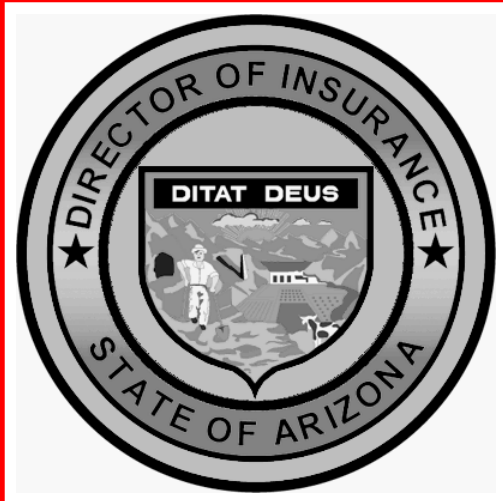


# 2013

## Comparativa de Primas y Relación de Quejas a Riesgos de Seguro de Automóviles



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## Departamento de Seguros de Arizona

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## INTRODUCCIÓN E INFORMACIÓN IMPORTANTE

### Comparativa de primas de autos e relación de quejas a riesgos de seguro de automóviles

El propósito de esta publicación publicada por el Departamento de Seguros del Estado de Arizona es animar a consumidores que busquen el seguro más conveniente antes de hacer su compra. El Departamento notifica a los consumidores que los grados de primas son basados en situaciones hipotéticas, para proporcionarle un ejemplo de la gran variedad de primas entre aseguradores. Aunque las primas pueden variar según los detalles de su aplicación, la gran variación entre las primas demuestra que el mercado de seguros automovilísticos es altamente competitivo y que el consumidor, bajo circunstancias medias, puede darse cuenta de los ahorros, tomando el tiempo para comparar las primas entre los varios aseguradores.

El consumidor debe de evaluar las coberturas y servicio, así como el precio. Adicionalmente, las comparaciones de quejas a riesgos contenidas en esta publicación representan el número total de quejas contra aseguradores individuales recibidas por el Departamento durante los doce meses que terminaron el 31 de diciembre de 2012. Estas comparaciones pueden asistir en su proceso de evaluación. Las comparaciones de quejas a riesgos no reflejan una determinación por el Departamento de Seguros con respecto a los méritos de cada queja. Aunque las proporciones son informativas cuando comparadas una a la otra, el consumidor debe considerar las proporciones de un asegurador particular adicionalmente con otra información del asegurador y sus productos.

Cuándo esta considerando la compra de seguro de automóviles, los consumidores deben tener presente los siguientes "Puntos de Conocimiento para el Consumidor:"

1. Algunas pólizas de automóvil contienen una exclusión (comúnmente referida como "la Casa," "la Familia," o "Intra-Familia" Exclusión), que limita cobertura de daños corporales a miembros de la familia (o residentes de la casa) que fueron lastimados como resultado de la negligencia de otro asegurado. La ley de Arizona permite que aseguradores impongan esta Exclusión limitando la cobertura a \$15,000 por persona/\$30,000 por la ocurrencia (La cobertura mínima de daños corporales en Arizona), a pesar de la cantidad de cobertura de responsabilidad civil comprada bajo la póliza. Típicamente, la Exclusión indica:

*Nosotros no proporcionamos Cobertura de Daños Corporales para cualquier "asegurado" por "daños corporales" a usted o a cualquier "miembro de familia" hasta el punto que los límites de la responsabilidad civil para esta cobertura excede los límites de la responsabilidad civil requerido por la Arizona Financial Responsibility Law.*

"Miembro de familia" y otras palabras claves importantes a esta Exclusión se definen comúnmente en la póliza. Para asegurarse que la póliza contiene sus expectativas de cobertura, los consumidores deben de preguntar si la póliza que le han ofrecido contiene esta Exclusión, y, si acaso la contiene, leerla cuidadosamente, junto con la póliza por completo. Y considerar la opción de comprar cobertura adicional para asegurarse que los miembros de familia / residentes de la casa son cubiertos de daños corporales hasta el punto que el consumidor espere y piensa.

2. Al determinar elegibilidad para cobertura o las primas, algunos aseguradores:
  - a. Utilizan la historia de crédito de la persona. La publicación "A Consumer Guide To Understanding How Insurers Use Credit Information" está en el sitio del Internet del Departamento en [www.azinsurance.gov](http://www.azinsurance.gov) y le proporciona las respuestas a las preguntas normalmente preguntadas del consumidor en cómo aseguradores utilizan la historia de crédito para determinar las primas individuales y coberturas disponibles.
  - b. Utilizan reportes proporcionados por organizaciones como Comprehensive Loss Underwriting Exchange (C.L.U.E.) para obtener información sobre la historia de pérdidas del asegurado, o de una propiedad particular. Los aseguradores que participan intercambian esta información de la historia de pérdidas entre ambos miembros, a veces sin comprobación independiente de la validez de la información proporcionada por otros miembros. Los consumidores que creen que la información en su C.L.U.E. (o reporte semejante) esta incorrecta deben de tomar los pasos para corregirla. La información en C.L.U.E. y cómo corregir un informe se puede obtener en el sitio en el Internet siguiente: [www.choicepointinc.com](http://www.choicepointinc.com).
3. La ley de Arizona, A.R.S. §20-263(A) no permite a los aseguradores aumentar las primas de un asegurado como resultado de un accidente no causado o contribuido considerablemente por las acciones de el asegurado.

Esta publicación y la publicación "Guía Para el Consumidor Para la Compra de Seguros de Autos" pueden ser útiles recursos. Sin embargo, los consumidores últimamente deben consultar con un agente de seguros u otro representante de la compañía de seguros para detalles con respecto a coberturas y otras consideraciones de compras de seguros.

Si usted tiene alguna pregunta o comentario sobre esta encuesta o cualquier otro asunto relacionado a seguros, dirigir sus preguntas o comentarios a: a) llamar a (602) 364-2499 (Phoenix) o (1-800) 325-2548 en cualquier otra parte del Estado, o b) escribirnos a ADOI, 2910 N. 44<sup>th</sup> Street, Suite 210, Phoenix, Arizona 85018-7269. Además, nuestro sitio en el Internet es [www.azinsurance.gov](http://www.azinsurance.gov) contiene esta y otras publicaciones de seguro orientadas al consumidor.

**Situación hipotética 1:** Soltero, tiene 18 años; manejo 15 millas al trabajo; tiene buenos antecedentes de manejo por los últimos tres años y ninguna historia de crédito; manejo un 2007 Honda, Civic EX, de 4-puerta, 4 cilindros, 1.8L.  
**Coberturas y límites:** Límites combinados de responsabilidad civil de \$40,000 o límites divididos de \$15,000/\$30,000 daños corporales y \$10,000 daños a la propiedad; pagos médicos de \$5,000; límites para automovilistas sin cobertura y cobertura insuficiente son iguales que los límites de responsabilidad civil; deducible de \$250 para la cobertura global; deducible de \$500 para cobertura de colisión.  
\* Este asegurador no proporciona la cobertura para esta hipotética. \*\* Nuevo asegurador que no tuvo riesgos al fin del 31 de diciembre de 2012.

| Las primas mostradas son las primas de seis meses a partir del 1 de marzo de 2013. |         |            |       |          |        |             |           |         |              |       |  |         | Relación de Quejas a Riesgos |  |
|--|---------|------------|-------|----------|--------|-------------|-----------|---------|--------------|-------|--|---------|------------------------------|--|
| NOMBRE DE ASEGURADOR   | URBANO  |            |       |          |        | RURAL       |           |         |              |       | # de Quejas (Q) dividido por el # de Riesgos (R) X 1000 = la Relación de Quejas Comparada a Riesgos (RO) |         |                              |  |
|  | Phoenix | Scottsdale | Mesa  | Glendale | Tucson | Casa Grande | Flagstaff | Nogales | Sierra Vista | Yuma  | Q  | R       | RO                           |  |
|  | 85053   | 85257      | 85202 | 85301    | 85719  | 85122       | 86001     | 85621   | 85635        | 85364 |  |         |                              |  |
| Pekin IC   | \$1,005 | \$952      | \$829 | \$1,039  | \$813  | \$846       | \$656     | \$928   | \$646        | \$736 | 0  | 2,097   | 0.000                        |  |
| GEICO Casualty Co  | 1,425   | 1,311      | 1,312 | 1,612    | 1,122  | 1,269       | 1,122     | 1,139   | 927          | 1,089 | 16   | 199,894 | 0.080                        |  |
| Mendota IC   | 1,839   | 1,588      | 1,501 | 1,976    | 1,538  | 1,479       | 1,233     | 1,429   | 1,143        | 1,470 | 2  | 15,127  | 0.132                        |  |
| United Services Auto Assoc   | 1,847   | 1,755      | 1,823 | 1,886    | 1,615  | 1,648       | 1,559     | 1,565   | 1,273        | 1,431 | 8  | 136,420 | 0.059                        |  |
| Unigard IC   | 1,855   | 1,203      | 1,169 | 1,838    | 1,450  | 1,470       | 1,130     | 1,321   | 1,321        | 1,172 | 0  | 5,294   | 0.000                        |  |
| Infinity IC  | 1,948   | 1,725      | 1,567 | 2,206    | 1,601  | 1,523       | 1,340     | 1,610   | 1,258        | 1,561 | 26   | 45,116  | 0.576                        |  |
| State Farm Mutual Auto IC  | 1,995   | 1,734      | 1,751 | 1,999    | 1,811  | 1,607       | 1,310     | 1,533   | 1,210        | 1,586 | 49   | 777,201 | 0.063                        |  |
| Horace Mann P&C IC   | 2,031   | 1,958      | 1,958 | 2,296    | 2,131  | 1,696       | 1,557     | 1,977   | 1,589        | 1,915 | 0  | 5,376   | 0.000                        |  |
| American National P&C Co   | 2,107   | 1,821      | 1,792 | 2,173    | 1,737  | 1,524       | 1,301     | 1,174   | 1,102        | 1,492 | 1  | 15,329  | 0.065                        |  |
| AAA Members IC   | 2,148   | 1,874      | 2,017 | 2,206    | 1,710  | 1,707       | 1,423     | 1,896   | 1,278        | 1,732 | 3  | 114,468 | 0.026                        |  |
| Fireman's Fund IC  | 2,159   | 1,913      | 2,127 | 2,393    | 1,871  | 1,972       | 1,726     | 1,816   | 1,760        | 1,760 | 0  | 3,843   | 0.000                        |  |
| IDS Property Casualty IC   | 2,212   | 1,979      | 2,009 | 2,212    | 2,052  | 1,883       | 1,539     | 1,807   | 1,453        | 1,807 | 5  | 29,913  | 0.167                        |  |
| Integon Ind Corp   | 2,232   | 1,873      | 2,156 | 2,364    | 1,781  | 1,724       | 1,502     | 1,954   | 1,494        | 1,918 | 0  | 6,420   | 0.000                        |  |
| Cincinnati IC  | 2,240   | 1,798      | 1,984 | 1,987    | 1,808  | 1,917       | 1,425     | 1,576   | 1,278        | 1,527 | 0  | 4,272   | 0.000                        |  |
| Southwest General IC   | 2,259   | 2,259      | 1,906 | 2,259    | 1,906  | 1,675       | 1,471     | 1,471   | 1,471        | 1,761 | 0  | 167     | 0.000                        |  |
| Secura Supreme IC  | 2,262   | 2,062      | 2,312 | 3,122    | 2,288  | 1,941       | 1,669     | 1,889   | 1,456        | 1,889 | 0  | 3,950   | 0.000                        |  |
| Safe Auto IC   | 2,298   | 1,943      | 2,022 | 2,308    | 2,105  | 1,799       | 1,598     | 2,084   | 1,567        | 1,722 | 3  | 33,098  | 0.091                        |  |
| American Family Mutual IC  | 2,356   | 2,110      | 2,171 | 2,553    | 2,032  | 2,063       | 1,706     | 1,850   | 1,610        | 1,850 | 31   | 247,288 | 0.125                        |  |
| Bankers Standard IC  | 2,453   | 2,062      | 2,426 | 2,530    | 2,188  | 2,374       | 1,834     | 1,953   | 1,752        | 1,822 | 0  | 3,487   | 0.000                        |  |
| AssuranceAmerica IC  | 2,524   | 2,279      | 2,148 | 2,535    | 2,446  | 1,787       | 1,567     | 1,722   | 1,418        | 1,380 | 3  | 28,791  | 0.104                        |  |
| Badger Mutual IC   | 2,533   | 3,003      | 2,002 | 2,815    | 1,820  | 2,010       | 1,817     | 1,615   | 1,615        | 1,615 | 0  | 3,170   | 0.000                        |  |
| MAPFRE IC  | 2,594   | 2,292      | 2,238 | 2,703    | 2,107  | 2,107       | 2,025     | 2,056   | 2,009        | 1,858 | 1  | 8,556   | 0.117                        |  |
| Primero IC   | 2,634   | 2,634      | 2,514 | 2,556    | 2,484  | 2,484       | 2,484     | 2,514   | 2,448        | 2,448 | 0  | 3,080   | 0.000                        |  |
| Titan Ind Co   | 2,649   | 2,324      | 1,952 | 2,708    | 1,973  | 1,882       | 1,711     | 2,142   | 1,750        | 1,704 | 5  | 16,011  | 0.312                        |  |
| 21st Century Advantage IC  | 2,722   | 2,436      | 2,337 | 2,796    | 2,392  | 2,330       | 1,863     | 2,281   | 1,857        | 2,125 | 4  | 34,067  | 0.117                        |  |
| Pharmacists Mutual IC  | 2,758   | 2,669      | 2,358 | 3,136    | 2,795  | 2,657       | 2,382     | 2,388   | 2,388        | 2,388 | 0  | 1,382   | 0.000                        |  |
| Kemper Independence IC   | 2,763   | 2,342      | 2,760 | 3,369    | 2,356  | 2,221       | 1,920     | 2,464   | 1,981        | 1,993 | 0  | 20,045  | 0.000                        |  |
| Arizona Automobile IC  | 2,844   | 2,389      | 2,298 | 2,522    | 2,355  | 2,136       | 1,843     | 2,042   | 1,820        | 1,841 | 1  | 13,986  | 0.072                        |  |
| American Access Casualty Co  | 2,876   | 2,770      | 2,218 | 2,364    | 2,438  | 2,236       | 1,904     | 1,977   | 1,889        | 1,823 | 10   | 10,638  | 0.940                        |  |
| Mercury Casualty Co  | 2,908   | 2,680      | 2,393 | 2,912    | 2,335  | 2,400       | 1,935     | 2,367   | 1,903        | 2,137 | 6  | 15,296  | 0.392                        |  |
| Permanent General Assurance Corp   | 2,919   | 2,289      | 2,289 | 2,919    | 2,640  | 2,212       | 1,841     | 2,399   | 1,950        | 1,969 | 7  | 27,846  | 0.251                        |  |
| MGA IC, Inc.   | 2,926   | 2,413      | 2,605 | 3,350    | 2,827  | 2,117       | 1,971     | 2,196   | 2,102        | 1,944 | 7  | 56,684  | 0.123                        |  |
| United IC  | 2,975   | 3,072      | 3,145 | 2,858    | 2,406  | 2,188       | 2,045     | 2,246   | 2,051        | 1,939 | 3  | 43,006  | 0.070                        |  |
| Commonwealth Casualty Co   | 3,050   | 2,856      | 2,565 | 2,796    | 2,305  | 2,591       | 2,941     | 2,908   | 2,908        | 2,750 | 0  | 3,716   | 0.000                        |  |
| Progressive Pref IC  | 3,073   | 2,681      | 2,527 | 3,292    | 2,567  | 2,461       | 2,032     | 2,346   | 1,904        | 2,210 | 18   | 166,252 | 0.108                        |  |
| Hallmark IC  | 3,282   | 2,835      | 3,093 | 3,282    | 3,047  | 2,230       | 2,023     | 2,699   | 2,247        | 2,247 | 3  | 31,700  | 0.095                        |  |
| Alpha P&C IC   | 3,343   | 2,862      | 2,696 | 3,732    | 2,739  | 2,614       | 2,168     | 2,576   | 2,035        | 2,340 | 2  | 7,929   | 0.252                        |  |
| Farmers IC of AZ   | 3,344   | 3,350      | 3,289 | 3,725    | 3,092  | 3,096       | 2,531     | 2,383   | 2,279        | 2,785 | 54   | 406,281 | 0.133                        |  |
| Key IC   | 3,372   | 3,430      | 3,273 | 3,417    | 3,100  | 2,772       | 3,320     | 2,628   | 2,628        | 2,300 | 2  | 16,194  | 0.124                        |  |
| Safeway IC   | 3,379   | 2,762      | 2,675 | 3,095    | 2,754  | 2,466       | 2,297     | 2,433   | 2,176        | 2,164 | 10   | 245,211 | 0.041                        |  |
| Occidental F&C Co of NC  | 3,427   | 2,995      | 2,874 | 3,416    | 2,716  | 2,139       | 1,854     | 2,368   | 1,985        | 2,258 | 0  | 3       | 0.000                        |  |
| Hartford Casualty IC   | 3,459   | 3,069      | 2,743 | 4,052    | 2,831  | 2,835       | 2,237     | 2,123   | 2,120        | 2,204 | 1  | 2,040   | 0.490                        |  |
| Depositors IC  | 3,597   | 3,113      | 3,262 | 4,017    | 2,964  | 2,174       | 1,810     | 1,876   | 1,876        | 2,630 | 0  | 11,430  | 0.000                        |  |
| LM Insurance Corp  | 3,623   | 1,691      | 1,767 | 1,716    | 1,792  | 1,771       | 1,380     | 1,529   | 1,486        | 1,481 | 0  | 2,927   | 0.000                        |  |
| Allstate F&C IC  | 3,640   | 3,013      | 3,267 | 3,884    | 2,834  | 3,317       | 2,567     | 2,998   | 2,509        | 2,599 | 14   | 211,524 | 0.066                        |  |
| United Automobile IC   | 3,687   | 4,400      | 3,176 | 3,454    | 3,261  | 3,350       | 4,038     | 4,339   | 4,339        | 4,291 | 19   | 97,771  | 0.194                        |  |
| Twin City IC   | 3,861   | 3,425      | 3,059 | 4,525    | 3,156  | 3,162       | 2,495     | 2,369   | 2,365        | 2,459 | 1  | 26,870  | 0.037                        |  |
| Austin Mutual IC   | 3,862   | 3,219      | 3,313 | 4,056    | 3,390  | 2,853       | 3,000     | 2,938   | 2,938        | 2,938 | 1  | 5,970   | 0.168                        |  |
| Access IC  | 4,034   | 3,833      | 3,242 | 3,971    | 3,592  | 2,909       | 2,709     | 2,811   | 2,821        | 2,554 | 4  | 7,329   | 0.546                        |  |
| Sentry Insurance A Mutual Co   | 4,072   | 3,682      | 3,577 | 3,992    | 3,674  | 2,824       | 2,693     | 2,797   | 2,530        | 2,531 | 0  | 10,454  | 0.000                        |  |
| Encompass P&C Co   | 4,111   | 4,281      | 4,027 | 5,393    | 3,577  | 3,750       | 3,134     | 3,375   | 3,375        | 2,765 | 0  | 13,952  | 0.000                        |  |
| Milbank IC   | 4,129   | 3,867      | 3,268 | 4,317    | 3,350  | 3,013       | 3,095     | 3,058   | 2,734        | 2,654 | 2  | 10,784  | 0.185                        |  |
| Topa IC  | 4,140   | 3,817      | 3,578 | 3,975    | 3,161  | 2,885       | 2,688     | 3,009   | 2,669        | 2,837 | 1  | 2,312   | 0.433                        |  |
| Safeco IC of America   | 4,211   | 3,479      | 3,367 | 4,222    | 3,413  | 3,526       | 2,754     | 3,570   | 2,864        | 2,899 | 14   | 70,299  | 0.199                        |  |
| Acuity, A Mutual IC  | 4,344   | 3,937      | 4,124 | 4,525    | 4,051  | 3,604       | 3,393     | 3,316   | 3,057        | 3,211 | 1  | 14,199  | 0.070                        |  |
| Young American IC  | 4,912   | 4,150      | 4,204 | 4,414    | 3,964  | 4,282       | 3,604     | 4,294   | 4,294        | 3,868 | 1  | 38,024  | 0.026                        |  |
| Travelers Home and Marine IC (The)   | 5,033   | 3,863      | 4,111 | 4,750    | 3,839  | 3,937       | 3,418     | 4,160   | 3,222        | 3,275 | 5  | 38,707  | 0.129                        |  |
| Esurance P&C IC  | 5,226   | 4,380      | 4,439 | 5,247    | 4,027  | 3,650       | 3,019     | 4,357   | 2,968        | 3,799 | 2  | 28,113  | 0.071                        |  |
| Economy Pref IC  | 5,279   | 4,490      | 5,224 | 5,972    | 4,057  | 3,722       | 3,755     | 4,789   | 3,346        | 3,412 | 1  | 6,884   | 0.145                        |  |
| Anchor General IC  | 5,484   | 7,120      | 5,527 | 7,476    | 5,440  | 6,165       | 5,664     | 6,284   | 5,427        | 5,901 | 2  | 7,233   | 0.277                        |  |
| Electric IC*   | 5,783   | 4,325      | 4,665 | 5,419    | 4,400  | 5,471       | 4,080     | 5,052   | 3,765        | 3,799 | 0  | 6,922   | 0.000                        |  |
| Amica Mutual IC  | 6,114   | 5,552      | 5,238 | 6,106    | 5,215  | 5,270       | 4,344     | 4,962   | 4,863        | 4,713 | 1  | 14,247  | 0.070                        |  |
| Great Northern IC*   | 6,771   | 5,702      | 5,702 | 6,627    | 4,970  | 5,102       | 4,349     | 5,209   | 4,224        | 4,875 | 0  | 344     | 0.000                        |  |
| Central Mutual IC  | 7,266   | 7,266      | 7,266 | 7,266    | 6,125  | 6,295       | 6,006     | 7,105   | 5,866        | 6,006 | 1  | 9,344   | 0.107                        |  |
| Western General IC   | 10,501  | 10,157     | 9,309 | 10,178   | 9,509  | 7,899       | 7,340     | 7,961   | 7,753        | 7,451 | 3  | 11,834  | 0.254                        |  |
| Civil Service Employees IC   | *       | *          | *     | *        | *      | *           | *         | *       | *            | *     | 0  | 3,517   | 0.000                        |  |
| Country Pref IC  | *       | *          | *     | *        | *      | *           | *         | *       | *            | *     | 3  | 27,314  | 0.110                        |  |
| Farm Bureau P&C IC   | *       | *          | *     | *        | *      | *           | *         | *       | *            | *     | 4  | 46,336  | 0.086                        |  |
| Fidelity National IC   | *       | *          | *     | *        | *      | *           | *         | *       | *            | *     | 0  | 270     | 0.000                        |  |
| Merastar IC  | *       | *          | *     | *        | *      | *           | *         | *       | *            | *     | 0  | 130     | 0.000                        |  |
| Owners IC  | *       | *          | *     | *        | *      | *           | *         | *       | *            | *     | 2  | 12,274  | 0.163                        |  |
| Union IC of Providence   | *       | *          | *     | *        | *      | *           | *         | *       | *            | *     | 0  | 3,432   | 0.000                        |  |

Electric IC \* only writes 12 month policies; the above premiums are the 12-month premiums divided by 2.  
Great Northern IC\* only writes 12 month policies; the above premiums are 12-month premiums.

