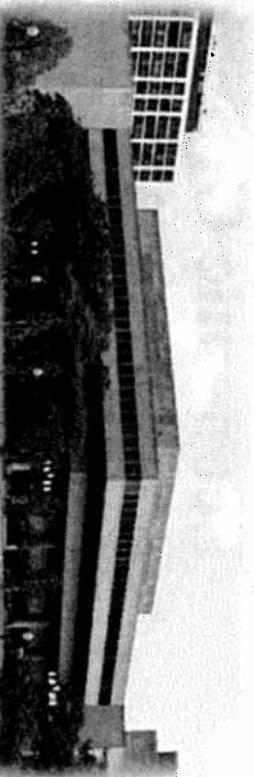




Michigan
Office of Financial and
Insurance Regulation

Office of Financial and Insurance Regulation



Ottawa Building, 611 W. Ottawa St. Lansing, Michigan



Department of Energy,
Labor & Economic Growth

WHO WE ARE

OFIR is a Type I agency housed in the Michigan Department of Energy, Labor and Economic Growth.



OFIR is a primarily fee-funded financial service regulator, requiring minimal public tax dollars for its regulatory and consumer assistance activities.

WHO WE ARE

OFIR currently has 302 employees, who are responsible for the regulation of:

- Blue Cross Blue Shield
- 27 Health Maintenance Organizations
- 169 domestic (Michigan based) insurance companies
- 1,303 foreign insurance companies
- 139 state chartered banks
- 217 state chartered credit unions
- 1,750 investment advisers
- 2,100 securities broker-dealers
- 7,772 consumer finance lenders
- 146,419 insurance agents
- 115,000 securities agents

OFIR MISSION & GOALS

MISSION STATEMENT

- The Michigan Office of Financial and Insurance Regulation (OFIR) grows Michigan by creating a regulatory climate that promotes consumer protection and education and ensures the financial services industries are safe, sound, and entitled to the public trust.

GOALS

- Educate, empower, and protect consumers.
- Ensure institutional solvency, safety and soundness, while maintaining a regulatory environment that fosters a competitive financial services industry.
- Foster public confidence in the industries, institutions, and individuals coming under our purview.
- Ensure that industries, institutions, and individuals comply with applicable laws and rules.
- Work to make health care coverage more accessible and affordable.
- Develop, empower, and retain a 21st century workforce.
- Make home and auto insurance coverage more accessible and affordable

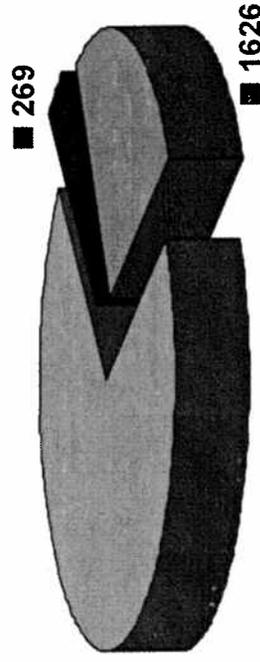
WHO ARE OFIR'S CUSTOMERS

The Office of Financial and Insurance Regulation (OFIR) has a variety of customers, including:

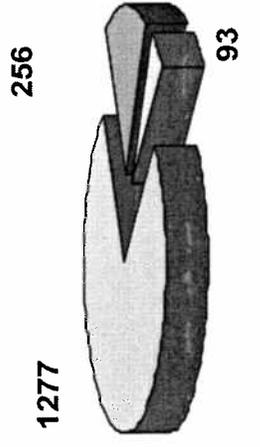
- Michigan citizens
- Michigan legislators and the Governor
- Other state departments and agencies
- Insurance carriers (including Blue Cross Blue Shield of Michigan, HMOs, MEWAs, surplus lines insurers, third party administrators, and alternative finance delivery systems)
- Financial institutions (banks and credit unions)
- Consumer lenders
- Insurance agents; Securities agents and broker dealers
- Entities making securities offerings under Michigan law
- And national regulatory associations with which OFIR participates.

Working for Michigan Consumers

OFIR' Consumer Services Division reviews approximately 5,000 complaints per year.



- Financial Institutions
- Insurance
- Securities



- Banks
- Credit Unions
- Non-depository

CONTACTING OFIR

- **By toll-free phone:** 1-877-999-6442
- **Lansing local phone:** 1-517-373-0220
- **On the Internet:** www.michigan.gov/ofir
- **In person:**
Ottawa Building, 3rd Floor
611 W. Ottawa St.
Lansing, MI 48933

By mail:

OFIR
PO Box 30220
Lansing, MI 48909-7720

The OFIR Communication Center consists of six communication representatives who respond to approximately 12,000 calls per month.

OFIR Works for Michigan Consumers

OFIR provides consumer assistance, conducts investigations and takes enforcement actions for the benefit of Michigan consumers.

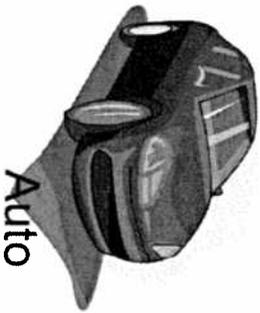


Last year OFIR staff helped consumers recover \$8,573,297

GET SMART ABOUT INSURANCE



The Basics



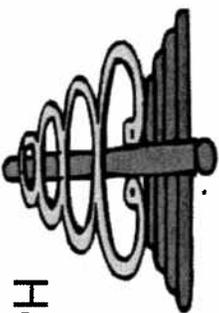
Auto



Home



Life



Health

What is insurance?

What is insurance?

A contractual transfer of risk from one party to another, for a premium.

Why buy insurance?

To reduce financial exposure to potential risks.

Examples

<u>Risk</u>	<u>Product</u>
Home / Goods protection	Home insurance policy (fire, weather events, theft, premise liability)
Car accident	Auto policy (PIP, comprehensive, collision)
Medical condition	Health insurance
Income loss on death	Life insurance
Clouded real property title	Title insurance

SNAPSHOT OF MICHIGAN INSURERS

Premium Volume by Type of Insurer (2007)

PREMIUM VOLUME

2004-2007

- Premium Volume has steadily increased during the past three years.
- 2004- \$45,165,844,747
- 2005- \$49,114,328,383
- 2006- \$50,145,860,105
- 2007- \$51,371,145,986

Insurance in Michigan

- **Property & Casualty insurance**
Insurance on homes, cars, and businesses.
 - **Property insurance**- protects a person or business with an interest in physical property against its loss or the loss of its income-producing abilities.
 - **Casualty insurance**- mainly protects a person or business against legal liability for losses caused by injury to other people or damage to the property of others.
- Property and casualty insurance deals with life's uncertainties through the concept of **indemnification**. Through indemnification, an individual is restored to *the same position or financial condition that existed prior to the loss*, but does not permit the person to profit from the loss.

INSURANCE IN MICHIGAN

Life Insurance

- **Permanent life insurance** (universal life, variable universal life and whole life)
 - Provides long-term financial protection.
 - Death benefit and, in some cases, value
 - Because of the savings element, premiums tend to be higher.
- **Term insurance**
 - Covers you for term of one or more years
 - Pays death benefit only if you die in that term
 - Generally offers largest insurance protection per dollar
 - Does not build up cash value
 - May not be renewable

INSURANCE IN MICHIGAN

Health Insurance

- Types of plans
 - Major medical plans
 - Indemnity
 - Preferred provider organization (PPO)
 - Health maintenance organization (HMO)
 - Limited benefit plans
 - Provide coverage for particular health care setting, ailment or disease, e.g.
 - Basic hospital expense coverage
 - Accident only coverage
- Additional coverage options,
 - Disability
 - Long-term care
 - Medicare supplemental
- Non-insurance options
 - Discount plans

AUTO INSURANCE

No-Fault Overview

In 1973, automobile insurance became compulsory for drivers in Michigan with the advent of the no-fault system. The no-fault system was adopted in an effort to provide a high level of benefits available to injured motorists, make sure payments were made promptly, and reduce the proportion of premium dollars paid out for legal costs.

A basic no-fault policy contains the following mandatory components:

Personal Injury Protection (PIP) –

- Unlimited medical benefits including rehabilitation, vocational training services
- Wage loss up to a maximum of \$4,948 per month for up to three years
- Survivor's benefits
- Replacement services up to \$20 per day

INTRODUCTION TO AUTO INSURANCE

- **Property Protection Insurance (PPI)**
 - Up to \$1 million for damage your car does in Michigan to other people's property, such as buildings and fences. It will also pay for damage your car does to other people's properly parked vehicles.

- **Residual Liability Insurance – Bodily Injury and Property Damage (BI/PPD)**

When can a driver be sued?

- If you cause an accident in Michigan in which someone is killed or seriously injured
- If you are involved in an accident in Michigan with a non-resident who is an occupant of a motor vehicle not registered in Michigan
- If you are involved in an accident in a state other than Michigan
 - For up to \$500 in damages to another person's car, which is not covered by insurance, if you are 50% or more at fault in the accident (mini tort)

Minimum required BI/PPD coverage limits are:

- Up to \$20,000 for a person who is hurt or killed in an accident
- Up to \$40,000 for each accident if several people are hurt or killed
- Up to \$10,000 for property damage in another state

INTRODUCTION TO AUTO INSURANCE (cont)

Optional Coverage

- **Collision and Comprehensive Insurance**
Damage to your vehicle will only be covered if you purchase collision and comprehensive coverage.
- **Collision Insurance**
This coverage pays for repairs to your car when it is damaged in a crash. There are three basic kinds of collision insurance:
 - Broad form collision** pays for damages regardless of fault, with a deductible that applies only if you are substantially at fault
 - Standard collision** pays for damages regardless of fault, with a deductible that always applies
 - Limited collision** pays only if you are not substantially at fault, and may or may not have a deductible
- **Comprehensive Insurance**
This coverage pays for your car if it is stolen or for repairs if it is damaged by a falling object, fire, flood, vandalism, or collision with an animal.
- **Uninsured/Underinsured Motorist Coverage (UM/UIM)**
This coverage will pay if you are seriously injured or killed by an uninsured/underinsured motorist.

Other Pieces in Michigan Insurance Puzzle

- Michigan Catastrophic Claims Association (MCCA)
 - Statutorily created auto reinsurer
- Michigan Auto Insurance Placement Facility (MAIPF)
 - Auto residual facility
- Michigan Basic (FAIR plan)
 - Property residual facility
- Guarantee Funds
 - Cover claims of insolvent insurers
- Michigan Assigned Claims Facility – Secretary of State
 - Handles claims where no other insurance
- Michigan Auto Theft Prevention Authority – State Police
 - \$1 per policy surcharge funds anti-theft efforts
- Office of Home and Auto Insurance Rate Advocate
 - Created by Executive Order 2008-2

If your complaint involves:

a national bank, contact Comptroller of the Currency (Houston, TX) toll-free (800) 613-6743, www.occ.treas.gov

a federal credit union, contact National Credit Union Administration, Regional Office (Albany, NY) (518) 862-7400 Michigan consumers (703) 518-6300 All others www.nclua.gov

a federal savings bank, contact Office of Thrift Supervision (Atlanta, GA) (404) 888-5631 www.ots.treas.gov

an insurance company, contact Office of Financial and Insurance Regulation (Lansing, MI) toll-free (877) 999-6442, www.michigan.gov/ofir
a collection agency, contact Bureau of Commercial Services (Okemos, MI) (517) 241-9202, www.michigan.gov/dleg

a department store, contact Michigan Department of Attorney General, Consumer Protection Division (Lansing, MI) toll-free (877) 765-8388, www.michigan.gov/ag

an auto dealer (other than financing) contact Michigan Bureau of Regulatory Services, Complaint Section (Lansing, MI) toll-free (800) 292-4204, www.michigan.gov/sos

a credit reporting agency, contact Federal Trade Commission (Cleveland, OH) toll-free (877) 382-4357, www.ftc.gov



Michigan Department of Labor & Economic Growth
Visit OFIR online at: www.michigan.gov/ofir
Phone OFIR toll-free at: 1-877-999-6442

The Department of Labor & Economic Growth will not discriminate against any individual or group because of race, sex, sexual orientation, religion, age, national origin, color, marital status, political beliefs or disability. If you need help with reading, writing, hearing, etc., under the Americans with Disabilities Act, you may make your needs known to this agency.



Office of Financial and Insurance Regulation
Consumer Services
P.O. Box 30220
Lansing, MI 48909-7720

**GUIDE TO RESOLVING
A PROBLEM WITH A
FINANCIAL INSTITUTION**



State of Michigan
Jennifer M. Granholm, Governor

When You Have a Dispute With a Financial Institution

If you are in a dispute with a financial institution regulated by the Office of Financial and Insurance Regulation (OFIR), we may be able to help.

This brochure offers ways to resolve your dispute. It also outlines the complaint process. If you cannot reach an agreeable settlement, you can use the complaint form to request help from OFIR.

Who Does OFIR Regulate?

We regulate state-chartered banks, savings banks and credit unions. We also license and supervise the activities of:

- Small loan companies
- Auto dealers that finance cars
- Auto sales finance companies
- First and second mortgage companies
- Money transmission service providers, sellers of money orders and travelers checks
- Non-retailer credit card issuers
- BIDCOs (Business and Industrial Development Corporations)
- Deferred presentment (payday loans)

Our authority is limited to the companies we regulate. We cannot help resolve disputes with companies we do not license.

How Can I Tell if a Bank or Credit Union is State-Chartered?

If a bank has the words "state bank" in their name, it is almost always a state chartered bank.

Banks with these words or initials in their name are *not* regulated by OFIR:

- Federal Savings Bank or F.S.B.
- National or N.A.
- Federal (credit unions)

You can ask a bank or credit union which charter they operate under. You can also check by calling our

office toll-free 1-877-999-6442. On the back page of this brochure is a list of some types of financial institutions that we *do not* regulate. We have listed contact information for the offices that *do* regulate them.

Contact the Financial Institution Directly

If you disagree with a company, contact the company first.

Present your complaint to a management representative who has the authority to address and resolve your problem. This may be a consumer complaint specialist, a manager, an officer or owner of the company. Explain the problem in a calm, courteous manner. Be accurate and complete. Present facts, not feelings. Provide dates, amounts, and related facts that support your position. Explain what you feel the company should do to settle the dispute fairly. Determine if you can be flexible. It *may* be in your best interest to negotiate a resolution.

How OFIR Can Help

If you are still not satisfied after contacting the company, you can contact us to ask questions or file a written complaint. We will try to resolve the complaint and see that your questions are answered. Your complaint is based on the information you submit. Be sure to include all pertinent facts. This may include copies of documents such as:

- Account statements
- Cancelled checks
- Correspondence
- Loan documents

Always send copies. NEVER send originals.

We Become a Link Between You and the Financial Institution

When we receive your complaint, we open a file and assign a file number.

We will send you a notice with the file number we assigned to your case. Please provide this number if you contact our office about your complaint.

OFIR will contact the parties named in the complaint. We will ask them to review the matter and provide a written response. We will review the response to determine if it:

- Complies with Michigan law and rules or directives of the Commissioner.
- Addresses the issues in your complaint, and is reasonable in light of approved and accepted business practice.

When our review is complete, we will provide you with a written statement of our position.

You may disagree with the results of our review. If you have information that was not included with your original complaint, and feel it might alter the decision, you may submit it to us for further review. Be sure to include your file number.

In some cases, a legal action may be your only recourse to resolve a matter. We do not have the authority to act as a court of law or as a lawyer. We cannot give legal advice. We do not become actively involved in complaints that are in litigation.

Please remember that we can only resolve disputes based on the information provided and our authority under Michigan law. If a company is found to be in violation of a law, we will take the appropriate action within our scope of authority under the law.

We try to Resolve Disputes as Quickly as Possible

We may need to contact you and the company multiple times, depending on the case. While we try to give prompt, quality service, a resolution may not occur immediately. Thank you for your patience during the complaint process.

FIS-PUB 1003 (8/08)

Printed under authority of P.A. 276 of 1999, as amended. Printed on demand at a cost of approximately \$0.15 each.

We only have authority over the financial institutions OFIR charters or licenses.
 Call us or see our brochure or website for a list of agencies that may be able to help you with complaints against financial institutions that we don't regulate.

Financial Institution Complaint Form

My Name <hr/> Address <hr/> <hr/> City State Zip <hr/> Home phone number () Work phone number () <hr/> Your email address	Name of FINANCIAL INSTITUTION this complaint is about <hr/> Company Address <hr/> <hr/> City State Zip <hr/> Company phone number () Your account number (if applicable) () <hr/> Name of the person or persons you dealt with at the Financial Institution
---	---

Type of financial product my complaint is about:	<input type="checkbox"/> Checking/Draft Account	<input type="checkbox"/> Fees	<input type="checkbox"/> Money Transmission Services
	<input type="checkbox"/> Credit Card	<input type="checkbox"/> Installment Loan	<input type="checkbox"/> Mortgage Loan
	<input type="checkbox"/> Deferred Presentment (payday lending)	<input type="checkbox"/> Insurance	<input type="checkbox"/> Savings/Share Account
	<input type="checkbox"/> Escrow Account	<input type="checkbox"/> Interest Rate	<input type="checkbox"/> Other: _____

Have you hired an attorney to represent you in this matter? Yes No

 Have you filed a lawsuit in this matter? Yes No

Details of my complaint: _____

Please list events in the order they happened. Attach additional pages if needed. If possible, please use letter size paper (8 1/2 x 11") for all attachments.

Reviewing documents often helps us understand important details of your complaint.

Please attach copies of your statements, cancelled checks, correspondence or other documents that will help us review your complaint.

▶ Always send copies. Never send original documents.

Please mail your complaint to:

Consumer Services
 PO Box 30220
 Lansing MI 48909-7720
 Or fax to: (517) 241-3991
 Or Email to: ofir-ins-info@michigan.gov

I authorize the release of any information regarding this complaint to help the Office of Financial and Insurance Regulation with their review. A copy of this complaint and related documents may be sent to any company, agency or licensee involved in this matter.

Signature _____ Date signed _____

Michigan law, including Section 487.2101 of the Michigan Compiled Laws, authorizes the review of complaints involving Debt Management Companies. Completion of this form is voluntary and helps us review your claim.



Michigan Department of Labor & Economic Growth

The Department of Labor & Economic Growth will not discriminate against any individual or group because of race, sex, sexual orientation, religion, age, national origin, color, marital status, political beliefs or disability. If you need help with reading, writing, hearing, etc., under the Americans with Disabilities Act, you may make your needs known to this agency.

