as a “Homeowners Form 2” or an “HO-3” (please see the box at the bottom of this page).
- Depending on the form, coverage for the building, its contents or both is provided against “all risks” or against “named perils.”
- Settlements are made, up to the selected limits of the policy, on a “replacement cost,” “repair cost” or “actual cash value” basis.

All Risk – coverage against “all risks” means that losses are covered for any reason except for those few specifically excluded in the policy.

Named Perils – coverage against “named perils” means that only losses from the perils listed in the policy are covered. These include fire, theft, smoke, lightning, riot, explosion, wind, falling objects, vandalism, etc.

Replacement Cost – the cost necessary to replace, repair or rebuild damaged property to its original condition with materials of the same kind and quality. For example, a hardwood floor would be repaired or replaced with the same kind of wood.

Repair Cost – the cost necessary to replace, repair or rebuild damaged property to a condition similar to what it was before the damage, using modern materials. For example, plaster walls may be replaced with drywall. The maximum amount the insured is able to collect may not be enough to repair or replace the property to its original condition.

Actual Cash Value (ACV) – the current replacement value of property less depreciation

In this survey, examples are provided that would be covered under the following types of policies:

- an HO-6 = condominium (example 1, page 12).
- a “market value” or “repair cost” policy (example 2, page 15).
- an HO-3 = all risk (example 3, page 18).
- an HO-4 = renters (example 4, page 21).

Please refer to the examples for a detailed explanation of these types of policies.

SHOPPING FOR COVERAGE

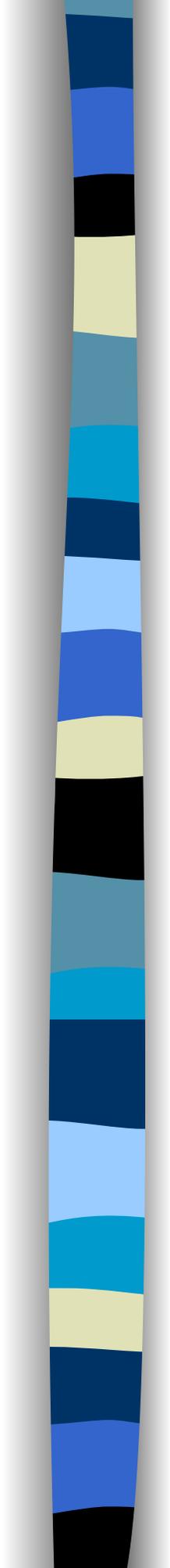
Information You'll Need

To get an accurate quote, you will usually need this information:

- ✓ Coverage and limits you want
- ✓ Description of your home
- ✓ Loss history
- ✓ Square footage
- ✓ Fire and security devices
- ✓ Distance from the nearest fire department and hydrant

QUESTIONS TO ASK

- ✓ How much would I save if I increase my deductible?
- ✓ What is not covered?
- ✓ Is my coverage replacement cost or repair cost?
- ✓ Does coverage include water damage or sewer back-up?
- ✓ Does the policy cover my jewelry, antiques, or special collections?
- ✓ What other special coverages are available?
- ✓ What proof do I need in case of a loss?



EXPLANATION OF HOME INSURANCE COVERAGE TYPES

Policy forms described in this survey include the following kinds of coverages:

Dwelling (Coverage A)

Protects against loss to the structure of the dwelling. Except for the market value or repair cost policy described in Example 2 (see page 18), a loss which occurs to an insured dwelling is typically settled on a *replacement cost basis*.

Appurtenant Structures (Coverage B)

Other structures on the property, such as a detached garage, are covered for up to 10 percent of the dwelling amount.

Contents (Coverage C)

This coverage protects against loss to personal property in amounts which vary, depending on the policy form. Covered loss of personal property is usually settled on an *actual cash value basis*. Many companies now offer replacement cost on personal property.

Off-Premises Loss

There is also protection against loss to personal property while away from the premises, such as property left in a car or hotel room. The maximum amount of this coverage is equal to 10 percent of the contents coverage amount.

Special Items

There are special limits on coverage for certain items such as money, jewelry or furs. These limits vary by company and do not increase the total amount of coverage under the policy.

Additional Living Expenses (Coverage D)

This coverage pays for additional living expenses which may be incurred because of the loss to the property.

For example, if your home is partly destroyed by fire and you must live in a motel temporarily, this coverage will pay you the difference between what it costs you to live in your home and what it costs you to live in a motel.

The limit of coverage for the loss of use of your home varies by company and may be based either on a percentage of total coverage or a specified length of time (e.g., six months).

Liability (Coverage E)

This coverage provides protection against lawsuits from, for example, someone being injured on your property. In addition, the coverage will pay to defend you if you are sued.

The basic amount of coverage depends on the type of policy purchased, but extra coverage may be purchased for an additional premium.

Medical Payments (Coverage F)

This coverage pays for immediate care, such as first aid, ambulance charge, etc., for someone who is hurt on your property. The amount of coverage offered depends on the company.

Property of Others (Coverage G)

Depending on the company, up to \$500 in replacement cost coverage is provided for physical damage to the property of others that is caused by the insured.

Loss Assessment (Condominiums Only)

This coverage generally pays up to \$1,000 for a condominium owner's share of a loss assessment charged by the corporation or association of property owners, when the assessment is made as a result of loss to property owned by all members collectively.

Things You Can Do To Help With Future Home Insurance Claims

Don't make a tragedy worse.

The Jones family returned from a night out to find their 3-bedroom home had burned down. Their policy burned down with it and they had no proof of what their home contained. Trying to reconstruct the contents as well as the value of all the items in their home only intensified their nightmare. To this day, they are certain they did not recover nearly what they were due.

Don't let this happen to you.

Take steps now to facilitate the processing of any future claims:

- ✓ Make a written inventory of the contents of your home, and if possible, a room-by-room videotape (include closet interiors).
- ✓ Take photos of the outside of your home from several angles.
- ✓ Obtain appraisals of special valuables, such as antiques and jewelry, stamps, coins and other collections.
- ✓ Keep your policy in a safe deposit box along with the photos and appraisals. Or put them in a secondary location – for example, your office or a relative's or friend's home.
- ✓ Update your records periodically – at least once every three to four years.

