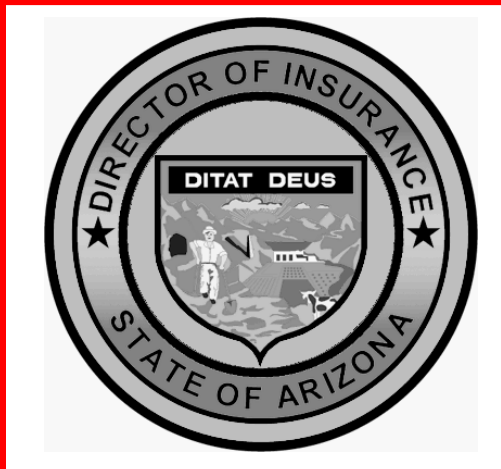


2018 Premium Comparison and Complaint Ratios for Automobile Insurance



**Arizona
Department
of Insurance**

**100 N. 15th Avenue
Suite 102
Phoenix, AZ 85007
(602) 364-2499
(1-800) 325-2548 Outside Phoenix
<https://insurance.az.gov>**

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INTRODUCTION AND IMPORTANT INFORMATION

Private Passenger Automobile Premium Comparison and Complaint Ratios

The purpose of this Arizona Department of Insurance (ADOI) publication is to encourage consumers to do some comparison shopping for automobile insurance before making a purchase. The ADOI based the premiums in this publication on hypothetical situations, so as to provide an example of the available premium range among insurers. Although actual premiums may vary according to the particulars of an actual application, the wide premium range shown herein evidences that a competitive market exists and that a consumer, under average circumstances, can save money by comparing one insurer's premiums against another's.

The consumer should evaluate coverage and service, as well as price. The complaint ratios (ratios) provided in this publication include the number of written complaints ADOI received against individual insurers during the twelve-month period ending December 31, 2017 and can assist in the consumer's evaluation process. Please note that the ratios do not reflect the ADOI's determination on the merits of each complaint and, although ratios are informative when compared to one another, the consumer should consider the ratios for a particular insurer in the context of other relevant information about the insurer and its products.

When considering automobile insurance purchases, consumers should bear in mind these "Consumer Awareness Points:"

1. Some automobile policies contain an exclusion (commonly referred to as the "Household," "Family," or "Intra-Family" Exclusion), which limits bodily injury liability coverage available to family members (or residents of the household) injured as a result of the negligence of another insured. Arizona law permits insurers to impose this Exclusion limiting such coverage to \$15,000 per person/\$30,000 per occurrence (Arizona's minimum financial responsibility limits), despite the amount of liability coverage otherwise purchased under the policy. Typically, the exclusion states:

We do not provide Liability Coverage for any "insured" for "bodily injury" to you or any "family member" to the extent that the limits of liability for this coverage exceed the limits of liability required by the Arizona Financial Responsibility Law.

"Family member" and other key words important to this Exclusion are commonly defined in the policy. To ensure that the policy meets their coverage expectations, consumers should ask if the offered policy contains this Exclusion, and, if so, carefully read the Exclusion, together with the entire policy, and consider the option of purchasing additional coverages to assure that family members/household residents are covered for bodily injury to the extent the consumer expects and intends.

2. In determining either eligibility for coverage or price, some insurers:
 - a. Some states do not allow the use of credit history information in determining either eligibility for coverage or price; however Arizona does allow the use of credit history information. "A Consumer Guide To Understanding How Insurers Use Credit Information" is on the ADOI's web site at <https://insurance.az.gov> and provides answers to the most frequently asked consumer questions on how insurers use credit history to determine individual rates and coverage availability.
 - b. Use reports provided by organizations such as the Comprehensive Loss Underwriting Exchange (C.L.U.E.), also known as LexisNexis, as exchanges for loss history information on an insured, or a particular property. Participating member insurers exchange this prior loss history information between members, sometimes without independent verification of the validity of the information provided by other members. Consumers who believe the information on their C.L.U.E. (or similar report) is erroneous should take steps to correct it. Information on C.L.U.E. and how to correct a report may be obtained at the following web site: www.lexisnexis.com
3. Insurers are not permitted to increase the "premium of an insured as a result of an accident not caused or significantly contributed to by the actions of the insured." A.R.S. § 20-263(A).

This publication and the ADOI's "A Consumer Guide To Automobile Insurance" can be useful resources. However, consumers should ultimately consult with an insurance agent or other insurance company representative for details concerning coverage and other purchasing considerations.

Questions or comments regarding this survey or any other insurance matter should be directed to the ADOI by: a) calling (602) 364-2499 (Phoenix) or (1-800) 325-2548 statewide, or b) writing the ADOI, 100 N. 15th Avenue, Suite 102, Phoenix, Arizona 85007-2624. The ADOI's web site at <https://insurance.az.gov> contains this and other consumer-oriented insurance publications.

Hypothetical 1: Unmarried male, age 18, drives 15 miles each way to work. He drives a 2010 Honda, Civic EX, 4-door sedan, 4 cyl, 1.8L. He has a clean driving record last 3 years and no credit history.

Coverage & Limits: Combined single limit of \$40,000 or split limits of \$15,000/\$30,000 BI and \$10,000 PD; medical payments of \$5,000; UM and UIM Limits same as liability; \$250 deductible comprehensive; \$500 deductible collision.

	Premiums shown are six-month premiums as of March 1, 2018										Complaint Ratio (CR)		
Name of Insurer - NAIC# -[Product Name]	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
SECURA INSURANCE, A MUTUAL COMPANY - 22543 - [Personal Auto]	\$1,798	\$1,588	\$1,543	\$2,242	\$1,465	\$1,743	\$1,494	\$1,347	\$1,401	\$1,188	0	7	0.000
HORACE MANN INSURANCE COMPANY - 22578 - [Private Passenger Auto]	\$1,804	\$1,471	\$1,826	\$1,939	\$1,350	\$1,238	\$1,202	\$1,070	\$1,742	\$1,332	0	6256	0.000
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941 - [USAA PPA]	\$1,822	\$1,592	\$1,578	\$1,894	\$1,496	\$1,495	\$1,424	\$1,488	\$1,419	\$1,107	6	141752	0.004
PHARMACISTS MUTUAL INSURANCE COMPANY - 13714 - [Point In J Policy Processing]	\$1,901	\$1,997	\$1,805	\$2,312	\$2,006	\$1,990	\$1,654	\$1,675	\$1,654	\$1,654	0	976	0.000
NATIONAL GENERAL INSURANCE COMPANY - 23728 - [InsurQuote]	\$1,937	\$1,669	\$1,585	\$1,878	\$1,694	\$1,561	\$1,517	\$1,550	\$1,925	\$1,435	8	31344	0.026
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761 - [MAP2]	\$1,961	\$1,502	\$1,688	\$2,050	\$1,441	\$1,637	\$1,248	\$1,264	\$1,415	\$1,130	1	19722	0.005
SECURA SUPREME INSURANCE COMPANY - 10239 - [MILESTONE]	\$2,054	\$1,806	\$1,752	\$2,561	\$1,659	\$1,985	\$1,692	\$1,518	\$1,575	\$1,332	0	4360	0.000
IDS PROPERTY CASUALTY INSURANCE COMPANY - 29068 - [Safety Pays Auto Program]	\$2,056	\$1,718	\$1,685	\$2,308	\$1,590	\$1,872	\$1,618	\$1,493	\$1,572	\$1,318	7	35331	0.020
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756 - [Private Passenger Auto]	\$2,114	\$1,723	\$1,679	\$1,941	\$1,812	\$1,431	\$1,438	\$1,440	\$1,860	\$1,422	0	-	0.00
FEDERAL INSURANCE COMPANY - 20281 - [Masterpiece]	\$2,123	\$1,980	\$1,980	\$2,630	\$1,981	\$1,806	\$1,596	\$1,644	\$1,802	\$1,464	1	2266	0.044
PACIFIC INDEMNITY COMPANY - 20346 - [Masterpiece]	\$2,123	\$1,980	\$1,980	\$2,630	\$1,981	\$1,806	\$1,596	\$1,644	\$1,802	\$1,464	0	5595	0.000
VIGILANT INSURANCE COMPANY - 20397 - [Masterpiece]	\$2,123	\$1,980	\$1,980	\$2,630	\$1,981	\$1,806	\$1,596	\$1,644	\$1,802	\$1,464	0	532	0.000
GREAT NORTHERN INSURANCE COMPANY - 20303 - [Masterpiece]	\$2,123	\$1,980	\$1,980	\$2,630	\$1,981	\$1,806	\$1,596	\$1,644	\$1,802	\$1,464	0	724	0.000
GEICO CASUALTY COMPANY - 41491 - [Private Passenger Auto]	\$2,188	\$1,947	\$1,840	\$2,405	\$1,914	\$1,812	\$1,589	\$1,715	\$1,514	\$1,357	80	768375	0.010
GENERAL CASUALTY COMPANY OF WISCONSIN - 24414 - [FlexAuto 2.0]	\$2,370	\$1,835	\$1,959	\$2,440	\$2,181	\$1,950	\$1,765	\$1,580	\$1,824	\$1,824	0	1389	0.000
COAST NATIONAL INSURANCE COMPANY - 25089 - [Select 3.0]	\$2,392	\$1,812	\$1,860	\$2,400	\$1,833	\$1,592	\$1,624	\$1,387	\$1,778	\$1,231	5	77996	0.006
INTEGON INDEMNITY CORPORATION - 22772 - [InsurQuote]	\$2,400	\$2,026	\$1,963	\$2,493	\$1,987	\$1,876	\$1,858	\$1,722	\$2,251	\$1,675	0	16785	0.000
CINCINNATI INSURANCE COMPANY, THE - 10677 - [Excel and our approved rates]	\$2,452	\$2,023	\$2,022	\$2,493	\$1,960	\$1,572	\$1,481	\$1,419	\$1,803	\$1,501	1	9872	0.010
AMERICAN FAMILY INSURANCE COMPANY - 10386 - [Family Car]	\$2,481	\$2,040	\$2,046	\$2,372	\$1,887	\$1,636	\$1,649	\$1,540	\$1,327	\$1,258	13	122047	0.011
EMPLOYERS MUTUAL CASUALTY COMPANY - 21415 - [MyAuto]	\$2,606	\$2,394	\$2,466	\$2,394	\$2,378	\$2,378	\$2,363	\$2,363	\$2,363	\$2,558	1	7042	0.014
LOYA INSURANCE COMPANY - 11198 - [LIC-AZ-6M-82-006]	\$2,719	\$2,719	\$2,515	\$2,719	\$2,533	\$2,245	\$2,245	\$2,153	\$2,245	\$2,533	4	5616	0.071
KEMPER INDEPENDENCE INSURANCE COMPANY - 10914 - [AZ 2018 KIIC]	\$2,755	\$2,574	\$2,674	\$3,492	\$2,320	\$2,190	\$2,019	\$1,892	\$2,369	\$1,919	1	6153	0.016
CSAA GENERAL INSURANCE COMPANY - 37770 - [Signature Series Auto]	\$2,953	\$2,414	\$2,812	\$3,156	\$2,340	\$2,294	\$2,252	\$1,858	\$2,600	\$1,802	5	153935	0.003
BANKERS STANDARD INSURANCE COMPANY - 18279 - [Platinum Portfolio]	\$2,958	\$2,603	\$2,797	\$3,257	\$2,659	\$2,708	\$2,399	\$2,326	\$2,620	\$2,381	0	5720	0.000
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939 - [Personal Auto]	\$2,968	\$2,696	\$2,696	\$3,159	\$2,510	\$2,510	\$2,278	\$2,179	\$2,411	\$2,411	0	1200	0.000
OWNERS INSURANCE COMPANY - 32700 - [A-O WEB EZ]	\$2,984	\$2,752	\$2,777	\$3,612	\$2,747	\$2,487	\$2,302	\$2,078	\$3,269	\$2,007	1	11359	0.009
TEACHERS INSURANCE COMPANY - 22683 - [Private Passenger Auto]	\$3,103	\$2,288	\$2,254	\$2,609	\$2,510	\$1,969	\$2,209	\$1,846	\$2,336	\$1,842	0	250	0.000
HARTFORD CASUALTY INSURANCE COMPANY - 29424 - [Open Road]	\$3,116	\$2,424	\$2,502	\$3,060	\$2,159	\$2,192	\$2,012	\$1,897	\$1,776	\$2,026	2	1714	0.117
INFINITY SAFEGUARD INSURANCE COMPANY - 16802 - [Value Added Pilot]	\$3,123	\$3,072	\$2,560	\$3,469	\$2,087	\$2,286	\$2,612	\$2,473	\$2,753	\$2,182	1	25587	0.004
PRIMERO INSURANCE COMPANY - 11855 - [Non Standard Private Passenger Automobile]	\$3,132	\$2,946	\$2,946	\$2,946	\$2,712	\$2,604	\$2,604	\$2,604	\$2,712	\$2,538	0	6606	0.000
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS - 43494 - [Hallmark Private Passenger Auto Program]	\$3,135	\$2,596	\$2,480	\$3,094	\$2,943	\$2,097	\$1,600	\$2,174	\$1,882	\$1,669	0	47752	0.000
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178 - [Private Passenger Auto]	\$3,177	\$2,712	\$2,742	\$3,393	\$2,943	\$2,383	\$2,493	\$2,082	\$2,410	\$1,899	83	890730	0.009

Hypothetical 1: Unmarried male, age 18, drives 15 miles each way to work. He drives a 2010 Honda, Civic EX, 4-door sedan, 4 cyl, 1.8L. He has a clean driving record last 3 years and no credit history.

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	Premiums shown are six-month premiums as of March 1, 2018										Complaint Ratio (CR)		
Name of Insurer - NAIC# - [Product Name]	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
SAFE AUTO INSURANCE COMPANY - 25405 - [G2.0]	\$3,177	\$2,938	\$2,726	\$3,443	\$2,622	\$2,361	\$2,193	\$2,096	\$2,272	\$1,777	5	22161	0.023
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401 - [Microsoft Excel]	\$3,191	\$2,947	\$2,796	\$3,231	\$2,528	\$2,195	\$2,242	\$1,995	\$1,953	\$1,768	1	20393	0.005
MENDOTA INSURANCE COMPANY - 33650 - [MAP VP]	\$3,201	\$2,729	\$2,358	\$3,198	\$2,189	\$2,391	\$1,703	\$1,883	\$2,520	\$1,452	12	15552	0.077
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955 - [N/A]	\$3,217	\$2,826	\$2,793	\$3,438	\$2,771	\$2,710	\$2,491	\$2,330	\$2,566	\$2,074	0	12198	0.000
BADGER MUTUAL INSURANCE COMPANY - 13420 - [Premier]	\$3,221	\$3,584	\$2,762	\$3,453	\$2,418	\$2,656	\$2,130	\$2,564	\$2,130	\$2,130	0	5454	0.000
PEKIN INSURANCE COMPANY - 24228 - [Microsoft Excel]	\$3,302	\$3,095	\$3,012	\$4,182	\$3,029	\$3,194	\$2,846	\$2,785	\$2,728	\$2,451	6	57880	0.010
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY - 36161 - [Quantum Auto 2.0]	\$3,303	\$2,836	\$2,736	\$3,380	\$2,684	\$2,302	\$2,320	\$2,136	\$1,892	\$1,920	3	74503	0.004
COUNTRY CASUALTY INSURANCE COMPANY - 20982 - [COUNTRY 2.0]	\$3,376	\$3,121	\$3,031	\$3,785	\$3,201	\$2,894	\$2,667	\$2,269	\$2,667	\$2,076	0	253	0.000
ANCHOR GENERAL INSURANCE COMPANY - 40010 - [Anchor General Insurance Company]	\$3,446		\$2,690	\$3,770	\$2,557	\$2,438	\$1,660		\$2,374	\$1,621	0	14476	0.000
PROGRESSIVE ADVANCED INSURANCE COMPANY - 11851 - [Arizona Private Passenger Automobile]	\$3,558	\$3,117	\$3,031	\$3,701	\$2,872	\$2,620	\$2,508	\$2,486	\$2,590	\$2,198	36	412147	0.009
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072 - [EncompassOne (Universal Security Policy) Special]	\$3,703	\$2,960	\$3,378	\$3,977	\$2,988	\$2,792	\$2,483	\$2,075	\$2,298	\$2,298	1	17849	0.006
STATE FARM FIRE AND CASUALTY COMPANY - 25143 - [Private Passenger Auto]	\$3,721	\$3,185	\$3,218	\$3,972	\$3,448	\$2,802	\$2,931	\$2,447	\$2,833	\$2,244	16	75161	0.021
ACCESS INSURANCE COMPANY - 11711 - [PPA]	\$3,744	\$3,504	\$2,968	\$3,663	\$3,291	\$4,401	\$2,325	\$2,472	\$2,548	\$2,582	3	577	0.520
ALLSTATE INSURANCE COMPANY - 19232 - [Allstate Private Passenger Automobile Policy]	\$3,817	\$2,973	\$3,304	\$3,856	\$2,800	\$3,101	\$2,459	\$2,472	\$2,712	\$2,131	5	18506	0.027
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688 - [Allstate Private Passenger Automobile Policy]	\$3,817	\$2,973	\$3,304	\$3,856	\$2,800	\$3,101	\$2,459	\$2,472	\$2,712	\$2,131	35	280116	0.012
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE - 12873 - [PURE Private Fleet Auto]	\$3,897	\$3,291	\$3,841	\$4,026	\$3,465	\$3,758	\$2,878	\$2,656	\$3,099	\$2,773	0	2237	0.000
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805 - [Program 5 Domestic]	\$4,040	\$3,380	\$3,130	\$4,211	\$3,132	\$2,881	\$2,432	\$2,568	\$2,715	\$2,169	16	143768	0.011
YOUNG AMERICA INSURANCE COMPANY - 27090 - [YA-AZ-57-0003]	\$4,132	\$3,436	\$3,526	\$3,826	\$3,322	\$3,334	\$3,094	\$2,950	\$3,340	\$3,340	6	11069	0.054
MAPFRE INSURANCE COMPANY - 23876 - [MAPFRE Insurance Company]	\$4,138	\$3,553	\$3,854	\$4,872	\$3,491	\$3,200	\$3,020	\$2,834	\$3,527	\$2,683	5	12749	0.039
INFINITY CASUALTY INSURANCE COMPANY - 21792 - [Low Cost Pilot]	\$4,147	\$4,169	\$3,485	\$4,674	\$2,811	\$3,070	\$3,474	\$3,244	\$3,663	\$2,895	5	34937	0.014
CENTRAL MUTUAL INSURANCE COMPANY - 20230 - [Personal Auto Policy]	\$4,187	\$4,087	\$3,726	\$3,712	\$3,220	\$3,333	\$3,175	\$3,175	\$3,689	\$2,979	0	10605	0.000
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942 - [Microsoft Excel]	\$4,253	\$3,913	\$3,722	\$4,303	\$3,363	\$2,936	\$2,993	\$2,666	\$2,628	\$2,361	0	328	0.000
INFINITY INSURANCE COMPANY - 22268 - [Value Added]	\$4,367	\$3,969	\$3,328	\$4,659	\$2,995	\$3,110	\$3,648	\$3,462	\$3,844	\$3,033	12	43179	0.028
PROGRESSIVE PREFERRED INSURANCE COMPANY - 37834 - [Arizona Private Passenger Automobile]	\$4,384	\$3,930	\$3,804	\$4,685	\$3,691	\$3,391	\$3,096	\$3,090	\$3,111	\$2,728	25	279432	0.009
PERMANENT GENERAL ASSURANCE CORPORATION - 37648 - [Model Product 3.5]	\$4,426	\$3,682	\$3,686	\$4,782	\$3,604	\$3,537	\$3,250	\$2,924	\$3,701	\$2,852	9	57394	0.016
MERCURY CASUALTY COMPANY - 11908 - [ALIGNED]	\$4,458	\$4,344	\$3,989	\$5,045	\$3,737	\$4,798	\$3,695	\$3,167	\$3,605	\$3,174	5	20739	0.024
ECONOMY PREFERRED INSURANCE COMPANY - 38067 - [Manual Rating]	\$4,486	\$3,783	\$3,747	\$5,426	\$2,706	\$3,429	\$2,652	\$3,511	\$3,435	\$2,596	2	7259	0.028
UNITED INSURANCE COMPANY INC. - 12256 - [InsurPAS]	\$4,527	\$4,628	\$4,691	\$4,223	\$3,632	\$3,161	\$2,821	\$2,989	\$3,229	\$2,899	4	63529	0.006
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805 - [Program 4 Mexico]	\$4,556	\$3,758	\$3,513	\$4,766	\$3,641	\$3,385	\$2,936	\$3,087	\$3,391	\$2,634	16	143768	0.011
RESPONSE INSURANCE COMPANY - 43044 - [KD3.6]	\$4,563	\$4,067	\$4,092	\$4,581	\$3,825	\$3,078	\$3,570	\$2,840	\$3,637	\$2,809	0	230	0.000
ASSURANCEAMERICA INSURANCE COMPANY - 11558 - [WebRater]	\$4,574	\$3,778	\$3,721	\$4,592	\$3,560	\$3,267	\$2,573	\$2,753	\$2,929	\$2,567	0	18534	0.000
SAFeway INSURANCE COMPANY - 12521 - [AZ-PPA]	\$4,576	\$3,670	\$3,472	\$4,429	\$3,532	\$3,178	\$2,345	\$2,767	\$3,431	\$2,168	13	121274	0.011

Hypothetical 1: Unmarried male, age 18, drives 15 miles each way to work. He drives a 2010 Honda, Civic EX, 4-door sedan, 4 cyl, 1.8L. He has a clean driving record last 3 years and no credit history.

Coverage & Limits: Combined single limit of \$40,000 or split limits of \$15,000/\$30,000 BI and \$10,000 PD; medical payments of \$5,000; UM and UIM Limits same as liability; \$250 deductible comprehensive; \$500 deductible collision.

	Premiums shown are six-month premiums as of March 1, 2018										Complaint Ratio (CR)		
Name of Insurer - NAIC# - [Product Name]	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
ACCC INSURANCE COMPANY - 10807 - [Quomation]	\$4,576	\$3,479	\$3,871	\$4,569	\$3,557	\$3,154	\$2,668	\$2,674	\$2,878	\$2,639	17	53660	0.032
FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY - 37710 - [EZ Lynx]	\$4,594	\$4,153	\$4,285	\$5,154	\$3,865	\$3,929	\$3,856	\$3,525	\$3,814	\$3,814	0	521	0.000
INFINITY SELECT INSURANCE COMPANY - 20260 - [Low Cost]	\$4,632	\$4,291	\$3,608	\$5,036	\$3,217	\$3,328	\$3,765	\$3,539	\$3,976	\$3,115	1	7214	0.014
NATIONWIDE MUTUAL INSURANCE COMPANY - 23787 - [Nationwide Mutual Insurance Company Private Passenger Auto]	\$4,718	\$3,802	\$3,965	\$4,861	\$3,661	\$3,421	\$2,950	\$2,887	\$3,658	\$2,901	1	17158	0.006
SAFECO INSURANCE COMPANY OF AMERICA - 24740 - [AMR]	\$4,783	\$4,039	\$3,928	\$4,801	\$4,001	\$3,856	\$3,372	\$3,297	\$3,899	\$3,109	15	161376	0.009
FARMERS INSURANCE COMPANY OF ARIZONA - 21598 - [Farmers Smart Plan Auto]	\$4,840	\$4,844	\$4,622	\$5,592	\$4,652	\$3,876	\$3,631	\$3,251	\$3,442	\$3,061	35	404857	0.009
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY - 25127 - [State Auto Personal Auto]	\$4,878	\$4,154	\$4,091	\$5,176	\$3,930	\$3,784	\$3,408	\$3,170	\$3,639	\$3,135	2	17493	0.011
WESTERN GENERAL INSURANCE COMPANY - 27502 - [PLATINUM 3.0]	\$4,911	\$4,220	\$4,036	\$5,072	\$3,873	\$3,812	\$4,089	\$3,243	\$3,762	\$2,913	4	3123	0.128
INFINITY STANDARD INSURANCE COMPANY - 12599 - [Preimer]	\$4,940	\$4,565	\$3,807	\$5,272	\$3,397	\$3,556	\$4,062	\$3,878	\$4,274	\$3,398	0	980	0.000
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210 - [Private passenger auto]	\$5,010	\$4,387	\$4,404	\$5,035	\$3,978	\$3,678	\$3,648	\$3,196	\$4,264	\$2,917	3	47984	0.006
ACUITY, A MUTUAL INSURANCE COMPANY - 14184 - [Acuity Proprietary Rating System]	\$5,282	\$5,122	\$5,199	\$5,399	\$4,960	\$4,911	\$4,480	\$4,544	\$4,716	\$4,424	0	9336	0.000
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY - 42579 - [Allied Property and Casualty Insurance]	\$5,371	\$4,559	\$4,433	\$5,311	\$4,155	\$3,717	\$3,079	\$3,142	\$4,203	\$3,604	1	7581	0.013
LM GENERAL INSURANCE COMPANY - 36447 - [Gears]	\$5,784	\$5,603	\$5,551	\$6,012	\$5,054	\$5,290	\$4,535	\$3,521	\$3,876	\$3,614	29	163156	0.018
SENTRY INSURANCE A MUTUAL COMPANY - 24988 - [SIAMCO 07SM-D1 Product]	\$5,989	\$5,339	\$5,337	\$6,391	\$4,881	\$3,784	\$3,436	\$3,623	\$3,270	\$3,204	5	29029	0.017
PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION - 18139 - [PEAK 03VN-D1 Product]	\$5,989	\$5,339	\$5,337	\$6,391	\$4,881	\$3,784	\$3,436	\$3,623	\$3,270	\$3,204	1	8871	0.011
MGA INSURANCE COMPANY, INC. - 40150 - [Semi-Annual Program 4.0]	\$5,996	\$4,851	\$4,475	\$6,390	\$4,624	\$3,228	\$3,105	\$3,152	\$2,722	\$2,807	0	35762	0.000
COMMONWEALTH CASUALTY COMPANY - 13930 - [Commonwealth Casualty Company]	\$6,143	\$5,088	\$5,277	\$6,215	\$4,211	\$4,353	\$2,703	\$3,282	\$4,271	\$4,271	17	68802	0.025
LM INSURANCE CORPORATION - 33600 - [Gears]	\$6,427	\$6,225	\$6,167	\$6,680	\$5,616	\$5,877	\$5,039	\$3,912	\$4,306	\$4,014	0	3124	0.000
AMICA MUTUAL INSURANCE COMPANY - 19976 - [Amica Mutual]	\$6,636	\$6,024	\$5,662	\$6,597	\$5,611	\$5,630	\$5,037	\$4,645	\$5,280	\$5,189	3	19391	0.015
AMERICAN ACCESS CASUALTY COMPANY - 10730 - [PPA]	\$7,012	\$5,659	\$3,880	\$4,486	\$6,019	\$5,023	\$3,274	\$4,686	\$3,580	\$3,272	13	48777	0.027
ELECTRIC INSURANCE COMPANY - 21261 - [Private Passenger Automobile]	\$8,437	\$6,333	\$6,842	\$7,893	\$6,450	\$7,965	\$5,578	\$5,992	\$7,389	\$5,541	0	5079	0.000
STILLWATER INSURANCE COMPANY - 25180 - [Auto]	\$9,932	\$8,318	\$8,288	\$10,614	\$8,926	\$8,049	\$6,988	\$6,806	\$8,183	\$6,784	0	4753	0.000

Hypothetical 2: Unmarried male, age 18, drives 15 miles each way to work. He drives a 2010 Honda, Civic EX, 4-door sedan, 4 cyl, 1.8L. He has a clean driving record last 3 years and no credit history.

Coverage & Limits: Combined Single Limit of \$300,000 or Split Limits of \$100,000/\$300,000 BI and \$50,000 PD; medical payments of \$5,000; UM and UIM Limits same as liability; \$250 deductible comprehensive; \$500 deductible collision.

	Premiums shown are six-month premiums as of March 1, 2018										Complaint Ratio (CR)		
Name of Insurer - NAIC# -[Product Name]	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
SECURA INSURANCE, A MUTUAL COMPANY - 22543 - [Personal Auto]	\$1,883	\$1,665	\$1,617	\$2,346	\$1,536	\$1,823	\$1,565	\$1,412	\$1,466	\$1,248	0	7	0.000
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941 - [USAA PPA]	\$1,952	\$1,703	\$1,699	\$2,032	\$1,573	\$1,590	\$1,508	\$1,547	\$1,491	\$1,175	6	141752	0.004
HORACE MANN INSURANCE COMPANY - 22578 - [Private Passenger Auto]	\$2,112	\$1,716	\$2,122	\$2,289	\$1,580	\$1,441	\$1,389	\$1,207	\$1,993	\$1,540	0	6256	0.000
SECURA SUPREME INSURANCE COMPANY - 10239 - [MILESTONE]	\$2,146	\$1,888	\$1,831	\$2,672	\$1,734	\$2,072	\$1,766	\$1,583	\$1,642	\$1,393	0	4360	0.000
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756 - [Private Passenger Auto]	\$2,247	\$1,869	\$1,815	\$2,077	\$1,927	\$1,510	\$1,496	\$1,474	\$1,919	\$1,483	0	-	0.00
GENERAL CASUALTY COMPANY OF WISCONSIN - 24414 - [FlexAuto 2.0]	\$2,320	\$1,804	\$1,920	\$2,369	\$2,123	\$1,904	\$1,707	\$1,522	\$1,759	\$1,759	0	1389	0.000
IDS PROPERTY CASUALTY INSURANCE COMPANY - 29068 - [Safety Pays Auto Program]	\$2,396	\$1,956	\$1,916	\$2,746	\$1,809	\$2,147	\$1,826	\$1,661	\$1,730	\$1,468	7	35331	0.020
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761 - [MAP2]	\$2,482	\$1,820	\$2,126	\$2,658	\$1,787	\$2,009	\$1,535	\$1,536	\$1,695	\$1,389	1	19722	0.005
GEICO CASUALTY COMPANY - 41491 - [Private Passenger Auto]	\$2,510	\$2,242	\$2,135	\$2,907	\$2,168	\$2,080	\$1,807	\$1,856	\$1,649	\$1,475	80	768375	0.010
GREAT NORTHERN INSURANCE COMPANY - 20303 - [Masterpiece]	\$2,574	\$2,416	\$2,416	\$3,156	\$2,386	\$2,166	\$1,893	\$1,952	\$2,138	\$1,746	0	724	0.000
FEDERAL INSURANCE COMPANY - 20281 - [Masterpiece]	\$2,574	\$2,416	\$2,416	\$3,156	\$2,386	\$2,166	\$1,893	\$1,952	\$2,138	\$1,746	1	2266	0.044
VIGILANT INSURANCE COMPANY - 20397 - [Masterpiece]	\$2,574	\$2,416	\$2,416	\$3,156	\$2,386	\$2,166	\$1,893	\$1,952	\$2,138	\$1,746	0	532	0.000
PACIFIC INDEMNITY COMPANY - 20346 - [Masterpiece]	\$2,574	\$2,416	\$2,416	\$3,156	\$2,386	\$2,166	\$1,893	\$1,952	\$2,138	\$1,746	0	5595	0.000
CSAA GENERAL INSURANCE COMPANY - 37770 - [Signature Series Auto]	\$2,597	\$2,042	\$2,376	\$2,780	\$1,962	\$1,926	\$1,916	\$1,525	\$2,197	\$1,512	5	153935	0.003
PHARMACISTS MUTUAL INSURANCE COMPANY - 13714 - [Point In J Policy Processing]	\$2,600	\$2,664	\$2,431	\$3,156	\$2,581	\$2,628	\$2,065	\$2,070	\$2,065	\$2,065	0	976	0.000
KEMPER INDEPENDENCE INSURANCE COMPANY - 10914 - [AZ 2018 KIIC]	\$2,635	\$2,453	\$2,542	\$3,366	\$2,210	\$2,072	\$1,925	\$1,759	\$2,246	\$1,809	1	6153	0.016
AMERICAN FAMILY INSURANCE COMPANY - 10386 - [Family Car]	\$2,676	\$2,166	\$2,177	\$2,549	\$2,004	\$1,717	\$1,740	\$1,612	\$1,352	\$1,285	13	122047	0.011
CINCINNATI INSURANCE COMPANY, THE - 10677 - [Excel and our approved rates]	\$3,094	\$2,478	\$2,522	\$3,153	\$2,428	\$1,939	\$1,800	\$1,712	\$2,217	\$1,835	1	9872	0.010
EMPLOYERS MUTUAL CASUALTY COMPANY - 21415 - [MyAuto]	\$3,139	\$2,906	\$2,954	\$2,906	\$2,852	\$2,852	\$2,798	\$2,798	\$2,798	\$3,072	1	7042	0.014
TEACHERS INSURANCE COMPANY - 22683 - [Private Passenger Auto]	\$3,180	\$2,394	\$2,358	\$2,710	\$2,577	\$1,991	\$2,188	\$1,815	\$2,312	\$1,854	0	250	0.000
COAST NATIONAL INSURANCE COMPANY - 25089 - [Select 3.0]	\$3,203	\$2,347	\$2,467	\$3,211	\$2,311	\$1,991	\$2,122	\$1,703	\$2,269	\$1,561	5	77996	0.006
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939 - [Personal Auto]	\$3,240	\$2,916	\$2,916	\$3,474	\$2,712	\$2,712	\$2,435	\$2,313	\$2,588	\$2,588	0	1200	0.000
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072 - [EncompassOne (Universal Security Policy) Special]	\$3,355	\$2,657	\$3,038	\$3,620	\$2,672	\$2,500	\$2,191	\$1,813	\$2,017	\$2,017	1	17849	0.006
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955 - [N/A]	\$3,499	\$3,062	\$3,047	\$3,788	\$2,993	\$2,930	\$2,682	\$2,457	\$2,688	\$2,211	0	12198	0.000
HARTFORD CASUALTY INSURANCE COMPANY - 29424 - [Open Road]	\$3,600	\$2,778	\$2,880	\$3,567	\$2,487	\$2,563	\$2,299	\$2,140	\$1,997	\$2,296	2	1714	0.117
OWNERS INSURANCE COMPANY - 32700 - [A-O WEB EZ]	\$3,635	\$3,354	\$3,375	\$4,385	\$3,327	\$2,995	\$2,776	\$2,496	\$3,940	\$2,422	1	11359	0.009
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688 - [Allstate Private Passenger Automobile Policy]	\$3,662	\$2,788	\$3,161	\$3,764	\$2,671	\$2,917	\$2,323	\$2,316	\$2,508	\$2,014	35	280116	0.012
ALLSTATE INSURANCE COMPANY - 19232 - [Allstate Private Passenger Automobile Policy]	\$3,662	\$2,788	\$3,161	\$3,764	\$2,671	\$2,917	\$2,323	\$2,316	\$2,508	\$2,014	5	18506	0.027
BADGER MUTUAL INSURANCE COMPANY - 13420 - [Premier]	\$3,679	\$4,108	\$3,084	\$3,936	\$2,792	\$3,018	\$2,443	\$2,590	\$2,443	\$2,443	0	5454	0.000
MENDOTA INSURANCE COMPANY - 33650 - [MAP VP]	\$3,703	\$3,127	\$2,693	\$3,708	\$2,488	\$2,712	\$1,938	\$2,101	\$2,844	\$1,647	12	15552	0.077
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178 - [Private Passenger Auto]	\$3,859	\$3,315	\$3,328	\$4,135	\$3,578	\$2,893	\$3,005	\$2,464	\$2,866	\$2,294	83	890730	0.009
BANKERS STANDARD INSURANCE COMPANY - 18279 - [Platinum Portfolio]	\$3,877	\$3,435	\$3,701	\$4,294	\$3,473	\$3,469	\$3,056	\$2,958	\$3,338	\$3,055	0	5720	0.000

Hypothetical 2: Unmarried male, age 18, drives 15 miles each way to work. He drives a 2010 Honda, Civic EX, 4-door sedan, 4 cyl, 1.8L. He has a clean driving record last 3 years and no credit history.

Coverage & Limits: Combined Single Limit of \$300,000 or Split Limits of \$100,000/\$300,000 BI and \$50,000 PD; medical payments of \$5,000; UM and UIM Limits same as liability; \$250 deductible comprehensive; \$500 deductible collision.