Visit OFIR online at: www.michigan.gov/ofir Phone OFIR toll-free at: 1-877-999-6442

Other Sources for Answers to Insurance-Related Questions

Self-funded health benefit plans and union health and welfare plans

United States Dept of Labor
Pension and Welfare Benefits
1885 Dixie Highway, Ste. 210
Fort Wright, KY 41011
(859) 578-4680

COBRA (Consolidated Omnibus Budget Reconciliation Act)

United States Dept of Labor
Pension and Welfare Benefits
200 Constitution Avenue, NW
Room N - 5658
Washington, DC 20210
(202) 219-8776

Medicare

Healthcare Service Corp.
Edison Plaza Building
660 Plaza Drive
Detroit, MI 48226-1207
1-800-638-6833

Workers' Compensation Claims

Michigan Department of Labor
& Economic Growth
Workers' Compensation
Agency
P.O. Box 30016
Lansing, MI 48909
(888) 396-5041
(7107)



Michigan Department of Labor & Economic Growth
Visit OFIR online at: www.michigan.gov/ofir
Phone OFIR toll-free at: 1-877-999-6442

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Office of Financial and Insurance Regulation
Consumer Services
P.O. Box 30220
Lansing, MI 48909



**GUIDE TO RESOLVING
INSURANCE PROBLEMS**



State of Michigan
Jennifer M. Granholm, Governor

When You Have a Dispute With an Insurer or Agent

If you are in a dispute with an insurance company or insurance agent in Michigan and have been unable to resolve it to your satisfaction, the Office of Financial and Insurance Regulation (OFIR) may be able to help.

This brochure offers ways to resolve your dispute. It also outlines the complaint process. If you cannot reach an agreeable settlement, you may use the attached form to request help from Consumer Services.

Contact the Company or Agent Directly

If you disagree with your insurance company about a claim or whether you are eligible for coverage, contact the company first.

- Speak with a management representative to try to find a solution.
- Explain the problem in a calm, courteous manner.
- Be accurate.
- Provide dates, amounts, and as many related facts as you can.

If you still do not agree with the company position, ask them to provide a written response. Ask them to list the specific rules or language in the policy that allow them to deny or exclude coverage.

If you feel that your insurance agent misrepresented what your policy covers, made false statements to persuade your decision about coverage, or used other fraudulent methods, try to resolve the dispute by speaking directly with the agent.

If you still do not agree with the agent's position, ask for a written response. Ask the agent to include policy language, copies of documents you signed when you applied for insurance, or other reasons or facts, which might support the agent's actions.

How OFIR Can Help

If you are still dissatisfied after contacting the company or the agent, you may wish to contact OFIR Consumer Services to ask questions or to file a written complaint.

When you file a complaint, Consumer Services acts as a link between you and the company or agent. We try to resolve the complaint and see that your questions are answered. Your complaint is based on the documents you submit. Be sure to include all pertinent information. Include:

- Name of the insurer and/or agent involved in the dispute.
- Policy and claim numbers.
- Details of any previous contact regarding the matter.
- Copies of documents that help verify or explain the problem.

Always send copies. Please do not send original documents.

When we receive your complaint, we open a file, and send you a notice that includes the file number we assigned to your case. Please provide this number when you contact our office about your complaint. We will contact the parties named in the complaint. We will ask them to review the matter and provide us with a written response. We will review the response to determine if it:

- Complies with the policy language.
- Complies with the Michigan Insurance Code and other rules or directives of the Commissioner.
- Addresses the issues in your complaint, and is reasonable in light of approved and accepted business practice.

When our review is complete, we will provide you with a written statement of our position.

You may disagree with the results of our review. If you have additional information that was not included with your original complaint, and feel it might alter the decision, you may submit the information to us for further review. Please be sure to include the file number assigned to your case.

We may not be able to provide the exact results you want. We can only resolve disputes based on the information provided and our authority under Michigan law.

Our authority is limited to the companies and agents OFIR licenses. We cannot help resolve disputes with entities we do not license. This includes self-funded employee health benefit programs and union health and welfare plans. You may wish to contact the United States Department of Labor with questions about these types of entities. Their address and phone number and some other useful contacts are listed on the back of this page.

We have no authority over third party liability claims. We are unable to force insurers to pay these types of claims. We also cannot help resolve disputes with entities or policies from other states. We cannot decide questions of fact, but we may be able to refer you to the appropriate authority to seek further help.

Consumer Services tries to resolve as many disputes as possible. We might need to contact you and the insurer or agent multiple times, depending on the case. While we strive to give prompt, quality service, a resolution may not occur immediately.

Thank you for your patience during the complaint process.





Insurance Complaint Form

My Name _____

Address _____

City _____ State _____ Zip _____

Home phone number () _____ Work phone number () _____

Name of Insurance COMPANY this complaint is about _____
May also be an HMO, health carrier or other company.

Name of AGENT or AGENCY this complaint is about _____
May not apply to every complaint. Leave blank if this does not apply?.

Name of INSURED person _____
Who is covered by the policy or plan?

Date of service or date of loss _____
Could be the date of a fire, accident or other loss, or the date you received medical treatment

Policy or claim number _____

Type of insurance product my complaint is about:

<input type="checkbox"/> Auto	<input type="checkbox"/> Home or property	<input type="checkbox"/> Health insurance
<input type="checkbox"/> Life	<input type="checkbox"/> Annuity	<input type="checkbox"/> Medicare Supplement
<input type="checkbox"/> Long-term care	<input type="checkbox"/> Disability income	<input type="checkbox"/> Blue Cross/Blue Shield
<input type="checkbox"/> Other: _____	<input type="checkbox"/> HMO	

▶ Is this an employer or group plan?
 Yes No If Yes, enter employer name, group name or group number below:

Have you hired an attorney to represent you in this matter? Yes No Have you filed a lawsuit in this matter? Yes No

Please list events in the order they happened. Attach additional pages if needed. If possible, please use letter size paper (8 1/2 x 11") for all attachments.

Details of my complaint: _____

Reviewing documents often helps us understand important details of your complaint.

Please attach copies of letters or other documents that will help us review your complaint. This might include your insurance card, bills, receipts, a policy declaration sheet, claim documents or other items that relate to your complaint.

Arranging your documents in the order events took place helps us gain a quicker understanding of your complaint.

▶ **Always send copies. Never send original documents.**

Please suggest a fair resolution: _____

Please mail your complaint to:
OFIR Consumer Services
PO Box 30220
Lansing MI 48909-7720
 Or fax to: (517) 241-3991
 Or Email to: ofir-ins-info@michigan.gov

I authorize the Office of Financial and Insurance Regulation (OFIR) to review and release any information to any company, agency or licensee involved in this matter. I authorize the insurance company to release all records (including medical, when applicable) relating to this complaint to OFIR in order to resolve this complaint. I represent that I have the proper authority to execute this release.

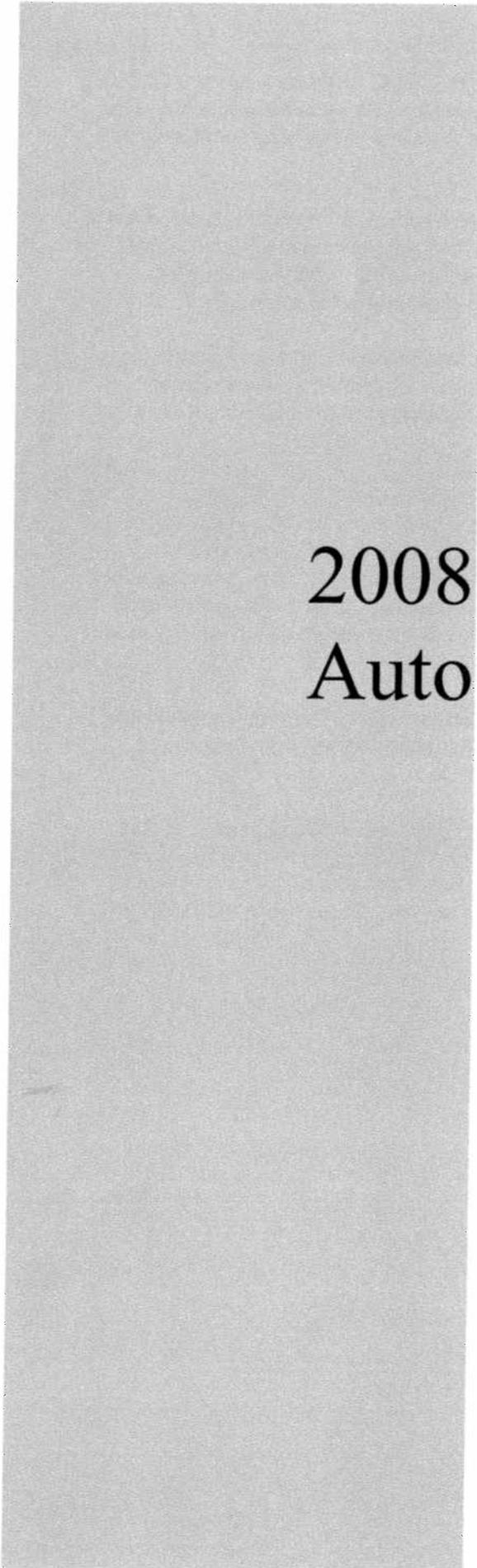
Signature _____ Date signed _____



Michigan Department of Labor & Economic Growth

The Department of Labor & Economic Growth will not discriminate against any individual or group because of race, sex, sexual orientation, religion, age, national origin, color, marital status, political beliefs or disability. If you need help with reading, writing, hearing, etc., under the Americans with Disabilities Act, you may make your needs known to this agency.

Visit OFIR online at: www.michigan.gov/ofir Phone OFIR toll-free at: 1-877-999-6442



INSURANCE FACTS
For Michigan Consumers

**2008 Buyers' Guide to
Auto Insurance**

Toll-Free Consumer Assistance Line
877-999-6442

Department of Labor and Economic Growth
Office of Financial and Insurance Regulation
www.michigan.gov/ofir

Dear Auto Insurance Consumer:

Each year the Michigan Office of Financial and Insurance Regulation (OFIR) conducts a survey of auto insurance companies to find out what they charge for different policies 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 the coverage you want at the best possible rate.

Companies represented in the guide are only those that are subject to Michigan's Essential Insurance Act of 1979. This Act is designed to make auto insurance available to all eligible Michigan citizens. It also allows companies to set their own rates without the prior approval of the OFIR Commissioner. This means that a company can change its rates quickly to respond to the demands of the marketplace.

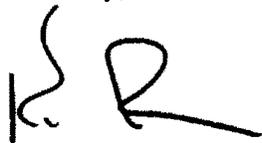
Because there are varying factors that affect what you pay for your auto insurance, it is not possible to show a rate for every situation. We have instead chosen four examples to represent various insurance purchasers and asked insurance companies to provide a rate for each example in the territories listed as of March 1, 2008.

It's important to note that the rates included in this guide do not include all discounts (e.g., group discount, multi-policy discount, insurance credit score discount) that could significantly reduce your total insurance premium. However, we've compiled a list of the most common discounts offered by the companies that participated in this survey, along with some other basic discount information on pages 6-9 of this guide. This list of discounts is NOT a comprehensive list. Companies add new discounts to their programs all the time. Therefore, be sure to ask for a list of discounts that a company offers when you are shopping around for auto insurance coverage.

It is critical when reviewing the survey material to remember that the rate comparisons in this guide are designed to be used as a starting point for shopping for the best automobile insurance rate and do not cover all situations.

I sincerely hope that you use this guide as a tool when shopping for auto insurance. To make your shopping easier, we've also compiled a list of companies on page 20 that offer a website for consumers to receive a premium quote via the internet. As always, you should contact an agent if you have specific questions regarding coverage. If you need additional assistance, please contact our office toll free at 877-999-6442 or via our website at www.michigan.gov/ofir.

Sincerely,

A handwritten signature in black ink, appearing to read 'Ken Ross', with a stylized flourish at the end.

Ken Ross, Commissioner
Office of Financial and Insurance Regulation

2008 Buyers' Guide to Auto Insurance

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This consumers' guide is a publication prepared by the Michigan Office of Financial and Insurance Regulation (OFIR). You can view more publications by visiting the OFIR web site at www.michigan.gov/ofir

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 **toll free 1-877-999-6442**

Michigan No-Fault Automobile Insurance

No-fault insurance is required by law in Michigan. Every car owner must buy certain basic coverages in order to register a vehicle in Michigan. It is against the law to drive, or let your car be driven, without no-fault insurance. The basic no-fault policy has three parts:

Personal Injury Protection (PIP)

If you are hurt in an auto accident, this part of your no-fault policy will pay all of your medical costs. It will also pay, up to a maximum amount, for the wages you would have earned if you had not been hurt, for up to three years.

In 2008, the allowed amount under no-fault is \$4,713 per month. If you are killed in an accident, your policy will pay your family up to the monthly amount for three years, based on what they would have received from your earnings and fringe benefits. You may also be entitled to up to \$20 per day in replacement services. This is to pay for services you are no longer able to provide for yourself or your family because you are injured, such as housekeeping and yard work.

You may coordinate PIP coverage with any health or disability policy you have (except Medicaid, Medicare or a Medicare supplemental policy) to reduce your PIP premium. The health or disability plan then becomes the primary payer for medical or wage loss expenses, and the auto policy would cover remaining medical or wage loss expenses. These auto insurance coverages are also called excess medical and excess wage loss.

Property Protection Insurance (PPI)

No-fault will pay up to \$1 million for damage your car does in Michigan to other people's property, such as buildings and fences. It will also pay for damage your car does to other people's properly parked vehicles.

Residual Liability Insurance—Bodily Injury and Property Damage (BI/PD)

The no-fault law protects insured persons from being sued as the result of an auto accident

except in certain special situations. These are some of the circumstances under which you could be sued:

- If you cause an accident in Michigan in which someone is killed or seriously injured.
- If you are involved in an accident in Michigan with a non-resident who is an occupant of a motor vehicle not registered in Michigan.
- If you are involved in an accident in a state other than Michigan.
- For up to \$500 in damages to another person's car, which is not covered by insurance, if you are 50% or more at fault in the accident.

Your required no-fault policy will pay up to your coverage limit amounts if you are sued or are legally responsible for damages in these situations.

The minimum required BI/PD coverage limits are:

- Up to \$20,000 for a person who is hurt or killed in an accident.
- Up to \$40,000 for each accident if several people are hurt or killed.
- Up to \$10,000 for property damage in another state.

These limits are often described as 20/40/10. Courts sometimes award more than these amounts. If this happens, you would be responsible for paying the amount not covered by your policy. To protect themselves, many people buy extra liability insurance.

Optional Automobile Insurance Coverages

There are some optional insurance coverages you may wish to consider. State law does *not* require that these coverages be purchased.

Your no-fault insurance does not pay for repairs to your car if it is damaged in an accident. If your car is properly parked and hit by another car, the other driver's insurance will pay for your repairs. Except for this situation, the only kinds of auto insurance that pay for repairs to your car are collision and comprehensive coverage. Several of the examples in the guide include these optional coverages.

Collision Insurance

This coverage pays for repairs to your car when it is damaged in a crash. There are three basic kinds of collision insurance to choose from: broad form, standard, and limited. Collision insurance is usually sold with a deductible. A deductible is the money you agree to pay toward the cost of repairs before the insurance company steps in and pays the rest. The larger the deductible, the lower the cost of your collision insurance.

- Broad Form collision pays for damages regardless of fault, with a deductible that applies only if you are substantially at fault.
- Standard collision pays for damages regardless of fault, with a deductible that always applies.
- Limited collision pays only if you are not substantially at fault, and may or may not have a deductible.

Comprehensive Insurance

This coverage pays for your car if it is stolen or for repairs if it is damaged by a falling object, fire, flood, vandalism, or collision with an animal.

Uninsured Motorists Coverage (UM)

This coverage will pay if an uninsured motorist seriously injures you or a member of your family. Uninsured motorists coverage is usually sold with limits of \$20,000 per person and \$40,000 per accident (20/40). This coverage will not pay for damage to your vehicle.

Automobile Insurance Eligibility

This guide is a survey of rates for four sample driver households who are eligible for auto insurance under the law. An eligible person for auto insurance is a person who has a car registered in Michigan or has a valid Michigan driver's license. However, there are times when a company can refuse to insure you.

Reasons for Denial

You *can* be turned down for auto insurance if:

- you are not required by law to have no-fault insurance.
- your driver's license is suspended or revoked.
- within the past five years, you have been convicted of trying to defraud an insurance company, or have been denied payment of a claim over \$1,000 because there is evidence of fraud on your part.
- within the past three years, you have been found guilty of a felony with a motor vehicle, driving under the influence of alcohol or drugs, failing to stop at the scene of an accident, or reckless driving.

- the car you want to insure does not meet Michigan safety requirements.

- within the past two years, your auto insurance has been cancelled because of non-payment of premium. This can be waived if you pay the entire premium on the policy you are buying in advance.
- the insurance you want to buy requires you to be a member of a group, club or organization and you do not join the organization.
- your driving record causes you to have more than the allowable number of "eligibility points."
- you do not meet the requirements of a company's

Insurance Eligibility Points

Insurance companies assign *insurance eligibility points* for certain traffic violations.

Insurance eligibility points are not the same as points on your official driving record. They are simply a guide to help the company decide whether you are eligible for auto insurance. You can be turned down for auto insurance if you have seven or more eligibility points from violations within the past three years.

How insurance companies assign eligibility points:

- Driving more than 15 mph over the speed limit (careless driving) - four points
- Driving 11-15 mph over the speed limit - three points
- Driving 15 mph or fewer over the speed limit on freeways that used to have a maximum speed limit of 70 mph - two points
- Other moving violations - two points
- The first accident in which you are more than 50% at fault - three points
- The second and all following accidents in which you are more than 50% at fault - four points

underwriting rules. (See *Company Guidelines on following page*).

Automobile Insurance Eligibility

Company Guidelines

Insurance companies also use certain guidelines, called underwriting rules, to help decide whether they will insure you. These rules may be different for each company, but each company must apply its rules in the same way to everyone. For example, a company may refuse to insure you if it does not have a rate for your type of car, or if your car is very expensive to repair or replace (such as custom or antique cars).

Ineligible Persons

If you find you are not eligible for auto insurance, you may want to ask your agent to apply to the Michigan Automobile Insurance Placement Facility for you. The Facility was created to offer insurance to those persons who

have difficulty finding insurance through regular companies. Any licensed agent can help you apply for insurance through the Facility.

Eligible Persons

If you are a person who is eligible for auto insurance, read on to see how you can use this survey and perhaps reduce the cost of your auto insurance.

The Michigan Office of Financial and Insurance Regulation has additional information available regarding auto insurance. Please visit our web site at **www.michigan.gov/ofir** or call us **toll free at 877-999-6442** to obtain more information.

Saving Money on Auto Insurance

The survey rates have been determined using the rating factors specified in each example. However, your actual premium will be determined using the characteristics of your household members and vehicles. It is important to shop around to find the lowest premium, but there are other ways to further reduce your cost of auto insurance.

Physical Damage Deductibles

Increasing your deductibles on the physical damage coverage (e.g. comprehensive and collision) can make a significant difference in the cost of your policy.

Personal Injury Protection (PIP) Deductibles

You should be aware that your auto insurance company may impose a deductible on any claim you submit for PIP benefits following an auto accident. This means that you will be responsible for paying for any expenses, up to this deductible limit, before the auto insurance company will pay for any of your injuries. For this reason, it is important for you to know whether your auto policy requires a deductible as well as the deductible amount. If this information isn't listed in your policy declaration page, ask your agent or insurance company to confirm whether there is a deductible, and if so, ask for the deductible amount.