HOW TO REDUCE YOUR PREMIUM

The rates in this survey have been determined using only the rating factors specified in each example. However, there are ways to further reduce your premium.

Increased Deductibles

Increasing your deductible can make a significant difference in the cost of your policy. Choose the largest deductible your budget can handle.

Safety Features

Many companies offer discounts for installing smoke detectors, fire extinguishers and other safety devices such as burglar alarms and heavy duty locks. If your home has these features, check with your agent about the discount options available.

Group Discounts

Several companies also offer home insurance at reduced rates to members of qualified groups, organizations, and trade or business associations.

Members of credit unions and employees of certain businesses may also be eligible for group insurance rates.

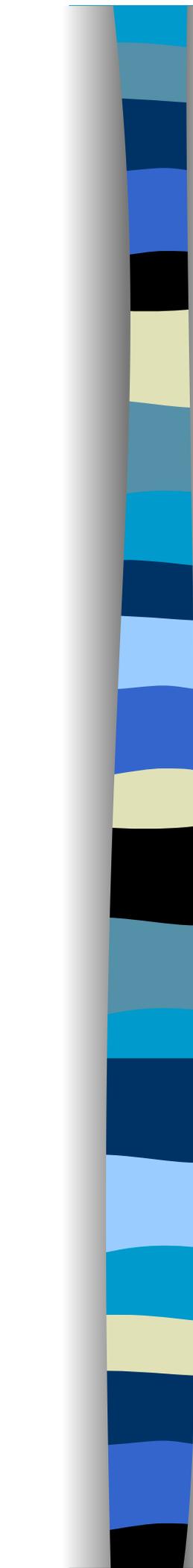
If you are a member of one of these types of groups, ask your agent if you qualify for group home insurance.

Senior Citizens

Many companies offer a discount on home insurance to senior citizens over 55 years of age. If you qualify, check with your agent to see if this discount is available from your company.



Discount amounts vary depending on the insurance company so SHOP AROUND!



EXTRA COVERAGES YOU CAN PURCHASE

There are many additional coverages available that aren't included in the examples. Some additional coverages you may wish to consider are:

Guaranteed Replacement Cost (Extra Expense) Coverage

Guaranteed replacement cost coverage for the dwelling may be purchased as additional coverage under certain types of homeowners policies. Under this coverage, the company guarantees that you will be protected for the full replacement cost of the house, even if that amount is higher than the policy limit. Several companies now refer to this coverage as “extra expense coverage, since the term “guaranteed” has led to misunderstandings about the actual settlement terms of the policy.

Debris Removal

If debris removal expense plus damage to property is more than the limit of coverage selected, an additional 5 percent of the coverage limit may be available for debris removal.

Tree Removal

This coverage will pay to have damaged trees removed; the standard limit is \$500. Many companies require the tree to have actually fallen or caused damage to other property due to a covered peril before they provide the coverage.

Trees, Shrubs and Other Plants

This coverage will pay the cost to replace damaged trees, shrubs and other plants; the standard limit is \$500.

Fire Department Service Charge

This coverage pays this expense when applicable; the standard limit is \$500.

Extra coverages continued ...

Credit Card, Fund Transfer Card Forgery, Counterfeit Money

This coverage protects against the fraudulent use of credit cards or fund transfer (money machine) cards or reimburses you if you accidentally receive counterfeit money; the standard limit is \$500.

Ordinance and Law Coverage

This coverage can be very important if you own a home that is not relatively new. It provides extra coverage if your home is partially damaged and cannot be rebuilt to its original condition because of changes in the local building codes. The insurance company will not pay for the upgrades unless you have this additional coverage. The standard limit is 10% of the total dwelling coverage amount, but some companies will allow you to purchase larger amounts.

Personal Property Floaters

This coverage provides extra insurance, up to the value of the insured property, for items that exceed the amount listed for such property in your regular policy. You may need to purchase this additional coverage for items such as expensive jewelry, cameras, collections, or rare antiques. Most insurers require you to have such items appraised to determine their value at the time you purchase the insurance.

Flood Insurance

Your regular home insurance policy does not contain coverage for flood damage to your home and contents. You must purchase an additional flood insurance policy from your home insurance company or the federal government to get this coverage. Your agent should be able to advise you about how to purchase this coverage, as well as the amount of coverage you need.



HOW TO USE THE SURVEY

- Step 1** Determine which city most accurately represents the area in which you live, both in terms of fire protection class and location in the state.
- Step 2** Read the description of the four examples in the survey and choose the One which best describes your household.
- Step 3** Look at the premiums for the example you have chosen under the territory which best represents your area.
- Step 4** Compare these premiums with what you are paying for your insurance. If some are lower than your current rate, it may be an indication that you need to start shopping!
- Step 5** When you have chosen some companies to compare, check your Yellow Pages. You should be able to find several different agents or companies to call for quotes. While not all companies have offices in all areas of the state, keep in mind that some independent agents represent several different companies.

The companies in this rate comparison are a representative sample of companies subject to the provisions of the Essential Insurance Act (EIA). There are a few companies in the state that are *exempt* from the EIA due to size or to the limited amount of home insurance business written in Michigan. Exempt companies are not included in this comparison because their rating and underwriting practices may be dramatically different from companies that are subject to the EIA. Likewise, insurers who write “group” insurance policies are also not subject to EIA and are not included in this rate survey.

THE SAMPLE HOUSEHOLDS

- ➔ There are four sample households in this survey.
- ➔ The summary on page 11 outlines the various coverages and limits provided under each type of policy.
- ➔ Annual premiums for the policy described in each example are listed, by territory, on the pages following the example.
- ➔ Read each example. This will acquaint you with several different kinds of policies and coverages, and some of the rules that pertain to them.
- ➔ Knowing about the insurance products that are available can help