Name of Insurer - NAIC# -[Product Name]	Premiums shown are six-month premiums as of March 1, 2018										Complaint Ratio (CR)		
	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix 85053	Scottsdale 85257	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85122	Flagstaff 86001	Nogales 85621	Yuma 85364	Sierra Vista 85635	C	E	CR
COUNTRY CASUALTY INSURANCE COMPANY - 20982 - [COUNTRY 2.0]	\$3,903	\$3,597	\$3,538	\$4,360	\$3,710	\$3,330	\$3,058	\$2,572	\$3,058	\$2,363	0	253	0.000
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401 - [Microsoft Excel]	\$3,930	\$3,533	\$3,413	\$3,969	\$3,025	\$2,698	\$2,702	\$2,365	\$2,298	\$2,093	1	20393	0.005
PEKIN INSURANCE COMPANY - 24228 - [Microsoft Excel]	\$3,941	\$3,663	\$3,430	\$5,130	\$3,540	\$3,851	\$3,378	\$3,213	\$3,230	\$2,825	6	57880	0.010
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY - 36161 - [Quantum Auto 2.0]	\$4,082	\$3,428	\$3,326	\$4,172	\$3,256	\$2,836	\$2,760	\$2,465	\$2,150	\$2,298	3	74503	0.004
AMICA MUTUAL INSURANCE COMPANY - 19976 - [Amica Mutual]	\$4,162	\$3,823	\$3,510	\$4,151	\$3,503	\$3,515	\$3,057	\$2,784	\$3,154	\$3,152	3	19391	0.015
NATIONWIDE MUTUAL INSURANCE COMPANY - 23787 - [Nationwide Mutual Insurance Company Private Passenger Auto]	\$4,360	\$3,513	\$3,643	\$4,536	\$2,382	\$3,116	\$2,706	\$2,584	\$3,281	\$2,621	1	17158	0.006
PROGRESSIVE ADVANCED INSURANCE COMPANY - 11851 - [Arizona Private Passenger Automobile]	\$4,487	\$3,893	\$3,825	\$4,765	\$3,564	\$3,250	\$3,135	\$2,993	\$3,188	\$2,672	36	412147	0.009
STATE FARM FIRE AND CASUALTY COMPANY - 25143 - [Private Passenger Auto]	\$4,538	\$3,910	\$3,923	\$4,858	\$4,210	\$3,411	\$3,558	\$2,908	\$3,394	\$2,727	16	75161	0.021
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE - 12873 - [PURE Private Fleet Auto]	\$4,626	\$3,936	\$4,513	\$4,759	\$4,088	\$4,277	\$3,343	\$3,055	\$3,550	\$3,208	0	2237	0.000
MERCURY CASUALTY COMPANY - 11908 - [ALIGNED]	\$4,731	\$4,554	\$4,172	\$5,388	\$3,891	\$3,958	\$3,833	\$3,251	\$3,768	\$3,260	5	20739	0.024
INFINITY SAFEGUARD INSURANCE COMPANY - 16802 - [Value Added Pilot]	\$4,742	\$4,511	\$3,884	\$5,243	\$3,183	\$3,365	\$3,841	\$3,506	\$4,035	\$3,140	1	25587	0.004
MAPFRE INSURANCE COMPANY - 23876 - [MAPFRE Insurance Company]	\$4,792	\$4,120	\$4,500	\$5,657	\$3,979	\$3,658	\$3,426	\$3,174	\$3,970	\$3,028	5	12749	0.039
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY - 42579 - [Allied Property and Casualty Insurance]	\$4,918	\$4,173	\$4,046	\$4,931	\$3,802	\$3,350	\$2,790	\$2,801	\$3,709	\$3,195	1	7581	0.013
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY - 25127 - [State Auto Personal Auto]	\$4,944	\$4,181	\$4,098	\$5,252	\$3,918	\$3,762	\$3,372	\$3,080	\$3,536	\$3,080	2	17493	0.011
CENTRAL MUTUAL INSURANCE COMPANY - 20230 - [Personal Auto Policy]	\$5,184	\$5,034	\$4,684	\$4,616	\$3,951	\$3,908	\$3,675	\$3,675	\$4,268	\$3,476	0	10605	0.000
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942 - [Microsoft Excel]	\$5,236	\$4,695	\$4,245	\$5,284	\$4,025	\$3,605	\$3,604	\$3,157	\$3,087	\$2,794	0	328	0.000
ACUITY, A MUTUAL INSURANCE COMPANY - 14184 - [Acuity Proprietary Rating System]	\$5,353	\$5,389	\$5,471	\$5,531	\$5,217	\$4,944	\$4,669	\$4,729	\$4,932	\$4,632	0	9336	0.000
FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY - 37710 - [EZ Lynx]	\$5,491	\$4,930	\$5,078	\$6,195	\$4,588	\$4,575	\$4,499	\$4,056	\$4,382	\$4,382	0	521	0.000
PROGRESSIVE PREFERRED INSURANCE COMPANY - 37834 - [Arizona Private Passenger Automobile]	\$5,603	\$4,978	\$4,864	\$6,125	\$4,625	\$4,264	\$3,906	\$3,773	\$3,899	\$3,369	25	279432	0.009
RESPONSE INSURANCE COMPANY - 43044 - [KD3.6]	\$5,604	\$4,891	\$4,947	\$5,621	\$4,525	\$3,568	\$4,346	\$3,260	\$4,283	\$3,260	0	230	0.000
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210 - [Private passenger auto]	\$5,850	\$5,095	\$5,084	\$5,960	\$4,512	\$4,130	\$4,275	\$3,520	\$4,872	\$3,250	3	47984	0.006
SAFECO INSURANCE COMPANY OF AMERICA - 24740 - [AMR]	\$6,034	\$4,989	\$4,874	\$6,052	\$4,968	\$4,750	\$4,154	\$4,038	\$4,819	\$3,790	15	161376	0.009
ECONOMY PREFERRED INSURANCE COMPANY - 38067 - [Manual Rating]	\$6,137	\$5,028	\$5,127	\$7,306	\$3,499	\$4,492	\$3,571	\$4,656	\$4,600	\$3,506	2	7259	0.028
INFINITY CASUALTY INSURANCE COMPANY - 21792 - [Low Cost Pilot]	\$6,187	\$6,044	\$5,189	\$6,933	\$4,203	\$4,456	\$5,038	\$4,569	\$5,293	\$4,128	5	34937	0.014
FARMERS INSURANCE COMPANY OF ARIZONA - 21598 - [Farmers Smart Plan Auto]	\$6,283	\$6,511	\$6,052	\$7,725	\$5,879	\$5,200	\$4,857	\$4,065	\$4,210	\$3,873	35	404857	0.009
INFINITY INSURANCE COMPANY - 22268 - [Value Added]	\$6,787	\$5,972	\$5,166	\$7,300	\$4,680	\$4,652	\$5,443	\$4,960	\$5,708	\$4,415	12	43179	0.028
INFINITY SELECT INSURANCE COMPANY - 20260 - [Low Cost]	\$7,174	\$6,344	\$5,505	\$7,782	\$4,974	\$4,923	\$5,593	\$5,060	\$5,869	\$4,514	1	7214	0.014
INFINITY STANDARD INSURANCE COMPANY - 12599 - [Premier]	\$7,206	\$6,446	\$5,531	\$7,728	\$4,973	\$4,999	\$5,699	\$5,250	\$5,966	\$4,663	0	980	0.000
LM GENERAL INSURANCE COMPANY - 36447 - [Gears]	\$7,404	\$7,163	\$7,093	\$7,863	\$6,448	\$6,588	\$5,785	\$4,261	\$4,974	\$4,525	29	163156	0.018
LM INSURANCE CORPORATION - 33600 - [Gears]	\$8,226	\$7,958	\$8,880	\$8,736	\$7,164	\$7,320	\$6,428	\$4,734	\$5,524	\$5,028	0	3124	0.000
SENTRY INSURANCE A MUTUAL COMPANY - 24988 - [SIAMCO 07SM-D1 Product]	\$8,398	\$7,439	\$7,438	\$8,900	\$6,491	\$5,097	\$4,582	\$4,679	\$4,221	\$4,155	5	29029	0.017
PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION - 18139 - [PEAK 03VN-D1 Product]	\$8,398	\$7,439	\$7,438	\$8,900	\$6,491	\$5,097	\$4,582	\$4,679	\$4,221	\$4,155	1	8871	0.011

Hypothetical 2: Unmarried male, age 18, drives 15 miles each way to work. He drives a 2010 Honda, Civic EX, 4-door sedan, 4 cyl, 1.8L. He has a clean driving record last 3 years and no credit history.

Coverage & Limits: Combined Single Limit of \$300,000 or Split Limits of \$100,000/\$300,000 BI and \$50,000 PD; medical payments of \$5,000; UM and UIM Limits same as liability; \$250 deductible comprehensive; \$500 deductible collision.

	Premiums shown are six-month premiums as of March 1, 2018										Complaint Ratio (CR)		
Name of Insurer - NAIC# -[Product Name]	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix 85053	Scottsdale 85257	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85122	Flagstaff 86001	Nogales 85621	Yuma 85364	Sierra Vista 85635	C	E	CR
COMMONWEALTH CASUALTY COMPANY - 13930 - [Commonwealth Casualty Company]	\$8,539	\$7,111	\$7,210	\$8,867	\$5,548	\$5,992	\$3,591	\$4,352	\$5,727	\$5,727	17	68802	0.025
ELECTRIC INSURANCE COMPANY - 21261 - [Private Passenger Automobile]	\$9,429	\$7,116	\$7,624	\$8,877	\$7,183	\$8,733	\$6,169	\$6,769	\$8,064	\$6,107	0	5079	0.000
STILLWATER INSURANCE COMPANY - 25180 - [Auto]	\$11,439	\$9,447	\$9,475	\$12,130	\$10,158	\$9,123	\$7,934	\$7,706	\$9,291	\$7,595	0	4753	0.000
NATIONAL GENERAL INSURANCE COMPANY - 23728 - [InsurQuote]	\$19,974	\$1,772	\$1,711	\$2,032	\$1,744	\$1,595	\$1,582	\$1,481	\$1,963	\$1,401	8	31344	0.026

Hypothetical 3: Unmarried female age 18, drives 15 miles each way to work. She drives a 2008 Honda, Civic EX, 4-door sedan, 4 cyl., 1.8L. She has a clean driving record last 3 years and no credit history.

Coverage & Limits: Combined single limit of \$40,000 or split limits of \$15,000/\$30,000 BI and \$10,000 PD; medical payments of \$5,000; UM and UIM Limits same as liability; \$250 deductible comprehensive; \$500 deductible collision.

	Premiums shown are six-month premiums as of March 1, 2018										Complaint Ratio (CR)		
Name of Insurer - NAIC# -[Product Name]	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
NATIONAL GENERAL INSURANCE COMPANY - 23728 - [InsurQuote]	\$1,623	\$1,465	\$1,402	\$1,661	\$1,473	\$1,354	\$1,324	\$1,274	\$1,584	\$1,187	8	31344	0.026
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941 - [USAA PPA]	\$1,651	\$1,443	\$1,434	\$1,718	\$1,351	\$1,349	\$1,290	\$1,351	\$1,273	\$998	6	141752	0.004
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761 - [MAP2]	\$1,684	\$1,293	\$1,454	\$1,773	\$1,239	\$1,408	\$1,072	\$1,075	\$1,207	\$970	1	19722	0.005
SECURA INSURANCE, A MUTUAL COMPANY - 22543 - [Personal Auto]	\$1,706	\$1,508	\$1,464	\$2,126	\$1,389	\$1,650	\$1,417	\$1,280	\$1,331	\$1,128	0	7	0.000
PHARMACISTS MUTUAL INSURANCE COMPANY - 13714 - [Point In J Policy Processing]	\$1,716	\$1,794	\$1,629	\$2,085	\$1,794	\$1,791	\$1,469	\$1,488	\$1,469	\$1,469	0	976	0.000
HORACE MANN INSURANCE COMPANY - 22578 - [Private Passenger Auto]	\$1,746	\$1,430	\$1,775	\$1,867	\$1,311	\$1,213	\$1,180	\$1,072	\$1,711	\$1,305	0	6256	0.000
IDS PROPERTY CASUALTY INSURANCE COMPANY - 29068 - [Safety Pays Auto Program]	\$1,797	\$1,496	\$1,468	\$2,024	\$1,383	\$1,632	\$1,410	\$1,295	\$1,368	\$1,145	7	35331	0.020
VIGILANT INSURANCE COMPANY - 20397 - [Masterpiece]	\$1,863	\$1,738	\$1,738	\$2,305	\$1,735	\$1,581	\$1,400	\$1,439	\$1,581	\$1,285	0	532	0.000
PACIFIC INDEMNITY COMPANY - 20346 - [Masterpiece]	\$1,863	\$1,738	\$1,738	\$2,305	\$1,735	\$1,581	\$1,400	\$1,439	\$1,581	\$1,285	0	5595	0.000
GREAT NORTHERN INSURANCE COMPANY - 20303 - [Masterpiece]	\$1,863	\$1,738	\$1,738	\$2,305	\$1,735	\$1,581	\$1,400	\$1,439	\$1,581	\$1,285	0	724	0.000
FEDERAL INSURANCE COMPANY - 20281 - [Masterpiece]	\$1,863	\$1,738	\$1,738	\$2,305	\$1,735	\$1,581	\$1,400	\$1,439	\$1,581	\$1,285	1	2266	0.044
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756 - [Private Passenger Auto]	\$1,928	\$1,567	\$1,528	\$1,761	\$1,652	\$1,295	\$1,304	\$1,311	\$1,687	\$1,289	0	-	0.00
SECURA SUPREME INSURANCE COMPANY - 10239 - [MILESTONE]	\$1,953	\$1,717	\$1,663	\$2,430	\$1,576	\$1,882	\$1,608	\$1,441	\$1,497	\$1,266	0	4360	0.000
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE - 12873 - [PURE Private Fleet Auto]	\$2,066	\$2,576	\$2,998	\$3,145	\$2,700	\$2,927	\$2,243	\$2,066	\$2,414	\$2,164	0	2237	0.000
OWNERS INSURANCE COMPANY - 32700 - [A-O WEB EZ]	\$2,111	\$1,949	\$1,970	\$2,548	\$1,951	\$1,780	\$1,650	\$1,493	\$2,314	\$1,447	1	11359	0.009
GEICO CASUALTY COMPANY - 41491 - [Private Passenger Auto]	\$2,111	\$1,888	\$1,780	\$2,344	\$1,834	\$1,746	\$1,524	\$1,623	\$1,447	\$1,297	80	768375	0.010
BADGER MUTUAL INSURANCE COMPANY - 13420 - [Premier]	\$2,116	\$2,353	\$1,751	\$2,269	\$1,581	\$1,719	\$1,399	\$1,475	\$1,399	\$1,399	0	5454	0.000
EMPLOYERS MUTUAL CASUALTY COMPANY - 21415 - [MyAuto]	\$2,145	\$2,145	\$2,202	\$2,145	\$2,129	\$2,129	\$2,114	\$2,114	\$2,114	\$2,294	1	7042	0.014
COAST NATIONAL INSURANCE COMPANY - 25089 - [Select 3.0]	\$2,154	\$1,631	\$1,681	\$2,162	\$1,657	\$1,435	\$1,454	\$1,249	\$1,597	\$1,109	5	77996	0.006
GENERAL CASUALTY COMPANY OF WISCONSIN - 24414 - [FlexAuto 2.0]	\$2,155	\$1,674	\$1,789	\$2,220	\$1,990	\$1,779	\$1,609	\$1,441	\$1,655	\$1,655	0	1389	0.000
INTEGON INDEMNITY CORPORATION - 22772 - [InsurQuote]	\$2,216	\$1,873	\$1,892	\$2,300	\$1,915	\$1,807	\$1,718	\$1,593	\$2,078	\$1,547	0	16785	0.000
CINCINNATI INSURANCE COMPANY, THE - 10677 - [Excel and our approved rates]	\$2,260	\$1,864	\$1,866	\$2,298	\$1,806	\$1,447	\$1,360	\$1,303	\$1,654	\$1,380	1	9872	0.010
LOYA INSURANCE COMPANY - 11198 - [LIC-AZ-6M-82-006]	\$2,262	\$2,262	\$2,109	\$2,262	\$2,102	\$1,856	\$1,856	\$1,795	\$1,856	\$2,102	4	5616	0.071
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939 - [Personal Auto]	\$2,295	\$2,084	\$2,084	\$2,444	\$1,942	\$1,942	\$1,764	\$1,686	\$1,864	\$1,864	0	1200	0.000
KEMPER INDEPENDENCE INSURANCE COMPANY - 10914 - [AZ 2018 KIIC]	\$2,303	\$2,163	\$2,251	\$2,914	\$1,948	\$1,847	\$1,697	\$1,610	\$2,001	\$1,626	1	6153	0.016
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955 - [N/A]	\$2,369	\$2,082	\$2,059	\$2,534	\$2,038	\$1,991	\$1,828	\$1,708	\$1,874	\$1,521	0	12198	0.000
AMERICAN FAMILY INSURANCE COMPANY - 10386 - [Family Car]	\$2,413	\$1,992	\$2,000	\$2,316	\$1,831	\$1,601	\$1,585	\$1,507	\$1,282	\$1,219	13	122047	0.011
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178 - [Private Passenger Auto]	\$2,530	\$2,160	\$2,184	\$2,704	\$2,339	\$1,894	\$1,984	\$1,657	\$1,911	\$1,510	83	890730	0.009
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS - 43494 - [Hallmark Private Passenger Auto Program]	\$2,605	\$2,155	\$2,060	\$2,569	\$2,434	\$1,725	\$1,310	\$1,793	\$1,533	\$1,374	0	47752	0.000
INFINITY SAFEGUARD INSURANCE COMPANY - 16802 - [Value Added Pilot]	\$2,657	\$2,872	\$2,407	\$3,252	\$1,966	\$2,140	\$2,450	\$2,310	\$2,575	\$2,043	1	25587	0.004
HARTFORD CASUALTY INSURANCE COMPANY - 29424 - [Open Road]	\$2,678	\$2,079	\$2,149	\$2,634	\$1,853	\$1,890	\$1,726	\$1,623	\$1,515	\$1,734	2	1714	0.117
CSAA GENERAL INSURANCE COMPANY - 37770 - [Signature Series Auto]	\$2,689	\$2,184	\$2,543	\$2,869	\$2,117	\$2,061	\$2,032	\$1,676	\$2,351	\$1,629	5	153935	0.003

Hypothetical 3: Unmarried female age 18, drives 15 miles each way to work. She drives a 2008 Honda, Civic EX, 4-door sedan, 4 cyl., 1.8L. She has a clean driving record last 3 years and no credit history.

Coverage & Limits: Combined single limit of \$40,000 or split limits of \$15,000/\$30,000 BI and \$10,000 PD; medical payments of \$5,000; UM and UIM Limits same as liability; \$250 deductible comprehensive; \$500 deductible collision.

	Premiums shown are six-month premiums as of March 1, 2018										Complaint Ratio (CR)		
Name of Insurer - NAIC# - [Product Name]	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
SAFE AUTO INSURANCE COMPANY - 25405 - [G2.0]	\$2,691	\$2,496	\$2,311	\$2,910	\$2,235	\$2,012	\$1,868	\$1,793	\$1,939	\$1,530	5	22161	0.023
ANCHOR GENERAL INSURANCE COMPANY - 40010 - [Anchor General Insurance Company]	\$2,697		\$2,100	\$2,929	\$2,018	\$1,918	\$1,332		\$1,888	\$1,302	0	14476	0.000
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY - 36161 - [Quantum Auto 2.0]	\$2,717	\$2,340	\$2,258	\$2,783	\$2,214	\$1,903	\$1,928	\$1,788	\$1,604	\$1,598	3	74503	0.004
TEACHERS INSURANCE COMPANY - 22683 - [Private Passenger Auto]	\$2,814	\$2,069	\$2,040	\$2,351	\$2,278	\$1,775	\$1,996	\$1,673	\$2,108	\$1,665	0	250	0.000
BANKERS STANDARD INSURANCE COMPANY - 18279 - [Platinum Portfolio]	\$2,819	\$2,481	\$2,675	\$3,109	\$2,525	\$2,545	\$2,252	\$2,189	\$2,468	\$2,245	0	5720	0.000
MENDOTA INSURANCE COMPANY - 33650 - [MAP VP]	\$2,840	\$2,415	\$2,103	\$2,854	\$1,923	\$2,101	\$1,511	\$1,640	\$2,193	\$1,285	12	15552	0.077
PRIMERO INSURANCE COMPANY - 11855 - [Non Standard Private Passenger Automobile]	\$2,868	\$2,706	\$2,706	\$2,706	\$2,484	\$2,394	\$2,394	\$2,394	\$2,484	\$2,322	0	6606	0.000
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401 - [Microsoft Excel]	\$2,869	\$2,641	\$2,511	\$2,903	\$2,262	\$1,971	\$2,005	\$1,778	\$1,729	\$1,576	1	20393	0.005
YOUNG AMERICA INSURANCE COMPANY - 27090 - [YA-AZ-57-0003]	\$2,962	\$2,476	\$2,530	\$2,722	\$2,386	\$2,404	\$2,218	\$2,116	\$2,404	\$2,404	6	11069	0.054
ACCESS INSURANCE COMPANY - 11711 - [PPA]	\$2,968	\$2,788	\$2,372	\$2,904	\$2,638	\$3,538	\$1,904	\$1,994	\$2,074	\$2,106	3	577	0.520
STATE FARM FIRE AND CASUALTY COMPANY - 25143 - [Private Passenger Auto]	\$2,977	\$2,551	\$2,578	\$3,180	\$2,753	\$2,240	\$2,346	\$1,960	\$2,260	\$1,797	16	75161	0.021
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688 - [Allstate Private Passenger Automobile Policy]	\$3,020	\$2,343	\$2,622	\$3,084	\$2,208	\$2,448	\$1,932	\$1,928	\$2,115	\$1,675	35	280116	0.012
ALLSTATE INSURANCE COMPANY - 19232 - [Allstate Private Passenger Automobile Policy]	\$3,020	\$2,343	\$2,622	\$3,084	\$2,208	\$2,448	\$1,932	\$1,928	\$2,115	\$1,675	5	18506	0.027
PEKIN INSURANCE COMPANY - 24228 - [Microsoft Excel]	\$3,053	\$2,863	\$2,719	\$3,851	\$2,797	\$2,934	\$2,616	\$2,559	\$2,500	\$2,229	6	57880	0.010
CENTRAL MUTUAL INSURANCE COMPANY - 20230 - [Personal Auto Policy]	\$3,232	\$3,156	\$2,877	\$2,866	\$2,488	\$2,573	\$2,452	\$2,452	\$2,847	\$2,298	0	10605	0.000
MAPFRE INSURANCE COMPANY - 23876 - [MAPFRE Insurance Company]	\$3,235	\$2,784	\$3,026	\$3,811	\$2,714	\$2,484	\$2,325	\$2,190	\$2,719	\$2,074	5	12749	0.039
COUNTRY CASUALTY INSURANCE COMPANY - 20982 - [COUNTRY 2.0]	\$3,245	\$2,984	\$2,905	\$3,635	\$3,064	\$2,774	\$2,553	\$2,166	\$2,553	\$1,982	0	253	0.000
PROGRESSIVE ADVANCED INSURANCE COMPANY - 11851 - [Arizona Private Passenger Automobile]	\$3,253	\$2,838	\$2,774	\$3,379	\$2,604	\$2,377	\$2,272	\$2,240	\$2,351	\$1,982	36	412147	0.009
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805 - [Program 5 Domestic]	\$3,285	\$2,746	\$2,550	\$3,433	\$2,540	\$2,339	\$1,972	\$2,078	\$2,201	\$1,758	16	143768	0.011
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072 - [EncompassOne (Universal Security Policy) Special]	\$3,308	\$2,606	\$3,005	\$3,588	\$2,634	\$2,473	\$2,170	\$1,800	\$1,990	\$1,990	1	17849	0.006
PERMANENT GENERAL ASSURANCE CORPORATION - 37648 - [Model Product 3.5]	\$3,318	\$2,760	\$2,766	\$3,582	\$2,706	\$2,633	\$2,431	\$2,194	\$2,747	\$2,132	9	57394	0.016
UNITED INSURANCE COMPANY INC. - 12256 - [InsurPAS]	\$3,369	\$3,439	\$3,480	\$3,137	\$2,697	\$2,353	\$2,102	\$2,226	\$2,400	\$2,161	4	63529	0.006
INFINITY CASUALTY INSURANCE COMPANY - 21792 - [Low Cost Pilot]	\$3,553	\$3,874	\$3,254	\$4,348	\$2,628	\$2,857	\$3,238	\$3,014	\$3,406	\$2,697	5	34937	0.014
SAFeway INSURANCE COMPANY - 12521 - [AZ-PPA]	\$3,606	\$2,890	\$2,730	\$3,475	\$2,804	\$2,521	\$1,887	\$2,221	\$2,744	\$1,751	13	121274	0.011
NATIONWIDE MUTUAL INSURANCE COMPANY - 23787 - [Nationwide Mutual Insurance Company Private Passenger Auto]	\$3,644	\$2,954	\$3,072	\$3,748	\$2,835	\$2,636	\$2,286	\$2,239	\$2,802	\$2,235	1	17158	0.006
INFINITY INSURANCE COMPANY - 22268 - [Value Added]	\$3,663	\$3,351	\$2,826	\$3,913	\$2,523	\$2,595	\$3,025	\$2,848	\$3,173	\$2,513	12	43179	0.028
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805 - [Program 4 Mexico]	\$3,689	\$3,042	\$2,849	\$3,866	\$2,942	\$2,736	\$2,372	\$2,489	\$2,735	\$2,125	16	143768	0.011
MERCURY CASUALTY COMPANY - 11908 - [ALIGNED]	\$3,738	\$3,625	\$3,319	\$4,233	\$3,095	\$3,143	\$3,046	\$2,613	\$2,975	\$2,620	5	20739	0.024
RESPONSE INSURANCE COMPANY - 43044 - [KD3.6]	\$3,747	\$3,344	\$3,375	\$3,758	\$3,130	\$2,475	\$2,904	\$2,297	\$2,934	\$2,279	0	230	0.000
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942 - [Microsoft Excel]	\$3,821	\$3,504	\$3,339	\$3,863	\$3,007	\$2,634	\$2,674	\$2,373	\$2,323	\$2,103	0	328	0.000
FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY - 37710 - [EZ Lynx]	\$3,860	\$3,502	\$3,609	\$4,326	\$3,252	\$3,300	\$3,239	\$2,971	\$3,198	\$3,198	0	521	0.000
INFINITY SELECT INSURANCE COMPANY - 20260 - [Low Cost]	\$3,908	\$3,646	\$3,082	\$4,260	\$2,727	\$2,796	\$3,137	\$2,926	\$3,299	\$2,593	1	7214	0.014

Hypothetical 3: Unmarried female age 18, drives 15 miles each way to work. She drives a 2008 Honda, Civic EX, 4-door sedan, 4 cyl., 1.8L. She has a clean driving record last 3 years and no credit history.

Coverage & Limits: Combined single limit of \$40,000 or split limits of \$15,000/\$30,000 BI and \$10,000 PD; medical payments of \$5,000; UM and UIM Limits same as liability; \$250 deductible comprehensive; \$500 deductible collision.

	Premiums shown are six-month premiums as of March 1, 2018										Complaint Ratio (CR)		
Name of Insurer - NAIC# - [Product Name]	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
PROGRESSIVE PREFERRED INSURANCE COMPANY - 37834 - [Arizona Private Passenger Automobile]	\$3,962	\$3,553	\$3,463	\$4,250	\$3,308	\$3,062	\$2,777	\$2,753	\$2,811	\$2,428	25	279432	0.009
WESTERN GENERAL INSURANCE COMPANY - 27502 - [PLATINUM 3.0]	\$4,014	\$3,449	\$3,305	\$4,124	\$3,050	\$3,097	\$3,282	\$2,639	\$3,050	\$2,374	4	3123	0.128
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210 - [Private passenger auto]	\$4,052	\$3,579	\$3,588	\$4,080	\$3,213	\$2,939	\$2,926	\$2,556	\$3,416	\$2,359	3	47984	0.006
ASSURANCEAMERICA INSURANCE COMPANY - 11558 - [WebRater]	\$4,082	\$3,373	\$3,331	\$4,113	\$3,168	\$2,914	\$2,286	\$2,442	\$2,590	\$2,269	0	18534	0.000
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY - 42579 - [Allied Property and Casualty Insurance]	\$4,131	\$3,522	\$3,419	\$4,087	\$3,199	\$2,857	\$2,735	\$2,424	\$3,170	\$2,730	1	7581	0.013
INFINITY STANDARD INSURANCE COMPANY - 12599 - [Preimer]	\$4,137	\$3,852	\$3,231	\$4,421	\$2,858	\$2,964	\$3,357	\$3,182	\$3,514	\$2,809	0	980	0.000
ECONOMY PREFERRED INSURANCE COMPANY - 38067 - [Manual Rating]	\$4,222	\$3,522	\$3,516	\$5,110	\$2,490	\$3,177	\$2,446	\$3,213	\$3,157	\$2,403	2	7259	0.028
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY - 25127 - [State Auto Personal Auto]	\$4,237	\$3,605	\$3,558	\$4,502	\$3,417	\$3,293	\$2,969	\$2,762	\$3,182	\$2,731	2	17493	0.011
ACCC INSURANCE COMPANY - 10807 - [Quomation]	\$4,391	\$3,340	\$3,715	\$4,375	\$3,146	\$2,655	\$2,564	\$2,432	\$2,768	\$2,494	17	53660	0.032
FARMERS INSURANCE COMPANY OF ARIZONA - 21598 - [Farmers Smart Plan Auto]	\$4,729	\$4,671	\$4,493	\$5,400	\$4,514	\$3,722	\$3,466	\$3,150	\$3,334	\$2,977	35	404857	0.009
SAFECO INSURANCE COMPANY OF AMERICA - 24740 - [AMR]	\$4,957	\$4,179	\$4,062	\$4,972	\$4,138	\$3,978	\$3,482	\$3,401	\$4,028	\$3,207	15	161376	0.009
ACUITY, A MUTUAL INSURANCE COMPANY - 14184 - [Acuity Proprietary Rating System]	\$5,011	\$4,669	\$4,738	\$4,925	\$4,522	\$4,473	\$4,079	\$4,135	\$4,289	\$4,028	0	9336	0.000
COMMONWEALTH CASUALTY COMPANY - 13930 - [Commonwealth Casualty Company]	\$5,164	\$4,712	\$4,609	\$5,900	\$3,735	\$4,249	\$2,475	\$3,066	\$3,800	\$3,800	17	68802	0.025
PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION - 18139 - [PEAK 03VN-D1 Product]	\$5,193	\$4,652	\$4,652	\$5,568	\$4,242	\$3,273	\$3,013	\$3,149	\$2,822	\$2,822	1	8871	0.011
SENTRY INSURANCE A MUTUAL COMPANY - 24988 - [SIAMCO 07SM-D1 Product]	\$5,193	\$4,652	\$4,652	\$5,568	\$4,242	\$3,273	\$3,013	\$3,149	\$2,822	\$2,822	5	29029	0.017
LM GENERAL INSURANCE COMPANY - 36447 - [Gears]	\$5,451	\$5,273	\$5,237	\$5,684	\$4,750	\$5,002	\$4,269	\$3,322	\$3,670	\$3,405	29	163156	0.018
AMERICAN ACCESS CASUALTY COMPANY - 10730 - [PPA]	\$5,492	\$4,425	\$3,079	\$3,533	\$4,705	\$3,965	\$2,615	\$3,678	\$2,855	\$2,631	13	48777	0.027
MGA INSURANCE COMPANY, INC. - 40150 - [Semi-Annual Program 4.0]	\$5,645	\$4,554	\$4,232	\$6,003	\$4,419	\$3,037	\$2,948	\$2,972	\$2,549	\$2,662	0	35762	0.000
AMICA MUTUAL INSURANCE COMPANY - 19976 - [Amica Mutual]	\$6,111	\$5,548	\$5,214	\$6,075	\$5,166	\$5,183	\$4,637	\$4,277	\$4,860	\$4,775	3	19391	0.015
LM INSURANCE CORPORATION - 33600 - [Gears]	\$6,189	\$5,976	\$5,949	\$6,427	\$5,409	\$5,120	\$4,997	\$3,995	\$4,293	\$4,052	0	3124	0.000
ELECTRIC INSURANCE COMPANY - 21261 - [Private Passenger Automobile]	\$6,759	\$5,075	\$5,481	\$6,325	\$5,168	\$6,377	\$4,468	\$4,798	\$5,917	\$4,438	0	5079	0.000
STILLWATER INSURANCE COMPANY - 25180 - [Auto]	\$9,103	\$7,615	\$7,604	\$9,714	\$8,142	\$7,344	\$6,391	\$6,208	\$7,489	\$6,191	0	4753	0.000

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	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
NATIONAL GENERAL INSURANCE COMPANY - 23728 - [InsurQuote]	\$1,766	\$1,500	\$1,459	\$1,818	\$1,462	\$1,333	\$1,331	\$1,232	\$1,638	\$1,175	8	31344	0.026
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941 - [USAA PPA]	\$1,783	\$1,556	\$1,557	\$1,858	\$1,431	\$1,448	\$1,376	\$1,396	\$1,348	\$1,068	6	141752	0.004
SECURA INSURANCE, A MUTUAL COMPANY - 22543 - [Personal Auto]	\$1,792	\$1,587	\$1,540	\$2,229	\$1,461	\$1,731	\$1,488	\$1,346	\$1,397	\$1,189	0	7	0.000
HORACE MANN INSURANCE COMPANY - 22578 - [Private Passenger Auto]	\$1,976	\$1,611	\$1,992	\$2,129	\$1,483	\$1,360	\$1,314	\$1,164	\$1,888	\$1,455	0	6256	0.000
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756 - [Private Passenger Auto]	\$2,032	\$1,687	\$1,639	\$1,870	\$1,744	\$1,360	\$1,350	\$1,336	\$1,731	\$1,338	0	-	0.00
SECURA SUPREME INSURANCE COMPANY - 10239 - [MILESTONE]	\$2,043	\$1,798	\$1,741	\$2,539	\$1,650	\$1,967	\$1,682	\$1,507	\$1,564	\$1,327	0	4360	0.000
IDS PROPERTY CASUALTY INSURANCE COMPANY - 29068 - [Safety Pays Auto Program]	\$2,091	\$1,700	\$1,667	\$2,407	\$1,571	\$1,871	\$1,590	\$1,440	\$1,503	\$1,274	7	35331	0.020
GENERAL CASUALTY COMPANY OF WISCONSIN - 24414 - [FlexAuto 2.0]	\$2,121	\$1,658	\$1,763	\$2,169	\$1,950	\$1,740	\$1,563	\$1,398	\$1,607	\$1,607	0	1389	0.000
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761 - [MAP2]	\$2,133	\$1,567	\$1,830	\$2,298	\$1,537	\$1,727	\$1,318	\$1,308	\$1,447	\$1,193	1	19722	0.005
KEMPER INDEPENDENCE INSURANCE COMPANY - 10914 - [AZ 2018 KIIC]	\$2,183	\$2,041	\$2,118	\$2,777	\$1,835	\$1,730	\$1,602	\$1,482	\$1,880	\$1,517	1	6153	0.016
FEDERAL INSURANCE COMPANY - 20281 - [Masterpiece]	\$2,272	\$2,131	\$2,131	\$2,780	\$2,099	\$1,905	\$1,669	\$1,718	\$1,885	\$1,541	1	2266	0.044
PACIFIC INDEMNITY COMPANY - 20346 - [Masterpiece]	\$2,272	\$2,131	\$2,131	\$2,780	\$2,099	\$1,905	\$1,669	\$1,718	\$1,885	\$1,541	0	5595	0.000
VIGILANT INSURANCE COMPANY - 20397 - [Masterpiece]	\$2,272	\$2,131	\$2,131	\$2,780	\$2,099	\$1,905	\$1,669	\$1,718	\$1,885	\$1,541	0	532	0.000
GREAT NORTHERN INSURANCE COMPANY - 20303 - [Masterpiece]	\$2,272	\$2,131	\$2,131	\$2,780	\$2,099	\$1,905	\$1,669	\$1,718	\$1,885	\$1,541	0	724	0.000
PHARMACISTS MUTUAL INSURANCE COMPANY - 13714 - [Point In J Policy Processing]	\$2,372	\$2,420	\$2,215	\$2,875	\$2,332	\$2,388	\$1,853	\$1,858	\$1,853	\$1,853	0	976	0.000
CSAA GENERAL INSURANCE COMPANY - 37770 - [Signature Series Auto]	\$2,397	\$1,862	\$2,168	\$2,560	\$1,789	\$1,748	\$1,749	\$1,387	\$2,014	\$1,381	5	153935	0.003
BADGER MUTUAL INSURANCE COMPANY - 13420 - [Premier]	\$2,425	\$2,744	\$2,033	\$2,594	\$1,837	\$1,969	\$1,616	\$1,702	\$1,616	\$1,616	0	5454	0.000
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939 - [Personal Auto]	\$2,506	\$2,256	\$2,256	\$2,686	\$2,099	\$2,099	\$1,886	\$1,791	\$2,003	\$2,003	0	1200	0.000
AMERICAN FAMILY INSURANCE COMPANY - 10386 - [Family Car]	\$2,523	\$2,038	\$2,051	\$2,409	\$1,870	\$1,607	\$1,600	\$1,505	\$1,236	\$1,176	13	122047	0.011
GEICO CASUALTY COMPANY - 41491 - [Private Passenger Auto]	\$2,524	\$2,270	\$2,155	\$2,962	\$2,166	\$2,089	\$1,813	\$1,823	\$1,637	\$1,466	80	768375	0.010
OWNERS INSURANCE COMPANY - 32700 - [A-O WEB EZ]	\$2,558	\$2,362	\$2,381	\$3,075	\$2,350	\$2,132	\$1,979	\$1,786	\$2,773	\$1,738	1	11359	0.009
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955 - [N/A]	\$2,592	\$2,270	\$2,261	\$2,811	\$2,215	\$2,165	\$1,983	\$1,811	\$1,978	\$1,634	0	12198	0.000
EMPLOYERS MUTUAL CASUALTY COMPANY - 21415 - [MyAuto]	\$2,630	\$2,630	\$2,661	\$2,630	\$2,576	\$2,576	\$2,522	\$2,522	\$2,522	\$2,777	1	7042	0.014
COAST NATIONAL INSURANCE COMPANY - 25089 - [Select 3.0]	\$2,838	\$2,082	\$2,193	\$2,846	\$2,058	\$1,769	\$1,874	\$1,515	\$2,011	\$1,387	5	77996	0.006
TEACHERS INSURANCE COMPANY - 22683 - [Private Passenger Auto]	\$2,862	\$2,150	\$2,120	\$2,425	\$2,323	\$1,786	\$1,968	\$1,639	\$2,077	\$1,668	0	250	0.000
CINCINNATI INSURANCE COMPANY, THE - 10677 - [Excel and our approved rates]	\$2,864	\$2,294	\$2,337	\$2,921	\$2,248	\$1,793	\$1,662	\$1,580	\$2,044	\$1,695	1	9872	0.010
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688 - [Allstate Private Passenger Automobile Policy]	\$2,934	\$2,223	\$2,541	\$3,054	\$2,135	\$2,328	\$1,850	\$1,830	\$1,977	\$1,604	35	280116	0.012
ALLSTATE INSURANCE COMPANY - 19232 - [Allstate Private Passenger Automobile Policy]	\$2,934	\$2,223	\$2,541	\$3,054	\$2,135	\$2,328	\$1,850	\$1,830	\$1,977	\$1,604	5	18506	0.027
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072 - [EncompassOne (Universal Security Policy) Special]	\$3,030	\$2,366	\$2,735	\$3,302	\$2,380	\$2,236	\$1,938	\$1,592	\$1,769	\$1,769	1	17849	0.006
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178 - [Private Passenger Auto]	\$3,068	\$2,637	\$2,648	\$3,288	\$2,840	\$2,296	\$2,393	\$1,960	\$2,277	\$1,826	83	890730	0.009
HARTFORD CASUALTY INSURANCE COMPANY - 29424 - [Open Road]	\$3,111	\$2,394	\$2,487	\$3,085	\$2,149	\$2,221	\$1,982	\$1,841	\$1,713	\$1,976	2	1714	0.117
BANKERS STANDARD INSURANCE COMPANY - 18279 - [Platinum Portfolio]	\$3,190	\$2,829	\$3,045	\$3,530	\$3,190	\$2,850	\$2,512	\$2,432	\$2,743	\$2,510	0	5720	0.000

Hypothetical 4: Unmarried female age 18, drives 15 miles each way to work. She drives a 2008 Honda, Civic EX, 4-door sedan, 4 cyl., 1.8L. She has a clean driving record last 3 years and no credit history.

Coverage & Limits: Combined Single Limit of \$300,000 or Split Limits of \$100,000/\$300,000 BI and \$50,000 PD; medical payments of \$5,000; UM and UIM Limits same as liability; \$250 deductible comprehensive; \$500 deductible collision.