Group Insurance Coverage

Many companies offer group auto insurance coverage at reduced rates to members of qualified groups, organizations, associations and trade or business associations (e.g. AARP, teacher's association, university alumni association). Credit union members and employees of various businesses may also be eligible. If you are a member of one of these types of groups, ask your agent if you qualify for group coverage. More than one insurer may offer reduced rates to your group, so you may want to check with several agents, or ask your agent to check with several companies.

Coordination with other Health or Disability Coverage

Your personal injury protection (PIP) premium may be reduced if you have other health or disability coverage, through your place of employment for

example. Ask your agent about the option to coordinate health or disability coverage with your auto insurance PIP coverage. You may coordinate PIP coverage with any other health or disability policy you have (except Medicaid, Medicare or a Medicare supplemental policy) to reduce your PIP premium. When you coordinate coverage, your health/disability policy becomes the primary payer for any PIP claims related to your auto accident. Your auto insurance coverage pays for reasonable expenses not covered by the health/disability policy. However, before you agree to coordinate your health/disability income and auto policies, you should first verify that your health and/or disability income insurance policy will provide benefits for injuries related to car accidents. Some health insurance companies restrict coverage for injuries related to auto accidents if the injured person is also covered by an auto insurance policy.

Coordination of health/disability and auto insurance benefits applies only to the policyholder and family members covered under the policies.

Senior Citizen and Retiree Discounts (Work Loss Waiver)

If you are a senior citizen, aged 65 or older, the law requires a company to offer you a reduced premium if you drive your vehicle less than 3,000 miles per year. A retired person aged 60 or over, who does not have income from work, must also be offered the option to waive coverage for work loss that is paid under the PIP coverage. A person may waive coverage for himself or herself and an eligible spouse and receive a reduced premium for PIP coverage. Keep in mind that the work loss coverage may not be eliminated completely from the no-fault policy since it still applies to other persons who may be injured in or by the policyholder's vehicle.

To save even more money, review the listing of possible discounts on the next several pages.

Listing of Possible Discounts

Many insurers offer discounts for safety features like anti-lock brakes, air bags and anti-theft devices. You may also be eligible for a discount if you have two or more policies with the same insurance company (e.g. homeowners and auto policies). If it's a significant discount, it may be worth insuring both your auto and home with the same company.

We have asked the insurance companies that participated in this survey to provide us with a list of their discounts. We have compiled a list of the most common discounts that the participating companies offer on the following page. This list of discounts is NOT a comprehensive list. Companies add new discounts to their programs all the time. Therefore, be sure to ask for a list of discounts that a company offers when you are shopping around for auto insurance coverage.

Your auto insurance premium is broken down into the types of coverage you choose to purchase (e.g. mandatory no-fault coverage, optional comprehensive and/or collision coverage). Because of this, any auto insurance discount you receive from your insurance company will typically only be applied to certain portions of your premium. For instance, if your vehicle qualifies for an anti-theft discount, the discount would typically be applied to the portion of your premium that you pay for comprehensive coverage. If you do not carry comprehensive coverage on your vehicle, you would not qualify for this discount. Each company decides what discounts it will offer and what insurance coverages (e.g. personal injury protection, comprehensive, collision) will be affected by each discount. The company must then offer these discounts to all individuals who qualify. (See example on next page.)

Therefore, the following list of company-offered discounts should only be used to offer you some guidance into the vast number of discounts that are available when shopping around for auto insurance. It is important to realize that only the insurance company or one of its representatives, such as an insurance agent, will be able to provide you with an accurate premium quote based on your own personal characteristics, including any and all company offered discounts.

Remember: Insurance companies can develop a discount for anything that may reduce the company's losses and expenses. These discounts must then be offered to all individuals who qualify. It is critical when shopping around to ask for all the discounts the company offers.

Example of Discount Effect on Base Rate Premium

\$ 223.00	Liability coverage (BI/PD)
100.00	Property Protection Insurance Coverage (PPI)
<u>1,162.00</u>	Personal Injury Protection Coverage (PIP)
1,485.00	Total Mandatory Coverages
2,400.00	Collision Coverage
<u>2,615.00</u>	Comprehensive Coverage
5,015.00	Total Optional Coverages
1,485.00	Total Mandatory Coverages
<u>5,015.00</u>	Total Optional Coverages
\$6,500.00	Total Annual Base Rate Premium
-1,300.00	(20% credit score discount applies to all coverages = \$6500 x 20%)
- 116.20	(10% air bag discount to PIP only = \$1162 x 10%)
- 261.50	(10% anti-theft discount to Comprehensive only = \$2615 x 10%)
- 11.15	(5% anti-lock brake discount to BI/PD = \$223 x 5%)
<u>- 120.00</u>	(5% anti-lock brakes discount to Collision only = \$2400 x 5%)
\$-1,808.85	Total Discount from Annual Base Rate Premium
\$4,691.15	Final Base Rate Premium

Auto Insurance Discounts

Companies	Air Bags	Anti-Lock Brakes	Anti-Theft	Multi Vehicle	Multi Policy	Credit Score	Student Away at School	Good Student	Claim or Ticket Free
Affirmative Ins Co of MI			5-15%	20%					
Allstate Ins Co	20-30%	0-10%	5%	10-30%	5-10%		10%	10%	9-32%
Allstate Prop & Cas	20-30%	10%	5%		5-17%		10%	10%	0-38%
American Insurance Co	10-30%	5%	5-15%		18-30%				2-6%
American Int'l Ins Co (AIG)	10-45%	5%	5-15%			39-60%			
American Int'l South (AIG)	20-30%	3%	5-15%						
Amica Mutual Ins Co	10-32%		5-25%	15-25%	2-10%		10%	10%	
Auto Club Ins Assn	10%		5-25%	20-25%	10%	0-44%		10%	
Auto-Owners Ins Co	20-35%	5%	5-10%	19-26%	5-14%	0-59%	25%	5-10%	
Bristol West Preferred				16-33%			10%		
Cincinnati Ins Co	20-30%		5-15%		10%	5-10%		10%	5-15%
Citizens Insurance Co of America	20%	5%	5-25%	20-30%	13%	0-55%			
Citizens Insurance Co of Midwest			25%	26-34%	3-8%				
Dairyland Insurance Co			5%	15%					
Emcasco Ins Co	20-30%	5%	5-15%	3-30%	25%	15-50%			15%
Employers Mutual Cas	20-30%	5%	5-15%	3-30%	25%	15-50%			15%
Encompass Prop & Cas Co	30%	5%	5-15%		20-25%	0-60%	20%	12%	
Esurance Insurance Co	0-30%		10%	0-37%				10%	
Farm Bureau General				13-30%	15%	5-35%			5-23%
Farm Bureau Mutual				13-30%	15%	5-35%			5-23%
Farmers Ins Exchange	10-30%	5%	3%	20%	5-49%	0-76%		15%	
Federal Ins Co (Chubb)	20%	5%	5-15%	20%			40%		
Frankenmuth Mutual	15-30%	5%	5-20%	20%	25%	5-48%	25%		5-10%
Fremont Insurance Co	20-35%	5%	5-20%	20%	20%			10%	3-9%
GEICO Indemnity Co	10%		5%	20%					
Grange Insurance of MI	10-15%		2-20%	20%	10%	0-20%			
Great Lakes Casualty	10-30%		5-15%	1-37%			10%		
Great Northern (Chubb)	20%	5%	5-15%	20%			40%		
Harleysville Lake States	5%	5%	5%	15-25%	15%	12-55%		10%	10%
Hartford Casualty	10-20%	3%	5-15%			15%			5%
Hartford of the Midwest	10-20%	3%	5-15%			15%			5%
Hastings Mutual Ins Co	15%	5%	5-15%		15%	7-43%			3-15%
Home-Owners Ins Co	20-35%	5%	5-10%	19-26%	5-14%	0-59%	25%	5-10%	
Horace Mann Ins Co			5%	0-30%	7-17.4%	0-73%		8-10.7%	
IDS Property & Casualty	20-30%	5%	5-10%		10-14%	0-49.5%	30%		
Integon National Ins Co	10%		5-20%	10-20%					
Liberty Mutual Fire Ins	30%	10%	5-25%		2%			25%	5%
Merchants Mutual Ins Co	20-30%	7%	5-15%	20%	15%		25%	10%	5-15%
Mercury National Insurance Co	10-15%		5%			0-16%	5%		
Metropolitan Direct P&C	20-40%		5-10%		4-5%		10%		
Metropolitan General	20-40%		5-10%		4-5%		10%		
Metropolitan Prop & Cas	20-40%		5-10%		4-5%		10%		

Auto Insurance Discounts

Companies	Air Bags	Anti-Lock Brakes	Anti-Theft	Multi Vehicle	Multi Policy	Credit Score	Student Away at School	Good Student	Claim or Ticket Free
Michigan Insurance Co	5%	5%	5-20%	0-30%	17%			18%	8-12%
Michigan Millers Mutual	20-35%	5%	5-15%	20-25%	20%	16-40%	25%		
Mid-Century (Farmers)	10-30%	5%	3%	20%	5-49%	0-76%		15%	
Nationwide Mutual Fire	20-30%		5%		5-10%	0-58%			10%
New Hampshire Indemnity (AIG)	10-15%			5-27%					
Pacific Indemnity (Chubb)	20%	5%	5-15%	20%			40%		
Pioneer State Mutual	30%	5%	5-20%	25%	15%	0-40%		10%	10%
Progressive Marathon Ins Co	10-15%		5%	2-31%		5-67%	10%		
Progressive MI Ins Co	5%		5%	4-50%	5%	3-62%	10%		5-15%
Safeco Insurance Co of IL			3%		3-10%	0-50%	12-15%	4-12%	
Secura Ins A Mutual Co	30%		15%	25%	5-25%	0-40%	35%	35%	10%
Standard Fire (Travelers)			5-20%	25%	10%			20%	
State Auto Mutual Ins Co	20-30%	5%	5-25%		10-15%	0-52%			
State Farm Mutual Auto	5-20%		5-10%	8-28%	5-22%	0-62.3%		0-10%	10-25%
Titan Insurance Co			5%	20%					
Tokio Marine	20-30%	5%	5-15%	20-40%					
Unitrin Direct Ins Co	0-10%		5%	14%		0-53%	10%		
Unitrin Direct Prop & Cas	0-10%		5%	14%		0-53%	10%		
Vigilant Ins Co (Chubb)	20%	5%	5-15%	20%			40%		
West American Ins Co	20-30%	5%	5-15%		15%	8-50%			
Westfield Insurance Co	20-30%	5%	5-15%	10%	15%	13-47%		7%	

How to Use the Survey

Find Your Territory

Review the detailed territory descriptions on the next page to determine which territory most accurately represents the area in which you live. For example, the Marquette territory could represent the entire Upper Peninsula; the Traverse City territory could represent northern lower Michigan, etc.

Find Yourself

Read the description of the four examples used in the survey and choose the one that best describes your situation.

Each example shows the base rate, with no discounts, for one year of car insurance for 16 different territories. Look at the rates for the example you have chosen under the territory that best represents your area.

Shop Around

When you have chosen some companies to shop, check the telephone book for a listing of offices in your area. While not all companies have offices throughout the state, you should be able to find an agent or company to call for a quote. You may also visit our web site at www.michigan.gov/ofir to search for a list of companies, agents or agencies that are licensed to sell insurance in Michigan.

Michigan law makes it illegal for an insurance company or an insurance agent to do certain things. **We want to know if you are told any of the following statements as you talk with an agent or a representative of a company. Call us immediately toll free at 877-999-6442 if you're ever told any of the following** (in a very limited number of circumstances these statements might not be illegal, but our office can verify this for you):

- We don't write in that area
- We aren't taking any new customers
- We don't have an agent in your area
- We can't write your auto insurance unless you insure your home with us
- You aren't eligible for a policy with our company (no explanation of ineligibility is provided) but we can place you with the MAIPF

We want to know if you have a problem with an agent/agency or insurance company during the process of shopping around for coverage. If you disagree with an insurance company about whether you are eligible for coverage, try to resolve the issue with the insurance company. If you still do not agree with the company position, ask them to provide specific rules or language that they believe excludes you from eligibility. If you are still dissatisfied, please contact our **Consumer Services Division toll free at 877-999-6442** to ask questions or to file a written complaint against the company or agent/agency.

Spending a little time shopping could save you a lot of money!

Insurance Companies in this Survey

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 limited amount of auto insurance business in Michigan. Exempt companies are not included in this comparison because their rating and underwriting practices may be very different from those subject to the EIA.

Rating Territories

Location plays an important part in determining auto insurance premiums. The law allows insurance companies to divide the state into rating territories, and each company defines its territories in a different way. For the purposes of the rate survey, cities or locations that are representative of certain parts of the state were chosen. The territories are described below. Intersections are given for locations that are often divided by a company's territory boundaries. If you are not located in one of the specific territories, you should look at the rates for the territory that most closely represents the area in which you live.

Location	Intersection	Zip
SWD (Southwest Detroit)	33rd & Jackson	48210
NWD (Northwest Detroit)	6 Mile & Lenore	48219
NCD (North Central Detroit)	Winchester & Binder	48234
SCD (South Central Detroit)	Gratiot & Mt. Elliott	48207
NED (Northeast Detroit)	State Fair & Redmond	48205
PON (Pontiac)	Auburn & Paddock	48342
MAC (Macomb County-Warren)	Canterbury & Hoover	48093
WDT (Wyandotte)	14th & Oak	48192
YPSI (Ypsilanti)		48197
LAN (Lansing)	Martin Luther King & Ottawa	48915
KAL (Kalamazoo)	Whites Road	49008
TRA (Traverse City)		49684
MAR (Marquette)		49855
SAG (Saginaw)	Hess & Sheridan	48601
FLI (Flint)	Dort & Davison	48506
GRA (Grand Rapids)	Plainfield & Knapp	49505

Example 1

Driver: Principal, age 18, licensed 2 years, single - no dependents;
 5 mi commute one way, 7,000 mi/yr; \$7,000/yr; no tickets or accidents
Car: 2000 Ford Ranger Pickup
VIN: 1FT&R10V&Y

Coverages & Limits:
 BI/PD 20/40/10 or 50 CSL
 PPI \$1,000,000
 PIP medical & work loss excess

ANNUAL PREMIUMS BASED ON EXAMPLE 1 - *All discounts are not included in the premiums listed below. See discount section of this guide for more information.*

Companies	SWD	NWD	NCD	SCD	NED	PON	MAC	WDT	YPSI	LAN	KAL	TRA	MAR	SAG	FLI	GRA
Affirmative Ins Co of MI [^]	1866	2320	2909	2987	2693	1603	1531	1574	1301	1133	1241	1324	1429	1304	1408	1081
Allstate Ins Co+	6783	6200	7212	7285	6378	4629	3594	3793	3454	2968	2991	3172	2994	3772	4068	2907
Allstate Prop & Cas+	2877	2877	2877	3664	3664	2086	1647	1579	1159	1638	1555	1273	1347	1551	1551	1334
American Insurance Co	5019	4543	5019	5019	5019	4040	4400	4543	3339	3621	3621	3279	3258	4291	5176	3529
American Int'l Ins Co (AIG)	2660	2105	3587	3596	2872	1522	1711	1485	1516	1720	1113	1037	1132	1692	2099	1266
American Int'l South (AIG)	2857	2132	3440	3109	2469	1634	1699	1314	1433	1429	945	984	1088	1452	1705	1226
Amica Mutual Ins Co	2385	2044	2112	2717	2112	1768	1430	1348	1548	1428	1045	1031	1100	1496	1796	1184
Auto Club Ins Assn*	5520	3511	4655	4820	3732	3366	2779	2382	2896	2520	1905	2027	1583	3333	3476	1682
Auto-Owners Ins Co+	4201	3389	4094	4201	3389	2886	2944	2137	2289	1989	2037	1780	1755	2380	3312	1971
Bristol West Preferred [^]	6336	4030	5355	3976	3898	3397	2067	3397	1975	1719	1957	2136	1462	2634	3826	1850
Cincinnati Ins Co	3931	2018	3602	3804	3602	1929	2018	1961	2183	1901	1347	1256	1416	1161	2528	1951
Citizens Ins Co of America	7423	6386	8076	8076	7423	4959	3442	2723	3580	2972	2475	2336	2536	3511	4578	2420
Citizens Ins Co of Midwest	5095	4070	5185	4518	3691	2961	2219	1948	1815	1814	1529	1514	1505	1881	3637	1484
Dairyland Insurance Co [^]	1768	2466	3766	3766	3353	1608	1849	1557	1332	1162	1223	1337	1511	1486	1481	1156
Emcasco Ins Co	6047	3961	5753	6459	5753	4205	3447	3961	2741	2613	2227	1913	2171	2183	5745	2389
Employers Mutual Cas	6047	3961	5753	6459	5753	4205	3447	3961	2741	2613	2227	1913	2171	2183	5745	2389
Encompass Prop & Cas	4011	4271	4011	6579	6688	3627	3308	3181	2515	2840	2008	1704	2051	2497	2758	1856
Esurance Insurance Co#	4172	3414	2950	3410	3594	2950	2120	2950	2174	1686	1534	1960	1642	2068	3138	1738
Farm Bureau General*	2162	2161	2161	2161	2161	2035	1740	1223	1266	1325	1501	1073	1153	1846	1883	1109
Farm Bureau Mutual*	2162	2161	2161	2161	2161	2035	1740	1223	1266	1325	1501	1073	1153	1846	1883	1109
Farmers Ins Exchange*	11860	10739	12472	8591	10342	7200	7394	5324	6189	3432	4759	3374	2202	5635	6613	2731
Federal Ins Co (Chubb)	2158	1975	1975	2158	2158	1187	1219	2029	1050	1028	1143	930	1088	1258	1233	952
Frankenmuth Mutual	6386	6386	6386	6386	6386	4950	6386	2496	3188	2462	2098	2098	2098	2872	4950	2396
Fremont Insurance Co	3926	3926	3926	3926	3926	2990	2990	2314	2314	1868	1786	1600	1600	2430	2314	1694
GEICO Indemnity Co#	2133	1756	1878	2053	1878	1495	1217	1318	1022	890	820	1061	958	1043	1392	908
Grange Insurance of MI [^]	14914	11146	14914	14914	11912	7370	9022	6194	7268	4964	5164	7282	4464	7894	9704	4714
Great Lakes Casualty	3209	1413	2293	2339	2293	1995	1415	1995	1299	1077	1015	1079	963	1253	1213	1069
Great Northern (Chubb)	2158	1975	1975	2158	2158	1187	1219	2029	1050	1028	1143	930	1088	1258	1233	952
Harleysville Lake States	5858	5858	5858	4330	5858	3807	3252	1809	2637	1843	2177	1572	1409	3007	5858	1652
Hartford Casualty	6475	5973	6475	6475	6475	3869	3527	3759	3004	2829	2130	2455	2465	3071	3559	2423
Hartford of the Midwest	6475	5973	6475	6475	6475	3869	3527	3759	3004	2829	2130	2455	2465	3071	3559	2423
Hastings Mutual Ins Co	4256	3234	4256	4650	4256	3374	2818	3234	1450	1760	1532	1488	1434	2124	3470	2098
Home-Owners Ins Co	3991	3221	3889	3991	3221	2742	2796	2030	2174	1889	1934	1692	1668	2261	3147	1873
Horace Mann Ins Co	4214	2994	4104	4104	4104	2387	1922	1799	1565	1650	1419	1189	1208	1528	2155	1293
IDS Property & Casualty	4643	4107	3831	4643	3831	3495	2199	2235	2023	2041	1529	1633	1275	2447	3163	1505
Integon National Ins Co [^]	3416	2846	2610	2904	2756	2154	1572	1586	1352	1138	1158	1170	1002	1450	2412	1170