SUMMARY OF COVERAGES FOR SURVEY SAMPLE HOUSEHOLDS

	Example 1	Example 2	Example 3	Example 4
Dwelling	Condominium	Single Family House	Single Family House	Rental Unit
Form	HO-6	Market Value (Repair Cost)	HO-3	HO-4
Policy Limit	\$50,000	\$50,000	\$100,000	\$40,000
Deductible	\$250	\$250	\$250	\$250
Covered Loss Types				
Dwelling:	Named Perils	Named Perils	All Risks	N/A
Contents:	Named Perils	Named Perils	Named Perils	Named Perils
Settlement Basis				
Dwelling:	Replacement Cost	Repair Cost	Replacement Cost	N/A
Contents:	Actual Cash Value	Actual Cash Value	Actual Cash Value	Actual Cash Value
Coverage Amounts	(Insured's Option or 10% Policy Limit)	(100% Market Value)	(Policy Limit)	N/A
Dwelling (Coverage A):	\$5,000	\$50,000	\$100,000	
Appurtenant Structures (Coverage B):	N/A [ⓐ]	(10% Policy Limit) \$5,000	(10% Policy Limit) \$10,000	N/A [ⓐ]
Contents (Coverage C):	(Policy Limit) \$50,000	(50% Policy Limit) \$25,000	(50% Policy Limit) \$50,000	(Policy Limit) \$40,000
Off Premises Loss:	(10% Contents Limit) \$5,000	(10% Contents Limit) \$2,500	(10% Contents Limit) \$5,000	(10% Contents Limit) \$4,000
Special Items (Cash, Furs, Jewels):	Specified in Policy	Specified in Policy	Specified in Policy	Specified in Policy
Additional Living Expenses (Coverage D):	Varies by company; may either be a % of policy limit or specified length of time (e.g. 6 months).	Varies by company; may either be a % of policy limit or specified length of time (e.g. 6 months).	Varies by company; may either be a % of policy limit or specified length of time (e.g. 6 months).	Varies by company; may either be a % of policy limit or specified length of time (e.g. 6 months).
Liability (Coverage E):	\$100,000 --- Basic policy limit; varies by company. Higher limit available for additional premium.	\$100,000 --- Basic policy limit; varies by company. Higher limit available for additional premium.	\$200,000 --- Basic policy limit; varies by company. Higher limit available for additional premium.	\$100,000 --- Basic policy limit; varies by company. Higher limit available for additional premium.
Medical Payments (Coverage F):	\$1,000/person	\$1,000/person	\$1,000/person	\$1,000/person
Property of Others (Coverage G):	Up to \$500 in replacement cost.			

[ⓐ]Coverage not included in policy; may be purchased for added premium.



EXAMPLE ONE

A condominium insured for \$50,000 under a Homeowners Form 6 or an "HO-6" policy

An HO-6 is a condominium policy. It provides coverages similar to a renter's policy (see example 4) since the limit chosen is based on the value of the owner's personal property or contents. An HO-6, however, also provides coverage for that part of the *dwelling* that belongs to the condominium owner. This includes alterations, appliances, fixtures and improvements that are part of the building or are contained within the building.

An HO-6 also covers property that is the condominium owner's responsibility to insure under a corporation or association of property owners agreement. In this type of policy both the dwelling and the contents are covered against *named perils*.

Following a covered loss to the contents, settlement is made on the basis of *actual cash value*. A loss to the dwelling is made on a *replacement cost basis*.

The amount of coverage on the face of this policy is \$50,000. However, the amounts in coverages A and D through G are provided *in addition to* the amount that would be paid for loss to the contents.

If the insured in this example suffers a loss of \$50,000 to personal property, and \$5,000 to the part of the dwelling that the insured owns, he or she could collect \$55,000 plus additional living expenses, if necessary.

Example 1 (Updated 1/17/2003)

Companies	CHE	CLA	DEA	DET	FLI	GRA	KAL	LAN	LIV	MAR	SAG	SFLD	TCTY	WAR
Allstate Indemnity Co. (847) 402-5000	348	536	937	937	348	348	348	348	348	348	536	937	536	937
American Fire & Cas Co (800) 255-8934	115	115	157	236	194	129	129	129	157	123	157	164	115	194
American Insurance Co (415) 899-2000	343	343	343	415	343	343	343	343	415	343	343	415	343	343
AMEX Assurance Co (920) 330-5100	170	170	347	347	215	175	170	168	199	202	182	347	168	225
Amica Mutual Ins Co (800) 242-6422	87	87	103	122	87	87	87	87	103	87	87	87	87	87
Armed Forces Ins Exchange (913) 651-5000	123	123	120	129	108	96	99	94	120	104	99	123	123	105
Associated Indemnity Corp. (415) 899-2000	251	251	251	366	251	251	251	251	366	251	251	366	251	251
Auto Club Group Ins Co (313) 336-1234	135	141	145	243	239	135	141	195	150	154	256	233	135	128
Auto Owners Insurance Co (517) 323-1200	190	190	234	323	281	200	204	200	200	190	234	234	190	281
Automobile Ins Co of Hartford (860) 277-0111	193	188	213	270	178	178	178	178	213	188	178	178	188	178
Badger Mutual Insurance Co (414) 383-1234	182	182	235	319	235	182	182	182	182	182	182	182	182	182
Cincinnati Insurance Company (513) 870-2000	109	109	120	120	120	109	109	109	109	109	109	109	109	109
Citizens Ins Co of America (517) 546-2160	133	144	208	248	227	283	125	136	149	152	192	283	133	157
Civic Property & Casualty (888) 685-5740	156	156	221	252	221	156	156	156	156	156	176	221	156	176
Emcasco Insurance Company (800) 292-1320	176	176	209	209	209	176	176	176	209	176	176	176	176	176
Employers Mut Cas Ins Co *** (800) 292-1320	176	176	209	209	209	176	176	176	209	176	176	176	176	176
Farm Bureau General Ins of MI (517) 323-7000	152	152	188	263	239	161	171	161	137	150	188	197	150	197
Farmers Insurance Exchange (323) 932-3200	180	180	173	173	264	173	173	173	180	180	173	180	180	264
Federal Insurance Co ** (800) 754-7087	260	260	320	320	260	260	260	260	320	260	260	260	260	260

Example 1 (continued)