	Premiums shown are six-month premiums as of March 1, 2018										Complaint Ratio (CR)		
Name of Insurer - NAIC# - [Product Name]	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY - 36161 - [Quantum Auto 2.0]	\$3,288	\$2,772	\$2,689	\$3,363	\$2,634	\$2,289	\$2,251	\$2,026	\$1,790	\$1,876	3	74503	0.004
MENDOTA INSURANCE COMPANY - 33650 - [MAP VP]	\$3,326	\$2,802	\$2,434	\$3,349	\$2,213	\$2,412	\$1,741	\$1,853	\$2,503	\$1,478	12	15552	0.077
NATIONWIDE MUTUAL INSURANCE COMPANY - 23787 - [Nationwide Mutual Insurance Company Private Passenger Auto]	\$3,397	\$2,753	\$2,849	\$3,531	\$2,644	\$2,428	\$2,124	\$2,025	\$2,545	\$2,045	1	17158	0.006
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401 - [Microsoft Excel]	\$3,558	\$3,188	\$3,085	\$3,591	\$2,726	\$2,440	\$2,434	\$2,123	\$2,051	\$1,879	1	20393	0.005
PEKIN INSURANCE COMPANY - 24228 - [Microsoft Excel]	\$3,579	\$3,321	\$3,086	\$4,674	\$3,202	\$3,494	\$3,063	\$2,896	\$2,922	\$2,535	6	57880	0.010
STATE FARM FIRE AND CASUALTY COMPANY - 25143 - [Private Passenger Auto]	\$3,627	\$3,128	\$3,140	\$3,883	\$3,360	\$2,724	\$2,854	\$2,329	\$2,717	\$2,188	16	75161	0.021
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE - 12873 - [PURE Private Fleet Auto]	\$3,636	\$3,106	\$3,548	\$3,743	\$3,206	\$3,351	\$2,623	\$2,395	\$2,785	\$2,521	0	2237	0.000
COUNTRY CASUALTY INSURANCE COMPANY - 20982 - [COUNTRY 2.0]	\$3,744	\$3,435	\$3,385	\$4,177	\$3,546	\$3,189	\$2,924	\$2,453	\$2,924	\$2,254	0	253	0.000
MAPFRE INSURANCE COMPANY - 23876 - [MAPFRE Insurance Company]	\$3,761	\$3,239	\$3,543	\$4,438	\$3,103	\$2,850	\$2,647	\$2,462	\$3,076	\$2,351	5	12749	0.039
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY - 42579 - [Allied Property and Casualty Insurance]	\$3,809	\$3,244	\$3,143	\$3,822	\$2,949	\$2,599	\$2,168	\$2,179	\$2,830	\$2,447	1	7581	0.013
AMICA MUTUAL INSURANCE COMPANY - 19976 - [Amica Mutual]	\$3,839	\$3,587	\$3,291	\$3,892	\$3,291	\$3,299	\$2,875	\$2,625	\$2,971	\$2,966	3	19391	0.015
CENTRAL MUTUAL INSURANCE COMPANY - 20230 - [Personal Auto Policy]	\$4,008	\$3,894	\$3,623	\$3,571	\$3,058	\$3,022	\$2,843	\$2,843	\$3,299	\$2,690	0	10605	0.000
MERCURY CASUALTY COMPANY - 11908 - [ALIGNED]	\$4,022	\$3,856	\$3,525	\$4,585	\$3,271	\$3,329	\$3,208	\$2,721	\$3,161	\$2,371	5	20739	0.024
INFINITY SAFEGUARD INSURANCE COMPANY - 16802 - [Value Added Pilot]	\$4,108	\$3,917	\$3,388	\$4,545	\$2,767	\$2,908	\$3,307	\$2,997	\$3,466	\$2,699	1	25587	0.004
PROGRESSIVE ADVANCED INSURANCE COMPANY - 11851 - [Arizona Private Passenger Automobile]	\$4,132	\$3,570	\$3,524	\$4,378	\$3,254	\$2,969	\$2,859	\$2,717	\$2,916	\$2,427	36	412147	0.009
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY - 25127 - [State Auto Personal Auto]	\$4,264	\$3,605	\$3,540	\$4,535	\$3,386	\$3,253	\$2,920	\$2,669	\$3,073	\$2,667	2	17493	0.011
FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY - 37710 - [EZ Lynx]	\$4,604	\$4,148	\$4,268	\$5,189	\$3,855	\$3,840	\$3,775	\$3,416	\$3,675	\$3,675	0	521	0.000
RESPONSE INSURANCE COMPANY - 43044 - [KD3.6]	\$4,628	\$4,041	\$4,097	\$4,639	\$3,725	\$2,898	\$3,568	\$2,662	\$3,491	\$2,667	0	230	0.000
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942 - [Microsoft Excel]	\$4,738	\$4,232	\$4,103	\$4,779	\$3,624	\$3,257	\$3,242	\$2,832	\$2,752	\$2,508	0	328	0.000
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210 - [Private passenger auto]	\$4,745	\$4,177	\$4,148	\$4,846	\$3,658	\$3,317	\$3,435	\$2,827	\$3,922	\$2,640	3	47984	0.006
ACUIY, A MUTUAL INSURANCE COMPANY - 14184 - [Acuity Proprietary Rating System]	\$4,896	\$4,734	\$4,807	\$5,063	\$4,585	\$4,515	\$4,097	\$4,147	\$4,323	\$4,066	0	9336	0.000
PROGRESSIVE PREFERRED INSURANCE COMPANY - 37834 - [Arizona Private Passenger Automobile]	\$5,085	\$4,525	\$4,450	\$5,578	\$4,169	\$3,875	\$3,524	\$3,385	\$3,548	\$3,014	25	279432	0.009
INFINITY CASUALTY INSURANCE COMPANY - 21792 - [Low Cost Pilot]	\$5,380	\$5,272	\$4,543	\$6,035	\$3,667	\$3,868	\$4,356	\$3,927	\$4,568	\$3,566	5	34937	0.014
INFINITY INSURANCE COMPANY - 22268 - [Value Added]	\$5,831	\$5,145	\$4,473	\$6,279	\$4,033	\$3,976	\$4,634	\$4,190	\$4,843	\$3,751	12	43179	0.028
ECONOMY PREFERRED INSURANCE COMPANY - 38067 - [Manual Rating]	\$5,852	\$4,743	\$4,872	\$6,949	\$3,271	\$4,229	\$3,343	\$4,334	\$4,294	\$3,304	2	7259	0.028
FARMERS INSURANCE COMPANY OF ARIZONA - 21598 - [Farmers Smart Plan Auto]	\$6,094	\$6,212	\$5,836	\$7,380	\$5,657	\$4,942	\$4,582	\$3,914	\$4,056	\$3,740	35	404857	0.009
INFINITY STANDARD INSURANCE COMPANY - 12599 - [Preimer]	\$6,166	\$5,537	\$4,774	\$6,621	\$4,269	\$4,257	\$4,823	\$4,410	\$5,029	\$3,942	0	980	0.000
INFINITY SELECT INSURANCE COMPANY - 20260 - [Low Cost]	\$6,185	\$5,485	\$4,782	\$6,720	\$4,301	\$4,225	\$4,775	\$4,288	\$4,994	\$3,847	1	7214	0.014
SAFECO INSURANCE COMPANY OF AMERICA - 24740 - [AMR]	\$6,237	\$5,149	\$5,027	\$6,252	\$5,126	\$4,889	\$4,282	\$4,157	\$4,967	\$3,902	15	161376	0.009
COMMONWEALTH CASUALTY COMPANY - 13930 - [Commonwealth Casualty Company]	\$6,275	\$5,757	\$5,557	\$7,350	\$4,435	\$5,166	\$2,970	\$3,669	\$4,541	\$4,541	17	68802	0.025
LM GENERAL INSURANCE COMPANY - 36447 - [Gears]	\$6,993	\$6,759	\$6,714	\$6,956	\$6,080	\$6,258	\$5,453	\$4,043	\$4,734	\$4,276	29	163156	0.018
PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION - 18139 - [PEAK 03VN-D1 Product]	\$7,275	\$6,451	\$6,449	\$7,735	\$5,637	\$4,432	\$4,002	\$4,076	\$3,702	\$3,640	1	8871	0.011

Hypothetical 4: Unmarried female age 18, drives 15 miles each way to work. She drives a 2008 Honda, Civic EX, 4-door sedan, 4 cyl., 1.8L. She has a clean driving record last 3 years and no credit history.

Coverage & Limits: Combined Single Limit of \$300,000 or Split Limits of \$100,000/\$300,000 BI and \$50,000 PD; medical payments of \$5,000; UM and UIM Limits same as liability; \$250 deductible comprehensive; \$500 deductible collision.

	Premiums shown are six-month premiums as of March 1, 2018										Complaint Ratio (CR)		
Name of Insurer - NAIC# -[Product Name]	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix 85053	Scottsdale 85257	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85122	Flagstaff 86001	Nogales 85621	Yuma 85364	Sierra Vista 85635	C	E	CR
SENTRY INSURANCE A MUTUAL COMPANY - 24988 - [SIAMCO 07SM-D1 Product]	\$7,275	\$6,451	\$6,449	\$7,735	\$5,637	\$4,432	\$4,002	\$4,076	\$3,702	\$3,640	5	29029	0.017
ELECTRIC INSURANCE COMPANY - 21261 - [Private Passenger Automobile]	\$7,575	\$5,722	\$6,124	\$7,134	\$5,771	\$7,003	\$4,952	\$5,431	\$6,468	\$4,904	0	5079	0.000
LM INSURANCE CORPORATION - 33600 - [Gears]	\$7,769	\$7,511	\$6,960	\$7,784	\$6,755	\$6,952	\$6,059	\$4,474	\$5,259	\$4,751	0	3124	0.000
STILLWATER INSURANCE COMPANY - 25180 - [Auto]	\$10,418	\$8,598	\$8,639	\$11,037	\$9,217	\$8,280	\$7,216	\$6,996	\$8,454	\$6,898	0	4753	0.000

Hypothetical 5: Married couple, each 42 years of age. Each drives 15 miles each way to work. They both have a clean driving record the last 3 years and median (average) credit score. Wife drives a 2012 Toyota, Camry, 4-door sedan, 6 cyl., 3.5L, automatic. Husband drives a 2014 Chevrolet Silverado 1500, crew cab, 8 cyl., 5.3L, automatic, 4x4.
Coverage & Limits: Combined single limit of \$40,000 or split limits of \$15,000/\$30,000 BI and \$10,000 PD; medical payments of \$5,000; UM and UIM Limits same as liability; \$250 deductible comprehensive; \$500 deductible collision.

	Premiums shown are six-month premiums as of March 1, 2018										Complaint Ratio (CR)		
Name of Insurer - NAIC# - [Product Name]	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
AMERICAN FAMILY INSURANCE COMPANY - 10386 - [Family Car]	\$886	\$734	\$756	\$897	\$716	\$628	\$630	\$606	\$588	\$523	13	122047	0.011
GEICO CASUALTY COMPANY - 41491 - [Private Passenger Auto]	\$909	\$792	\$767	\$998	\$789	\$780	\$691	\$720	\$702	\$583	80	768375	0.010
NATIONAL GENERAL INSURANCE COMPANY - 23728 - [InsurQuote]	\$961	\$854	\$851	\$984	\$875	\$816	\$786	\$757	\$965	\$727	8	31344	0.026
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941 - [USAA PPA]	\$998	\$877	\$873	\$1,022	\$835	\$859	\$784	\$864	\$847	\$676	6	141752	0.004
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761 - [MAP2]	\$1,045	\$797	\$910	\$1,141	\$762	\$866	\$684	\$663	\$756	\$621	1	19722	0.005
INTEGON INDEMNITY CORPORATION - 22772 - [InsurQuote]	\$1,065	\$923	\$914	\$1,106	\$916	\$877	\$821	\$762	\$1,025	\$747	0	16785	0.000
AUTO-OWNERS INSURANCE COMPANY - 18988 - [A-O WEB EZ]	\$1,153	\$1,063	\$1,086	\$1,393	\$1,076	\$1,019	\$946	\$847	\$1,271	\$841	1	27648	0.004
IDS PROPERTY CASUALTY INSURANCE COMPANY - 29068 - [Safety Pays Auto Program]	\$1,170	\$895	\$893	\$1,301	\$806	\$1,043	\$909	\$770	\$922	\$689	7	35331	0.020
PROGRESSIVE ADVANCED INSURANCE COMPANY - 11851 - [Arizona Private Passenger Automobile]	\$1,173	\$1,008	\$991	\$1,228	\$930	\$862	\$821	\$819	\$881	\$717	36	412147	0.009
HORACE MANN INSURANCE COMPANY - 22578 - [Private Passenger Auto]	\$1,225	\$1,043	\$1,289	\$1,327	\$938	\$901	\$919	\$815	\$1,276	\$979	0	6256	0.000
PHARMACISTS MUTUAL INSURANCE COMPANY - 13714 - [Point In J Policy Processing]	\$1,225	\$1,321	\$1,195	\$1,546	\$1,111	\$1,102	\$990	\$998	\$990	\$990	0	976	0.000
GENERAL CASUALTY COMPANY OF WISCONSIN - 24414 - [FlexAuto 2.0]	\$1,297	\$1,016	\$1,081	\$1,344	\$1,216	\$1,103	\$989	\$908	\$1,045	\$1,045	0	1389	0.000
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693 - [Personal Auto Policy]	\$1,323	\$1,092	\$1,071	\$1,343	\$994	\$931	\$851	\$753	\$1,257	\$1,109	1	10186	0.010
OWNERS INSURANCE COMPANY - 32700 - [A-O WEB EZ]	\$1,337	\$1,233	\$1,259	\$1,615	\$1,249	\$1,182	\$1,097	\$982	\$1,475	\$976	1	11359	0.009
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072 - [EncompassOne (Universal Security Policy) Special]	\$1,358	\$1,086	\$1,271	\$1,508	\$1,148	\$1,069	\$962	\$820	\$928	\$928	1	17849	0.006
INFINITY SAFEGUARD INSURANCE COMPANY - 16802 - [Value Added Pilot]	\$1,370	\$1,236	\$1,040	\$1,514	\$906	\$1,038	\$1,282	\$1,148	\$1,416	\$1,027	1	25587	0.004
PROGRESSIVE PREFERRED INSURANCE COMPANY - 37834 - [Arizona Private Passenger Automobile]	\$1,374	\$1,208	\$1,195	\$1,497	\$1,145	\$1,075	\$971	\$965	\$1,021	\$840	25	279432	0.009
MAPFRE INSURANCE COMPANY - 23876 - [MAPFRE Insurance Company]	\$1,417	\$1,209	\$1,317	\$1,663	\$1,178	\$1,088	\$1,021	\$955	\$1,242	\$921	5	12749	0.039
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY - 25127 - [State Auto Personal Auto]	\$1,454	\$1,214	\$1,239	\$1,578	\$1,204	\$1,182	\$1,080	\$988	\$1,227	\$995	2	17493	0.011
CINCINNATI INSURANCE COMPANY, THE - 10677 - [Excel and our approved rates]	\$1,456	\$1,188	\$1,194	\$1,504	\$1,158	\$945	\$904	\$860	\$1,140	\$911	1	9872	0.010
BADGER MUTUAL INSURANCE COMPANY - 13420 - [Premier]	\$1,456	\$1,613	\$1,202	\$1,563	\$1,089	\$1,187	\$969	\$1,017	\$969	\$969	0	5454	0.000
ECONOMY PREFERRED INSURANCE COMPANY - 38067 - [Manual Rating]	\$1,457	\$1,255	\$1,206	\$1,751	\$961	\$1,192	\$864	\$1,233	\$1,193	\$901	2	7259	0.028
COUNTRY MUTUAL INSURANCE COMPANY - 20990 - [COUNTRY 2.0]	\$1,469	\$1,329	\$1,281	\$1,679	\$1,443	\$1,352	\$1,284	\$1,009	\$1,284	\$922	0	3096	0.000
KEMPER INDEPENDENCE INSURANCE COMPANY - 10914 - [AZ 2018 KIIC]	\$1,508	\$1,389	\$1,482	\$1,875	\$1,275	\$1,244	\$1,142	\$1,083	\$1,376	\$1,112	1	6153	0.016
NATIONWIDE MUTUAL INSURANCE COMPANY - 23787 - [Nationwide Mutual Insurance Company Private Passenger Auto]	\$1,512	\$1,277	\$1,333	\$1,602	\$1,238	\$1,226	\$1,088	\$1,045	\$1,317	\$1,092	1	17158	0.006
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178 - [Private Passenger Auto]	\$1,514	\$1,270	\$1,304	\$1,595	\$1,386	\$1,151	\$1,235	\$1,019	\$1,262	\$935	83	890730	0.009
ACUIITY, A MUTUAL INSURANCE COMPANY - 14184 - [Acuity Proprietary Rating System]	\$1,528	\$1,474	\$1,526	\$1,579	\$1,432	\$1,475	\$1,318	\$1,331	\$1,394	\$1,304	0	9336	0.000
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS - 43494 - [Hallmark Private Passenger Auto Program]	\$1,535	\$1,241	\$1,203	\$1,524	\$1,416	\$1,070	\$831	\$1,067	\$1,031	\$849	0	47752	0.000
HARTFORD CASUALTY INSURANCE COMPANY - 29424 - [Open Road]	\$1,544	\$1,195	\$1,264	\$1,523	\$1,103	\$1,106	\$989	\$975	\$953	\$1,026	2	1714	0.117
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401 - [Microsoft Excel]	\$1,566	\$1,432	\$1,367	\$1,586	\$1,259	\$1,116	\$1,135	\$1,037	\$1,097	\$927	1	20393	0.005
ANCHOR GENERAL INSURANCE COMPANY - 40010 - [Anchor General Insurance Company]	\$1,582		\$1,198	\$1,619	\$1,225	\$1,144	\$885		\$1,192	\$873	0	14476	0.000
STILLWATER INSURANCE COMPANY - 25180 - [Auto]	\$1,593	\$1,358	\$1,359	\$1,688	\$1,447	\$1,310	\$1,160	\$1,132	\$1,331	\$1,122	0	4753	0.000

Hypothetical 5: Married couple, each 42 years of age. Each drives 15 miles each way to work. They both have a clean driving record the last 3 years and median (average) credit score. Wife drives a 2012 Toyota, Camry, 4-door sedan, 6 cyl., 3.5L, automatic. Husband drives a 2014 Chevrolet Silverado 1500, crew cab, 8 cyl., 5.3L, automatic, 4x4.

Coverage & Limits: Combined single limit of \$40,000 or split limits of \$15,000/\$30,000 BI and \$10,000 PD; medical payments of \$5,000; UM and UIM Limits same as liability; \$250 deductible comprehensive; \$500 deductible collision.

	Premiums shown are six-month premiums as of March 1, 2018										Complaint Ratio (CR)		
Name of Insurer - NAIC# -[Product Name]	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY - 42579 - [Allied Property and Casualty Insurance]	\$1,595	\$1,361	\$1,352	\$1,617	\$1,256	\$1,185	\$1,007	\$1,015	\$1,469	\$1,248	1	7581	0.013
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939 - [Personal Auto]	\$1,612	\$1,483	\$1,483	\$1,698	\$1,389	\$1,389	\$1,281	\$1,235	\$1,343	\$1,343	0	1200	0.000
VIGILANT INSURANCE COMPANY - 20397 - [Masterpiece]	\$1,615	\$1,484	\$1,484	\$2,008	\$1,462	\$1,344	\$1,253	\$1,254	\$1,435	\$1,150	0	532	0.000
GREAT NORTHERN INSURANCE COMPANY - 20303 - [Masterpiece]	\$1,615	\$1,484	\$1,484	\$2,008	\$1,462	\$1,344	\$1,253	\$1,254	\$1,435	\$1,150	0	724	0.000
PACIFIC INDEMNITY COMPANY - 20346 - [Masterpiece]	\$1,615	\$1,484	\$1,484	\$2,008	\$1,462	\$1,344	\$1,253	\$1,254	\$1,435	\$1,150	0	5595	0.000
FEDERAL INSURANCE COMPANY - 20281 - [Masterpiece]	\$1,615	\$1,484	\$1,484	\$2,008	\$1,462	\$1,344	\$1,253	\$1,254	\$1,435	\$1,150	1	2266	0.044
PEKIN INSURANCE COMPANY - 24228 - [Microsoft Excel]	\$1,621	\$1,528	\$1,508	\$2,109	\$1,484	\$1,625	\$1,458	\$1,382	\$1,442	\$1,256	6	57880	0.010
INFINITY CASUALTY INSURANCE COMPANY - 21792 - [Low Cost Pilot]	\$1,634	\$1,473	\$1,243	\$1,809	\$1,082	\$1,237	\$1,528	\$1,362	\$1,688	\$1,221	5	34937	0.014
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955 - [N/A]	\$1,640	\$1,441	\$1,427	\$1,752	\$1,412	\$1,390	\$1,287	\$1,206	\$1,365	\$1,080	0	12198	0.000
AMICA MUTUAL INSURANCE COMPANY - 19976 - [Amica Mutual]	\$1,645	\$1,483	\$1,401	\$1,635	\$1,408	\$1,421	\$1,297	\$1,188	\$1,360	\$1,329	3	19391	0.015
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY - 36161 - [Quantum Auto 2.0]	\$1,675	\$1,409	\$1,363	\$1,732	\$1,358	\$1,181	\$1,210	\$1,129	\$1,143	\$1,018	3	74503	0.004
SAFE AUTO INSURANCE COMPANY - 25405 - [G2.0]	\$1,698	\$1,579	\$1,437	\$1,863	\$1,470	\$1,344	\$1,219	\$1,211	\$1,336	\$1,055	5	22161	0.023
SECURA INSURANCE, A MUTUAL COMPANY - 22543 - [Personal Auto]	\$1,723	\$1,509	\$1,479	\$2,111	\$1,411	\$1,654	\$1,480	\$1,338	\$1,444	\$1,231	0	7	0.000
WESTERN GENERAL INSURANCE COMPANY - 27502 - [PLATINUM 3.0]	\$1,749	\$1,477	\$1,437	\$1,811	\$1,362	\$1,345	\$1,336	\$1,149	\$1,402	\$1,049	4	3123	0.128
INFINITY INSURANCE COMPANY - 22268 - [Value Added]	\$1,750	\$1,504	\$1,271	\$1,874	\$1,205	\$1,299	\$1,615	\$1,442	\$1,772	\$1,294	12	43179	0.028
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773 - [Farm Bureau Member's Choice]	\$1,772	\$1,516	\$1,592	\$2,116	\$1,636	\$1,590	\$1,319	\$1,161	\$1,310	\$1,161	2	41882	0.005
STATE FARM FIRE AND CASUALTY COMPANY - 25143 - [Private Passenger Auto]	\$1,773	\$1,490	\$1,529	\$1,866	\$1,623	\$1,344	\$1,454	\$1,188	\$1,484	\$1,101	16	75161	0.021
INFINITY SELECT INSURANCE COMPANY - 20260 - [Low Cost]	\$1,804	\$1,568	\$1,330	\$1,957	\$1,253	\$1,347	\$1,641	\$1,451	\$1,806	\$1,308	1	7214	0.014
ACCC INSURANCE COMPANY - 10807 - [Quomation]	\$1,867	\$1,440	\$1,577	\$1,836	\$1,497	\$1,367	\$1,186	\$1,193	\$1,284	\$1,192	17	53660	0.032
SAFECO INSURANCE COMPANY OF AMERICA - 24740 - [AMR]	\$1,909	\$1,634	\$1,621	\$1,942	\$1,603	\$1,589	\$1,429	\$1,373	\$1,645	\$1,321	15	161376	0.009
COUNTRY CASUALTY INSURANCE COMPANY - 20982 - [COUNTRY 2.0]	\$1,929	\$1,717	\$1,651	\$2,238	\$1,945	\$1,856	\$1,793	\$1,339	\$1,793	\$1,223	0	253	0.000
LM GENERAL INSURANCE COMPANY - 36447 - [Gears]	\$1,933	\$1,859	\$1,873	\$2,079	\$1,650	\$1,781	\$1,509	\$1,145	\$1,341	\$1,197	29	163156	0.018
RESPONSE INSURANCE COMPANY - 43044 - [KD3.6]	\$1,940	\$1,704	\$1,738	\$1,954	\$1,607	\$1,319	\$1,475	\$1,202	\$1,579	\$1,204	0	230	0.000
CSAA GENERAL INSURANCE COMPANY - 37770 - [Signature Series Auto]	\$1,943	\$1,520	\$1,769	\$2,102	\$1,455	\$1,503	\$1,430	\$1,156	\$1,745	\$1,172	5	153935	0.003
SECURA SUPREME INSURANCE COMPANY - 10239 - [MILE-STONE]	\$1,943	\$1,695	\$1,659	\$2,374	\$1,581	\$1,858	\$1,657	\$1,494	\$1,609	\$1,368	0	4360	0.000
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805 - [Program 5 Domestic]	\$1,945	\$1,612	\$1,529	\$2,051	\$1,538	\$1,431	\$1,233	\$1,282	\$1,409	\$1,102	16	143768	0.011
COAST NATIONAL INSURANCE COMPANY - 25089 - [Select 3.0]	\$1,951	\$1,449	\$1,485	\$1,974	\$1,508	\$1,355	\$1,333	\$1,174	\$1,566	\$1,040	5	77996	0.006
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756 - [Private Passenger Auto]	\$1,957	\$1,567	\$1,537	\$1,842	\$1,678	\$1,410	\$1,455	\$1,419	\$1,835	\$1,408	0	-	0.00
COMMONWEALTH CASUALTY COMPANY - 13930 - [Commonwealth Casualty Company]	\$1,967	\$1,609	\$1,706	\$2,086	\$1,491	\$1,500	\$1,026	\$1,176	\$1,359	\$1,359	17	68802	0.025
BANKERS STANDARD INSURANCE COMPANY - 18279 - [Platinum Portfolio]	\$1,967	\$1,739	\$1,863	\$1,857	\$1,749	\$1,771	\$1,575	\$1,535	\$1,719	\$1,567	0	5720	0.000
INFINITY STANDARD INSURANCE COMPANY - 12599 - [Premier]	\$2,008	\$1,745	\$1,468	\$2,149	\$1,384	\$1,503	\$1,841	\$1,653	\$2,021	\$1,482	0	980	0.000
MENDOTA INSURANCE COMPANY - 33650 - [MAP VP]	\$2,012	\$1,669	\$1,505	\$2,021	\$1,356	\$1,531	\$1,103	\$1,168	\$1,522	\$941	12	15552	0.077

Hypothetical 5: Married couple, each 42 years of age. Each drives 15 miles each way to work. They both have a clean driving record the last 3 years and median (average) credit score. Wife drives a 2012 Toyota, Camry, 4-door sedan, 6 cyl., 3.5L, automatic. Husband drives a 2014 Chevrolet Silverado 1500, crew cab, 8 cyl., 5.3L, automatic, 4x4.

Coverage & Limits: Combined single limit of \$40,000 or split limits of \$15,000/\$30,000 BI and \$10,000 PD; medical payments of \$5,000; UM and UIM Limits same as liability; \$250 deductible comprehensive; \$500 deductible collision.

	Premiums shown are six-month premiums as of March 1, 2018										Complaint Ratio (CR)		
Name of Insurer - NAIC# - [Product Name]	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
PERMANENT GENERAL ASSURANCE CORPORATION - 37648 - [Model Product 3.5]	\$2,035	\$1,643	\$1,712	\$2,201	\$1,668	\$1,642	\$1,530	\$1,389	\$1,870	\$1,350	9	57394	0.016
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210 - [Private passenger auto]	\$2,060	\$1,811	\$1,818	\$2,097	\$1,641	\$1,534	\$1,500	\$1,338	\$1,825	\$1,230	3	47984	0.006
FARMERS INSURANCE COMPANY OF ARIZONA - 21598 - [Farmers Smart Plan Auto]	\$2,071	\$1,946	\$1,931	\$2,259	\$1,949	\$1,620	\$1,502	\$1,479	\$1,669	\$1,402	35	404857	0.009
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942 - [Microsoft Excel]	\$2,126	\$1,937	\$1,856	\$2,150	\$1,706	\$1,532	\$1,551	\$1,421	\$1,528	\$1,268	0	328	0.000
LM INSURANCE CORPORATION - 33600 - [Gears]	\$2,148	\$2,066	\$2,081	\$2,309	\$1,833	\$1,979	\$1,676	\$1,271	\$1,490	\$1,330	0	3124	0.000
MERCURY CASUALTY COMPANY - 11908 - [ALIGNED]	\$2,165	\$2,094	\$1,968	\$2,432	\$1,819	\$1,931	\$1,838	\$1,579	\$1,882	\$1,585	5	20739	0.024
ACCESS INSURANCE COMPANY - 11711 - [PPA]	\$2,172	\$2,088	\$1,813	\$2,135	\$2,038	\$2,726	\$1,601	\$1,589	\$1,711	\$1,741	3	577	0.520
PRIMERO INSURANCE COMPANY - 11855 - [Non Standard Private Passenger Automobile]	\$2,196	\$2,088	\$2,088	\$2,088	\$1,938	\$1,818	\$1,818	\$1,818	\$1,938	\$1,770	0	6606	0.000
SAFeway INSURANCE COMPANY - 12521 - [AZ-PPA]	\$2,218	\$1,719	\$1,647	\$2,063	\$1,757	\$1,600	\$1,276	\$1,496	\$1,770	\$1,232	13	121274	0.011
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE - 12873 - [PURE Private Fleet Auto]	\$2,347	\$1,995	\$2,335	\$2,430	\$2,072	\$2,306	\$1,759	\$1,642	\$1,908	\$1,759	0	2237	0.000
EMPLOYERS MUTUAL CASUALTY COMPANY - 21415 - [MyAuto]	\$2,347	\$2,230	\$2,338	\$2,230	\$2,204	\$2,204	\$2,180	\$2,180	\$2,180	\$2,229	1	7042	0.014
CENTRAL MUTUAL INSURANCE COMPANY - 20230 - [Personal Auto Policy]	\$2,374	\$2,333	\$2,111	\$2,108	\$1,834	\$1,928	\$1,856	\$1,856	\$2,128	\$1,731	0	10605	0.000
PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION - 18139 - [PEAK 03VN-D1 Product]	\$2,377	\$2,264	\$2,264	\$2,459	\$2,190	\$1,995	\$1,946	\$1,979	\$1,914	\$1,914	1	8871	0.011
SENTRY INSURANCE A MUTUAL COMPANY - 24988 - [SIAMCO 07SM-D1 Product]	\$2,377	\$2,264	\$2,264	\$2,459	\$2,190	\$1,995	\$1,946	\$1,979	\$1,914	\$1,914	5	29029	0.017
ASSURANCEAMERICA INSURANCE COMPANY - 11558 - [WebRater]	\$2,422	\$1,965	\$1,984	\$2,379	\$1,871	\$1,778	\$1,417	\$1,508	\$1,593	\$1,407	0	18534	0.000
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805 - [Program 4 Mexico]	\$2,464	\$1,983	\$1,917	\$2,635	\$1,997	\$1,886	\$1,666	\$1,718	\$1,999	\$1,486	16	143768	0.011
AMERICAN ACCESS CASUALTY COMPANY - 10730 - [PPA]	\$2,602	\$2,131	\$1,599	\$1,771	\$2,252	\$1,984	\$1,409	\$1,820	\$1,516	\$1,441	13	48777	0.027
TEACHERS INSURANCE COMPANY - 22683 - [Private Passenger Auto]	\$2,643	\$1,942	\$1,918	\$2,321	\$2,143	\$1,779	\$2,064	\$1,660	\$2,103	\$1,669	0	250	0.000
UNITED INSURANCE COMPANY INC. - 12256 - [InsurPAS]	\$2,648	\$2,680	\$2,722	\$2,537	\$2,154	\$1,925	\$1,764	\$1,852	\$2,006	\$1,808	4	63529	0.006
ALLSTATE INSURANCE COMPANY - 19232 - [Allstate Private Passenger Automobile Policy]	\$2,781	\$2,170	\$2,416	\$2,870	\$2,028	\$2,257	\$1,818	\$1,773	\$1,985	\$1,576	5	18506	0.027
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688 - [Allstate Private Passenger Automobile Policy]	\$2,781	\$2,170	\$2,416	\$2,870	\$2,028	\$2,257	\$1,818	\$1,773	\$1,985	\$1,576	35	280116	0.012
LOYA INSURANCE COMPANY - 11198 - [LIC-AZ-6M-82-006]	\$2,853	\$2,853	\$2,686	\$2,853	\$2,726	\$2,529	\$2,529	\$2,442	\$2,529	\$2,726	4	5616	0.071
YOUNG AMERICA INSURANCE COMPANY - 27090 - [YA-AZ-57-0003]	\$3,082	\$2,590	\$2,608	\$2,788	\$2,476	\$2,596	\$2,350	\$2,206	\$2,572	\$2,572	6	11069	0.054
MGA INSURANCE COMPANY, INC. - 40150 - [Semi-Annual Program 4.0]	\$3,331	\$2,551	\$2,453	\$3,698	\$2,529	\$1,787	\$1,745	\$1,735	\$1,806	\$1,538	0	35762	0.000
ELECTRIC INSURANCE COMPANY - 21261 - [Private Passenger Automobile]	\$3,682	\$2,764	\$2,988	\$3,431	\$2,821	\$3,499	\$2,442	\$2,628	\$3,241	\$2,419	0	5079	0.000
FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY - 37710 - [EZ Lynx]	\$4,045	\$3,787	\$3,923	\$4,328	\$3,667	\$3,823	\$3,766	\$3,578	\$3,984	\$3,984	0	521	0.000

Hypothetical 6: Married couple, each 42 years of age. Each drives 15 miles each way to work. They both have a clean driving record the last 3 years and median (average) credit score. Wife drives a 2012 Toyota, Camry, 4-door sedan, 6 cyl., 3.5L, automatic. Husband drives a 2014 Chevrolet Silverado 1500, crew cab, 8 cyl., 5.3L, automatic, 4x4.
Coverage & Limits: Combined Single Limit of \$300,000 or Split Limits of \$100,000/\$300,000 BI and \$50,000 PD; medical payments of \$5,000; UM and UIM Limits same as liability; \$250 deductible comprehensive; \$500 deductible collision.

	Premiums shown are six-month premiums as of March 1, 2018										Complaint Ratio (CR)		
Name of Insurer - NAIC# -[Product Name]	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
WESTERN GENERAL INSURANCE COMPANY - 27502 - [PLATINUM 3.0]	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	4	3123	0.128
NATIONAL GENERAL INSURANCE COMPANY - 23728 - [InsurQuote]	\$1,003	\$838	\$849	\$1,027	\$837	\$778	\$759	\$710	\$963	\$694	8	31344	0.026
AMERICAN FAMILY INSURANCE COMPANY - 10386 - [Family Car]	\$1,025	\$849	\$877	\$1,038	\$821	\$729	\$712	\$703	\$654	\$591	13	122047	0.011
GEICO CASUALTY COMPANY - 41491 - [Private Passenger Auto]	\$1,053	\$933	\$906	\$1,220	\$911	\$902	\$820	\$789	\$767	\$658	80	768375	0.010
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941 - [USAA PPA]	\$1,080	\$952	\$953	\$1,109	\$894	\$925	\$848	\$913	\$900	\$730	6	141752	0.004
AMICA MUTUAL INSURANCE COMPANY - 19976 - [Amica Mutual]	\$1,247	\$1,140	\$1,052	\$1,307	\$1,105	\$1,095	\$979	\$896	\$1,011	\$1,003	3	19391	0.015
GENERAL CASUALTY COMPANY OF WISCONSIN - 24414 - [FlexAuto 2.0]	\$1,277	\$1,013	\$1,074	\$1,312	\$1,197	\$1,080	\$962	\$886	\$1,017	\$1,017	0	1389	0.000
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761 - [MAP2]	\$1,380	\$1,000	\$1,194	\$1,556	\$987	\$1,097	\$869	\$835	\$929	\$788	1	19722	0.005
AUTO-OWNERS INSURANCE COMPANY - 18988 - [A-O WEB EZ]	\$1,381	\$1,276	\$1,298	\$1,653	\$1,283	\$1,208	\$1,125	\$1,012	\$1,502	\$1,006	1	27648	0.004
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072 - [EncompassOne (Universal Security Policy) Special]	\$1,387	\$1,105	\$1,288	\$1,536	\$1,155	\$1,066	\$947	\$805	\$903	\$903	1	17849	0.006
IDS PROPERTY CASUALTY INSURANCE COMPANY - 29068 - [Safety Pays Auto Program]	\$1,408	\$1,055	\$1,051	\$1,664	\$960	\$1,238	\$1,053	\$884	\$1,022	\$790	7	35331	0.020
HORACE MANN INSURANCE COMPANY - 22578 - [Private Passenger Auto]	\$1,411	\$1,202	\$1,470	\$1,531	\$1,090	\$1,041	\$1,051	\$926	\$1,437	\$1,121	0	6256	0.000
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY - 25127 - [State Auto Personal Auto]	\$1,426	\$1,187	\$1,202	\$1,544	\$1,163	\$1,137	\$1,034	\$935	\$1,151	\$948	2	17493	0.011
ACUITY, A MUTUAL INSURANCE COMPANY - 14184 - [Acuity Proprietary Rating System]	\$1,462	\$1,485	\$1,538	\$1,624	\$1,443	\$1,476	\$1,308	\$1,319	\$1,383	\$1,298	0	9336	0.000
COUNTRY PREFERRED INSURANCE COMPANY - 21008 - [COUNTRY 2.0]	\$1,472	\$1,340	\$1,307	\$1,663	\$1,461	\$1,365	\$1,296	\$994	\$1,296	\$915	0	29393	0.000
KEMPER INDEPENDENCE INSURANCE COMPANY - 10914 - [AZ 2018 KIIC]	\$1,473	\$1,352	\$1,428	\$1,842	\$1,237	\$1,205	\$1,113	\$1,031	\$1,333	\$1,083	1	6153	0.016
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693 - [Personal Auto Policy]	\$1,487	\$1,234	\$1,202	\$1,522	\$1,114	\$1,024	\$913	\$826	\$1,358	\$1,070	1	10186	0.010
PROGRESSIVE ADVANCED INSURANCE COMPANY - 11851 - [Arizona Private Passenger Automobile]	\$1,502	\$1,278	\$1,268	\$1,594	\$1,167	\$1,078	\$1,035	\$996	\$1,091	\$879	36	412147	0.009
OWNERS INSURANCE COMPANY - 32700 - [A-O WEB EZ]	\$1,601	\$1,479	\$1,504	\$1,916	\$1,488	\$1,400	\$1,305	\$1,174	\$1,741	\$1,166	1	11359	0.009
NATIONWIDE MUTUAL INSURANCE COMPANY - 23787 - [Nationwide Mutual Insurance Company Private Passenger Auto]	\$1,627	\$1,377	\$1,429	\$1,732	\$1,331	\$1,290	\$1,167	\$1,091	\$1,372	\$1,143	1	17158	0.006
BADGER MUTUAL INSURANCE COMPANY - 13420 - [Premier]	\$1,684	\$1,869	\$1,410	\$1,801	\$1,285	\$1,377	\$1,139	\$1,193	\$1,139	\$1,139	0	5454	0.000
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY - 42579 - [Allied Property and Casualty Insurance]	\$1,697	\$1,451	\$1,438	\$1,737	\$1,337	\$1,249	\$1,054	\$1,057	\$1,475	\$1,263	1	7581	0.013
COUNTRY MUTUAL INSURANCE COMPANY - 20990 - [COUNTRY 2.0]	\$1,710	\$1,555	\$1,517	\$1,935	\$1,694	\$1,582	\$1,499	\$1,155	\$1,499	\$1,063	0	3096	0.000
PHARMACISTS MUTUAL INSURANCE COMPANY - 13714 - [Point In J Policy Processing]	\$1,721	\$1,758	\$1,580	\$2,064	\$1,437	\$1,453	\$1,214	\$1,222	\$1,214	\$1,214	0	976	0.000
MAPFRE INSURANCE COMPANY - 23876 - [MAPFRE Insurance Company]	\$1,730	\$1,472	\$1,622	\$2,023	\$1,399	\$1,294	\$1,204	\$1,107	\$1,459	\$1,078	5	12749	0.039
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939 - [Personal Auto]	\$1,732	\$1,583	\$1,583	\$1,834	\$1,477	\$1,477	\$1,349	\$1,297	\$1,421	\$1,421	0	1200	0.000
HARTFORD CASUALTY INSURANCE COMPANY - 29424 - [Open Road]	\$1,754	\$1,350	\$1,452	\$1,738	\$1,289	\$1,266	\$1,107	\$1,080	\$1,055	\$1,145	2	1714	0.117
CSAA GENERAL INSURANCE COMPANY - 37770 - [Signature Series Auto]	\$1,768	\$1,310	\$1,528	\$1,905	\$1,249	\$1,280	\$1,251	\$969	\$1,507	\$1,002	5	153935	0.003
ECONOMY PREFERRED INSURANCE COMPANY - 38067 - [Manual Rating]	\$1,788	\$1,489	\$1,471	\$2,104	\$1,102	\$1,397	\$1,028	\$1,440	\$1,406	\$1,084	2	7259	0.028
PROGRESSIVE PREFERRED INSURANCE COMPANY - 37834 - [Arizona Private Passenger Automobile]	\$1,800	\$1,582	\$1,578	\$1,997	\$1,468	\$1,391	\$1,249	\$1,209	\$1,311	\$1,056	25	279432	0.009
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955 - [N/A]	\$1,804	\$1,582	\$1,578	\$1,957	\$1,544	\$1,518	\$1,409	\$1,282	\$1,446	\$1,170	0	12198	0.000
STILLWATER INSURANCE COMPANY - 25180 - [Auto]	\$1,820	\$1,530	\$1,537	\$1,916	\$1,634	\$1,472	\$1,304	\$1,270	\$1,498	\$1,245	0	4753	0.000

Hypothetical 6: Married couple, each 42 years of age. Each drives 15 miles each way to work. They both have a clean driving record the last 3 years and median (average) credit score. Wife drives a 2012 Toyota, Camry, 4-door sedan, 6 cyl., 3.5L, automatic. Husband drives a 2014 Chevrolet Silverado 1500, crew cab, 8 cyl., 5.3L, automatic, 4x4.
Coverage & Limits: Combined Single Limit of \$300,000 or Split Limits of \$100,000/\$300,000 BI and \$50,000 PD; medical payments of \$5,000; UM and UIM Limits same as liability; \$250 deductible comprehensive; \$500 deductible collision.