**Situación hipotética 2:** Soltero, tiene 18 años; manejo 15 millas al trabajo; tiene buenos antecedentes de manejo por los últimos tres años y ninguna historia de crédito; manejo un 2007 Honda, Civic EX, de 4-puerta, 4 cilindros, 1.8L.  
**Coberturas y límites:** Límites combinados de responsabilidad civil de \$300,000 o límites divididos de \$100,000/\$300,000 daños corporales y \$50,000 daños a la propiedad; pagos médicos de \$5,000; límites para automovilistas sin cobertura y cobertura insuficiente son iguales que los límites de responsabilidad civil; deducible de \$250 para la cobertura global; deducible de \$500 para cobertura de colisión.  
\* Este asegurador no proporcione la cobertura para esta hipotética. \*\* Nuevo asegurador que no tuvo riesgos al fin del 31 de diciembre de 2012.

| Las primas mostradas son las primas de seis meses a partir del 1 de marzo de 2013. |         |            |        |          |        |             |           |         |              |       |   | Relación de Quejas a Riesgos |       |  |
|--|---------|------------|--------|----------|--------|-------------|-----------|---------|--------------|-------|---|------------------------------|-------|--|
| NOMBRE DE ASEGURADOR   | URBANO  |            |        |          |        | RURAL       |           |         |              |       | # de Quejas (Q) dividido por el # de Riesgos (R) X 1000 = la Relación de Quejas Comparada a Riesgos (RO) Q R RO |                              |       |  |
|  | Phoenix | Scottsdale | Mesa   | Glendale | Tucson | Casa Grande | Flagstaff | Nogales | Sierra Vista | Yuma  |   |                              |       |  |
|  | 85053   | 85257      | 85202  | 85301    | 85719  | 85122       | 86001     | 85621   | 85635        | 85364 | Q   | R                            | RO    |  |
| Pekin IC   | \$1,189 | \$989      | \$962  | \$1,224  | \$941  | \$971       | \$746     | \$1,064 | \$742        | \$855 | 0   | 2,097                        | 0.000 |  |
| GEICO Casualty Co  | 1,492   | 1,375      | 1,385  | 1,708    | 1,170  | 1,318       | 1,144     | 1,152   | 945          | 1,144 | 16  | 199,894                      | 0.080 |  |
| Unigard IC   | 1,878   | 1,228      | 1,174  | 1,863    | 1,477  | 1,448       | 1,120     | 1,313   | 1,313        | 1,156 | 0   | 5,294                        | 0.000 |  |
| United Services Auto Assoc   | 1,913   | 1,814      | 1,873  | 1,949    | 1,667  | 1,696       | 1,577     | 1,607   | 1,295        | 1,475 | 8   | 136,420                      | 0.059 |  |
| Fireman's Fund IC  | 1,964   | 1,706      | 1,929  | 2,203    | 1,698  | 1,762       | 1,536     | 1,591   | 1,571        | 1,571 | 0   | 3,843                        | 0.000 |  |
| Infinity IC  | 2,000   | 1,771      | 1,607  | 2,256    | 1,643  | 1,560       | 1,373     | 1,641   | 1,289        | 1,597 | 26  | 45,116                       | 0.576 |  |
| AAA Members IC   | 2,051   | 1,743      | 1,874  | 2,111    | 1,577  | 1,579       | 1,290     | 1,753   | 1,179        | 1,613 | 3   | 114,468                      | 0.026 |  |
| IDS Property Casualty IC   | 2,184   | 1,961      | 1,986  | 2,184    | 2,046  | 1,875       | 1,503     | 1,781   | 1,451        | 1,781 | 5   | 29,913                       | 0.167 |  |
| 21st Century Advantage IC  | 2,200   | 1,970      | 1,911  | 2,286    | 1,933  | 1,848       | 1,494     | 1,836   | 1,500        | 1,736 | 4   | 34,067                       | 0.117 |  |
| Horace Mann P&C IC   | 2,224   | 2,146      | 2,146  | 2,495    | 2,291  | 1,804       | 1,604     | 2,059   | 1,683        | 1,985 | 0   | 5,376                        | 0.000 |  |
| Secura Supreme IC  | 2,343   | 2,144      | 2,400  | 3,226    | 2,367  | 1,999       | 1,726     | 1,945   | 1,505        | 1,945 | 0   | 3,950                        | 0.000 |  |
| State Farm Mutual Auto IC  | 2,406   | 2,098      | 2,115  | 2,409    | 2,187  | 1,930       | 1,547     | 1,818   | 1,454        | 1,897 | 49  | 777,201                      | 0.063 |  |
| American National P&C Co   | 2,485   | 2,123      | 2,100  | 2,551    | 2,028  | 1,796       | 1,487     | 1,338   | 1,269        | 1,731 | 1   | 15,329                       | 0.065 |  |
| American Family Mutual IC  | 2,663   | 2,392      | 2,465  | 2,887    | 2,307  | 2,319       | 1,928     | 2,082   | 1,812        | 2,082 | 31  | 247,288                      | 0.125 |  |
| Integon Ind Corp   | 2,725   | 2,300      | 2,649  | 2,881    | 2,113  | 2,027       | 1,734     | 2,302   | 1,765        | 2,311 | 0   | 6,420                        | 0.000 |  |
| Bankers Standard IC  | 2,753   | 2,331      | 2,701  | 2,834    | 2,442  | 2,585       | 1,995     | 2,133   | 1,928        | 2,012 | 0   | 3,487                        | 0.000 |  |
| Cincinnati IC  | 2,777   | 2,226      | 2,462  | 2,418    | 2,234  | 2,290       | 1,680     | 1,873   | 1,519        | 1,844 | 0   | 4,272                        | 0.000 |  |
| MAPFRE IC  | 2,896   | 2,565      | 2,528  | 3,002    | 2,350  | 2,350       | 2,221     | 2,230   | 2,212        | 2,032 | 1   | 8,556                        | 0.117 |  |
| Badger Mutual IC   | 2,963   | 3,525      | 2,375  | 3,271    | 2,159  | 2,339       | 2,151     | 1,899   | 1,899        | 1,899 | 0   | 3,170                        | 0.000 |  |
| Kemper Independence IC   | 3,053   | 2,578      | 2,990  | 3,750    | 2,582  | 2,411       | 2,067     | 2,691   | 2,163        | 2,169 | 0   | 20,045                       | 0.000 |  |
| Encompass P&C Co   | 3,362   | 3,519      | 3,306  | 4,477    | 2,902  | 3,024       | 2,473     | 2,696   | 2,696        | 2,233 | 0   | 13,952                       | 0.000 |  |
| Allstate F&C IC  | 3,364   | 2,732      | 3,010  | 3,626    | 2,607  | 3,018       | 2,328     | 2,686   | 2,283        | 2,365 | 14  | 211,524                      | 0.066 |  |
| LM Insurance Corp  | 3,377   | 1,569      | 1,656  | 1,602    | 1,667  | 1,624       | 1,254     | 1,409   | 1,367        | 1,383 | 0   | 2,927                        | 0.000 |  |
| Pharmacists Mutual IC  | 3,536   | 3,455      | 3,061  | 4,072    | 3,522  | 3,404       | 2,898     | 2,914   | 2,914        | 2,914 | 0   | 1,382                        | 0.000 |  |
| Titan Ind Co   | 3,556   | 2,987      | 2,462  | 3,754    | 2,490  | 2,432       | 2,089     | 2,601   | 2,156        | 2,184 | 5   | 16,011                       | 0.312 |  |
| Depositors IC  | 3,597   | 3,113      | 3,262  | 4,017    | 2,964  | 2,174       | 1,810     | 1,876   | 1,876        | 2,630 | 0   | 11,430                       | 0.000 |  |
| Farmers IC of AZ   | 3,622   | 3,602      | 3,525  | 4,035    | 3,329  | 3,347       | 2,652     | 2,419   | 2,413        | 2,964 | 54  | 406,281                      | 0.133 |  |
| Hartford Casualty IC   | 3,665   | 3,186      | 2,854  | 4,401    | 2,940  | 3,098       | 2,256     | 2,146   | 2,165        | 2,310 | 1   | 2,040                        | 0.490 |  |
| Permanent General Assurance Corp   | 3,671   | 2,787      | 2,787  | 3,671    | 3,126  | 2,659       | 2,150     | 2,936   | 2,277        | 2,410 | 7   | 27,846                       | 0.251 |  |
| Mercury Casualty Co  | 3,684   | 3,279      | 2,968  | 3,727    | 2,865  | 2,925       | 2,315     | 2,872   | 2,283        | 2,631 | 6   | 15,296                       | 0.392 |  |
| Progressive Pref IC  | 3,855   | 3,288      | 3,120  | 4,322    | 3,142  | 2,978       | 2,381     | 2,820   | 2,231        | 2,729 | 18  | 166,252                      | 0.108 |  |
| Occidental F&C Co of NC  | 4,007   | 3,499      | 3,366  | 3,985    | 3,209  | 2,499       | 2,174     | 2,764   | 2,305        | 2,633 | 0   | 3                            | 0.000 |  |
| Twin City IC   | 4,089   | 3,552      | 3,179  | 4,912    | 3,272  | 3,455       | 2,515     | 2,392   | 2,413        | 2,575 | 1   | 26,870                       | 0.037 |  |
| Austin Mutual IC   | 4,238   | 3,592      | 3,694  | 4,519    | 3,782  | 3,239       | 3,298     | 3,291   | 3,291        | 3,291 | 1   | 5,970                        | 0.168 |  |
| Alpha P&C IC   | 4,301   | 3,630      | 3,424  | 4,928    | 3,466  | 3,272       | 2,660     | 3,195   | 2,495        | 2,962 | 2   | 7,929                        | 0.252 |  |
| Hallmark IC  | 4,421   | 3,822      | 4,141  | 4,421    | 4,022  | 2,850       | 2,597     | 3,260   | 2,821        | 2,821 | 3   | 31,700                       | 0.095 |  |
| Amica Mutual IC  | 4,598   | 4,221      | 3,895  | 4,604    | 3,902  | 3,947       | 3,126     | 3,560   | 3,546        | 3,434 | 1   | 14,247                       | 0.070 |  |
| Millbank IC  | 4,761   | 4,481      | 3,780  | 5,007    | 3,847  | 3,502       | 3,522     | 3,507   | 3,135        | 3,057 | 2   | 10,784                       | 0.185 |  |
| Safeco IC of America   | 4,869   | 3,964      | 3,850  | 4,881    | 3,898  | 3,984       | 3,138     | 4,048   | 3,211        | 3,311 | 14  | 70,299                       | 0.199 |  |
| Acuity, A Mutual IC  | 4,900   | 4,419      | 4,688  | 5,114    | 4,543  | 4,030       | 3,786     | 3,689   | 3,409        | 3,587 | 1   | 14,199                       | 0.070 |  |
| Sentry Insurance A Mutual Co   | 5,083   | 4,700      | 4,486  | 4,998    | 4,561  | 3,503       | 3,278     | 3,314   | 3,125        | 3,096 | 0   | 10,454                       | 0.000 |  |
| Esurance P&C IC  | 5,381   | 4,426      | 4,506  | 5,399    | 4,019  | 3,609       | 2,961     | 4,373   | 2,948        | 3,848 | 2   | 28,113                       | 0.071 |  |
| Travelers Home and Marine IC (The)   | 6,121   | 4,703      | 4,956  | 5,834    | 4,640  | 4,694       | 4,019     | 4,929   | 3,843        | 3,933 | 5   | 38,707                       | 0.129 |  |
| Economy Pref IC  | 6,368   | 5,378      | 6,280  | 7,162    | 4,947  | 4,373       | 4,388     | 5,714   | 3,957        | 4,026 | 1   | 6,884                        | 0.145 |  |
| Electric IC*   | 6,484   | 4,888      | 5,217  | 6,115    | 4,925  | 6,008       | 4,464     | 5,526   | 4,160        | 4,213 | 0   | 6,922                        | 0.000 |  |
| Great Northern IC*   | 8,026   | 6,767      | 6,767  | 7,884    | 5,867  | 5,956       | 4,975     | 6,014   | 4,876        | 5,654 | 0   | 344                          | 0.000 |  |
| Central Mutual IC  | 8,712   | 8,712      | 8,712  | 8,712    | 7,280  | 7,198       | 6,792     | 8,016   | 6,652        | 6,792 | 1   | 9,344                        | 0.107 |  |
| Western General IC   | 12,808  | 12,399     | 11,317 | 12,236   | 11,064 | 9,051       | 8,531     | 9,028   | 8,788        | 8,394 | 3   | 11,834                       | 0.254 |  |
| Access IC  | *       | *          | *      | *        | *      | *           | *         | *       | *            | *     | 4   | 7,329                        | 0.546 |  |
| American Access Casualty Co  | *       | *          | *      | *        | *      | *           | *         | *       | *            | *     | 10  | 10,638                       | 0.940 |  |
| Anchor General IC  | *       | *          | *      | *        | *      | *           | *         | *       | *            | *     | 2   | 7,233                        | 0.277 |  |
| Arizona Automobile IC  | *       | *          | *      | *        | *      | *           | *         | *       | *            | *     | 1   | 13,986                       | 0.072 |  |
| Civil Service Employees IC   | *       | *          | *      | *        | *      | *           | *         | *       | *            | *     | 0   | 3,517                        | 0.000 |  |
| Commonwealth Casualty Co   | *       | *          | *      | *        | *      | *           | *         | *       | *            | *     | 0   | 3,716                        | 0.000 |  |
| Country Pref IC  | *       | *          | *      | *        | *      | *           | *         | *       | *            | *     | 3   | 27,314                       | 0.110 |  |
| Farm Bureau P&C IC   | *       | *          | *      | *        | *      | *           | *         | *       | *            | *     | 4   | 46,336                       | 0.086 |  |
| Fidelity National IC   | *       | *          | *      | *        | *      | *           | *         | *       | *            | *     | 0   | 270                          | 0.000 |  |
| Key IC   | *       | *          | *      | *        | *      | *           | *         | *       | *            | *     | 2   | 16,194                       | 0.124 |  |
| Mendota IC   | *       | *          | *      | *        | *      | *           | *         | *       | *            | *     | 2   | 15,127                       | 0.132 |  |
| Merastar IC  | *       | *          | *      | *        | *      | *           | *         | *       | *            | *     | 0   | 130                          | 0.000 |  |
| MGA IC, Inc.   | *       | *          | *      | *        | *      | *           | *         | *       | *            | *     | 7   | 56,684                       | 0.123 |  |
| Owners IC  | *       | *          | *      | *        | *      | *           | *         | *       | *            | *     | 2   | 12,274                       | 0.163 |  |
| Primerio IC  | *       | *          | *      | *        | *      | *           | *         | *       | *            | *     | 0   | 3,080                        | 0.000 |  |
| Safe Auto IC   | *       | *          | *      | *        | *      | *           | *         | *       | *            | *     | 3   | 33,098                       | 0.091 |  |
| Safeway IC   | *       | *          | *      | *        | *      | *           | *         | *       | *            | *     | 10  | 245,211                      | 0.041 |  |
| Southwest General IC   | *       | *          | *      | *        | *      | *           | *         | *       | *            | *     | 0   | 167                          | 0.000 |  |
| Topa IC  | *       | *          | *      | *        | *      | *           | *         | *       | *            | *     | 1   | 2,312                        | 0.433 |  |
| Union IC of Providence   | *       | *          | *      | *        | *      | *           | *         | *       | *            | *     | 0   | 3,432                        | 0.000 |  |
| United Automobile IC   | *       | *          | *      | *        | *      | *           | *         | *       | *            | *     | 19  | 97,771                       | 0.194 |  |
| United IC  | *       | *          | *      | *        | *      | *           | *         | *       | *            | *     | 3   | 43,006                       | 0.070 |  |
| Young American IC  | *       | *          | *      | *        | *      | *           | *         | *       | *            | *     | 1   | 38,024                       | 0.026 |  |
| AssuranceAmerica IC  | *       | *          | *      | *        | *      | *           | *         | *       | *            | *     | 3   | 28,791                       | 0.104 |  |

Electric IC \* only writes 12 month policies; the above premiums are the 12-month premiums divided by 2.  
Great Northern IC\* only writes 12 month policies; the above premiums are 12-month premiums.

**Situación hipotética 3:** Soltera, tiene 18 años; maneja 15 millas al trabajo; tiene buenos antecedentes de manejo por los últimos tres años y ninguna historia de crédito; maneja un 2007 Honda, Civic EX, de 4-puerta, 4 cilindros, 1.8L.  
**Coberturas y límites:** Límites combinados de responsabilidad civil de \$40,000 o límites divididos de \$15,000/\$30,000 daños corporales y \$10,000 daños a la propiedad; pagos médicos de \$5,000; límites para automovilistas sin cobertura y cobertura insuficiente son iguales que los límites de responsabilidad civil; deducible de \$250 para la cobertura global; deducible de \$500 para cobertura de colisión.  
**\* Este asegurador no proporcione la cobertura para esta hipotética. \*\* Nuevo asegurador que no tuvo riesgos al fin del 31 de diciembre de 2012.**

| NOMBRE DE ASEGURADOR               | Las primas mostradas son las primas de seis meses a partir del 1 de marzo de 2013. |                     |               |                   |                 |                      |                    |                  |                       |               | Relación de Quejas a Riesgos   |         |       |
|------------------------------------|--|---------------------|---------------|-------------------|-----------------|----------------------|--------------------|------------------|-----------------------|---------------|--|---------|-------|
|                                    | URBANO   |                     |               |                   |                 | RURAL                |                    |                  |                       |               | # de Quejas (Q) dividido por el # de Riesgos (R) X 1000 = la Relación de Quejas Comparada a Riesgos (RQ) |         |       |
|                                    | Phoenix<br>85053   | Scottsdale<br>85257 | Mesa<br>85202 | Glendale<br>85301 | Tucson<br>85719 | Casa Grande<br>85122 | Flagstaff<br>86001 | Nogales<br>85621 | Sierra Vista<br>85635 | Yuma<br>85364 | Q  | R       | RQ    |
| Pekin IC                           | \$952  | \$806               | \$784         | \$984             | \$769           | \$801                | \$621              | \$878            | \$611                 | \$696         | 0  | 2,097   | 0.000 |
| GEICO Casualty Co                  | 1,380  | 1,274               | 1,281         | 1,567             | 1,084           | 1,220                | 1,067              | 1,093            | 891                   | 1,051         | 16   | 199,894 | 0.080 |
| Cincinnati IC                      | 1,462  | 1,368               | 1,509         | 1,512             | 1,376           | 1,456                | 1,084              | 1,199            | 973                   | 1,163         | 0  | 4,272   | 0.000 |
| State Farm Mutual Auto IC          | 1,507  | 1,312               | 1,325         | 1,510             | 1,369           | 1,209                | 988                | 1,151            | 911                   | 1,193         | 49   | 777,201 | 0.063 |
| United Services Auto Assoc         | 1,567  | 1,485               | 1,544         | 1,601             | 1,369           | 1,388                | 1,302              | 1,322            | 1,075                 | 1,208         | 8  | 136,420 | 0.059 |
| Fireman's Fund IC                  | 1,571  | 1,376               | 1,544         | 1,752             | 1,356           | 1,422                | 1,233              | 1,292            | 1,265                 | 1,265         | 0  | 3,843   | 0.000 |
| Infinity IC                        | 1,613  | 1,430               | 1,302         | 1,838             | 1,318           | 1,249                | 1,091              | 1,304            | 1,023                 | 1,279         | 26   | 45,116  | 0.576 |
| Mendota IC                         | 1,628  | 1,410               | 1,340         | 1,773             | 1,352           | 1,299                | 1,068              | 1,246            | 990                   | 1,280         | 2  | 15,127  | 0.132 |
| Badger Mutual IC                   | 1,668  | 1,974               | 1,317         | 1,857             | 1,192           | 1,302                | 1,185              | 1,065            | 1,065                 | 1,065         | 0  | 3,170   | 0.000 |
| Unigard IC                         | 1,693  | 1,098               | 1,049         | 1,681             | 1,324           | 1,316                | 1,018              | 1,188            | 1,188                 | 1,049         | 0  | 5,294   | 0.000 |
| Southwest General IC               | 1,758  | 1,758               | 1,518         | 1,758             | 1,519           | 1,364                | 1,229              | 1,229            | 1,229                 | 1,421         | 0  | 167     | 0.000 |
| Integon Ind Corp                   | 1,763  | 1,490               | 1,707         | 1,864             | 1,408           | 1,365                | 1,185              | 1,545            | 1,177                 | 1,521         | 0  | 6,420   | 0.000 |
| MAPFRE IC                          | 1,811  | 1,602               | 1,587         | 1,894             | 1,481           | 1,481                | 1,387              | 1,396            | 1,377                 | 1,265         | 1  | 8,556   | 0.117 |
| Horace Mann P&C IC                 | 1,839  | 1,777               | 1,777         | 2,076             | 1,941           | 1,535                | 1,419              | 1,792            | 1,442                 | 1,740         | 0  | 5,376   | 0.000 |
| American Family Mutual IC          | 1,843  | 1,648               | 1,695         | 1,995             | 1,583           | 1,615                | 1,336              | 1,449            | 1,262                 | 1,449         | 31   | 247,288 | 0.125 |
| American National P&C Co           | 1,914  | 1,651               | 1,626         | 1,970             | 1,574           | 1,382                | 1,170              | 1,047            | 991                   | 1,347         | 1  | 15,329  | 0.065 |
| Titan Ind Co                       | 1,914  | 1,685               | 1,423         | 1,969             | 1,426           | 1,376                | 1,237              | 1,557            | 1,264                 | 1,240         | 5  | 16,011  | 0.312 |
| AAA Members IC                     | 1,941  | 1,687               | 1,811         | 1,990             | 1,539           | 1,527                | 1,278              | 1,704            | 1,150                 | 1,555         | 3  | 114,468 | 0.026 |
| IDS Property Casualty IC           | 1,998  | 1,791               | 1,815         | 1,998             | 1,856           | 1,698                | 1,388              | 1,627            | 1,309                 | 1,627         | 5  | 29,913  | 0.167 |
| Bankers Standard IC                | 2,015  | 1,696               | 1,993         | 2,078             | 1,796           | 1,948                | 1,506              | 1,603            | 1,439                 | 1,496         | 0  | 3,487   | 0.000 |
| Secura Supreme IC                  | 2,106  | 1,920               | 2,154         | 2,911             | 2,129           | 1,806                | 1,553              | 1,758            | 1,356                 | 1,758         | 0  | 3,950   | 0.000 |
| American Access Casualty Co        | 2,197  | 2,115               | 1,701         | 1,811             | 1,866           | 1,716                | 1,416              | 1,523            | 1,454                 | 1,407         | 10   | 10,638  | 0.940 |
| Pharmacists Mutual IC              | 2,200  | 2,130               | 1,880         | 2,498             | 2,236           | 2,125                | 1,902              | 1,907            | 1,907                 | 1,907         | 0  | 1,382   | 0.000 |
| Arizona Automobile IC              | 2,206  | 1,852               | 1,784         | 1,952             | 1,827           | 1,664                | 1,439              | 1,592            | 1,422                 | 1,439         | 1  | 13,986  | 0.072 |
| United IC                          | 2,216  | 2,281               | 2,336         | 2,123             | 1,788           | 1,631                | 1,525              | 1,671            | 1,528                 | 1,447         | 3  | 43,006  | 0.070 |
| Safe Auto IC                       | 2,287  | 2,037               | 2,082         | 2,298             | 2,222           | 1,917                | 1,698              | 2,133            | 1,714                 | 1,937         | 3  | 33,098  | 0.091 |
| 21st Century Advantage IC          | 2,302  | 2,065               | 1,984         | 2,360             | 2,014           | 1,953                | 1,572              | 1,914            | 1,565                 | 1,793         | 4  | 34,067  | 0.117 |
| AssuranceAmerica IC                | 2,313  | 2,085               | 1,967         | 2,311             | 2,239           | 1,616                | 1,408              | 1,522            | 1,268                 | 1,239         | 3  | 28,791  | 0.104 |
| Mercury Casualty Co                | 2,425  | 2,218               | 1,987         | 2,438             | 1,929           | 1,974                | 1,585              | 1,935            | 1,555                 | 1,757         | 6  | 15,296  | 0.392 |
| MGA IC, Inc.                       | 2,445  | 2,006               | 2,166         | 2,774             | 2,356           | 1,777                | 1,653              | 1,844            | 1,764                 | 1,632         | 7  | 56,684  | 0.123 |
| Kemper Independence IC             | 2,535  | 2,157               | 2,520         | 3,097             | 2,166           | 2,031                | 1,756              | 2,248            | 1,812                 | 1,823         | 0  | 20,045  | 0.000 |
| Permanent General Assurance Corp   | 2,547  | 1,982               | 1,982         | 2,547             | 2,264           | 1,911                | 1,583              | 2,072            | 1,668                 | 1,693         | 7  | 27,846  | 0.251 |
| Progressive Pref IC                | 2,599  | 2,278               | 2,150         | 2,812             | 2,159           | 2,066                | 1,690              | 1,948            | 1,586                 | 1,855         | 18   | 166,252 | 0.108 |
| Primero IC                         | 2,634  | 2,634               | 2,514         | 2,556             | 2,484           | 2,484                | 2,484              | 2,514            | 2,448                 | 2,448         | 0  | 3,080   | 0.000 |
| Key IC                             | 2,642  | 2,691               | 2,591         | 2,692             | 2,456           | 2,184                | 2,642              | 2,084            | 2,084                 | 1,830         | 2  | 16,194  | 0.124 |
| Safeway IC                         | 2,649  | 2,162               | 2,095         | 2,410             | 2,161           | 1,949                | 1,818              | 1,927            | 1,730                 | 1,724         | 10   | 245,211 | 0.041 |
| Hallmark IC                        | 2,677  | 2,305               | 2,514         | 2,677             | 2,469           | 1,806                | 1,639              | 2,155            | 1,804                 | 1,804         | 3  | 31,700  | 0.095 |
| Austin Mutual IC                   | 2,759  | 2,302               | 2,369         | 2,896             | 2,422           | 2,041                | 2,143              | 2,100            | 2,100                 | 2,100         | 1  | 5,970   | 0.168 |
| Depositors IC                      | 2,774  | 2,414               | 2,521         | 3,095             | 2,290           | 1,678                | 1,406              | 1,429            | 1,429                 | 2,022         | 0  | 11,430  | 0.000 |
| Allstate F&C IC                    | 2,842  | 2,345               | 2,558         | 3,059             | 2,208           | 2,586                | 1,979              | 2,310            | 1,945                 | 2,015         | 14   | 211,524 | 0.066 |
| Occidental F&C Co of NC            | 2,934  | 2,564               | 2,453         | 2,926             | 2,309           | 1,831                | 1,585              | 2,029            | 1,704                 | 1,934         | 0  | 3       | 0.000 |
| Commonwealth Casualty Co           | 3,050  | 2,856               | 2,565         | 2,796             | 2,305           | 2,591                | 2,941              | 2,908            | 2,908                 | 2,750         | 0  | 3,716   | 0.000 |
| Access IC                          | 3,096  | 2,964               | 2,517         | 2,517             | 2,798           | 2,315                | 2,125              | 2,229            | 2,236                 | 2,034         | 4  | 7,329   | 0.546 |
| United Automobile IC               | 3,140  | 3,836               | 2,724         | 2,958             | 2,827           | 2,941                | 3,524              | 3,781            | 3,781                 | 3,743         | 19   | 97,771  | 0.194 |
| Topa IC                            | 3,157  | 2,909               | 2,721         | 3,032             | 2,423           | 2,218                | 2,072              | 2,316            | 2,056                 | 2,185         | 1  | 2,312   | 0.433 |
| Alpha P&C IC                       | 3,169  | 2,719               | 2,564         | 3,550             | 2,593           | 2,474                | 2,042              | 2,428            | 1,917                 | 2,213         | 2  | 7,929   | 0.252 |
| LM Insurance Corp                  | 3,205  | 1,511               | 1,582         | 1,532             | 1,598           | 1,562                | 1,225              | 1,359            | 1,319                 | 1,320         | 0  | 2,927   | 0.000 |
| Farmers IC of AZ                   | 3,244  | 3,243               | 3,196         | 3,598             | 2,959           | 2,966                | 2,439              | 2,332            | 2,186                 | 2,703         | 54   | 406,281 | 0.133 |
| Travelers Home and Marine IC (The) | 3,363  | 2,589               | 2,748         | 3,180             | 2,560           | 2,611                | 2,281              | 2,757            | 2,148                 | 2,185         | 5  | 38,707  | 0.129 |
| Acuity, A Mutual IC                | 3,446  | 3,124               | 3,280         | 3,589             | 3,209           | 2,857                | 2,684              | 2,620            | 2,420                 | 2,543         | 1  | 14,199  | 0.070 |
| Hartford Casualty IC               | 3,447  | 3,064               | 2,744         | 4,020             | 2,828           | 2,820                | 2,251              | 2,139            | 2,130                 | 2,208         | 1  | 2,040   | 0.490 |
| Encompass P&C Co                   | 3,512  | 3,662               | 3,442         | 4,605             | 3,050           | 3,190                | 2,665              | 2,870            | 2,870                 | 2,357         | 0  | 13,952  | 0.000 |
| Sentry Insurance A Mutual Co       | 3,552  | 3,216               | 3,114         | 3,475             | 3,194           | 2,457                | 2,337              | 2,434            | 2,206                 | 2,205         | 0  | 10,454  | 0.000 |
| Milbank IC                         | 3,555  | 3,326               | 2,822         | 3,717             | 2,887           | 2,599                | 2,663              | 2,631            | 2,345                 | 2,281         | 2  | 10,784  | 0.185 |
| Young American IC                  | 3,730  | 3,154               | 3,184         | 3,346             | 3,010           | 3,238                | 2,728              | 3,244            | 3,244                 | 2,920         | 1  | 38,024  | 0.026 |
| Safeco IC of America               | 3,822  | 3,150               | 3,049         | 3,832             | 3,093           | 3,187                | 2,493              | 3,234            | 2,590                 | 2,627         | 14   | 70,299  | 0.199 |
| Twin City IC                       | 3,850  | 3,420               | 3,060         | 4,489             | 3,155           | 3,147                | 2,509              | 2,386            | 2,375                 | 2,464         | 1  | 26,870  | 0.037 |
| Anchor General IC                  | 3,888  | 4,877               | 3,886         | 5,137             | 3,759           | 4,239                | 3,887              | 4,288            | 3,742                 | 4,004         | 2  | 7,233   | 0.277 |
| Esurance P&C IC                    | 4,211  | 3,535               | 3,599         | 4,225             | 3,233           | 2,894                | 2,413              | 3,468            | 2,385                 | 3,018         | 2  | 28,113  | 0.071 |
| Amica Mutual IC                    | 4,299  | 3,905               | 3,682         | 4,293             | 3,666           | 3,699                | 3,052              | 3,483            | 3,415                 | 3,310         | 1  | 14,247  | 0.070 |
| Electric IC*                       | 4,633  | 3,466               | 3,737         | 4,342             | 3,525           | 4,379                | 3,267              | 4,045            | 3,015                 | 3,043         | 0  | 6,922   | 0.000 |
| Economy Pref IC                    | 4,949  | 4,163               | 4,834         | 5,543             | 3,774           | 3,430                | 3,443              | 4,387            | 3,079                 | 3,122         | 1  | 6,884   | 0.145 |
| Central Mutual IC                  | 5,203  | 5,203               | 5,203         | 5,203             | 4,391           | 4,475                | 4,265              | 5,047            | 4,167                 | 4,265         | 1  | 9,344   | 0.107 |
| Great Northern IC*                 | 5,329  | 4,501               | 4,501         | 5,215             | 3,929           | 4,030                | 3,437              | 4,108            | 3,340                 | 3,851         | 0  | 344     | 0.000 |
| Western General IC                 | 12,808   | 12,399              | 11,317        | 12,236            | 11,064          | 9,051                | 8,531              | 9,028            | 8,788                 | 8,394         | 3  | 11,834  | 0.254 |
| Civil Service Employees IC         | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 0  | 3,517   | 0.000 |
| Country Pref IC                    | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 3  | 27,314  | 0.110 |
| Farm Bureau P&C IC                 | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 4  | 46,336  | 0.086 |
| Fidelity National IC               | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 0  | 270     | 0.000 |
| Merastar IC                        | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 0  | 130     | 0.000 |
| Owners IC                          | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 2  | 12,274  | 0.163 |
| Union IC of Providence             | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 0  | 3,432   | 0.000 |

Electric IC \* only writes 12 month policies; the above premiums are the 12-month premiums divided by 2.