Companies	CHE	CLA	DEA	DET	FLI	GRA	KAL	LAN	LIV	MAR	SAG	SFLD	TCTY	WAR
Fire Insurance Exchange (323) 932-3200	180	180	173	173	264	173	173	173	180	180	173	180	180	264
Frankenmuth Mutual Ins Co (989) 652-6121 ext. 351	171	161	320	320	320	179	171	169	163	167	220	304	151	304
Fremont Mutual Ins Co (231) 924-0300	150	183	200	392	392	150	200	167	200	134	167	200	142	200
Glens Falls Ins Co ** (312) 822-5000	222	200	248	380	351	208	196	180	240	208	232	276	200	235
Great American Spirit (800) 458-4461	166	166	192	294	192	130	130	184	128	166	184	159	128	184
Great Northern Ins Co ** (248) 641-7900	168	168	207	207	168	168	168	168	207	168	168	168	168	168
Hamilton Mutual Ins Co (800) 292-1320	176	176	209	209	209	176	176	176	209	176	176	176	176	176
Harleysville Lake States Ins Co (231) 946-6390	158	144	230	351	213	151	151	172	144	144	213	218	144	218
Hartford Casualty Ins Co (800) 843-7824	145	145	187	208	208	145	187	145	187	145	187	145	145	187
Hartford Ins Co of the Midwest (800) 843-7824	125	125	163	181	181	125	163	125	163	125	163	125	125	163
Hastings Mutual Insurance Co (616) 945-3405	150	144	183	183	183	141	141	141	141	144	183	183	144	183
Home Owners Insurance Co (517) 323-1200	173	173	213	294	256	182	186	182	182	173	213	213	173	256
Homesite Insurance Co. of the Midwest (800) 551-5781	119	119	192	268	127	116	119	116	122	122	132	192	122	234
Horace Mann Insurance Co (517) 337-7368	89	83	88	155	79	79	79	79	88	83	88	88	83	88
Liberty Mutual Fire Ins Co (617) 357-9500	165	165	279	279	179	165	165	165	165	165	165	279	165	262
Metropolitan Property & Cas Ins (800) 422-4272	163	144	260	307	284	144	159	178	168	159	258	228	144	245
Michigan Insurance Co (616) 447-3600	80	102	154	260	144	88	92	88	102	92	128	170	88	118
Michigan Millers Mut Ins Co (517) 482-6211	253	241	341	381	241	254	241	241	270	241	270	341	241	341
Mid Century Insurance Co (323) 932-3200	180	180	173	173	264	173	173	173	180	180	173	180	180	264
National Ben Franklin Ins Co ** (800) 345-7542	222	200	248	380	351	208	196	180	240	208	232	276	200	235
Nationwide Mutual Fire Ins Co (614) 249-7111	157	148	253	289	156	148	148	148	156	148	148	253	148	234
Ohio Casualty Insurance Co (800) 255-8934	124	124	170	255	210	138	138	138	170	132	170	177	124	210
Pacific Indemnity Co ** (248) 641-7900	224	224	274	274	224	224	224	224	274	224	224	224	224	224

Example 1 (continued)

Companies	CHE	CLA	DEA	DET	FLI	GRA	KAL	LAN	LIV	MAR	SAG	SFLD	TCTY	WAR
Pioneer State Mutual Ins Co (800) 837-7674	169	165	206	206	182	158	158	158	206	165	182	158	165	158
Prudential Prop & Cas Ins Co+++ (732) 946-5000	142	142	222	352	203	158	158	158	187	142	203	187	142	195
Safeco Ins Co of America (810) 646-9033	164	149	173	234	357	149	149	149	173	149	234	149	149	234
Secura Insurance Company (800) 233-2345	250	243	318	477	214	204	204	214	236	243	214	295	210	295
Secura Supreme Ins. Co. (920) 739-3161	250	243	318	477	214	204	204	214	236	243	214	295	210	295
Sentry Insurance Company (715) 346-6000	159	154	207	207	207	147	147	147	185	154	147	185	154	207
State Auto Mutual Insurance Co (614) 464-5000	314	314	354	354	314	314	314	314	354	314	314	314	314	314
State Farm Fire & Casualty (309) 766-2311	168	168	284	284	183	168	168	168	179	168	168	284	168	284
Tokio Marine & Fire Ins Co (212) 297-6600	290	261	342	400	261	261	261	261	342	261	261	261	261	261
Twin City Fire Insurance Co (800) 843-7824	145	145	187	208	208	145	187	145	187	145	187	145	145	187
United Services Auto Assoc ## (210) 498-2211	157	142	177	177	147	142	147	142	147	162	153	177	153	162
USAA Casualty Insurance Co ## (210) 498-2211	185	168	209	209	174	168	174	168	174	190	181	209	181	190
Vesta Fire Insurance Corp (248) 641-0099	111	107	147	147	147	105	105	105	147	107	105	147	107	147
Westfield Insurance Co (330) 887-0101	160	160	179	179	160	160	160	160	179	160	160	160	160	160
West American Ins Co (800) 255-8934	124	124	170	255	210	138	138	138	170	132	170	177	124	210
Westport Insurance Corp (267) 757-7100 ext. 7143	137	125	117	176	125	125	125	125	117	125	125	125	125	125

* May reflect variation in liability limit.

** May reflect variation in medical payment limit.

*** May reflect variation in deductible amount.

No longer accepts new business.

Only writes military, retired military and family.

+++ Suspension of new applications until 7-21-03.

EXAMPLE TWO

A single-family house with a market value of \$50,000 and a replacement cost of \$100,000, insured under a "Market Value" or "Repair Cost" policy

This type of policy provides an amount of coverage on the dwelling that is *limited to 100 percent of the value of the home on the open market*. In this example that amount would be \$50,000. Under a market value policy, both the dwelling and contents are covered against *named perils*.

A covered loss to the dwelling is settled on a *repair cost* basis up to the maximum limit of the policy. This is why it is sometimes referred to as a "repair cost policy." Covered property losses are settled on the basis of *actual cash value*.

The replacement cost of the home in this example is \$100,000. An insured may not want or need to purchase \$100,000 of coverage on a house with a market value of only \$50,000. For this reason, a market value policy may be a more reasonable option than a replacement cost policy.

Also, some insurers do not want to insure a home on a replacement cost basis when the replacement cost is considerably larger than the market value of the property. This is because in the event of a total or near-total loss the policyholder could receive a settlement amount much greater than the home's actual worth. *If an insurer does not offer a replacement cost policy for this reason, the insurer must offer a market value policy.*

The amount of coverage on the face of this policy is \$50,000. However, the amounts in coverages B through G are provided *in addition to* the amount that would be paid for loss to the building. If the insured suffers a loss of \$50,000 to the building, \$15,000 to the contents and \$3,500 to the garage, he or she could collect \$68,500.