	Premiums shown are six-month premiums as of March 1, 2018										Complaint Ratio (CR)		
Name of Insurer - NAIC# - [Product Name]	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
SECURA INSURANCE, A MUTUAL COMPANY - 22543 - [Personal Auto]	\$1,820	\$1,601	\$1,569	\$2,226	\$1,499	\$1,748	\$1,568	\$1,423	\$1,529	\$1,310	0	7	0.000
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178 - [Private Passenger Auto]	\$1,843	\$1,569	\$1,596	\$1,946	\$1,697	\$1,395	\$1,522	\$1,213	\$1,527	\$1,154	83	890730	0.009
CINCINNATI INSURANCE COMPANY, THE - 10677 - [Excel and our approved rates]	\$1,852	\$1,468	\$1,500	\$1,916	\$1,454	\$1,173	\$1,102	\$1,042	\$1,388	\$1,121	1	9872	0.010
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401 - [Microsoft Excel]	\$1,925	\$1,718	\$1,663	\$1,945	\$1,505	\$1,367	\$1,357	\$1,220	\$1,278	\$1,095	1	20393	0.005
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY - 36161 - [Quantum Auto 2.0]	\$2,005	\$1,662	\$1,619	\$2,071	\$1,602	\$1,408	\$1,396	\$1,267	\$1,241	\$1,176	3	74503	0.004
FEDERAL INSURANCE COMPANY - 20281 - [Masterpiece]	\$2,007	\$1,855	\$1,855	\$2,468	\$1,790	\$1,629	\$1,518	\$1,513	\$1,736	\$1,404	1	2266	0.044
PACIFIC INDEMNITY COMPANY - 20346 - [Masterpiece]	\$2,007	\$1,855	\$1,855	\$2,468	\$1,790	\$1,629	\$1,518	\$1,513	\$1,736	\$1,404	0	5595	0.000
VIGILANT INSURANCE COMPANY - 20397 - [Masterpiece]	\$2,007	\$1,855	\$1,855	\$2,468	\$1,790	\$1,629	\$1,518	\$1,513	\$1,736	\$1,404	0	532	0.000
GREAT NORTHERN INSURANCE COMPANY - 20303 - [Masterpiece]	\$2,007	\$1,855	\$1,855	\$2,468	\$1,790	\$1,629	\$1,518	\$1,513	\$1,736	\$1,404	0	724	0.000
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756 - [Private Passenger Auto]	\$2,015	\$1,654	\$1,618	\$1,902	\$1,738	\$1,449	\$1,473	\$1,429	\$1,839	\$1,435	0	-	0.00
SECURA SUPREME INSURANCE COMPANY - 10239 - [MILE-STONE]	\$2,039	\$1,785	\$1,747	\$2,491	\$1,665	\$1,950	\$1,741	\$1,575	\$1,689	\$1,442	0	4360	0.000
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773 - [Farm Bureau Member's Choice]	\$2,100	\$1,792	\$1,898	\$2,496	\$1,942	\$1,867	\$1,571	\$1,368	\$1,530	\$1,368	2	41882	0.005
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210 - [Private passenger auto]	\$2,127	\$1,875	\$1,863	\$2,190	\$1,654	\$1,531	\$1,551	\$1,314	\$1,839	\$1,225	3	47984	0.006
BANKERS STANDARD INSURANCE COMPANY - 18279 - [Platinum Portfolio]	\$2,131	\$1,905	\$2,030	\$2,328	\$1,885	\$1,889	\$1,680	\$1,632	\$1,824	\$1,674	0	5720	0.000
COAST NATIONAL INSURANCE COMPANY - 25089 - [Select 3.0]	\$2,132	\$1,563	\$1,621	\$2,155	\$1,611	\$1,438	\$1,436	\$1,238	\$1,663	\$1,111	5	77996	0.006
INFINITY SAFEGUARD INSURANCE COMPANY - 16802 - [Value Added Pilot]	\$2,151	\$1,891	\$1,639	\$2,332	\$1,415	\$1,544	\$1,876	\$1,669	\$2,033	\$1,495	1	25587	0.004
MERCURY CASUALTY COMPANY - 11908 - [ALIGNED]	\$2,200	\$2,117	\$1,982	\$2,497	\$1,825	\$1,934	\$1,827	\$1,559	\$1,882	\$1,565	5	20739	0.024
STATE FARM FIRE AND CASUALTY COMPANY - 25143 - [Private Passenger Auto]	\$2,204	\$1,886	\$1,917	\$2,323	\$2,033	\$1,662	\$1,852	\$1,449	\$1,857	\$1,405	16	75161	0.021
PEKIN INSURANCE COMPANY - 24228 - [Microsoft Excel]	\$2,221	\$2,069	\$1,997	\$3,080	\$1,989	\$2,295	\$2,029	\$1,832	\$2,009	\$1,667	6	57880	0.010
FARMERS INSURANCE COMPANY OF ARIZONA - 21598 - [Farmers Smart Plan Auto]	\$2,233	\$2,114	\$2,086	\$2,513	\$2,032	\$1,733	\$1,583	\$1,519	\$1,679	\$1,454	35	404857	0.009
COUNTRY CASUALTY INSURANCE COMPANY - 20982 - [COUNTRY 2.0]	\$2,247	\$2,018	\$1,962	\$2,572	\$2,285	\$2,172	\$2,093	\$1,536	\$2,093	\$1,413	0	253	0.000
CENTRAL MUTUAL INSURANCE COMPANY - 20230 - [Personal Auto Policy]	\$2,266	\$2,210	\$2,044	\$2,024	\$1,746	\$1,744	\$1,660	\$1,660	\$1,903	\$1,565	0	10605	0.000
SAFECO INSURANCE COMPANY OF AMERICA - 24740 - [AMR]	\$2,274	\$1,904	\$1,891	\$2,307	\$1,880	\$1,841	\$1,656	\$1,582	\$1,909	\$1,514	15	161376	0.009
RESPONSE INSURANCE COMPANY - 43044 - [KD3.6]	\$2,298	\$1,980	\$2,026	\$2,312	\$1,839	\$1,480	\$1,738	\$1,337	\$1,800	\$1,352	0	230	0.000
MENDOTA INSURANCE COMPANY - 33650 - [MAP VP]	\$2,324	\$1,926	\$1,729	\$2,341	\$1,545	\$1,734	\$1,259	\$1,312	\$1,727	\$1,069	12	15552	0.077
PERMANENT GENERAL ASSURANCE CORPORATION - 37648 - [Model Product 3.5]	\$2,456	\$1,960	\$2,047	\$2,686	\$1,962	\$1,910	\$1,807	\$1,591	\$2,148	\$1,558	9	57394	0.016
INFINITY CASUALTY INSURANCE COMPANY - 21792 - [Low Cost Pilot]	\$2,596	\$2,271	\$1,977	\$2,806	\$1,707	\$1,855	\$2,255	\$2,000	\$2,442	\$1,795	5	34937	0.014
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942 - [Microsoft Excel]	\$2,604	\$2,312	\$2,248	\$2,627	\$2,033	\$1,863	\$1,844	\$1,659	\$1,769	\$1,492	0	328	0.000
LM GENERAL INSURANCE COMPANY - 36447 - [Gears]	\$2,633	\$2,535	\$2,557	\$2,904	\$2,259	\$2,388	\$2,030	\$2,258	\$1,861	\$1,596	29	163156	0.018
COMMONWEALTH CASUALTY COMPANY - 13930 - [Commonwealth Casualty Company]	\$2,656	\$2,174	\$2,287	\$2,927	\$1,990	\$2,054	\$1,343	\$1,498	\$1,758	\$1,758	17	68802	0.025
TEACHERS INSURANCE COMPANY - 22683 - [Private Passenger Auto]	\$2,691	\$2,024	\$1,999	\$2,375	\$2,195	\$1,800	\$2,038	\$1,654	\$2,087	\$1,685	0	250	0.000
EMPLOYERS MUTUAL CASUALTY COMPANY - 21415 - [MyAuto]	\$2,721	\$2,597	\$2,644	\$2,597	\$2,509	\$2,509	\$2,423	\$2,423	\$2,423	\$2,532	1	7042	0.014

Hypothetical 6: Married couple, each 42 years of age. Each drives 15 miles each way to work. They both have a clean driving record the last 3 years and median (average) credit score. Wife drives a 2012 Toyota, Camry, 4-door sedan, 6 cyl., 3.5L, automatic. Husband drives a 2014 Chevrolet Silverado 1500, crew cab, 8 cyl., 5.3L, automatic, 4x4.
 Coverage & Limits: Combined Single Limit of \$300,000 or Split Limits of \$100,000/\$300,000 BI and \$50,000 PD; medical payments of \$5,000; UM and UIM Limits same as liability; \$250 deductible comprehensive; \$500 deductible collision.

	Premiums shown are six-month premiums as of March 1, 2018										Complaint Ratio (CR)		
Name of Insurer - NAIC# -[Product Name]	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688 - [Allstate Private Passenger Automobile Policy]	\$2,745	\$2,090	\$2,381	\$2,892	\$1,994	\$2,177	\$1,763	\$1,708	\$1,878	\$1,528	35	280116	0.012
ALLSTATE INSURANCE COMPANY - 19232 - [Allstate Private Passenger Automobile Policy]	\$2,745	\$2,090	\$2,381	\$2,892	\$1,994	\$2,177	\$1,763	\$1,708	\$1,878	\$1,528	5	18506	0.027
INFINITY INSURANCE COMPANY - 22268 - [Value Added]	\$2,791	\$2,355	\$2,043	\$2,981	\$1,918	\$1,963	\$2,396	\$2,117	\$2,581	\$1,906	12	43179	0.028
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE - 12873 - [PURE Private Fleet Auto]	\$2,809	\$2,425	\$2,770	\$2,892	\$2,450	\$2,634	\$2,063	\$1,916	\$2,206	\$1,997	0	2237	0.000
INFINITY SELECT INSURANCE COMPANY - 20260 - [Low Cost]	\$2,894	\$2,446	\$2,131	\$3,111	\$1,997	\$2,035	\$2,440	\$2,137	\$2,631	\$1,931	1	7214	0.014
LM INSURANCE CORPORATION - 33600 - [Gears]	\$2,926	\$2,816	\$2,843	\$3,225	\$2,509	\$2,654	\$2,579	\$1,626	\$2,256	\$1,772	0	3124	0.000
INFINITY STANDARD INSURANCE COMPANY - 12599 - [Preimer]	\$3,028	\$2,588	\$2,227	\$3,225	\$2,081	\$2,157	\$2,597	\$2,313	\$2,799	\$2,080	0	980	0.000
PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION - 18139 - [PEAK 03VN-D1 Product]	\$3,179	\$3,004	\$3,004	\$3,274	\$2,869	\$2,637	\$2,542	\$2,575	\$2,519	\$2,477	1	8871	0.011
SENTRY INSURANCE A MUTUAL COMPANY - 24988 - [SIAMCO 07SM-D1 Product]	\$3,179	\$3,004	\$3,004	\$3,274	\$2,869	\$2,637	\$2,542	\$2,575	\$2,519	\$2,477	5	29029	0.017
ELECTRIC INSURANCE COMPANY - 21261 - [Private Passenger Automobile]	\$4,178	\$3,183	\$3,387	\$3,924	\$3,203	\$3,853	\$2,729	\$2,979	\$3,560	\$2,698	0	5079	0.000
FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY - 37710 - [EZ Lynx]	\$4,657	\$4,174	\$4,370	\$5,213	\$3,940	\$4,120	\$4,001	\$4,068	\$4,285	\$4,285	0	521	0.000

Hypothetical 7: Married couple, each 42 years of age. Each drives 15 miles each way to work. They both have had 1 at-fault accident in 2013 and median (average) credit score. Wife drives a 2012 Toyota, Camry, 4-door sedan, 6 cyl., 3.5L, automatic. Husband drives a 2014 Chevrolet Silverado 1500, crew cab, 8 cyl., 5.3L, automatic, 4x4.

Coverage & Limits: Combined single limit of \$40,000 or split limits of \$15,000/\$30,000 BI and \$10,000 PD; medical payments of \$5,000; UM and UIM Limits same as liability; \$250 deductible comprehensive; \$500 deductible collision.

Name of Insurer - NAIC# - [Product Name]	Premiums shown are six-month premiums as of March 1, 2018										Complaint Ratio (CR)		
	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix 85053	Scottsdale 85257	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85122	Flagstaff 86001	Nogales 85621	Yuma 85364	Sierra Vista 85635	C	E	CR
AMERICAN FAMILY INSURANCE COMPANY - 10386 - [Family Car]	\$950	\$786	\$808	\$960	\$762	\$668	\$668	\$643	\$617	\$550	13	122047	0.011
GEICO CASUALTY COMPANY - 41491 - [Private Passenger Auto]	\$1,258	\$1,098	\$1,058	\$1,389	\$1,087	\$1,069	\$941	\$983	\$945	\$789	80	768375	0.010
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761 - [MAP2]	\$1,258	\$953	\$1,090	\$1,365	\$915	\$1,039	\$814	\$794	\$901	\$738	1	19722	0.005
PHARMACISTS MUTUAL INSURANCE COMPANY - 13714 - [Point In J Policy Processing]	\$1,338	\$1,388	\$1,259	\$1,628	\$1,161	\$1,158	\$1,026	\$1,034	\$1,026	\$1,026	0	976	0.000
INTEGON INDEMNITY CORPORATION - 22772 - [InsurQuote]	\$1,456	\$1,217	\$1,190	\$1,513	\$1,212	\$1,159	\$1,081	\$1,012	\$1,407	\$984	0	16785	0.000
GENERAL CASUALTY COMPANY OF WISCONSIN - 24414 - [FlexAuto 2.0]	\$1,484	\$1,162	\$1,240	\$1,545	\$1,394	\$1,267	\$1,138	\$1,043	\$1,201	\$1,201	0	1389	0.000
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941 - [USAA PPA]	\$1,501	\$1,316	\$1,309	\$1,541	\$1,249	\$1,280	\$1,173	\$1,286	\$1,256	\$996	6	141752	0.004
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693 - [Personal Auto Policy]	\$1,586	\$1,309	\$1,284	\$1,614	\$1,192	\$1,117	\$986	\$903	\$1,515	\$1,336	1	10186	0.010
COUNTRY MUTUAL INSURANCE COMPANY - 20990 - [COUNTRY 2.0]	\$1,626	\$1,475	\$1,426	\$1,853	\$1,587	\$1,479	\$1,397	\$1,110	\$1,397	\$1,015	0	3096	0.000
SAFE AUTO INSURANCE COMPANY - 25405 - [G2.0]	\$1,633	\$1,522	\$1,403	\$1,768	\$1,376	\$1,241	\$1,150	\$1,115	\$1,210	\$958	5	22161	0.023
IDS PROPERTY CASUALTY INSURANCE COMPANY - 29068 - [Safety Pays Auto Program]	\$1,633	\$1,274	\$1,268	\$1,828	\$1,162	\$1,468	\$1,277	\$1,105	\$1,281	\$988	7	35331	0.020
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401 - [Microsoft Excel]	\$1,679	\$1,539	\$1,466	\$1,702	\$1,352	\$1,192	\$1,214	\$1,107	\$1,165	\$989	1	20393	0.005
OWNERS INSURANCE COMPANY - 32700 - [A-O WEB EZ]	\$1,681	\$1,551	\$1,580	\$2,031	\$1,567	\$1,469	\$1,362	\$1,226	\$1,855	\$1,207	1	11359	0.009
HARTFORD CASUALTY INSURANCE COMPANY - 29424 - [Open Road]	\$1,701	\$1,317	\$1,389	\$1,674	\$1,209	\$1,214	\$1,092	\$1,067	\$1,034	\$1,126	2	1714	0.117
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS - 43494 - [Hallmark Private Passenger Auto Program]	\$1,702	\$1,381	\$1,335	\$1,687	\$1,576	\$1,177	\$906	\$1,182	\$1,117	\$933	0	47752	0.000
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939 - [Personal Auto]	\$1,716	\$1,578	\$1,578	\$1,804	\$1,476	\$1,476	\$1,361	\$1,313	\$1,428	\$1,428	0	1200	0.000
HORACE MANN INSURANCE COMPANY - 22578 - [Private Passenger Auto]	\$1,746	\$1,471	\$1,821	\$1,882	\$1,328	\$1,261	\$1,276	\$1,136	\$1,791	\$1,371	0	6256	0.000
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178 - [Private Passenger Auto]	\$1,787	\$1,505	\$1,540	\$1,888	\$1,639	\$1,353	\$1,445	\$1,196	\$1,456	\$1,095	83	890730	0.009
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY - 25127 - [State Auto Personal Auto]	\$1,812	\$1,518	\$1,539	\$1,957	\$1,492	\$1,460	\$1,330	\$1,221	\$1,494	\$1,225	2	17493	0.011
ANCHOR GENERAL INSURANCE COMPANY - 40010 - [Anchor General Insurance Company]	\$1,814		\$1,378	\$1,871	\$1,404	\$1,311	\$1,005		\$1,361	\$989	0	14476	0.000
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072 - [EncompassOne (Universal Security Policy) Special]	\$1,882	\$1,487	\$1,742	\$2,071	\$1,548	\$1,450	\$1,290	\$1,085	\$1,222	\$1,222	1	17849	0.006
INFINITY SAFEGUARD INSURANCE COMPANY - 16802 - [Value Added Pilot]	\$1,930	\$1,750	\$1,469	\$2,118	\$1,271	\$1,447	\$1,774	\$1,608	\$1,945	\$1,431	1	25587	0.004
KEMPER INDEPENDENCE INSURANCE COMPANY - 10914 - [AZ 2018 KIIC]	\$1,975	\$1,825	\$1,940	\$2,467	\$1,669	\$1,619	\$1,493	\$1,414	\$1,790	\$1,443	1	6153	0.016
STILLWATER INSURANCE COMPANY - 25180 - [Auto]	\$1,987	\$1,690	\$1,690	\$2,107	\$1,804	\$1,626	\$1,437	\$1,400	\$1,652	\$1,390	0	4753	0.000
AMICA MUTUAL INSURANCE COMPANY - 19976 - [Amica Mutual]	\$2,000	\$1,807	\$1,703	\$1,988	\$1,713	\$1,729	\$1,576	\$1,447	\$1,653	\$1,615	3	19391	0.015
MAPFRE INSURANCE COMPANY - 23876 - [MAPFRE Insurance Company]	\$2,023	\$1,730	\$1,883	\$2,379	\$1,689	\$1,563	\$1,461	\$1,369	\$1,774	\$1,319	5	12749	0.039
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY - 36161 - [Quantum Auto 2.0]	\$2,035	\$1,713	\$1,655	\$2,104	\$1,642	\$1,432	\$1,472	\$1,375	\$1,401	\$1,232	3	74503	0.004
NATIONWIDE MUTUAL INSURANCE COMPANY - 23787 - [Nationwide Mutual Insurance Company Private Passenger Auto]	\$2,038	\$1,697	\$1,779	\$2,165	\$1,649	\$1,630	\$1,424	\$1,367	\$1,760	\$1,436	1	17158	0.006
CINCINNATI INSURANCE COMPANY, THE - 10677 - [Excel and our approved rates]	\$2,047	\$1,673	\$1,682	\$2,113	\$1,630	\$1,329	\$1,269	\$1,211	\$1,607	\$1,282	1	9872	0.010
ACUITY, A MUTUAL INSURANCE COMPANY - 14184 - [Acuity Proprietary Rating System]	\$2,049	\$1,977	\$2,047	\$2,116	\$1,916	\$1,980	\$1,762	\$1,780	\$1,868	\$1,745	0	9336	0.000
ACCESS INSURANCE COMPANY - 11711 - [PPA]	\$2,051	\$1,968	\$1,710	\$2,012	\$1,922	\$2,571	\$1,510	\$1,497	\$1,614	\$1,643	3	577	0.520
SECURA INSURANCE, A MUTUAL COMPANY - 22543 - [Personal Auto]	\$2,064	\$1,815	\$1,775	\$2,543	\$1,690	\$1,987	\$1,759	\$1,593	\$1,700	\$1,448	0	7	0.000

Hypothetical 7: Married couple, each 42 years of age. Each drives 15 miles each way to work. They both have had 1 at-fault accident in 2013 and median (average) credit score. Wife drives a 2012 Toyota, Camry, 4-door sedan, 6 cyl., 3.5L, automatic. Husband drives a 2014 Chevrolet Silverado 1500, crew cab, 8 cyl., 5.3L, automatic, 4x4.

Coverage & Limits: Combined single limit of \$40,000 or split limits of \$15,000/\$30,000 BI and \$10,000 PD; medical payments of \$5,000; UM and UIM Limits same as liability; \$250 deductible comprehensive; \$500 deductible collision.

	Premiums shown are six-month premiums as of March 1, 2018										Complaint Ratio (CR)		
Name of Insurer - NAIC# - [Product Name]	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
FEDERAL INSURANCE COMPANY - 20281 - [Masterpiece]	\$2,079	\$1,909	\$1,909	\$2,594	\$1,894	\$1,743	\$1,615	\$1,623	\$1,855	\$1,477	1	2266	0.044
GREAT NORTHERN INSURANCE COMPANY - 20303 - [Masterpiece]	\$2,079	\$1,909	\$1,909	\$2,594	\$1,894	\$1,743	\$1,615	\$1,623	\$1,855	\$1,477	0	724	0.000
PACIFIC INDEMNITY COMPANY - 20346 - [Masterpiece]	\$2,079	\$1,909	\$1,909	\$2,594	\$1,894	\$1,743	\$1,615	\$1,623	\$1,855	\$1,477	0	5595	0.000
VIGILANT INSURANCE COMPANY - 20397 - [Masterpiece]	\$2,079	\$1,909	\$1,909	\$2,594	\$1,894	\$1,743	\$1,615	\$1,623	\$1,855	\$1,477	0	532	0.000
BADGER MUTUAL INSURANCE COMPANY - 13420 - [Premier]	\$2,089	\$2,319	\$1,727	\$2,245	\$1,565	\$1,704	\$1,397	\$1,467	\$1,397	\$1,397	0	5454	0.000
COUNTRY CASUALTY INSURANCE COMPANY - 20982 - [COUNTRY 2.0]	\$2,102	\$1,878	\$1,810	\$2,429	\$2,104	\$1,995	\$1,917	\$1,451	\$1,917	\$1,325	0	253	0.000
COMMONWEALTH CASUALTY COMPANY - 13930 - [Commonwealth Casualty Company]	\$2,147	\$1,756	\$1,866	\$2,274	\$1,626	\$1,635	\$1,111	\$1,277	\$1,478	\$1,478	17	68802	0.025
PEKIN INSURANCE COMPANY - 24228 - [Microsoft Excel]	\$2,153	\$2,028	\$1,980	\$2,776	\$1,959	\$2,141	\$1,925	\$1,817	\$1,913	\$1,652	6	57880	0.010
PROGRESSIVE ADVANCED INSURANCE COMPANY - 11851 - [Arizona Private Passenger Automobile]	\$2,153	\$1,862	\$1,822	\$2,256	\$1,712	\$1,569	\$1,496	\$1,485	\$1,574	\$1,302	36	412147	0.009
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955 - [N/A]	\$2,162	\$1,906	\$1,880	\$2,310	\$1,865	\$1,822	\$1,686	\$1,585	\$1,755	\$1,410	0	12198	0.000
ACCC INSURANCE COMPANY - 10807 - [Quomation]	\$2,221	\$1,706	\$1,870	\$2,183	\$1,772	\$1,613	\$1,397	\$1,405	\$1,514	\$1,402	17	53660	0.032
WESTERN GENERAL INSURANCE COMPANY - 27502 - [PLATINUM 3.0]	\$2,234	\$1,896	\$1,835	\$2,312	\$1,748	\$1,730	\$1,708	\$1,481	\$1,794	\$1,345	4	3123	0.128
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805 - [Program 5 Domestic]	\$2,267	\$1,881	\$1,776	\$2,384	\$1,795	\$1,669	\$1,438	\$1,499	\$1,641	\$1,285	16	143768	0.011
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942 - [Microsoft Excel]	\$2,274	\$2,077	\$1,986	\$2,302	\$1,826	\$1,631	\$1,655	\$1,513	\$1,617	\$1,350	0	328	0.000
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY - 42579 - [Allied Property and Casualty Insurance]	\$2,283	\$1,932	\$1,918	\$2,313	\$1,776	\$1,669	\$1,405	\$1,416	\$2,105	\$1,773	1	7581	0.013
INFINITY CASUALTY INSURANCE COMPANY - 21792 - [Low Cost Pilot]	\$2,302	\$2,085	\$1,756	\$2,531	\$1,518	\$1,725	\$2,113	\$1,907	\$2,318	\$1,701	5	34937	0.014
COAST NATIONAL INSURANCE COMPANY - 25089 - [Select 3.0]	\$2,336	\$1,752	\$1,781	\$2,360	\$1,818	\$1,631	\$1,611	\$1,423	\$1,871	\$1,253	5	77996	0.006
SECURA SUPREME INSURANCE COMPANY - 10239 - [MILESTONE]	\$2,337	\$2,047	\$1,998	\$2,871	\$1,901	\$2,240	\$1,976	\$1,782	\$1,900	\$1,613	0	4360	0.000
MENDOTA INSURANCE COMPANY - 33650 - [MAP VP]	\$2,368	\$1,973	\$1,751	\$2,372	\$1,598	\$1,788	\$1,286	\$1,357	\$1,805	\$1,095	12	15552	0.077
STATE FARM FIRE AND CASUALTY COMPANY - 25143 - [Private Passenger Auto]	\$2,371	\$2,002	\$2,018	\$2,502	\$2,173	\$1,796	\$1,936	\$1,580	\$1,956	\$1,471	16	75161	0.021
BANKERS STANDARD INSURANCE COMPANY - 18279 - [Platinum Portfolio]	\$2,381	\$2,101	\$2,254	\$2,599	\$2,119	\$2,147	\$1,910	\$1,861	\$2,084	\$1,898	0	5720	0.000
LM GENERAL INSURANCE COMPANY - 36447 - [Gears]	\$2,439	\$2,346	\$2,361	\$2,624	\$2,084	\$2,239	\$1,903	\$1,437	\$1,690	\$1,508	29	163156	0.018
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773 - [Farm Bureau Member's Choice]	\$2,444	\$2,091	\$2,197	\$2,919	\$2,257	\$2,195	\$1,819	\$1,601	\$1,807	\$1,601	2	41882	0.005
PERMANENT GENERAL ASSURANCE CORPORATION - 37648 - [Model Product 3.5]	\$2,470	\$2,003	\$2,073	\$2,674	\$2,026	\$1,994	\$1,849	\$1,677	\$2,236	\$1,629	9	57394	0.016
INFINITY INSURANCE COMPANY - 22268 - [Value Added]	\$2,530	\$2,188	\$1,844	\$2,687	\$1,731	\$1,853	\$2,279	\$2,074	\$2,476	\$1,845	12	43179	0.028
SAFeway INSURANCE COMPANY - 12521 - [AZ-PPA]	\$2,540	\$1,977	\$1,890	\$2,373	\$2,014	\$1,828	\$1,450	\$1,701	\$2,026	\$1,393	13	121274	0.011
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210 - [Private passenger auto]	\$2,545	\$2,233	\$2,238	\$2,585	\$2,025	\$1,888	\$1,850	\$1,642	\$2,242	\$1,507	3	47984	0.006
INFINITY SELECT INSURANCE COMPANY - 20260 - [Low Cost]	\$2,548	\$2,230	\$1,885	\$2,744	\$1,760	\$1,878	\$2,263	\$2,039	\$2,465	\$1,822	1	7214	0.014
FARMERS INSURANCE COMPANY OF ARIZONA - 21598 - [Farmers Smart Plan Auto]	\$2,580	\$2,437	\$2,411	\$2,824	\$2,432	\$2,019	\$1,874	\$1,830	\$2,052	\$1,733	35	404857	0.009
PROGRESSIVE PREFERRED INSURANCE COMPANY - 37834 - [Arizona Private Passenger Automobile]	\$2,626	\$2,328	\$2,279	\$2,834	\$2,197	\$2,039	\$1,849	\$1,843	\$1,907	\$1,614	25	279432	0.009
EMPLOYERS MUTUAL CASUALTY COMPANY - 21415 - [MyAuto]	\$2,633	\$2,497	\$2,619	\$2,497	\$2,471	\$2,471	\$2,447	\$2,447	\$2,447	\$2,521	1	7042	0.014
LM INSURANCE CORPORATION - 33600 - [Gears]	\$2,710	\$2,606	\$2,624	\$2,917	\$2,313	\$2,488	\$2,114	\$1,596	\$1,878	\$1,674	0	3124	0.000

Hypothetical 7: Married couple, each 42 years of age. Each drives 15 miles each way to work. They both have had 1 at-fault accident in 2013 and median (average) credit score. Wife drives a 2012 Toyota, Camry, 4-door sedan, 6 cyl., 3.5L, automatic. Husband drives a 2014 Chevrolet Silverado 1500, crew cab, 8 cyl., 5.3L, automatic, 4x4.

Coverage & Limits: Combined single limit of \$40,000 or split limits of \$15,000/\$30,000 BI and \$10,000 PD; medical payments of \$5,000; UM and UIM Limits same as liability; \$250 deductible comprehensive; \$500 deductible collision.

	Premiums shown are six-month premiums as of March 1, 2018										Complaint Ratio (CR)		
Name of Insurer - NAIC# - [Product Name]	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756 - [Private Passenger Auto]	\$2,756	\$2,212	\$2,167	\$2,575	\$2,363	\$1,950	\$2,004	\$1,970	\$2,546	\$1,949	0	-	0.00
CENTRAL MUTUAL INSURANCE COMPANY - 20230 - [Personal Auto Policy]	\$2,763	\$2,712	\$2,457	\$2,453	\$2,133	\$2,241	\$3,156	\$2,156	\$2,475	\$2,011	0	10605	0.000
ASSURANCEAMERICA INSURANCE COMPANY - 11558 - [WebRater]	\$2,779	\$2,261	\$2,271	\$2,742	\$2,147	\$2,030	\$1,614	\$1,718	\$1,820	\$1,604	0	18534	0.000
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805 - [Program 4 Mexico]	\$2,792	\$2,249	\$2,168	\$2,979	\$2,263	\$2,133	\$1,883	\$1,947	\$2,255	\$1,680	16	143768	0.011
MERCURY CASUALTY COMPANY - 11908 - [ALIGNED]	\$2,888	\$2,809	\$2,625	\$3,255	\$2,431	\$2,564	\$2,450	\$2,100	\$2,487	\$2,108	5	20739	0.024
INFINITY STANDARD INSURANCE COMPANY - 12599 - [Preimer]	\$2,895	\$2,531	\$2,126	\$3,076	\$1,987	\$2,143	\$2,603	\$2,366	\$2,833	\$2,112	0	980	0.000
UNITED INSURANCE COMPANY INC. - 12256 - [InsurPAS]	\$2,909	\$2,948	\$2,995	\$2,765	\$2,378	\$2,103	\$1,923	\$2,020	\$2,186	\$1,960	4	63529	0.006
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE - 12873 - [PURE Private Fleet Auto]	\$2,940	\$2,474	\$2,893	\$3,010	\$2,559	\$2,801	\$2,173	\$2,042	\$2,338	\$2,096	0	2237	0.000
AMERICAN ACCESS CASUALTY COMPANY - 10730 - [PPA]	\$2,955	\$2,413	\$1,801	\$1,997	\$2,552	\$2,242	\$1,580	\$2,053	\$1,703	\$1,618	13	48777	0.027
METROPOLITAN CASUALTY INSURANCE COMPANY - 40169 - [Manual Rating]	\$2,970	\$2,574	\$2,463	\$3,582	\$1,973	\$2,442	\$1,771	\$2,531	\$2,443	\$1,847	0	12685	0.000
CSAA GENERAL INSURANCE COMPANY - 37770 - [Signature Series Auto]	\$3,010	\$2,355	\$2,742	\$3,255	\$2,254	\$2,328	\$2,214	\$1,788	\$2,703	\$1,814	5	153935	0.003
PRIMERO INSURANCE COMPANY - 11855 - [Non Standard Private Passenger Automobile]	\$3,096	\$2,946	\$2,946	\$2,946	\$2,736	\$2,574	\$2,574	\$2,574	\$2,736	\$2,502	0	6606	0.000
RESPONSE INSURANCE COMPANY - 43044 - [KD3.6]	\$3,121	\$2,754	\$2,794	\$3,143	\$2,595	\$2,110	\$2,397	\$1,926	\$2,517	\$1,917	0	230	0.000
SENTRY INSURANCE A MUTUAL COMPANY - 24988 - [SIAMCO 07SM-D1 Product]	\$3,173	\$3,008	\$3,007	\$3,271	\$2,919	\$2,665	\$2,569	\$2,631	\$2,566	\$2,517	5	29029	0.017
PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION - 18139 - [PEAK 03VN-D1 Product]	\$3,173	\$3,008	\$3,007	\$3,271	\$2,919	\$2,665	\$2,569	\$2,631	\$2,566	\$2,517	1	8871	0.011
LOYA INSURANCE COMPANY - 11198 - [LIC-AZ-6M-82-006]	\$3,266	\$3,266	\$3,054	\$3,266	\$3,114	\$2,878	\$2,878	\$2,764	\$2,878	\$3,114	4	5616	0.071
ALLSTATE INSURANCE COMPANY - 19232 - [Allstate Private Passenger Automobile Policy]	\$3,291	\$2,562	\$2,852	\$3,377	\$2,402	\$2,668	\$2,136	\$2,093	\$2,332	\$1,851	5	18506	0.027
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688 - [Allstate Private Passenger Automobile Policy]	\$3,291	\$2,562	\$2,852	\$3,377	\$2,402	\$2,668	\$2,136	\$2,093	\$2,332	\$1,851	35	280116	0.012
YOUNG AMERICA INSURANCE COMPANY - 27090 - [YA-AZ-57-0003]	\$3,358	\$2,824	\$2,848	\$3,034	\$2,692	\$2,824	\$2,554	\$2,410	\$2,806	\$2,806	6	11069	0.054
TEACHERS INSURANCE COMPANY - 22683 - [Private Passenger Auto]	\$3,496	\$2,579	\$2,550	\$3,040	\$2,838	\$2,300	\$2,652	\$2,146	\$2,716	\$2,161	0	250	0.000
MGA INSURANCE COMPANY, INC. - 40150 - [Semi-Annual Program 4.0]	\$3,583	\$2,750	\$2,640	\$3,972	\$2,726	\$1,921	\$1,877	\$1,868	\$1,941	\$1,657	0	35762	0.000
SAFECO INSURANCE COMPANY OF AMERICA - 24740 - [AMR]	\$4,111	\$3,509	\$3,450	\$4,163	\$3,450	\$3,409	\$3,022	\$2,924	\$3,498	\$2,800	15	161376	0.009
ELECTRIC INSURANCE COMPANY - 21261 - [Private Passenger Automobile]	\$4,834	\$3,628	\$3,926	\$4,502	\$3,702	\$4,602	\$3,209	\$3,455	\$4,258	\$3,180	0	5079	0.000
FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY - 37710 - [EZ Lynx]	\$5,974	\$5,323	\$5,632	\$6,676	\$5,015	\$5,318	\$5,189	\$4,719	\$5,634	\$5,634	0	521	0.000
NATIONAL GENERAL INSURANCE COMPANY - 23728 - [InsurQuote]	\$12,911	\$1,090	\$1,072	\$1,319	\$1,114	\$1,036	\$1,001	\$964	\$1,293	\$968	8	31344	0.026

Hypothetical 8: Married couple, each 42 years of age. Each drives 15 miles each way to work. They both have had 1 at-fault accident in 2013 and median (average) credit score. Wife drives a 2012 Toyota, Camry, 4-door sedan, 6 cyl., 3.5L, automatic. Husband drives a 2014 Chevrolet Silverado 1500, crew cab, 8 cyl., 5.3L, automatic, 4x4.

Coverage & Limits: Combined Single Limit of \$300,000 or Split Limits of \$100,000/\$300,000 BI and \$50,000 PD; medical payments of \$5,000; UM and UIM Limits same as liability; \$250 deductible comprehensive; \$500 deductible collision.