Great Northern IC\* only writes 12 month policies; the above premiums are 12-month premiums.

**Situación hipotética 4:** Soltera, tiene 18 años; maneja 15 millas al trabajo; tiene buenos antecedentes de manejo por los últimos tres años y ninguna historia de crédito; maneja una 2007 Honda, Civic EX, de 4-puerta, 4 cilindros, 1.8L.  
**Coberturas y límites:** Límites combinados de responsabilidad civil de \$300,000 o límites divididos de \$100,000/\$300,000 daños corporales y \$50,000 daños a la propiedad; pagos médicos de \$5,000; límites para automovilistas sin cobertura y cobertura insuficiente son iguales que los límites de responsabilidad civil; deducible de \$250 para la cobertura global; deducible de \$500 para cobertura de colisión.  
**\* Este asegurador no proporcione la cobertura para esta hipotética. \*\* Nuevo asegurador que no tuvo riesgos al fin del 31 de diciembre de 2012.**

| NOMBRE DE ASEGURADOR               | Las primas mostradas son las primas de seis meses a partir del 1 de marzo de 2013. |                     |               |                   |                 |                      |                    |                  |                       |               | Relación de Quejas a Riesgos   |         |       |
|------------------------------------|--|---------------------|---------------|-------------------|-----------------|----------------------|--------------------|------------------|-----------------------|---------------|--|---------|-------|
|                                    | URBANO   |                     |               |                   |                 | RURAL                |                    |                  |                       |               | # de Quejas (Q) dividido por el # de Riesgos (R) X 1000 = la Relación de Quejas Comparada a Riesgos (RQ)<br>Q R RQ |         |       |
|                                    | Phoenix<br>85053   | Scottsdale<br>85257 | Mesa<br>85202 | Glendale<br>85301 | Tucson<br>85719 | Casa Grande<br>85122 | Flagstaff<br>86001 | Nogales<br>85621 | Sierra Vista<br>85635 | Yuma<br>85364 |  |         |       |
| Pekin IC                           | \$1,129  | \$937               | \$912         | \$1,161           | \$892           | \$920                | \$706              | \$1,009          | \$702                 | \$810         | 0  | 2,097   | 0.000 |
| GEICO Casualty Co                  | 1,446  | 1,335               | 1,351         | 1,660             | 1,133           | 1,272                | 1,096              | 1,110            | 914                   | 1,109         | 16   | 199,894 | 0.080 |
| Fireman's Fund IC                  | 1,471  | 1,260               | 1,442         | 1,667             | 1,268           | 1,304                | 1,127              | 1,159            | 1,160                 | 1,160         | 0  | 3,843   | 0.000 |
| United Services Auto Assoc         | 1,641  | 1,554               | 1,604         | 1,673             | 1,428           | 1,445                | 1,332              | 1,372            | 1,105                 | 1,260         | 8  | 136,420 | 0.059 |
| Infinity IC                        | 1,660  | 1,470               | 1,338         | 1,883             | 1,355           | 1,282                | 1,120              | 1,331            | 1,051                 | 1,311         | 26   | 45,116  | 0.576 |
| Unigard IC                         | 1,742  | 1,143               | 1,069         | 1,732             | 1,370           | 1,309                | 1,028              | 1,201            | 1,201                 | 1,051         | 0  | 5,294   | 0.000 |
| State Farm Mutual Auto IC          | 1,824  | 1,594               | 1,606         | 1,827             | 1,660           | 1,458                | 1,173              | 1,377            | 1,103                 | 1,438         | 49   | 777,201 | 0.063 |
| AAA Members IC                     | 1,860  | 1,572               | 1,688         | 1,912             | 1,423           | 1,417                | 1,161              | 1,583            | 1,064                 | 1,456         | 3  | 114,468 | 0.026 |
| 21st Century Advantage IC          | 1,878  | 1,687               | 1,640         | 1,948             | 1,643           | 1,564                | 1,275              | 1,556            | 1,278                 | 1,480         | 4  | 34,067  | 0.117 |
| Badger Mutual IC                   | 1,957  | 2,322               | 1,572         | 2,162             | 1,426           | 1,530                | 1,415              | 1,264            | 1,264                 | 1,264         | 0  | 3,170   | 0.000 |
| IDS Property Casualty IC           | 1,981  | 1,781               | 1,803         | 1,981             | 1,861           | 1,702                | 1,361              | 1,614            | 1,317                 | 1,614         | 5  | 29,913  | 0.167 |
| Horace Mann P&C IC                 | 1,994  | 1,930               | 1,930         | 2,234             | 2,067           | 1,620                | 1,453              | 1,853            | 1,516                 | 1,789         | 0  | 5,376   | 0.000 |
| Bankers Standard IC                | 2,015  | 1,696               | 1,993         | 2,078             | 1,796           | 1,948                | 1,506              | 1,603            | 1,439                 | 1,496         | 0  | 3,487   | 0.000 |
| MAPFRE IC                          | 2,052  | 1,824               | 1,818         | 2,132             | 1,675           | 1,675                | 1,542              | 1,534            | 1,541                 | 1,404         | 1  | 8,556   | 0.117 |
| American Family Mutual IC          | 2,067  | 1,856               | 1,910         | 2,239             | 1,785           | 1,804                | 1,501              | 1,621            | 1,413                 | 1,621         | 31   | 247,288 | 0.125 |
| Cincinnati IC                      | 2,122  | 1,704               | 1,883         | 1,849             | 1,709           | 1,749                | 1,286              | 1,433            | 1,165                 | 1,412         | 0  | 4,272   | 0.000 |
| Integon Ind Corp                   | 2,168  | 1,840               | 2,112         | 2,290             | 1,681           | 1,616                | 1,377              | 1,832            | 1,400                 | 1,845         | 0  | 6,420   | 0.000 |
| Secura Supreme IC                  | 2,183  | 1,997               | 2,236         | 3,008             | 2,204           | 1,860                | 1,606              | 1,810            | 1,402                 | 1,810         | 0  | 3,950   | 0.000 |
| American National P&C Co           | 2,270  | 1,935               | 1,917         | 2,325             | 1,848           | 1,638                | 1,345              | 1,202            | 1,149                 | 1,570         | 1  | 15,329  | 0.065 |
| Allstate F&C IC                    | 2,654  | 2,146               | 2,381         | 2,889             | 2,053           | 2,374                | 1,813              | 2,088            | 1,789                 | 1,853         | 14   | 211,524 | 0.066 |
| Depositors IC                      | 2,686  | 2,318               | 2,422         | 3,019             | 2,196           | 1,586                | 1,316              | 1,343            | 1,343                 | 1,909         | 0  | 11,430  | 0.000 |
| Kemper Independence IC             | 2,822  | 2,390               | 2,752         | 3,472             | 2,384           | 2,215                | 1,902              | 2,478            | 1,991                 | 1,996         | 0  | 20,045  | 0.000 |
| Pharmacists Mutual IC              | 2,841  | 2,777               | 2,455         | 3,265             | 2,834           | 2,739                | 2,326              | 2,339            | 2,339                 | 2,339         | 0  | 1,382   | 0.000 |
| Encompass P&C Co                   | 2,885  | 3,021               | 2,837         | 3,839             | 2,487           | 2,586                | 2,112              | 2,303            | 2,303                 | 1,914         | 0  | 13,952  | 0.000 |
| Titan Ind Co                       | 2,923  | 2,466               | 2,036         | 3,104             | 2,045           | 2,020                | 1,721              | 2,157            | 1,777                 | 1,807         | 5  | 16,011  | 0.312 |
| LM Insurance Corp                  | 3,010  | 1,412               | 1,491         | 1,440             | 1,497           | 1,445                | 1,122              | 1,262            | 1,223                 | 1,241         | 0  | 2,927   | 0.000 |
| Austin Mutual IC                   | 3,041  | 2,580               | 2,654         | 3,239             | 2,713           | 2,329                | 2,366              | 2,363            | 2,363                 | 2,363         | 1  | 5,970   | 0.168 |
| Mercury Casualty Co                | 3,084  | 2,732               | 2,482         | 3,140             | 2,380           | 2,427                | 1,907              | 2,371            | 1,880                 | 2,182         | 6  | 15,296  | 0.392 |
| Amica Mutual IC                    | 3,255  | 2,990               | 2,756         | 3,260             | 2,761           | 2,783                | 2,209              | 2,512            | 2,502                 | 2,424         | 1  | 14,247  | 0.070 |
| Permanent General Assurance Corp   | 3,259  | 2,453               | 2,453         | 3,259             | 2,724           | 2,333                | 1,876              | 2,580            | 1,977                 | 2,112         | 7  | 27,846  | 0.251 |
| Progressive Pref IC                | 3,351  | 2,871               | 2,729         | 3,789             | 2,720           | 2,570                | 2,039              | 2,418            | 1,911                 | 2,358         | 18   | 166,252 | 0.108 |
| Occidental F&C Co of NC            | 3,400  | 2,971               | 2,848         | 3,383             | 2,704           | 2,120                | 1,842              | 2,350            | 1,964                 | 2,236         | 0  | 3       | 0.000 |
| Farmers IC of AZ                   | 3,461  | 3,441               | 3,374         | 3,842             | 3,146           | 3,163                | 2,523              | 2,334            | 2,285                 | 2,831         | 54   | 406,281 | 0.133 |
| Hartford Casualty IC               | 3,567  | 3,110               | 2,792         | 4,258             | 2,875           | 3,001                | 2,221              | 2,111            | 2,126                 | 2,262         | 1  | 2,040   | 0.490 |
| Hallmark IC                        | 3,673  | 3,159               | 3,421         | 3,673             | 3,312           | 2,346                | 2,138              | 2,646            | 2,306                 | 2,306         | 3  | 31,700  | 0.095 |
| Acuity, A Mutual IC                | 3,903  | 3,520               | 3,741         | 4,072             | 3,612           | 3,207                | 3,007              | 2,925            | 2,708                 | 2,852         | 1  | 14,199  | 0.070 |
| Twin City IC                       | 3,980  | 3,468               | 3,109         | 4,752             | 3,199           | 3,347                | 2,476              | 2,353            | 2,371                 | 2,521         | 1  | 26,870  | 0.037 |
| Travelers Home and Marine IC (The) | 4,049  | 3,122               | 3,282         | 3,863             | 3,070           | 3,089                | 2,660              | 3,243            | 2,542                 | 2,601         | 5  | 38,707  | 0.129 |
| Milbank IC                         | 4,092  | 3,847               | 3,259         | 4,303             | 3,310           | 3,015                | 3,027              | 3,014            | 2,696                 | 2,627         | 2  | 10,784  | 0.185 |
| Alpha P&C IC                       | 4,118  | 3,486               | 3,291         | 4,733             | 3,314           | 3,130                | 2,531              | 3,044            | 2,375                 | 2,831         | 2  | 7,929   | 0.252 |
| Esurance P&C IC                    | 4,375  | 3,598               | 3,678         | 4,387             | 3,252           | 2,881                | 2,378              | 3,511            | 2,385                 | 3,073         | 2  | 28,113  | 0.071 |
| Safeco IC of America               | 4,396  | 3,573               | 3,471         | 4,406             | 3,516           | 3,587                | 2,829              | 3,652            | 2,893                 | 2,985         | 14   | 70,299  | 0.199 |
| Sentry Insurance A Mutual Co       | 4,433  | 4,103               | 3,889         | 4,337             | 3,949           | 3,042                | 2,838              | 2,890            | 2,725                 | 2,698         | 0  | 10,454  | 0.000 |
| Electric IC*                       | 5,215  | 3,937               | 4,197         | 4,920             | 3,963           | 4,820                | 3,586              | 4,436            | 3,342                 | 3,385         | 0  | 6,922   | 0.000 |
| Economy Pref IC                    | 6,040  | 5,044               | 5,891         | 6,733             | 4,649           | 4,076                | 4,075              | 5,312            | 3,695                 | 3,731         | 1  | 6,884   | 0.145 |
| Central Mutual IC                  | 6,082  | 6,082               | 6,082         | 6,082             | 5,086           | 5,020                | 4,739              | 5,590            | 4,641                 | 4,739         | 1  | 9,344   | 0.107 |
| Great Northern IC*                 | 6,352  | 5,372               | 5,372         | 6,236             | 4,665           | 4,728                | 3,947              | 4,769            | 3,875                 | 4,489         | 0  | 344     | 0.000 |
| Western General IC                 | 9,495  | 9,238               | 8,506         | 9,081             | 8,078           | 6,615                | 6,264              | 6,534            | 6,370                 | 6,043         | 3  | 11,834  | 0.254 |
| Access IC                          | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 4  | 7,329   | 0.546 |
| American Access Casualty Co        | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 10   | 10,638  | 0.940 |
| Anchor General IC                  | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 2  | 7,233   | 0.277 |
| Arizona Automobile IC              | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 1  | 13,986  | 0.072 |
| AssuranceAmerica IC                | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 3  | 28,791  | 0.104 |
| Civil Service Employees IC         | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 0  | 3,517   | 0.000 |
| Commonwealth Casualty Co           | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 0  | 3,716   | 0.000 |
| Country Pref IC                    | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 3  | 27,314  | 0.110 |
| Farm Bureau P&C IC                 | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 4  | 46,336  | 0.086 |
| Fidelity National IC               | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 0  | 270     | 0.000 |
| Key IC                             | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 2  | 16,194  | 0.124 |
| Mendota IC                         | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 2  | 15,127  | 0.132 |
| Merastar IC                        | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 0  | 130     | 0.000 |
| MGA IC, Inc.                       | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 7  | 56,684  | 0.123 |
| Owners IC                          | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 2  | 12,274  | 0.163 |
| Primero IC                         | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 0  | 3,080   | 0.000 |
| Safe Auto IC                       | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 3  | 33,098  | 0.091 |
| Safeway IC                         | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 10   | 245,211 | 0.041 |
| Southwest General IC               | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 0  | 167     | 0.000 |
| Topa IC                            | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 1  | 2,312   | 0.433 |
| Union IC of Providence             | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 0  | 3,432   | 0.000 |
| United Automobile IC               | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 19   | 97,771  | 0.194 |
| United IC                          | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 3  | 43,006  | 0.070 |
| Young American IC                  | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 1  | 38,024  | 0.026 |

Electric IC \* only writes 12 month policies; the above premiums are the 12-month premiums divided by 2.  
Great Northern IC\* only writes 12 month policies; the above premiums are 12-month premiums.

**Situación hipotética 5:** Casados, tienen 42 años, manejan 15 millas al trabajo; tienen buenos antecedentes de manejo por los últimos tres años y una calificación de crédito media; la esposa maneja un 2010 Toyota, Camry, de 4-puerta sedán, 6 cilindros, 3.5L automática; el esposo maneja un 2008 Honda Pilot EX, 4X4, de 4-puerta, 6 cilindros, 3.5L.  
**Coberturas y límites:** Límites combinados de responsabilidad civil de \$40,000 o límites divididos de \$15,000/\$30,000 daños corporales y \$10,000 daños a la propiedad; pagos médicos de \$5,000; límites para automovilistas sin cobertura y cobertura insuficiente son iguales que los límites de responsabilidad civil; deducible de \$250 para la cobertura global; deducible de \$500 para cobertura de colisión.