For an increased premium some companies offer a market value policy that is similar to a Homeowners Form 3 or HO-3 policy (see Example 3). The dwelling is then covered against "*all risks*."

Example 2 (Updated 1/17/2003)

Companies	CHE	CLA	DEA	DET	FLI	GRA	KAL	LAN	LIV	MAR	SAG	SFLD	TCTY	WAR
Allstate Indemnity Co (847) 402-5000	1238	1197	2739	2156	1314	1155	1109	1055	1151	1128	1136	2739	1274	2156
Amer Bank Ins Co of FL**&*** (305) 253-2244	826	826	1166	1166	826	826	826	826	1166	826	826	826	826	826
AMEX Assurance Co (920) 330-5100	338	294	625	997	511	315	294	261	284	393	389	625	298	392
Auto Club Group Ins Co (313) 336-1234	383	478	379	1255	861	413	379	426	392	373	748	779	425	388
Auto Owners Ins Co (517) 323-1200	316	297	442	755	529	335	342	342	307	291	408	405	257	463
Automobile Ins Co of Hartford (860) 277-0111	637	587	721	1204	641	610	587	610	721	587	587	587	587	587
Badger Mutual Insurance Co (414) 383-1234	458	458	535	810	535	458	458	458	458	458	458	458	458	458
Citizens Ins Co of America (517) 546-2160	471	454	983	1510	1029	1283	539	621	707	469	874	1325	417	745
Civic Property & Casualty (888) 685-5740	309	309	440	734	404	309	273	273	273	273	313	389	309	340
Emcasco Insurance Company (800) 292-1320	268	243	456	507	469	309	313	309	456	243	346	352	243	448
Employers Mut Cas Ins Co *** (800) 292-1320	268	243	456	507	469	309	313	309	456	243	346	352	243	448
Farm Bureau General Ins MI (517) 323-7000	371	361	482	855	647	398	430	398	384	357	482	472	357	472
Farmers Ins Exchange (323) 932-3200	612	541	548	510	526	516	499	507	443	454	543	510	454	688
Fire Insurance Exchange (323) 932-3200	612	541	548	510	526	516	499	507	443	454	543	510	454	688
Frankenmuth Mutual Ins Co (989) 652-6121 ext. 351	528	519	963	1450	963	554	538	532	538	536	715	965	504	965
Fremont Mutual Ins Co (231) 924-0300	600	699	800	1567	1567	600	800	667	800	508	667	800	540	800
Glens Falls Ins Co ** (312) 822-5000	872	732	779	1853	911	668	602	636	713	697	752	905	732	711
Hamilton Mutual Ins Co (800) 292-1320	268	243	456	507	469	309	313	309	456	243	346	352	243	448
Harleysville LakeStates Ins Co (231) 946-6390	560	514	634	967	702	322	381	491	422	388	551	605	316	605
Hartford Accident & Indemnity (800) 843-7824	277	277	318	592	386	201	277	282	318	305	334	282	277	287
Hartford Casualty Ins Co (800) 843-7824	368	368	423	787	513	267	368	375	423	406	444	375	368	382

Example 2 (continued)

Companies	CHE	CLA	DEA	DET	FLI	GRA	KAL	LAN	LIV	MAR	SAG	SFLD	TCTY	WAR
Hartford Ins Co of the Midwest (800) 843-7824	317	264	361	688	463	261	268	265	361	291	350	336	264	299
Hastings Mutual Insurance Co (616) 945-3405	380	345	621	1039	656	363	345	380	380	363	621	621	345	621
Home Owners Ins Co++ (517) 323-1200	288	270	402	688	481	306	311	311	279	265	372	369	234	421
Horace Mann Insurance Co (517) 337-7368	378	344	379	1625	411	321	322	304	379	352	476	348	357	409
Liberty Mutual Fire Ins Co (617) 357-9500	532	462	617	1280	516	418	462	418	418	466	533	617	466	556
Metropolitan Prop & Cas Ins (800) 422-4272	480	386	731	956	661	410	420	437	450	365	554	640	386	583
Michigan Insurance Co (616) 447-3600	261	332	488	814	463	292	300	292	332	312	413	540	290	386
Michigan Millers Mut Ins Co (517) 482-6211	454	506	881	1572	739	528	552	501	557	436	776	644	436	745
Mid Century Ins Exchange (323) 932-3200	612	541	548	510	526	516	499	507	443	454	543	510	454	688
National -Ben Franklin Ins Co ** (800) 345-7542	872	732	779	1853	911	668	602	636	713	697	752	905	732	711
Nationwide Mut Fire Ins Co (614) 249-7111	476	415	705	899	500	390	415	390	406	395	484	705	395	574
Ohio Casualty Insurance Co (800) 255-8934	347	330	500	914	613	416	421	421	470	379	533	419	335	590
Pioneer State Mutual Ins Co (800) 837-7674	379	333	433	433	429	333	333	333	433	333	429	333	333	333
Prudential Prop & Cas Ins Co+++ (732) 946-5000	482	423	599	938	659	423	423	423	401	423	572	599	423	464
Secura Insurance Company (800) 233-2345	653	610	959	1474	581	529	529	581	610	610	581	813	529	813
Secura Supreme Ins. Co. (920) 739-3161	653	610	959	1474	581	529	529	581	610	610	581	813	529	813
Sentry Insurance Company (715) 346-6000	264	264	430	562	430	303	303	303	342	264	303	342	264	374
State Auto Mutual Insurance Co (614) 464-5000	963	832	996	2566	888	817	851	862	857	886	958	933	832	915
Twin City Fire Insurance Co (800) 843-7824	368	368	423	787	513	267	368	375	423	406	444	375	368	382

Example 2 (continued)

Companies	CHE	CLA	DEA	DET	FLI	GRA	KAL	LAN	LIV	MAR	SAG	SFLD	TCTY	WAR
West American Ins Co (800) 255-8934	347	330	500	914	613	416	421	421	470	379	533	419	335	590
Westfield Insurance Co (330) 887-0101	275	309	444	774	476	316	315	251	444	332	355	361	239	384

* May reflect variation in liability limit.