	Premiums shown are six-month premiums as of March 1, 2018										Complaint Ratio (CR)		
Name of Insurer - NAIC# -[Product Name]	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
AMERICAN FAMILY INSURANCE COMPANY - 10386 - [Family Car]	\$1,094	\$904	\$932	\$1,104	\$870	\$770	\$752	\$742	\$684	\$619	13	122047	0.011
NATIONAL GENERAL INSURANCE COMPANY - 23728 - [InsurQuote]	\$1,342	\$1,124	\$1,121	\$1,377	\$1,120	\$1,037	\$1,015	\$950	\$1,288	\$968	8	31344	0.026
GENERAL CASUALTY COMPANY OF WISCONSIN - 24414 - [FlexAuto 2.0]	\$1,454	\$1,151	\$1,219	\$1,504	\$1,365	\$1,233	\$1,102	\$1,009	\$1,161	\$1,161	0	1389	0.000
AMICA MUTUAL INSURANCE COMPANY - 19976 - [Amica Mutual]	\$1,503	\$1,376	\$1,267	\$1,499	\$1,279	\$1,282	\$1,140	\$1,038	\$1,180	\$1,170	3	19391	0.015
GEICO CASUALTY COMPANY - 41491 - [Private Passenger Auto]	\$1,573	\$1,394	\$1,347	\$1,830	\$1,353	\$1,335	\$1,202	\$1,163	\$1,116	\$960	80	768375	0.010
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941 - [USAA PPA]	\$1,635	\$1,437	\$1,437	\$1,682	\$1,344	\$1,387	\$1,276	\$1,365	\$1,343	\$1,082	6	141752	0.004
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761 - [MAP2]	\$1,672	\$1,204	\$1,441	\$1,870	\$1,193	\$1,327	\$1,042	\$1,007	\$1,117	\$944	1	19722	0.005
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693 - [Personal Auto Policy]	\$1,788	\$1,482	\$1,446	\$1,833	\$1,339	\$1,231	\$1,098	\$992	\$1,638	\$1,442	1	10186	0.010
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY - 25127 - [State Auto Personal Auto]	\$1,827	\$1,526	\$1,535	\$1,971	\$1,481	\$1,444	\$1,309	\$1,186	\$1,442	\$1,199	2	17493	0.011
PHARMACISTS MUTUAL INSURANCE COMPANY - 13714 - [Point In J Policy Processing]	\$1,838	\$1,871	\$1,690	\$2,207	\$1,522	\$1,548	\$1,276	\$1,277	\$1,276	\$1,276	0	976	0.000
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939 - [Personal Auto]	\$1,842	\$1,682	\$1,682	\$1,950	\$1,570	\$1,570	\$1,433	\$1,375	\$1,512	\$1,512	0	1200	0.000
KEMPER INDEPENDENCE INSURANCE COMPANY - 10914 - [AZ 2018 KIIC]	\$1,861	\$1,711	\$1,801	\$2,341	\$1,555	\$1,504	\$1,391	\$1,291	\$1,664	\$1,349	1	6153	0.016
COUNTRY MUTUAL INSURANCE COMPANY - 20990 - [COUNTRY 2.0]	\$1,896	\$1,727	\$1,689	\$2,140	\$1,865	\$1,730	\$1,631	\$1,273	\$1,631	\$1,171	0	3096	0.000
HORACE MANN INSURANCE COMPANY - 22578 - [Private Passenger Auto]	\$1,907	\$1,599	\$1,964	\$2,063	\$1,456	\$1,365	\$1,396	\$1,198	\$1,900	\$1,473	0	6256	0.000
HARTFORD CASUALTY INSURANCE COMPANY - 29424 - [Open Road]	\$1,915	\$1,465	\$1,571	\$1,885	\$1,387	\$1,373	\$1,204	\$1,166	\$1,132	\$1,239	2	1714	0.117
IDS PROPERTY CASUALTY INSURANCE COMPANY - 29068 - [Safety Pays Auto Program]	\$1,953	\$1,489	\$1,480	\$2,303	\$1,364	\$1,730	\$1,467	\$1,254	\$1,416	\$1,122	7	35331	0.020
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072 - [EncompassOne (Universal Security Policy) Special]	\$1,990	\$1,558	\$1,826	\$2,191	\$1,618	\$1,510	\$1,323	\$1,104	\$1,246	\$1,246	1	17849	0.006
OWNERS INSURANCE COMPANY - 32700 - [A-O WEB EZ]	\$2,007	\$1,854	\$1,881	\$2,406	\$1,861	\$1,734	\$1,613	\$1,455	\$2,186	\$1,435	1	11359	0.009
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401 - [Microsoft Excel]	\$2,056	\$1,841	\$1,780	\$2,079	\$1,611	\$1,456	\$1,448	\$1,299	\$1,354	\$1,167	1	20393	0.005
ACUITY, A MUTUAL INSURANCE COMPANY - 14184 - [Acuity Proprietary Rating System]	\$2,100	\$2,012	\$2,087	\$2,606	\$1,949	\$1,997	\$1,772	\$1,787	\$1,876	\$1,762	0	9336	0.000
NATIONWIDE MUTUAL INSURANCE COMPANY - 23787 - [Nationwide Mutual Insurance Company Private Passenger Auto]	\$2,161	\$1,804	\$1,879	\$2,304	\$1,742	\$1,689	\$1,505	\$1,409	\$1,804	\$1,481	1	17158	0.006
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178 - [Private Passenger Auto]	\$2,170	\$1,851	\$1,878	\$2,299	\$2,000	\$1,637	\$1,770	\$1,420	\$1,755	\$1,344	83	890730	0.009
SECURA INSURANCE, A MUTUAL COMPANY - 22543 - [Personal Auto]	\$2,171	\$1,916	\$1,873	\$2,670	\$1,787	\$2,089	\$1,855	\$1,683	\$1,792	\$1,532	0	7	0.000
STILLWATER INSURANCE COMPANY - 25180 - [Auto]	\$2,281	\$1,907	\$1,918	\$2,403	\$2,041	\$1,836	\$1,621	\$1,576	\$1,866	\$1,547	0	4753	0.000
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY - 42579 - [Allied Property and Casualty Insurance]	\$2,332	\$1,977	\$1,955	\$2,380	\$1,816	\$1,683	\$1,416	\$1,416	\$2,036	\$1,729	1	7581	0.013
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955 - [N/A]	\$2,360	\$2,074	\$2,063	\$2,555	\$2,022	\$1,975	\$1,828	\$1,672	\$1,849	\$1,515	0	12198	0.000
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY - 36161 - [Quantum Auto 2.0]	\$2,400	\$1,989	\$1,934	\$2,476	\$1,913	\$1,679	\$1,672	\$1,521	\$1,501	\$1,406	3	74503	0.004
MAPFRE INSURANCE COMPANY - 23876 - [MAPFRE Insurance Company]	\$2,405	\$2,055	\$2,257	\$2,823	\$1,962	\$1,818	\$1,688	\$1,559	\$2,038	\$1,513	5	12749	0.039
BADGER MUTUAL INSURANCE COMPANY - 13420 - [Premier]	\$2,417	\$2,685	\$2,027	\$2,589	\$1,847	\$1,978	\$1,641	\$1,721	\$1,641	\$1,641	0	5454	0.000
SECURA SUPREME INSURANCE COMPANY - 10239 - [MILE-STONE]	\$2,445	\$2,147	\$2,095	\$3,004	\$1,993	\$2,344	\$2,070	\$1,869	\$1,987	\$1,693	0	4360	0.000
COUNTRY CASUALTY INSURANCE COMPANY - 20982 - [COUNTRY 2.0]	\$2,452	\$2,206	\$2,151	\$2,797	\$2,473	\$2,335	\$2,238	\$1,665	\$2,238	\$1,532	0	253	0.000
PEKIN INSURANCE COMPANY - 24228 - [Microsoft Excel]	\$2,523	\$2,349	\$2,246	\$3,489	\$2,249	\$2,600	\$2,295	\$2,058	\$2,276	\$1,871	6	57880	0.010

Hypothetical 8: Married couple, each 42 years of age. Each drives 15 miles each way to work. They both have had 1 at-fault accident in 2013 and median (average) credit score. Wife drives a 2012 Toyota, Camry, 4-door sedan, 6 cyl., 3.5L, automatic. Husband drives a 2014 Chevrolet Silverado 1500, crew cab, 8 cyl., 5.3L, automatic, 4x4.

Coverage & Limits: Combined Single Limit of \$300,000 or Split Limits of \$100,000/\$300,000 BI and \$50,000 PD; medical payments of \$5,000; UM and UIM Limits same as liability; \$250 deductible comprehensive; \$500 deductible collision.

Name of Insurer - NAIC# -[Product Name]	Premiums shown are six-month premiums as of March 1, 2018										Complaint Ratio (CR)		
	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix 85053	Scottsdale 85257	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85122	Flagstaff 86001	Nogales 85621	Yuma 85364	Sierra Vista 85635	C	E	CR
VIGILANT INSURANCE COMPANY - 20397 - [Masterpiece]	\$2,530	\$2,339	\$2,339	\$3,125	\$2,278	\$2,080	\$1,920	\$1,923	\$2,199	\$1,767	0	532	0.000
GREAT NORTHERN INSURANCE COMPANY - 20303 - [Masterpiece]	\$2,530	\$2,339	\$2,339	\$3,125	\$2,278	\$2,080	\$1,920	\$1,923	\$2,199	\$1,767	0	724	0.000
FEDERAL INSURANCE COMPANY - 20281 - [Masterpiece]	\$2,530	\$2,339	\$2,339	\$3,125	\$2,278	\$2,080	\$1,920	\$1,923	\$2,199	\$1,767	1	2266	0.044
PACIFIC INDEMNITY COMPANY - 20346 - [Masterpiece]	\$2,530	\$2,339	\$2,339	\$3,125	\$2,278	\$2,080	\$1,920	\$1,923	\$2,199	\$1,767	0	5595	0.000
COAST NATIONAL INSURANCE COMPANY - 25089 - [Select 3.0]	\$2,549	\$1,889	\$1,944	\$2,573	\$1,941	\$1,727	\$1,736	\$1,495	\$1,990	\$1,333	5	77996	0.006
CINCINNATI INSURANCE COMPANY, THE - 10677 - [Excel and our approved rates]	\$2,566	\$2,042	\$2,084	\$2,652	\$2,014	\$1,626	\$1,532	\$1,451	\$1,937	\$1,556	1	9872	0.010
CENTRAL MUTUAL INSURANCE COMPANY - 20230 - [Personal Auto Policy]	\$2,629	\$2,654	\$2,372	\$2,348	\$2,023	\$2,022	\$1,923	\$1,923	\$2,205	\$1,813	0	10605	0.000
INFINITY SAFEGUARD INSURANCE COMPANY - 16802 - [Value Added Pilot]	\$2,669	\$2,376	\$2,055	\$2,907	\$1,763	\$1,924	\$2,326	\$2,071	\$2,518	\$1,859	1	25587	0.004
BANKERS STANDARD INSURANCE COMPANY - 18279 - [Platinum Portfolio]	\$2,699	\$2,404	\$2,570	\$2,953	\$2,395	\$2,404	\$2,134	\$2,073	\$2,318	\$2,125	0	5720	0.000
MENDOTA INSURANCE COMPANY - 33650 - [MAP VP]	\$2,742	\$2,277	\$2,017	\$2,756	\$1,825	\$2,034	\$1,468	\$1,536	\$2,049	\$1,246	12	15552	0.077
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210 - [Private passenger auto]	\$2,763	\$2,422	\$2,411	\$2,839	\$2,143	\$1,980	\$2,017	\$1,694	\$2,378	\$1,572	3	47984	0.006
PROGRESSIVE ADVANCED INSURANCE COMPANY - 11851 - [Arizona Private Passenger Automobile]	\$2,778	\$2,382	\$2,357	\$2,963	\$2,171	\$1,986	\$1,913	\$1,823	\$1,977	\$1,617	36	412147	0.009
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942 - [Microsoft Excel]	\$2,780	\$2,475	\$2,401	\$2,806	\$2,171	\$1,981	\$1,965	\$1,765	\$1,870	\$1,586	0	328	0.000
FARMERS INSURANCE COMPANY OF ARIZONA - 21598 - [Farmers Smart Plan Auto]	\$2,786	\$2,657	\$2,610	\$3,153	\$2,543	\$2,171	\$1,987	\$1,885	\$2,071	\$1,803	35	404857	0.009
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756 - [Private Passenger Auto]	\$2,827	\$2,321	\$2,266	\$2,648	\$2,433	\$1,989	\$2,013	\$1,965	\$2,538	\$1,970	0	-	0.00
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773 - [Farm Bureau Member's Choice]	\$2,881	\$2,459	\$2,604	\$3,422	\$2,665	\$2,562	\$2,151	\$1,874	\$2,098	\$1,874	2	41882	0.005
COMMONWEALTH CASUALTY COMPANY - 13930 - [Commonwealth Casualty Company]	\$2,890	\$2,364	\$2,493	\$3,179	\$2,163	\$2,231	\$1,445	\$1,618	\$1,904	\$1,904	17	68802	0.025
MERCURY CASUALTY COMPANY - 11908 - [ALIGNED]	\$2,963	\$2,857	\$2,656	\$3,371	\$2,446	\$2,574	\$2,439	\$2,080	\$2,486	\$2,085	5	20739	0.024
STATE FARM FIRE AND CASUALTY COMPANY - 25143 - [Private Passenger Auto]	\$2,967	\$2,549	\$2,584	\$3,134	\$2,739	\$2,235	\$2,484	\$1,940	\$2,470	\$1,889	16	75161	0.021
PERMANENT GENERAL ASSURANCE CORPORATION - 37648 - [Model Product 3.5]	\$2,996	\$2,400	\$2,489	\$3,281	\$2,394	\$2,329	\$2,197	\$1,928	\$2,585	\$1,885	9	57394	0.016
CSSA GENERAL INSURANCE COMPANY - 37770 - [Signature Series Auto]	\$3,036	\$2,266	\$2,638	\$3,272	\$2,160	\$2,212	\$2,158	\$1,677	\$2,599	\$1,729	5	153935	0.003
EMPLOYERS MUTUAL CASUALTY COMPANY - 21415 - [MyAuto]	\$3,055	\$2,910	\$2,972	\$2,910	\$2,882	\$2,822	\$2,736	\$2,736	\$2,736	\$2,880	1	7042	0.014
INFINITY CASUALTY INSURANCE COMPANY - 21792 - [Low Cost Pilot]	\$3,219	\$2,851	\$2,476	\$3,494	\$2,125	\$2,311	\$2,795	\$2,480	\$3,022	\$2,230	5	34937	0.014
ALLSTATE INSURANCE COMPANY - 19232 - [Allstate Private Passenger Automobile Policy]	\$3,257	\$2,472	\$2,816	\$3,407	\$2,364	\$2,582	\$2,075	\$2,019	\$2,213	\$1,799	5	18506	0.027
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688 - [Allstate Private Passenger Automobile Policy]	\$3,257	\$2,472	\$2,816	\$3,407	\$2,364	\$2,582	\$2,075	\$2,019	\$2,213	\$1,799	35	280116	0.012
LM GENERAL INSURANCE COMPANY - 36447 - [Gears]	\$3,341	\$3,215	\$3,243	\$3,688	\$2,864	\$3,019	\$2,576	\$1,847	\$2,359	\$2,020	29	163156	0.018
PROGRESSIVE PREFERRED INSURANCE COMPANY - 37834 - [Arizona Private Passenger Automobile]	\$3,381	\$2,982	\$2,948	\$3,725	\$2,774	\$2,590	\$2,348	\$2,271	\$2,410	\$2,005	25	279432	0.009
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE - 12873 - [PURE Private Fleet Auto]	\$3,512	\$2,997	\$3,426	\$3,582	\$3,072	\$3,206	\$2,545	\$2,371	\$2,701	\$2,450	0	2237	0.000
METROPOLITAN CASUALTY INSURANCE COMPANY - 40169 - [Manual Rating]	\$3,618	\$3,019	\$2,979	\$4,268	\$2,242	\$2,830	\$2,081	\$2,922	\$2,856	\$2,196	0	12685	0.000
INFINITY INSURANCE COMPANY - 22268 - [Value Added]	\$3,624	\$3,071	\$2,660	\$3,864	\$2,487	\$2,539	\$3,085	\$2,746	\$3,309	\$2,464	12	43179	0.028
TEACHERS INSURANCE COMPANY - 22683 - [Private Passenger Auto]	\$3,672	\$2,762	\$2,728	\$3,207	\$2,991	\$2,396	\$2,699	\$2,198	\$2,781	\$2,243	0	250	0.000
INFINITY SELECT INSURANCE COMPANY - 20260 - [Low Cost]	\$3,680	\$3,125	\$2,716	\$3,950	\$2,536	\$2,578	\$3,074	\$2,715	\$3,302	\$2,443	1	7214	0.014

Hypothetical 8: Married couple, each 42 years of age. Each drives 15 miles each way to work. They both have had 1 at-fault accident in 2013 and median (average) credit score. Wife drives a 2012 Toyota, Camry, 4-door sedan, 6 cyl., 3.5L, automatic. Husband drives a 2014 Chevrolet Silverado 1500, crew cab, 8 cyl., 5.3L, automatic, 4x4.

Coverage & Limits: Combined Single Limit of \$300,000 or Split Limits of \$100,000/\$300,000 BI and \$50,000 PD; medical payments of \$5,000; UM and UIM Limits same as liability; \$250 deductible comprehensive; \$500 deductible collision.

	Premiums shown are six-month premiums as of March 1, 2018										Complaint Ratio (CR)		
Name of Insurer - NAIC# - [Product Name]	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
LM INSURANCE CORPORATION - 33600 - [Gears]	\$3,713	\$3,573	\$3,603	\$4,097	\$3,184	\$3,356	\$2,863	\$2,053	\$2,621	\$2,245	0	3124	0.000
RESPONSE INSURANCE COMPANY - 43044 - [KD3.6]	\$3,743	\$3,242	\$3,297	\$3,760	\$3,006	\$2,393	\$2,856	\$2,168	\$2,899	\$2,177	0	230	0.000
INFINITY STANDARD INSURANCE COMPANY - 12599 - [Preimer]	\$3,927	\$3,368	\$2,897	\$4,178	\$2,698	\$2,791	\$3,346	\$2,990	\$3,597	\$2,686	0	980	0.000
SENTRY INSURANCE A MUTUAL COMPANY - 24988 - [SIAMCO 07SM-D1 Product]	\$4,253	\$4,021	\$4,021	\$4,377	\$3,828	\$3,513	\$3,384	\$3,426	\$3,343	\$3,293	5	29029	0.017
PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION - 18139 - [PEAK 03VN-D1 Product]	\$4,253	\$4,021	\$4,021	\$4,377	\$3,828	\$3,513	\$3,384	\$3,426	\$3,343	\$3,293	1	8871	0.011
SAFECO INSURANCE COMPANY OF AMERICA - 24740 - [AMR]	\$4,920	\$4,116	\$4,054	\$4,972	\$4,068	\$3,971	\$3,527	\$3,389	\$4,085	\$3,232	15	161376	0.009
ELECTRIC INSURANCE COMPANY - 21261 - [Private Passenger Automobile]	\$5,437	\$4,127	\$4,410	\$5,102	\$4,161	\$5,038	\$3,560	\$3,886	\$4,650	\$3,519	0	5079	0.000
FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY - 37710 - [EZ Lynx]	\$6,847	\$6,093	\$6,414	\$7,706	\$5,734	\$5,986	\$5,834	\$5,258	\$6,229	\$6,229	0	521	0.000

Hypothetical 9: Single female driver, age 81. She has a clean driving record the last 3 years and no credit history. She Drives a 2011 Ford Taurus SEL, 4-door sedan, automatic, 3.5L for pleasure use.

Coverage & Limits: Combined single limit of \$40,000 or split limits of \$15,000/\$30,000 BI and \$10,000 PD; medical payments of \$5,000; UM and UIM Limits same as liability; \$250 deductible comprehensive; \$500 deductible collision.

	Premiums shown are six-month premiums as of March 1, 2018										Complaint Ratio (CR)		
Name of Insurer - NAIC# - [Product Name]	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
AUTO-OWNERS INSURANCE COMPANY - 18988 - [A-O WEB EZ]	\$604	\$559	\$563	\$719	\$557	\$508	\$474	\$432	\$653	\$420	1	27648	0.004
OWNERS INSURANCE COMPANY - 32700 - [A-O WEB EZ]	\$699	\$648	\$653	\$834	\$645	\$589	\$550	\$501	\$756	\$487	1	11359	0.009
BADGER MUTUAL INSURANCE COMPANY - 13420 - [Premier]	\$702	\$779	\$584	\$754	\$528	\$572	\$470	\$494	\$470	\$470	0	5454	0.000
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693 - [Personal Auto Policy]	\$723	\$610	\$584	\$716	\$546	\$491	\$435	\$403	\$589	\$516	1	10186	0.010
NATIONAL GENERAL INSURANCE COMPANY - 23728 - [InsurQuote]	\$736	\$632	\$620	\$752	\$628	\$583	\$575	\$544	\$700	\$520	8	31344	0.026
INTEGON INDEMNITY CORPORATION - 22772 - [InsurQuote]	\$779	\$648	\$644	\$811	\$633	\$599	\$571	\$522	\$720	\$516	0	16785	0.000
GEICO CASUALTY COMPANY - 41491 - [Private Passenger Auto]	\$807	\$720	\$686	\$900	\$706	\$676	\$596	\$629	\$563	\$504	80	768375	0.010
IDS PROPERTY CASUALTY INSURANCE COMPANY - 29068 - [Safety Pays Auto Program]	\$834	\$666	\$659	\$961	\$618	\$752	\$640	\$570	\$6,412	\$507	7	35331	0.020
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761 - [MAP2]	\$836	\$624	\$722	\$899	\$612	\$684	\$525	\$521	\$573	\$478	1	19722	0.005
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941 - [USAA PPA]	\$849	\$747	\$744	\$883	\$692	\$693	\$663	\$671	\$647	\$518	6	141752	0.004
GREAT NORTHERN INSURANCE COMPANY - 20303 - [Masterpiece]	\$867	\$808	\$808	\$1,066	\$795	\$724	\$654	\$664	\$737	\$603	0	724	0.000
FEDERAL INSURANCE COMPANY - 20281 - [Masterpiece]	\$867	\$808	\$808	\$1,066	\$795	\$724	\$654	\$664	\$737	\$603	1	2266	0.044
PACIFIC INDEMNITY COMPANY - 20346 - [Masterpiece]	\$867	\$808	\$808	\$1,066	\$795	\$724	\$654	\$664	\$737	\$603	0	5595	0.000
VIGILANT INSURANCE COMPANY - 20397 - [Masterpiece]	\$867	\$808	\$808	\$1,066	\$795	\$724	\$654	\$664	\$737	\$603	0	532	0.000
BANKERS STANDARD INSURANCE COMPANY - 18279 - [Platinum Portfolio]	\$892	\$791	\$848	\$978	\$792	\$795	\$705	\$686	\$770	\$703	0	5720	0.000
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955 - [N/A]	\$908	\$797	\$790	\$973	\$777	\$763	\$702	\$652	\$729	\$586	0	12198	0.000
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401 - [Microsoft Excel]	\$919	\$841	\$802	\$934	\$739	\$650	\$660	\$598	\$626	\$536	1	20393	0.005
ACUITY, A MUTUAL INSURANCE COMPANY - 14184 - [Acuity Proprietary Rating System]	\$937	\$905	\$921	\$968	\$879	\$870	\$788	\$796	\$828	\$782	0	9336	0.000
GENERAL CASUALTY COMPANY OF WISCONSIN - 24414 - [FlexAuto 2.0]	\$941	\$735	\$782	\$973	\$871	\$776	\$706	\$631	\$724	\$724	0	1389	0.000
SECURA INSURANCE, A MUTUAL COMPANY - 22543 - [Personal Auto]	\$943	\$841	\$814	\$1,180	\$772	\$916	\$782	\$711	\$733	\$622	0	7	0.000
CENTRAL MUTUAL INSURANCE COMPANY - 20230 - [Personal Auto Policy]	\$946	\$926	\$846	\$839	\$730	\$747	\$710	\$710	\$821	\$666	0	10605	0.000
PHARMACISTS MUTUAL INSURANCE COMPANY - 13714 - [Point In J Policy Processing]	\$960	\$1,002	\$907	\$580	\$821	\$825	\$660	\$668	\$660	\$660	0	976	0.000
EMPLOYERS MUTUAL CASUALTY COMPANY - 21415 - [MyAuto]	\$997	\$997	\$1,011	\$997	\$981	\$981	\$966	\$966	\$966	\$1,051	1	7042	0.014
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939 - [Personal Auto]	\$1,014	\$930	\$930	\$1,071	\$870	\$870	\$797	\$767	\$838	\$838	0	1200	0.000
MAPFRE INSURANCE COMPANY - 23876 - [MAPFRE Insurance Company]	\$1,025	\$882	\$965	\$1,199	\$843	\$775	\$713	\$669	\$836	\$538	5	12749	0.039
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS - 43494 - [Hallmark Private Passenger Auto Program]	\$1,065	\$887	\$846	\$146	\$999	\$702	\$530	\$733	\$614	\$558	0	47752	0.000
SECURA SUPREME INSURANCE COMPANY - 10239 - [MILE-STONE]	\$1,075	\$954	\$922	\$1,344	\$873	\$1,039	\$884	\$797	\$822	\$695	0	4360	0.000
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773 - [Farm Bureau Member's Choice]	\$1,102	\$945	\$1,010	\$1,294	\$1,021	\$964	\$802	\$704	\$765	\$704	2	41882	0.005
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178 - [Private Passenger Auto]	\$1,132	\$963	\$977	\$1,205	\$1,044	\$850	\$900	\$747	\$882	\$684	83	890730	0.009
CINCINNATI INSURANCE COMPANY, THE - 10677 - [Excel and our approved rates]	\$1,133	\$931	\$935	\$1,149	\$903	\$714	\$669	\$638	\$801	\$680	1	9872	0.010
COUNTRY MUTUAL INSURANCE COMPANY - 20990 - [COUNTRY 2.0]	\$1,133	\$1,049	\$1,020	\$1,263	\$1,064	\$963	\$883	\$756	\$883	\$693	0	3096	0.000
HORACE MANN INSURANCE COMPANY - 22578 - [Private Passenger Auto]	\$1,140	\$929	\$1,151	\$1,206	\$856	\$787	\$758	\$705	\$1,111	\$846	0	6256	0.000

Hypothetical 9: Single female driver, age 81. She has a clean driving record the last 3 years and no credit history. She Drives a 2011 Ford Taurus SEL, 4-door sedan, automatic, 3.5L for pleasure use.

Coverage & Limits: Combined single limit of \$40,000 or split limits of \$15,000/\$30,000 BI and \$10,000 PD; medical payments of \$5,000; UM and UIM Limits same as liability; \$250 deductible comprehensive; \$500 deductible collision.

	Premiums shown are six-month premiums as of March 1, 2018										Complaint Ratio (CR)		
Name of Insurer - NAIC# - [Product Name]	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
SAFECO INSURANCE COMPANY OF AMERICA - 24740 - [AMR]	\$1,142	\$975	\$955	\$1,150	\$963	\$919	\$823	\$799	\$938	\$759	15	161376	0.009
INFINITY SAFEGUARD INSURANCE COMPANY - 16802 - [Value Added Pilot]	\$1,215	\$1,153	\$964	\$1,315	\$797	\$870	\$1,008	\$963	\$1,058	\$843	1	25587	0.004
FARMERS INSURANCE COMPANY OF ARIZONA - 21598 - [Farmers Smart Plan Auto]	\$1,220	\$1,185	\$1,158	\$1,349	\$1,183	\$889	\$879	\$772	\$814	\$721	35	404857	0.009
PEKIN INSURANCE COMPANY - 24228 - [Microsoft Excel]	\$1,227	\$1,148	\$1,112	\$1,596	\$1,121	\$1,208	\$1,081	\$1,036	\$1,041	\$923	6	57880	0.010
AMERICAN FAMILY INSURANCE COMPANY - 10386 - [Family Car]	\$1,227	\$1,012	\$1,018	\$1,177	\$935	\$820	\$812	\$775	\$653	\$626	13	122047	0.011
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072 - [EncompassOne (Universal Security Policy) Special]	\$1,231	\$976	\$1,121	\$1,355	\$987	\$912	\$805	\$674	\$735	\$735	1	17849	0.006
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942 - [Microsoft Excel]	\$1,241	\$1,131	\$1,082	\$1,259	\$995	\$885	\$896	\$813	\$863	\$730	0	328	0.000
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY - 36161 - [Quantum Auto 2.0]	\$1,242	\$1,061	\$1,027	\$1,271	\$1,003	\$879	\$886	\$809	\$752	\$740	3	74503	0.004
PROGRESSIVE ADVANCED INSURANCE COMPANY - 11851 - [Arizona Private Passenger Automobile]	\$1,248	\$1,103	\$1,071	\$1,290	\$1,019	\$931	\$892	\$885	\$916	\$789	36	412147	0.009
COAST NATIONAL INSURANCE COMPANY - 25089 - [Select 3.0]	\$1,296	\$943	\$1,001	\$1,301	\$946	\$812	\$848	\$693	\$924	\$638	5	77996	0.006
COUNTRY CASUALTY INSURANCE COMPANY - 20982 - [COUNTRY 2.0]	\$1,330	\$1,223	\$1,188	\$1,491	\$1,265	\$1,155	\$1,070	\$890	\$1,070	\$816	0	253	0.000
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756 - [Private Passenger Auto]	\$1,331	\$1,078	\$1,052	\$1,202	\$1,144	\$894	\$893	\$926	\$1,174	\$894	0	-	0.00
STATE FARM FIRE AND CASUALTY COMPANY - 25143 - [Private Passenger Auto]	\$1,344	\$1,148	\$1,165	\$1,428	\$1,240	\$1,014	\$1,077	\$892	\$1,055	\$825	16	75161	0.021
MERCURY CASUALTY COMPANY - 11908 - [ALIGNED]	\$1,349	\$1,324	\$1,215	\$1,527	\$1,131	\$1,165	\$1,126	\$966	\$1,107	\$972	5	20739	0.024
MENDOTA INSURANCE COMPANY - 33650 - [MAP VP]	\$1,383	\$1,155	\$1,009	\$1,395	\$913	\$997	\$722	\$761	\$1,022	\$613	12	15552	0.077
NATIONWIDE MUTUAL INSURANCE COMPANY - 23787 - [Nationwide Mutual Insurance Company Private Passenger Auto]	\$1,393	\$1,152	\$1,196	\$1,448	\$1,108	\$1,048	\$926	\$893	\$1,112	\$907	1	17158	0.006
PROGRESSIVE PREFERRED INSURANCE COMPANY - 37834 - [Arizona Private Passenger Automobile]	\$1,412	\$1,271	\$1,227	\$1,499	\$1,191	\$1,092	\$995	\$999	\$998	\$882	25	279432	0.009
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210 - [Private passenger auto]	\$1,428	\$1,258	\$1,265	\$1,433	\$1,153	\$1,073	\$1,074	\$945	\$1,217	\$871	3	47984	0.006
SAFeway INSURANCE COMPANY - 12521 - [AZ-PPA]	\$1,440	\$1,148	\$1,079	\$1,359	\$1,136	\$1,023	\$798	\$929	\$1,137	\$749	13	121274	0.011
SAFE AUTO INSURANCE COMPANY - 25405 - [G2.0]	\$1,441	\$1,352	\$1,236	\$1,557	\$1,234	\$1,113	\$1,022	\$1,000	\$1,068	\$862	5	22161	0.023
CSSA GENERAL INSURANCE COMPANY - 37770 - [Signature Series Auto]	\$1,445	\$1,164	\$1,364	\$1,554	\$1,127	\$1,102	\$1,055	\$862	\$1,229	\$859	5	153935	0.003
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE - 12873 - [PURE Private Fleet Auto]	\$1,446	\$1,219	\$1,400	\$1,468	\$1,270	\$1,291	\$1,030	\$961	\$1,092	\$990	0	2237	0.000
LOYA INSURANCE COMPANY - 11198 - [LIC-AZ-6M-82-006]	\$1,515	\$1,515	\$1,428	\$1,515	\$1,443	\$1,330	\$1,330	\$1,287	\$1,330	\$1,443	4	5616	0.071
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY - 42579 - [Allied Property and Casualty Insurance]	\$1,516	\$1,297	\$1,268	\$1,516	\$1,183	\$1,076	\$902	\$915	\$1,217	\$1,048	1	7581	0.013
INFINITY CASUALTY INSURANCE COMPANY - 21792 - [Low Cost Pilot]	\$1,574	\$1,526	\$1,279	\$1,726	\$1,046	\$1,140	\$1,308	\$1,234	\$1,374	\$1,092	5	34937	0.014
HARTFORD CASUALTY INSURANCE COMPANY - 29424 - [Open Road]	\$1,594	\$1,214	\$1,273	\$1,591	\$1,100	\$1,151	\$1,006	\$932	\$870	\$1,002	2	1714	0.117
KEMPER INDEPENDENCE INSURANCE COMPANY - 10914 - [AZ 2018 KIIC]	\$1,657	\$1,560	\$1,613	\$2,106	\$1,407	\$1,325	\$1,227	\$1,143	\$1,439	\$1,165	1	6153	0.016
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY - 25127 - [State Auto Personal Auto]	\$1,662	\$1,420	\$1,397	\$1,760	\$1,340	\$1,293	\$1,162	\$1,090	\$1,235	\$1,073	2	17493	0.011
PERMANENT GENERAL ASSURANCE CORPORATION - 37648 - [Model Product 3.5]	\$1,693	\$1,412	\$1,414	\$1,825	\$1,364	\$1,330	\$1,236	\$1,101	\$1,372	\$1,084	9	57394	0.016
INFINITY INSURANCE COMPANY - 22268 - [Value Added]	\$1,770	\$1,562	\$1,317	\$1,850	\$1,198	\$1,235	\$1,460	\$1,389	\$1,530	\$1,214	12	43179	0.028
LM INSURANCE CORPORATION - 33600 - [Gears]	\$1,775	\$1,711	\$1,715	\$1,870	\$1,534	\$1,658	\$1,382	\$1,091	\$1,222	\$1,111	0	3124	0.000
PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION - 18139 - [PEAK 03VN-D1 Product]	\$1,783	\$1,593	\$1,593	\$1,919	\$1,437	\$1,131	\$1,026	\$1,062	\$983	\$950	1	8871	0.011

Hypothetical 9: Single female driver, age 81. She has a clean driving record the last 3 years and no credit history. She Drives a 2011 Ford Taurus SEL, 4-door sedan, automatic, 3.5L for pleasure use.

Coverage & Limits: Combined single limit of \$40,000 or split limits of \$15,000/\$30,000 BI and \$10,000 PD; medical payments of \$5,000; UM and UIM Limits same as liability; \$250 deductible comprehensive; \$500 deductible collision.

	Premiums shown are six-month premiums as of March 1, 2018										Complaint Ratio (CR)		
Name of Insurer - NAIC# -[Product Name]	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
SENTRY INSURANCE A MUTUAL COMPANY - 24988 - [SIAMCO 07SM-D1 Product]	\$1,783	\$1,593	\$1,593	\$1,919	\$1,437	\$1,131	\$1,026	\$1,062	\$983	\$950	5	29029	0.017
WESTERN GENERAL INSURANCE COMPANY - 27502 - [PLATINUM 3.0]	\$1,812	\$1,549	\$1,492	\$1,869	\$1,421	\$1,392	\$1,515	\$1,179	\$1,378	\$1,072	4	3123	0.128
INFINITY SELECT INSURANCE COMPANY - 20260 - [Low Cost]	\$1,842	\$1,649	\$1,394	\$1,957	\$1,260	\$1,293	\$1,489	\$1,404	\$1,564	\$1,231	1	7214	0.014
TEACHERS INSURANCE COMPANY - 22683 - [Private Passenger Auto]	\$1,922	\$1,406	\$1,384	\$1,570	\$1,557	\$1,207	\$1,345	\$1,158	\$1,449	\$1,134	0	250	0.000
ACCESS INSURANCE COMPANY - 11711 - [PPA]	\$1,940	\$1,800	\$1,547	\$1,889	\$1,718	\$2,314	\$1,261	\$1,313	\$1,358	\$1,391	3	577	0.520
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805 - [Program 5 Domestic]	\$1,942	\$1,633	\$1,511	\$2,020	\$1,510	\$1,389	\$1,173	\$1,240	\$1,301	\$1,051	16	143768	0.011
INFINITY STANDARD INSURANCE COMPANY - 12599 - [Preimer]	\$1,984	\$1,783	\$1,494	\$2,071	\$1,346	\$1,400	\$1,621	\$1,554	\$1,696	\$1,358	0	980	0.000
YOUNG AMERICA INSURANCE COMPANY - 27090 - [YA-AZ-57-0003]	\$1,996	\$1,666	\$1,696	\$1,834	\$1,594	\$1,600	\$1,480	\$1,420	\$1,594	\$1,594	6	11069	0.054
ECONOMY PREFERRED INSURANCE COMPANY - 38067 - [Manual Rating]	\$2,006	\$1,706	\$1,670	\$2,404	\$1,255	\$1,576	\$1,188	\$1,611	\$1,580	\$1,185	2	7259	0.028
LM GENERAL INSURANCE COMPANY - 36447 - [Gears]	\$2,032	\$1,963	\$1,961	\$2,117	\$1,789	\$1,695	\$1,659	\$1,350	\$1,456	\$1,367	29	163156	0.018
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688 - [Allstate Private Passenger Automobile Policy]	\$2,076	\$1,569	\$1,786	\$2,131	\$1,509	\$1,650	\$1,285	\$1,273	\$1,377	\$1,114	35	280116	0.012
ALLSTATE INSURANCE COMPANY - 19232 - [Allstate Private Passenger Automobile Policy]	\$2,076	\$1,569	\$1,786	\$2,131	\$1,509	\$1,650	\$1,285	\$1,273	\$1,377	\$1,114	5	18506	0.027
ASSURANCEAMERICA INSURANCE COMPANY - 11558 - [WebRater]	\$2,110	\$1,739	\$1,728	\$2,133	\$1,633	\$1,508	\$1,177	\$1,256	\$1,328	\$1,160	0	18534	0.000
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805 - [Program 4 Mexico]	\$2,156	\$1,797	\$1,670	\$2,242	\$1,726	\$1,599	\$1,387	\$1,461	\$1,578	\$1,248	16	143768	0.011
RESPONSE INSURANCE COMPANY - 43044 - [KD3.6]	\$2,176	\$1,942	\$1,965	\$2,182	\$1,819	\$1,451	\$1,695	\$1,351	\$1,713	\$1,345	0	230	0.000
FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY - 37710 - [EZ Lynx]	\$2,183	\$1,962	\$2,051	\$2,439	\$1,840	\$1,900	\$1,861	\$1,694	\$1,944	\$1,944	0	521	0.000
AMERICAN ACCESS CASUALTY COMPANY - 10730 - [PPA]	\$2,346	\$1,906	\$1,335	\$1,531	\$2,022	\$1,702	\$1,140	\$1,594	\$1,239	\$1,139	13	48777	0.027
STILLWATER INSURANCE COMPANY - 25180 - [Auto]	\$2,348	\$1,976	\$1,984	\$2,481	\$2,127	\$1,838	\$1,630	\$1,586	\$1,862	\$1,542	0	4753	0.000
AMICA MUTUAL INSURANCE COMPANY - 19976 - [Amica Mutual]	\$2,603	\$2,376	\$2,218	\$2,587	\$2,194	\$2,177	\$1,942	\$1,800	\$2,035	\$2,004	3	19391	0.015
COMMONWEALTH CASUALTY COMPANY - 13930 - [Commonwealth Casualty Company]	\$2,638	\$2,509	\$2,388	\$2,937	\$2,090	\$2,065	\$1,625	\$2,109	\$2,183	\$2,183	17	68802	0.025
MGA INSURANCE COMPANY, INC. - 40150 - [Semi-Annual Program 4.0]	\$2,805	\$2,234	\$2,064	\$2,982	\$2,119	\$1,496	\$1,431	\$1,454	\$1,378	\$1,287	0	35762	0.000
ELECTRIC INSURANCE COMPANY - 21261 - [Private Passenger Automobile]	\$2,918	\$2,205	\$2,372	\$2,733	\$2,234	\$2,734	\$1,923	\$2,053	\$2,524	\$1,906	0	5079	0.000

Hypothetical 10: Single female driver, age 81. She has a clean driving record the last 3 years and no credit history. She drives a 2011 Ford Taurus SEL, 4-door sedan, automatic, 3.5L for pleasure use.

Coverage & Limits: Combined Single Limit of \$300,000 or Split Limits of \$100,000/\$300,000 BI and \$50,000 PD; medical payments of \$5,000; UM and UIM Limits same as liability; \$250 deductible comprehensive; \$500 deductible collision.