ANNUAL PREMIUMS BASED ON EXAMPLE 1

Companies	SWD	NWD	NCD	SCD	NED	PON	MAC	WDT	YPSI	LAN	KAL	TRA	MAR	SAG	FLI	GRA
Liberty Mutual Fire Ins	7447	6930	7322	7905	7603	5675	3083	3990	3701	2754	2528	2599	2627	4026	5621	2490
Merchants Mutual Ins Co	3972	2556	3017	4355	3017	2382	2092	2556	1826	1509	1338	1478	1705	1965	3204	1489
Mercury National Ins Co	4122	2956	2750	3238	3470	2478	2936	2750	1624	1328	1154	1640	1268	1752	2912	1366
Metropolitan Direct P&C#	4724	3364	4256	3770	4256	1970	1968	2038	1968	1508	1572	2006	1500	1664	2336	1734
Metropolitan General	4960	3530	4466	3956	4466	2064	2064	2134	2062	1576	1646	2104	1570	1742	2446	1814
Metropolitan Prop & Cas	4960	3530	4466	3956	4466	2064	2064	2134	2062	1576	1646	2104	1570	1742	2446	1814
Michigan Insurance Co	7213	6245	7741	7741	7213	3877	3065	2565	3297	2667	2332	2074	2114	3568	4316	2254
Michigan Millers Mutual	7212	5804	6404	7360	6404	4228	3678	2428	2242	2580	2242	1594	2118	2528	3984	2336
Mid-Century* (Farmers)	11860	10739	12472	8591	10342	7200	7394	5324	6189	3432	4759	3374	2202	5635	6613	2731
Nationwide Mutual Fire	4429	4425	4429	4254	4425	2315	1893	2315	1859	1540	1694	1642	1575	1793	2822	1282
New Hampshire Ind^ (AIG)	6159	4324	5282	4221	4098	3292	1768	3292	1208	964	1240	1479	1112	1546	2871	1253
Pacific Indemnity (Chubb)	2158	1975	1975	2158	2158	1187	1219	2029	1050	1028	1143	930	1088	1258	1233	952
Pioneer State Mutual	3833	3833	3833	3833	3833	2547	2431	2767	1499	1397	1315	1085	1231	1731	2447	1133
Progressive Marathon#	7808	5425	4610	5360	4576	4610	3605	4610	3305	2696	2586	3378	2593	3489	5186	2793
Progressive MI Ins Co	8315	5385	4639	5253	4527	4639	2819	4639	2663	2369	2663	2899	2005	3563	5103	2431
Safeco Insurance Co of IL^	5748	3028	3717	3975	3850	3717	2013	2961	1844	2448	1652	1547	2479	2399	3812	1239
Secura Ins A Mutual Co+	9207	9207	9207	9207	9207	5198	3060	5198	2847	3673	1569	1538	3756	4211	4558	3119
Standard Fire (Travelers)	5556	3809	5556	5556	2351	2427	2351	3809	1778	1680	1705	1772	1747	1972	3156	1581
State Auto Mutual Ins Co	2156	2532	2184	1802	2612	2240	2612	2156	1566	1440	1362	1214	1214	1560	1552	1206
State Farm Mutual Auto	2748	2446	4334	3943	3943	3305	2218	2037	2016	2104	1318	1572	1312	3255	3163	1394
Titan Insurance Co^	1589	2325	3044	3044	2782	1628	1567	1526	1427	1111	1331	1453	1420	1489	1417	1176
Tokio Marine	3360	3030	2868	3360	2868	1568	1987	3030	1601	1869	1549	1522	1429	1587	2540	1135
Unitrin Direct Ins Co#	5475	3795	3224	3762	3709	3224	2503	3224	2287	1870	1790	2339	1796	2419	3641	1937
Unitrin Direct Prop & Cas#	5475	3795	3224	3762	3709	3224	2503	3224	2287	1870	1790	2339	1796	2419	3641	1937
Vigilant Ins Co (Chubb)	2158	1975	1975	2158	2158	1187	1219	2029	1050	1028	1143	930	1088	1258	1233	952
West American Ins Co	3787	3430	3918	4520	3918	3661	3168	3430	2201	2587	1851	1503	1659	1809	3727	2315
Westfield Insurance Co	2648	2403	2574	2437	2574	1387	1718	2403	1082	1147	997	865	1040	1257	1749	927

Notes to all examples:

*Membership fee may apply. Cost of membership is not included in the premium quotation.

+May reflect variation due to company program specifications.

#Rate is only available if the company is contacted directly without the assistance of an agent.

^Offers coverage to those who are ineligible for coverage under the Essential Insurance Act because they have more than six eligibility points in a three year period. Rates may therefore be higher to reflect the company's assumption of these additional risks.

Example 2

Drivers: Married couple, age 35;

Wife -7 mi commute 1 way, 9,000 mi/yr; \$25,000/yr

Husband - 14 mi commute 1 way, 13,000 mi/yr; \$40,000/yr;

both drivers no tickets or accidents; two children.

Cars: Wife - 2005 Chrysler Town & Country Touring, 4-door

VIN: 1C4&P54L&5

Husband - 2006 Ford Escape XLT, 4x2, 4-door

VIN: 1FM&U031&6

Coverages & Limits:

BI/PD 100/300/100 or 300 CSL

PPI \$1,000,000

PIP medical & work loss excess

UM 20/40

Car 1 and Car 2

BROAD COLLISION \$250 deductible

COMPREHENSIVE \$100 deductible

ANNUAL PREMIUMS BASED ON EXAMPLE 2 - All discounts are not included in the premiums listed below. See discount section of this guide for more information.

Companies	SWD	NWD	NCD	SCD	NED	PON	MAC	WDT	YPSI	LAN	KAL	TRA	MAR	SAG	FLI	GRA
Affirmative Ins Co of MI+^	10676	13418	14015	14131	14601	6482	8748	5395	6795	5303	4793	5628	5719	6730	7040	5557
Allstate Ins Co+	13014	11490	13326	13267	12386	7774	6464	6699	6647	5572	5536	5704	5787	6311	6517	5910
Allstate Prop & Cas+	10669	10669	10669	12449	12449	6742	5407	5287	4752	5045	5192	4521	4432	5005	5005	5044
American Insurance Co	5315	4811	5315	5315	5315	3879	4140	4811	3348	3442	3442	3317	3316	3670	4843	3632
American Int'l Ins Co (AIG)	3781	3228	4721	4552	3835	2326	2354	2101	2166	2463	1750	1724	1859	2422	2590	3058
American Int'l South (AIG)	8434	7392	9574	9368	8820	4714	4574	4082	4754	4020	3234	3302	3618	4364	4532	3766
Amica Mutual Ins Co	4079	3335	3553	4613	3553	2828	1678	1781	1777	1960	1439	1472	1472	1767	2914	1630
Auto Club Ins Assn*	9800	7360	9115	8247	8422	6374	4919	4318	5359	4618	3680	3677	2943	6072	6390	3517
Auto-Owners Ins Co+	9016	7174	8777	9016	7174	6241	6156	4443	4937	4147	4194	3813	3852	4956	7097	4221
Bristol West Preferred^	11073	7997	11130	8316	8169	6971	3801	4700	3462	2962	3256	3670	2937	3871	5917	3289
Cincinnati Ins Co	6923	3429	6016	7064	6016	3322	3429	3058	3418	2848	2389	1986	2523	2500	4535	2771
Citizens Ins Co of America	9708	8365	10551	10551	9708	6511	4549	3616	4729	3941	3295	3114	3374	4637	6020	3223
Citizens Ins Co of Midwest	6663	5439	6647	5985	4955	3831	2932	2659	2772	2483	2284	2292	2225	2468	4605	2294
Dairyland Insurance Co+^	12861	13256	16775	16775	17665	6248	6376	7643	5290	4509	4065	5196	5571	7217	6005	4953
Emcasco Ins Co	8844	6810	9498	9630	9498	5640	5408	6810	3416	3060	3206	2220	2936	2630	7216	3250
Employers Mutual Cas	8844	6810	9498	9630	9498	5640	5408	6810	3416	3060	3206	2220	2936	2630	7216	3250
Encompass Prop & Cas	7840	7617	7840	10146	9746	5396	5257	5198	4228	4646	3291	2981	3549	3634	4377	3152
Esurance Insurance Co#	12280	9140	8484	9602	9704	7760	4604	5356	4428	3874	3426	4178	3702	4200	6722	3896
Farm Bureau General*	6997	6996	6996	6996	6996	4757	4831	2889	3787	2902	3283	2577	2744	4183	4581	3157
Farm Bureau Mutual*	6997	6996	6996	6996	6996	4757	4831	2889	3787	2902	3283	2577	2744	4183	4581	3157
Farmers Ins Exchange*	34044	27615	36145	23853	33029	19604	20571	17064	16675	10831	12289	9946	8209	14795	16107	9531
Federal Ins Co (Chubb)	6191	5938	5938	6191	6191	3292	3692	5709	3013	2965	3107	2729	2734	3115	3605	2991
Frankenmuth Mutual	7980	7980	7980	7980	7980	6310	7980	3354	4272	3288	2810	2810	2810	3854	6310	3208
Fremont Insurance Co	7876	7876	7876	7876	7876	6026	6026	4686	4686	3778	3618	3252	3252	4908	4686	3448
GEICO Indemnity Co+#	4738	3958	4580	4472	4580	3244	2482	2584	2080	2008	1906	2166	2078	2252	2834	2066
Grange Insurance of MI^	30976	22562	30976	30976	19650	11440	12240	9844	10528	9090	8488	10560	8280	10630	15718	8140
Great Lakes Casualty	6942	4914	5000	5312	4660	5385	2746	3008	2464	2232	2116	2198	2216	2322	2182	2354
Great Northern (Chubb)	6191	5938	5938	6191	6191	3292	3692	5709	3013	2965	3107	2729	2734	3115	3605	2991
Harleysville Lake States	5622	5622	5622	4527	5622	3767	2976	1785	2848	1879	2294	1529	1325	3290	5622	1692
Hartford Casualty	7701	6966	7701	7701	7701	4367	4157	4448	3551	3310	2874	3002	2996	3762	3989	3060
Hartford of the Midwest	7701	6966	7701	7701	7701	4367	4157	4448	3551	3310	2874	3002	2996	3762	3989	3060
Hastings Mutual Ins Co	7188	5840	7188	7876	7188	5056	4288	5840	2288	2334	2542	2362	2380	2606	5062	3158

ANNUAL PREMIUMS BASED ON EXAMPLE 2

Companies	SWD	NWD	NCD	SCD	NED	PON	MAC	WDT	YPSI	LAN	KAL	TRA	MAR	SAG	FLI	GRA
Home-Owners Ins Co	8564	6814	8335	8564	6814	5929	5848	4221	4693	3939	3986	3623	3658	4708	6741	4009
Horace Mann Ins Co	15910	11671	15570	15570	15570	10248	8990	8150	7485	8450	7852	6048	5942	7436	10035	7312
IDS Property & Casualty	8000	7358	7240	7824	7240	4588	3368	3500	3286	3040	2448	2480	2048	3142	4878	2612
Integon National Ins Co^	9996	8506	7720	8890	8450	5974	4044	4024	3720	3038	3218	2928	3212	3814	5708	3372
Liberty Mutual Fire Ins	18898	16763	18232	17821	18502	12944	8272	8616	8735	7245	6737	6851	7140	9615	12247	7058
Merchants Mutual Ins Co	9467	6276	7904	9511	7903	5718	5787	6276	3763	3398	3112	2987	3704	4637	6577	3415
Mercury National Ins Co	7988	4852	6158	6208	6522	5140	4242	3864	2968	2714	2394	2824	2376	3150	4464	2860
Metropolitan Direct P&C#	7016	5392	6710	5806	6710	2872	2912	2934	3002	2494	2584	3166	2606	3228	3818	2714
Metropolitan General	7360	5652	7042	6082	7042	3010	3048	3068	3130	2614	2700	3312	2732	3386	3992	2838
Metropolitan Prop & Cas	7360	5652	7042	6082	7042	3010	3048	3068	3130	2614	2700	3312	2732	3386	3992	2838
Michigan Insurance Co	11520	9988	12382	12382	11520	6232	4954	4125	5290	4276	3748	3342	3418	5717	6932	3640
Michigan Millers Mutual	8542	6876	7586	8714	7586	5012	4568	2886	2658	2958	2658	1896	2510	2992	4716	2770
Mid-Century* (Farmers)	34044	27615	36145	23853	33029	19604	20571	17064	16675	10831	12289	9946	8209	14795	16107	9531
Nationwide Mutual Fire	7310	8128	7418	7895	8128	4203	3251	4203	3689	2879	3202	2843	3131	3244	4683	2558
New Hampshire Ind^ (AIG)	16667	11717	17416	12338	12606	9400	4714	6436	3144	2713	3032	3967	3506	3194	5822	3481
Pacific Indemnity(Chubb)	6191	5938	5938	6191	6191	3292	3692	5709	3013	2965	3107	2729	2734	3115	3605	2991
Pioneer State Mutual	6220	6220	6220	6220	6220	4532	4464	4752	2748	2604	2372	1956	2300	3148	4394	2098
Progressive Marathon#	20203	14290	14335	15706	13470	13477	8078	8692	7046	5924	6010	7281	6364	6840	10855	6329
Progressive MI Ins Co	20602	15308	15356	16864	14214	14270	7300	8586	6484	5658	6114	6834	5678	6924	10432	6080
Safeco Insurance Co of IL^	10242	5510	7660	7961	8080	7217	3541	4076	3124	4403	2880	2581	2220	3835	6269	4432
Secura Ins A Mutual Co	13019	13019	13019	13019	13019	7351	4428	7351	3687	3781	2002	2090	4860	5503	5049	3462
Standard Fire (Travelers)	8019	6650	8019	8019	4074	4070	4074	6650	3052	2840	2734	2946	2884	3294	4980	2694
State Auto Mutual Ins Co	4204	4310	4186	4110	4122	4614	4122	4382	3034	3164	2842	3022	3058	3780	3702	2884
State Farm Mutual Auto	8223	7234	10779	9587	10117	6783	4936	4692	4732	4603	3618	4026	3740	6784	6520	4027
Titan Insurance Co^	13021	13530	16895	16895	16529	6497	6523	6835	5726	4835	5849	5942	6483	7561	6279	6513
Tokio Marine	5192	4158	4400	5082	4400	2399	3027	4158	2302	2392	2392	2460	2426	2372	3484	2170
Unitrin Direct Ins Co#	9028	6476	6440	7034	7070	6103	3828	4115	3363	2842	2883	3442	3008	3301	5114	3055
Unitrin Direct Prop & Cas#	9028	6476	6440	7034	7070	6103	3828	4115	3363	2842	2883	3442	3008	3301	5114	3055
Vigilant Ins Co (Chubb)	6191	5938	5938	6191	6191	3292	3692	5709	3013	2965	3107	2729	2734	3115	3605	2991
West American Ins Co	8505	7473	7684	8496	7684	5736	4833	7473	4524	4581	3458	2820	3345	3316	6298	3915
Westfield Insurance Co	5447	4923	5299	5198	5299	2943	3525	4923	2266	2307	2070	1806	2191	2579	3724	2071

Notes to all examples:

*Membership fee may apply. Cost of membership is not included in the premium quotation.

+May reflect variation due to company program specifications.

#Rate is only available if the company is contacted directly without the assistance of an agent.

^Offers coverage to those who are ineligible for coverage under the Essential Insurance Act because they have more than six eligibility points in a three year period. Rates may therefore be higher to reflect the company's assumption of these additional risks.

Example 3

Drivers: Married couple, age 42; 17 year old child with driver license who occasionally drives Car 1
 Wife - 3 mi commute 1 way, 12,000 mi/yr; \$30,000/yr; no tickets or accidents.
 Husband - 10 mi commute 1 way, 15,000 mi/yr; \$50,000/yr; 1 at-fault accident and 1 moving violation within the past year for speeding 9 mph over speed limit
 Cars: Wife - 2006 Chevrolet Impala LS, 4-door sedan
 VIN: 2G1WB51K&6
 Husband - 2001 Chevrolet Silverado 1500, 4x4
 VIN: 1GC&K14V&1

Coverages & Limits:
 BI/PD 100/300/100 or 300 CSL
 PPI \$1,000,000
 PIP medical & work loss excess
 UM 20/40

Car 1:
 BROAD COLLISION \$500 deductible
 COMPREHENSIVE \$100 deductible
Car 2: No physical damage coverage

ANNUAL PREMIUMS BASED ON EXAMPLE 3 - All discounts are not included in the premiums listed below. See discount section of this guide for more information.