** May reflect variation in medical payments limit.

*** May reflect variation in deductible amount.

+ Different rates may apply in the same city depending on the exact location of the home. The **highest** rate for each territory is listed.

++ May reflect variation in market value to replacement cost ratio.

+++ Suspension of new applications until 7-21-03.

No longer accepts new business.

EXAMPLE THREE

A single-family house insured for \$100,000 under a Homeowners Form 3 or an "HO-3" policy

Under an HO-3, the dwelling is covered against *all risks* and the contents are covered against *named perils*. A loss to the dwelling is settled on a *replacement cost* basis. Personal property losses are settled on the basis of *actual cash value*.

Because an HO-3 provides coverage against all types of risks to the dwelling except for those specifically excluded in the policy, it is sometimes considered to be a "deluxe" policy. Depending on the company, the policy may have some special added coverages or limits. In order to purchase this type of policy, the insurer may require an insured to purchase an amount of coverage equal to at least 70 percent of the homes full replacement cost.

The amount of coverage on the face of this policy is \$100,000. However, the amounts in coverages B through G are provided *in addition to* the amount that would be paid for loss to the dwelling.

If the insured in this example suffers a loss of \$100,000 to the dwelling, \$40,000 to the contents and \$7,000 to an unattached garage, he or she could collect \$147,000 plus additional living expenses, if necessary.

Example 3 (Update 1/17/2003)

Companies	CHE	CLA	DEA	DET	FLI	GRA	KAL	LAN	LIV	MAR	SAG	SFLD	TCTY	WAR
Allstate Indemnity Co (847) 402-5000	1370	1325	3014	2376	1454	1279	1229	1170	1275	1251	1259	3014	1411	2376
American Fire & Cas Co* (800) 255-8934	389	371	560	1023	687	467	473	473	528	426	597	470	375	661
American Insurance Co. # (415) 899-2000	756	756	691	1038	482	482	482	482	734	781	482	784	691	734
AMEX Assurance Co (920) 330-5100	487	424	902	1438	737	454	424	376	409	566	562	902	431	565
Amica Mutual Insurance Co (800) 242-6422	356	356	603	931	568	358	339	358	341	344	359	495	335	375
Armed Forces Ins Exchange (913) 651-5000	383	383	402	491	383	383	383	383	402	383	237	275	383	383
Associated Indemnity Corp. (415) 899-2000	581	581	561	799	581	581	581	581	561	581	581	561	561	561
Auto Club Group Ins Co * (313) 336-1234	466	581	460	1768	1046	501	461	518	476	454	910	946	516	472
Auto Owners Insurance Co (517) 323-1200	517	487	721	1224	860	548	559	559	503	478	667	661	422	754
Automobile Ins Co of Hartford (860) 277-0111	572	526	646	1076	574	548	526	548	646	526	526	526	526	526
Badger Mutual Ins Co* (414) 383-1234	544	544	634	954	634	544	544	544	544	544	544	544	544	544
Cincinnati Insurance Company (513) 870-2000	230	288	414	410	414	295	270	301	306	262	277	320	230	306
Citizens Ins Co of America (517) 546-2160	569	550	1189	1933	1245	1551	652	750	855	567	1057	1602	504	901
Civic Property & Casualty* (888) 685-5740	412	412	587	979	538	412	364	364	364	364	417	519	412	453
Emcasco Insurance Company (800) 292-1320	357	326	597	661	614	408	416	408	597	326	456	464	326	587
Employers Mut Cas Co *** (800) 292-1320	357	326	597	661	614	408	416	408	597	326	456	464	326	587
Farm Bureau General Ins of MI (517) 323-7000	385	375	512	907	686	413	457	413	328	371	512	549	371	549
Farmers Insurance Exchange (323) 932-3200	726	643	666	621	626	613	592	602	539	540	646	621	540	836
Federal Insurance Co ** (800) 754-7087	751	751	600	850	751	600	600	600	600	751	600	686	751	600

Example 3 (continued)

Companies	CHE	CLA	DEA	DET	FLI	GRA	KAL	LAN	LIV	MAR	SAG	SFLD	TCTY	WAR
Fire Insurance Exchange (323) 932-3200	726	643	666	621	626	613	592	602	539	540	646	621	540	836
Frankenmuth Mutual Ins Co (989) 652-6121 ext. 351	543	534	984	1474	984	568	553	547	554	551	731	985	518	985
Fremont Mutual Ins Co (231) 924-0300	534	618	708	1376	1376	534	708	591	708	452	591	708	480	708
Glens Falls Ins Co * & ** (312) 822-5000	896	756	804	1897	940	690	623	658	737	719	777	932	756	734
Great American Spirit Co. (800) 458-4461	572	522	1046	1843	1149	560	560	754	651	522	754	714	545	952
Great Northern Ins Co ** & *** (248) 641-7900	307	431	346	486	431	280	280	280	346	431	346	394	307	346
Hamilton Mutual Ins Co (800) 292-1320	357	326	597	661	614	408	416	408	597	326	456	464	326	587
Harleysville LakeStates Ins Co (231) 946-6390	731	671	824	1252	913	424	501	642	553	509	719	788	416	788
Hartford Accident & Indemnity (800) 843-7824	414	414	471	868	570	303	414	421	471	452	496	420	414	428
Hartford Casualty Ins Co (800) 843-7824	547	547	623	1151	754	399	547	556	623	598	656	555	547	566
Hartford Ins Co of the Midwest (800) 843-7824	439	368	500	943	637	363	374	370	500	405	485	466	368	416
Hastings Mutual Insurance Co (616) 945-3405	410	373	665	1108	701	392	373	410	410	392	665	665	373	665
Home Owners Insurance Co (517) 323-1200	471	444	657	1115	783	500	510	510	458	435	608	602	385	687
Homesite Insurance Co of the Midwest (800) 551-5781	433	433	669	1069	474	390	433	390	382	449	512	669	449	596
Horace Mann Insurance Co (517) 337-7368	488	444	464	1960	505	394	395	374	464	454	610	426	461	502
Liberty Mutual Fire Ins Co (617) 357-9500	626	551	832	1495	608	494	546	494	494	551	628	832	551	655
Metropolitan Prop & Cas Ins (800) 422-4272	540	434	821	1073	742	461	473	492	506	411	623	719	434	655
Michigan Insurance Co* (616) 447-3600	292	384	560	884	530	336	354	336	384	354	472	590	336	422
Michigan Millers Mut Ins Co (517) 482-6211	459	510	885	1573	812	532	559	507	563	442	778	650	442	751
Mid Century Insurance Co (323) 932-3200	726	643	666	621	626	613	592	602	539	540	646	621	540	836