**\*\* Nuevo asegurador que no tuvo riesgos al fin del 31 de diciembre de 2012.**

| Las primas mostradas son las primas de seis meses a partir del 1 de marzo de 2013. |         |            |       |          |        |             |           |         |              |       |  |         | Relación de Quejas a Riesgos |  |  |
|--|---------|------------|-------|----------|--------|-------------|-----------|---------|--------------|-------|--|---------|------------------------------|--|--|
| NOMBRE DE ASEGURADOR   | URBANO  |            |       |          |        | RURAL       |           |         |              |       | # de Quejas (Q) dividido por el # de Riesgos (R) X 1000 = la Relación de Quejas Comparada a Riesgos (RO) |         |                              |  |  |
|  | Phoenix | Scottsdale | Mesa  | Glendale | Tucson | Casa Grande | Flagstaff | Nogales | Sierra Vista | Yuma  | Q  | R       | RO                           |  |  |
|  | 85053   | 85257      | 85202 | 85301    | 85719  | 85122       | 86001     | 85621   | 85635        | 85364 |  |         |                              |  |  |
| GEICO Casualty Co  | \$461   | \$423      | \$430 | \$517    | \$370  | \$413       | \$362     | \$381   | \$317        | \$369 | 16   | 199,894 | 0.080                        |  |  |
| Encompass P&C Co   | 694     | 698        | 679   | 891      | 642    | 634         | 563       | 597     | 597          | 525   | 0  | 13,952  | 0.000                        |  |  |
| Pekin IC   | 766     | 634        | 619   | 781      | 606    | 631         | 489       | 700     | 483          | 554   | 0  | 2,097   | 0.000                        |  |  |
| 21st Century Advantage IC  | 771     | 671        | 654   | 809      | 668    | 652         | 505       | 680     | 549          | 572   | 4  | 34,067  | 0.117                        |  |  |
| Civil Service Employees IC   | 914     | 871        | 928   | 1,060    | 797    | 754         | 566       | 847     | 679          | 692   | 0  | 3,517   | 0.000                        |  |  |
| United Services Auto Assoc   | 972     | 919        | 969   | 983      | 837    | 931         | 829       | 877     | 724          | 795   | 8  | 136,420 | 0.059                        |  |  |
| State Farm Mutual Auto IC  | 995     | 867        | 875   | 998      | 896    | 796         | 645       | 780     | 613          | 804   | 49   | 777,201 | 0.063                        |  |  |
| Titan Ind Co   | 1,043   | 940        | 876   | 1,097    | 830    | 804         | 749       | 886     | 752          | 764   | 5  | 16,011  | 0.312                        |  |  |
| Mendota IC   | 1,046   | 909        | 888   | 1,165    | 874    | 860         | 699       | 871     | 647          | 855   | 2  | 15,127  | 0.132                        |  |  |
| American National P&C Co   | 1,060   | 912        | 899   | 1,092    | 864    | 782         | 665       | 642     | 574          | 765   | 1  | 15,329  | 0.065                        |  |  |
| Depositors IC  | 1,064   | 936        | 979   | 1,168    | 900    | 713         | 617       | 671     | 671          | 816   | 0  | 11,430  | 0.000                        |  |  |
| Economy Pref IC  | 1,093   | 930        | 1,048 | 1,230    | 834    | 780         | 750       | 987     | 697          | 675   | 1  | 6,884   | 0.145                        |  |  |
| Farmers IC of AZ   | 1,098   | 1,085      | 1,075 | 1,227    | 1,004  | 1,021       | 829       | 838     | 752          | 932   | 54   | 406,281 | 0.133                        |  |  |
| Unigard IC   | 1,114   | 730        | 699   | 1,107    | 881    | 882         | 683       | 803     | 803          | 710   | 0  | 5,294   | 0.000                        |  |  |
| IDS Property Casualty IC   | 1,128   | 1,008      | 1,027 | 1,128    | 1,048  | 989         | 789       | 972     | 787          | 972   | 5  | 29,913  | 0.167                        |  |  |
| Kemper Independence IC   | 1,157   | 991        | 1,154 | 1,395    | 998    | 950         | 839       | 1,070   | 866          | 862   | 0  | 20,045  | 0.000                        |  |  |
| Acuity, A Mutual IC  | 1,173   | 1,069      | 1,115 | 1,234    | 1,077  | 1,006       | 928       | 918     | 846          | 877   | 1  | 14,199  | 0.070                        |  |  |
| MAPFRE IC  | 1,178   | 1,078      | 1,021 | 1,210    | 948    | 948         | 912       | 954     | 944          | 875   | 1  | 8,556   | 0.117                        |  |  |
| Safeco IC of America   | 1,198   | 983        | 969   | 1,212    | 965    | 984         | 782       | 1,014   | 800          | 845   | 14   | 70,299  | 0.199                        |  |  |
| Owners IC  | 1,240   | 1,141      | 1,232 | 1,505    | 1,178  | 1,123       | 873       | 1,354   | 897          | 994   | 2  | 12,274  | 0.163                        |  |  |
| Secura Supreme IC  | 1,272   | 1,103      | 1,284 | 1,851    | 1,297  | 1,174       | 933       | 1,146   | 829          | 1,146 | 0  | 3,950   | 0.000                        |  |  |
| Travelers Home and Marine IC (The)   | 1,274   | 986        | 1,037 | 1,211    | 984    | 1,009       | 879       | 1,074   | 830          | 838   | 5  | 38,707  | 0.129                        |  |  |
| Hartford Casualty IC   | 1,290   | 1,145      | 1,060 | 1,475    | 1,106  | 1,062       | 878       | 842     | 824          | 828   | 1  | 2,040   | 0.490                        |  |  |
| Country Pref IC  | 1,296   | 1,123      | 1,121 | 1,388    | 1,448  | 1,265       | 1,031     | 1,038   | 958          | 1,004 | 3  | 27,314  | 0.110                        |  |  |
| Amica Mutual IC  | 1,297   | 1,172      | 1,107 | 1,293    | 1,111  | 1,123       | 936       | 1,071   | 1,046        | 1,022 | 1  | 14,247  | 0.070                        |  |  |
| American Access Casualty Co  | 1,325   | 1,272      | 1,064 | 1,116    | 1,144  | 1,079       | 934       | 981     | 934          | 917   | 10   | 10,638  | 0.940                        |  |  |
| Bankers Standard IC  | 1,332   | 1,132      | 1,315 | 1,367    | 1,177  | 1,276       | 997       | 1,058   | 951          | 988   | 0  | 3,487   | 0.000                        |  |  |
| Safe Auto IC   | 1,335   | 1,168      | 1,175 | 1,343    | 1,269  | 1,077       | 973       | 1,266   | 968          | 1,091 | 3  | 33,098  | 0.091                        |  |  |
| Arizona Automobile IC  | 1,347   | 1,111      | 1,078 | 1,158    | 1,100  | 1,034       | 904       | 1,004   | 901          | 915   | 1  | 13,986  | 0.072                        |  |  |
| American Family Mutual IC  | 1,371   | 1,210      | 1,251 | 1,484    | 1,169  | 1,200       | 990       | 1,081   | 949          | 1,081 | 31   | 247,288 | 0.125                        |  |  |
| Badger Mutual IC   | 1,385   | 1,638      | 1,104 | 1,538    | 999    | 1,088       | 995       | 891     | 891          | 891   | 0  | 3,170   | 0.000                        |  |  |
| Commonwealth Casualty Co   | 1,386   | 1,271      | 1,161 | 1,249    | 1,073  | 1,213       | 1,299     | 1,277   | 1,277        | 1,223 | 0  | 3,716   | 0.000                        |  |  |
| AAA Members IC   | 1,394   | 1,174      | 1,262 | 1,445    | 1,062  | 1,102       | 880       | 1,242   | 820          | 1,084 | 3  | 114,468 | 0.026                        |  |  |
| Permanent General Assurance Corp   | 1,421   | 1,138      | 1,138 | 1,421    | 1,337  | 1,106       | 936       | 1,193   | 1,000        | 1,015 | 7  | 27,846  | 0.251                        |  |  |
| AssuranceAmerica IC  | 1,426   | 1,278      | 1,224 | 1,421    | 1,390  | 1,020       | 870       | 994     | 813          | 806   | 3  | 28,791  | 0.104                        |  |  |
| Twin City IC   | 1,431   | 1,267      | 1,170 | 1,634    | 1,220  | 1,175       | 971       | 932     | 911          | 915   | 1  | 26,870  | 0.037                        |  |  |
| Progressive Pref IC  | 1,447   | 1,271      | 1,216 | 1,569    | 1,223  | 1,192       | 970       | 1,181   | 919          | 1,076 | 18   | 166,252 | 0.108                        |  |  |
| Pharmacists Mutual IC  | 1,453   | 1,652      | 1,450 | 1,928    | 1,492  | 1,413       | 1,266     | 1,265   | 1,265        | 1,265 | 0  | 1,382   | 0.000                        |  |  |
| Infinity IC  | 1,459   | 1,256      | 1,663 | 1,649    | 1,221  | 1,182       | 1,036     | 1,334   | 987          | 1,231 | 26   | 45,116  | 0.576                        |  |  |
| Southwest General IC   | 1,493   | 1,493      | 1,382 | 1,493    | 1,382  | 1,315       | 1,256     | 1,256   | 1,256        | 1,340 | 0  | 167     | 0.000                        |  |  |
| Hallmark   | 1,506   | 1,234      | 1,330 | 1,506    | 1,318  | 994         | 907       | 1,300   | 1,102        | 1,102 | 3  | 31,700  | 0.095                        |  |  |
| LM Insurance Corp  | 1,530   | 768        | 797   | 780      | 799    | 829         | 654       | 715     | 698          | 692   | 0  | 2,927   | 0.000                        |  |  |
| MGA IC, Inc.   | 1,577   | 1,301      | 1,405 | 1,757    | 1,507  | 1,251       | 1,122     | 1,356   | 1,172        | 1,132 | 7  | 56,684  | 0.123                        |  |  |
| Fidelity National IC   | 1,603   | 1,325      | 1,326 | 1,539    | 1,255  | 1,545       | 984       | 1,153   | 982          | 1,023 | 0  | 270     | 0.000                        |  |  |
| Safeway IC   | 1,635   | 1,314      | 1,276 | 1,436    | 1,321  | 1,224       | 1,149     | 1,217   | 1,108        | 1,113 | 10   | 245,211 | 0.041                        |  |  |
| United IC  | 1,683   | 1,709      | 1,749 | 1,653    | 1,365  | 1,274       | 1,218     | 1,332   | 1,222        | 1,163 | 3  | 43,006  | 0.070                        |  |  |
| Integon Ind Corp   | 1,685   | 1,386      | 1,609 | 1,790    | 1,322  | 1,292       | 1,124     | 1,487   | 1,129        | 1,445 | 0  | 6,420   | 0.000                        |  |  |
| Horace Mann P&C IC   | 1,702   | 1,610      | 1,610 | 1,961    | 1,770  | 1,474       | 1,359     | 1,722   | 1,384        | 1,720 | 0  | 5,376   | 0.000                        |  |  |
| Key IC   | 1,722   | 1,761      | 1,727 | 1,775    | 1,640  | 1,444       | 1,781     | 1,395   | 1,395        | 1,237 | 2  | 16,194  | 0.124                        |  |  |
| Cincinnati IC  | 1,723   | 1,383      | 1,526 | 1,533    | 1,394  | 1,494       | 1,122     | 1,233   | 1,002        | 1,192 | 0  | 4,272   | 0.000                        |  |  |
| Milbank IC   | 1,769   | 1,633      | 1,407 | 1,845    | 1,422  | 1,299       | 1,362     | 1,337   | 1,185        | 1,147 | 2  | 10,784  | 0.185                        |  |  |
| Esurance P&C IC  | 1,776   | 1,473      | 1,513 | 1,795    | 1,369  | 1,259       | 1,045     | 1,533   | 1,052        | 1,259 | 2  | 28,113  | 0.071                        |  |  |
| Union IC of Providence   | 1,787   | 1,981      | 1,581 | 1,829    | 1,651  | 1,690       | 1,306     | 1,400   | 1,400        | 1,400 | 0  | 3,432   | 0.000                        |  |  |
| United Automobile IC   | 1,791   | 2,143      | 1,553 | 1,671    | 1,613  | 1,681       | 1,985     | 2,117   | 2,117        | 2,097 | 19   | 97,771  | 0.194                        |  |  |
| Austin Mutual IC   | 1,804   | 1,514      | 1,557 | 1,894    | 1,585  | 1,347       | 1,404     | 1,380   | 1,380        | 1,380 | 1  | 5,970   | 0.168                        |  |  |
| Primero IC   | 1,806   | 1,806      | 1,590 | 1,662    | 1,512  | 1,512       | 1,512     | 1,590   | 1,446        | 1,446 | 0  | 3,080   | 0.000                        |  |  |
| Allstate F&C IC  | 1,817   | 1,497      | 1,637 | 2,001    | 1,401  | 1,645       | 1,243     | 1,484   | 1,265        | 1,311 | 14   | 211,524 | 0.066                        |  |  |
| Merastar IC  | 1,820   | 1,350      | 1,454 | 1,554    | 1,460  | 1,269       | 1,144     | 1,306   | 1,144        | 1,306 | 0  | 130     | 0.000                        |  |  |
| Fireman's Fund IC  | 1,882   | 1,679      | 1,871 | 2,140    | 1,621  | 1,726       | 1,496     | 1,610   | 1,569        | 1,569 | 0  | 3,843   | 0.000                        |  |  |
| Mercury Casualty Co  | 1,912   | 1,817      | 1,672 | 1,979    | 1,580  | 1,702       | 1,135     | 1,714   | 1,311        | 1,483 | 6  | 15,296  | 0.392                        |  |  |
| Topa IC  | 2,039   | 1,876      | 1,721 | 1,963    | 1,622  | 1,501       | 1,428     | 1,579   | 1,405        | 1,503 | 1  | 2,312   | 0.433                        |  |  |
| Access IC  | 2,111   | 2,028      | 1,752 | 2,080    | 1,950  | 1,692       | 1,514     | 1,605   | 1,620        | 1,485 | 4  | 7,329   | 0.546                        |  |  |
| Sentry Insurance A Mutual Co   | 2,212   | 1,936      | 1,892 | 2,163    | 1,991  | 1,601       | 1,508     | 1,634   | 1,448        | 1,427 | 0  | 10,454  | 0.000                        |  |  |
| Electric IC*   | 2,283   | 1,712      | 1,838 | 2,142    | 1,740  | 2,137       | 1,603     | 1,984   | 1,480        | 1,497 | 0  | 6,922   | 0.000                        |  |  |
| Young American IC  | 2,770   | 2,314      | 2,350 | 2,487    | 2,200  | 2,302       | 1,954     | 2,284   | 2,284        | 2,080 | 1  | 38,024  | 0.026                        |  |  |
| Occidental F&C Co of NC  | 2,802   | 2,445      | 2,321 | 2,797    | 2,168  | 1,747       | 1,503     | 1,940   | 1,633        | 1,845 | 0  | 3       | 0.000                        |  |  |
| Farm Bureau P&C IC   | 2,898   | 2,638      | 2,434 | 3,165    | 2,519  | 2,478       | 1,810     | 2,076   | 1,810        | 2,053 | 4  | 46,336  | 0.086                        |  |  |
| Alpha P&C IC   | 2,958   | 2,582      | 2,490 | 3,377    | 2,429  | 2,397       | 1,884     | 2,404   | 1,795        | 2,125 | 2  | 7,929   | 0.252                        |  |  |
| Western General IC   | 3,106   | 2,938      | 2,812 | 2,952    | 2,658  | 2,306       | 2,164     | 2,280   | 2,241        | 2,137 | 3  | 11,834  | 0.254                        |  |  |
| Great Northern IC*   | 3,244   | 2,799      | 2,799 | 3,178    | 2,485  | 2,536       | 2,202     | 2,578   | 2,152        | 2,433 | 0  | 344     | 0.000                        |  |  |
| Central Mutual IC  | 3,695   | 3,695      | 3,695 | 3,695    | 3,119  | 3,224       | 3,102     | 3,637   | 3,028        | 3,102 | 1  | 9,344   | 0.107                        |  |  |
| Anchor General IC  | *       | *          | *     | *        | *      | *           | *         | *       | *            | *     | 2  | 7,233   | 0.277                        |  |  |

Electric IC \* only writes 12 month policies; the above premiums are the 12-month premiums divided by 2.

Great Northern IC\* only writes 12 month policies; the above premiums are 12-month premiums.



**Situación hipotética 6:** Casados, tienen 42 años, manejan 15 millas al trabajo; tienen buenos antecedentes de manejo por los últimos tres años y una calificación de crédito media; la esposa maneja un 2010 Toyota, Camry, de 4-puerta sedán, 6 cilindros, 3.5L automática; el esposo maneja un 2008 Honda Pilot EX, 4X4, de 4-puerta, 6 cilindros, 3.5L.

**Coberturas y límites:** Límites combinados de responsabilidad civil de \$300,000 o límites divididos de \$100,000/\$300,000 daños corporales y \$50,000 daños a la propiedad; pagos médicos de \$5,000; límites para automovilistas sin cobertura y cobertura insuficiente son iguales que los límites de responsabilidad civil; deducible de \$250 para la cobertura global; deducible de \$500 para cobertura de colisión.

\* Este asegurador no proporcionó la cobertura para esta hipotética. \*\* Nuevo asegurador que no tuvo riesgos al fin del 31 de diciembre de 2012.

| NOMBRE DE ASEGURADOR               | Las primas mostradas son las primas de seis meses a partir del 1 de marzo de 2013. |                     |               |                   |                 |                      |                    |                  |                       |               | Relación de Quejas a Riesgos   |         |       |
|------------------------------------|--|---------------------|---------------|-------------------|-----------------|----------------------|--------------------|------------------|-----------------------|---------------|--|---------|-------|
|                                    | URBANO   |                     |               |                   |                 | RURAL                |                    |                  |                       |               | # de Quejas (Q) dividido por el # de Riesgos (R) X 1000 = la Relación de Quejas Comparada a Riesgos (RQ) |         |       |
|                                    | Phoenix<br>85053   | Scottsdale<br>85257 | Mesa<br>85202 | Glendale<br>85301 | Tucson<br>85719 | Casa Grande<br>85122 | Flagstaff<br>86001 | Nogales<br>85621 | Sierra Vista<br>85635 | Yuma<br>85364 | Q  | R       | RQ    |
| GEICO Casualty Co                  | \$552  | \$507               | \$518         | \$627             | \$443           | \$491                | \$422              | \$443            | \$372                 | \$449         | 16   | 199,894 | 0.080 |
| 21st Century Advantage IC          | 665  | 584                 | 575           | 703               | 573             | 551                  | 436                | 579              | 473                   | 501           | 4  | 34,067  | 0.117 |
| Encompass P&C Co                   | 700  | 714                 | 689           | 893               | 641             | 620                  | 542                | 578              | 578                   | 516           | 0  | 13,952  | 0.000 |
| Pekin IC                           | 964  | 767                 | 752           | 967               | 732             | 754                  | 578                | 846              | 579                   | 676           | 0  | 2,097   | 0.000 |
| Civil Service Employees IC         | 988  | 951                 | 1,011         | 1,168             | 872             | 813                  | 605                | 902              | 727                   | 745           | 0  | 3,517   | 0.000 |
| United Services Auto Assoc         | 1,027  | 973                 | 1,016         | 1,038             | 889             | 974                  | 864                | 919              | 760                   | 840           | 8  | 136,420 | 0.059 |
| Farmers IC of AZ                   | 1,121  | 1,102               | 1,087         | 1,251             | 1,021           | 1,039                | 821                | 801              | 752                   | 934           | 54   | 406,281 | 0.133 |
| Unigard IC                         | 1,156  | 768                 | 710           | 1,155             | 919             | 878                  | 690                | 817              | 817                   | 711           | 0  | 5,294   | 0.000 |
| IDS Property Casualty IC           | 1,181  | 1,070               | 1,087         | 1,181             | 1,135           | 1,073                | 819                | 1,047            | 877                   | 1,047         | 5  | 29,913  | 0.167 |
| Depositors IC                      | 1,184  | 1,039               | 1,083         | 1,314             | 996             | 777                  | 663                | 716              | 716                   | 884           | 0  | 11,430  | 0.000 |
| Kemper Independence IC             | 1,212  | 1,034               | 1,196         | 1,459             | 1,039           | 989                  | 865                | 1,107            | 905                   | 900           | 0  | 20,045  | 0.000 |
| Travelers Home and Marine IC (The) | 1,220  | 957                 | 989           | 1,172             | 945             | 943                  | 811                | 992              | 780                   | 794           | 5  | 38,707  | 0.129 |
| State Farm Mutual Auto IC          | 1,241  | 1,091               | 1,099         | 1,244             | 1,126           | 985                  | 794                | 985              | 781                   | 1,020         | 49   | 777,201 | 0.063 |
| Amica Mutual IC                    | 1,257  | 1,153               | 1,060         | 1,316             | 1,115           | 1,104                | 898                | 1,014            | 1,006                 | 981           | 1  | 14,247  | 0.070 |
| Hartford Casualty IC               | 1,291  | 1,121               | 1,069         | 1,488             | 1,128           | 1,083                | 841                | 814              | 800                   | 812           | 1  | 2,040   | 0.490 |
| American National P&C Co           | 1,300  | 1,107               | 1,098         | 1,332             | 1,050           | 958                  | 789                | 756              | 688                   | 920           | 1  | 15,329  | 0.065 |
| Titan Ind Co                       | 1,313  | 1,144               | 1,037         | 1,407             | 985             | 979                  | 873                | 1,050            | 886                   | 918           | 5  | 16,011  | 0.312 |
| Secura Supreme IC                  | 1,314  | 1,142               | 1,328         | 1,909             | 1,336           | 1,203                | 961                | 1,174            | 854                   | 1,174         | 0  | 3,950   | 0.000 |
| AAA Members IC                     | 1,324  | 1,079               | 1,162         | 1,371             | 971             | 1,001                | 788                | 1,136            | 748                   | 1,006         | 3  | 114,468 | 0.026 |
| Acuity, A Mutual IC                | 1,334  | 1,209               | 1,273         | 1,406             | 1,221           | 1,130                | 1,040              | 1,026            | 949                   | 985           | 1  | 14,199  | 0.070 |
| MAPFRE IC                          | 1,339  | 1,254               | 1,180         | 1,368             | 1,086           | 1,086                | 1,017              | 1,043            | 1,059                 | 966           | 1  | 8,556   | 0.117 |
| Economy Pref IC                    | 1,341  | 1,123               | 1,278         | 1,493             | 1,013           | 917                  | 883                | 1,194            | 833                   | 803           | 1  | 6,884   | 0.145 |
| Safeco IC of America               | 1,347  | 1,093               | 1,078         | 1,361             | 1,075           | 1,088                | 869                | 1,123            | 879                   | 938           | 14   | 70,299  | 0.199 |
| Country Pref IC                    | 1,371  | 1,203               | 1,201         | 1,463             | 1,532           | 1,358                | 1,098              | 1,102            | 1,026                 | 1,070         | 3  | 27,314  | 0.110 |
| Twin City IC                       | 1,423  | 1,236               | 1,172         | 1,642             | 1,234           | 1,192                | 927                | 894              | 880                   | 894           | 1  | 26,870  | 0.037 |
| LM Insurance Corp                  | 1,509  | 753                 | 790           | 769               | 785             | 802                  | 629                | 696              | 679                   | 681           | 0  | 2,927   | 0.000 |
| Owners IC                          | 1,511  | 1,395               | 1,494         | 1,812             | 1,427           | 1,357                | 1,065              | 1,623            | 1,087                 | 1,203         | 2  | 12,274  | 0.163 |
| Bankers Standard IC                | 1,531  | 1,317               | 1,501         | 1,567             | 1,339           | 1,416                | 1,112              | 1,182            | 1,074                 | 1,117         | 0  | 3,487   | 0.000 |
| American Family Mutual IC          | 1,558  | 1,386               | 1,433         | 1,684             | 1,342           | 1,365                | 1,139              | 1,234            | 1,089                 | 1,234         | 31   | 247,288 | 0.125 |
| Badger Mutual IC                   | 1,661  | 1,962               | 1,350         | 1,828             | 1,229           | 1,312                | 1,211              | 1,091            | 1,091                 | 1,091         | 0  | 3,170   | 0.000 |
| Progressive Pref IC                | 1,680  | 1,465               | 1,410         | 1,889             | 1,390           | 1,344                | 1,066              | 1,313            | 1,008                 | 1,225         | 18   | 166,252 | 0.108 |
| Esurance P&C IC                    | 1,700  | 1,386               | 1,428         | 1,715             | 1,272           | 1,156                | 955                | 1,424            | 972                   | 1,178         | 2  | 28,113  | 0.071 |
| Fireman's Fund IC                  | 1,715  | 1,498               | 1,700         | 1,984             | 1,477           | 1,537                | 1,331              | 1,404            | 1,400                 | 1,400         | 0  | 3,843   | 0.000 |
| Allstate F&C IC                    | 1,772  | 1,410               | 1,589         | 1,998             | 1,351           | 1,557                | 1,170              | 1,375            | 1,199                 | 1,242         | 14   | 211,524 | 0.066 |
| Fidelity National IC               | 1,791  | 1,471               | 1,478         | 1,728             | 1,397           | 1,713                | 1,087              | 1,264            | 1,081                 | 1,137         | 0  | 270     | 0.000 |
| Horace Mann P&C IC                 | 1,816  | 1,729               | 1,729         | 2,062             | 1,863           | 1,536                | 1,388              | 1,757            | 1,441                 | 1,740         | 0  | 5,376   | 0.000 |
| Merastar IC                        | 1,845  | 1,420               | 1,511         | 1,604             | 1,484           | 1,297                | 1,150              | 1,327            | 1,150                 | 1,327         | 0  | 130     | 0.000 |
| Hallmark IC                        | 1,908  | 1,541               | 1,654         | 1,908             | 1,617           | 1,198                | 1,099              | 1,500            | 1,305                 | 1,305         | 3  | 31,700  | 0.095 |
| Integon Ind Corp                   | 1,932  | 1,601               | 1,855         | 2,048             | 1,477           | 1,434                | 1,227              | 1,656            | 1,257                 | 1,643         | 0  | 6,420   | 0.000 |
| Cincinnati IC                      | 1,997  | 1,727               | 1,901         | 1,879             | 1,734           | 1,797                | 1,341              | 1,483            | 1,211                 | 1,455         | 0  | 4,272   | 0.000 |
| Milbank IC                         | 2,039  | 1,890               | 1,635         | 2,133             | 1,643           | 1,517                | 1,555              | 1,541            | 1,373                 | 1,325         | 2  | 10,784  | 0.185 |
| Austin Mutual IC                   | 2,052  | 1,758               | 1,807         | 2,182             | 1,829           | 1,597                | 1,592              | 1,610            | 1,610                 | 1,610         | 1  | 5,970   | 0.168 |
| Infinity IC                        | 2,128  | 1,817               | 1,692         | 2,475             | 1,739           | 1,514                | 1,432              | 1,840            | 1,358                 | 1,748         | 26   | 45,116  | 0.576 |
| Pharmacists Mutual IC              | 2,251  | 2,204               | 1,928         | 2,566             | 1,936           | 1,869                | 1,570              | 1,575            | 1,575                 | 1,575         | 0  | 1,382   | 0.000 |
| Permanent General Assurance Corp   | 2,321  | 1,765               | 1,765         | 2,321             | 2,002           | 1,684                | 1,372              | 1,868            | 1,455                 | 1,564         | 7  | 27,846  | 0.251 |
| Mercury Casualty Co                | 2,340  | 2,176               | 2,013         | 2,450             | 1,885           | 2,015                | 1,558              | 2,013            | 1,534                 | 1,772         | 6  | 15,296  | 0.392 |
| Union IC of Providence             | 2,344  | 2,612               | 2,039         | 2,330             | 2,133           | 2,106                | 1,598              | 1,720            | 1,720                 | 1,720         | 0  | 3,432   | 0.000 |
| Sentry Insurance A Mutual Co       | 2,646  | 2,371               | 2,256         | 2,572             | 2,344           | 1,881                | 1,746              | 1,863            | 1,702                 | 1,669         | 0  | 10,454  | 0.000 |
| Electric IC*                       | 2,669  | 2,046               | 2,150         | 2,525             | 2,042           | 2,401                | 1,810              | 2,224            | 1,692                 | 1,715         | 0  | 6,922   | 0.000 |
| Occidental F&C Co of NC            | 3,291  | 2,871               | 2,723         | 3,279             | 2,561           | 2,049                | 1,765              | 2,278            | 1,908                 | 2,164         | 0  | 3       | 0.000 |
| Farm Bureau P&C IC                 | 3,376  | 3,098               | 2,863         | 3,644             | 2,928           | 2,867                | 2,103              | 2,387            | 2,103                 | 2,407         | 4  | 46,336  | 0.086 |
| Central Mutual IC                  | 3,451  | 3,451               | 3,451         | 3,451             | 2,905           | 2,867                | 2,730              | 3,190            | 2,675                 | 2,730         | 1  | 9,344   | 0.107 |
| Alpha P&C IC                       | 3,860  | 3,368               | 3,242         | 4,496             | 3,130           | 3,063                | 2,365              | 3,014            | 2,248                 | 2,724         | 2  | 7,929   | 0.252 |
| Great Northern IC*                 | 3,887  | 3,348               | 3,348         | 3,815             | 2,958           | 2,986                | 3,490              | 3,002            | 2,494                 | 2,844         | 0  | 344     | 0.000 |
| Western General IC                 | 4,202  | 3,848               | 3,663         | 3,815             | 3,282           | 2,828                | 2,698              | 2,783            | 2,735                 | 2,608         | 3  | 11,834  | 0.254 |
| Access IC                          | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 4  | 7,329   | 0.546 |
| American Access Casualty Co        | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 10   | 10,638  | 0.940 |
| Anchor General IC                  | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 2  | 7,233   | 0.277 |
| Arizona Automobile IC              | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 1  | 13,986  | 0.072 |
| AssuranceAmerica IC                | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 3  | 28,791  | 0.104 |
| Commonwealth Casualty Co           | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 0  | 3,716   | 0.000 |
| Key IC                             | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 2  | 16,194  | 0.124 |
| Mendota IC                         | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 2  | 15,127  | 0.132 |
| MGA IC, Inc.                       | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 7  | 56,684  | 0.123 |
| Primerio IC                        | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 0  | 3,080   | 0.000 |
| Safe Auto IC                       | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 3  | 33,098  | 0.091 |
| Safeway IC                         | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 10   | 245,211 | 0.041 |
| Southwest General IC               | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 0  | 167     | 0.000 |
| Topa IC                            | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 1  | 2,312   | 0.433 |
| United Automobile IC               | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 19   | 97,771  | 0.194 |
| United IC                          | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 3  | 43,006  | 0.070 |
| Young American IC                  | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 1  | 38,024  | 0.026 |

Electric IC \* only writes 12 month policies; the above premiums are the 12-month premiums divided by 2.

Great Northern IC\* only writes 12 month policies; the above premiums are 12-month premiums.

**Situación hipotética 7:** Casados, tienen 42 años, manejan 15 millas al trabajo; tienen una calificación de crédito media; la esposa tuvo 1 accidente en fallas (en 2012) y maneja 2010 Toyota, Camry, de 4-puerta sedán, 6 cilindros, 3.5L automática; el esposo causó dos accidentes (en 2012 y 2011) y maneja 2008 Honda Pilot EX, 4X4, de 4-puerta, 6 cilindros, 3/5L.  
**Coberturas y límites:** Límites combinados de responsabilidad civil de \$40,000 o límites divididos de \$15,000/\$30,000 daños corporales y \$10,000 daños a la propiedad; pagos médicos de \$5,000; límites para automovilistas sin cobertura y cobertura insuficiente son iguales que los límites de responsabilidad civil; deducible de \$250 para la cobertura global; deducible de \$500 para cobertura de colisión.