	Premiums shown are six-month premiums as of March 1, 2018										Complaint Ratio (CR)		
Name of Insurer - NAIC# - [Product Name]	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
WESTERN GENERAL INSURANCE COMPANY - 27502 - [PLATINUM 3.0]	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	4	3123	0.128
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401 - [Microsoft Excel]	\$760	\$698	\$664	\$768	\$613	\$542	\$554	\$509	\$539	\$453	1	20393	0.005
AUTO-OWNERS INSURANCE COMPANY - 18988 - [A-O WEB EZ]	\$767	\$711	\$715	\$907	\$705	\$643	\$602	\$549	\$818	\$536	1	27648	0.004
NATIONAL GENERAL INSURANCE COMPANY - 23728 - [InsurQuote]	\$813	\$690	\$684	\$834	\$665	\$612	\$610	\$566	\$738	\$548	8	31344	0.026
BADGER MUTUAL INSURANCE COMPANY - 13420 - [Premier]	\$821	\$911	\$694	\$878	\$631	\$673	\$561	\$588	\$561	\$561	0	5454	0.000
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693 - [Personal Auto Policy]	\$831	\$703	\$671	\$833	\$625	\$552	\$495	\$405	\$655	\$573	1	10186	0.010
OWNERS INSURANCE COMPANY - 32700 - [A-O WEB EZ]	\$889	\$824	\$828	\$1,050	\$817	\$744	\$697	\$636	\$948	\$621	1	11359	0.009
GENERAL CASUALTY COMPANY OF WISCONSIN - 24414 - [FlexAuto 2.0]	\$946	\$746	\$790	\$969	\$873	\$777	\$701	\$628	\$721	\$721	0	1389	0.000
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941 - [USAA PPA]	\$947	\$831	\$834	\$986	\$756	\$768	\$731	\$726	\$709	\$574	6	141752	0.004
ACUITY, A MUTUAL INSURANCE COMPANY - 14184 - [Acuity Proprietary Rating System]	\$988	\$950	\$968	\$1,038	\$920	\$907	\$817	\$825	\$860	\$814	0	9336	0.000
SECURA INSURANCE, A MUTUAL COMPANY - 22543 - [Personal Auto]	\$1,001	\$895	\$867	\$1,249	\$823	\$971	\$834	\$757	\$781	\$667	0	7	0.000
IDS PROPERTY CASUALTY INSURANCE COMPANY - 29068 - [Safety Pays Auto Program]	\$1,031	\$802	\$793	\$1,222	\$745	\$915	\$763	\$669	\$706	\$597	7	35331	0.020
GEICO CASUALTY COMPANY - 41491 - [Private Passenger Auto]	\$1,031	\$928	\$889	\$1,211	\$894	\$865	\$772	\$759	\$687	\$621	80	768375	0.010
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942 - [Microsoft Excel]	\$1,033	\$946	\$904	\$1,043	\$831	\$746	\$759	\$700	\$754	\$620	0	328	0.000
BANKERS STANDARD INSURANCE COMPANY - 18279 - [Platinum Portfolio]	\$1,044	\$938	\$998	\$1,145	\$919	\$914	\$809	\$784	\$878	\$809	0	5720	0.000
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955 - [N/A]	\$1,086	\$951	\$950	\$1,180	\$925	\$908	\$837	\$758	\$847	\$692	0	12198	0.000
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939 - [Personal Auto]	\$1,095	\$997	\$997	\$1,166	\$930	\$930	\$844	\$808	\$892	\$892	0	1200	0.000
VIGILANT INSURANCE COMPANY - 20397 - [Masterpiece]	\$1,102	\$1,032	\$1,032	\$1,342	\$995	\$900	\$812	\$820	\$916	\$753	0	532	0.000
GREAT NORTHERN INSURANCE COMPANY - 20303 - [Masterpiece]	\$1,102	\$1,032	\$1,032	\$1,342	\$995	\$900	\$812	\$820	\$916	\$753	0	724	0.000
FEDERAL INSURANCE COMPANY - 20281 - [Masterpiece]	\$1,102	\$1,032	\$1,032	\$1,342	\$995	\$900	\$812	\$820	\$916	\$753	1	2266	0.044
PACIFIC INDEMNITY COMPANY - 20346 - [Masterpiece]	\$1,102	\$1,032	\$1,032	\$1,342	\$995	\$900	\$812	\$820	\$916	\$753	0	5595	0.000
SECURA SUPREME INSURANCE COMPANY - 10239 - [MILESTONE]	\$1,135	\$1,008	\$974	\$1,417	\$923	\$1,096	\$934	\$843	\$866	\$737	0	4360	0.000
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761 - [MAP2]	\$1,150	\$814	\$987	\$1,275	\$821	\$905	\$698	\$684	\$739	\$634	1	19722	0.005
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072 - [EncompassOne (Universal Security Policy) Special]	\$1,160	\$913	\$1,053	\$1,285	\$920	\$850	\$741	\$619	\$673	\$673	1	17849	0.006
CENTRAL MUTUAL INSURANCE COMPANY - 20230 - [Personal Auto Policy]	\$1,206	\$1,175	\$1,097	\$1,077	\$927	\$902	\$847	\$847	\$977	\$803	0	10605	0.000
MAPFRE INSURANCE COMPANY - 23876 - [MAPFRE Insurance Company]	\$1,255	\$1,078	\$1,191	\$1,468	\$1,010	\$931	\$850	\$785	\$993	\$755	5	12749	0.039
EMPLOYERS MUTUAL CASUALTY COMPANY - 21415 - [MyAuto]	\$1,301	\$1,301	\$1,283	\$1,301	\$1,247	\$1,247	\$1,193	\$1,193	\$1,193	\$1,312	1	7042	0.014
HORACE MANN INSURANCE COMPANY - 22578 - [Private Passenger Auto]	\$1,315	\$1,071	\$1,320	\$1,402	\$991	\$907	\$869	\$792	\$1,257	\$969	0	6256	0.000
AMERICAN FAMILY INSURANCE COMPANY - 10386 - [Family Car]	\$1,317	\$1,067	\$1,077	\$1,260	\$985	\$853	\$845	\$803	\$654	\$629	13	122047	0.011
COUNTRY MUTUAL INSURANCE COMPANY - 20990 - [COUNTRY 2.0]	\$1,326	\$1,225	\$1,206	\$1,470	\$1,256	\$1,131	\$1,038	\$869	\$1,038	\$800	0	3096	0.000
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773 - [Farm Bureau Member's Choice]	\$1,327	\$1,135	\$1,221	\$1,553	\$1,232	\$1,154	\$972	\$843	\$914	\$843	2	41882	0.005
FARMERS INSURANCE COMPANY OF ARIZONA - 21598 - [Farmers Smart Plan Auto]	\$1,333	\$1,318	\$1,269	\$1,541	\$1,251	\$1,004	\$966	\$826	\$858	\$780	35	404857	0.009

Hypothetical 10: Single female driver, age 81. She has a clean driving record the last 3 years and no credit history. She drives a 2011 Ford Taurus SEL, 4-door sedan, automatic, 3.5L for pleasure use.

Coverage & Limits: Combined Single Limit of \$300,000 or Split Limits of \$100,000/\$300,000 BI and \$50,000 PD; medical payments of \$5,000; UM and UIM Limits same as liability; \$250 deductible comprehensive; \$500 deductible collision.

	Premiums shown are six-month premiums as of March 1, 2018										Complaint Ratio (CR)		
Name of Insurer - NAIC# - [Product Name]	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178 - [Private Passenger Auto]	\$1,384	\$1,188	\$1,197	\$1,476	\$1,280	\$1,037	\$1,105	\$892	\$1,069	\$842	83	890730	0.009
SAFECO INSURANCE COMPANY OF AMERICA - 24740 - [AMR]	\$1,393	\$1,165	\$1,145	\$1,401	\$1,156	\$1,096	\$980	\$946	\$1,121	\$894	15	161376	0.009
PHARMACISTS MUTUAL INSURANCE COMPANY - 13714 - [Point In J Policy Processing]	\$1,394	\$1,419	\$1,289	\$1,672	\$1,132	\$1,166	\$879	\$880	\$879	\$879	0	976	0.000
CSAA GENERAL INSURANCE COMPANY - 37770 - [Signature Series Auto]	\$1,398	\$1,072	\$1,255	\$1,503	\$1,028	\$1,008	\$988	\$770	\$1,139	\$785	5	153935	0.003
MERCURY CASUALTY COMPANY - 11908 - [ALIGNED]	\$1,400	\$1,349	\$1,239	\$1,596	\$1,145	\$1,177	\$1,125	\$962	\$1,118	\$964	5	20739	0.024
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756 - [Private Passenger Auto]	\$1,402	\$1,160	\$1,130	\$1,278	\$1,209	\$943	\$933	\$950	\$1,208	\$934	0	-	0.00
NATIONWIDE MUTUAL INSURANCE COMPANY - 23787 - [Nationwide Mutual Insurance Company Private Passenger Auto]	\$1,402	\$1,163	\$1,202	\$1,475	\$1,118	\$1,041	\$938	\$875	\$1,094	\$899	1	17158	0.006
PEKIN INSURANCE COMPANY - 24228 - [Microsoft Excel]	\$1,423	\$1,321	\$1,248	\$1,957	\$1,275	\$1,446	\$1,267	\$1,161	\$1,226	\$1,037	6	57880	0.010
COAST NATIONAL INSURANCE COMPANY - 25089 - [Select 3.0]	\$1,462	\$1,058	\$1,129	\$1,468	\$1,053	\$900	\$950	\$764	\$1,028	\$710	5	77996	0.006
CINCINNATI INSURANCE COMPANY, THE - 10677 - [Excel and our approved rates]	\$1,487	\$1,182	\$1,210	\$1,515	\$1,164	\$918	\$847	\$801	\$1,027	\$864	1	9872	0.010
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY - 36161 - [Quantum Auto 2.0]	\$1,522	\$1,274	\$1,240	\$1,558	\$1,211	\$1,072	\$1,042	\$925	\$839	\$877	3	74503	0.004
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY - 42579 - [Allied Property and Casualty Insurance]	\$1,529	\$1,309	\$1,280	\$1,553	\$1,195	\$1,077	\$901	\$904	\$1,179	\$1,021	1	7581	0.013
KEMPER INDEPENDENCE INSURANCE COMPANY - 10914 - [AZ 2018 KIIC]	\$1,538	\$1,435	\$1,475	\$1,964	\$1,286	\$1,207	\$1,120	\$1,031	\$1,316	\$1,068	1	6153	0.016
COUNTRY CASUALTY INSURANCE COMPANY - 20982 - [COUNTRY 2.0]	\$1,568	\$1,443	\$1,419	\$1,744	\$1,507	\$1,372	\$1,272	\$1,032	\$1,272	\$952	0	253	0.000
PROGRESSIVE ADVANCED INSURANCE COMPANY - 11851 - [Arizona Private Passenger Automobile]	\$1,582	\$1,380	\$1,356	\$1,669	\$1,265	\$1,155	\$1,113	\$1,067	\$1,131	\$958	36	412147	0.009
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210 - [Private passenger auto]	\$1,631	\$1,418	\$1,421	\$1,656	\$1,269	\$1,165	\$1,218	\$1,003	\$1,355	\$929	3	47984	0.006
MENDOTA INSURANCE COMPANY - 33650 - [MAP VP]	\$1,648	\$1,364	\$1,188	\$1,668	\$1,069	\$1,166	\$848	\$876	\$1,186	\$717	12	15552	0.077
STATE FARM FIRE AND CASUALTY COMPANY - 25143 - [Private Passenger Auto]	\$1,660	\$1,434	\$1,445	\$1,767	\$1,539	\$1,248	\$1,348	\$1,078	\$1,304	\$1,032	16	75161	0.021
AMICA MUTUAL INSURANCE COMPANY - 19976 - [Amica Mutual]	\$1,683	\$1,558	\$1,416	\$1,678	\$1,411	\$1,389	\$1,208	\$1,108	\$1,245	\$1,247	3	19391	0.015
HARTFORD CASUALTY INSURANCE COMPANY - 29424 - [Open Road]	\$1,704	\$1,298	\$1,364	\$1,703	\$1,183	\$1,233	\$1,070	\$988	\$922	\$1,065	2	1714	0.117
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY - 25127 - [State Auto Personal Auto]	\$1,719	\$1,458	\$1,428	\$1,824	\$1,364	\$1,314	\$1,175	\$1,081	\$1,228	\$1,077	2	17493	0.011
PROGRESSIVE PREFERRED INSURANCE COMPANY - 37834 - [Arizona Private Passenger Automobile]	\$1,806	\$1,611	\$1,573	\$1,966	\$1,493	\$1,378	\$1,257	\$1,221	\$1,257	\$1,087	25	279432	0.009
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE - 12873 - [PURE Private Fleet Auto]	\$1,811	\$1,549	\$1,739	\$1,833	\$1,573	\$1,549	\$1,266	\$1,169	\$1,322	\$1,214	0	2237	0.000
TEACHERS INSURANCE COMPANY - 22683 - [Private Passenger Auto]	\$1,857	\$1,397	\$1,377	\$1,549	\$1,513	\$1,157	\$1,263	\$1,079	\$1,352	\$1,084	0	250	0.000
INFINITY SAFEGUARD INSURANCE COMPANY - 16802 - [Value Added Pilot]	\$1,888	\$1,712	\$1,491	\$2,028	\$1,243	\$1,300	\$1,508	\$1,381	\$1,578	\$1,228	1	25587	0.004
PERMANENT GENERAL ASSURANCE CORPORATION - 37648 - [Model Product 3.5]	\$2,145	\$1,752	\$1,770	\$2,347	\$1,682	\$1,621	\$1,537	\$1,319	\$1,673	\$1,306	9	57394	0.016
LM GENERAL INSURANCE COMPANY - 36447 - [Gears]	\$2,306	\$2,223	\$2,236	\$2,500	\$1,996	\$2,122	\$1,777	\$1,334	\$1,620	\$1,414	29	163156	0.018
INFINITY CASUALTY INSURANCE COMPANY - 21792 - [Low Cost Pilot]	\$2,401	\$2,236	\$1,940	\$2,609	\$1,598	\$1,678	\$1,928	\$1,756	\$2,016	\$1,575	5	34937	0.014
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688 - [Allstate Private Passenger Automobile Policy]	\$2,468	\$1,815	\$2,123	\$2,594	\$1,779	\$1,915	\$1,512	\$1,484	\$1,579	\$1,311	35	280116	0.012
ALLSTATE INSURANCE COMPANY - 19232 - [Allstate Private Passenger Automobile Policy]	\$2,468	\$1,815	\$2,123	\$2,594	\$1,779	\$1,915	\$1,512	\$1,484	\$1,579	\$1,311	5	18506	0.027
SENTRY INSURANCE A MUTUAL COMPANY - 24988 - [SIAMCO 07SM-D1 Product]	\$2,561	\$2,271	\$2,271	\$2,739	\$1,961	\$1,563	\$1,413	\$1,415	\$1,312	\$1,279	5	29029	0.017
PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION - 18139 - [PEAK 03VN-D1 Product]	\$2,561	\$2,271	\$2,271	\$2,739	\$1,961	\$1,563	\$1,413	\$1,415	\$1,312	\$1,279	1	8871	0.011

Hypothetical 10: Single female driver, age 81. She has a clean driving record the last 3 years and no credit history. She drives a 2011 Ford Taurus SEL, 4-door sedan, automatic, 3.5L for pleasure use.

Coverage & Limits: Combined Single Limit of \$300,000 or Split Limits of \$100,000/\$300,000 BI and \$50,000 PD; medical payments of \$5,000; UM and UIM Limits same as liability; \$250 deductible comprehensive; \$500 deductible collision.

	Premiums shown are six-month premiums as of March 1, 2018										Complaint Ratio (CR)		
Name of Insurer - NAIC# - [Product Name]	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
LM INSURANCE CORPORATION - 33600 - [Gears]	\$2,562	\$2,471	\$2,484	\$2,774	\$2,216	\$2,357	\$1,975	\$1,483	\$1,800	\$1,572	0	3124	0.000
ECONOMY PREFERRED INSURANCE COMPANY - 38067 - [Manual Rating]	\$2,593	\$2,128	\$2,146	\$3,045	\$1,514	\$1,940	\$1,486	\$1,991	\$1,968	\$1,510	2	7259	0.028
FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY - 37710 - [EZ Lynx]	\$2,628	\$2,353	\$2,447	\$2,957	\$2,206	\$2,234	\$2,186	\$1,970	\$2,240	\$2,240	0	521	0.000
RESPONSE INSURANCE COMPANY - 43044 - [KD3.6]	\$2,702	\$2,357	\$2,396	\$2,708	\$2,174	\$1,705	\$2,087	\$1,572	\$2,048	\$1,576	0	230	0.000
STILLWATER INSURANCE COMPANY - 25180 - [Auto]	\$2,772	\$2,293	\$2,317	\$2,907	\$2,473	\$2,141	\$1,896	\$1,839	\$2,173	\$1,769	0	4753	0.000
INFINITY INSURANCE COMPANY - 22268 - [Value Added]	\$2,820	\$2,384	\$2,084	\$2,971	\$1,918	\$1,881	\$2,226	\$2,025	\$2,322	\$1,798	12	43179	0.028
INFINITY SELECT INSURANCE COMPANY - 20260 - [Low Cost]	\$2,965	\$2,511	\$2,203	\$3,147	\$2,025	\$1,977	\$2,290	\$2,068	\$2,391	\$1,840	1	7214	0.014
INFINITY STANDARD INSURANCE COMPANY - 12599 - [Preimer]	\$2,970	\$2,560	\$2,216	\$3,117	\$2,021	\$2,008	\$2,328	\$2,144	\$2,424	\$1,900	0	980	0.000
COMMONWEALTH CASUALTY COMPANY - 13930 - [Commonwealth Casualty Company]	\$3,270	\$3,279	\$2,973	\$3,907	\$2,577	\$2,621	\$1,984	\$2,563	\$2,720	\$2,720	17	68802	0.025
ELECTRIC INSURANCE COMPANY - 21261 - [Private Passenger Automobile]	\$3,338	\$2,550	\$2,708	\$3,150	\$2,553	\$3,043	\$2,168	\$2,364	\$2,800	\$2,142	0	5079	0.000

Hypothetical 11: Unmarried female age 41, rides bus to work. She has a clean driving record last 3 years. She drives a 2014 Honda, Accord EX, 4-door sedan, 4 cyl., 2.4L automatic, for pleasure use (5,000 miles annually).

Coverage & Limits: Combined single limit of \$40,000 or split limits of \$15,000/\$30,000 BI and \$10,000 PD; medical payments of \$5,000; UM and UIM Limits same as liability; \$250 deductible comprehensive; \$500 deductible collision.

	Premiums shown are six-month premiums as of March 1, 2018										Complaint Ratio (CR)		
Name of Insurer - NAIC# - [Product Name]	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
AMERICAN FAMILY INSURANCE COMPANY - 10386 - [Family Car]	\$559	\$473	\$483	\$558	\$450	\$404	\$393	\$388	\$359	\$331	13	122047	0.011
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761 - [MAP2]	\$573	\$444	\$502	\$623	\$425	\$480	\$383	\$372	\$421	\$349	1	19722	0.005
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941 - [USAA PPA]	\$588	\$515	\$513	\$603	\$491	\$504	\$463	\$510	\$497	\$393	6	141752	0.004
AUTO-OWNERS INSURANCE COMPANY - 18988 - [A-O WEB EZ]	\$598	\$552	\$561	\$717	\$557	\$520	\$484	\$438	\$654	\$431	1	27648	0.004
BADGER MUTUAL INSURANCE COMPANY - 13420 - [Premier]	\$635	\$702	\$526	\$679	\$474	\$509	\$421	\$442	\$421	\$421	0	5454	0.000
IDS PROPERTY CASUALTY INSURANCE COMPANY - 29068 - [Safety Pays Auto Program]	\$636	\$497	\$496	\$715	\$454	\$575	\$500	\$432	\$502	\$385	7	35331	0.020
GEICO CASUALTY COMPANY - 41491 - [Private Passenger Auto]	\$654	\$576	\$556	\$734	\$566	\$555	\$492	\$507	\$475	\$411	80	768375	0.010
OWNERS INSURANCE COMPANY - 32700 - [A-O WEB EZ]	\$693	\$641	\$651	\$831	\$645	\$603	\$561	\$508	\$759	\$500	1	11359	0.009
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693 - [Personal Auto Policy]	\$716	\$595	\$578	\$721	\$538	\$500	\$440	\$405	\$649	\$570	1	10186	0.010
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939 - [Personal Auto]	\$727	\$665	\$665	\$766	\$623	\$623	\$572	\$551	\$606	\$606	0	1200	0.000
SECURA INSURANCE, A MUTUAL COMPANY - 22543 - [Personal Auto]	\$741	\$656	\$641	\$914	\$612	\$716	\$634	\$578	\$615	\$523	0	7	0.000
COUNTRY MUTUAL INSURANCE COMPANY - 20990 - [COUNTRY 2.0]	\$763	\$692	\$670	\$866	\$741	\$689	\$649	\$517	\$649	\$473	0	3096	0.000
GENERAL CASUALTY COMPANY OF WISCONSIN - 24414 - [FlexAuto 2.0]	\$768	\$606	\$644	\$791	\$719	\$647	\$580	\$532	\$608	\$608	0	1389	0.000
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178 - [Private Passenger Auto]	\$777	\$656	\$670	\$822	\$711	\$586	\$626	\$518	\$626	\$475	83	890730	0.009
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955 - [N/A]	\$781	\$685	\$679	\$835	\$672	\$664	\$616	\$575	\$659	\$517	0	12198	0.000
PACIFIC INDEMNITY COMPANY - 20346 - [Masterpiece]	\$782	\$718	\$718	\$972	\$703	\$646	\$599	\$601	\$693	\$550	0	5595	0.000
VIGILANT INSURANCE COMPANY - 20397 - [Masterpiece]	\$782	\$718	\$718	\$972	\$703	\$646	\$599	\$601	\$693	\$550	0	532	0.000
FEDERAL INSURANCE COMPANY - 20281 - [Masterpiece]	\$782	\$718	\$718	\$972	\$703	\$646	\$599	\$601	\$693	\$550	1	2266	0.044
GREAT NORTHERN INSURANCE COMPANY - 20303 - [Masterpiece]	\$782	\$718	\$718	\$972	\$703	\$646	\$599	\$601	\$693	\$550	0	724	0.000
CINCINNATI INSURANCE COMPANY, THE - 10677 - [Excel and our approved rates]	\$793	\$649	\$652	\$821	\$634	\$521	\$495	\$475	\$629	\$500	1	9872	0.010
HARTFORD CASUALTY INSURANCE COMPANY - 29424 - [Open Road]	\$793	\$617	\$651	\$777	\$568	\$564	\$511	\$497	\$479	\$525	2	1714	0.117
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072 - [EncompassOne (Universal Security Policy) Special]	\$802	\$641	\$746	\$891	\$670	\$622	\$558	\$474	\$530	\$530	1	17849	0.006
PEKIN INSURANCE COMPANY - 24228 - [Microsoft Excel]	\$808	\$766	\$758	\$1,049	\$741	\$811	\$737	\$695	\$739	\$638	6	57880	0.010
HORACE MANN INSURANCE COMPANY - 22578 - [Private Passenger Auto]	\$812	\$685	\$847	\$874	\$620	\$564	\$591	\$540	\$835	\$639	0	6256	0.000
PROGRESSIVE ADVANCED INSURANCE COMPANY - 11851 - [Arizona Private Passenger Automobile]	\$820	\$712	\$698	\$855	\$658	\$610	\$584	\$584	\$619	\$517	36	412147	0.009
SECURA SUPREME INSURANCE COMPANY - 10239 - [MILESTONE]	\$833	\$736	\$719	\$1,029	\$684	\$803	\$708	\$642	\$683	\$579	0	4360	0.000
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS - 43494 - [Hallmark Private Passenger Auto Program]	\$836	\$676	\$654	\$830	\$768	\$581	\$452	\$580	\$560	\$463	0	47752	0.000
PHARMACISTS MUTUAL INSURANCE COMPANY - 13714 - [Point In J Policy Processing]	\$856	\$886	\$807	\$1,040	\$737	\$739	\$637	\$643	\$637	\$637	0	976	0.000
MAPFRE INSURANCE COMPANY - 23876 - [MAPFRE Insurance Company]	\$857	\$732	\$798	\$1,007	\$712	\$661	\$617	\$578	\$760	\$559	5	12749	0.039
ACUITY, A MUTUAL INSURANCE COMPANY - 14184 - [Acuity Proprietary Rating System]	\$864	\$835	\$864	\$895	\$809	\$835	\$744	\$751	\$787	\$738	0	9336	0.000
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY - 36161 - [Quantum Auto 2.0]	\$899	\$766	\$743	\$922	\$732	\$644	\$656	\$610	\$596	\$556	3	74503	0.004
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773 - [Farm Bureau Member's Choice]	\$900	\$771	\$815	\$1,068	\$833	\$801	\$666	\$584	\$652	\$584	2	41882	0.005

Hypothetical 11: Unmarried female age 41, rides bus to work. She has a clean driving record last 3 years. She drives a 2014 Honda, Accord EX, 4-door sedan, 4 cyl., 2.4L automatic, for pleasure use (5,000 miles annually).

Coverage & Limits: Combined single limit of \$40,000 or split limits of \$15,000/\$30,000 BI and \$10,000 PD; medical payments of \$5,000; UM and UIM Limits same as liability; \$250 deductible comprehensive; \$500 deductible collision.

	Premiums shown are six-month premiums as of March 1, 2018										Complaint Ratio (CR)		
Name of Insurer - NAIC# - [Product Name]	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
ECONOMY PREFERRED INSURANCE COMPANY - 38067 - [Manual Rating]	\$905	\$776	\$752	\$1,080	\$587	\$731	\$538	\$750	\$740	\$551	2	7259	0.028
STATE FARM FIRE AND CASUALTY COMPANY - 25143 - [Private Passenger Auto]	\$917	\$777	\$793	\$970	\$840	\$692	\$745	\$611	\$744	\$566	16	75161	0.021
NATIONWIDE MUTUAL INSURANCE COMPANY - 23787 - [Nationwide Mutual Insurance Company Private Passenger Auto]	\$931	\$782	\$813	\$978	\$753	\$729	\$644	\$621	\$773	\$639	1	17158	0.006
KEMPER INDEPENDENCE INSURANCE COMPANY - 10914 - [AZ 2018 KIIC]	\$936	\$860	\$918	\$1,167	\$795	\$769	\$703	\$667	\$851	\$683	1	6153	0.016
BANKERS STANDARD INSURANCE COMPANY - 18279 - [Platinum Portfolio]	\$954	\$844	\$954	\$1,052	\$849	\$857	\$760	\$739	\$835	\$760	0	5720	0.000
ANCHOR GENERAL INSURANCE COMPANY - 40010 - [Anchor General Insurance Company]	\$954		\$728	\$995	\$725	\$683	\$509		\$695	\$500	0	14476	0.000
CENTRAL MUTUAL INSURANCE COMPANY - 20230 - [Personal Auto Policy]	\$974	\$950	\$867	\$868	\$754	\$782	\$749	\$749	\$867	\$702	0	10605	0.000
COUNTRY CASUALTY INSURANCE COMPANY - 20982 - [COUNTRY 2.0]	\$982	\$878	\$847	\$1,131	\$979	\$926	\$887	\$673	\$887	\$615	0	253	0.000
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY - 42579 - [Allied Property and Casualty Insurance]	\$987	\$848	\$834	\$997	\$745	\$714	\$607	\$613	\$845	\$723	1	7581	0.013
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY - 25127 - [State Auto Personal Auto]	\$1,002	\$840	\$851	\$1,082	\$825	\$809	\$734	\$677	\$825	\$678	2	17493	0.011
AMICA MUTUAL INSURANCE COMPANY - 19976 - [Amica Mutual]	\$1,028	\$933	\$876	\$1,022	\$872	\$871	\$786	\$723	\$822	\$807	3	19391	0.015
ACCC INSURANCE COMPANY - 10807 - [Quomation]	\$1,047	\$827	\$913	\$1,058	\$834	\$743	\$639	\$643	\$679	\$630	17	53660	0.032
EMPLOYERS MUTUAL CASUALTY COMPANY - 21415 - [MyAuto]	\$1,050	\$1,050	\$1,081	\$1,050	\$1,034	\$1,034	\$1,019	\$1,019	\$1,019	\$1,046	1	7042	0.014
PROGRESSIVE PREFERRED INSURANCE COMPANY - 37834 - [Arizona Private Passenger Automobile]	\$1,051	\$933	\$913	\$1,134	\$882	\$823	\$746	\$747	\$771	\$652	25	279432	0.009
SAFE AUTO INSURANCE COMPANY - 25405 - [G2.0]	\$1,071	\$1,009	\$917	\$1,162	\$934	\$930	\$775	\$767	\$824	\$669	5	22161	0.023
INFINITY SAFEGUARD INSURANCE COMPANY - 16802 - [Value Added Pilot]	\$1,086	\$1,000	\$832	\$1,178	\$707	\$789	\$941	\$892	\$1,009	\$776	1	25587	0.004
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756 - [Private Passenger Auto]	\$1,089	\$869	\$852	\$1,012	\$932	\$771	\$788	\$784	\$1,006	\$769	0	-	0.00
NATIONAL GENERAL INSURANCE COMPANY - 23728 - [InsurQuote]	\$1,123	\$1,004	\$978	\$1,147	\$1,030	\$957	\$922	\$896	\$1,133	\$845	8	31344	0.026
INTEGON INDEMNITY CORPORATION - 22772 - [InsurQuote]	\$1,142	\$989	\$979	\$1,191	\$983	\$940	\$881	\$818	\$1,101	\$804	0	16785	0.000
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401 - [Microsoft Excel]	\$1,145	\$1,021	\$989	\$1,160	\$895	\$809	\$800	\$713	\$740	\$645	1	20393	0.005
CSAA GENERAL INSURANCE COMPANY - 37770 - [Signature Series Auto]	\$1,178	\$923	\$1,073	\$1,267	\$886	\$895	\$862	\$698	\$1,039	\$704	5	153935	0.003
STILLWATER INSURANCE COMPANY - 25180 - [Auto]	\$1,186	\$1,005	\$1,004	\$1,259	\$1,069	\$972	\$856	\$833	\$993	\$829	0	4753	0.000
COAST NATIONAL INSURANCE COMPANY - 25089 - [Select 3.0]	\$1,187	\$883	\$912	\$1,198	\$908	\$805	\$805	\$699	\$922	\$625	5	77996	0.006
COMMONWEALTH CASUALTY COMPANY - 13930 - [Commonwealth Casualty Company]	\$1,196	\$983	\$1,044	\$1,324	\$892	\$874	\$643	\$733	\$841	\$841	17	68802	0.025
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE - 12873 - [PURE Private Fleet Auto]	\$1,215	\$1,037	\$1,211	\$1,263	\$1,073	\$1,191	\$909	\$845	\$985	\$882	0	2237	0.000
SAFECO INSURANCE COMPANY OF AMERICA - 24740 - [AMR]	\$1,219	\$1,036	\$1,024	\$1,234	\$1,019	\$999	\$899	\$863	\$1,033	\$830	15	161376	0.009
RESPONSE INSURANCE COMPANY - 43044 - [KD3.6]	\$1,221	\$1,083	\$1,103	\$1,229	\$1,022	\$844	\$941	\$774	\$1,000	\$774	0	230	0.000
WESTERN GENERAL INSURANCE COMPANY - 27502 - [PLATINUM 3.0]	\$1,255	\$1,072	\$1,070	\$1,233	\$1,020	\$843	\$619	\$809	\$687	\$677	4	3123	0.128
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805 - [Program 5 Domestic]	\$1,259	\$1,055	\$984	\$1,312	\$1,002	\$927	\$797	\$838	\$900	\$718	16	143768	0.011
INFINITY CASUALTY INSURANCE COMPANY - 21792 - [Low Cost Pilot]	\$1,280	\$1,186	\$982	\$1,398	\$835	\$938	\$1,120	\$1,062	\$1,205	\$923	5	34937	0.014
SAFeway INSURANCE COMPANY - 12521 - [AZ-PPA]	\$1,286	\$1,021	\$961	\$1,210	\$1,013	\$913	\$715	\$833	\$1,014	\$673	13	121274	0.011
PRIMERO INSURANCE COMPANY - 11855 - [Non Standard Private Passenger Automobile]	\$1,314	\$1,248	\$1,248	\$1,248	\$1,164	\$1,098	\$1,098	\$1,098	\$1,164	\$1,068	0	6606	0.000

Hypothetical 11: Unmarried female age 41, rides bus to work. She has a clean driving record last 3 years. She drives a 2014 Honda, Accord EX, 4-door sedan, 4 cyl., 2.4L automatic, for pleasure use (5,000 miles annually).

Coverage & Limits: Combined single limit of \$40,000 or split limits of \$15,000/\$30,000 BI and \$10,000 PD; medical payments of \$5,000; UM and UIM Limits same as liability; \$250 deductible comprehensive; \$500 deductible collision.

	Premiums shown are six-month premiums as of March 1, 2018										Complaint Ratio (CR)		
Name of Insurer - NAIC# - [Product Name]	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
INFINITY INSURANCE COMPANY - 22268 - [Value Added]	\$1,320	\$1,158	\$971	\$1,405	\$901	\$954	\$1,153	\$1,076	\$1,240	\$944	12	43179	0.028
PERMANENT GENERAL ASSURANCE CORPORATION - 37648 - [Model Product 3.5]	\$1,340	\$1,114	\$1,138	\$1,443	\$1,121	\$1,109	\$1,026	\$944	\$1,214	\$916	9	57394	0.016
MERCURY CASUALTY COMPANY - 11908 - [ALIGNED]	\$1,343	\$1,314	\$1,215	\$1,521	\$1,120	\$1,171	\$1,120	\$962	\$1,122	\$968	5	20739	0.024
ALLSTATE INSURANCE COMPANY - 19232 - [Allstate Private Passenger Automobile Policy]	\$1,346	\$1,041	\$1,176	\$1,409	\$980	\$1,085	\$867	\$844	\$935	\$751	5	18506	0.027
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688 - [Allstate Private Passenger Automobile Policy]	\$1,346	\$1,041	\$1,173	\$1,409	\$980	\$1,085	\$867	\$844	\$935	\$751	35	280116	0.012
INFINITY SELECT INSURANCE COMPANY - 20260 - [Low Cost]	\$1,368	\$1,218	\$1,024	\$1,478	\$943	\$996	\$1,172	\$1,083	\$1,263	\$955	1	7214	0.014
FARMERS INSURANCE COMPANY OF ARIZONA - 21598 - [Farmers Smart Plan Auto]	\$1,386	\$1,308	\$1,294	\$1,519	\$1,305	\$1,078	\$978	\$968	\$1,075	\$922	35	404857	0.009
ACCESS INSURANCE COMPANY - 11711 - [PPA]	\$1,389	\$1,317	\$1,136	\$1,362	\$1,271	\$1,703	\$967	\$981	\$1,039	\$1,060	3	577	0.520
INFINITY STANDARD INSURANCE COMPANY - 12599 - [Preimer]	\$1,436	\$1,287	\$1,074	\$1,524	\$982	\$1,042	\$1,227	\$1,155	\$1,310	\$1,014	0	980	0.000
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210 - [Private passenger auto]	\$1,439	\$1,298	\$1,294	\$1,462	\$1,158	\$1,059	\$1,049	\$934	\$1,250	\$880	3	47984	0.006
MENDOTA INSURANCE COMPANY - 33650 - [MAP VP]	\$1,445	\$1,211	\$1,085	\$1,471	\$956	\$1,057	\$776	\$800	\$1,058	\$657	12	15552	0.077
TEACHERS INSURANCE COMPANY - 22683 - [Private Passenger Auto]	\$1,466	\$1,070	\$1,054	\$1,256	\$1,185	\$967	\$1,109	\$908	\$1,147	\$906	0	250	0.000
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805 - [Program 4 Mexico]	\$1,489	\$1,226	\$1,157	\$1,563	\$1,213	\$1,133	\$998	\$1,043	\$1,166	\$897	16	143768	0.011
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942 - [Microsoft Excel]	\$1,545	\$1,369	\$1,331	\$1,562	\$1,203	\$1,097	\$1,081	\$965	\$1,016	\$873	0	328	0.000
SENTRY INSURANCE A MUTUAL COMPANY - 24988 - [SIAMCO 07SM-D1 Product]	\$1,686	\$1,500	\$1,500	\$1,814	\$1,412	\$1,116	\$1,021	\$1,086	\$1,009	\$971	5	29029	0.017
PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION - 18139 - [PEAK 03VN-D1 Product]	\$1,686	\$1,500	\$1,500	\$1,814	\$1,412	\$1,116	\$1,021	\$1,086	\$1,009	\$971	1	8871	0.011
YOUNG AMERICA INSURANCE COMPANY - 27090 - [YA-AZ-57-0003]	\$1,696	\$1,426	\$1,438	\$1,540	\$1,354	\$1,390	\$1,270	\$1,216	\$1,384	\$1,384	6	11069	0.054
ASSURANCEAMERICA INSURANCE COMPANY - 11558 - [WebRater]	\$1,708	\$1,392	\$1,404	\$1,682	\$1,312	\$1,254	\$994	\$1,057	\$1,106	\$974	0	18534	0.000
UNITED INSURANCE COMPANY INC. - 12256 - [InsurPAS]	\$1,748	\$1,777	\$1,802	\$1,672	\$1,421	\$1,265	\$1,152	\$1,209	\$1,310	\$1,181	4	63529	0.006
LM GENERAL INSURANCE COMPANY - 36447 - [Gears]	\$1,765	\$1,695	\$1,704	\$1,866	\$1,514	\$1,645	\$1,375	\$1,090	\$1,213	\$1,102	29	163156	0.018
AMERICAN ACCESS CASUALTY COMPANY - 10730 - [PPA]	\$1,835	\$1,495	\$1,094	\$1,225	\$1,583	\$1,373	\$950	\$1,263	\$1,028	\$968	13	48777	0.027
ELECTRIC INSURANCE COMPANY - 21261 - [Private Passenger Automobile]	\$1,856	\$1,387	\$1,500	\$1,734	\$1,420	\$1,756	\$1,229	\$1,328	\$1,641	\$1,221	0	5079	0.000
LOYA INSURANCE COMPANY - 11198 - [LIC-AZ-6M-82-006]	\$1,888	\$1,880	\$1,751	\$1,880	\$1,787	\$1,642	\$1,642	\$1,574	\$1,642	\$1,787	4	5616	0.071
LM INSURANCE CORPORATION - 33600 - [Gears]	\$1,962	\$1,883	\$1,894	\$2,074	\$1,683	\$1,828	\$1,528	\$1,211	\$1,348	\$1,224	0	3124	0.000
FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY - 37710 - [EZ Lynx]	\$2,161	\$1,962	\$2,055	\$2,406	\$1,830	\$1,913	\$1,871	\$1,725	\$1,973	\$1,973	0	521	0.000
MGA INSURANCE COMPANY, INC. - 40150 - [Semi-Annual Program 4.0]	\$2,249	\$1,754	\$1,657	\$2,458	\$1,716	\$1,203	\$1,173	\$1,172	\$1,179	\$1,041	0	35762	0.000

Hypothetical 12: Unmarried female age 41, drives 15 miles each way to work (12,000 miles annually) and has a clean driving record for the last 3 years; a median (average) credit score and drives a 2014 Honda, Accord EX, 4-door sedan, 4 cyl., 2.4L automatic.