Example 3 (continued)

Companies	CHE	CLA	DEA	DET	FLI	GRA	KAL	LAN	LIV	MAR	SAG	SFLD	TCTY	WAR
National Ben Franklin Ins Co*&** (800) 345-7542	896	756	804	1897	940	690	623	658	737	719	777	932	756	734
Nationwide Mutual Fire Ins Co (614) 249-7111	553	481	818	1043	581	453	481	453	471	459	563	818	459	666
Ohio Casualty Insurance Co* (800) 255-8934	418	399	602	1100	738	502	509	509	567	457	641	505	404	710
Pacific Indemnity Co ** (248) 641-7900	467	659	527	745	659	425	425	425	527	659	527	602	467	527
Pioneer State Mutual Ins Co (800) 837-7674	535	469	609	609	604	469	469	469	609	469	604	469	469	469
Prudential Prop & Cas Ins Co+++ (732) 946-5000	543	478	673	1049	740	478	478	478	453	478	644	674	478	522
Safeco Ins Co of America * (810) 646-9033	683	622	610	1389	1022	622	613	708	508	610	697	675	622	816
Secura Insurance Company (800) 233-2345	597	558	873	1338	532	485	485	532	558	558	532	742	485	742
Secura Supreme Ins. Co. (920) 739-3161	589	550	865	1330	524	477	477	524	550	550	524	734	477	734
Sentry Insurance Company (715) 346-6000	345	345	559	728	559	396	396	396	445	345	396	445	345	487
State Auto Mutual Insurance Co (614) 464-5000	1211	1047	1246	3186	1117	1028	1071	1085	1079	1115	1198	1168	1047	1146
State Farm Fire & Casualty *&+ (309) 766-2311	665	580	940	1813	694	540	580	540	525	600	817	940	600	814
Tokio Marine & Fire Ins Co (212) 297-6600	547	496	602	704	496	496	496	496	602	496	496	496	496	496
Twin City Fire Insurance Co (800) 843-7824	547	547	623	1151	754	399	547	556	623	598	656	555	547	566
United Serv Auto Assoc *&### (210) 498-2211	344	314	386	386	322	314	322	314	322	353	335	386	335	353
USAA Casualty Ins Co *&### (210) 498-2211	380	347	427	427	357	347	357	347	357	391	371	427	371	391
Vesta Fire Insurance Corp (248) 641-0099	449	433	794	636	416	399	429	471	399	429	515	794	556	636
West American Ins Co (800) 255-8934	418	399	602	1100	738	502	509	509	567	457	641	505	404	710

Example 3 (continued)

Companies	CHE	CLA	DEA	DET	FLI	GRA	KAL	LAN	LIV	MAR	SAG	SFLD	TCTY	WAR
Westfield Insurance Co (330) 887-0101	361	403	581	1013	622	413	412	328	581	434	464	473	314	502
Westport Insurance Corp (267) 757-7100 ext. 7143	434	396	430	669	396	396	396	396	430	396	396	396	396	396

* May reflect variation in liability limit.

** May reflect variation in medical payment limit.

*** May reflect variation in deductible amount.

+ Different rates may apply in the same city depending on the exact location of the home. The **highest** rate for each territory is listed.

++ Does not offer HO-3; rate is for more comprehensive HO-W policy.

+++ Suspension of new applications until 7-21-03.

Rated for age of dwelling.

No longer accepts new business.

Only writes military, retired military and family.

EXAMPLE FOUR

A rental unit in a duplex, a rented house, an apartment or dormitory insured under a Homeowners Form 4 or an "HO-4" policy

A person who doesn't own the building, but wants liability protection and comprehensive protection against loss to personal property in a rented living space can be insured under an HO-4 policy.

An HO-4 does not provide coverage on the building or appurtenant structures, but provides other coverages similar to a homeowners policy. Personal property is covered against *named perils* and personal property losses are settled on the basis of *actual cash value*.

The amount of coverage on the face of the policy is \$40,000. The amounts in coverages B through G are provided *in addition to* the amount that would be paid for loss to the contents.

For example, if the insured suffers a loss of \$20,000 to his or her personal property, he or she could collect \$20,000 plus an amount necessary, up to the policy limit, for additional living expenses.

Example 4 (Updated 1/17/2003)

Companies	CHE	CLA	DEA	DET	FLI	GRA	KAL	LAN	LIV	MAR	SAG	SFLD	TCTY	WAR
Allstate Indemnity Co. (847) 402-5000	565	880	1552	1552	565	565	565	565	565	565	880	1552	880	1552
American Bankers Ins Co of FL (305) 253-2244	503	503	503	503	503	503	503	503	503	503	503	503	503	503
American Fire & Cas Co (800) 255-8934	135	135	183	274	227	150	150	150	183	142	183	207	135	227
American Insurance Co. *** (415) 899-2000	460	460	460	558	460	460	460	460	460	460	460	460	460	460
AMEX Assurance Co (920) 330-5100	214	214	400	400	268	220	214	214	248	214	229	400	214	375
Amica Mutual Ins Co (800) 242-6422	108	108	131	153	108	108	108	108	131	108	108	108	108	108
Auto Club Group Ins Co (313) 336-1234	173	173	164	351	368	173	181	267	181	173	351	368	195	164
Auto Owners Insurance Co (517) 323-1200	179	174	226	351	282	194	194	194	186	174	226	217	174	262
Automobile Ins Co of Hartford (860) 277-0111	275	267	302	377	253	253	253	253	302	267	253	253	267	253
Badger Mutual Insurance Co (414) 383-1234	223	223	287	390	287	223	223	223	223	223	223	223	223	223
Cincinnati Insurance Company (513) 870-2000	180	180	216	216	216	180	180	180	180	180	180	180	180	180
Citizens Ins Co of America (517) 546-2160	168	179	260	311	281	352	153	168	189	189	240	352	163	199
Civic Property & Casualty (888) 685-5740	188	188	267	304	267	188	188	188	188	188	212	267	188	212
Emcasco Insurance Company (800) 292-1320	217	217	262	262	262	217	217	217	262	217	217	217	217	217
Employers Mut Cas Ins Co **** (800) 292-1320	217	217	261	261	261	217	217	217	261	217	217	217	217	217
Farm Bureau Gen of MI (517) 323-7000	196	196	247	357	323	209	223	209	210	192	247	261	192	261
Farmers Ins Exchange (323) 932-3200	244	244	234	234	357	234	234	234	244	244	234	244	244	357
Federal Insurance Co ** (800) 754-7087	245	245	301	301	245	245	245	245	301	245	245	245	245	245
Fire Insurance Exchange (323) 932-3200	244	244	234	234	357	234	234	234	244	244	234	244	244	357
Frankenmuth Mutual Ins Co (989) 652-6121 ext. 351	231	215	426	426	426	235	229	233	220	224	289	397	211	397