Companies	SWD	NWD	NCD	SCD	NED	PON	MAC	WDT	YPSI	LAN	KAL	TRA	MAR	SAG	FLI	GRA
Affirmative Ins Co of MI+^	10902	13861	14604	14775	15081	6777	9049	5742	6961	5427	5017	5842	6001	6944	7175	5629
Allstate Ins Co+	15861	13927	16019	16494	14638	10565	8529	8640	8631	7340	7133	7253	7134	8132	8723	7838
Allstate Prop & Cas+	12998	12998	12998	15130	15130	8981	7225	6899	6023	6660	6709	5848	5414	6619	6619	6692
American Insurance Co	7455	6692	7455	7455	7455	5766	6108	6692	4726	5169	5169	4762	4677	5987	7402	5145
American Int'l Ins Co (AIG)	8398	7006	10729	10415	8641	4909	5083	4476	4610	4697	3606	3494	3842	5205	5767	4101
American Int'l South (AIG)	9606	8253	11059	10656	9872	5255	5192	4549	5263	4501	3528	3645	4035	4852	5129	4167
Amica Mutual Ins Co	8185	6684	7117	9298	7117	5507	3425	3568	3634	3864	2811	2908	2960	3573	5668	3208
Auto Club Ins Assn*+	10247	7518	9430	8656	8581	6434	5041	4426	5471	4696	3728	3780	3045	6178	6516	3488
Auto-Owners Ins Co+	9165	7305	8922	9165	7305	6336	6283	4539	5018	4240	4299	3878	3899	5065	7218	4299
Bristol West Preferred^	18468	13299	18128	13560	13389	11538	6554	8506	6029	5154	5665	6363	4991	6931	10417	5713
Cincinnati Ins Co	11554	5739	10073	11692	10073	5553	5739	5165	5785	4831	3975	3334	4197	4092	7540	4714
Citizens Ins Co of America	16553	14239	18007	18007	16553	11046	7659	6053	7967	6611	5499	5188	5634	7813	10195	5376
Citizens Ins Co of Midwest	8642	6974	8711	7736	6340	5037	3847	3440	3472	3221	2892	2921	2834	3235	6108	2911
Dairyland Insurance Co+^	8547	9343	12155	12155	11737	4751	4994	4860	3995	3447	3423	3862	4351	5153	4502	3662
Emcasco Ins Co	28725	21579	30691	31303	30691	18037	17059	21579	10565	9369	9727	6653	8951	7985	23297	9911
Employers Mutual Cas	28725	21579	30691	31303	30691	18037	17059	21579	10565	9369	9727	6653	8951	7985	23297	9911
Encompass Prop & Cas	10512	10375	10512	14391	13960	7539	7273	7136	5755	6426	4439	3984	4770	5112	6046	4224
Esurance Insurance Co#	20048	15256	13658	15644	16448	13484	8414	9876	7912	7000	6084	7114	6228	8016	12460	7236
Farm Bureau General*	8180	8180	8180	8180	8180	5696	5691	3423	4396	3469	3943	3038	3271	5011	5449	3656
Farm Bureau Mutual*	8180	8180	8180	8180	8180	5696	5691	3423	4396	3469	3943	3038	3271	5011	5449	3656
Farmers Ins Exchange*	50981	40726	47596	36677	50380	29756	30736	25656	22165	16383	18500	14973	12811	20804	23783	14513
Federal Ins Co (Chubb)	9166	8723	8723	9166	9166	4635	5238	8419	4181	4099	4338	3775	3854	4408	5087	4094
Frankenmuth Mutual	12692	12692	12692	12692	12692	9982	12692	5208	6664	5100	4326	4326	4326	6002	9982	4968
Fremont Insurance Co	7676	7676	7676	7676	7676	5860	5860	4568	4568	3678	3528	3166	3166	4780	4568	3356
GEICO Indemnity Co+#	7352	6094	7028	6942	7028	4990	3800	3982	3164	3002	2838	3298	3134	3404	4354	3262
Grange Insurance of MI^	33558	24578	33558	33558	23616	13250	14474	11350	12236	10016	9518	12310	9136	12590	17896	9136
Great Lakes Casualty	10242	7526	7740	7752	7740	6600	4264	4565	3812	3394	3204	3324	3240	3662	3408	3534
Great Northern (Chubb)	9166	8723	8723	9166	9166	4635	5238	8419	4181	4099	4338	3775	3854	4408	5087	4094
Harleysville Lake States	9980	9980	9980	7898	9980	6564	5251	3107	4867	3270	3951	2679	2369	5600	9980	2888

ANNUAL PREMIUMS BASED ON EXAMPLE 3

Companies	SWD	NWD	NCD	SCD	NED	PON	MAC	WDT	YPSI	LAN	KAL	TRA	MAR	SAG	FLI	GRA
Hartford Casualty	11765	10696	11765	11765	11765	6608	6200	6707	5261	4930	4048	4384	4402	5520	6048	4414
Hartford of the Midwest	11765	10696	11765	11765	11765	6608	6200	6707	5261	4930	4048	4384	4402	5520	6048	4414
Hastings Mutual Ins Co	9538	7618	9536	10388	9536	6790	5760	7618	3002	3156	3314	3100	3084	4208	6778	4202
Home-Owners Ins Co	8707	6940	8476	8707	6940	6018	5968	4313	4768	4028	4085	3685	3705	4813	6857	4085
Horace Mann Ins Co	21187	16432	20735	20735	20735	14467	12759	12082	10184	11984	11118	8345	7460	10463	14074	10349
IDS Property & Casualty	10636	9900	9498	10590	9498	7206	5008	5106	4886	4650	3618	3652	2858	4884	7310	3866
Integon National Ins Co^	11598	9598	8818	9762	9666	7124	5148	5090	4730	3902	4078	3782	3842	4874	7422	4338
Liberty Mutual Fire Ins	26368	23177	25325	24852	25728	17617	11102	11785	11867	9712	9076	9295	9786	12953	16614	9440
Merchants Mutual Ins Co	12387	8186	10228	12495	10228	7335	7388	8186	4987	4384	4011	3942	4809	5954	8736	4425
Mercury National Ins Co	9530	5958	6866	7420	7962	6320	5308	5182	3770	3428	2980	3528	2902	4114	5810	3600
Metropolitan Direct P&C#	12670	9624	12038	10412	12038	5100	5164	5226	5290	4322	4484	5576	4496	5494	6706	4742
Metropolitan General	13308	10110	12646	10922	12646	5346	5414	5476	5548	4534	4696	5846	4714	5770	7036	4966
Metropolitan Prop & Cas	13308	10110	12646	10922	12646	5346	5414	5476	5548	4534	4696	5846	4714	5770	7036	4966
Michigan Insurance Co	15214	13171	16351	16351	15214	8194	6500	5399	6939	5589	4890	4350	4456	7513	9119	4748
Michigan Millers Mutual	13850	11136	12304	14132	12304	8118	7068	4672	4314	4954	4314	3068	4068	4856	7648	4486
Mid-Century* (Farmers)	50981	40726	47596	36677	50380	29756	30736	25656	22165	16383	18500	14973	12811	20804	23783	14513
Nationwide Mutual Fire	7718	8352	7786	8090	8352	4483	3496	4483	3837	3040	3390	2826	3160	3418	5130	2626
New Hampshire Ind^ (AIG)	27756	19284	28454	20309	20123	14942	7169	10465	4756	4071	4671	6137	5353	4983	9159	5132
Pacific Indemnity(Chubb)	9166	8723	8723	9166	9166	4635	5238	8419	4181	4099	4338	3775	3854	4408	5087	4094
Pioneer State Mutual	8298	8298	8298	8298	8298	5940	5822	6270	3536	3348	3058	2514	2932	4076	5740	2692
Progressive Marathon#	29904	21435	20682	22596	19844	19857	13137	14361	11577	9495	9591	11733	9816	11598	17777	10375
Progressive MI Ins Co	24808	18394	17666	19220	16764	16938	9820	12200	8842	7740	8420	9310	7492	10094	14750	8510
Safeco Insurance Co of IL^	16498	9056	12068	12622	12882	11647	6081	7303	5388	7522	4856	4354	3690	6803	10868	7643
Secura Ins A Mutual Co	14848	14848	14848	14848	14848	8380	5195	8380	4260	4585	2320	2396	5620	6366	6043	4145
Standard Fire (Travelers)	14271	11463	14271	14271	6961	6928	6961	11463	5135	4759	4636	5010	4884	5587	8656	4497
State Auto Mutual Ins Co	7146	7544	7142	6782	7326	7812	7326	7418	5056	5168	4784	4858	4858	5506	6028	4654
State Farm Mutual Auto	11637	10248	15812	14099	14742	10298	7324	6889	6930	6840	5109	5772	5247	10269	9883	5657
Titan Insurance Co^	12162	13196	16362	16362	16017	6498	6517	6743	5716	4760	5777	5939	6422	7274	6191	6170
Tokio Marine	6843	5570	5792	6697	5792	3109	3952	5570	3030	3095	3095	3160	3124	3072	4626	2687
Unitrin Direct Ins Co#	13960	10105	9652	10529	10800	9340	6423	7033	5706	4672	4713	5736	4775	5753	8646	5129
Unitrin Direct Prop & Cas#	13960	10105	9652	10529	10800	9340	6423	7033	5706	4672	4713	5736	4775	5753	8646	5129
Vigilant Ins Co (Chubb)	9166	8723	8723	9166	9166	4635	5238	8419	4181	4099	4338	3775	3854	4408	5087	4094
West American Ins Co	13574	11927	12449	13864	12449	9549	8057	11927	7214	7458	5566	4503	5305	5339	10399	6437
Westfield Insurance Co	7992	7215	7776	7607	7776	4233	5117	7215	3229	3302	2938	2545	3121	3702	5402	2922

Notes to all examples:

- *Membership fee may apply. Cost of membership is not included in the premium quotation.
- +May reflect variation due to company program specifications.
- #Rate is only available if the company is contacted directly without the assistance of an agent.
- ^Offers coverage to those who are ineligible for coverage under the Essential Insurance Act because they have more than six eligibility points in a three year period. Rates may therefore be higher to reflect the company's assumption of these additional risks.

Example 4

Drivers: Retired couple, age 66; pleasure use, 2,800 mi/yr;
 no tickets or accidents; no earned income, work loss waived; no dependents
Car: 2007 Buick Lacrosse CX, 4-door sedan
VIN: 2G4WC552&7

Coverages & Limits:
 BI/PD 100/300/100 or 300 CSL
 PPI \$1,000,000
 PIP medical primary, no deductible
 UM 20/40
 BROAD COLLISION \$500 deductible
 COMPREHENSIVE \$100 deductible

ANNUAL PREMIUMS BASED ON EXAMPLE 4 - All discounts are not included in the premiums listed below. See discount section of this guide for more information.

Companies	SWD	NWD	NCD	SCD	NED	PON	MAC	WDT	YPSI	LAN	KAL	TRA	MAR	SAG	FLI	GRA
Affirmative Ins Co of MI+^	5949	7606	8006	8103	8275	3681	4925	3112	3792	2937	2709	3163	3260	3760	3880	3031
Allstate Ins Co	5981	5315	6220	6167	5711	3695	3047	3176	3124	2626	2620	2719	2672	3014	3112	2771
Allstate Prop & Cas+	5090	5090	5090	5987	5987	3362	2663	2577	2248	2472	2534	2194	2109	2457	2457	2445
American Insurance Co	2783	2524	2783	2783	2783	2011	2151	2524	1752	1778	1778	1732	1733	1873	2494	1885
American Int'l Ins Co (AIG)	2112	1786	2654	2569	2165	1287	1323	1183	1215	1226	982	955	1042	1355	1469	1098
American Int'l South (AIG)	3643	3187	4151	4041	3802	2029	1983	1768	2051	1742	1401	1438	1579	1882	1964	1631
Amica Mutual Ins Co	3142	2559	2728	3561	2728	2106	1291	1357	1358	1471	1083	1120	1132	1343	2178	1230
Auto Club Ins Assn*+	5502	4054	5061	4637	4634	3416	2671	2338	2909	2495	1977	2007	1621	3291	3450	1868
Auto-Owners Ins Co+	3812	3031	3710	3812	3031	2635	2595	1878	2086	1758	1777	1611	1624	2098	2997	1784
Bristol West Preferred^	10525	7680	10656	7965	7813	6674	3620	4453	3298	2816	3082	3492	2806	3652	5588	3115
Cincinnati Ins Co	3261	1606	2816	3343	2816	1563	1606	1417	1586	1314	1127	922	1191	1204	2139	1264
Citizens Ins Co of America	5600	4821	6088	6088	5600	3751	2613	2074	2715	2261	1887	1783	1933	2665	3464	1846
Citizens Ins Co of Midwest	5288	4302	5270	4736	3911	3003	2277	2057	2146	1914	1750	1758	1711	1904	3628	1760
Dairyland Insurance Co+^	7671	8196	10611	10611	10305	3897	4081	4032	3298	2791	2730	3256	3790	4367	3723	3036
Emcasco Ins Co	5394	4152	5738	5868	5738	3422	3266	4152	2106	1908	1946	1362	1752	1576	4498	1986
Employers Mutual Cas	5394	4152	5738	5868	5738	3422	3266	4152	2106	1908	1946	1362	1752	1576	4498	1986
Encompass Prop & Cas	3801	3687	3801	4929	4706	2599	2545	2515	2058	2273	1599	1462	1730	1776	2130	1540
Esurance Insurance Co#	5432	4140	3782	4274	4446	3670	2318	2692	2212	1970	1740	2028	1808	2194	3340	2012
Farm Bureau General*	3467	3467	3467	3467	3467	2421	2419	1464	1876	1484	1682	1303	1398	2133	2319	1565
Farm Bureau Mutual*	3467	3467	3467	3467	3467	2421	2419	1464	1876	1484	1682	1303	1398	2133	2319	1565
Farmers Ins Exchange*	12637	9300	12848	10262	14282	7954	8452	7117	6821	4518	5039	4038	3613	4501	6436	3883
Federal Ins Co (Chubb)	2948	2819	2819	2948	2948	1586	1771	2718	1451	1430	1495	1328	1330	1507	1728	1438
Frankenmuth Mutual	3704	3704	3704	3704	3704	2898	3704	1552	1966	1518	1298	1298	1298	1780	2898	1484
Fremont Insurance Co	3322	3322	3322	3322	3322	2544	2544	1990	1990	1604	1544	1392	1392	2084	1990	1468
GEICO Indemnity Co+#	2640	2180	2530	2482	2530	1772	1322	1400	1108	1070	1014	1170	1272	1186	1510	1156
Grange Insurance of MI^	13848	10116	13848	13848	8970	5296	5726	4544	4884	4114	3876	4894	3736	7216	4980	3710
Great Lakes Casualty	3305	2405	2523	2529	2521	2143	1379	1553	1227	1117	1059	1083	1079	1179	1101	1169
Great Northern (Chubb)	2948	2819	2819	2948	2948	1586	1771	2718	1451	1430	1495	1328	1330	1507	1728	1438
Harleysville Lake States	4753	4753	4753	3746	4753	3133	2507	1481	2322	1549	1879	1274	1125	2667	4753	1395
Hartford Casualty	2935	2664	2935	2935	2935	1667	1590	1719	1369	1287	1117	1171	1174	1445	1533	1187
Hartford of the Midwest	2935	2664	2935	2935	2935	1667	1590	1719	1369	1287	1117	1171	1174	1445	1533	1187
Hastings Mutual Ins Co	3370	2756	3370	3672	3370	2330	1998	2756	1060	1072	1190	1098	1114	1462	2334	1460

ANNUAL PREMIUMS BASED ON EXAMPLE 4

Companies	SWD	NWD	NCD	SCD	NED	PON	MAC	WDT	YPSI	LAN	KAL	TRA	MAR	SAG	FLI	GRA
Home-Owners Ins Co	3620	2880	3524	3620	2880	2504	2472	1784	1982	1671	1689	1531	1543	1994	2849	1695
Horace Mann Ins Co	7076	5408	6945	6945	6945	4800	4230	3878	3456	3964	3699	2831	2640	3497	4653	3460
IDS Property & Casualty	4857	4455	4301	4803	4301	3151	2203	2267	2145	2039	1593	1623	1293	2149	3197	1695
Integon National Ins Co^	4872	4220	3824	4372	4196	3026	2120	2092	1914	1584	1662	1544	1594	2014	3042	1744
Liberty Mutual Fire Ins	9914	8765	9573	9366	9731	6692	4219	4437	4500	3703	3433	3501	3676	4917	6320	3575
Merchants Mutual Ins Co	4937	4145	4114	4950	4114	2978	2994	3278	1977	1760	1617	1565	1922	2393	3445	1776
Mercury National Ins Co	4430	2704	3322	3438	3664	2860	2528	2250	1684	1546	1352	1594	1326	1816	2580	1624
Metropolitan Direct P&C#	2990	2306	2838	2464	2838	1238	1256	1272	1292	1074	1114	1352	1120	1370	1624	1164
Metropolitan General	3136	2416	2974	2586	2974	1304	1312	1326	1352	1126	1164	1416	1170	1430	1700	1212
Metropolitan Prop & Cas	3136	2416	2974	2586	2974	1304	1312	1326	1352	1126	1164	1416	1170	1430	1700	1212
Michigan Insurance Co	6880	5963	7401	7401	6880	3707	2944	2451	3143	2532	2213	1972	2019	3401	4130	2154
Michigan Millers Mutual	3988	3212	3546	4070	3546	2338	2036	1346	1244	1428	1244	884	1148	1402	2185	1294
Mid-Century* (Farmers)	12637	9300	12848	10262	14282	7954	8452	7117	6821	4518	5039	4038	3613	4501	6436	3883
Nationwide Mutual Fire	4557	4983	4603	4789	4983	2582	2022	2582	2235	1744	1971	1697	1845	1985	2968	1537
New Hampshire Ind^ (AIG)	9135	6502	9507	6765	7103	5362	2818	3797	1879	1617	1803	2321	2038	1926	3512	2117
Pacific Indemnity(Chubb)	2948	2819	2819	2948	2948	1586	1771	2718	1451	1430	1495	1328	1330	1507	1728	1438
Pioneer State Mutual	2663	2663	2663	2663	2663	1933	1897	2031	1176	1117	1027	851	987	1343	1871	909
Progressive Marathon#	10420	7512	7409	8085	7047	7050	4535	4902	3997	3397	3434	4090	3561	3956	6047	3641
Progressive MI Ins Co	11917	8833	8779	9609	8183	8221	4339	5167	3857	3375	3661	4075	3355	4211	6301	3655
Safeco Insurance Co of IL^	4607	2515	3434	3589	3586	3228	1598	1866	1433	1978	1321	1208	1046	1742	2784	1976
Secura Ins A Mutual Co	6915	6915	6915	6915	6915	3908	2448	3908	1951	2000	1058	1107	2568	2916	2677	1826
Standard Fire (Travelers)	3721	3066	3721	3721	1890	1885	1890	3066	1415	1321	1274	1370	1345	1527	2307	1249
State Auto Mutual Ins Co	2330	2414	2324	2262	2318	2552	2318	2422	1674	1734	1644	1662	1662	2082	2902	1576
State Farm Mutual Auto	3558	3124	4729	4224	4430	3031	2189	2077	2091	2045	1578	1768	1630	3023	2911	1745
Titan Insurance Co^	9145	10005	12582	12582	12217	4849	4854	5007	4271	3467	4263	4407	4736	5441	4589	4573
Tokio Marine	2090	1685	1817	2090	1897	989	1247	1685	944	988	988	994	1028	976	1407	917
Unitrin Direct Ins Co#	4705	3452	3365	3656	3733	3235	2184	2360	1937	1647	1668	1959	1701	1940	2908	1786
Unitrin Direct Prop & Cas#	4705	3452	3365	3656	3733	3235	2184	2360	1937	1647	1668	1959	1701	1940	2908	1786
Vigilant Ins Co (Chubb)	2948	2819	2819	2948	2948	1586	1771	2718	1451	1430	1495	1328	1330	1507	1728	1438
West American Ins Co	4247	3760	3864	4301	3864	2912	2457	3760	2270	2312	1751	1425	1684	1670	3181	1968
Westfield Insurance Co	3010	2723	2928	2864	2928	1620	1944	2723	1245	1276	1141	993	1207	1422	2050	1135

Notes to all examples:

*Membership fee may apply. Cost of membership is not included in the premium quotation.

+May reflect variation due to company program specifications.

#Rate is only available if the company is contacted directly without the assistance of an agent.

^Offers coverage to those who are ineligible for coverage under the Essential Insurance Act because they have more than six eligibility points in a three year period. Rates may therefore be higher to reflect the company's assumption of these additional risks.