\* Este asegurador no proporcione la cobertura para esta hipotética. \*\* Nuevo asegurador que no tuvo riesgos al fin del 31 de diciembre de 2012.

| NOMBRE DE ASEGURADOR               | Las primas mostradas son las primas de seis meses a partir del 1 de marzo de 2013. |                     |               |                   |                 |                      |                    |                  |                       |               | Relación de Quejas a Riesgos   |         |       |
|------------------------------------|--|---------------------|---------------|-------------------|-----------------|----------------------|--------------------|------------------|-----------------------|---------------|--|---------|-------|
|                                    | URBANO   |                     |               |                   |                 | RURAL                |                    |                  |                       |               | # de Quejas (Q) dividido por el # de Riesgos (R) X 1000 = la Relación de Quejas Comparada a Riesgos (RO) Q/R | R       | RO    |
|                                    | Phoenix<br>85053   | Scottsdale<br>85257 | Mesa<br>85202 | Glendale<br>85301 | Tucson<br>85719 | Casa Grande<br>85122 | Flagstaff<br>86001 | Nogales<br>85621 | Sierra Vista<br>85635 | Yuma<br>85364 |  |         |       |
| State Farm Mutual Auto IC          | \$1,181  | \$1,030             | \$1,039       | \$1,185           | \$1,065         | \$943                | \$765              | \$914            | \$722                 | \$945         | 49   | 777,201 | 0.063 |
| American National P&C Co           | 1,254  | 1,081               | 1,066         | 1,293             | 1,026           | 917                  | 783                | 744              | 675                   | 900           | 1  | 15,329  | 0.065 |
| United Services Auto Assoc         | 1,298  | 1,233               | 1,287         | 1,315             | 1,124           | 1,217                | 1,100              | 1,143            | 946                   | 1,048         | 8  | 136,420 | 0.059 |
| Pekin IC                           | 1,327  | 1,077               | 1,055         | 1,339             | 1,030           | 1,069                | 827                | 1,198            | 819                   | 947           | 0  | 2,097   | 0.000 |
| Mendota IC                         | 1,380  | 1,190               | 1,155         | 1,520             | 1,153           | 1,126                | 921                | 1,126            | 850                   | 1,121         | 2  | 15,127  | 0.132 |
| Encompass P&C Co                   | 1,398  | 1,429               | 1,369         | 1,828             | 1,256           | 1,270                | 1,091              | 1,169            | 1,169                 | 1,004         | 0  | 13,952  | 0.000 |
| GEICO Casualty Co                  | 1,421  | 1,311               | 1,342         | 1,615             | 1,107           | 1,237                | 1,060              | 1,121            | 919                   | 1,083         | 16   | 199,894 | 0.080 |
| Southwest General IC               | 1,580  | 1,580               | 1,450         | 1,580             | 1,449           | 1,369                | 1,298              | 1,298            | 1,298                 | 1,399         | 0  | 167     | 0.000 |
| MGA IC, Inc.                       | 1,609  | 1,326               | 1,432         | 1,793             | 1,537           | 1,277                | 1,141              | 1,382            | 1,195                 | 1,152         | 7  | 56,684  | 0.123 |
| Badger Mutual IC                   | 1,636  | 1,933               | 1,303         | 1,815             | 1,181           | 1,285                | 1,174              | 1,053            | 1,053                 | 1,053         | 0  | 3,170   | 0.000 |
| Permanent General Assurance Corp   | 1,672  | 1,337               | 1,337         | 1,672             | 1,577           | 1,302                | 1,101              | 1,405            | 1,179                 | 1,190         | 7  | 27,846  | 0.251 |
| Farmers IC of AZ                   | 1,697  | 1,688               | 1,664         | 1,894             | 1,565           | 1,581                | 1,283              | 1,259            | 1,164                 | 1,429         | 54   | 406,281 | 0.133 |
| MAPFRE IC                          | 1,747  | 1,578               | 1,515         | 1,660             | 1,414           | 1,414                | 1,354              | 1,376            | 1,379                 | 1,276         | 1  | 8,556   | 0.117 |
| Cincinnati IC                      | 1,748  | 1,404               | 1,548         | 1,557             | 1,414           | 1,516                | 1,135              | 1,253            | 1,016                 | 1,209         | 0  | 4,272   | 0.000 |
| Arizona Automobile IC              | 1,773  | 1,470               | 1,420         | 1,540             | 1,452           | 1,346                | 1,170              | 1,299            | 1,164                 | 1,180         | 1  | 13,986  | 0.072 |
| IDS Property Casualty IC           | 1,797  | 1,610               | 1,633         | 1,797             | 1,672           | 1,540                | 1,246              | 1,482            | 1,199                 | 1,482         | 5  | 29,913  | 0.167 |
| Kemper Independence IC             | 1,809  | 1,552               | 1,792         | 2,202             | 1,561           | 1,477                | 1,291              | 1,662            | 1,338                 | 1,329         | 0  | 20,045  | 0.000 |
| Safeway IC                         | 1,860  | 1,501               | 1,456         | 1,643             | 1,506           | 1,391                | 1,303              | 1,382            | 1,256                 | 1,261         | 10   | 245,211 | 0.041 |
| American Access Casualty Co        | 1,896  | 1,817               | 1,503         | 1,581             | 1,626           | 1,527                | 1,310              | 1,380            | 1,310                 | 1,281         | 10   | 10,638  | 0.940 |
| Hallmark IC                        | 1,986  | 1,626               | 1,753         | 1,986             | 1,737           | 1,308                | 1,192              | 1,713            | 1,451                 | 1,451         | 3  | 31,700  | 0.095 |
| Key IC                             | 2,028  | 2,074               | 2,034         | 2,092             | 1,929           | 1,694                | 2,099              | 1,636            | 1,636                 | 1,446         | 2  | 16,194  | 0.124 |
| United IC                          | 2,040  | 2,080               | 2,128         | 1,964             | 1,667           | 1,522                | 1,445              | 1,581            | 1,441                 | 1,379         | 3  | 43,006  | 0.070 |
| American Family Mutual IC          | 2,056  | 1,845               | 1,902         | 2,197             | 1,797           | 1,834                | 1,578              | 1,689            | 1,533                 | 1,689         | 31   | 247,288 | 0.125 |
| AssuranceAmerica IC                | 2,089  | 1,876               | 1,792         | 2,083             | 2,035           | 1,479                | 1,273              | 1,419            | 1,171                 | 1,155         | 3  | 28,791  | 0.104 |
| Hartford Casualty IC               | 2,104  | 1,869               | 1,701         | 2,420             | 1,764           | 1,706                | 1,385              | 1,319            | 1,316                 | 1,358         | 1  | 2,040   | 0.490 |
| Commonwealth Casualty Co           | 2,113  | 1,945               | 1,768         | 1,910             | 1,624           | 1,865                | 2,004              | 1,959            | 1,959                 | 1,867         | 0  | 3,716   | 0.000 |
| LM Insurance Corp                  | 2,152  | 1,038               | 1,079         | 1,055             | 1,090           | 1,187                | 885                | 967              | 944                   | 931           | 0  | 2,927   | 0.000 |
| Acuity, A Mutual IC                | 2,217  | 2,020               | 2,105         | 2,328             | 2,038           | 1,888                | 1,743              | 1,720            | 1,588                 | 1,649         | 1  | 14,199  | 0.070 |
| Depositors IC                      | 2,249  | 1,936               | 2,042         | 2,489             | 1,857           | 1,409                | 1,185              | 1,318            | 1,318                 | 1,668         | 0  | 11,430  | 0.000 |
| Merastar IC                        | 2,251  | 1,665               | 1,797         | 1,923             | 1,810           | 1,568                | 1,418              | 1,614            | 1,418                 | 1,614         | 0  | 130     | 0.000 |
| Titan Ind Co                       | 2,258  | 1,979               | 1,697         | 2,340             | 1,699           | 1,635                | 1,470              | 1,895            | 1,509                 | 1,478         | 5  | 16,011  | 0.312 |
| Safe Auto IC                       | 2,263  | 2,017               | 2,018         | 2,275             | 2,177           | 1,847                | 1,668              | 2,151            | 1,678                 | 1,908         | 3  | 33,098  | 0.091 |
| Twin City IC                       | 2,340  | 2,080               | 1,888         | 2,695             | 1,958           | 1,898                | 1,539              | 1,466            | 1,461                 | 1,507         | 1  | 26,870  | 0.037 |
| Infinity IC                        | 2,375  | 2,081               | 1,916         | 2,719             | 1,976           | 1,908                | 1,664              | 2,107            | 1,578                 | 1,973         | 26   | 45,116  | 0.576 |
| Unigard IC                         | 2,400  | 1,569               | 1,493         | 2,389             | 1,890           | 1,876                | 1,453              | 1,711            | 1,711                 | 1,507         | 0  | 5,294   | 0.000 |
| Safeco IC of America               | 2,405  | 1,963               | 1,922         | 2,423             | 1,929           | 1,966                | 1,551              | 2,020            | 1,592                 | 1,664         | 14   | 70,299  | 0.199 |
| Bankers Standard IC                | 2,434  | 2,052               | 2,408         | 2,504             | 2,165           | 2,353                | 1,827              | 1,941            | 1,742                 | 1,811         | 0  | 3,487   | 0.000 |
| AAA Members IC                     | 2,456  | 2,084               | 2,240         | 2,545             | 1,884           | 1,951                | 1,559              | 2,195            | 1,450                 | 1,921         | 3  | 114,468 | 0.026 |
| Pharmacists Mutual IC              | 2,476  | 3,121               | 2,749         | 3,654             | 2,902           | 2,749                | 2,475              | 2,476            | 2,476                 | 2,476         | 0  | 1,382   | 0.000 |
| Travelers Home and Marine IC (The) | 2,481  | 1,885               | 1,993         | 2,360             | 1,900           | 1,964                | 1,716              | 2,114            | 1,603                 | 1,619         | 5  | 38,707  | 0.129 |
| United Automobile IC               | 2,598  | 3,194               | 2,263         | 2,450             | 2,357           | 2,461                | 2,943              | 3,151            | 3,151                 | 3,121         | 19   | 97,771  | 0.194 |
| Fireman's Fund IC                  | 2,604  | 2,311               | 2,575         | 2,918             | 2,250           | 2,380                | 2,064              | 2,189            | 2,130                 | 2,130         | 0  | 3,843   | 0.000 |
| Millbank IC                        | 2,641  | 2,444               | 2,093         | 2,754             | 2,129           | 1,928                | 2,015              | 1,978            | 1,758                 | 1,697         | 2  | 10,784  | 0.185 |
| Progressive Pref IC                | 2,664  | 2,327               | 2,209         | 2,879             | 2,227           | 2,152                | 1,761              | 2,084            | 1,656                 | 1,937         | 18   | 166,252 | 0.108 |
| Horace Mann P&C IC                 | 2,894  | 2,768               | 2,768         | 3,303             | 3,031           | 2,458                | 2,275              | 2,879            | 2,316                 | 2,843         | 0  | 5,376   | 0.000 |
| Sentry Insurance A Mutual Co       | 2,917  | 2,570               | 2,510         | 2,855             | 2,627           | 2,097                | 1,975              | 2,124            | 1,893                 | 1,869         | 0  | 10,454  | 0.000 |
| Secura Supreme IC                  | 2,947  | 2,737               | 3,027         | 4,018             | 2,964           | 2,441                | 2,174              | 2,377            | 1,894                 | 2,377         | 0  | 3,950   | 0.000 |
| Mercury Casualty Co                | 3,044  | 2,888               | 2,633         | 3,135             | 2,791           | 2,672                | 2,109              | 2,680            | 2,076                 | 2,343         | 6  | 15,296  | 0.392 |
| Esurance P&C IC                    | 3,100  | 2,570               | 2,620         | 3,123             | 2,373           | 2,165                | 1,780              | 2,622            | 1,771                 | 2,213         | 2  | 28,113  | 0.071 |
| Young American IC                  | 3,166  | 2,650               | 2,674         | 2,872             | 2,518           | 2,620                | 2,236              | 2,614            | 2,614                 | 2,374         | 1  | 38,024  | 0.026 |
| Access IC                          | 3,213  | 3,073               | 2,637         | 3,156             | 2,945           | 2,540                | 2,262              | 2,399            | 2,427                 | 2,219         | 4  | 7,329   | 0.546 |
| Electric IC*                       | 3,333  | 2,672               | 2,835         | 3,300             | 2,687           | 3,221                | 2,432              | 2,988            | 2,254                 | 2,276         | 0  | 6,922   | 0.000 |
| Occidental F&C Co of NC            | 3,384  | 2,955               | 2,814         | 3,377             | 2,635           | 2,108                | 1,819              | 2,342            | 1,967                 | 2,228         | 0  | 3       | 0.000 |
| Topa IC                            | 3,405  | 3,113               | 2,865         | 3,266             | 2,678           | 2,496                | 2,360              | 2,628            | 2,323                 | 2,496         | 1  | 2,312   | 0.433 |
| Fidelity National IC               | 3,811  | 3,143               | 3,146         | 3,656             | 2,955           | 3,652                | 2,322              | 2,713            | 2,313                 | 2,407         | 0  | 270     | 0.000 |
| Integon Ind Corp                   | 3,969  | 3,289               | 3,798         | 4,208             | 3,124           | 3,059                | 2,655              | 3,512            | 2,658                 | 3,423         | 0  | 6,420   | 0.000 |
| Primero IC                         | 4,080  | 4,080               | 3,828         | 3,912             | 3,744           | 3,744                | 3,744              | 3,828            | 3,672                 | 3,672         | 0  | 3,080   | 0.000 |
| Alpha P&C IC                       | 4,422  | 3,847               | 3,693         | 5,052             | 3,626           | 3,561                | 2,821              | 3,562            | 2,677                 | 3,165         | 2  | 7,929   | 0.252 |
| Central Mutual IC                  | 4,641  | 4,641               | 4,641         | 4,641             | 4,031           | 4,081                | 3,900              | 4,575            | 3,807                 | 3,900         | 1  | 9,344   | 0.107 |
| Farm Bureau P&C IC                 | 4,729  | 4,301               | 3,969         | 5,170             | 4,109           | 4,044                | 2,946              | 3,386            | 2,946                 | 3,342         | 4  | 46,336  | 0.086 |
| Amica Mutual IC                    | 4,857  | 4,404               | 4,157         | 4,848             | 4,162           | 4,205                | 3,489              | 3,990            | 3,902                 | 3,791         | 1  | 14,247  | 0.070 |
| 21st Century Advantage IC          | 5,446  | 4,723               | 4,561         | 5,674             | 4,765           | 4,659                | 3,567              | 4,772            | 3,790                 | 4,097         | 4  | 34,067  | 0.117 |
| Allstate F&C IC                    | 6,475  | 5,228               | 5,748         | 6,852             | 5,031           | 5,800                | 4,410              | 5,026            | 4,267                 | 4,419         | 14   | 211,524 | 0.066 |
| Great Northern IC*                 | 7,212  | 6,101               | 6,101         | 7,059             | 5,352           | 5,495                | 4,726              | 5,612            | 4,591                 | 5,260         | 0  | 344     | 0.000 |
| Anchor General IC                  | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 2  | 7,233   | 0.277 |
| Austin Mutual IC                   | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 1  | 5,970   | 0.168 |
| Civil Service Employees IC         | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 0  | 3,517   | 0.000 |
| Country Pref IC                    | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 3  | 27,314  | 0.110 |
| Economy Pref IC                    | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 1  | 6,884   | 0.145 |
| Owners IC                          | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 2  | 12,274  | 0.163 |
| Union IC of Providence             | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 0  | 3,432   | 0.000 |
| Western General IC                 | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 3  | 11,834  | 0.254 |

Electric IC \* only writes 12 month policies; the above premiums are the 12-month premiums divided by 2.

Great Northern IC\* only writes 12 month policies; the above premiums are 12-month premiums.

| <p><b>Situación hipotética 8:</b> Casados, tienen 42 años, manejan 15 millas al trabajo; tienen una calificación de crédito media; la esposa tuvo 1 accidente en fallas (en 2012) y maneja 2010 Toyota, Camry, de 4-puerta sedán, 6 cilindros, 3.5L automática; el esposo causó dos accidentes (en 2012 y 2011) y maneja 2008 Honda Pilot EX, 4X4, de 4-puertas, 6 cilindros, 3/5L</p> <p><b>Coberturas y límites:</b> Límites combinados de responsabilidad civil de \$300,000 o límites divididos de \$100,000/\$300,000 daños corporales y \$50,000 daños a la propiedad; pagos médicos de \$5,000; límites para automovilistas sin cobertura y cobertura insuficiente son iguales que los límites de responsabilidad civil; deducible de \$250 para la cobertura global; deducible de \$500 para cobertura de colisión.</p> <p>* Este asegurador no proporciono la cobertura para esta hipotética. ** Nuevo asegurador que no tuvo riesgos al fin del 31 de diciembre de 2012.</p> |  |                     |               |                   |                 |                      |                    |                  |                       |               |  |         |       |
|--|--|---------------------|---------------|-------------------|-----------------|----------------------|--------------------|------------------|-----------------------|---------------|--|---------|-------|
| NOMBRE DE ASEGURADOR   | Las primas mostradas son las primas de seis meses a partir del 1 de marzo de 2013. |                     |               |                   |                 |                      |                    |                  |                       |               | Relación de Quejas a Riesgos   |         |       |
|  | URBANO   |                     |               |                   |                 | RURAL                |                    |                  |                       |               | # de Quejas (Q) dividido por el # de Riesgos (R) X 1000 = la Relación de Quejas Comparada a Riesgos (RO) |         |       |
|  | Phoenix<br>85053   | Scottsdale<br>85257 | Mesa<br>85202 | Glendale<br>85301 | Tucson<br>85719 | Casa Grande<br>85122 | Flagstaff<br>86001 | Nogales<br>85621 | Sierra Vista<br>85635 | Yuma<br>85364 | Q  | R       | RO    |
| GEICO Casualty Co  | \$1,315  | \$1,212             | \$1,243       | \$1,509           | \$1,031         | \$1,149              | \$976              | \$1,021          | \$842                 | \$1,022       | 16   | 199,894 | 0.080 |
| Encompass P&C Co   | 1,353  | 1,401               | 1,334         | 1,777             | 1,199           | 1,202                | 1,007              | 1,093            | 1,093                 | 948           | 0  | 13,952  | 0.000 |
| United Services Auto Assoc   | 1,382  | 1,313               | 1,361         | 1,398             | 1,201           | 1,285                | 1,153              | 1,208            | 999                   | 1,116         | 8  | 136,420 | 0.059 |
| State Farm Mutual Auto IC  | 1,466  | 1,288               | 1,297         | 1,470             | 1,330           | 1,164                | 936                | 1,143            | 911                   | 1,188         | 49   | 777,201 | 0.063 |
| Pekin IC   | 1,483  | 1,206               | 1,177         | 1,507             | 1,149           | 1,185                | 909                | 1,313            | 906                   | 1,052         | 0  | 2,097   | 0.000 |
| American National P&C Co   | 1,522  | 1,299               | 1,288         | 1,560             | 1,234           | 1,117                | 921                | 868              | 800                   | 1,072         | 1  | 15,329  | 0.065 |
| Farmers IC of AZ   | 1,716  | 1,694               | 1,666         | 1,912             | 1,573           | 1,594                | 1,252              | 1,187            | 1,150                 | 1,419         | 54   | 406,281 | 0.133 |
| IDS Property Casualty IC   | 1,834  | 1,658               | 1,679         | 1,834             | 1,747           | 1,612                | 1,261              | 1,539            | 1,277                 | 1,539         | 5  | 29,913  | 0.167 |
| Badger Mutual IC   | 1,962  | 2,315               | 1,593         | 2,157             | 1,453           | 1,549                | 1,440              | 1,287            | 1,287                 | 1,287         | 0  | 3,170   | 0.000 |
| MAPFRE IC  | 1,971  | 1,806               | 1,733         | 2,028             | 1,601           | 1,601                | 1,499              | 1,526            | 1,536                 | 1,404         | 1  | 8,556   | 0.117 |
| Hallmark IC  | 1,986  | 1,626               | 1,753         | 1,986             | 1,737           | 1,308                | 1,192              | 1,713            | 1,451                 | 1,451         | 3  | 31,700  | 0.095 |
| Cincinnati IC  | 2,017  | 1,742               | 1,917         | 1,896             | 1,747           | 1,814                | 1,352              | 1,497            | 1,221                 | 1,468         | 0  | 4,272   | 0.000 |
| Kemper Independence IC   | 2,018  | 1,712               | 1,961         | 2,459             | 1,705           | 1,609                | 1,387              | 1,802            | 1,466                 | 1,457         | 0  | 20,045  | 0.000 |
| LM Insurance Corp  | 2,086  | 998                 | 1,048         | 1,023             | 1,051           | 1,078                | 835                | 924              | 900                   | 901           | 0  | 2,927   | 0.000 |
| Permanent General Assurance Corp   | 2,108  | 1,625               | 1,625         | 2,108             | 1,882           | 1,558                | 1,278              | 1,719            | 1,371                 | 1,452         | 7  | 27,846  | 0.251 |
| Hartford Casualty IC   | 2,179  | 1,898               | 1,755         | 2,553             | 1,831           | 1,816                | 1,378              | 1,317            | 1,322                 | 1,381         | 1  | 2,040   | 0.490 |
| Merastar IC  | 2,256  | 1,723               | 1,934         | 1,949             | 1,811           | 1,576                | 1,400              | 1,616            | 1,400                 | 1,616         | 0  | 130     | 0.000 |
| American Family Mutual IC  | 2,358  | 2,133               | 2,197         | 2,513             | 2,082           | 2,109                | 1,834              | 1,951            | 1,779                 | 1,951         | 31   | 247,288 | 0.125 |
| AAA Members IC   | 2,368  | 1,949               | 2,097         | 2,452             | 1,752           | 1,807                | 1,425              | 2,038            | 1,344                 | 1,808         | 3  | 114,468 | 0.026 |
| Depositors IC  | 2,406  | 2,064               | 2,171         | 2,687             | 1,972           | 1,473                | 1,226              | 1,348            | 1,348                 | 1,739         | 0  | 11,430  | 0.000 |
| Twin City IC   | 2,417  | 2,107               | 1,939         | 2,835             | 2,020           | 2,014                | 1,527              | 1,458            | 1,462                 | 1,532         | 1  | 26,870  | 0.037 |
| Fireman's Fund IC  | 2,418  | 2,096               | 2,381         | 2,745             | 2,083           | 2,163                | 1,871              | 1,948            | 1,933                 | 1,933         | 0  | 3,843   | 0.000 |
| Unigard IC   | 2,504  | 1,662               | 1,532         | 1,498             | 1,986           | 1,882                | 1,483              | 1,744            | 1,744                 | 1,519         | 0  | 5,294   | 0.000 |
| Acuity, A Mutual IC  | 2,529  | 2,286               | 2,421         | 2,661             | 2,310           | 2,129                | 1,959              | 1,928            | 1,787                 | 1,858         | 1  | 14,199  | 0.070 |
| Safeco IC of America   | 2,742  | 2,211               | 2,169         | 2,760             | 2,176           | 2,200                | 1,747              | 2,265            | 1,769                 | 1,874         | 14   | 70,299  | 0.199 |
| Bankers Standard IC  | 2,745  | 2,335               | 2,694         | 2,817             | 2,426           | 2,571                | 1,999              | 2,131            | 1,929                 | 2,011         | 0  | 3,487   | 0.000 |
| Titan Ind Co   | 3,001  | 2,526               | 2,109         | 3,194             | 2,115           | 2,087                | 1,780              | 2,261            | 1,840                 | 1,869         | 5  | 16,011  | 0.312 |
| Pharmacists Mutual IC  | 3,006  | 4,019               | 3,545         | 4,718             | 3,646           | 3,515                | 2,995              | 3,006            | 3,006                 | 3,006         | 0  | 1,382   | 0.000 |
| Milbank IC   | 3,028  | 2,816               | 2,417         | 3,171             | 2,441           | 2,238                | 2,286              | 2,266            | 2,021                 | 1,956         | 2  | 10,784  | 0.185 |
| Travelers Home and Marine IC (The)   | 3,065  | 2,352               | 2,448         | 2,944             | 2,341           | 2,370                | 2,038              | 2,527            | 1,937                 | 1,972         | 5  | 38,707  | 0.129 |
| Secura Supreme IC  | 3,066  | 2,856               | 3,155         | 4,170             | 3,079           | 2,524                | 2,256              | 2,457            | 1,965                 | 2,457         | 0  | 3,950   | 0.000 |
| Horace Mann P&C IC   | 3,079  | 2,959               | 2,959         | 3,476             | 3,179           | 2,547                | 2,300              | 2,926            | 2,392                 | 2,868         | 0  | 5,376   | 0.000 |
| Esurance P&C IC  | 3,217  | 2,619               | 2,683         | 3,238             | 2,387           | 2,156                | 1,761              | 2,644            | 1,770                 | 2,256         | 2  | 28,113  | 0.071 |
| Progressive Pref IC  | 3,434  | 2,945               | 2,808         | 3,876             | 2,804           | 2,671                | 2,117              | 2,555            | 1,992                 | 2,447         | 18   | 166,252 | 0.108 |
| Sentry Insurance A Mutual Co   | 3,504  | 3,160               | 3,011         | 3,416             | 3,114           | 2,480                | 2,301              | 2,432            | 2,238                 | 2,196         | 0  | 10,454  | 0.000 |
| Amica Mutual IC  | 3,690  | 3,387               | 3,121         | 3,693             | 3,141           | 3,166                | 2,531              | 2,884            | 2,865                 | 2,782         | 1  | 14,247  | 0.070 |
| Mercury Casualty Co  | 3,745  | 3,462               | 3,184         | 3,896             | 2,996           | 3,177                | 2,470              | 3,164            | 2,437                 | 2,808         | 6  | 15,296  | 0.392 |
| Electric IC*   | 3,837  | 2,925               | 3,091         | 3,625             | 2,928           | 3,488                | 2,614              | 3,220            | 2,442                 | 2,475         | 0  | 6,922   | 0.000 |
| Occidental F&C Co of NC  | 3,966  | 3,461               | 3,296         | 3,948             | 3,110           | 2,466                | 2,133              | 2,744            | 2,292                 | 2,607         | 0  | 3       | 0.000 |
| Infinity IC  | 4,161  | 3,570               | 3,318         | 4,880             | 3,370           | 3,210                | 2,747              | 3,472            | 2,595                 | 3,358         | 26   | 45,116  | 0.576 |
| Fidelity National IC   | 4,278  | 3,510               | 3,527         | 4,130             | 3,306           | 4,080                | 2,581              | 3,002            | 2,554                 | 2,697         | 0  | 270     | 0.000 |
| 21st Century Advantage IC  | 4,298  | 3,714               | 3,624         | 4,535             | 3,778           | 3,626                | 2,783              | 3,763            | 2,978                 | 3,277         | 4  | 34,067  | 0.117 |
| Integon Ind Corp   | 4,570  | 3,809               | 4,396         | 4,837             | 3,501           | 3,404                | 2,908              | 3,923            | 2,971                 | 3,904         | 0  | 6,420   | 0.000 |
| Central Mutual IC  | 4,843  | 4,843               | 4,843         | 4,843             | 4,062           | 4,023                | 3,825              | 4,475            | 3,745                 | 3,825         | 1  | 9,344   | 0.107 |
| Farm Bureau P&C IC   | 5,390  | 4,934               | 4,560         | 5,832             | 4,701           | 4,577                | 3,333              | 3,801            | 3,333                 | 3,814         | 4  | 46,336  | 0.086 |
| Alpha P&C IC   | 5,761  | 4,982               | 4,776         | 6,724             | 4,658           | 4,528                | 3,525              | 4,457            | 3,337                 | 4,050         | 2  | 7,929   | 0.252 |
| Allstate F&C IC  | 6,240  | 4,911               | 5,519         | 6,697             | 4,797           | 5,485                | 4,145              | 4,682            | 4,041                 | 4,185         | 14   | 211,524 | 0.066 |
| Great Northern IC*   | 8,476  | 7,714               | 7,174         | 8,327             | 6,255           | 6,356                | 5,355              | 6,426            | 5,247                 | 6,046         | 0  | 344     | 0.000 |
| Access IC  | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 4  | 7,329   | 0.546 |
| American Access Casualty Co  | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 10   | 10,638  | 0.940 |
| Anchor General IC  | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 2  | 7,233   | 0.277 |
| Arizona Automobile IC  | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 1  | 13,986  | 0.072 |
| AssuranceAmerica IC  | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 3  | 28,791  | 0.104 |
| Austin Mutual IC   | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 1  | 5,970   | 0.168 |
| Civil Service Employees IC   | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 0  | 3,517   | 0.000 |
| Commonwealth Casualty Co   | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 0  | 3,716   | 0.000 |
| Country Pref IC  | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 3  | 27,314  | 0.110 |
| Economy Pref IC  | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 1  | 6,884   | 0.145 |
| Key IC   | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 2  | 16,194  | 0.124 |
| Mendota IC   | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 2  | 15,127  | 0.132 |
| MGA IC, Inc.   | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 7  | 56,684  | 0.123 |
| Owners IC  | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 2  | 12,274  | 0.163 |
| Primero IC   | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 0  | 3,080   | 0.000 |
| Safe Auto IC   | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 3  | 33,098  | 0.091 |
| Safeway IC   | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 10   | 245,211 | 0.041 |
| Southwest General IC   | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 0  | 167     | 0.000 |
| Topa IC  | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 1  | 2,312   | 0.433 |
| Union IC of Providence   | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 0  | 3,432   | 0.000 |
| United Automobile IC   | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 19   | 97,771  | 0.194 |
| United IC  | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 3  | 43,006  | 0.070 |
| Western General IC   | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 3  | 11,834  | 0.254 |
| Young American IC  | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 1  | 38,024  | 0.026 |

Electric IC \* only writes 12 month policies; the above premiums are the 12-month premiums divided by 2.  
Great Northern IC\* only writes 12 month policies; the above premiums are 12-month premiums.