Example 4 (continued)

Companies	CHE	CLA	DEA	DET	FLI	GRA	KAL	LAN	LIV	MAR	SAG	SFLD	TCTY	WAR
Fremont Mutual Ins Co (231) 924-0300	195	239	260	510	510	195	260	217	260	174	217	260	184	260
Glens Falls Ins Co ** (312) 822-5000	313	284	348	531	492	293	276	255	338	293	327	390	284	331
Great American Spirit Co * (800) 458-4461	241	241	331	506	331	206	206	317	205	241	317	228	205	315
Great Northern Ins Co ** (248) 641-7900	160	160	194	194	160	160	160	160	194	160	160	160	160	160
Hamilton Mutual Insurance Co (800) 292-1320	217	217	261	261	261	217	217	217	261	217	217	217	217	217
Harleysville LakeStates Ins Co (231) 946-6390	260	236	350	535	317	249	226	256	236	215	317	333	215	333
Hartford Casualty Ins Co (800) 843-7824	178	178	229	255	255	178	229	178	229	178	229	178	178	229
Hartford Ins Co of the Midwest (800) 843-7824	152	152	200	222	222	152	200	152	200	152	200	152	152	200
Hastings Mutual Insurance Co (616) 945-3405	184	177	224	224	224	173	173	173	173	177	224	224	177	224
Home-Owners Insurance Co (517) 323-1200	163	158	206	320	256	176	176	176	170	158	206	197	158	237
Homesite Insurance Co. of the Midwest (800) 551-5781	159	159	256	357	169	154	159	154	162	163	176	256	163	312
Horace Mann Insurance Co (517) 337-7368	138	129	136	241	123	123	123	123	136	129	136	136	129	136
Liberty Mutual Fire Ins Co (617) 357-9500	197	197	365	365	231	197	197	197	197	197	197	365	197	336
Metropolitan Prop & Cas Ins (800) 422-4272	202	176	320	377	348	176	196	220	205	196	316	281	176	302
Michigan Insurance Co (616) 447-3600	118	150	224	378	212	130	138	130	150	138	186	248	130	174
Michigan Millers Mut Ins Co (517) 482-6211	383	369	506	568	369	386	369	369	406	369	406	506	369	506
Mid Century Insurance Co (323) 932-3200	244	244	234	234	357	234	234	234	244	244	234	244	244	357
National-Ben Franklin Ins Co** (800) 345-7542	313	284	348	531	492	293	276	255	338	293	327	390	284	331
Nationwide Mutual Fire Ins Co (614) 249-7111	190	177	325	375	207	177	177	177	207	177	177	325	177	296
Ohio Casualty Insurance Co (800) 255-8934	144	144	197	296	244	161	161	161	197	152	197	207	144	244
Pacific Indemnity Co ** (248) 641-7900	210	210	258	258	210	210	210	210	258	210	210	210	210	210
Pioneer State Mutual Ins Co (800) 837-7674	194	189	235	235	208	181	181	181	235	189	208	181	189	181

Example 4 (continued)

Companies	CHE	CLA	DEA	DET	FLI	GRA	KAL	LAN	LIV	MAR	SAG	SFLD	TCTY	WAR
Prudential Prop & Cas Ins Co+++ (732) 946-5000	177	177	275	439	252	197	197	197	232	177	252	232	177	243
Safeco Ins Co of America (810) 646-9033	224	203	262	311	316	203	203	203	262	203	287	203	203	311
Secura Insurance Company (800) 233-2345	293	285	374	561	252	239	239	252	277	285	252	346	246	346
Secura Supreme Ins. Co. (920) 739-3161	293	285	374	561	252	239	239	252	277	285	252	346	246	346
Sentry Insurance Company (715) 346-6000	165	160	214	214	214	153	153	153	192	160	153	192	160	214
State Auto Mutual Insurance Co (614) 464-5000	348	348	393	393	348	348	348	348	393	348	348	348	348	348
State Farm Fire & Casualty (309) 766-2311	192	192	354	354	221	192	192	192	221	192	192	354	192	354
Tokio Marine & Fire Ins Co (212) 297-6600	315	284	371	434	284	284	284	284	371	284	284	284	284	284
Twin City Fire Insurance Co. (800) 843-7824	178	178	229	255	255	178	229	178	229	178	229	178	178	229
United Serv Auto Assoc ## (210) 498-2211	158	158	158	158	158	158	158	158	158	158	158	158	158	158
USAA Casualty Ins Co ## (210) 498-2211	189	189	189	189	189	189	189	189	189	189	189	189	189	189
Vesta Fire Insurance Corp (248) 641-0099	128	124	171	171	171	122	122	122	171	124	122	171	124	171
West American Ins Co (800) 255-8934	144	144	197	296	244	161	161	161	197	152	197	207	144	244
Westfield Insurance Co (330) 887-0101	154	154	173	173	154	154	154	154	173	154	154	154	154	154
Westport Insurance Corp (267) 757-7100 ext. 7143	209	190	204	347	190	190	190	190	204	190	190	190	190	190

* May reflect variation in liability limit.

** May reflect variation in medical payment limit.

*** Minimum coverage \$50,000

**** May reflect variation in deductible amount

Does not accept new business.

Only writes military, retired military and family

+++ Suspension of new applications until 7-21-03.

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