Insurance Company Websites

More and more insurers are offering Internet websites that allow consumers to obtain a premium quote for auto insurance. We asked insurance companies participating in this survey to provide us with their website address, if they offer such a service. The following list of company website addresses are being provided as an additional shopping tool when you shop for auto insurance:

Companies Insurance Company Websites

Allstate Ins Co	www.allstate.com
Allstate Prop & Cas	www.allstate.com
American Int'l Ins Co (AIG)	www.aigdirect.com
Amica Mutual Ins Co	www.amica.com
Auto Club Ins Assn	www.autoclubgroup.com/michigan/insurance
Cincinnati Ins Co	www.cinfin.com
Esurance Insurance Co	www.esurance.com
Farmers Ins Exchange	https://apps.farmers.com/start
GEICO Indemnity Co	www.GEICO.com
IDS Property & Casualty	www.ameriprise.com/autohome
Mercury National Insurance Co	www.mercuryinsurance.com
Metropolitan Direct P&C	www.metlife.com
Metropolitan General	www.metlife.com
Metropolitan Prop & Cas	www.metlife.com
Mid-Century (Farmers)	https://apps.farmers.com/start
Nationwide Mutual Fire	www.nationwide.com
Progressive Marathon Ins Co	www.progressive.com
Progressive MI Ins Co	www.progressiveagent.com
Safeco Insurance Co of IL	www.safeco.com
Standard Fire (Travelers)	www.travelers.com
State Farm Mutual Auto	www.statefarm.com
Unitrin Direct Ins Co	www.unitrindirect.com

Shopping for Auto Insurance Worksheet - Section I

This worksheet provides a place to record information an insurer will need in order to accurately quote you a premium. It is important to be consistent when sharing information with each insurer; this allows you to compare premiums on an “apple-to-apple” basis.

Vehicles to be Insured:

Make/Model	Year	Vehicle identification number (VIN)	Principal owner	Principal operator	Occasional operator

Drivers to be Insured on the Policy:

Name	License number	Age	Miles to work

Accidents or moving violations or convictions of each driver during the past three years:

Remember: Check the discounts you may be eligible for:

- ✓ Anti-theft devices
- ✓ Multiple vehicle policy
- ✓ Anti-lock brakes
- ✓ Good student
- ✓ See page 6 for a list of other possible discounts
- ✓ **Ask the company what additional discounts they offer that would apply to you.**

Shopping for Auto Insurance Worksheet - Section II

Use this chart to compare the quotes you receive from insurers and to explore the options available to you. Review your current policy to verify your coverage limits and deductibles and whether your current Personal Injury Protection (PIP) and work loss coverages are Excess (Coordinated) or Primary (Uncoordinated). Make sure you use the same limits of coverage, deductibles and PIP selections from company to company to ensure an accurate comparison.

Annual Premiums

Coverage	Company A	Company B	Company C	Company D	
Liability (See page 1 for details about these coverages)					
MANDATORY	Personal Injury Protection including work loss and replacement services				
	Property Protection Insurance - \$1,000,000 required				
	Residual Liability Insurance – Bodily Injury and Property Damage (law requires 20/40/10 limits)				
Collision (See page 2 for definitions)					
OPTIONAL	Broad Form				
	\$__ Deductible				
	\$__ Deductible				
	Standard				
	\$__ Deductible				
	\$__ Deductible				
	Limited				
	\$__ Deductible				
	\$__ Deductible				
	Comprehensive				
	\$__ Deductible				
	\$__ Deductible				
	Uninsured/ Underinsured Motorist				
	Auto Rental Coverage				
	Roadside Service				
Discounts Offered by Company – List each discount for which you qualify for and the amount it will reduce your premium					

Shopping for Auto Insurance Worksheet - Section III

Use this "Coverage Collection Worksheet" to review whether your current coverages meet your needs. You can see how the various options may ultimately impact your total premium.

		May Cost Less	May Cost More	
Coverage		Options	Standard	Options
MANDATORY	Personal Injury Protection including work loss and replacement services (See page 1)	You may purchase a coordinated or excess policy if you already have a health insurance policy and/or disability policy that would coordinate – ask your agent	Unlimited medical benefits; maximum work loss amount per month \$4,713; and up to \$20 per day in replacement services	You must purchase uncoordinated or primary coverage if you have no other health insurance or disability coverage that will coordinate or if you have Medicare coverage – ask your agent
	Property Protection Insurance (See page 1)	No options to reduce	Up to \$1 million for damage your car does to other people's property in Michigan	No options to increase
	Residual Liability Insurance – Bodily Injury and Property Damage (See page 1)	You must purchase at least the minimum \$20,000/\$40,000/\$10,000 coverage limits	-Up to \$20,000 for a person who is hurt or killed in an accident. -Up to \$40,000 for each accident if several people are hurt or killed. -Up to \$10,000 for property damage in another state	You can purchase higher limits than the standard 20/40/10 to protect you from liability in the event of a serious accident
THESE OPTIONAL COVERAGES WILL IMPACT YOUR TOTAL PREMIUM				
OPTIONAL	Collision/ Comprehensive (See page 2)	You may purchase a higher deductible - \$1,000, \$1,500, or \$2,000 if your insurer offers such limits; or purchase standard or limited collision instead of broad collision. <u>You may elect to not purchase collision or comprehensive but you will not have coverage for damage to your vehicle.</u>	Optional coverage	You may purchase a lower deductible of \$50, \$100, \$150, \$200 or \$250 if your insurer offers such limits
	Uninsured/ Underinsured Motorist (See page 2)	You may purchase lower coverage limits or elect to not purchase this optional coverage	Optional coverage	You may purchase higher coverage limits
	Auto Rental Reimbursement	You may purchase a lower daily limit or not purchase this optional coverage	Optional coverage	You can purchase a higher daily limit
	Roadside Service	You may purchase a lower coverage limit or not purchase this optional coverage	Optional coverage	You can purchase a higher coverage limit

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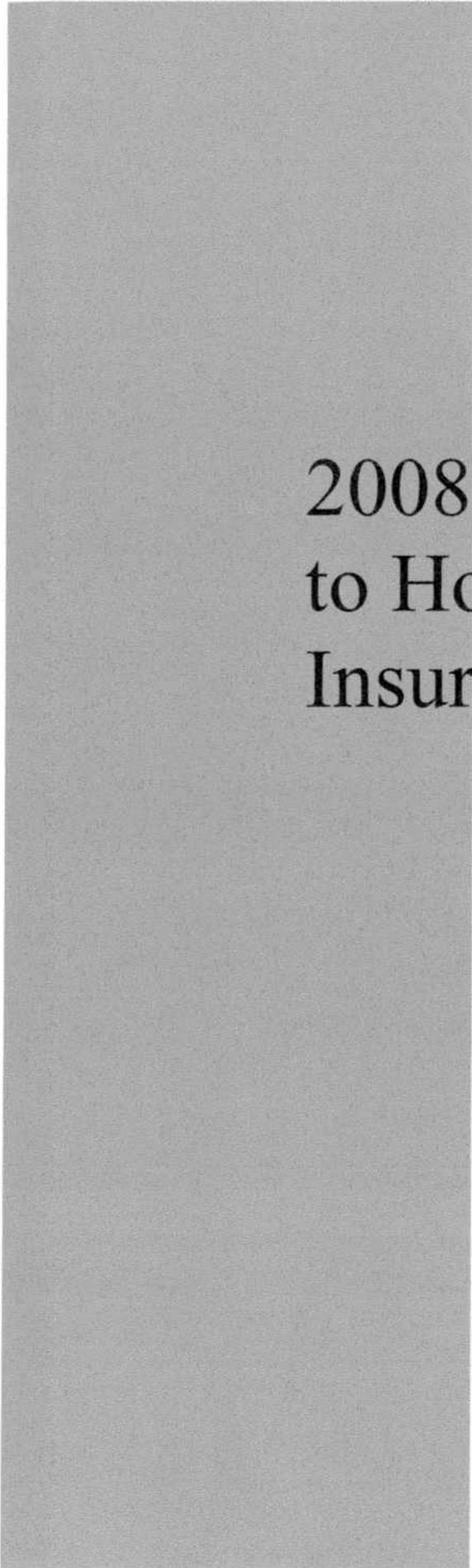
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INSURANCE FACTS
For Michigan Consumers

2008 Buyers' Guide
to Home & Renters
Insurance

Toll-Free Consumer Assistance Line
877-999-6442

Department of Labor & Economic Growth
Office of Financial and Insurance Regulation
www.michigan.gov/ofir

Dear Home Insurance Consumer:

Access to affordable home insurance is important for all Michigan consumers. Each year the Michigan Office of Financial and Insurance Regulation (OFIR) conducts a survey of home insurance companies to find out what they charge for different policies around the state. This rate survey is designed to show how much rates can vary from company to company and to help you find the coverage you want at the best possible rate.

Companies represented in this guide are only those that are subject to Michigan's Essential Insurance Act, which was passed by the legislature in 1979. This Act is designed to make home insurance available to all eligible Michigan citizens at reasonable rates and allows companies to set their own rates without the prior approval of the Commissioner of the Office of Financial and Insurance Regulation. Accordingly, a company can change its rates quickly to respond to the demands of the marketplace.

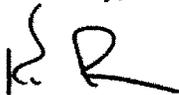
The rates provided in this survey reflect the rates charged by an insurer on July 1, 2008. A particular insurer may have increased or decreased rates since that date. The rates in the survey do not include any discounts the company may offer, so be sure to ask your agent about any discounts for which you might be eligible when shopping for home insurance. Please refer to page 9 of the survey to see an example of how discounts may affect rates. A listing of discounts offered by several companies is also provided in the survey on pages 10 and 11.

Because there are varying factors that affect what you pay for your insurance, it is not possible to show a rate for every situation. Instead, we have chosen four examples to represent various insurance purchasers, and asked insurance companies to provide a rate for each example in the territories listed. By reviewing the rates for the example which most closely fits your insurance needs, and using the worksheets at the end of the survey, you will be able to get a general idea of the price you would be charged by various companies.

The single best suggestion that I can give you as a consumer is to take the time to shop around! Consumers are always amazed at how much money they may be able to save if they take the time to pick up the phone and obtain quotes from a handful of companies. This guide is designed to assist you in making that process as easy as possible.

I hope you will use this guide as a tool when shopping for home insurance. Also, take the time to ask your agent specific questions regarding the policy you want. If you believe you have been unfairly denied coverage while shopping for insurance, we want to know about it. Please call us toll free at 877-999-6442 or file a formal, written complaint with this office.

Sincerely,



Ken Ross, Commissioner
Office of Financial and Insurance Regulation

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

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

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

You are also eligible if you own and live in a dwelling having more than one but not more than four 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.
- ✓ If your home has a physical condition which presents an extreme likelihood of a significant loss.
- ✓ 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 \$15,000.

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 \$35,000.

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 or HO-3 policy from regular companies (see Example 2 and 3).

ANY LICENSED AGENT CAN HELP YOU OBTAIN INSURANCE THROUGH 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 with sample premium chart abbreviations following:

Cheboygan (7) CHE	Lansing (3) LAN
Clare (6) CLA	Livonia (4) LIV
Dearborn (3) DEA	Marquette (5) MAR
Detroit (2) DET	Saginaw (3) SAG
Flint (3) FLI	Southfield (4) SFLD
Grand Rapids (3) GRA	Traverse City (5) TCTY
Kalamazoo (3) KAL	Warren (4) WAR

Use the rates for the part of the state and fire protection class that 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. Those risks excluded could be items such as flood, war, collapse, and water and sewer backup.

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 16).
- a “market value” or “repair cost” policy (example 2, page 19).
- an HO-3 = all risk (example 3, page 21).
- an HO-4 = renters (example 4, page 24).

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?
- ✓ What discounts might I be eligible for?

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 19), 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*. However, 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 paid under 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, computers, 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 partially destroyed by fire and you must live in a hotel 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 hotel.

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, for example, from 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, 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 our policy. Choose the largest deductible your budget can handle.

Safety Features

Many companies offer discounts for installing smoke detectors, fire extinguishers, and safety devices such as central station burglar and fire alarms and heavy duty locks to name a few. If your home has any safety 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.

Construction Discounts

A discount may be given if you have updated the mechanical systems in your home such as the plumbing, heating, electrical systems or if you have recently installed a new roof. Some companies also give discounts if your home is constructed with fire resistive materials.

Multi-Policy Discounts

Some companies offer a discount on all policies you purchase from them if you purchase more than one. For example, if you buy a home and auto policy from the same company, you will receive a discount on both policies. Other companies offer the discounts on other types of policies.

Renewal or Valued Policyholder Discounts

A person can receive a discount if they stay with the same company for a number of years. The discount is based on the number of years you have held a policy with that company, as well as how many claims may have been filed during that time. Each company that offers this discount may use different criteria. You will need to ask questions of the agent to determine if the company you purchase a policy from will use this discount.

Age of Dwelling or New Home Discounts

Many companies have a discount program based on the age of the home, starting with new until the home is 10 to 20 years old, depending on the company.

Credit Scoring Discount

This discount is often the largest discount available to policyholders and it is based on the credit history of the primary policyholder. Companies use various names for this discount, including Blue Ribbon Discount, Advantage Credit, Budgetwise Discount, Financial Stability Rating, Prime Discount, Insurance Score, Financial Responsibility Rate Factor, Account Credit, VIP Discount, as well as other names. If you have a good financial credit rating, you will want to be sure to ask the agent about any credit score discounts that would be available to you.

Miscellaneous Discounts

There are many other types of discounts offered by one or two companies, such as the Paid in Full Discount if you pay the whole premium up front, the Prior Carrier Discount if you have been previously insured with another company, the Married Discount if you are married, the Mortgage Paid in Full Discount if your home no longer has a mortgage, a Claim Free Discount based on the number of claims you have filed during a certain period, a Non-Smoker Discount, and Payroll Deduction Discount.

This list of discounts is certainly not a comprehensive list. Companies are adding new discounts to their programs all the time. Be sure to ask for a list of those that are offered from each company you are considering buying a policy from. However, most companies have a cap on the total amount of discounts that a person can use to reduce their premiums. For example, if you qualify for several discounts that amount to over 90% of the premium, the company may cap your total to 50% of the premium.

We have provided a list of the major discounts offered on pages 10-11 listed by company and by the amount of discount that may be given.

Remember: Insurance companies can develop any type of discount for any group they feel may experience reduced losses or expenses. It is critical when shopping for home insurance to ask for all the discounts the company offers.

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

HOW DISCOUNTS AFFECT YOUR PREMIUM

In the example below, a standard base rate has been chosen from one company in our consumer guide. All consumer guide rates are base rates, without discounts applied. This rate represents what a person in Detroit may have to pay for an HO-3 policy, which is found in example 3 of the guide, if they do not qualify for any discounts.

Once all the discounts are applied separately to the base rate, our example shows how dramatically the premium has changed. In this particular example, the mature discount is applied after each discount has been applied and that total deducted. You may not qualify for each of the discounts offered in this example, or your particular insurance company may not offer all of these discounts. Some offer more discounts. The example simply illustrates how important it is for each homeowner to shop for coverage with several different companies, and inquire about all discounts for which they may qualify with a company.

Base Premium		\$1510
Smoke Detector Discount	2%	-30
Deadbolt Lock Discount	2%	-30
Fire Extinguisher Discount	2%	-30
New Home Discount (New)	20%	-302
Auto/Home Multi-policy Discount	17%	-257
Life/Home Multi-policy Discount	5%	-76
Insurance Score 7	6%	<u>-91</u>
Subtotal premium		\$694
Mature 55-64 Discount	3%	<u>-21</u>
Final Premium		\$673

This particular company offers several levels of discounts for a new home. For example, a 2 year old home still has a discount, but it is somewhat lower each year, until the home reaches 10 years of age at which time the discount will end.

The Insurance Score discount is the amount of discount given for the insureds credit score. A score of "7" is a medium range discount. This company has scores ranging from "0" to "10." However, each company uses a different scoring methodology for the credit score and you will need to ask what your score is and what discount is available.

Home Insurance Discounts

Company	Multi-Policy	New Home	Protective Devices	Construction	Mature Homeowner	Group	Credit Score	Non-Smoker	CLAIMS FREE
AIG Centennial Ins Co		2-16%	2-10%						
Allied Property & Cas. Ins. Co	5-17%	1-30%	2-10%	0.15	20%	8%	9-52%		5-6-47 2%
Allstate Indemnity Co	25%	0-37%	0-15%	0-16%	15%	5%	0-71%		10%
Allstate Insurance Co	25%	0-32%	0-15%	0-27%	15%	5%	0-50%		10%
Allstate Property & Cas Co	20%	0-37%	0-6%	0-24%	8%	5%	0-70%		0-76%
American Fire & Cas Ins. Co			3-13%			10-20%			
The American Insurance Co	5-10%	2-20%	2-30%						5%
American International Underwrit		2-16%	2-10%	2-16%					
American Reliable Ins Co.			2-5%	3-5%	5%				5%
American Security Ins Co.		2-20%	3-5%						2%
Amica Mutual Ins. Co.	10-18%	0-32%	0-13%	0.15			0-79%		
Armed Forces Ins Exchange		2-20%	2-13%	14-15%					
Associated Indemnity Corp.		2-20%	2-30%						
Auto Club Group Ins. Co.	10-20%	2-43%	2-8%		10-22%	2%	10-44%		2.5-10%
Auto-Owners Ins. Co.	5-20%	1-22%	3-12%	0.1	10-34%		4-38%		
Automobile Ins Co of Hartford,CT	10%	3-23%	2-8%	0.15					
Badger Mutual Ins. Co.			2-5%						
Central Mutual Ins Co	10-15%	variable	2-13%						5%
Cincinnati Insurance Co.		5-20%	0.05		10%				10-20%
Citizens Insurance Co of America	15%	0-44%	2-10%				1-57%	0.1	
Depositors Ins Co	0-66.1%	0-60%	0-30.2%		0-50%		0-77.7%		
Electric Insurance Co	15%	2-25%	10-13%						
EMCASCO	25%	5-32%	2-15%		15%		25-50%		
Employers Mutual Cas. Co.	25%	5-32%	2-15%		15%		25-50%		
Encompass Property & Cas.	25%	up to 44%	up to 15%	up to 20%	0-30%	15% p to 89.3%		0.01	
Farm Bureau Gen Ins Co of MI	15%	1-40%	2-15%	3-30%	30%		5-20%	0.05	5-10%
Farmers Insurance Exchange	5-15%	0-64%	0-50%	0-64%	0-45%	5%		0-5%	
Federal Insurance Co		3-21%	2-12%	0.15					5%
Fidelity & Deposit Of Maryland		2-20%	2-13%	2-20%					
Fire Insurance Exchange	5-15%	8-28%	2-25%		4-24%	3%		0.01	
First American P & C Co.	5%	2-25%	2-13%						
Frankenmuth Mutual Ins Co	15%	1-15%	2-15%		15-20%	5-30%	15-38%		10-15%
Fremont Insurance Co	15%	5-30%	up to 21%		10%	15%	15-48%	0.05	1 to 5%
Grange Insurance Co of Michigan	17%		2-5%	2-40%			5-70%		28%
Great Northern Ins. Co.		3-21%	0-12%	0.15					5%
Hamilton Mutual Ins. Co.	25%	5-32%	2-15%		15%		25-50%		
Harleysville Lake States Ins	15%	1-20%	8-13%		5-10%	5-15%	17-55%		5-10%
Hartford Accident & Indemnity	15%	3-20%	up to 20%	0.15	5%				