**Situación hipotética 9:** Soltera, tiene 81 años; buenos antecedentes de manejo por los últimos tres años y ninguna historia de crédito; maneja un 2010 Ford Taurus SEL, de 4-puerta, automática, para uso de placer.

**Coberturas y límites:** Límites combinados de responsabilidad civil de \$100,000 o límites divididos de \$50,000/\$100,000 daños corporales y \$10,000 daños a la propiedad; pagos médicos de \$5,000; límites para automovilistas sin cobertura y cobertura insuficiente son iguales que los límites de responsabilidad civil; deducible de \$250 para la cobertura global; deducible de \$500 para cobertura de colisión.

\* Este asegurador no proporciono la cobertura para esta hipotética. \*\* Nuevo asegurador que no tuvo riesgos al fin del 31 de diciembre de 2012.

| Las primas mostradas son las primas de seis meses a partir del 1 de marzo de 2013. |         |            |       |          |        |             |           |         |              |       |  | Relación de Quejas a Riesgos |       |  |
|--|---------|------------|-------|----------|--------|-------------|-----------|---------|--------------|-------|--|------------------------------|-------|--|
| NOMBRE DE ASEGURADOR   | URBANO  |            |       |          |        | RURAL       |           |         |              |       | # de Quejas (Q) dividido por el # de Riesgos (R) X 1000 = la Relación de Quejas Comparada a Riesgos (RO) |                              |       |  |
|  | Phoenix | Scottsdale | Mesa  | Glendale | Tucson | Casa Grande | Flagstaff | Nogales | Sierra Vista | Yuma  | Q  | R                            | RO    |  |
|  | 85053   | 85257      | 85202 | 85301    | 85719  | 85122       | 86001     | 85621   | 85635        | 85364 |  |                              |       |  |
| GEICO Casualty Co  | \$482   | \$446      | \$451 | \$545    | \$388  | \$431       | \$378     | \$387   | \$325        | \$384 | 16   | 199,894                      | 0.080 |  |
| Pekin IC   | 539     | 442        | 434   | 548      | 423    | 433         | 337       | 481     | 332          | 387   | 0  | 2,097                        | 0.000 |  |
| Unigard IC   | 631     | 416        | 389   | 627      | 497    | 481         | 378       | 440     | 440          | 386   | 0  | 3,432                        | 0.000 |  |
| State Farm Mutual Auto IC  | 679     | 591        | 597   | 680      | 615    | 546         | 443       | 546     | 426          | 560   | 5  | 16,011                       | 0.312 |  |
| Badger Mutual IC   | 736     | 868        | 595   | 811      | 542    | 579         | 537       | 482     | 482          | 482   | 0  | 3,170                        | 0.000 |  |
| Cincinnati IC  | 775     | 628        | 688   | 679      | 629    | 661         | 494       | 541     | 438          | 530   | 0  | 4,272                        | 0.000 |  |
| Civil Service Employees IC   | 799     | 766        | 815   | 939      | 702    | 659         | 494       | 736     | 591          | 605   | 0  | 3,517                        | 0.000 |  |
| Acuity, A Mutual IC  | 800     | 723        | 771   | 831      | 742    | 657         | 614       | 566     | 556          | 588   | 1  | 14,199                       | 0.070 |  |
| American Family Mutual IC  | 859     | 764        | 789   | 930      | 736    | 749         | 624       | 674     | 589          | 674   | 31   | 247,288                      | 0.125 |  |
| MAPFRE IC  | 872     | 772        | 772   | 904      | 717    | 717         | 651       | 640     | 647          | 581   | 1  | 8,556                        | 0.117 |  |
| American Access Casualty Co  | 881     | 847        | 701   | 738      | 760    | 710         | 614       | 642     | 613          | 598   | 10   | 10,638                       | 0.940 |  |
| United Services Auto Assoc   | 907     | 864        | 884   | 923      | 795    | 799         | 735       | 754     | 619          | 705   | 8  | 136,420                      | 0.059 |  |
| Mendota IC   | 912     | 791        | 757   | 1,027    | 747    | 714         | 570       | 679     | 532          | 695   | 2  | 15,127                       | 0.132 |  |
| Kemper Independence IC   | 924     | 795        | 904   | 1,132    | 700    | 738         | 642       | 823     | 664          | 667   | 0  | 20,045                       | 0.000 |  |
| AAA Members IC   | 933     | 790        | 850   | 964      | 714    | 716         | 570       | 783     | 532          | 718   | 3  | 114,468                      | 0.026 |  |
| Depositors IC  | 968     | 855        | 881   | 1,086    | 807    | 807         | 652       | 739     | 739          | 710   | 0  | 11,430                       | 0.000 |  |
| 21st Century Advantage IC  | 975     | 894        | 877   | 1,015    | 853    | 789         | 671       | 785     | 663          | 777   | 4  | 34,067                       | 0.117 |  |
| Owners IC  | 995     | 926        | 988   | 1,203    | 943    | 890         | 699       | 1,079   | 706          | 786   | 2  | 12,274                       | 0.163 |  |
| IDS Property Casualty IC   | 999     | 902        | 912   | 999      | 942    | 857         | 684       | 808     | 662          | 808   | 5  | 29,913                       | 0.167 |  |
| Permanent General Assurance Corp   | 1,034   | 826        | 826   | 1,034    | 959    | 802         | 681       | 871     | 723          | 733   | 7  | 27,846                       | 0.251 |  |
| Secura Supreme IC  | 1,075   | 995        | 1,102 | 1,474    | 1,079  | 890         | 790       | 867     | 691          | 867   | 0  | 10,454                       | 0.000 |  |
| Pharmacists Mutual IC  | 1,077   | 1,012      | 877   | 1,168    | 940    | 897         | 776       | 778     | 778          | 778   | 0  | 1,382                        | 0.000 |  |
| Safe Auto IC   | 1,077   | 977        | 965   | 1,080    | 1,027  | 868         | 795       | 1,016   | 796          | 899   | 3  | 33,098                       | 0.091 |  |
| Mercury Casualty Co  | 1,131   | 1,034      | 933   | 1,143    | 903    | 929         | 742       | 917     | 732          | 830   | 6  | 15,296                       | 0.392 |  |
| Austin Mutual IC   | 1,188   | 1,018      | 1,045 | 1,266    | 1,063  | 921         | 925       | 929     | 929          | 929   | 1  | 5,970                        | 0.168 |  |
| American National P&C Co   | 1,210   | 1,031      | 1,020 | 1,237    | 984    | 873         | 715       | 638     | 612          | 836   | 1  | 15,329                       | 0.065 |  |
| Travelers Home and Marine IC (The)(  | 1,219   | 967        | 1,008 | 1,160    | 947    | 936         | 804       | 967     | 778          | 798   | 1  | 26,870                       | 0.037 |  |
| Horace Mann P&C IC   | 1,255   | 1,222      | 1,222 | 1,401    | 1,332  | 1,054       | 984       | 1,227   | 990          | 1,167 | 0  | 5,376                        | 0.000 |  |
| Integon Ind Corp   | 1,268   | 1,070      | 1,224 | 1,338    | 975    | 961         | 810       | 1,105   | 823          | 1,094 | 0  | 6,420                        | 0.000 |  |
| Hallmark IC  | 1,272   | 1,058      | 1,139 | 1,272    | 1,100  | 795         | 727       | 904     | 802          | 802   | 3  | 31,700                       | 0.095 |  |
| Sentry Insurance A Mutual Co   | 1,295   | 1,184      | 1,126 | 1,262    | 1,150  | 897         | 834       | 870     | 808          | 799   | 0  | 167                          | 0.000 |  |
| Safeco IC of America   | 1,319   | 1,081      | 1,056 | 1,325    | 1,065  | 1,067       | 859       | 1,088   | 868          | 910   | 14   | 70,299                       | 0.199 |  |
| Esurance P&C IC  | 1,423   | 1,202      | 1,217 | 1,428    | 1,109  | 1,016       | 859       | 1,196   | 852          | 1,072 | 2  | 28,113                       | 0.071 |  |
| Primero IC   | 1,428   | 1,428      | 1,320 | 1,350    | 1,278  | 1,278       | 1,278     | 1,320   | 1,242        | 1,242 | 0  | 3,080                        | 0.000 |  |
| Amica Mutual IC  | 1,452   | 1,329      | 1,243 | 1,450    | 1,241  | 1,239       | 1,032     | 1,171   | 1,149        | 1,110 | 1  | 14,247                       | 0.070 |  |
| Titan Ind Co   | 1,457   | 1,270      | 1,121 | 1,556    | 1,064  | 1,037       | 935       | 1,129   | 945          | 976   | 1  | 2,312                        | 0.433 |  |
| Encompass P&C Co   | 1,483   | 1,545      | 1,457 | 1,956    | 1,296  | 1,337       | 1,117     | 1,202   | 1,202        | 999   | 0  | 13,952                       | 0.000 |  |
| MGA IC, Inc.   | 1,539   | 1,254      | 1,357 | 1,732    | 1,476  | 1,127       | 1,049     | 1,162   | 1,121        | 1,039 | 7  | 56,684                       | 0.123 |  |
| Southwest General IC   | 1,544   | 1,544      | 1,450 | 1,544    | 1,451  | 1,397       | 1,350     | 1,350   | 1,350        | 1,417 | 49   | 777,201                      | 0.063 |  |
| Infinity IC  | 1,597   | 1,389      | 1,272 | 1,853    | 1,280  | 1,205       | 1,042     | 1,243   | 974          | 1,248 | 26   | 45,116                       | 0.576 |  |
| Farmers IC of AZ   | 1,608   | 1,580      | 1,551 | 1,801    | 1,471  | 1,495       | 1,161     | 1,073   | 1,065        | 1,319 | 54   | 406,281                      | 0.133 |  |
| Progressive Pref IC  | 1,618   | 1,413      | 1,336 | 1,766    | 1,340  | 1,277       | 1,045     | 1,197   | 979          | 1,156 | 18   | 166,252                      | 0.108 |  |
| Farm Bureau P&C IC   | 1,623   | 1,489      | 1,377 | 1,736    | 1,413  | 1,365       | 994       | 1,123   | 994          | 1,131 | 4  | 46,336                       | 0.086 |  |
| Central Mutual IC  | 1,629   | 1,629      | 1,629 | 1,629    | 1,370  | 1,377       | 1,318     | 1,534   | 1,288        | 1,318 | 1  | 9,344                        | 0.107 |  |
| Merastar IC  | 1,635   | 1,221      | 1,309 | 1,398    | 1,313  | 1,123       | 1,015     | 1,154   | 1,015        | 1,154 | 0  | 130                          | 0.000 |  |
| Fireman's Fund IC  | 1,642   | 1,405      | 1,608 | 1,826    | 1,418  | 1,462       | 1,272     | 1,284   | 1,269        | 1,269 | 0  | 3,843                        | 0.000 |  |
| Occidental F&C Co of NC  | 1,659   | 1,450      | 1,379 | 1,654    | 1,298  | 1,037       | 898       | 1,151   | 967          | 1,095 | 0  | 3                            | 0.000 |  |
| Electric IC*   | 1,674   | 1,272      | 1,356 | 1,581    | 1,282  | 1,534       | 1,145     | 1,410   | 1,070        | 1,086 | 0  | 6,922                        | 0.000 |  |
| Hartford Casualty IC   | 1,685   | 1,458      | 1,325 | 2,002    | 1,366  | 1,423       | 1,042     | 985     | 1,007        | 1,084 | 1  | 2,040                        | 0.490 |  |
| Milbank IC   | 1,735   | 1,600      | 1,804 | 1,804    | 1,416  | 1,266       | 1,308     | 1,290   | 1,119        | 1,119 | 2  | 10,784                       | 0.185 |  |
| LM Insurance Corp  | 1,745   | 854        | 903   | 872      | 900    | 885         | 706       | 769     | 754          | 762   | 0  | 2,927                        | 0.000 |  |
| Twin City IC (AARP)  | 1,756   | 1,516      | 1,377 | 2,085    | 1,420  | 1,482       | 1,082     | 1,022   | 1,046        | 1,126 | 0  | 5,294                        | 0.000 |  |
| Alpha P&C IC   | 1,855   | 1,614      | 1,534 | 2,122    | 1,513  | 1,462       | 1,171     | 1,429   | 1,104        | 1,303 | 2  | 7,929                        | 0.252 |  |
| Economy Pref IC  | 1,869   | 1,567      | 1,814 | 2,089    | 1,434  | 1,278       | 1,264     | 1,654   | 1,155        | 1,150 | 1  | 6,884                        | 0.145 |  |
| Great Northern IC*   | 2,095   | 1,799      | 1,799 | 2,047    | 1,588  | 1,602       | 1,345     | 1,608   | 1,328        | 1,520 | 0  | 344                          | 0.000 |  |
| Allstate F&C IC  | 2,120   | 1,694      | 1,893 | 2,298    | 1,634  | 1,882       | 1,432     | 1,634   | 1,404        | 1,454 | 14   | 211,524                      | 0.066 |  |
| Fidelity National IC   | 2,960   | 2,462      | 2,456 | 2,867    | 2,249  | 2,779       | 1,793     | 2,010   | 1,750        | 1,832 | 0  | 270                          | 0.000 |  |
| United Automobile IC   | 3,227   | 3,980      | 2,670 | 2,911    | 2,835  | 3,026       | 3,647     | 3,924   | 3,924        | 3,883 | 3  | 43,006                       | 0.070 |  |
| Access IC  | *       | *          | *     | *        | *      | *           | *         | *       | *            | *     | 4  | 7,329                        | 0.546 |  |
| Anchor General IC  | *       | *          | *     | *        | *      | *           | *         | *       | *            | *     | 2  | 7,233                        | 0.277 |  |
| Arizona Automobile IC  | *       | *          | *     | *        | *      | *           | *         | *       | *            | *     | 1  | 13,986                       | 0.072 |  |
| AssuranceAmerica IC  | *       | *          | *     | *        | *      | *           | *         | *       | *            | *     | 3  | 28,791                       | 0.104 |  |
| Bankers Standard IC  | *       | *          | *     | *        | *      | *           | *         | *       | *            | *     | 0  | 3,487                        | 0.000 |  |
| Commonwealth Casualty Co   | *       | *          | *     | *        | *      | *           | *         | *       | *            | *     | 0  | 3,716                        | 0.000 |  |
| Country Pref IC  | *       | *          | *     | *        | *      | *           | *         | *       | *            | *     | 3  | 27,314                       | 0.110 |  |
| Key IC   | *       | *          | *     | *        | *      | *           | *         | *       | *            | *     | 2  | 16,194                       | 0.124 |  |
| Safeway IC   | *       | *          | *     | *        | *      | *           | *         | *       | *            | *     | 10   | 245,211                      | 0.041 |  |
| Topa IC  | *       | *          | *     | *        | *      | *           | *         | *       | *            | *     | 5  | 38,707                       | 0.129 |  |
| Union IC of Providence   | *       | *          | *     | *        | *      | *           | *         | *       | *            | *     | 19   | 97,771                       | 0.194 |  |
| United IC  | *       | *          | *     | *        | *      | *           | *         | *       | *            | *     | 3  | 11,834                       | 0.254 |  |
| Western General IC   | *       | *          | *     | *        | *      | *           | *         | *       | *            | *     | 3  | 11,834                       | 0.254 |  |
| Young American IC  | *       | *          | *     | *        | *      | *           | *         | *       | *            | *     | 1  | 38,024                       | 0.026 |  |

Electric IC \* only writes 12 month policies; the above premiums are the 12-month premiums divided by 2.

Great Northern IC\* only writes 12 month policies; the above premiums are 12-month premiums.

**Situación hipotética 10:** Soltera, tiene 81 años; buenos antecedentes de maneja por los últimos tres años y ninguna historia de crédito; maneja un 2010 Ford Taurus SEL, de 4-puerta, automática, para uso de placer.

**Coberturas y límites:** Límites combinados de responsabilidad civil de \$300,000 o límites divididos de \$100,000/\$300,000 daños corporales y \$50,000 daños a la propiedad; pagos médicos de \$5,000; límites para automovilistas sin cobertura y cobertura insuficiente son iguales que los límites de responsabilidad civil; deducible de \$250 para la cobertura global; deducible de \$500 para cobertura de colisión.

\* Este asegurador no proporcione la cobertura para esta hipotética. \*\* Nuevo asegurador que no tuvo riesgos al fin del 31 de diciembre de 2012.

| NOMBRE DE ASEGURADOR               | Las primas mostradas son las primas de seis meses a partir del 1 de marzo de 2013. |                     |               |                   |                 |                      |                    |                  |                       |               | Relación de Quejas a Riesgos   |         |       |
|------------------------------------|--|---------------------|---------------|-------------------|-----------------|----------------------|--------------------|------------------|-----------------------|---------------|--|---------|-------|
|                                    | URBANO   |                     |               |                   |                 | RURAL                |                    |                  |                       |               | # de Quejas (Q) dividido por el # de Riesgos (R) X 1000 = la Relación de Quejas Comparada a Riesgos (RO) |         |       |
|                                    | Phoenix<br>85053   | Scottsdale<br>85257 | Mesa<br>85202 | Glendale<br>85301 | Tucson<br>85719 | Casa Grande<br>85122 | Flagstaff<br>86001 | Nogales<br>85621 | Sierra Vista<br>85635 | Yuma<br>85364 | Q  | R       | RO    |
| GEICO Casualty Co                  | \$525  | \$486               | \$493         | \$597             | \$422           | \$468                | \$407              | \$417            | \$350                 | \$420         | 16   | 199,894 | 0.080 |
| Pekin IC                           | 595  | 481                 | 472           | 602               | 460             | 470                  | 364                | 522              | 361                   | 422           | 0  | 2,097   | 0.000 |
| Unigard IC                         | 656  | 435                 | 404           | 654               | 521             | 493                  | 388                | 453              | 453                   | 395           | 0  | 5,294   | 0.000 |
| State Farm Mutual Auto IC          | 751  | 656                 | 663           | 752               | 682             | 602                  | 487                | 606              | 475                   | 623           | 49   | 777,201 | 0.063 |
| Bankers Standard IC                | 779  | 672                 | 762           | 797               | 678             | 709                  | 558                | 593              | 541                   | 563           | 0  | 3,487   | 0.000 |
| Badger Mutual IC                   | 787  | 928                 | 641           | 865               | 585             | 622                  | 580                | 521              | 521                   | 521           | 0  | 3,170   | 0.000 |
| Civil Service Employees IC         | 846  | 815                 | 866           | 1,001             | 747             | 697                  | 520                | 774              | 624                   | 640           | 0  | 3,517   | 0.000 |
| Acuity, A Mutual IC                | 860  | 774                 | 834           | 898               | 794             | 702                  | 658                | 638              | 595                   | 628           | 1  | 14,199  | 0.070 |
| United Services Auto Assoc         | 894  | 852                 | 869           | 909               | 784             | 787                  | 720                | 741              | 608                   | 696           | 8  | 136,420 | 0.059 |
| American Family Mutual IC          | 916  | 818                 | 844           | 991               | 789             | 799                  | 670                | 721              | 632                   | 721           | 31   | 247,288 | 0.125 |
| MAPFRE IC                          | 929  | 833                 | 828           | 960               | 766             | 766                  | 689                | 673              | 688                   | 615           | 1  | 8,556   | 0.117 |
| AAA Members IC                     | 957  | 800                 | 861           | 991               | 721             | 723                  | 572                | 794              | 537                   | 727           | 3  | 114,468 | 0.026 |
| 21st Century Advantage IC          | 965  | 887                 | 872           | 1,008             | 840             | 773                  | 661                | 772              | 654                   | 769           | 4  | 34,067  | 0.117 |
| IDS Property Casualty IC           | 972  | 880                 | 889           | 972               | 927             | 847                  | 664                | 802              | 666                   | 802           | 5  | 29,913  | 0.167 |
| Kemper Independence IC             | 982  | 842                 | 956           | 1,201             | 838             | 779                  | 671                | 868              | 699                   | 704           | 0  | 20,045  | 0.000 |
| Cincinnati IC                      | 987  | 801                 | 876           | 853               | 800             | 814                  | 605                | 667              | 543                   | 663           | 0  | 4,272   | 0.000 |
| Depositors IC                      | 1,047  | 923                 | 950           | 1,179             | 871             | 864                  | 693                | 788              | 788                   | 759           | 0  | 11,430  | 0.000 |
| Owners IC                          | 1,078  | 1,004               | 1,067         | 1,297             | 1,018           | 961                  | 756                | 1,162            | 762                   | 849           | 2  | 12,274  | 0.163 |
| Secura Supreme IC                  | 1,100  | 1,020               | 1,129         | 1,505             | 1,103           | 906                  | 807                | 884              | 706                   | 884           | 0  | 3,950   | 0.000 |
| Pharmacists Mutual IC              | 1,182  | 1,170               | 1,013         | 1,346             | 1,070           | 1,030                | 869                | 880              | 880                   | 880           | 0  | 1,382   | 0.000 |
| Mercury Casualty Co                | 1,224  | 1,109               | 1,004         | 1,243             | 968             | 993                  | 790                | 979              | 779                   | 889           | 6  | 15,296  | 0.392 |
| Travelers Home and Marine IC (The) | 1,243  | 986                 | 1,024         | 1,187             | 964             | 949                  | 811                | 979              | 788                   | 810           | 5  | 38,707  | 0.129 |
| Austin Mutual IC                   | 1,249  | 1,077               | 1,105         | 1,334             | 1,122           | 981                  | 973                | 985              | 985                   | 985           | 1  | 5,970   | 0.168 |
| Encompass P&C Co                   | 1,264  | 1,320               | 1,246         | 1,676             | 1,102           | 1,130                | 940                | 1,014            | 1,014                 | 855           | 0  | 13,952  | 0.000 |
| Esurance P&C IC                    | 1,280  | 1,070               | 1,087         | 1,284             | 979             | 893                  | 749                | 1,058            | 746                   | 953           | 2  | 28,113  | 0.071 |
| Permanent General Assurance Corp   | 1,298  | 1,000               | 1,000         | 1,298             | 1,140           | 958                  | 789                | 1,061            | 839                   | 891           | 7  | 27,846  | 0.251 |
| American National P&C Co           | 1,306  | 1,107               | 1,097         | 1,332             | 1,056           | 942                  | 762                | 680              | 655                   | 896           | 1  | 15,329  | 0.065 |
| Horace Mann P&C IC                 | 1,340  | 1,306               | 1,306         | 1,494             | 1,415           | 1,115                | 1,031              | 1,291            | 1,046                 | 1,228         | 0  | 5,376   | 0.000 |
| Titan Ind Co                       | 1,392  | 1,198               | 1,049         | 1,495             | 1,000           | 987                  | 885                | 1,074            | 897                   | 928           | 5  | 16,011  | 0.312 |
| Safeco IC of America               | 1,417  | 1,155               | 1,130         | 1,423             | 1,139           | 1,136                | 918                | 1,158            | 920                   | 972           | 14   | 70,299  | 0.199 |
| Fireman's Fund IC                  | 1,447  | 1,228               | 1,415         | 1,624             | 1,252           | 1,276                | 1,107              | 1,108            | 1,110                 | 1,110         | 0  | 3,843   | 0.000 |
| Sentry Insurance A Mutual Co       | 1,456  | 1,345               | 1,264         | 1,417             | 1,285           | 1,003                | 925                | 954              | 903                   | 889           | 0  | 10,454  | 0.000 |
| Amica Mutual IC                    | 1,488  | 1,379               | 1,258         | 1,489             | 1,262           | 1,250                | 1,005              | 1,135            | 1,131                 | 1,092         | 1  | 14,247  | 0.070 |
| Integon Ind Corp                   | 1,491  | 1,260               | 1,444         | 1,573             | 1,131           | 1,107                | 926                | 1,273            | 953                   | 1,276         | 0  | 6,420   | 0.000 |
| Hallmark IC                        | 1,561  | 1,300               | 1,396         | 1,561             | 1,338           | 949                  | 869                | 1,046            | 947                   | 947           | 3  | 31,700  | 0.095 |
| Merastar IC                        | 1,648  | 1,242               | 1,324         | 1,413             | 1,316           | 1,129                | 1,006              | 1,158            | 1,006                 | 1,158         | 0  | 130     | 0.000 |
| LM Insurance Corp                  | 1,722  | 838                 | 893           | 860               | 886             | 866                  | 687                | 755              | 739                   | 753           | 0  | 2,927   | 0.000 |
| Farmers IC of AZ                   | 1,730  | 1,700               | 1,667         | 1,938             | 1,583           | 1,607                | 1,246              | 1,138            | 1,142                 | 1,413         | 54   | 406,281 | 0.133 |
| Progressive Pref IC                | 1,763  | 1,528               | 1,449         | 1,962             | 1,445           | 1,370                | 1,104              | 1,283            | 1,035                 | 1,249         | 18   | 166,252 | 0.108 |
| Electric IC*                       | 1,766  | 1,357               | 1,425         | 1,672             | 1,349           | 1,589                | 1,191              | 1,461            | 1,117                 | 1,133         | 0  | 6,922   | 0.000 |
| Occidental F&C Co of NC            | 1,782  | 1,556               | 1,480         | 1,775             | 1,397           | 1,113                | 963                | 1,235            | 1,035                 | 1,175         | 0  | 3       | 0.000 |
| Central Mutual IC                  | 1,791  | 1,791               | 1,791         | 1,791             | 1,506           | 1,483                | 1,411              | 1,641            | 1,381                 | 1,411         | 1  | 9,344   | 0.107 |
| Farm Bureau P&C IC                 | 1,805  | 1,655               | 1,541         | 1,918             | 1,576           | 1,516                | 1,116              | 1,249            | 1,116                 | 1,275         | 4  | 46,336  | 0.086 |
| Milbank IC                         | 1,821  | 1,686               | 1,895         | 1,895             | 1,488           | 1,337                | 1,372              | 1,355            | 1,181                 | 1,181         | 2  | 10,784  | 0.185 |
| Allstate F&C IC                    | 1,839  | 1,458               | 1,640         | 2,009             | 1,418           | 1,619                | 1,228              | 1,391            | 1,210                 | 1,253         | 14   | 211,524 | 0.066 |
| Hartford Casualty IC               | 1,915  | 1,646               | 1,498         | 2,292             | 1,548           | 1,629                | 1,163              | 1,100            | 1,126                 | 1,218         | 1  | 2,040   | 0.490 |
| Infinity IC                        | 1,931  | 1,666               | 1,535         | 2,266             | 1,535           | 1,438                | 1,232              | 1,476            | 1,149                 | 1,497         | 26   | 45,116  | 0.576 |
| Twin City IC (AARP)                | 1,996  | 1,713               | 1,557         | 2,390             | 1,609           | 1,697                | 1,210              | 1,143            | 1,171                 | 1,268         | 1  | 26,870  | 0.037 |
| Alpha P&C IC                       | 2,088  | 1,808               | 1,719         | 2,406             | 1,692           | 1,627                | 1,294              | 1,580            | 1,219                 | 1,454         | 2  | 7,929   | 0.252 |
| Economy Pref IC                    | 2,203  | 1,871               | 2,137         | 2,427             | 1,729           | 1,549                | 1,532              | 1,960            | 1,423                 | 1,411         | 1  | 6,884   | 0.145 |
| Great Northern IC*                 | 2,387  | 2,053               | 2,053         | 2,333             | 1,807           | 1,810                | 1,494              | 1,808            | 1,485                 | 1,707         | 0  | 344     | 0.000 |
| Fidelity National IC               | 3,144  | 2,611               | 2,609         | 3,050             | 2,391           | 2,944                | 1,898              | 2,120            | 1,848                 | 1,942         | 0  | 270     | 0.000 |
| Access IC                          | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 4  | 7,329   | 0.546 |
| American Access Casualty Co        | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 10   | 10,638  | 0.940 |
| Anchor General IC                  | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 2  | 7,233   | 0.277 |
| Arizona Automobile IC              | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 1  | 13,986  | 0.072 |
| AssuranceAmerica IC                | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 3  | 28,791  | 0.104 |
| Commonwealth Casualty Co           | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 0  | 3,716   | 0.000 |
| Country Pref IC                    | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 3  | 27,314  | 0.110 |
| Key IC                             | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 2  | 16,194  | 0.124 |
| Mendota IC                         | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 2  | 15,127  | 0.132 |
| MGA IC, Inc.                       | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 7  | 56,684  | 0.123 |
| Primerio IC                        | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 0  | 3,080   | 0.000 |
| Safe Auto IC                       | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 3  | 33,098  | 0.091 |
| Safeway IC                         | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 10   | 245,211 | 0.041 |
| Southwest General IC               | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 0  | 167     | 0.000 |
| Topa IC                            | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 1  | 2,312   | 0.433 |
| Union IC of Providence             | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 0  | 3,432   | 0.000 |
| United Automobile IC               | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 19   | 97,771  | 0.194 |
| United IC                          | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 3  | 43,006  | 0.070 |
| Western General IC                 | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 3  | 11,834  | 0.254 |
| Young American IC                  | *  | *                   | *             | *                 | *               | *                    | *                  | *                | *                     | *             | 1  | 38,024  | 0.026 |