Coverage & Limits: Combined single limit of \$40,000 or split limits of \$15,000/\$30,000 BI and \$10,000 PD; medical payments of \$5,000; UM and UIM Limits same as liability; \$250 deductible comprehensive; \$500 deductible collision.

	Premiums shown are six-month premiums as of March 1, 2018										Complaint Ratio (CR)		
Name of Insurer - NAIC# - [Product Name]	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
AMERICAN FAMILY INSURANCE COMPANY - 10386 - [Family Car]	\$598	\$505	\$515	\$596	\$480	\$429	\$420	\$412	\$380	\$351	13	122047	0.011
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941 - [USAA PPA]	\$635	\$555	\$553	\$652	\$530	\$544	\$500	\$550	\$536	\$424	6	141752	0.004
AUTO-OWNERS INSURANCE COMPANY - 18988 - [A-O WEB EZ]	\$658	\$608	\$619	\$791	\$613	\$575	\$534	\$481	\$721	\$475	1	27648	0.004
GEICO CASUALTY COMPANY - 41491 - [Private Passenger Auto]	\$704	\$619	\$597	\$786	\$611	\$596	\$529	\$549	\$511	\$442	80	768375	0.010
IDS PROPERTY CASUALTY INSURANCE COMPANY - 29068 - [Safety Pays Auto Program]	\$712	\$554	\$552	\$798	\$506	\$642	\$557	\$482	\$560	\$432	7	35331	0.020
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693 - [Personal Auto Policy]	\$716	\$595	\$578	\$721	\$538	\$500	\$440	\$405	\$649	\$570	1	10186	0.010
BADGER MUTUAL INSURANCE COMPANY - 13420 - [Premier]	\$722	\$800	\$604	\$771	\$543	\$583	\$478	\$506	\$478	\$478	0	5454	0.000
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761 - [MAP2]	\$742	\$546	\$645	\$831	\$538	\$597	\$476	\$458	\$508	\$433	1	19722	0.005
OWNERS INSURANCE COMPANY - 32700 - [A-O WEB EZ]	\$763	\$705	\$717	\$917	\$711	\$666	\$620	\$558	\$836	\$551	1	11359	0.009
GENERAL CASUALTY COMPANY OF WISCONSIN - 24414 - [FlexAuto 2.0]	\$768	\$606	\$644	\$791	\$719	\$647	\$580	\$532	\$608	\$608	0	1389	0.000
COUNTRY MUTUAL INSURANCE COMPANY - 20990 - [COUNTRY 2.0]	\$794	\$717	\$695	\$905	\$776	\$723	\$684	\$539	\$684	\$493	0	3096	0.000
NATIONAL GENERAL INSURANCE COMPANY - 23728 - [InsurQuote]	\$803	\$681	\$669	\$821	\$691	\$640	\$621	\$595	\$792	\$564	8	31344	0.026
HORACE MANN INSURANCE COMPANY - 22578 - [Private Passenger Auto]	\$809	\$680	\$842	\$873	\$616	\$586	\$585	\$527	\$825	\$632	0	6256	0.000
SECURA INSURANCE, A MUTUAL COMPANY - 22543 - [Personal Auto]	\$811	\$718	\$702	\$1,002	\$671	\$784	\$695	\$632	\$672	\$573	0	7	0.000
PROGRESSIVE ADVANCED INSURANCE COMPANY - 11851 - [Arizona Private Passenger Automobile]	\$820	\$712	\$698	\$855	\$658	\$610	\$584	\$584	\$619	\$517	36	412147	0.009
INTEGON INDEMNITY CORPORATION - 22772 - [InsurQuote]	\$835	\$694	\$688	\$869	\$683	\$650	\$613	\$565	\$790	\$555	0	16785	0.000
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS - 43494 - [Hallmark Private Passenger Auto Program]	\$836	\$676	\$654	\$830	\$768	\$581	\$452	\$580	\$560	\$463	0	47752	0.000
FEDERAL INSURANCE COMPANY - 20281 - [Masterpiece]	\$847	\$777	\$777	\$1,055	\$763	\$701	\$650	\$652	\$752	\$595	1	2266	0.044
VIGILANT INSURANCE COMPANY - 20397 - [Masterpiece]	\$847	\$777	\$777	\$1,055	\$763	\$701	\$650	\$652	\$752	\$595	0	532	0.000
PACIFIC INDEMNITY COMPANY - 20346 - [Masterpiece]	\$847	\$777	\$777	\$1,055	\$763	\$701	\$650	\$652	\$752	\$595	0	5595	0.000
GREAT NORTHERN INSURANCE COMPANY - 20303 - [Masterpiece]	\$847	\$777	\$777	\$1,055	\$763	\$701	\$650	\$652	\$752	\$595	0	724	0.000
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072 - [EncompassOne (Universal Security Policy) Special]	\$850	\$674	\$789	\$946	\$702	\$652	\$585	\$498	\$551	\$551	1	17849	0.006
MAPFRE INSURANCE COMPANY - 23876 - [MAPFRE Insurance Company]	\$857	\$732	\$798	\$1,007	\$712	\$661	\$617	\$578	\$760	\$559	5	12749	0.039
HARTFORD CASUALTY INSURANCE COMPANY - 29424 - [Open Road]	\$867	\$674	\$711	\$852	\$619	\$618	\$559	\$543	\$526	\$575	2	1714	0.117
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178 - [Private Passenger Auto]	\$872	\$736	\$752	\$924	\$798	\$659	\$701	\$579	\$700	\$531	83	890730	0.009
CINCINNATI INSURANCE COMPANY, THE - 10677 - [Excel and our approved rates]	\$872	\$714	\$716	\$901	\$695	\$571	\$545	\$521	\$691	\$550	1	9872	0.010
ACUIITY, A MUTUAL INSURANCE COMPANY - 14184 - [Acuity Proprietary Rating System]	\$888	\$858	\$888	\$919	\$801	\$858	\$765	\$746	\$809	\$759	0	9336	0.000
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955 - [N/A]	\$893	\$783	\$777	\$954	\$768	\$759	\$703	\$657	\$753	\$590	0	12198	0.000
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401 - [Microsoft Excel]	\$911	\$820	\$791	\$919	\$716	\$647	\$648	\$586	\$614	\$522	1	20393	0.005
SECURA SUPREME INSURANCE COMPANY - 10239 - [MILESTONE]	\$914	\$804	\$786	\$1,128	\$747	\$879	\$775	\$702	\$745	\$635	0	4360	0.000
NATIONWIDE MUTUAL INSURANCE COMPANY - 23787 - [Nationwide Mutual Insurance Company Private Passenger Auto]	\$931	\$782	\$813	\$978	\$753	\$729	\$644	\$621	\$773	\$639	1	17158	0.006
PHARMACISTS MUTUAL INSURANCE COMPANY - 13714 - [Point In J Policy Processing]	\$937	\$970	\$884	\$1,140	\$807	\$810	\$699	\$706	\$699	\$699	0	976	0.000

Hypothetical 12: Unmarried female age 41, drives 15 miles each way to work (12,000 miles annually) and has a clean driving record for the last 3 years; a median (average) credit score and drives a 2014 Honda, Accord EX, 4-door sedan, 4 cyl., 2.4L automatic.

Coverage & Limits: Combined single limit of \$40,000 or split limits of \$15,000/\$30,000 BI and \$10,000 PD; medical payments of \$5,000; UM and UIM Limits same as liability; \$250 deductible comprehensive; \$500 deductible collision.

	Premiums shown are six-month premiums as of March 1, 2018										Complaint Ratio (CR)		
Name of Insurer - NAIC# - [Product Name]	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
KEMPER INDEPENDENCE INSURANCE COMPANY - 10914 - [AZ 2018 KIIC]	\$937	\$861	\$919	\$1,168	\$796	\$770	\$704	\$668	\$852	\$684	1	6153	0.016
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939 - [Personal Auto]	\$945	\$867	\$867	\$997	\$81	\$811	\$742	\$715	\$784	\$784	0	1200	0.000
ECONOMY PREFERRED INSURANCE COMPANY - 38067 - [Manual Rating]	\$947	\$809	\$789	\$1,129	\$610	\$760	\$558	\$782	\$769	\$577	2	7259	0.028
ANCHOR GENERAL INSURANCE COMPANY - 40010 - [Anchor General Insurance Company]	\$954		\$728	\$995	\$725	\$683	\$509		\$695	\$500	0	14476	0.000
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY - 42579 - [Allied Property and Casualty Insurance]	\$987	\$848	\$834	\$997	\$745	\$714	\$607	\$613	\$845	\$723	1	7581	0.013
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY - 36161 - [Quantum Auto 2.0]	\$987	\$842	\$816	\$1,016	\$805	\$708	\$719	\$669	\$655	\$609	3	74503	0.004
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY - 25127 - [State Auto Personal Auto]	\$1,002	\$840	\$851	\$1,082	\$825	\$809	\$734	\$677	\$825	\$678	2	17493	0.011
PEKIN INSURANCE COMPANY - 24228 - [Microsoft Excel]	\$1,017	\$960	\$948	\$1,309	\$923	\$1,017	\$920	\$863	\$925	\$796	6	57880	0.010
STATE FARM FIRE AND CASUALTY COMPANY - 25143 - [Private Passenger Auto]	\$1,028	\$870	\$888	\$1,088	\$941	\$776	\$831	\$681	\$829	\$631	16	75161	0.021
COUNTRY CASUALTY INSURANCE COMPANY - 20982 - [COUNTRY 2.0]	\$1,036	\$921	\$889	\$1,198	\$1,039	\$987	\$949	\$712	\$949	\$650	0	253	0.000
ACCC INSURANCE COMPANY - 10807 - [Quomation]	\$1,047	\$827	\$913	\$1,058	\$834	\$743	\$639	\$643	\$679	\$630	17	53660	0.032
BANKERS STANDARD INSURANCE COMPANY - 18279 - [Platinum Portfolio]	\$1,048	\$926	\$990	\$1,155	\$937	\$955	\$849	\$823	\$929	\$843	0	5720	0.000
PROGRESSIVE PREFERRED INSURANCE COMPANY - 37834 - [Arizona Private Passenger Automobile]	\$1,051	\$933	\$913	\$1,134	\$882	\$823	\$746	\$747	\$771	\$652	25	279432	0.009
SAFE AUTO INSURANCE COMPANY - 25405 - [G2.0]	\$1,071	\$1,009	\$917	\$1,162	\$934	\$930	\$775	\$767	\$824	\$669	5	22161	0.023
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773 - [Farm Bureau Member's Choice]	\$1,086	\$929	\$982	\$1,288	\$1,004	\$968	\$804	\$703	\$787	\$703	2	41882	0.005
INFINITY SAFEGUARD INSURANCE COMPANY - 16802 - [Value Added Pilot]	\$1,095	\$1,001	\$835	\$1,186	\$712	\$796	\$953	\$899	\$1,024	\$783	1	25587	0.004
CENTRAL MUTUAL INSURANCE COMPANY - 20230 - [Personal Auto Policy]	\$1,127	\$1,100	\$1,002	\$1,004	\$872	\$906	\$867	\$867	\$1,003	\$812	0	10605	0.000
EMPLOYERS MUTUAL CASUALTY COMPANY - 21415 - [MyAuto]	\$1,151	\$1,151	\$1,186	\$1,151	\$1,135	\$1,135	\$1,120	\$1,120	\$1,120	\$1,150	1	7042	0.014
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756 - [Private Passenger Auto]	\$1,164	\$929	\$911	\$1,083	\$996	\$824	\$844	\$837	\$1,076	\$823	0	-	0.00
AMICA MUTUAL INSURANCE COMPANY - 19976 - [Amica Mutual]	\$1,182	\$1,073	\$1,007	\$1,175	\$1,003	\$1,003	\$905	\$833	\$947	\$929	3	19391	0.015
STILLWATER INSURANCE COMPANY - 25180 - [Auto]	\$1,186	\$1,005	\$1,004	\$1,259	\$1,069	\$972	\$856	\$833	\$993	\$829	0	4753	0.000
COAST NATIONAL INSURANCE COMPANY - 25089 - [Select 3.0]	\$1,187	\$883	\$912	\$1,198	\$908	\$805	\$805	\$699	\$922	\$625	5	77996	0.006
RESPONSE INSURANCE COMPANY - 43044 - [KD3.6]	\$1,221	\$1,083	\$1,103	\$1,229	\$1,022	\$844	\$941	\$774	\$1,000	\$774	0	230	0.000
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942 - [Microsoft Excel]	\$1,235	\$1,106	\$1,070	\$1,244	\$968	\$884	\$884	\$800	\$854	\$715	0	328	0.000
CSAA GENERAL INSURANCE COMPANY - 37770 - [Signature Series Auto]	\$1,240	\$971	\$1,129	\$1,333	\$933	\$939	\$907	\$736	\$1,093	\$741	5	153935	0.003
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE - 12873 - [PURE Private Fleet Auto]	\$1,253	\$1,069	\$1,246	\$1,300	\$1,104	\$1,227	\$937	\$870	\$1,015	\$908	0	2237	0.000
WESTERN GENERAL INSURANCE COMPANY - 27502 - [PLATINUM 3.0]	\$1,255	\$1,072	\$1,070	\$1,233	\$1,020	\$843	\$619	\$809	\$687	\$677	4	3123	0.128
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805 - [Program 5 Domestic]	\$1,259	\$1,055	\$984	\$1,312	\$1,002	\$927	\$797	\$838	\$900	\$718	16	143768	0.011
SAFeway INSURANCE COMPANY - 12521 - [AZ-PPA]	\$1,286	\$1,021	\$961	\$1,210	\$1,013	\$913	\$715	\$833	\$1,014	\$673	13	121274	0.011
INFINITY CASUALTY INSURANCE COMPANY - 21792 - [Low Cost Pilot]	\$1,290	\$1,186	\$985	\$1,407	\$841	\$946	\$1,134	\$1,070	\$1,223	\$932	5	34937	0.014
PRIMERO INSURANCE COMPANY - 11855 - [Non Standard Private Passenger Automobile]	\$1,314	\$1,248	\$1,248	\$1,248	\$1,164	\$1,098	\$1,098	\$1,098	\$1,164	\$1,068	0	6606	0.000
INFINITY INSURANCE COMPANY - 22268 - [Value Added]	\$1,339	\$1,166	\$980	\$1,425	\$914	\$969	\$1,177	\$1,090	\$1,269	\$959	12	43179	0.028

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Coverage & Limits: Combined single limit of \$40,000 or split limits of \$15,000/\$30,000 BI and \$10,000 PD; medical payments of \$5,000; UM and UIM Limits same as liability; \$250 deductible comprehensive; \$500 deductible collision.

	Premiums shown are six-month premiums as of March 1, 2018										Complaint Ratio (CR)		
Name of Insurer - NAIC# - [Product Name]	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
PERMANENT GENERAL ASSURANCE CORPORATION - 37648 - [Model Product 3.5]	\$1,340	\$1,114	\$1,138	\$1,443	\$1,121	\$1,109	\$1,026	\$944	\$1,214	\$916	9	57394	0.016
MERCURY CASUALTY COMPANY - 11908 - [ALIGNED]	\$1,343	\$1,314	\$1,215	\$1,521	\$1,120	\$1,171	\$1,120	\$962	\$1,122	\$968	5	20739	0.024
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688 - [Allstate Private Passenger Automobile Policy]	\$1,346	\$1,041	\$1,173	\$1,409	\$980	\$1,085	\$867	\$844	\$935	\$751	35	280116	0.012
ALLSTATE INSURANCE COMPANY - 19232 - [Allstate Private Passenger Automobile Policy]	\$1,346	\$1,041	\$1,173	\$1,409	\$980	\$1,085	\$867	\$844	\$935	\$751	5	18506	0.027
FARMERS INSURANCE COMPANY OF ARIZONA - 21598 - [Farmers Smart Plan Auto]	\$1,386	\$1,308	\$1,294	\$1,519	\$1,305	\$1,078	\$978	\$968	\$1,075	\$922	35	404857	0.009
INFINITY SELECT INSURANCE COMPANY - 20260 - [Low Cost]	\$1,386	\$1,224	\$1,032	\$1,497	\$956	\$1,009	\$1,196	\$1,097	\$1,293	\$970	1	7214	0.014
ACCESS INSURANCE COMPANY - 11711 - [PPA]	\$1,389	\$1,317	\$1,136	\$1,362	\$1,271	\$1,703	\$967	\$981	\$1,039	\$1,060	3	577	0.520
COMMONWEALTH CASUALTY COMPANY - 13930 - [Commonwealth Casualty Company]	\$1,394	\$1,154	\$1,217	\$1,560	\$1,034	\$1,017	\$740	\$844	\$970	\$970	17	68802	0.025
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210 - [Private passenger auto]	\$1,439	\$1,298	\$1,294	\$1,462	\$1,158	\$1,059	\$1,049	\$934	\$1,250	\$880	3	47984	0.006
MENDOTA INSURANCE COMPANY - 33650 - [MAP VP]	\$1,445	\$1,211	\$1,085	\$1,471	\$956	\$1,057	\$776	\$800	\$1,058	\$657	12	15552	0.077
INFINITY STANDARD INSURANCE COMPANY - 12599 - [Preimer]	\$1,452	\$1,291	\$1,080	\$1,540	\$993	\$1,054	\$1,248	\$1,167	\$1,337	\$1,027	0	980	0.000
SAFECO INSURANCE COMPANY OF AMERICA - 24740 - [AMR]	\$1,457	\$1,241	\$1,228	\$1,478	\$1,219	\$1,204	\$1,082	\$1,039	\$1,248	\$1,000	15	161376	0.009
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805 - [Program 4 Mexico]	\$1,489	\$1,226	\$1,157	\$1,563	\$1,213	\$1,133	\$998	\$1,043	\$1,166	\$897	16	143768	0.011
TEACHERS INSURANCE COMPANY - 22683 - [Private Passenger Auto]	\$1,567	\$1,144	\$1,128	\$1,348	\$1,267	\$1,035	\$1,191	\$972	\$1,228	\$970	0	250	0.000
YOUNG AMERICA INSURANCE COMPANY - 27090 - [YA-AZ-57-0003]	\$1,654	\$1,384	\$1,402	\$1,498	\$1,318	\$1,342	\$1,228	\$1,372	\$1,336	\$1,336	6	11069	0.054
PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION - 18139 - [PEAK 03VN-D1 Product]	\$1,686	\$1,501	\$1,500	\$1,814	\$1,412	\$1,116	\$1,021	\$1,086	\$1,009	\$971	1	8871	0.011
ASSURANCEAMERICA INSURANCE COMPANY - 11558 - [WebRater]	\$1,708	\$1,392	\$1,404	\$1,682	\$1,312	\$1,254	\$994	\$1,057	\$1,106	\$974	0	18534	0.000
UNITED INSURANCE COMPANY INC. - 12256 - [InsurPAS]	\$1,748	\$1,777	\$1,802	\$1,672	\$1,421	\$1,265	\$1,152	\$1,209	\$1,310	\$1,181	4	63529	0.006
AMERICAN ACCESS CASUALTY COMPANY - 10730 - [PPA]	\$1,835	\$1,495	\$1,094	\$1,225	\$1,583	\$1,373	\$950	\$1,263	\$1,028	\$968	13	48777	0.027
LOYA INSURANCE COMPANY - 11198 - [LIC-AZ-6M-82-006]	\$1,864	\$1,864	\$1,738	\$1,864	\$1,771	\$1,629	\$1,629	\$1,563	\$1,629	\$1,771	4	5616	0.071
LM GENERAL INSURANCE COMPANY - 36447 - [Gears]	\$1,897	\$1,823	\$1,831	\$2,004	\$1,628	\$1,768	\$1,480	\$1,173	\$1,302	\$1,186	29	163156	0.018
LM INSURANCE CORPORATION - 33600 - [Gears]	\$2,109	\$2,025	\$2,035	\$2,227	\$1,809	\$1,964	\$1,644	\$1,304	\$1,447	\$1,318	0	3124	0.000
FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY - 37710 - [EZ Lynx]	\$2,161	\$1,962	\$2,055	\$2,406	\$1,830	\$1,913	\$1,871	\$1,725	\$1,973	\$1,973	0	521	0.000
MGA INSURANCE COMPANY, INC. - 40150 - [Semi-Annual Program 4.0]	\$2,249	\$1,754	\$1,657	\$2,458	\$1,716	\$1,203	\$1,173	\$1,172	\$1,179	\$1,041	0	35762	0.000
ELECTRIC INSURANCE COMPANY - 21261 - [Private Passenger Automobile]	\$2,373	\$1,772	\$1,917	\$2,216	\$1,815	\$2,249	\$1,574	\$1,700	\$2,102	\$1,563	0	5079	0.000
SENTRY INSURANCE A MUTUAL COMPANY - 24988 - [SIAMCO 07SM-D1 Product]	\$4,387	\$4,157	\$4,157	\$4,541	\$4,004	\$3,585	\$3,476	\$3,550	\$3,403	\$3,403	5	29029	0.017

Hypothetical 13: Family - Wife 43 years of age, clean MVR last 3 years. She drives 2012 Toyota, Camry, 4-door sedan, 6 cyl., 3.5L, automatic, 15 miles to work. Husband 45 years of age, clean MVR last 3 years. He drives a 2010 Honda Pilot EX, 4x4, 4-door, 6 cyl., 3.5L, 15 miles each way to work. Son - 17 years of age, clean MVR, "B" average grade in high school. Coverage & Limits: Combined single limit of \$40,000 or split limits of \$15,000/\$30,000 BI and \$10,000 PD; medical payments of \$5,000; UM and UIM Limits same as liability; \$250 deductible comprehensive; \$500 deductible collision.

	Premiums shown are six-month premiums as of March 1, 2018										Complaint Ratio (CR)		
Name of Insurer - NAIC# - [Product Name]	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941 - [USAA PPA]	\$1,015	\$891	\$890	\$1,040	\$844	\$872	\$798	\$871	\$856	\$685	6	141752	0.004
AMERICAN FAMILY INSURANCE COMPANY - 10386 - [Family Car]	\$1,081	\$891	\$912	\$1,080	\$854	\$747	\$745	\$715	\$670	\$603	13	122047	0.011
NATIONAL GENERAL INSURANCE COMPANY - 23728 - [InsurQuote]	\$1,639	\$1,389	\$1,361	\$1,681	\$1,396	\$1,294	\$1,262	\$1,200	\$1,606	\$1,139	8	31344	0.026
BANKERS STANDARD INSURANCE COMPANY - 18279 - [Platinum Portfolio]	\$1,734	\$1,537	\$1,640	\$1,896	\$1,546	\$1,574	\$1,399	\$1,358	\$1,523	\$1,388	0	5720	0.000
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693 - [Personal Auto Policy]	\$1,762	\$1,653	\$1,593	\$1,270	\$1,482	\$1,322	\$1,184	\$1,082	\$1,641	\$1,444	1	10186	0.010
GEICO CASUALTY COMPANY - 41491 - [Private Passenger Auto]	\$1,771	\$1,563	\$1,490	\$1,978	\$1,537	\$1,470	\$1,289	\$1,369	\$1,211	\$1,075	80	768375	0.010
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072 - [EncompassOne (Universal Security Policy) Special]	\$1,990	\$1,589	\$1,843	\$2,199	\$1,642	\$1,514	\$1,351	\$1,143	\$1,269	\$1,269	1	17849	0.006
IDS PROPERTY CASUALTY INSURANCE COMPANY - 29068 - [Safety Pays Auto Program]	\$2,014	\$1,643	\$1,613	\$2,261	\$1,508	\$1,812	\$1,566	\$1,411	\$1,527	\$1,251	7	35331	0.020
ACUIITY, A MUTUAL INSURANCE COMPANY - 14184 - [Acuity Proprietary Rating System]	\$2,014	\$1,946	\$1,995	\$2,017	\$1,884	\$1,905	\$1,670	\$1,733	\$1,764	\$1,698	0	9336	0.000
PHARMACISTS MUTUAL INSURANCE COMPANY - 13714 - [Point In J Policy Processing]	\$2,046	\$2,153	\$1,939	\$2,484	\$2,305	\$2,269	\$1,943	\$1,968	\$1,943	\$1,943	0	976	0.000
AUTO-OWNERS INSURANCE COMPANY - 18988 - [A-O WEB EZ]	\$2,087	\$1,924	\$1,951	\$2,524	\$1,930	\$1,779	\$1,648	\$1,480	\$2,289	\$1,449	1	27648	0.004
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761 - [MAP2]	\$2,096	\$1,566	\$1,803	\$2,245	\$1,518	\$1,718	\$1,318	\$1,307	\$1,464	\$1,193	1	19722	0.005
INTEGON INDEMNITY CORPORATION - 22772 - [InsurQuote]	\$2,131	\$1,763	\$1,756	\$2,225	\$1,712	\$1,607	\$1,542	\$1,389	\$1,944	\$1,378	0	16785	0.000
HORACE MANN INSURANCE COMPANY - 22578 - [Private Passenger Auto]	\$2,149	\$1,766	\$2,188	\$2,303	\$1,616	\$1,487	\$1,466	\$1,302	\$2,105	\$1,611	0	6256	0.000
BADGER MUTUAL INSURANCE COMPANY - 13420 - [Premier]	\$2,212	\$2,459	\$1,836	\$2,374	\$1,657	\$1,804	\$1,470	\$1,548	\$1,470	\$1,470	0	5454	0.000
GENERAL CASUALTY COMPANY OF WISCONSIN - 24414 - [FlexAuto 2.0]	\$2,221	\$1,735	\$1,848	\$2,287	\$2,059	\$1,854	\$1,663	\$1,502	\$1,732	\$1,732	0	1389	0.000
INFINITY SAFEGUARD INSURANCE COMPANY - 16802 - [Value Added Pilot]	\$2,240	\$2,075	\$1,742	\$2,445	\$1,473	\$1,636	\$1,946	\$1,810	\$2,090	\$1,596	1	25587	0.004
COUNTRY PREFERRED INSURANCE COMPANY - 21008 - [COUNTRY 2.0]	\$2,301	\$2,112	\$2,060	\$2,585	\$2,194	\$1,991	\$1,842	\$1,533	\$1,842	\$1,404	0	29393	0.000
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939 - [Personal Auto]	\$2,316	\$2,127	\$2,127	\$2,442	\$1,990	\$1,990	\$1,831	\$1,763	\$1,924	\$1,924	0	1200	0.000
NATIONWIDE MUTUAL INSURANCE COMPANY - 23787 - [Nationwide Mutual Insurance Company Private Passenger Auto]	\$2,334	\$1,931	\$2,014	\$2,447	\$1,868	\$1,807	\$1,583	\$1,529	\$1,934	\$1,577	1	17158	0.006
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401 - [Microsoft Excel]	\$2,369	\$2,168	\$2,067	\$2,391	\$1,882	\$1,668	\$1,688	\$1,522	\$1,560	\$1,356	1	20393	0.005
OWNERS INSURANCE COMPANY - 32700 - [A-O WEB EZ]	\$2,418	\$2,230	\$2,261	\$2,926	\$2,237	\$2,062	\$1,911	\$1,715	\$2,653	\$1,680	1	11359	0.009
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178 - [Private Passenger Auto]	\$2,440	\$2,072	\$2,102	\$2,596	\$2,247	\$1,839	\$1,935	\$1,598	\$1,903	\$1,471	83	890730	0.009
PROGRESSIVE PREFERRED INSURANCE COMPANY - 37834 - [Arizona Private Passenger Automobile]	\$2,452	\$2,203	\$2,124	\$2,608	\$2,079	\$1,877	\$1,729	\$1,721	\$1,714	\$1,534	25	279432	0.009
MAPFRE INSURANCE COMPANY - 23876 - [MAPFRE Insurance Company]	\$2,473	\$2,116	\$2,304	\$2,904	\$2,068	\$1,905	\$1,787	\$1,673	\$2,126	\$1,598	5	12749	0.039
SECURA INSURANCE, A MUTUAL COMPANY - 22543 - [Personal Auto]	\$2,487	\$2,188	\$2,126	\$3,078	\$2,015	\$2,388	\$2,075	\$1,871	\$1,968	\$1,669	0	7	0.000
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY - 42579 - [Allied Property and Casualty Insurance]	\$2,513	\$2,140	\$2,107	\$2,525	\$1,963	\$1,807	\$1,523	\$1,539	\$2,165	\$1,845	1	7581	0.013
PROGRESSIVE ADVANCED INSURANCE COMPANY - 11851 - [Arizona Private Passenger Automobile]	\$2,556	\$2,253	\$2,195	\$2,684	\$2,064	\$1,861	\$1,782	\$1,738	\$1,813	\$1,548	36	412147	0.009
PACIFIC INDEMNITY COMPANY - 20346 - [Masterpiece]	\$2,568	\$2,394	\$2,394	\$3,167	\$2,370	\$2,164	\$1,932	\$1,975	\$2,191	\$1,776	0	5595	0.000
FEDERAL INSURANCE COMPANY - 20281 - [Masterpiece]	\$2,568	\$2,394	\$2,394	\$3,167	\$2,370	\$2,164	\$1,932	\$1,975	\$2,191	\$1,776	1	2266	0.044
VIGILANT INSURANCE COMPANY - 20397 - [Masterpiece]	\$2,568	\$2,394	\$2,394	\$3,167	\$2,370	\$2,164	\$1,932	\$1,975	\$2,191	\$1,776	0	532	0.000
GREAT NORTHERN INSURANCE COMPANY - 20303 - [Masterpiece]	\$2,568	\$2,394	\$2,394	\$3,167	\$2,370	\$2,164	\$1,932	\$1,975	\$2,191	\$1,776	0	724	0.000

Hypothetical 13: Family - Wife 43 years of age, clean MVR last 3 years. She drives 2012 Toyota, Camry, 4-door sedan, 6 cyl., 3.5L, automatic, 15 miles to work. Husband 45 years of age, clean MVR last 3 years. He drives a 2010 Honda Pilot EX, 4x4, 4-door, 6 cyl., 3.5L, 15 miles each way to work. Son - 17 years of age, clean MVR, "B" average grade in high school. Coverage & Limits: Combined single limit of \$40,000 or split limits of \$15,000/\$30,000 BI and \$10,000 PD; medical payments of \$5,000; UM and UIM Limits same as liability; \$250 deductible comprehensive; \$500 deductible collision.

Name of Insurer - NAIC# -[Product Name]	Premiums shown are six-month premiums as of March 1, 2018										Complaint Ratio (CR)		
	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix 85053	Scottsdale 85257	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85122	Flagstaff 86001	Nogales 85621	Yuma 85364	Sierra Vista 85635	C	E	CR
EMPLOYERS MUTUAL CASUALTY COMPANY - 21415 - [MyAuto]	\$2,594	\$2,585	\$2,684	\$2,585	\$2,559	\$2,559	\$2,535	\$2,535	\$2,704	1	7042	0.014	
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY - 25127 - [State Auto Personal Auto]	\$2,658	\$2,259	\$2,257	\$2,836	\$2,188	\$2,129	\$1,929	\$1,803	\$1,787	2	17493	0.011	
COUNTRY MUTUAL INSURANCE COMPANY - 20990 - [COUNTRY 2.0]	\$2,700	\$2,477	\$2,416	\$3,033	\$2,573	\$2,334	\$2,158	\$1,799	\$1,647	0	3096	0.000	
CINCINNATI INSURANCE COMPANY, THE - 10677 - [Excel and our approved rates]	\$2,745	\$2,242	\$2,260	\$2,796	\$2,176	\$1,738	\$1,639	\$1,559	\$2,004	1	9872	0.010	
COAST NATIONAL INSURANCE COMPANY - 25089 - [Select 3.0]	\$2,752	\$2,037	\$2,125	\$2,768	\$2,077	\$1,803	\$1,829	\$1,553	\$2,038	5	77996	0.006	
SECURA SUPREME INSURANCE COMPANY - 10239 - [MILESTONE]	\$2,838	\$2,486	\$2,409	\$3,508	\$2,282	\$2,717	\$2,348	\$2,105	\$2,211	0	4360	0.000	
STATE FARM FIRE AND CASUALTY COMPANY - 25143 - [Private Passenger Auto]	\$2,842	\$2,416	\$2,451	\$3,023	\$2,616	\$2,138	\$2,261	\$1,855	\$2,221	16	75161	0.021	
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955 - [N/A]	\$2,863	\$2,514	\$2,489	\$3,060	\$2,464	\$2,413	\$2,223	\$2,075	\$2,303	0	12198	0.000	
INFINITY CASUALTY INSURANCE COMPANY - 21792 - [Low Cost Pilot]	\$2,865	\$2,666	\$2,237	\$3,128	\$1,885	\$2,091	\$2,481	\$2,310	\$2,660	5	34937	0.014	
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756 - [Private Passenger Auto]	\$3,010	\$2,440	\$2,383	\$2,774	\$2,587	\$2,073	\$2,102	\$2,108	\$2,708	0	-	0.00	
AMICA MUTUAL INSURANCE COMPANY - 19976 - [Amica Mutual]	\$3,016	\$2,723	\$2,570	\$3,001	\$2,581	\$2,610	\$2,346	\$2,179	\$2,465	3	19391	0.015	
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942 - [Microsoft Excel]	\$3,194	\$2,913	\$2,786	\$3,220	\$2,535	\$2,266	\$2,287	\$2,071	\$2,149	0	328	0.000	
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY - 36161 - [Quantum Auto 2.0]	\$3,263	\$2,771	\$2,677	\$3,354	\$2,632	\$2,271	\$2,299	\$2,116	\$1,980	3	74503	0.004	
COUNTRY CASUALTY INSURANCE COMPANY - 20982 - [COUNTRY 2.0]	\$3,273	\$2,971	\$2,892	\$3,713	\$3,175	\$2,921	\$2,738	\$2,199	\$2,738	0	253	0.000	
ECONOMY PREFERRED INSURANCE COMPANY - 38067 - [Manual Rating]	\$3,276	\$2,815	\$2,727	\$4,010	\$2,070	\$2,601	\$1,954	\$2,669	\$2,569	2	7259	0.028	
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE - 12873 - [PURE Private Fleet Auto]	\$3,302	\$2,801	\$3,277	\$3,423	\$2,925	\$3,235	\$2,465	\$2,287	\$2,669	0	2237	0.000	
SAFE AUTO INSURANCE COMPANY - 25405 - [G2.0]	\$3,356	\$3,132	\$3,869	\$3,636	\$2,841	\$2,558	\$2,351	\$2,286	\$2,464	5	22161	0.023	
CSAA GENERAL INSURANCE COMPANY - 37770 - [Signature Series Auto]	\$3,607	\$2,899	\$3,381	\$3,871	\$2,800	\$2,772	\$2,671	\$2,191	\$3,146	5	153935	0.003	
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773 - [Farm Bureau Member's Choice]	\$3,717	\$3,182	\$3,337	\$4,481	\$3,428	\$3,368	\$2,751	\$2,454	\$2,770	2	41882	0.005	
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688 - [Allstate Private Passenger Automobile Policy]	\$3,731	\$2,900	\$3,241	\$3,848	\$2,721	\$3,022	\$2,413	\$2,366	\$2,629	35	280116	0.012	
ALLSTATE INSURANCE COMPANY - 19232 - [Allstate Private Passenger Automobile Policy]	\$3,731	\$2,900	\$3,241	\$3,848	\$2,721	\$3,022	\$2,413	\$2,366	\$2,629	5	18506	0.027	
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS - 43494 - [Hallmark Private Passenger Auto Program]	\$3,749	\$3,067	\$2,969	\$3,746	\$3,491	\$2,365	\$1,681	\$2,458	\$1,999	0	47752	0.000	
MENDOTA INSURANCE COMPANY - 33650 - [MAP VP]	\$3,825	\$3,227	\$2,814	\$3,817	\$2,581	\$2,857	\$2,039	\$2,178	\$2,977	12	15552	0.077	
HARTFORD CASUALTY INSURANCE COMPANY - 29424 - [Open Road]	\$3,840	\$2,994	\$3,120	\$3,762	\$2,708	\$2,705	\$2,485	\$2,366	\$2,237	2	1714	0.117	
STILLWATER INSURANCE COMPANY - 25180 - [Auto]	\$3,844	\$3,236	\$3,240	\$4,077	\$3,485	\$3,078	\$2,707	\$2,635	\$3,112	0	4753	0.000	
PEKIN INSURANCE COMPANY - 24228 - [Microsoft Excel]	\$3,899	\$3,662	\$3,572	\$4,955	\$3,580	\$3,813	\$3,413	\$3,317	\$3,329	6	57880	0.010	
ACCESS INSURANCE COMPANY - 11711 - [PPA]	\$3,907	\$3,471	\$2,969	\$3,756	\$3,272	\$4,515	\$2,257	\$2,448	\$2,439	3	577	0.520	
LOYA INSURANCE COMPANY - 11198 - [LIC-AZ-6M-82-006]	\$3,908	\$3,908	\$3,636	\$3,908	\$3,682	\$3,337	\$3,337	\$3,206	\$3,337	4	5616	0.071	
INFINITY INSURANCE COMPANY - 22268 - [Value Added]	\$4,040	\$3,560	\$2,992	\$4,284	\$2,753	\$2,884	\$3,453	\$3,239	\$3,680	12	43179	0.028	
TEACHERS INSURANCE COMPANY - 22683 - [Private Passenger Auto]	\$4,041	\$2,986	\$2,948	\$3,431	\$3,281	\$2,592	\$2,939	\$2,439	\$3,076	0	250	0.000	
FARMERS INSURANCE COMPANY OF ARIZONA - 21598 - [Farmers Smart Plan Auto]	\$4,084	\$4,015	\$3,880	\$4,639	\$3,888	\$3,294	\$2,991	\$2,820	\$3,013	35	404857	0.009	
INFINITY SELECT INSURANCE COMPANY - 20260 - [Low Cost]	\$4,191	\$3,749	\$3,160	\$4,514	\$2,887	\$3,013	\$3,510	\$3,263	\$3,749	1	7214	0.014	