Home Insurance Discounts

Company	Multi-Policy	New Home	Protective Devices	Construction	Homeowner	Group	Credit Score	Non-Smoker	CLAIMS FREE
Hartford Casualty Ins Co	15%	3-20%	up to 20%	0.15	5%				
Hartford Ins Co of the Midwest	15%		up to 20%	0.15	10%				0-37%
Hastings Mutual Ins. Co.	10-15%	1-15%	5-10%		19%		5-42%	2%	
Home-Owners Ins. Co.	5-20%	1-22%	3-10%	10%	1-34%		4-38%		
Homesite Group Inc.		up to 30%	up to 10%	10-25%	10%		up to 5%		up to 21%
Horace Mann Ins Co	up to 20%	up to 20%	5%				up to 68%		up to 9%
IDS Property Casualty	5-10%	variable	2-15%		5%				
Liberty Mutual Fire Ins. Co.	2-10%	3-10%	1-16%	3-27%		5-10%	0-69%		0-68%
MemberSelect Ins Co	5-22%	0.4-35%	1-5%		10-20%		11-74%		3-92%
Merastar Insurance Co.	20%	4-32%	2-5%		0.05		20-45%		
Merchants Mutual Ins. Co.	15%	5-20%	2-23%	0.05	15%			2%	0.05
Metropolitan Prop. & Cas.	10%	0-32%	5-15%	15%	0.1				5-10%
Michigan Insurance Co.	17%	1-40%	3-15%	0.07	2-7%	variable		5%	10-17%
Michigan Millers Mutual Ins Co	20%	2-40%	Up to 20%		15-25%	8-23%	5-42%	0.02	0-20%
MutualAid eXchange			2-5%	0.15					
Nationwide Mutual Fire Ins Co	18%	0-33%	2-15%	0-33%	0.15		0-54%		
Nationwide Prop & Cas Ins Co	20%	0-20%	0-15%	0-41%	0-15%		0-63%		
Ohio Casualty Ins. Co.			3-13%			10-20%			
Pacific Indemnity Ins Co		3-21%	2-10%	0.15					
Pioneer State Mutual	15%	1-20%	2-20%		0.2	0.02	0-44%	0.04	0.05
Safeco of America	15%	0-30%	2-7%				0-90%		0.05
Secura Insurance	5%		2-10%				0-56%	0.05	
Secura Supreme Ins Co	25%		2-10%				0-56%	5%	
State Auto Insurance Co.	19%	3-25%	3-13%	15%	0.05	17-20%	26-72%		
State Farm Fire & Casualty Co	15%	1-25%	2-15%	1-38%					68-73%
Tokio Marine & Fire Ins. Co.			2-13%						
Travelers Indemnity Co of Amer.	10%	3-23%	2-8%	0.15					
Twin City Fire Ins Co	15%	3-20%	up to 20%	15%	0.05				
United Services Auto Assoc.		4-31%	2-15%						
USAA Casualty Ins. Co.		4-31%	2-15%						
Vigilant Insurance Co.		3-21%	2-10%	0.15					
West American Ins Co	15%		3-13%			10-20%			0.05
Westfield Insurance Co	10-20%	2-25%	2-10%		15%				up to 15%

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:

Additional Replacement Cost Coverage

Additional 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. Some companies refer to this coverage as “extra expense” coverage or “guaranteed replacement cost” coverage. Check with the agent to find out the specific limits of this additional coverage.

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 per item up to an aggregate limit.

Fire Department Service Charge

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

Credit Card, Fund Transfer Card Forgery, and 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, laptop computers, 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 phone 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 15 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 you buy a policy tailored to your own needs.

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 (with specific exclusions)	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 (see page 5) are provided *in addition to* the amount that would be paid for loss of 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.

Cheboygan (7) CHE	Lansing (3) LAN
Clare (6) CLA	Livonia (4) LIV
Dearborn (3) DEA	Marquette (5) MAR
Detroit (2) DET	Saginaw (3) SAG
Flint (3) FLI	Southfield (4) SFLD
Grand Rapids (3) GRA	Traverse City (5) TCTY
Kalamazoo (3) KAL	Warren (4) WAR

Example 1

Companies	CHE	CLA	DEA	DET	FLI	GRA	KAL	LAN	LIV	MAR	SAG	SFLD	TCTY	WAR
Allied Property & Cas. Ins #	622	692	974	1144	770	654	627	648	864	557	803	879	618	873
Allstate Indemnity Co.**#	354	556	990	990	354	354	354	354	354	354	556	990	556	990
Allstate Insurance Co #**	340	534	950	950	340	340	340	340	340	340	534	950	534	950
AIG Centennial Ins. Co.	558	520	520	520	520	520	520	520	520	520	520	520	520	520
AIU International Underwriting	558	520	520	520	520	520	520	520	520	520	520	520	520	520
American Fire & Cas Co	187	187	254	378	314	206	206	206	254	242	254	264	187	314
American Insurance Co	330	330	330	398	330	330	330	330	398	330	330	398	330	330
Amica Mutual Ins Co	473	473	638	735	563	460	460	473	547	473	500	563	460	518
Armed Forces Ins Exchange##	137	126	123	132	113	99	100	97	123	107	100	127	126	107
Associated Indemnity Corp	297	297	297	358	297	297	297	297	358	297	297	358	297	297
Auto Club Group Ins Co ***#	283	283	395	600	536	283	310	477	366	283	536	536	283	447
Auto Owners Insurance Co**	294	294	344	483	412	294	300	303	303	294	344	344	294	412
Automobile Ins Co of Hartford	193	187	212	268	177	177	177	177	212	187	177	177	187	177
Badger Mutual Insurance Co	269	269	347	469	347	269	269	269	269	269	269	269	269	269
Central Mutual Insurance Co	237	224	290	368	296	218	218	224	224	224	256	370	218	231
Cincinnati Insurance Company	129	127	125	132	132	125	125	125	125	127	125	125	127	125
Citizens Ins Co of America	324	329	473	551	500	286	300	310	321	348	428	623	318	342
Civic Property & Casualty Co.	566	566	815	964	566	500	559	507	645	507	629	566	566	566
Depositors Insurance Co***	332	339	436	461	377	318	330	341	410	332	350	422	334	431
Electric Insurance Co	170	155	164	245	245	155	155	155	164	155	155	164	155	164
Emcasco Insurance Co ***	381	350	350	493	403	350	350	350	409	350	350	350	350	350
Employers Mut Cas Ins Co ***	381	350	350	493	403	350	350	350	409	350	350	350	350	350
Encompass Property & Casualty	714	514	613	901	550	509	509	509	599	527	509	613	527	613
Farm Bureau General Ins of MI	276	242	453	688	571	300	309	260	212	242	453	526	188	314
Federal Insurance Co	325	325	399	399	325	325	325	325	399	325	325	325	325	325
Fire Insurance Exchange+++ ###	608	608	585	888	585	534	585	585	923	608	585	608	608	608
Frankenmuth Mutual Ins Co	202	210	488	488	381	228	218	230	218	202	308	488	202	381
Fremont Mutual Ins Co	171	189	225	442	324	189	216	189	225	152	207	234	171	225
Grange Ins. Co. of Michigan	699	638	785	1206	828	586	586	586	586	732	586	586	733	697
Great Northern Ins Co	188	188	230	230	188	188	188	188	230	188	188	188	188	188
Hamilton Mutual Ins. Co.***#	381	350	350	493	403	350	350	350	409	350	350	350	350	350
Harleysville Lake States Ins Co	240	234	456	727	418	287	278	300	234	216	418	409	227	409
Hartford Casualty Ins Co	188	188	241	267	267	188	188	188	241	188	241	188	188	241
Hartford Ins Co of the Midwest	190	190	249	276	276	190	190	190	249	190	249	190	190	249
Hastings Mutual Ins. Co***	154	140	181	227	227	140	140	140	140	140	181	181	140	181
Homesite Ins Co/Midwest	249	234	619	537	235	254	262	273	286	266	395	727	260	537
Home Owners Insurance Co**	270	270	316	445	379	270	276	279	279	270	316	316	270	379
Horace Mann Insurance Co***	142	142	195	349	142	117	117	116	131	134	136	150	133	157
IDS Property Casualty	178	178	245	373	276	169	169	245	208	178	276	291	178	208
Liberty Mutual Fire Ins Co	224	220	340	340	269	219	223	223	215	220	260	367	220	226
MemberSelect Ins Co.	414	467	520	602	467	414	414	451	414	414	602	602	451	602
Merastar Insurance Co.	217	255	461	445	351	217	217	217	273	217	338	461	338	445
Merchants Mutual Ins. Co.*	164	148	214	343	227	148	141	148	169	148	169	204	131	162
Metropolitan Property & Cas Ins	204	180	321	379	350	180	199	224	209	199	319	282	180	304
Michigan Insurance Co	118	106	260	380	212	140	140	140	156	106	204	260	118	174
Michigan Millers Mut Ins Co	195	187	260	293	187	195	187	187	206	187	218	260	187	260
MutualAid eXchange	179	179	248	248	179	179	179	179	248	179	179	179	179	179
Nationwide Mutual Fire Ins Co #	831	776	1222	1396	746	776	776	776	779	776	776	1222	776	1222
Ohio Casualty Insurance Co	201	201	273	407	338	220	220	220	273	259	273	285	201	338
Pacific Indemnity Co	227	227	277	277	227	227	227	227	277	227	227	227	227	227

Example 1 (continued)

Companies	CHE	CLA	DEA	DET	FLI	GRA	KAL	LAN	LIV	MAR	SAG	SFLD	TCTY	WAR
Pioneer State Mutual Ins Co	242	248	362	501	415	256	242	339	238	235	363	238	235	238
Safeco Ins Co of America***	306	278	326	438	668	276	278	278	326	278	440	278	278	438
Secura Mutual Ins Co	362	443	680	1026	453	453	430	453	500	515	453	628	352	628
Secura Supreme Ins. Co.	282	341	525	795	349	349	331	349	385	397	349	485	270	485
Sentry Insurance Company***	154	154	206	206	206	148	148	148	186	154	148	186	154	206
State Auto Mutual Insurance Co	281	281	319	408	332	281	318	313	319	331	309	362	313	318
State Farm Fire & Casualty***	1277	1277	2524	2524	1702	1278	1392	1392	1047	1277	1653	2524	1277	1378
Teachers Ins Co	119	119	162	292	119	98	98	98	109	112	114	126	112	115
Tokio Marine & Fire Ins Co	162	149	196	353	246	170	226	216	198	248	210	325	147	228
Travelers Indemnity Co of Amer	193	187	212	268	177	177	177	177	212	187	177	177	187	177
Twin City Fire Insurance Co	188	188	241	267	267	188	188	188	241	188	241	188	188	241
United Services Auto Assoc##	170	155	163	172	160	155	239	239	154	202	239	170	155	172
USAA Casualty Ins Co ##	196	178	186	197	182	178	272	272	175	230	272	175	178	197
Vigilant Insurance Co.	325	325	399	399	325	325	325	325	399	325	325	325	325	325
Westfield Insurance Co	312	312	350	312	312	312	312	350	312	312	312	312	312	312
West American Ins Co	201	201	273	407	338	220	220	220	273	259	273	285	201	338

*May reflect variation in liability limit.

**May reflect variation in medical payment limit.

***May reflect variation in deductible amount.

Only writes new business for condo and renters

Only writes military, retired military, and family.

No longer accepts new business.

+++ Part of Farmers Ins. Group

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 (see page 5) 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 an HO-3 policy (see Example 3). The dwelling is then covered against "*all risks*."

Cheboygan (7) CHE
Clare (6) CLA
Dearborn (3) DEA
Detroit (2) DET
Flint (3) FLI

Grand Rapids (3) GRA
Kalamazoo (3) KAL
Lansing (3) LAN
Livonia (4) LIV
Marquette (5) MAR

Saginaw (3) SAG
Southfield (4) SFLD
Traverse City (5) TCTY
Warren (4) WAR

Example 2

Companies	CHE	CLA	DEA	DET	FLI	GRA	KAL	LAN	LIV	MAR	SAG	SFLD	TCTY	WAR
Allstate Indemnity Co #** ***	1370	1392	3298	2578	1401	1220	1220	1158	1336	1243	1318	3298	1489	2578
Allstate Insurance Co # ** ***	1274	1247	2755	2169	1281	1152	1217	1140	1152	1217	1235	2755	1390	2169
Allstate Property & Cas Co** ***	3322	3379	7772	6532	4452	3174	3069	2759	3495	3301	3022	4452	3231	3661
American Fire & Cas. Ins. Co.	731	686	1230	2225	1171	1049	845	963	814	1230	1110	1099	730	1352
Auto Club Group Ins Co ** #	549	787	946	2176	1554	613	649	764	629	610	905	1377	637	994
Auto Owners Ins Co**	754	768	1097	1996	1349	769	815	848	739	711	956	1026	622	1185
Badger Mutual Insurance Co	602	602	974	1388	974	602	602	602	602	602	602	602	602	602
Central Mutual Insurance Co	589	575	931	1745	977	571	614	630	675	579	850	1238	561	695
Citizens Ins Co of America	1207	1120	2463	3458	2515	1170	1326	1467	1505	1047	2141	2978	1070	1623
Civic Property & Casualty Co.	1621	1563	2021	2698	1857	1191	1062	1065	1158	1238	1435	1730	1563	1479
Emcasco Insurance Co ***	736	669	880	3100	2182	767	596	738	611	489	1113	880	471	1892
Employers Mut Cas Ins Co ***	736	669	880	3100	2182	767	596	738	611	489	1113	880	471	1892
Farm Bureau General Ins MI*	908	809	1371	2473	1680	908	1037	847	646	719	1371	1603	621	973
Farmers Insurance Exchange***	1918	1792	2050	2489	1725	1678	1692	1588	1667	1716	1715	2074	1857	1621
Fire Insurance Exchange+++ #	2253	2594	2809	5679	2884	1395	2570	1837	1626	1386	2368	1883	2068	1988
Frankenmuth Mutual Ins Co	714	742	1735	2604	1392	850	714	873	764	714	1172	1735	714	1397
Fremont Mutual Ins Co	814	860	1082	2156	1574	903	1037	903	1030	690	993	1073	775	1030
Grange Ins. Co. of Michigan	5719	4834	13064	15579	5629	3746	3968	4218	5020	5301	5394	5020	5301	5228
Hamilton Mutual Ins. Co.*** #	736	669	880	3100	2182	767	596	738	611	489	1113	880	471	1892
Harleysville LakeStates Ins Co	1158	1027	2196	3515	2507	1121	1433	1497	944	601	1512	1973	571	1973
Hartford Accident & Indemnity	385	385	439	832	533	279	316	391	439	422	464	391	385	399
Hartford Casualty Ins Co	511	511	583	1106	708	370	419	519	583	560	616	519	511	530
Hartford Ins Co of the Midwest	527	438	645	1285	871	431	424	467	645	484	597	564	438	496
Hastings Mutual Insurance Co***	487	442	794	1329	865	487	429	429	531	442	575	794	385	794
Home Owners Ins Co**	693	706	1010	1836	1241	708	750	779	681	653	880	944	572	1090
Horace Mann Insurance Co***	1395	1166	1846	4742	1510	1056	987	926	1238	1206	1698	1143	1219	1328
IDS Property Casualty	398	488	688	964	806	394	358	384	372	424	573	788	433	407
Metropolitan Prop & Cas Ins	794	635	1214	1589	1094	677	695	723	743	602	917	1061	635	966
Michigan Insurance Co	758	692	1652	2380	1336	896	896	896	982	692	1298	1652	750	1100
Michigan Millers Mut Ins Co	650	756	1403	2904	1275	827	752	752	876	654	1216	1059	538	1168
Ohio Casualty Insurance Co	786	736	1322	2393	1259	1127	908	1033	875	1322	1191	1181	785	1454
Pioneer State Mutual Ins Co	525	485	767	1097	1006	522	493	803	485	462	864	485	462	485
Secura Mutual Ins Co	1379	1614	2938	5036	1775	1857	1614	1775	1864	1864	1775	2491	1292	2491
Sentry Insurance Company***	359	356	575	749	581	409	404	407	454	357	408	526	354	501
State Farm Fire & Casualty Co***	3845	3838	5190	6290	4274	2285	2436	2368	2119	2936	5178	4786	2726	3443
Teachers Ins Co	1189	994	1573	4033	1231	897	842	790	1061	793	1378	976	1039	1130
Twin City Fire Ins Co	511	511	583	1106	708	370	419	519	583	560	616	519	511	530
West American Ins Co	786	736	1322	2393	1259	1127	908	1033	875	1322	1191	1181	785	1454
Westfield Insurance Co	581	655	922	2052	1133	606	691	684	744	761	875	991	485	827

*May reflect variation in liability limit.

**May reflect variation in medical payments limit.

***May reflect variation in deductible amount.

No longer accepts new business.

+++ Part of Farmers Ins. Group

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* or perils except those specifically excluded in the policy 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 (see page 5) 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.