Electric IC \* only writes 12 month policies; the above premiums are the 12-month premiums divided by 2.

Great Northern IC\* only writes 12 month policies; the above premiums are 12-month premiums.

**Situación hipotética 11:** Soltera, tiene 41 años; toma el autobús al trabajo; tienen buenos antecedentes de manejo por los últimos tres años y una calificación de crédito media; maneja un 2010 Honda, Accord EX, de 4-puerta sedán, 4 cilindros, 2.4L automática, para placer personal (5,000 millas anualmente).  
**Coberturas y límites:** Límites combinados de responsabilidad civil de \$40,000 o límites divididos de \$15,000/\$30,000 daños corporales y \$10,000 daños a la propiedad; pagos médicos de \$5,000; límites para automovilistas sin cobertura y cobertura insuficiente son iguales que los límites de responsabilidad civil; deducible de \$250 para la cobertura global; deducible de \$500 para cobertura de colisión.

**\*\* Nuevo asegurador que no tuvo riesgos al fin del 31 de diciembre de 2012.**

| Las primas mostradas son las primas de seis meses a partir del 1 de marzo de 2013. |         |            |       |          |        |             |           |         |              |       |  |         | Relación de Quejas a Riesgos |  |  |
|--|---------|------------|-------|----------|--------|-------------|-----------|---------|--------------|-------|--|---------|------------------------------|--|--|
| NOMBRE DE ASEGURADOR   | URBANO  |            |       |          |        | RURAL       |           |         |              |       | # de Quejas (Q) dividido por el # de Riesgos (R) X 1000 = la Relación de Quejas Comparada a Riesgos (RO) |         |                              |  |  |
|  | Phoenix | Scottsdale | Mesa  | Glendale | Tucson | Casa Grande | Flagstaff | Nogales | Sierra Vista | Yuma  | Q  | R       | RO                           |  |  |
|  | 85053   | 85257      | 85202 | 85301    | 85719  | 85122       | 86001     | 85621   | 85635        | 85364 |  |         |                              |  |  |
| GEICO Casualty Co  | \$354   | \$325      | \$330 | \$396    | \$285  | \$318       | \$281     | \$292   | \$244        | \$283 | 16   | 199,894 | 0.080                        |  |  |
| Pekin IC   | 413     | 342        | 335   | 421      | 327    | 341         | 265       | 379     | 261          | 300   | 0  | 2,097   | 0.000                        |  |  |
| State Farm Mutual Auto IC  | 500     | 436        | 440   | 502      | 451    | 400         | 326       | 396     | 310          | 406   | 49   | 777,201 | 0.063                        |  |  |
| United Services Auto Assoc   | 520     | 492        | 517   | 526      | 448    | 492         | 440       | 464     | 382          | 422   | 8  | 136,420 | 0.060                        |  |  |
| Encompass P&C Co   | 583     | 589        | 569   | 755      | 538    | 538         | 473       | 505     | 505          | 433   | 0  | 13,952  | 0.000                        |  |  |
| Civil Service Employees IC   | 584     | 549        | 587   | 659      | 506    | 484         | 364       | 543     | 435          | 444   | 0  | 3,517   | 0.000                        |  |  |
| 21st Century Advantage IC  | 589     | 519        | 506   | 614      | 509    | 489         | 388       | 504     | 412          | 443   | 4  | 34,067  | 0.117                        |  |  |
| Badger Mutual IC   | 593     | 702        | 468   | 421      | 425    | 462         | 421       | 385     | 385          | 385   | 0  | 3,170   | 0.000                        |  |  |
| Depositors IC  | 599     | 526        | 550   | 657      | 505    | 394         | 341       | 368     | 368          | 455   | 0  | 11,430  | 0.000                        |  |  |
| Unigard IC   | 613     | 404        | 375   | 612      | 483    | 471         | 372       | 436     | 436          | 381   | 0  | 5,294   | 0.000                        |  |  |
| Titan Ind Co   | 628     | 561        | 517   | 663      | 490    | 474         | 439       | 522     | 442          | 451   | 5  | 16,011  | 0.312                        |  |  |
| American National P&C Co   | 645     | 551        | 547   | 664      | 526    | 472         | 399       | 375     | 341          | 460   | 1  | 15,329  | 0.065                        |  |  |
| Country Pref IC  | 664     | 614        | 650   | 881      | 749    | 662         | 505       | 629     | 460          | 629   | 3  | 27,314  | 0.110                        |  |  |
| Acuity, A Mutual IC  | 667     | 608        | 633   | 699      | 612    | 570         | 528       | 520     | 482          | 499   | 1  | 14,199  | 0.070                        |  |  |
| Bankers Standard IC  | 714     | 605        | 706   | 733      | 632    | 686         | 537       | 568     | 511          | 531   | 0  | 3,487   | 0.000                        |  |  |
| Mendota IC   | 731     | 644        | 621   | 812      | 612    | 600         | 488       | 595     | 454          | 590   | 2  | 15,127  | 0.132                        |  |  |
| Kemper Independence IC   | 737     | 627        | 731   | 893      | 630    | 602         | 524       | 677     | 547          | 544   | 0  | 20,045  | 0.000                        |  |  |
| American Family Mutual IC  | 743     | 656        | 678   | 803      | 633    | 652         | 538       | 587     | 515          | 587   | 31   | 247,288 | 0.125                        |  |  |
| Amica Mutual IC  | 744     | 679        | 635   | 743      | 639    | 641         | 538       | 612     | 599          | 580   | 1  | 14,247  | 0.070                        |  |  |
| IDS Property Casualty IC   | 750     | 671        | 684   | 750      | 698    | 654         | 530       | 644     | 519          | 644   | 5  | 29,913  | 0.167                        |  |  |
| Cincinnati IC  | 752     | 602        | 666   | 674      | 607    | 653         | 491       | 542     | 441          | 521   | 0  | 4,272   | 0.000                        |  |  |
| MAPFRE IC  | 755     | 685        | 658   | 782      | 610    | 610         | 583       | 601     | 594          | 550   | 1  | 8,556   | 0.117                        |  |  |
| Hallmark IC  | 787     | 901        | 969   | 787      | 962    | 720         | 656       | 924     | 787          | 787   | 3  | 31,700  | 0.095                        |  |  |
| Economy Pref IC  | 788     | 662        | 758   | 882      | 593    | 549         | 542       | 705     | 494          | 489   | 1  | 6,884   | 0.145                        |  |  |
| Owners IC  | 789     | 732        | 785   | 958      | 751    | 714         | 560       | 864     | 571          | 633   | 2  | 12,274  | 0.163                        |  |  |
| AAA Members IC   | 802     | 676        | 726   | 827      | 613    | 626         | 507       | 708     | 470          | 624   | 3  | 114,468 | 0.026                        |  |  |
| Safe Auto IC   | 805     | 727        | 723   | 808      | 779    | 667         | 608       | 771     | 612          | 692   | 3  | 33,098  | 0.091                        |  |  |
| Hartford Casualty IC   | 812     | 724        | 670   | 921      | 697    | 672         | 564       | 543     | 529          | 530   | 1  | 2,040   | 0.490                        |  |  |
| Pharmacists Mutual IC  | 843     | 825        | 713   | 951      | 783    | 736         | 671       | 671     | 671          | 671   | 0  | 1,382   | 0.000                        |  |  |
| Arizona Automobile IC  | 845     | 702        | 681   | 734      | 695    | 651         | 567       | 630     | 565          | 573   | 1  | 13,986  | 0.072                        |  |  |
| Safeco IC of America   | 877     | 723        | 711   | 886      | 711    | 727         | 580       | 748     | 595          | 623   | 14   | 70,299  | 0.199                        |  |  |
| Farmers IC of AZ   | 881     | 877        | 864   | 981      | 806    | 813         | 666       | 658     | 601          | 740   | 54   | 406,281 | 0.133                        |  |  |
| American Access Casualty Co  | 893     | 854        | 712   | 746      | 767    | 724         | 622       | 657     | 623          | 612   | 10   | 10,638  | 0.940                        |  |  |
| Twin City IC   | 896     | 800        | 738   | 1,018    | 767    | 740         | 622       | 599     | 583          | 583   | 1  | 26,870  | 0.037                        |  |  |
| Union IC of Providence   | 918     | 1,022      | 823   | 963      | 858    | 891         | 690       | 737     | 737          | 729   | 0  | 3,432   | 0.000                        |  |  |
| Travelers Home and Marine IC (The)   | 945     | 730        | 772   | 898      | 730    | 747         | 656       | 797     | 618          | 626   | 5  | 38,707  | 0.129                        |  |  |
| Commonwealth Casualty Co   | 948     | 878        | 802   | 861      | 749    | 855         | 926       | 874     | 874          | 839   | 0  | 3,716   | 0.000                        |  |  |
| Austin Mutual IC   | 970     | 813        | 835   | 1,018    | 851    | 722         | 753       | 741     | 741          | 741   | 1  | 5,970   | 0.168                        |  |  |
| Progressive Pref IC  | 978     | 865        | 827   | 1,056    | 828    | 803         | 659       | 786     | 625          | 724   | 18   | 166,252 | 0.108                        |  |  |
| Secura Supreme IC  | 984     | 850        | 991   | 1,427    | 1,012  | 927         | 730       | 902     | 646          | 902   | 0  | 3,950   | 0.000                        |  |  |
| Fireman's Fund IC  | 991     | 879        | 984   | 1,126    | 854    | 904         | 783       | 833     | 816          | 816   | 0  | 3,843   | 0.000                        |  |  |
| Infinity IC  | 995     | 867        | 797   | 1,126    | 826    | 792         | 694       | 870     | 657          | 820   | 26   | 45,116  | 0.576                        |  |  |
| LM Insurance Corp  | 1,021   | 552        | 573   | 560      | 565    | 596         | 486       | 517     | 509          | 504   | 0  | 2,927   | 0.000                        |  |  |
| Milbank IC   | 1,047   | 962        | 834   | 1,089    | 845    | 765         | 807       | 791     | 701          | 675   | 2  | 10,784  | 0.185                        |  |  |
| Mercury Casualty Co  | 1,058   | 1,005      | 912   | 1,087    | 871    | 922         | 734       | 922     | 724          | 813   | 6  | 15,296  | 0.392                        |  |  |
| Horace Mann P&C IC   | 1,060   | 1,008      | 1,008 | 1,217    | 1,119  | 923         | 860       | 1,083   | 862          | 1,064 | 0  | 5,376   | 0.000                        |  |  |
| Primero IC   | 1,074   | 1,074      | 966   | 1,008    | 930    | 930         | 930       | 966     | 888          | 888   | 0  | 3,080   | 0.000                        |  |  |
| Key IC   | 1,082   | 1,105      | 1,084 | 1,113    | 1,034  | 920         | 1,115     | 892     | 892          | 799   | 2  | 16,194  | 0.124                        |  |  |
| AssuranceAmerica IC  | 1,088   | 982        | 941   | 1,084    | 1,067  | 774         | 652       | 743     | 616          | 608   | 3  | 28,791  | 0.104                        |  |  |
| Permanent General Assurance Corp   | 1,097   | 866        | 866   | 1,097    | 993    | 839         | 706       | 913     | 744          | 760   | 7  | 27,846  | 0.251                        |  |  |
| United IC  | 1,097   | 1,119      | 1,143 | 1,069    | 887    | 824         | 781       | 856     | 785          | 746   | 3  | 43,006  | 0.070                        |  |  |
| MGA IC, Inc.   | 1,105   | 897        | 977   | 1,229    | 1,054  | 870         | 782       | 930     | 824          | 790   | 7  | 56,684  | 0.123                        |  |  |
| Integon Ind Corp   | 1,109   | 909        | 1,054 | 1,179    | 873    | 859         | 749       | 991     | 750          | 958   | 0  | 6,420   | 0.000                        |  |  |
| Merastar IC  | 1,119   | 819        | 894   | 954      | 902    | 781         | 708       | 803     | 708          | 803   | 0  | 130     | 0.000                        |  |  |
| United Automobile IC   | 1,127   | 1,369      | 980   | 1,058    | 1,020  | 1,065       | 1,264     | 1,351   | 1,351        | 1,338 | 19   | 97,771  | 0.194                        |  |  |
| Safeway IC   | 1,138   | 923        | 894   | 1,010    | 926    | 856         | 802       | 850     | 774          | 776   | 10   | 245,211 | 0.041                        |  |  |
| Allstate F&C IC  | 1,316   | 1,086      | 1,188 | 1,442    | 1,017  | 1,194       | 909       | 1,076   | 913          | 946   | 14   | 211,524 | 0.066                        |  |  |
| Topa IC  | 1,353   | 1,242      | 1,144 | 1,301    | 1,071  | 994         | 942       | 1,046   | 931          | 993   | 1  | 2,312   | 0.433                        |  |  |
| Access IC  | 1,373   | 1,315      | 1,131 | 1,353    | 1,262  | 1,088       | 972       | 1,030   | 1,043        | 952   | 4  | 7,329   | 0.546                        |  |  |
| Electric IC*   | 1,384   | 1,033      | 1,114 | 1,296    | 1,054  | 1,305       | 979       | 1,213   | 901          | 910   | 0  | 6,922   | 0.000                        |  |  |
| Anchor General IC  | 1,424   | 1,676      | 1,395 | 1,772    | 1,311  | 1,469       | 1,347     | 1,471   | 1,308        | 1,369 | 2  | 7,233   | 0.277                        |  |  |
| Esurance P&C IC  | 1,468   | 1,239      | 1,269 | 1,479    | 1,146  | 1,042       | 886       | 1,261   | 891          | 1,050 | 2  | 28,113  | 0.071                        |  |  |
| Fidelity National IC   | 1,479   | 1,227      | 1,225 | 1,421    | 1,150  | 1,432       | 910       | 1,071   | 912          | 947   | 0  | 270     | 0.000                        |  |  |
| Southwest General IC   | 1,519   | 1,519      | 1,415 | 1,519    | 1,416  | 1,355       | 1,302     | 1,302   | 1,302        | 1,377 | 0  | 167     | 0.000                        |  |  |
| Farm Bureau P&C IC   | 1,521   | 1,385      | 1,278 | 1,664    | 1,323  | 1,304       | 957       | 1,098   | 957          | 1,080 | 4  | 46,336  | 0.086                        |  |  |
| Occidental F&C Co of NC  | 1,529   | 1,338      | 1,272 | 1,527    | 1,188  | 959         | 828       | 1,063   | 897          | 1,011 | 0  | 3       | 0.000                        |  |  |
| Alpha P&C IC   | 1,542   | 1,364      | 1,310 | 1,747    | 1,276  | 1,264       | 1,005     | 1,261   | 954          | 1,115 | 2  | 7,929   | 0.252                        |  |  |
| Young American IC  | 1,606   | 1,360      | 1,360 | 1,450    | 1,288  | 1,348       | 1,150     | 1,336   | 1,336        | 1,216 | 1  | 38,024  | 0.026                        |  |  |
| Central Mutual IC  | 1,746   | 1,746      | 1,746 | 1,746    | 1,476  | 1,529       | 1,473     | 1,726   | 1,438        | 1,473 | 1  | 9,344   | 0.107                        |  |  |
| Great Northern IC*   | 1,832   | 1,583      | 1,583 | 1,789    | 1,406  | 1,432       | 1,228     | 1,448   | 1,205        | 1,364 | 0  | 344     | 0.000                        |  |  |
| Western General IC   | 1,965   | 1,890      | 1,798 | 1,894    | 1,715  | 1,469       | 1,377     | 1,450   | 1,423        | 1,354 | 3  | 11,834  | 0.254                        |  |  |
| Sentry Insurance A Mutual Co   | 2,052   | 1,808      | 1,762 | 1,998    | 1,839  | 1,460       | 1,381     | 1,496   | 1,322        | 1,312 | 0  | 10,454  | 0.000                        |  |  |

Electric IC \* only writes 12 month policies; the above premiums are the 12-month premiums divided by 2.  
 Great Northern IC\* only writes 12 month policies; the above premiums are 12-month premiums.

**Situación hipotética 12:** Soltera, tiene 41 años; maneja 15 millas al trabajo (12,000 millas anualmente); tiene buenos antecedentes de manejo por los últimos 3 años y una calificación de crédito media; maneja un 2010 Honda, Accord EX, de 4-puerta sedán, 4 cilindros, 2.4L automática, para placer personal.  
**Coberturas y límites:** Límites combinados de responsabilidad civil de \$40,000 o límites divididos de \$15,000/\$30,000 daños corporales y \$10,000 daños a la propiedad; pagos médicos de \$5,000; límites para automovilistas sin cobertura y cobertura insuficiente son iguales que los límites de responsabilidad civil; deducible de \$250 para la cobertura global; deducible de \$500 para cobertura de colisión.