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Name of Insurer - NAIC# - [Product Name]	Premiums shown are six-month premiums as of March 1, 2018										Complaint Ratio (CR)		
	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix 85053	Scottsdale 85257	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85122	Flagstaff 86001	Nogales 85621	Yuma 85364	Sierra Vista 85635	C	E	CR
CENTRAL MUTUAL INSURANCE COMPANY - 20230 - [Personal Auto Policy]	\$4,254	\$4,168	\$3,788	\$3,772	\$3,276	\$3,401	\$3,250	\$3,250	\$3,757	\$3,042	0	10605	0.000
ANCHOR GENERAL INSURANCE COMPANY - 40010 - [Anchor General Insurance Company]	\$4,319		\$3,356	\$4,672	\$3,226	\$3,066	\$2,134		\$3,019	\$2,087	0	14476	0.000
SENTRY INSURANCE A MUTUAL COMPANY - 24988 - [SIAMCO 07SM-D1 Product]	\$4,387	\$4,157	\$4,157	\$4,541	\$4,004	\$3,585	\$3,476	\$3,550	\$3,403	\$3,403	5	29029	0.017
PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION - 18139 - [PEAK 03VN-D1 Product]	\$4,387	\$4,157	\$4,157	\$4,541	\$4,004	\$3,585	\$3,476	\$3,550	\$3,403	\$3,403	1	8871	0.011
RESPONSE INSURANCE COMPANY - 43044 - [KD3.6]	\$4,417	\$3,907	\$3,948	\$4,440	\$3,684	\$2,980	\$3,422	\$2,726	\$3,540	\$2,700	0	230	0.000
KEMPER INDEPENDENCE INSURANCE COMPANY - 10914 - [AZ 2018 KIIC]	\$4,439	\$4,154	\$4,366	\$5,604	\$3,773	\$3,600	\$3,332	\$3,134	\$3,924	\$3,155	1	6153	0.016
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805 - [Program 5 Domestic]	\$4,524	\$3,778	\$3,518	\$4,718	\$3,549	\$3,277	\$2,791	\$2,941	\$3,146	\$2,499	16	143768	0.011
INFINITY STANDARD INSURANCE COMPANY - 12599 - [Preimer]	\$4,553	\$4,073	\$3,406	\$4,829	\$3,112	\$3,288	\$3,862	\$3,637	\$4,116	\$3,192	0	980	0.000
MERCURY CASUALTY COMPANY - 11908 - [ALIGNED]	\$4,601	\$4,505	\$4,167	\$5,202	\$3,887	\$4,019	\$3,888	\$3,329	\$3,854	\$3,339	5	20739	0.024
SAFECO INSURANCE COMPANY OF AMERICA - 24740 - [AMR]	\$4,688	\$3,961	\$3,858	\$4,718	\$3,903	\$3,869	\$3,375	\$3,286	\$3,947	\$3,135	15	161376	0.009
WESTERN GENERAL INSURANCE COMPANY - 27502 - [PLATINUM 3.0]	\$4,854	\$4,161	\$3,988	\$5,020	\$3,821	\$3,766	\$3,972	\$3,204	\$3,759	\$2,886	4	3123	0.128
PRIMERO INSURANCE COMPANY - 11855 - [Non Standard Private Passenger Automobile]	\$4,914	\$4,632	\$4,632	\$4,632	\$4,272	\$4,074	\$4,074	\$4,074	\$4,272	\$3,954	0	6606	0.000
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210 - [Private passenger auto]	\$4,948	\$4,294	\$4,317	\$4,975	\$3,906	\$3,629	\$3,603	\$3,135	\$4,219	\$2,838	3	47984	0.006
SAFeway INSURANCE COMPANY - 12521 - [AZ-PPA]	\$4,952	\$3,743	\$3,700	\$4,700	\$3,752	\$3,485	\$2,577	\$3,093	\$3,632	\$2,509	13	121274	0.011
COMMONWEALTH CASUALTY COMPANY - 13930 - [Commonwealth Casualty Company]	\$5,108	\$4,045	\$4,632	\$4,854	\$3,276	\$3,464	\$3,532	\$3,726	\$4,461	\$4,461	17	68802	0.025
PERMANENT GENERAL ASSURANCE CORPORATION - 37648 - [Model Product 3.5]	\$5,134	\$4,225	\$4,262	\$5,558	\$4,152	\$4,068	\$3,741	\$3,349	\$4,314	\$3,266	9	57394	0.016
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805 - [Program 4 Mexico]	\$5,303	\$4,345	\$4,098	\$5,575	\$4,277	\$3,994	\$3,496	\$3,657	\$4,093	\$3,135	16	143768	0.011
ACCC INSURANCE COMPANY - 10807 - [Quomation]	\$5,326	\$4,039	\$4,473	\$5,280	\$4,160	\$3,717	\$3,161	\$3,177	\$3,427	\$3,149	17	53660	0.032
ASSURANCEAMERICA INSURANCE COMPANY - 11558 - [WebRater]	\$5,345	\$4,392	\$4,361	\$5,362	\$4,153	\$3,835	\$3,022	\$3,224	\$3,433	\$3,011	0	18534	0.000
UNITED INSURANCE COMPANY INC. - 12256 - [InsurPAS]	\$5,585	\$5,698	\$5,789	\$5,228	\$4,535	\$3,937	\$3,553	\$3,754	\$4,064	\$3,625	4	63529	0.006
LM GENERAL INSURANCE COMPANY - 36447 - [Gears]	\$5,670	\$5,482	\$5,457	\$5,906	\$4,926	\$5,242	\$4,443	\$3,490	\$3,833	\$3,558	29	163156	0.018
LM INSURANCE CORPORATION - 33600 - [Gears]	\$6,300	\$6,090	\$6,062	\$6,563	\$5,474	\$5,824	\$4,937	\$3,877	\$4,259	\$3,952	0	3124	0.000
YOUNG AMERICA INSURANCE COMPANY - 27090 - [YA-AZ-57-0003]	\$6,334	\$5,314	\$5,386	\$5,782	\$5,110	\$5,314	\$4,852	\$4,558	\$5,314	\$5,314	6	11069	0.054
AMERICAN ACCESS CASUALTY COMPANY - 10730 - [PPA]	\$7,297	\$5,900	\$4,095	\$4,707	\$6,268	\$5,259	\$3,477	\$4,910	\$3,791	\$3,480	13	48777	0.027
FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY - 37710 - [EZ Lynx]	\$7,350	\$6,615	\$6,924	\$8,244	\$6,181	\$6,460	\$6,315	\$5,767	\$6,580	\$6,580	0	521	0.000
MGA INSURANCE COMPANY, INC. - 40150 - [Semi-Annual Program 4.0]	\$7,730	\$5,743	\$5,369	\$7,730	\$5,502	\$3,885	\$3,723	\$3,382	\$3,556	\$3,329	0	35762	0.000
ELECTRIC INSURANCE COMPANY - 21261 - [Private Passenger Automobile]	\$8,404	\$6,300	\$6,812	\$7,850	\$6,428	\$7,961	\$5,566	\$5,989	\$7,390	\$5,526	0	5079	0.000

Hypothetical 14: Family - Wife 43 years of age, clean MVR last 3 years. She drives 2012 Toyota, Camry, 4-door sedan, 6 cyl., 3.5L, automatic, 15 miles to work. Husband 45 years of age, clean MVR last 3 years. He drives a 2010 Honda Pilot EX, 4x4, 4-door, 6 cyl., 3.5L, 15 miles each way to work. Son - 17 years of age, clean MVR, "B" average grade in high school. Coverage & Limits: Combined Single Limit of \$300,000 or Split Limits of \$100,000/\$300,000 BI and \$50,000 PD; medical payments of \$5,000; UM and UIM Limits same as liability; \$250 deductible comprehensive; \$500 deductible collision.

	Premiums shown are six-month premiums as of March 1, 2018										Complaint Ratio (CR)		
Name of Insurer - NAIC# -[Product Name]	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941 - [USAA PPA]	\$1,110	\$878	\$981	\$1,141	\$915	\$949	\$873	\$931	\$920	\$749	6	141752	0.004
AMERICAN FAMILY INSURANCE COMPANY - 10386 - [Family Car]	\$1,245	\$1,025	\$1,052	\$1,245	\$977	\$863	\$843	\$827	\$747	\$683	13	122047	0.011
NATIONAL GENERAL INSURANCE COMPANY - 23728 - [InsurQuote]	\$1,798	\$1,508	\$1,494	\$1,851	\$1,468	\$1,350	\$1,343	\$1,232	\$1,667	\$1,194	8	31344	0.026
BANKERS STANDARD INSURANCE COMPANY - 18279 - [Platinum Portfolio]	\$2,010	\$1,801	\$1,914	\$2,201	\$1,783	\$1,794	\$1,593	\$1,542	\$1,726	\$1,585	0	5720	0.000
ACUITY, A MUTUAL INSURANCE COMPANY - 14184 - [Acuity Proprietary Rating System]	\$2,075	\$1,996	\$2,084	\$2,113	\$1,934	\$1,943	\$1,739	\$1,754	\$1,837	\$1,683	0	9336	0.000
AMICA MUTUAL INSURANCE COMPANY - 19976 - [Amica Mutual]	\$2,087	\$1,908	\$1,760	\$2,241	\$1,893	\$1,874	\$1,665	\$1,531	\$1,723	\$1,711	3	19391	0.015
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072 - [EncompassOne (Universal Security Policy) Special]	\$2,116	\$1,659	\$1,941	\$2,337	\$1,712	\$1,593	\$1,396	\$1,165	\$1,304	\$1,304	1	17849	0.006
GENERAL CASUALTY COMPANY OF WISCONSIN - 24414 - [FlexAuto 2.0]	\$2,220	\$1,750	\$1,854	\$2,268	\$2,051	\$1,841	\$1,641	\$1,481	\$1,708	\$1,708	0	1389	0.000
GEICO CASUALTY COMPANY - 41491 - [Private Passenger Auto]	\$2,242	\$2,001	\$1,917	\$2,633	\$1,931	\$1,867	\$1,661	\$1,638	\$1,470	\$1,321	80	768375	0.010
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693 - [Personal Auto Policy]	\$2,293	\$1,937	\$1,857	\$2,331	\$1,722	\$1,507	\$1,367	\$1,228	\$1,842	\$1,617	1	10186	0.010
IDS PROPERTY CASUALTY INSURANCE COMPANY - 29068 - [Safety Pays Auto Program]	\$2,428	\$1,934	\$1,899	\$2,830	\$1,778	\$2,152	\$1,824	\$1,620	\$1,723	\$1,435	7	35331	0.020
NATIONWIDE MUTUAL INSURANCE COMPANY - 23787 - [Nationwide Mutual Insurance Company Private Passenger Auto]	\$2,491	\$2,062	\$2,139	\$2,630	\$1,991	\$1,891	\$1,679	\$1,581	\$1,999	\$1,639	1	17158	0.006
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939 - [Personal Auto]	\$2,493	\$2,272	\$2,272	\$2,645	\$2,121	\$2,121	\$1,933	\$1,853	\$2,039	\$2,039	0	1200	0.000
HORACE MANN INSURANCE COMPANY - 22578 - [Private Passenger Auto]	\$2,507	\$2,056	\$2,534	\$2,705	\$1,891	\$1,732	\$1,692	\$1,479	\$2,404	\$1,861	0	6256	0.000
AUTO-OWNERS INSURANCE COMPANY - 18988 - [A-O WEB EZ]	\$2,530	\$2,335	\$2,360	\$3,044	\$2,328	\$2,131	\$1,979	\$1,776	\$2,743	\$1,743	1	27648	0.004
BADGER MUTUAL INSURANCE COMPANY - 13420 - [Premier]	\$2,553	\$2,845	\$2,146	\$2,732	\$1,946	\$2,085	\$1,717	\$1,807	\$1,717	\$1,717	0	5454	0.000
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY - 25127 - [State Auto Personal Auto]	\$2,614	\$2,211	\$2,197	\$2,789	\$2,119	\$2,055	\$1,855	\$1,710	\$2,011	\$1,708	2	17493	0.011
SECURA INSURANCE, A MUTUAL COMPANY - 22543 - [Personal Auto]	\$2,621	\$2,312	\$2,246	\$3,240	\$2,131	\$2,516	\$2,189	\$1,977	\$2,073	\$1,768	0	7	0.000
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY - 42579 - [Allied Property and Casualty Insurance]	\$2,648	\$2,256	\$2,215	\$2,689	\$2,068	\$1,880	\$1,582	\$1,583	\$2,171	\$1,863	1	7581	0.013
COUNTRY PREFERRED INSURANCE COMPANY - 21008 - [COUNTRY 2.0]	\$2,713	\$2,487	\$2,458	\$3,030	\$2,601	\$3,247	\$2,166	\$1,773	\$2,166	\$1,633	0	29393	0.000
PHARMACISTS MUTUAL INSURANCE COMPANY - 13714 - [Point In J Policy Processing]	\$2,743	\$2,827	\$2,554	\$3,306	\$2,915	\$2,941	\$2,375	\$2,387	\$2,375	\$2,375	0	976	0.000
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761 - [MAP2]	\$2,832	\$2,012	\$2,422	\$3,121	\$2,008	\$2,236	\$1,723	\$1,688	\$1,854	\$1,558	1	19722	0.005
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401 - [Microsoft Excel]	\$2,921	\$2,606	\$2,523	\$2,943	\$2,258	\$2,050	\$2,030	\$1,880	\$1,831	\$1,610	1	20393	0.005
OWNERS INSURANCE COMPANY - 32700 - [A-O WEB EZ]	\$2,930	\$2,704	\$2,733	\$3,525	\$2,696	\$2,469	\$2,293	\$2,058	\$3,177	\$2,020	1	11359	0.009
MAPFRE INSURANCE COMPANY - 23876 - [MAPFRE Insurance Company]	\$2,945	\$2,519	\$2,766	\$3,456	\$2,409	\$2,225	\$2,070	\$1,910	\$2,499	\$1,839	5	12749	0.039
SECURA SUPREME INSURANCE COMPANY - 10239 - [MILESTONE]	\$2,977	\$2,615	\$2,533	\$3,679	\$2,398	\$2,848	\$2,464	\$2,210	\$2,318	\$1,966	0	4360	0.000
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178 - [Private Passenger Auto]	\$3,001	\$2,573	\$2,591	\$3,200	\$2,772	\$2,256	\$2,386	\$1,920	\$2,312	\$1,818	83	890730	0.009
CENTRAL MUTUAL INSURANCE COMPANY - 20230 - [Personal Auto Policy]	\$3,065	\$3,538	\$2,897	\$3,065	\$3,247	\$3,278	\$3,824	\$4,290	\$4,176	\$3,878	0	10605	0.000
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756 - [Private Passenger Auto]	\$3,073	\$2,549	\$2,481	\$2,846	\$2,648	\$2,100	\$2,098	\$2,073	\$2,674	\$2,073	0	-	0.00
EMPLOYERS MUTUAL CASUALTY COMPANY - 21415 - [MyAuto]	\$3,105	\$3,063	\$3,105	\$3,063	\$2,975	\$2,975	\$2,889	\$2,889	\$2,889	\$3,145	1	7042	0.014
COAST NATIONAL INSURANCE COMPANY - 25089 - [Select 3.0]	\$3,143	\$2,301	\$2,427	\$3,159	\$2,317	\$2,000	\$2,065	\$1,710	\$2,275	\$1,557	5	77996	0.006
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955 - [N/A]	\$3,145	\$2,755	\$2,745	\$3,411	\$2,690	\$2,633	\$2,423	\$2,207	\$2,440	\$2,003	0	12198	0.000

Hypothetical 14: Family - Wife 43 years of age, clean MVR last 3 years. She drives 2012 Toyota, Camry, 4-door sedan, 6 cyl., 3.5L, automatic, 15 miles to work. Husband 45 years of age, clean MVR last 3 years. He drives a 2010 Honda Pilot EX, 4x4, 4-door, 6 cyl., 3.5L, 15 miles each way to work. Son - 17 years of age, clean MVR, "B" average grade in high school. Coverage & Limits: Combined Single Limit of \$300,000 or Split Limits of \$100,000/\$300,000 BI and \$50,000 PD; medical payments of \$5,000; UM and UIM Limits same as liability; \$250 deductible comprehensive; \$500 deductible collision.

	Premiums shown are six-month premiums as of March 1, 2018										Complaint Ratio (CR)		
Name of Insurer - NAIC# - [Product Name]	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
COUNTRY MUTUAL INSURANCE COMPANY - 20990 - [COUNTRY 2.0]	\$3,172	\$2,907	\$2,872	\$3,544	\$3,037	\$2,737	\$2,524	\$2,074	\$2,524	\$1,908	0	3096	0.000
PACIFIC INDEMNITY COMPANY - 20346 - [Masterpiece]	\$3,183	\$2,983	\$2,983	\$3,885	\$2,907	\$2,640	\$2,339	\$2,390	\$2,654	\$2,165	0	5595	0.000
FEDERAL INSURANCE COMPANY - 20281 - [Masterpiece]	\$3,183	\$2,983	\$2,983	\$3,885	\$2,907	\$2,640	\$2,339	\$2,390	\$2,654	\$2,165	1	2266	0.044
GREAT NORTHERN INSURANCE COMPANY - 20303 - [Masterpiece]	\$3,183	\$2,983	\$2,983	\$3,885	\$2,907	\$2,640	\$2,339	\$2,390	\$2,654	\$2,165	0	724	0.000
VIGILANT INSURANCE COMPANY - 20397 - [Masterpiece]	\$3,183	\$2,983	\$2,983	\$3,885	\$2,907	\$2,640	\$2,339	\$2,390	\$2,654	\$2,165	0	532	0.000
CSAA GENERAL INSURANCE COMPANY - 37770 - [Signature Series Auto]	\$3,273	\$2,510	\$2,927	\$3,512	\$2,407	\$2,381	\$2,343	\$1,844	\$2,734	\$1,865	5	153935	0.003
PROGRESSIVE PREFERRED INSURANCE COMPANY - 37834 - [Arizona Private Passenger Automobile]	\$3,307	\$2,940	\$2,872	\$3,614	\$2,735	\$2,491	\$2,293	\$2,202	\$2,271	\$1,982	25	279432	0.009
INFINITY SAFEGUARD INSURANCE COMPANY - 16802 - [Value Added Pilot]	\$3,353	\$3,003	\$2,616	\$3,628	\$2,211	\$2,348	\$2,904	\$2,500	\$2,950	\$2,233	1	25587	0.004
PROGRESSIVE ADVANCED INSURANCE COMPANY - 11851 - [Arizona Private Passenger Automobile]	\$3,372	\$2,935	\$2,892	\$3,619	\$2,673	\$2,416	\$2,332	\$2,183	\$2,339	\$1,967	36	412147	0.009
STATE FARM FIRE AND CASUALTY COMPANY - 25143 - [Private Passenger Auto]	\$3,542	\$3,047	\$3,067	\$3,773	\$3,275	\$2,657	\$2,850	\$2,264	\$2,762	\$2,171	16	75161	0.021
CINCINNATI INSURANCE COMPANY, THE - 10677 - [Excel and our approved rates]	\$3,554	\$2,818	\$2,890	\$3,633	\$2,771	\$2,201	\$2,043	\$1,932	\$2,525	\$2,082	1	9872	0.010
ECONOMY PREFERRED INSURANCE COMPANY - 38067 - [Manual Rating]	\$3,621	\$3,016	\$3,018	\$4,353	\$2,150	\$2,746	\$2,118	\$2,838	\$2,762	\$2,126	2	7259	0.028
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688 - [Allstate Private Passenger Automobile Policy]	\$3,707	\$2,811	\$3,215	\$3,905	\$2,692	\$2,936	\$2,357	\$2,294	\$2,506	\$2,044	35	280116	0.012
ALLSTATE INSURANCE COMPANY - 19232 - [Allstate Private Passenger Automobile Policy]	\$3,707	\$2,811	\$3,215	\$3,905	\$2,692	\$2,936	\$2,357	\$2,294	\$2,506	\$2,044	5	18506	0.027
COUNTRY CASUALTY INSURANCE COMPANY - 20982 - [COUNTRY 2.0]	\$3,843	\$3,495	\$3,445	\$4,326	\$3,747	\$3,428	\$3,203	\$2,536	\$3,203	\$2,333	0	253	0.000
KEMPER INDEPENDENCE INSURANCE COMPANY - 10914 - [AZ 2018 KIIC]	\$3,919	\$3,633	\$3,801	\$4,973	\$3,305	\$3,127	\$2,895	\$2,695	\$3,419	\$2,740	1	6153	0.016
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942 - [Microsoft Excel]	\$3,931	\$3,494	\$3,393	\$3,956	\$3,036	\$2,775	\$2,739	\$2,439	\$2,507	\$2,179	0	328	0.000
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE - 12873 - [PURE Private Fleet Auto]	\$3,933	\$3,376	\$3,864	\$4,054	\$3,450	\$3,684	\$2,874	\$2,647	\$3,069	\$2,775	0	2237	0.000
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY - 36161 - [Quantum Auto 2.0]	\$3,998	\$3,332	\$3,235	\$4,102	\$3,171	\$2,776	\$2,714	\$2,423	\$2,214	\$2,266	3	74503	0.004
PEKIN INSURANCE COMPANY - 24228 - [Microsoft Excel]	\$4,193	\$3,914	\$3,721	\$5,531	\$3,774	\$4,170	\$3,671	\$3,451	\$3,576	\$3,078	6	57880	0.010
TEACHERS INSURANCE COMPANY - 22683 - [Private Passenger Auto]	\$4,209	\$3,175	\$3,134	\$3,608	\$3,429	\$2,676	\$2,968	\$2,461	\$3,112	\$2,504	0	250	0.000
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773 - [Farm Bureau Member's Choice]	\$4,227	\$3,610	\$3,815	\$5,058	\$3,906	\$3,766	\$3,129	\$2,761	\$3,100	\$2,761	2	41882	0.005
INFINITY CASUALTY INSURANCE COMPANY - 21792 - [Low Cost Pilot]	\$4,277	\$3,840	\$3,342	\$4,612	\$2,818	\$2,992	\$3,932	\$3,191	\$3,743	\$2,850	5	34937	0.014
HARTFORD CASUALTY INSURANCE COMPANY - 29424 - [Open Road]	\$4,394	\$3,402	\$3,580	\$4,335	\$3,134	\$3,126	\$2,805	\$2,644	\$2,496	\$2,831	2	1714	0.117
MENDOTA INSURANCE COMPANY - 33650 - [MAP VP]	\$4,443	\$3,725	\$3,234	\$4,443	\$2,953	\$3,255	\$2,333	\$2,450	\$3,387	\$1,980	12	15552	0.077
STILLWATER INSURANCE COMPANY - 25180 - [Auto]	\$4,539	\$3,754	\$3,784	\$4,774	\$4,050	\$3,571	\$3,140	\$3,050	\$3,621	\$2,961	0	4753	0.000
MERCURY CASUALTY COMPANY - 11908 - [ALIGNED]	\$4,708	\$4,562	\$4,208	\$5,364	\$3,903	\$4,044	\$3,888	\$3,300	\$3,884	\$3,312	5	20739	0.024
FARMERS INSURANCE COMPANY OF ARIZONA - 21598 - [Farmers Smart Plan Auto]	\$4,816	\$4,834	\$4,597	\$5,725	\$4,455	\$3,937	\$3,558	\$3,195	\$3,351	\$3,046	35	404857	0.009
RESPONSE INSURANCE COMPANY - 43044 - [KD3.6]	\$5,378	\$4,670	\$4,733	\$5,398	\$4,326	\$3,426	\$4,135	\$3,108	\$4,131	\$3,109	0	230	0.000
SAFECO INSURANCE COMPANY OF AMERICA - 24740 - [AMR]	\$5,696	\$4,721	\$4,614	\$5,725	\$4,678	\$4,582	\$4,005	\$3,878	\$4,686	\$3,680	15	161376	0.009
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210 - [Private passenger auto]	\$5,817	\$5,011	\$5,020	\$5,926	\$4,450	\$4,073	\$4,252	\$3,455	\$4,818	\$3,176	3	47984	0.006
PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION - 18139 - [PEAK 03VN-D1 Product]	\$5,956	\$5,618	\$5,618	\$6,133	\$5,312	\$4,813	\$4,630	\$4,683	\$4,524	\$4,488	1	8871	0.011

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Name of Insurer - NAIC# -[Product Name]	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
SENTRY INSURANCE A MUTUAL COMPANY - 24988 - [SIAMCO 07SM-D1 Product]	\$5,956	\$5,618	\$5,618	\$6,133	\$5,312	\$4,813	\$4,630	\$4,683	\$4,524	\$4,488	5	29029	0.017
INFINITY INSURANCE COMPANY - 22268 - [Value Added]	\$6,203	\$5,295	\$4,599	\$6,619	\$4,247	\$4,236	\$5,043	\$4,561	\$5,329	\$4,056	12	43179	0.028
INFINITY SELECT INSURANCE COMPANY - 20260 - [Low Cost]	\$6,473	\$5,541	\$4,830	\$6,955	\$4,452	\$4,420	\$5,144	\$4,617	\$5,439	\$4,116	1	7214	0.014
INFINITY STANDARD INSURANCE COMPANY - 12599 - [Preimer]	\$6,578	\$5,705	\$4,914	\$7,001	\$4,508	\$4,555	\$5,319	\$4,853	\$5,619	\$4,311	0	980	0.000
LM GENERAL INSURANCE COMPANY - 36447 - [Gears]	\$7,162	\$6,920	\$6,890	\$7,623	\$6,216	\$5,936	\$5,586	\$4,177	\$4,872	\$4,404	29	163156	0.018
COMMONWEALTH CASUALTY COMPANY - 13930 - [Commonwealth Casualty Company]	\$7,295	\$5,738	\$6,588	\$7,034	\$4,439	\$4,855	\$4,134	\$5,217	\$6,455	\$6,455	17	68802	0.025
LM INSURANCE CORPORATION - 33600 - [Gears]	\$7,959	\$6,690	\$6,655	\$8,471	\$6,906	\$6,596	\$6,021	\$4,641	\$5,413	\$4,893	0	3124	0.000
FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY - 37710 - [EZ Lynx]	\$8,580	\$7,696	\$8,015	\$9,669	\$7,190	\$7,371	\$7,207	\$6,520	\$7,386	\$7,386	0	521	0.000
ELECTRIC INSURANCE COMPANY - 21261 - [Private Passenger Automobile]	\$9,403	\$7,105	\$7,606	\$8,842	\$7,176	\$8,720	\$6,159	\$6,755	\$8,061	\$6,097	0	5079	0.000

INSURER	TELEPHONE NUMBER	INSURER	TELEPHONE NUMBER
ACCC INSURANCE COMPANY	888-542-4222	GENERAL CASUALTY COMPANY OF WISCONSIN	800-362-5448
ACCESS INSURANCE COMPANY	800-817-9744	GREAT NORTHERN INSURANCE COMPANY	800-444-6161
ACUIITY, A MUTUAL INSURANCE COMPANY	800-242-7666	HARTFORD CASUALTY INSURANCE COMPANY	888-413-8970
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	800-982-0756	HORACE MANN INSURANCE COMPANY	800 999-1030
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY	800-ALLSTATE	HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY	800 999-1030
ALLSTATE INSURANCE COMPANY	800-ALLSTATE	IDS PROPERTY CASUALTY INSURANCE COMPANY	800-842-3344
AMERICAN ACCESS CASUALTY COMPANY	888-663-5443	INFINITY CASUALTY INSURANCE COMPANY	800-782-1020
AMERICAN FAMILY INSURANCE COMPANY	800-692-6326	INFINITY INSURANCE COMPANY	800-782-1020
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS	800-486-5616	INFINITY SAFEGUARD INSURANCE COMPANY	800-782-1020
AMERICAN NATIONAL GENERAL INSURANCE COMPANY	417-887-4990	INFINITY SELECT INSURANCE COMPANY	800-782-1020
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY	417-887-4990	INFINITY STANDARD INSURANCE COMPANY	800-782-1020
AMICA MUTUAL INSURANCE COMPANY	800-652-6422	INTEGON INDEMNITY CORPORATION	877-468-3466
ANCHOR GENERAL INSURANCE COMPANY	800-542-6246	KEMPER INDEPENDENCE INSURANCE COMPANY	877-252-7878
ARIZONA AUTOMOBILE INSURANCE COMPANY	888-793-7888	LM GENERAL INSURANCE COMPANY	888-413-8970
ASSURANCEAMERICA INSURANCE COMPANY	888-580-8134	LM INSURANCE CORPORATION	888-398-8924
AUTO-OWNERS INSURANCE COMPANY	800-346-0346	LOYA INSURANCE COMPANY	800-554-0595
BADGER MUTUAL INSURANCE COMPANY	800-837-7833	MAPFRE INSURANCE COMPANY	800-922-8276
BANKERS STANDARD INSURANCE COMPANY	800-444-6161	MENDOTA INSURANCE COMPANY	800-422-0792
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON	866-680-5143	MERCURY CASUALTY COMPANY	800-503-3724
CENTRAL MUTUAL INSURANCE COMPANY	800-736-7000	METROPOLITAN CASUALTY INSURANCE COMPANY	800-438-6388
CINCINNATI INSURANCE COMPANY, THE	800-635-7521	MGA INSURANCE COMPANY, INC.	886-GAINSCO
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY	800-282-6848	MUTUAL OF ENUMCLAW INSURANCE COMPANY	800-366-5551
COAST NATIONAL INSURANCE COMPANY	888-888-0080	NATIONAL GENERAL INSURANCE COMPANY	877-468-3466
COMMONWEALTH CASUALTY COMPANY	877-603-1310	NATIONWIDE MUTUAL INSURANCE COMPANY	800-982-0756
COUNTRY CASUALTY INSURANCE COMPANY	866-268-6879	OWNERS INSURANCE COMPANY	800-346-0346
COUNTRY MUTUAL INSURANCE COMPANY	866-268-6879	PACIFIC INDEMNITY COMPANY	800-444-6161
COUNTRY PREFERRED INSURANCE COMPANY	866-268-6879	PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION	800-334-0090
CSAA GENERAL INSURANCE COMPANY	800-207-3618	PEKIN INSURANCE COMPANY	800-322-0160
ECONOMY PREFERRED INSURANCE COMPANY	800-438-6388	PERMANENT GENERAL ASSURANCE CORPORATION	844-328-0306
ELECTRIC INSURANCE COMPANY	800-227-2757	PHARMACISTS MUTUAL INSURANCE COMPANY	800-247-5930
EMPLOYERS MUTUAL CASUALTY COMPANY	800-447-2295	PRIMERO INSURANCE COMPANY	800-925-8185
ENCOMPASS PROPERTY AND CASUALTY COMPANY	800-262-9262	PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	888-814-7873
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY	800 378-7262	PROGRESSIVE ADVANCED INSURANCE COMPANY	800-876-5581
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY	866-399-3237	PROGRESSIVE PREFERRED INSURANCE COMPANY	800-876-5581
FARMERS INSURANCE COMPANY OF ARIZONA	888-327-6335	RESPONSE INSURANCE COMPANY	800-UNITRIN
FEDERAL INSURANCE COMPANY	800-444-6161	SAFE AUTO INSURANCE COMPANY	800-723-3288
FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY	888-922-5343	SAFECO INSURANCE COMPANY OF AMERICA	877-672-1985
GEICO CASUALTY COMPANY	800-861-8380	SAFEWAY INSURANCE COMPANY	866-605-9501
		SECURA INSURANCE, A MUTUAL COMPANY	800-558-3405
		SECURA SUPREME INSURANCE COMPANY	800-558-3405
		SENTRY INSURANCE A MUTUAL COMPANY	800-334-0090
		STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY	800-444-9950
		STATE FARM FIRE AND CASUALTY COMPANY	Yellow Pages

INSURER	TELEPHONE NUMBER	INSURER	TELEPHONE NUMBER
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	Yellow Pages		
STILLWATER INSURANCE COMPANY	800-849-6140		
TEACHERS INSURANCE COMPANY	800 999-1030		
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	800-465-6241		
UNITED HERITAGE PROPERTY & CASUALTY COMPANY	800-887-8862		
UNITED INSURANCE COMPANY INC.	602-393-3334		
UNITED SERVICES AUTOMOBILE ASSOCIATION	800-531-8722		
VIGILANT INSURANCE COMPANY	800-444-6161		
WESTERN GENERAL INSURANCE COMPANY	800-758-3311		
YOUNG AMERICA INSURANCE COMPANY	800-554-0595		

COVERAGES

The following information describes the nature of certain automobile insurance coverages.

Bodily Injury Coverage – Split Limits

You **must** buy bodily injury coverage. Bodily injury coverage is a type of liability insurance. It pays for medical expenses, lost wages, and pain and suffering that you cause and for which you are legally responsible or liable to others due to an automobile accident.

Bodily injury coverage does **not** pay for **your** medical expenses, or pain and suffering from any accident. To pay for your injuries and expenses you may buy medical payments coverage, uninsured motorist coverage, and underinsured motorist coverage.

If you do not have sufficient bodily injury coverage and you cause an accident, a court may order you to compensate those you hurt in the accident. To decide how much bodily injury coverage you should buy, you must decide (1) how much coverage you can afford to buy and (2) how much of your assets you would be willing to lose if you cause a serious accident. You must buy at least the minimum bodily injury liability limits, but you may buy higher limits. The minimum required bodily injury coverage is:

- \$15,000 for the injury or death of one person
- \$30,000 for the injury or death of two or more people in any one accident.

Property Damage Coverage – Split Limits

You **must** buy at least \$10,000 of property damage coverage, but you may purchase higher limits. It pays for the property damage that you cause others and for which you are liable due to an automobile accident. Property damage includes, but is not limited to, damage to buildings or other vehicles or their contents, and damage to fences and road signs.

Property damage coverage does not pay for damage to **your** vehicle. To pay for damages to your vehicle, you may buy comprehensive and collision coverages.

If you do not have any or enough property damage coverage and you cause an accident, a court may order you to pay for the property that you damaged in the accident. To decide how much property damage coverage you should buy, you must decide (1) how much coverage you can afford to buy and (2) how much of your assets you would be willing to lose if the damage you cause is serious.

Bodily Injury and Property Damage Coverage – Combined Single Limits

An insurer may sell a motor vehicle policy that combines coverage for bodily injury and property damage under one liability limit. You must buy at least the minimum liability limit of \$40,000 if you buy combined bodily injury and property damage coverage. You may choose to buy higher limits. For more information on this coverage, please refer to **Bodily Injury Coverage – Split Limits** and **Property Damage Coverage – Split Limits** above.

Uninsured Motorist Coverage and Underinsured Motorist Coverage – Optional Coverages

Insurers must offer uninsured motorist and underinsured motorist coverages. It is your choice whether to buy uninsured motorist or underinsured motorist coverages. Uninsured motorist coverage pays for medical expenses, lost wages, and pain and suffering caused by an uninsured driver, a hit-and-run driver or a miss-and-run driver. Underinsured motorist coverage increases your coverage for medical expenses, lost wages, and pain and suffering caused by a driver who does not have enough insurance to pay for these damages.

COVERAGES (continued)

Uninsured Motorist Coverage and Underinsured Motorist Coverage – Optional Coverages (continued)

These coverages protect you, and/or your family members who live with you and passengers in your vehicle. These coverages also protect you and your family members who live with you when, for example, you or they are riding in someone else's vehicle, walking, or riding a bicycle.

Uninsured motorist and underinsured motorist coverages do **not** pay for damages to **your** vehicle or other property. You may buy collision coverage to pay for damage to your vehicle caused by an uninsured or underinsured driver.

Some drivers have no insurance or do not have enough insurance. The best way to protect yourself from damages caused by these drivers is to buy uninsured motorist and underinsured motorist coverages. You may purchase uninsured motorist and underinsured motorist coverages in the same amounts or lower amounts as the limits you selected for your bodily injury liability coverage. You may not buy limits lower than the minimum bodily injury limits required by law.

Medical Payments Coverage – Optional Coverage

It is your choice whether to buy medical payments coverage. It pays for reasonable and necessary medical, hospital or limited funeral expenses for you and others injured or killed while driving or riding in your vehicle, even if you are legally responsible for the accident.

Comprehensive and Collision Coverages – Optional Coverages

State law does not require drivers to have comprehensive and collision coverages. But, if you leased your vehicle or borrowed money to buy a vehicle, you may be required to buy these coverages by the lessor or lender.

Comprehensive coverage pays to repair or replace your insured vehicle due to a loss caused by an event other than a collision. Comprehensive coverage pays for damage from many causes, including, but not limited to, theft, vandalism, fire, water, hail, wind, falling objects or impact with a bird or other animal.

Collision coverage pays to repair, replace or reimburse you for property damage to your insured vehicle. It pays for damage caused by a collision (an impact) with another motor vehicle or with any other object, movable or fixed, including damages caused if your vehicle overturns. Collision pays for damages to your vehicle, even if you are responsible for the collision or an uninsured motorist or an underinsured motorist hits you.

You may buy comprehensive and collision coverages with a deductible option. Your deductible will be the amount you agree to pay from your own pocket before your insurer will pay for any damage. You may also choose comprehensive and collision coverages with different deductible amounts for each vehicle covered by your policy.

To decide if you should buy comprehensive and collision coverages, consider the value of your vehicle and how you would pay to repair your vehicle without these coverages.

Be sure to ask about premium savings available for different deductibles when purchasing or renewing auto insurance, but remember you only collect for losses in excess of the deductible.

Miscellaneous Notes:

Under Arizona law, there is a sixty-day period during which the insurance can be cancelled by the new insurer for any reason except the location of residence, age, race, color, religion, sex, national origin or ancestry of anyone who is an insured.

An Insurer may also non-renew your insurance policy at the anniversary date for any reason except those listed above.

Unless your policy has an endorsement; an insurer may cancel your policy if a driver uses the insured vehicle for ride sharing or providing transportation network service or using a transportation network application while driving. Verify coverage with your Agent or Insurer before engaging in these activities.

NOTES TO THE HYPOTHETICALS

Insurers not writing a \$5,000 Medical Payments coverage limit quoted the next closest limit available.

Insurers not writing \$250/\$500 deductibles quoted the next closest deductibles available.

Quotes do not include additional fees that an insurer may add to their premium quote.

All premiums contained in this publication were provided by the listed insurers using rates in effect as of March 1, 2018 and are ranked from lowest to highest according to Phoenix zip code 85053.

The driver's marital status and gender, after a certain age, are not even considered by many insurers for the purpose of determining the driver's premium. However, at some point, age (e.g. age 70, etc.) may become an even more important factor than previously.

ABBREVIATIONS USED IN THIS PUBLICATION

"Assoc" means "Association"

"BI" means "Bodily Injury"

"Co" means "Company"

"Corp" means "Corporation"

"F&C" means "Fire and Casualty"

"IC" means "Insurance Company"

"Ind" means "Indemnity"

"Ins" means "Insurance"

"P&C" means "Property & Casualty"

"PD" means "Property Damage"

"Pref" means "Preferred"

"UM" means "Uninsured Motorists"

"UIM" means "Underinsured Motorists"

IMPORTANT NOTE REGARDING COMPLAINT RATIOS IN THIS PUBLICATION

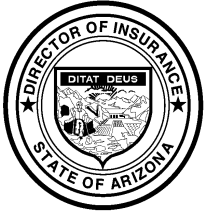
Although the Arizona Department of Insurance receives many complaints against insurers each year, ***not every complaint received by the Department proves to be justified upon investigation.*** The ratios published in this pamphlet represent the number of written complaints regarding automobile insurance received by the Department during 2017 for each 1,000 exposures an insurer has in force. The word "Exposures" refers to the total number of covered vehicles.

The Department obtains exposure figures from each insurer. In publishing the information in this pamphlet, the Department makes no distinction between insurers that write preferred, standard, or non-standard business.

This publication may be obtained by contacting us at the numbers listed below or via our website address. In addition to using this brochure to comparison shop for insurance, consumers should consider the insurer's service to policyholders and the type of insurance contract and coverage available. The Department strongly recommends that consumers consult their professional insurance agents or producers about coverage details. **The Department's Consumer Protection Division may be contacted at (602) 364-2499 or (1-800) 325-2548 if a consumer has difficulty finding coverage.**

NOTE: Not all insurers writing private passenger auto business are included in this publication.

The Arizona Department of Insurance is an Equal Employment Opportunity agency that complies with the Americans with Disabilities Act (ADA) and the Arizonans with Disabilities Act. Persons with disabilities may request materials in an alternative format by contacting our ADA Coordinator at (602) 364-3100 and should do so as early as possible to allow reasonable time to make necessary arrangements.



Arizona Department of Insurance

100 N. 15th Avenue, Suite 102

Phoenix, Arizona 85007-2624

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<https://insurance.az.gov>

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Consumer Protection Division:

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602-364-2499
- Statewide:
800-325-2548