Cheboygan (7) CHE	Lansing (3) LAN
Clare (6) CLA	Livonia (4) LIV
Dearborn (3) DEA	Marquette (5) MAR
Detroit (2) DET	Saginaw (3) SAG
Flint (3) FLI	Southfield (4) SFLD
Grand Rapids (3) GRA	Traverse City (5) TCTY
Kalamazoo (3) KAL	Warren (4) WAR

Example 3

Companies	CHE	CLA	DEA	DET	FLI	GRA	KAL	LAN	LIV	MAR	SAG	SFLD	TCTY	WAR
Allied Property & Cas. Ins. Co. ##	1524	1904	2395	3942	2170	1435	1728	1455	1968	1706	2171	2391	1347	2424
Allstate Indemnity Co ## ** ***	1545	1568	3654	2866	1577	1380	1380	1312	1506	1405	1486	3654	1674	2866
Allstate Insurance Co ## ** ***	1439	1409	3061	2418	1446	1305	1376	1293	1305	1376	1396	3061	1566	2418
Allstate Property & Cas Co** ***	5106	5193	11896	10003	6829	4879	4720	4247	5369	5074	4649	6829	4966	5624
AIG Centennial Ins. Co.	766	694	750	1052	595	595	595	595	750	694	595	741	709	750
AIU International Underwriting Ins	766	694	750	1052	595	595	595	595	750	694	595	741	709	750
American Bankers Ins Co Florida	1467	1467	2081	2081	1467	1467	1467	1467	2081	1467	1467	1467	1467	1467
American Fire & Cas Co	892	837	1494	2691	1422	1275	1030	1171	992	1494	1348	1335	891	1640
American Reliable Ins Co***	816	816	2295	2295	1187	816	816	816	2295	816	1187	1187	816	1187
American Security Ins Co	1159	1159	1273	1273	1273	1159	1159	1159	1273	1159	1159	1159	1159	1159
Amica Mutual Insurance Co***	1972	1878	3871	6064	3493	1896	1990	2101	1876	1813	2438	3050	1819	2308
Armed Forces Ins Exchange###	559	532	608	733	580	652	686	580	608	543	580	410	532	580
American Insurance Co.	1080	1080	988	1482	690	690	690	690	1040	1116	690	1121	988	1040
Associated Indemnity Corp	927	927	852	1258	607	607	607	607	895	957	607	961	852	895
Auto Club Group Ins Co** ##	766	1095	1315	3379	2155	855	904	1064	877	853	1259	1908	888	1382
Auto Owners Insurance Co**	771	786	1117	2018	1370	787	834	865	757	728	975	1045	640	1204
Automobile Ins Co of Hartford	795	752	902	1500	893	755	725	601	902	725	782	792	752	808
Badger Mutual Ins Co	716	716	1151	1635	1151	716	716	716	716	716	716	716	716	716
Central Mutual Insurance Co	868	848	1343	2507	1405	840	840	927	994	856	1235	1769	827	1022
Cincinnati Insurance Company	422	574	856	1601	991	455	551	559	615	615	600	561	380	524
Citizens Ins Co of America	1465	1359	2983	4432	3046	1420	1609	1779	1825	1272	2594	3607	1299	1968
Civic Property & Casualty Co.	1983	1913	2469	3292	1367	1462	1305	1309	1800	1519	1758	1627	1913	1582
Depositors Insurance Co***	1601	1812	2285	3812	2212	1416	1582	1586	2140	1394	2142	2328	1418	2261
Electric Insurance Co	514	468	450	561	656	468	468	416	450	476	617	450	468	450
Emcasco Insurance Co ***	842	767	1005	3518	2479	877	623	845	701	563	1269	1005	543	2151
Employers Mut Cas Co ***	842	767	1005	3518	2479	877	623	845	701	563	1269	1005	543	2151
Encompass Property & Casualty	2690	2379	2367	6069	1504	1216	1216	1216	1440	1542	1216	2367	1542	2367
Farm Bureau General Ins of MI	731	630	1081	1885	1288	731	758	624	514	559	1081	1230	456	769
Farmers Insurance Exchange	2306	2174	2474	3031	2102	2036	2052	1917	2019	2096	2100	2541	2239	1962
Federal Insurance Co	1026	1026	1169	1653	839	839	839	839	1169	1298	955	1298	1026	1169
Fidelity & Dep. Co. of Maryland***	688	681	1242	1179	931	736	780	650	683	632	864	902	681	855
Fire Insurance Exchange+++ ##	2863	3293	3566	7200	3662	1776	3264	2336	2069	1765	3008	2394	2629	2527
First America P & C Ins Co	628	599	772	1351	975	599	599	599	599	705	705	888	599	656
Frankenmuth Mutual Ins Co	736	766	1769	2648	1422	874	736	899	788	736	1201	1769	736	1428
Fremont Mutual Ins Co	726	763	961	1898	1390	804	921	804	911	615	882	949	689	911
Grange Ins. Co. of Michigan	4670	3942	10641	12685	4596	3066	3247	3450	4102	4330	4406	4102	4330	4271
Great Northern Ins Co	545	545	618	867	449	449	449	449	618	685	508	685	545	618
Hamilton Mutual Ins. Co.*** ##	842	767	1005	3518	2479	877	623	845	701	563	1269	1005	543	2151
Harleysville LakeStates Ins Co	1473	1306	2782	4445	3174	1425	1818	1900	1201	768	1918	2500	731	2500
Hartford Accident & Indemnity	506	506	574	1077	695	372	416	514	574	553	605	513	506	523
Hartford Casualty Ins Co	667	667	757	1426	918	488	547	677	757	729	798	676	667	689
Hartford Ins Co of the Midwest	702	588	859	1696	1156	580	570	625	859	648	798	753	588	664
Hastings Mutual Ins Co***	556	556	987	1493	976	556	539	539	663	556	653	987	485	987
Homesite Ins Co/Midwest	496	502	1617	968	509	505	515	522	484	531	968	1736	561	968
Home Owners Insurance Co**	710	724	1029	1858	1261	725	769	797	698	671	899	963	591	1109
Horace Mann Insurance Co ***	1678	1402	2223	5717	1817	1269	1186	1112	1489	1451	2045	1375	1466	1597
IDS Property Casualty	681	831	1165	2183	1360	675	616	657	637	723	974	1329	739	697
Liberty Mutual Fire Ins Co	2536	1954	2686	5248	2294	1792	1875	1830	1762	2020	2388	3516	1954	2019
MemberSelect Ins Co	849	1165	1700	1901	1230	780	825	697	1113	512	1454	1460	788	1302
Merastar Insurance Co.	693	935	1405	1570	990	634	634	634	553	634	946	1405	946	1156
Merchants Mutual Ins. Co.	687	626	848	1571	1036	495	489	495	542	698	755	683	470	720

Example 3 (continued)

Companies	CHE	CLA	DEA	DET	FLI	GRA	KAL	LAN	LIV	MAR	SAG	SFLD	TCTY	WAR
Metropolitan Prop & Cas Ins	788	635	1193	1557	1079	675	693	719	740	603	908	1047	635	955
Michigan Insurance Co	752	690	1628	2346	1320	886	886	886	972	690	1280	1628	746	1088
Michigan Millers Mut Ins Co	614	715	1325	2744	1204	781	710	710	825	619	1147	1001	507	1101
MutualAid eXchange	361	361	498	592	445	361	361	361	498	319	361	436	361	361
Nationwide Mutual Fire Ins Co ##	3110	2712	4929	7790	2787	2428	2712	2428	2301	2652	2512	4929	2652	3918
Nationwide Prop & Cas Ins Co	2710	2541	3903	5359	2669	1939	2440	2475	2561	2406	2694	3078	1761	3211
Ohio Casualty Insurance Co	959	898	1604	2893	1528	1370	1106	1257	1066	1604	1447	1434	957	1762
Pacific Indemnity Co	749	749	853	1202	616	616	616	616	853	946	699	946	749	853
Pioneer State Mutual Ins Co	612	565	941	1363	1253	609	576	991	565	539	1079	565	539	565
Safeco Ins Co of America***	1510	1375	2049	3496	2617	1584	1638	1504	1846	1763	1933	2112	1375	1777
Secura Mutual Ins Co	1154	1348	2442	4177	1481	1549	1348	1481	1555	1555	1481	2072	1082	2072
Secura Supreme Ins. Co.	1103	1236	2381	4072	1444	1386	1315	1359	1516	1516	1444	2021	993	2021
Sentry Insurance Company***	454	454	728	946	728	520	520	520	582	454	520	667	454	636
State Auto Mutual Insurance Co	1856	1578	1824	4068	2728	1391	1549	1592	1478	1654	2033	1801	1578	1688
State Farm Fire & Casualty++ ***	7244	7229	9776	11843	8051	4308	4594	4467	3998	5534	9752	9015	5138	6487
Teachers Ins Co	1430	1195	1894	4862	1480	1077	1012	949	1275	952	1657	1173	1250	1359
Tokio Marine & Fire Ins Co	614	565	754	1735	1164	619	573	689	761	597	963	724	560	724
Travelers Indemnity of America	795	752	902	1500	893	755	725	601	902	725	782	792	752	808
Twin City Fire Insurance Co	667	667	757	1426	918	488	547	677	757	729	798	676	667	689
United Serv Auto Assoc ###	540	493	516	544	504	493	750	750	487	635	750	538	493	544
USAA Casualty Ins Co ###	583	532	556	587	544	532	809	809	524	685	809	581	532	587
Vigilant Insurance Co.	1026	1026	1169	1653	839	839	839	839	1169	1298	955	1298	1026	1169
West American Ins Co	959	898	1604	2893	1528	1370	1106	1257	1066	1604	1447	1434	957	1762
Westfield Insurance Co	741	835	1168	2583	1430	774	880	870	944	966	1108	1256	622	1045

*May reflect variation in liability limit.

**May reflect variation in medical payment limit.

***May reflect variation in deductible amount.

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

Does not accept new business.

Only writes military, retired military, and family.

+++ Part of Farmers Ins. Group

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 (see page 5) 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.

Cheboygan (7) CHE	Lansing (3) LAN
Clare (6) CLA	Livonia (4) LIV
Dearborn (3) DEA	Marquette (5) MAR
Detroit (2) DET	Saginaw (3) SAG
Flint (3) FLI	Southfield (4) SFLD
Grand Rapids (3) GRA	Traverse City (5) TCTY
Kalamazoo (3) KAL	Warren (4) WAR

Example 4

Companies	CHE	CLA	DEA	DET	FLI	GRA	KAL	LAN	LIV	MAR	SAG	SFLD	TCTY	WAR
Allied Property & Casualty Ins. Co.#	810	907	1269	1490	1003	852	817	842	1126	725	1044	1144	804	1139
Allstate Indemnity Co # **	591	934	1663	1663	591	591	591	591	591	591	934	1663	934	1663
Allstate Insurance Co # **	577	910	1622	1622	577	577	577	577	577	577	910	1622	910	1622
AIG Centennial Ins. Co.	580	540	611	652	540	540	540	540	611	540	540	611	540	611
AIU International Underwriting Ins	580	540	611	652	540	540	540	540	611	540	540	611	540	611
American Bankers Ins Co Florida	325	325	325	325	325	325	325	325	325	325	325	325	325	325
American Fire & Cas Co	204	204	277	415	344	225	225	225	277	262	277	289	204	344
American Insurance Co.	458	458	458	555	458	458	458	458	458	458	458	458	458	458
Amica Mutual Ins Co	514	514	636	843	611	514	539	561	607	514	600	611	539	501
Auto Club Group Ins Co ** #	258	258	326	1050	648	258	284	395	297	258	648	648	258	533
Auto Owners Insurance Co**	226	219	267	439	338	228	228	228	228	219	267	267	219	320
Automobile Ins Co of Hartford	251	244	277	345	231	231	231	231	277	244	231	231	241	231
Badger Mutual Insurance Co	286	286	368	498	368	286	286	286	286	286	286	286	286	286
Central Mutual Insurance Co	302	283	385	495	361	294	300	283	317	289	317	484	277	317
Cincinnati Insurance Company	225	218	207	234	234	207	207	207	207	218	207	207	218	207
Citizen's Ins. Co. of America	359	364	527	614	558	318	333	344	359	384	476	696	354	379
Civic Property & Casualty Co.	699	699	1007	1191	699	618	691	626	796	626	777	699	699	699
Depositors Insurance Co***	663	699	885	1012	741	636	669	698	806	663	733	881	672	884
Electric Insurance Co	203	185	215	324	324	185	185	185	215	185	185	215	185	215
Emcasco Insurance Co ***	469	430	417	596	504	417	417	417	510	426	417	422	426	422
Employers Mut Cas Ins Co ***	469	430	417	596	504	417	417	417	510	426	417	422	426	422
Encompass Property & Casualty	979	701	838	1238	751	695	695	695	818	719	695	838	719	838
Farm Bureau Gen of MI	336	292	533	881	728	367	379	324	255	272	533	670	231	378
Federal Insurance Co	308	308	377	377	308	308	308	308	377	308	308	308	308	308
Fire Insurance Exchange+++ ###	816	816	785	1195	785	716	785	785	1242	816	785	816	816	816
First American P & C Ins Co	429	390	425	461	390	390	390	390	425	390	390	390	390	390
Frankenmuth Mutual Ins Co	275	280	650	650	497	300	282	305	282	275	406	650	275	497
Fremont Mutual Ins Co	220	243	290	572	419	243	278	243	290	196	267	302	220	290
Grange Ins. Co. of Michigan	790	719	887	1366	936	660	660	660	660	828	660	660	828	789
Great Northern Ins Co	177	177	216	216	177	177	177	177	216	177	177	177	177	177
Hamilton Mutual Ins. Co.*** #	469	430	417	596	504	417	417	417	510	426	417	422	426	422
Harleysville LakeStates Ins Co	452	439	748	1194	678	485	448	485	437	367	678	673	388	673
Hartford Casualty Ins Co	230	230	295	326	326	230	230	230	295	230	295	230	230	295
Hartford Ins Co of the Midwest	232	232	304	337	337	232	232	232	304	232	304	232	232	304
Hastings Mutual Ins Co***	244	221	287	359	359	221	221	221	221	221	287	287	221	287
Homesite Ins Co/Midwest	334	317	768	672	319	341	350	364	378	354	505	894	347	672
Home-Owners Insurance Co**	208	202	246	404	311	210	210	210	210	202	246	246	202	294
Horace Mann Insurance Co ***	223	223	305	549	223	183	183	182	205	210	213	235	209	215
IDS Property Casualty	204	204	255	813	416	194	194	255	215	204	416	439	204	215
Liberty Mutual Fire Ins Co	257	259	422	455	308	246	267	267	226	259	306	422	259	269
MemberSelect Ins Co	327	383	423	1048	383	327	327	347	310	327	685	806	375	685
Merastar Insurance Co.	255	305	587	566	439	255	255	255	332	255	421	587	421	566
Merchants Mutual Ins. Co.*	225	204	300	547	361	230	219	230	246	204	287	252	198	273
Metropolitan Prop & Cas Ins	252	190	393	464	429	220	243	273	255	243	390	346	220	371
Michigan Insurance Co	164	150	358	520	290	194	194	194	212	150	282	358	160	240
Michigan Millers Mut Ins Co	341	325	459	522	325	341	325	325	366	325	387	459	325	459
MutualAid eXchange	163	163	227	227	163	163	163	163	227	163	163	163	163	163

Example 4 (continued)

Companies	CHE	CLA	DEA	DET	FLI	GRA	KAL	LAN	LIV	MAR	SAG	SFLD	TCTY	WAR
Nationwide Mutual Fire Ins Co #	1268	1181	2582	2964	1243	1181	1181	1181	1243	1181	1181	2582	1181	2582
Ohio Casualty Insurance Co	220	220	298	444	369	241	241	241	298	283	298	310	220	369
Pacific Indemnity Co	215	215	262	262	215	215	215	215	262	215	215	215	215	215
Pioneer State Mutual Ins Co	277	283	414	574	475	293	276	387	272	269	415	272	269	272
Safeco Ins Co of America***	466	424	239	1008	345	194	371	412	457	404	591	597	424	513
Secura Mutual Ins Co	424	518	794	1197	530	530	503	530	584	602	530	734	412	734
Secura Supreme Ins. Co.	316	395	607	918	404	404	383	404	446	460	404	561	313	561
Sentry Insurance Company***	160	160	213	213	213	153	153	153	192	160	153	192	160	213
State Auto Mutual Insurance Co	337	276	358	426	378	297	276	311	358	292	316	302	302	337
State Farm Fire & Casualty***	1195	1195	2538	2538	1592	1172	1280	1280	1009	1195	1576	2538	1195	1364
Teachers Ins Co	187	187	254	459	187	153	153	153	171	175	179	198	175	180
Tokio Marine & Fire Ins Co	196	180	284	981	448	219	176	238	286	215	249	229	178	282
Travelers Indemnity Co of America	251	244	277	345	231	231	231	231	277	244	231	231	241	231
Twin City Fire Insurance Co	230	230	295	326	326	230	230	230	295	230	295	230	230	295
United Serv Auto Assoc ##	383	384	344	344	385	407	385	385	344	383	385	344	383	344
USAA Casualty Ins Co ##	437	437	391	391	439	465	439	439	391	437	439	391	437	391
Vigilant Insurance Co.	308	308	377	377	308	308	308	308	377	308	308	308	308	308
West American Ins Co	220	220	298	444	369	241	241	241	298	283	298	310	220	369
Westfield Insurance Co	315	315	354	354	315	315	315	315	354	315	315	315	315	315

*May reflect variation in limits and/or liability limits.

**May reflect variation in medical payment limit.

***May reflect variation in deductible amount.

Does not accept new business.

Only writes military, retired military, and family.

Only writes new business for condo and renters

+++ Part of Farmers Ins. Group

INSURANCE WORKSHEET FOR HOMEOWNERS

Use this chart to compare the quotes you receive from insurers and to explore the options available to you. All of the coverages listed below would usually be available in a home insurance replacement cost policy and would not result in higher premiums. To accurately compare policies, you will need to indicate what each company includes for each of the coverages in their policy limits. For example, Company A may have a \$500 standard deductible, while Company B may have a \$1000 deductible for the same total premium. To make accurate comparisons you will need to make sure all values are equal or decide which items you are willing to pay more for if you increase the limit.

Coverage (HO-2 or HO-3)	Company A	Company B	Company C	Company D
Home Repair Cost (HO-2) or Replacement Cost (HO-3) policy limit.				
Personal Liability				
Deductible				
The following items are usually included in the policy for no additional cost but amount of coverage varies from company to company. However, you may be able to purchase higher limits for an additional premium in some categories.				
Appurtenant Structures (unattached garage, outbuildings, etc.)				
Contents*				
Off Premises Contents				
Additional Living Expense				
Medical Payments				
Property of Others				
Annual Premium:				

* An HO-3 may have either replacement cost or actual cash value settlement options for contents. An HO-2 usually has only an actual cash value settlement. In order to make a complete comparison among policies be sure to identify which settlement option the issuer uses for contents. Replacement cost content policies may be somewhat more expensive.

INSURANCE WORKSHEET FOR HOMEOWNERS

(CONTINUED)

The chart below lists optional coverages that you can usually purchase for a fee with your home insurance policy. You will have to determine what coverage is most appropriate for your particular lifestyle.

Please see Page 12 for a description of these coverages.

Coverage	Company A	Company B	Company C	Company D
Guaranteed Replacement Cost	\$	\$	\$	\$
Ordinance and Law Coverage	\$	\$	\$	\$
Debris Removal	\$	\$	\$	\$
Credit Card, Fund Transfer, Counterfeit Money	\$	\$	\$	\$
Sewer and Drain Backup	\$	\$	\$	\$
Scheduled Personal Property	\$	\$	\$	\$
Tree Removal	\$	\$	\$	\$
Trees, Shrubs and Other Plants	\$	\$	\$	\$
Fire Department Service Charge	\$	\$	\$	\$
Other				
Additional Premium:	\$	\$	\$	\$

INSURANCE WORKSHEET FOR CONDOMINIUM OWNERS (HO-6) AND RENTERS (HO-4)

Coverage (HO-4 or HO-6)	Company A	Company B	Company C	Company D
Dwelling Coverage (HO-6 only)				
Contents (Replacement Cost or Actual Cash Value)				
Personal Liability Amount				
Standard Deductible Amount				
Off Premises Contents				
Additional Living Expense				
Medical Payments				
Property of Others				
Loss Assessment (HO-6 only)				
Discounts Offered by Company--List each discount for which you qualify and the amount it will reduce your premium.				
<p>These are additional coverage options you can purchase with your HO-6 or HO-4 insurance policy. Each option will add premium to the standard policy cost. You will have to determine what coverage is most appropriate for your particular lifestyle. Please see Page 12 for a description of these coverages.</p>				
Credit Card, Fund Transfer, Counterfeit Money				
Scheduled Personal Property				
Others				
Annual Premium:				



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