**\*\* Nuevo asegurador que no tuvo riesgos al fin del 31 de diciembre de 2012.**

| Las primas mostradas son las primas de seis meses a partir del 1 de marzo de 2013. |         |            |       |          |        |             |           |         |              |       |  |         | Relación de Quejas a Riesgos |  |
|--|---------|------------|-------|----------|--------|-------------|-----------|---------|--------------|-------|--|---------|------------------------------|--|
| NOMBRE DE ASEGURADOR   | URBANO  |            |       |          |        | RURAL       |           |         |              |       | # de Quejas (Q) dividido por el # de Riesgos (R) X 1000 = la Relación de Quejas Comparada a Riesgos (RQ) |         |                              |  |
|  | Phoenix | Scottsdale | Mesa  | Glendale | Tucson | Casa Grande | Flagstaff | Nogales | Sierra Vista | Yuma  | Q  | R       | RQ                           |  |
|  | 85053   | 85257      | 85202 | 85301    | 85719  | 85122       | 86001     | 85621   | 85635        | 85364 |  |         |                              |  |
| GEICO Casualty Co  | \$381   | \$349      | \$353 | \$426    | \$306  | \$342       | \$303     | \$314   | \$262        | \$304 | 16   | 199,894 | 0.080                        |  |
| Pekin IC   | 463     | 386        | 376   | 474      | 369    | 385         | 299       | 426     | 294          | 337   | 0  | 2,097   | 0.000                        |  |
| United Services Auto Assoc   | 561     | 531        | 558   | 568      | 483    | 531         | 474       | 501     | 412          | 455   | 8  | 136,420 | 0.059                        |  |
| State Farm Mutual Auto IC  | 591     | 514        | 519   | 592      | 531    | 473         | 385       | 465     | 364          | 478   | 49   | 777,201 | 0.063                        |  |
| Encompass P&C Co   | 596     | 599        | 580   | 772      | 547    | 548         | 482       | 515     | 515          | 442   | 0  | 13,952  | 0.000                        |  |
| Depositors IC  | 599     | 526        | 550   | 657      | 505    | 394         | 341       | 368     | 368          | 455   | 0  | 11,430  | 0.000                        |  |
| Titan Ind Co   | 628     | 561        | 517   | 663      | 490    | 474         | 439       | 522     | 442          | 451   | 5  | 16,011  | 0.312                        |  |
| Civil Service Employees IC   | 647     | 607        | 650   | 727      | 560    | 537         | 402       | 601     | 482          | 492   | 0  | 3,517   | 0.000                        |  |
| 21st Century Advantage IC  | 652     | 573        | 559   | 679      | 563    | 540         | 427       | 559     | 454          | 489   | 4  | 34,067  | 0.117                        |  |
| Unigard IC   | 659     | 433        | 405   | 658      | 520    | 510         | 401       | 471     | 471          | 412   | 0  | 5,294   | 0.000                        |  |
| Country Pref IC  | 724     | 669        | 708   | 962      | 818    | 723         | 552       | 688     | 502          | 688   | 3  | 27,314  | 0.110                        |  |
| Acuity, A Mutual IC  | 728     | 664        | 691   | 764      | 669    | 622         | 575       | 567     | 525          | 545   | 1  | 14,199  | 0.070                        |  |
| Mendota IC   | 731     | 644        | 621   | 812      | 612    | 600         | 488       | 595     | 454          | 590   | 2  | 15,127  | 0.132                        |  |
| American National P&C Co   | 743     | 635        | 630   | 765      | 605    | 543         | 459       | 435     | 393          | 531   | 1  | 15,329  | 0.065                        |  |
| MAPFRE IC  | 743     | 675        | 649   | 770      | 601    | 601         | 572       | 691     | 585          | 641   | 1  | 8,556   | 0.117                        |  |
| Kemper Independence IC   | 750     | 639        | 744   | 909      | 642    | 614         | 534       | 689     | 557          | 553   | 0  | 20,045  | 0.000                        |  |
| Hallmark IC  | 787     | 901        | 969   | 787      | 962    | 720         | 656       | 924     | 787          | 787   | 3  | 31,700  | 0.095                        |  |
| Badger Mutual IC   | 792     | 936        | 628   | 429      | 569    | 620         | 566       | 509     | 509          | 509   | 0  | 3,170   | 0.000                        |  |
| Safe Auto IC   | 805     | 727        | 723   | 808      | 779    | 667         | 608       | 771     | 612          | 692   | 3  | 33,098  | 0.091                        |  |
| IDS Property Casualty IC   | 812     | 726        | 740   | 812      | 755    | 708         | 576       | 697     | 562          | 697   | 5  | 29,913  | 0.167                        |  |
| Bankers Standard IC  | 815     | 690        | 806   | 837      | 722    | 785         | 612       | 649     | 583          | 606   | 0  | 3,487   | 0.000                        |  |
| American Family Mutual IC  | 825     | 730        | 754   | 892      | 704    | 723         | 597       | 651     | 571          | 651   | 31   | 247,288 | 0.125                        |  |
| Economy Pref IC  | 826     | 695        | 792   | 924      | 621    | 574         | 565       | 734     | 519          | 509   | 1  | 6,884   | 0.145                        |  |
| Arizona Automobile IC  | 845     | 702        | 681   | 734      | 695    | 651         | 567       | 630     | 565          | 573   | 1  | 13,986  | 0.072                        |  |
| Amica Mutual IC  | 855     | 781        | 731   | 854      | 737    | 739         | 619       | 706     | 690          | 668   | 1  | 14,247  | 0.070                        |  |
| Farmers IC of AZ   | 881     | 877        | 864   | 981      | 806    | 813         | 666       | 658     | 601          | 740   | 54   | 406,281 | 0.133                        |  |
| Hartford Casualty IC   | 884     | 788        | 728   | 1,004    | 757    | 732         | 617       | 593     | 576          | 574   | 1  | 2,040   | 0.490                        |  |
| Owners IC  | 884     | 817        | 878   | 1,074    | 840    | 798         | 623       | 966     | 636          | 706   | 2  | 12,274  | 0.163                        |  |
| American Access Casualty Co  | 893     | 854        | 712   | 746      | 767    | 724         | 622       | 657     | 623          | 612   | 10   | 10,638  | 0.940                        |  |
| Cincinnati IC  | 914     | 734        | 812   | 819      | 740    | 799         | 600       | 661     | 538          | 636   | 0  | 4,272   | 0.000                        |  |
| AAA Members IC   | 922     | 779        | 835   | 951      | 705    | 719         | 584       | 813     | 541          | 718   | 3  | 114,468 | 0.026                        |  |
| Fireman's Fund IC  | 941     | 816        | 933   | 1,092    | 813    | 838         | 727       | 754     | 759          | 759   | 0  | 3,843   | 0.000                        |  |
| Safeco IC of America   | 951     | 785        | 772   | 960      | 772    | 790         | 629       | 812     | 646          | 676   | 14   | 70,299  | 0.199                        |  |
| Travelers Home and Marine IC   | 962     | 741        | 784   | 914      | 742    | 763         | 671       | 817     | 630          | 638   | 5  | 38,707  | 0.129                        |  |
| Pharmacists Mutual IC  | 976     | 956        | 826   | 1,103    | 909    | 854         | 780       | 779     | 779          | 779   | 0  | 1,382   | 0.000                        |  |
| Progressive Pref IC  | 978     | 865        | 827   | 1,056    | 828    | 803         | 659       | 786     | 625          | 724   | 18   | 166,252 | 0.108                        |  |
| Twin City IC   | 978     | 871        | 802   | 1,111    | 833    | 809         | 679       | 653     | 634          | 633   | 1  | 26,870  | 0.037                        |  |
| Infinity IC  | 995     | 867        | 797   | 1,126    | 826    | 792         | 694       | 870     | 657          | 820   | 26   | 45,116  | 0.576                        |  |
| Commonwealth Casualty Co   | 1,015   | 943        | 858   | 923      | 800    | 909         | 990       | 938     | 938          | 901   | 0  | 3,716   | 0.000                        |  |
| Milbank IC   | 1,047   | 962        | 834   | 1,089    | 845    | 765         | 807       | 791     | 701          | 675   | 2  | 10,784  | 0.185                        |  |
| Mercury Casualty Co  | 1,058   | 1,005      | 912   | 1,087    | 871    | 922         | 734       | 922     | 724          | 813   | 6  | 15,296  | 0.392                        |  |
| Austin Mutual IC   | 1,064   | 891        | 917   | 1,117    | 934    | 793         | 827       | 813     | 813          | 813   | 1  | 5,970   | 0.168                        |  |
| LM Insurance Corp  | 1,071   | 573        | 596   | 582      | 589    | 622         | 504       | 539     | 529          | 522   | 0  | 2,927   | 0.000                        |  |
| Union IC of Providence   | 1,073   | 1,180      | 951   | 1,112    | 992    | 1,030       | 799       | 853     | 853          | 853   | 0  | 3,432   | 0.000                        |  |
| Primerio IC  | 1,074   | 1,074      | 966   | 1,008    | 930    | 930         | 930       | 966     | 888          | 888   | 0  | 3,080   | 0.000                        |  |
| Key IC   | 1,082   | 1,105      | 1,084 | 1,113    | 1,034  | 920         | 1,115     | 892     | 892          | 799   | 2  | 16,194  | 0.124                        |  |
| AssuranceAmerica IC  | 1,088   | 982        | 941   | 1,084    | 1,067  | 774         | 652       | 743     | 616          | 608   | 3  | 28,791  | 0.104                        |  |
| Secura Supreme IC  | 1,094   | 942        | 1,102 | 1,591    | 1,126  | 1,036       | 813       | 1,009   | 718          | 1,009 | 0  | 3,950   | 0.000                        |  |
| Permanent General Assurance Corp   | 1,097   | 866        | 866   | 1,097    | 993    | 839         | 706       | 913     | 744          | 760   | 7  | 27,846  | 0.251                        |  |
| United IC  | 1,097   | 1,119      | 1,143 | 1,069    | 887    | 824         | 781       | 856     | 785          | 746   | 3  | 43,006  | 0.070                        |  |
| MGA IC, Inc.   | 1,105   | 897        | 977   | 1,229    | 1,054  | 870         | 782       | 930     | 824          | 790   | 7  | 56,684  | 0.123                        |  |
| Integon Ind Corp   | 1,109   | 909        | 1,054 | 1,179    | 873    | 859         | 749       | 991     | 750          | 958   | 0  | 6,420   | 0.000                        |  |
| Merastar IC  | 1,119   | 819        | 894   | 954      | 902    | 781         | 708       | 803     | 708          | 803   | 0  | 130     | 0.000                        |  |
| United Automobile IC   | 1,127   | 1,369      | 980   | 1,058    | 1,020  | 1,065       | 1,264     | 1,351   | 1,351        | 1,338 | 19   | 97,771  | 0.194                        |  |
| Horace Mann P&C IC   | 1,135   | 1,077      | 1,077 | 1,303    | 1,196  | 988         | 918       | 1,157   | 923          | 1,141 | 0  | 5,376   | 0.000                        |  |
| Safeway IC   | 1,138   | 923        | 894   | 1,010    | 926    | 856         | 802       | 850     | 774          | 776   | 10   | 245,211 | 0.041                        |  |
| Allstate F&C IC  | 1,316   | 1,086      | 1,188 | 1,442    | 1,017  | 1,194       | 909       | 1,076   | 913          | 946   | 14   | 211,524 | 0.066                        |  |
| Topa IC  | 1,353   | 1,242      | 1,144 | 1,301    | 1,071  | 994         | 942       | 1,046   | 931          | 993   | 1  | 2,312   | 0.433                        |  |
| Access IC  | 1,373   | 1,315      | 1,131 | 1,353    | 1,262  | 1,088       | 972       | 1,030   | 1,043        | 952   | 4  | 7,329   | 0.546                        |  |
| Anchor General IC  | 1,424   | 1,676      | 1,395 | 1,772    | 1,311  | 1,469       | 1,347     | 1,471   | 1,308        | 1,369 | 2  | 7,233   | 0.277                        |  |
| Esurance P&C IC  | 1,468   | 1,239      | 1,269 | 1,479    | 1,146  | 1,042       | 886       | 1,261   | 891          | 1,050 | 2  | 28,113  | 0.071                        |  |
| Fidelity National IC   | 1,481   | 1,229      | 1,227 | 1,423    | 1,152  | 1,434       | 912       | 1,073   | 914          | 949   | 0  | 270     | 0.000                        |  |
| Alpha P&C IC   | 1,542   | 1,364      | 1,310 | 1,747    | 1,276  | 1,264       | 1,005     | 1,261   | 954          | 1,115 | 2  | 7,929   | 0.252                        |  |
| Occidental F&C Co of NC  | 1,583   | 1,384      | 1,316 | 1,580    | 1,230  | 992         | 856       | 1,044   | 927          | 1,048 | 0  | 3       | 0.000                        |  |
| Southwest General IC   | 1,605   | 1,605      | 1,483 | 1,605    | 1,483  | 1,409       | 1,344     | 1,344   | 1,344        | 1,437 | 0  | 167     | 0.000                        |  |
| Young American IC  | 1,636   | 1,372      | 1,390 | 1,474    | 1,294  | 1,366       | 1,162     | 1,354   | 1,354        | 1,234 | 1  | 38,024  | 0.026                        |  |
| Electric IC*   | 1,758   | 1,312      | 1,415 | 1,645    | 1,338  | 1,663       | 1,246     | 1,544   | 1,146        | 1,157 | 0  | 6,922   | 0.000                        |  |
| Great Northern IC*   | 1,965   | 1,693      | 1,693 | 1,918    | 1,503  | 1,529       | 1,314     | 1,550   | 1,285        | 1,460 | 0  | 344     | 0.000                        |  |
| Western General IC   | 1,965   | 1,890      | 1,798 | 1,894    | 1,715  | 1,469       | 1,377     | 1,450   | 1,423        | 1,354 | 3  | 11,834  | 0.254                        |  |
| Farm Bureau P&C IC   | 2,014   | 1,829      | 1,687 | 2,220    | 1,752  | 1,735       | 1,268     | 1,466   | 1,268        | 1,434 | 4  | 46,336  | 0.086                        |  |
| Sentry Insurance A Mutual Co   | 2,052   | 1,808      | 1,762 | 1,998    | 1,839  | 1,460       | 1,381     | 1,496   | 1,322        | 1,312 | 0  | 10,454  | 0.000                        |  |
| Central Mutual IC  | 2,068   | 2,068      | 2,068 | 2,068    | 1,748  | 1,812       | 1,746     | 2,046   | 1,705        | 1,746 | 1  | 9,344   | 0.107                        |  |

Electric IC \* only writes 12 month policies; the above premiums are the 12-month premiums divided by 2.  
 Great Northern IC\* only writes 12 month policies; the above premiums are 12-month premiums.

NÚMEROS DE TELÉFONO DE ASEGURADORES

| <u>Asegurador</u>                | <u>Números de teléfono</u> |
|----------------------------------|----------------------------|
| AAA Members IC                   | (866) 298-1232             |
| Access IC                        | (800) 817-9744             |
| Acuity, A Mutual IC              | (800) 242-7666             |
| Allstate F&C IC                  | (800) 255-7828             |
| Alpha P&C IC                     | (800) 456-1919             |
| American Access Casualty Co      | (888) 663-5443             |
| American Commerce A MAPFRE Co    | (888) 442-2242             |
| American Family Mutual IC        | (800) 692-6326             |
| American National P&C Co         | (602) 327-4282             |
| Amica Mutual IC                  | (888) 892-6422             |
| Anchor General IC                | (800) 542-6246             |
| Arizona Automobile IC            | (480) 413-9173             |
| AssuranceAmerica IC              | (888) 952-2902             |
| Austin Mutual IC                 | (800) 328-4628             |
| Badger Mutual IC                 | (800) 837-7833             |
| Bankers Standard IC              | (800) 444-6161             |
| Central Mutual IC                | (800) 786-0673             |
| Cincinnati IC                    | (888) 242-8811             |
| Civil Service Employees IC       | (800) 282-6848             |
| Companion P&C IC                 | (866) 484-2583             |
| Country Preferred IC             | (480) 497-5563             |
| Depositors IC                    | (800) 982-0756             |
| Economy Preferred IC             | (800) 638-4663             |
| Electric IC                      | (800) 227-2757             |
| Encompass P&C Co                 | (866) 567-3499             |
| Esurance P&C IC                  | (800) 378-7262             |
| Farm Bureau P&C IC               | (480) 635-3600             |
| Farmers IC Of AZ                 | (800) 327-6377             |
| Fidelity National IC             | (800) 849-6140             |
| GEICO Casualty Co                | (800) 861-8380             |
| Great Northwest IC               | (800) 776-3386             |
| Hallmark IC                      | (800) 486-5616             |
| Hartford Casualty IC             | (800) 423-0567             |
| IDS Property Casualty IC         | (800) 842-3344             |
| Infinity IC                      | (800) 477-5056             |
| Integon Ind Corp                 | (877) 468-3466             |
| Kemper Independence IC           | (877) 252-7878             |
| Key IC                           | (877) 539-4692             |
| LM Insurance Corp                | (800) 837-5254             |
| Mendota IC                       | (800) 422-0792             |
| Merastar IC                      | (800) 637-2782             |
| Mercury Casualty Co              | (800) 503-3724             |
| Metropolitan Casualty IC         | (800) 638-4663             |
| MGA IC, Inc.                     | (866) 424-6726             |
| Milbank IC                       | (800) 444-9950             |
| National Surety Corp             | (866) 386-3932             |
| Occidental F&C Co of NC          | (800) 233-1880             |
| Owners IC                        | (480) 830-7119             |
| Pacific Ind IC                   | (623) 445-2500             |
| Pekin IC                         | (800) 322-0160             |
| Permanent General Assurance Corp | (866) 519-7422             |
| Pharmacists Mutual IC            | (800) 247-5930             |
| Primerio IC                      | (800) 925-8185             |
| Progressive Preferred IC         | (800) 876-5581             |
| QBE Ins Corp                     | (800) 333-5553             |
| Safe Auto IC                     | (800) 723-3286             |
| Safeco IC of America             | (800) 472-3326             |
| Safeway IC                       | (480) 838-0900             |
| Santa Fe Auto IC                 | (888) 865-4201             |
| Secura Supreme IC                | (866) 356-7870             |
| Sentry Insurance, A Mutual Co    | (800) 373-6869             |
| Southern IC                      | (800) 223-6973             |
| State Farm Mutual Auto IC        | See Yellow Pages           |
| Teachers IC                      | (800) 999-1030             |
| Titan Ind Co                     | (800) 848-2687             |
| Topa IC                          | (800) 223-6973             |
| Travelers Home and Marine IC     | (800) 465-6241             |
| Twin City Fire IC (AARP)         | (800) 423-0567             |
| Unigard IC                       | (800) 456-1626             |
| Union IC of Providence           | (800) 432-8422             |
| United Automobile IC             | (866) 461-9413             |
| United IC                        | (602) 393-3334             |
| United Services Auto Assoc **    | (800) 531-8111             |
| Universal North America IC       | (866) 778-4462             |
| Western General IC               | (800) 984-3533             |
| 21st Century Advantage IC        | (800) 807-9458             |

**Aviso: Los números de teléfono pueden cambiar.**

*En algunos casos la compañía aseguradora puede dirigirle a un agente.*

\*Normalmente está disponible a los oficiales de las fuerzas armadas de los Estados Unidos y sus cargos familiares.



## COBERTURAS

La ley estatal de Arizona (A.R.S. § 20-265) indica que el Departamento de seguros puede incluir información que describe el propósito de ciertas coberturas en la comparación de primas. Por eso, el Departamento ha incluido tales descripciones en esta sección de "Coberturas."

### Cobertura de daños corporales - límites divididos

Usted **debe** comprar cobertura de daños corporales. La cobertura de daños corporales es una clase de seguro de responsabilidad civil. Esta cobertura paga los gastos médicos, pérdida de salario, y dolor y sufrimiento causados por usted y por lo que usted es legalmente responsable debido a un accidente de tránsito.

La cobertura de daños corporales **no** paga **sus** gastos médicos, pérdida de salario, y dolor y sufrimiento por cualquier accidente. Para pagar por sus lesiones y gastos usted puede comprar cobertura de gastos médicos, cobertura de automovilista no asegurado y cobertura de automovilista subasegurado.

Si usted no tiene ninguna o insuficiente cobertura de daños corporales y causa un accidente, un tribunal puede ordenarle que pague a las personas que usted lesionó en el accidente. Para decidir cuanta cobertura de daños corporales debe comprar, usted debe decidir (1) su capacidad y sus recursos de la cantidad de cobertura que vaya a comprar y (2) cuantos de sus bienes estaría dispuesto a perder si causa un accidente serio. Usted debe comprar por lo menos los límites mínimos de responsabilidad por daños corporales pero puede comprar cobertura con límites más altos.

La cobertura mínima de daños corporales requerida en Arizona es:

- \$15,000 por daños corporales o la muerte de una persona.
- \$30,000 por daños corporales o la muerte de dos o más personas en cualquier accidente.

### Cobertura de daños a propiedad - límites divididos

Usted **debe** comprar por lo menos \$10,000 de cobertura de daño a la propiedad en Arizona, pero puede comprar cobertura con límites más altos. Esta cobertura paga el daño a la propiedad que usted causa debido a un accidente automovilístico, incluyendo, pero no está limitado a, el daño a edificios u otros vehículos o su contenido, y daño a cercos y señales de tránsito.

La cobertura de daño a propiedad **no** paga por el daño a **su** vehículo. Para pagar por daños a su vehículo usted puede comprar cobertura comprensiva y de colisión (choque).

Si usted no tiene suficiente o ninguna cobertura de daños a propiedad y causa un accidente, un tribunal puede ordenarle que pague al dueño de la propiedad que usted dañó. Para decidir cuanta cobertura de daños a la propiedad debería comprar, usted debe decidir (1) su capacidad y sus recursos para la cantidad de cobertura que vaya a comprar y (2) cuantos de sus bienes estaría dispuesto a perder si causa un accidente serio.

### Daños corporales y daño a propiedad - límites combinados

Un asegurador puede vender una póliza para vehículo de motor que combina cobertura por demandas de daños corporales y cobertura daños a propiedad bajo un límite de responsabilidad civil. En Arizona usted debe comprar por lo menos el límite mínimo de responsabilidad civil de \$40,000 si compra cobertura de daños corporales y de daño a propiedad combinados. Usted puede elegir la compra de cobertura con límites más altos. Para más información sobre esta cobertura, por favor vea las dos secciones precedentes.

## COBERTURAS (continuación de la página anterior)

### Cobertura opcional de automovilista no asegurado y cobertura de automovilista subasegurado

Los aseguradores deben ofrecer cobertura opcional de automovilista no asegurado y cobertura de automovilista subasegurado. Usted tiene la opción de comprar cobertura de automovilista no asegurado y cobertura de automovilista subasegurado. Seguro de automovilista no asegurado paga por gastos médicos; pérdida de salario, y dolor y sufrimiento causado por un conductor no asegurado, un conductor que causa un accidente y huye o un conductor que casi causa un accidente y huye. Cobertura de automovilista subasegurado aumenta su cobertura para gastos médicos, pérdida de salario, y dolor y sufrimiento causado por un conductor que no tiene suficiente seguro para pagar por estos daños.

Estas coberturas les protegen a usted, y/o a su familia que reside con usted y a sus pasajeros. Estas coberturas también les protegen a usted y a su familia que reside con usted cuando, por ejemplo, usted o ellos son pasajeros en el carro de otra persona, cuando caminan, o cuando montan una bicicleta.

Las coberturas de automovilista no asegurado o subasegurado **no** pagan por daños hechos a **su** vehículo u otra propiedad. Usted puede comprar cobertura de colisión para pagar por el daño a su vehículo causado por un conductor no asegurado o subasegurado.

Algunos conductores no tienen seguro o no tienen suficiente seguro. La mejor manera de protegerse contra daños causados por conductores que no tienen seguro o son subasegurados es de comprar cobertura de automovilista no asegurado y subasegurado. Usted puede comprar cobertura de automovilista no asegurado y de automovilista subasegurado en las mismas cantidades o en menores cantidades que las que seleccionó para su cobertura de responsabilidad por daños corporales. No puede comprar estas coberturas con límites más bajos que los límites mínimos de daños corporales requeridos por la ley.

### Cobertura de pagos médicos - cobertura opcional

La decisión de comprar cobertura de pagos médicos es completamente suya. Ésta cobertura paga los gastos médicos, hospitalarios y funerarios razonables para usted y otras personas a las que se les causo daños o muerte mientras de conducir o ser pasajero en su vehículo aún cuando usted sea legalmente responsable por el accidente

### La cobertura comprensiva y cobertura de choques - coberturas opcionales

La ley estatal no le obliga a comprar ni cobertura comprensiva ni cobertura de choque. Pero si usted debe un préstamo sobre su vehículo o si arrienda un vehículo, el prestador o arrendador puede exigirle que compre estas coberturas.

La cobertura comprensiva le paga los costos de reemplazar, o reparar su vehículo asegurado debido a una pérdida causada por un evento aparte de un choque. La cobertura comprensiva paga por los daños debidos a varias causas, incluyendo pero no esta limitado a, robo, vandalismo, incendio, agua, granizo, viento, desprendimiento de objetos o impacto contra un pájaro u otro animal.

La cobertura de choque paga los costos para reparar, o reemplazar o le reembolsa por daño a su vehículo asegurado. Esta cobertura también paga por el daño causado por un choque (un impacto) con otro vehículo motorizado o con cualquier otro objeto, móvil o fijo, incluyendo daños a su vehículo aunque sea volcado. El seguro de choque cubre aún si un automovilista no asegurado o un automovilista subasegurado lo golpea o si usted es responsable de el choque.

Usted puede comprar la cobertura comprensiva y la cobertura de choques con opción de un deducible. Su deducible será la cantidad que usted esté de acuerdo en pagar de su bolsillo antes de que su asegurador pague por cualquier daño. También puede comprar estas coberturas con diferentes cantidades de deducibles para cada vehículo.

Para decidir si usted debe comprar cobertura comprensiva y cobertura de choques, considere el valor de su vehículo. También considere los recursos que tenga disponibles para pagar las reparaciones de su vehículo si no compra estas coberturas.

## NOTAS DE LAS HIPOTÉTICAS

Las compañías aseguradoras que no ofrecen un límite de cobertura de pagos médicos de \$5,000 cotizaron el límite más cercano.

Las compañías aseguradoras que no ofrecen deducibles de \$250/\$500 cotizaron el deducible más cercano.

Los grupos de compañías aseguradoras que consisten de varios aseguradores pueden elegir la compañía que proveerá la cotización. Las tarifas varían entre las compañías aseguradoras y los grupos de compañías aseguradoras dependiendo de la información variada del aspirante y de los conductores del hogar.

Todas las cotizaciones ofrecidas por las compañías aseguradoras mencionadas en esta publicación son basadas en los precios vigentes a partir del 1 de marzo de 2013, y son situadas conforme a la ciudad de Phoenix.

**Después de cierta edad, el estado matrimonial, y el género no se consideran por muchos aseguradores para el propósito de determinar la prima del conductor. Sin embargo, en algún punto, la edad (por ejemplo la edad de 70 años, etc.) del asegurado puede llegar a ser un factor más importante que previamente.**

## ABREVIATURAS USADAS EN ESTA PUBLICACIÓN

"Assoc" significa "Association" (asociación)

"Corp" significa "Corporation" (corporación)

"IC" significa "Insurance Company" (compañía aseguradora)

"Ins" significa "Insurance" (seguro)

"Co" significa "Company" (compañía)

"F&C" significa "Fire and Casualty" (fuego y daños/pérdidas)

"Ind" significa "Indemnity" (indemnidad)

"P&C" significa "Property and Casualty" (propiedad y daños/pérdidas)

## NOTAS MISCELÁNEAS

**Asegúrese de preguntar acerca de los diferentes ahorros disponibles bajos diferentes deducibles al hacer su compra, o al renovar su seguro automovilístico, pero recuerde que únicamente puede recaudar por pérdidas en exceso del deducible.**

**Por favor note lo siguiente al cambiar de compañía de seguros. Bajo las leyes del Estado de Arizona, el nuevo asegurador puede cancelar su póliza en los primeros 60 días por cualquier razón, con excepción de localización de residencia, edad, raza, color, religión, género, o origen de nacionalidad de cualquier persona asegurada.**

## NOTA IMPORTANTE CON RESPECTO A LA PROPORCIÓN DE RIESGOS COMPARADOS A QUEJAS MOSTRADAS EN ESTA PUBLICACIÓN

Aunque el departamento de seguros en el estado de Arizona recibe muchas quejas contra aseguradores cada año, *no todas las quejas recibidas por el Departamento son justificadas al término de una investigación.* Las relaciones publicadas en este folleto representan el número de quejas contra pólizas de especialidad personal recibidas por el Departamento durante el año 2012 comparadas a cada 1,000 riesgos vigentes que cada compañía tiene en el mismo año. Riesgos se refiere al número total de vehículos asegurados.

El Departamento obtiene el número de riesgos vigentes de cada compañía aseguradora. Al publicar la información de este folleto, el Departamento no distingue entre compañías que escriben pólizas preferidas, normales, o no normales.

Este folleto puede ser obtenido llamando a los números de teléfono enumerados al frente de este folleto. Además de usar este folleto para asistencia en su compra de seguros, los consumidores deben considerar el servicio de la compañía a sus clientes, a su reputación y al tipo de contrato y de cobertura de seguro disponible. El departamento recomienda fuertemente que los consumidores consulten a sus agentes profesionales de seguro sobre los detalles de la cobertura. **Si el consumidor encuentra dificultad en obtener cobertura, se puede comunicar directamente al Departamento de Seguros División de Asuntos del Consumidor al teléfono (602) 364-2499 o 1-800-325-2548.**

**Nota: Debido a los límites de espacio, las primas de todas las compañías aseguradoras no se incluyen en esta publicación.**

El Departamento de Seguros de Arizona es una agencia de Oportunidades iguales de empleo (Equal Employment Opportunity) que cumple con tanto a la ley de Americanos con Impedimentos (Americans with Disabilities Act) como la ley de Residentes de Arizona con Impedimentos (Arizonans with Disabilities Act). Las personas con impedimentos pueden pedir este folleto en una forma alternativa llamando a la coordinadora de ADA del Departamento de Seguros al (602) 364-3100. Favor de notificarnos lo más pronto posible para permitirnos obtener el folleto en una forma alternativa.