

2019

Premium Comparison and Complaint Ratios for Automobile Insurance



**Arizona
Department
of Insurance**

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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, 2018 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			
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635	C	E	CR
Main Street America Protection Insurance Company - 13026 - [Towers Watson Radar Base 3.0.4]	\$1,256	\$1,015	\$1,229	\$1,634	\$1,101	\$999	\$1,485	\$926	\$976	\$900	0	799	0.000
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941 - [19.0001 Private Passenger Automobile (PPA)]	\$1,834	\$1,606	\$1,592	\$1,906	\$1,507	\$1,499	\$1,484	\$1,417	\$1,433	\$1,112	8	134614	0.006
GEICO CASUALTY COMPANY - 41491 - [Private Passenger Auto]	\$1,840	\$1,696	\$1,680	\$1,977	\$1,536	\$1,455	\$1,415	\$1,326	\$1,381	\$1,220	90	875923	0.010
SECURA INSURANCE, A MUTUAL COMPANY - 22543 - [Personal Auto]	\$1,885	\$1,665	\$1,614	\$2,341	\$1,532	\$1,846	\$1,406	\$1,459	\$1,561	\$1,236	0	4	0.000
USAA GENERAL INDEMNITY COMPANY - 18600 - [19.0001 Private Passenger Automobile (PPA)]	\$1,890	\$1,650	\$1,647	\$1,985	\$1,542	\$1,555	\$1,495	\$1,433	\$1,474	\$1,137	11	91310	0.012
NATIONAL GENERAL INSURANCE COMPANY - 23728 - [InsurQuote]	\$1,937	\$1,669	\$1,585	\$1,878	\$1,694	\$1,561	\$1,550	\$1,925	\$1,517	\$1,435	3	30186	0.010
PHARMACISTS MUTUAL INSURANCE COMPANY - 13714 - [Personal Automobile]	\$1,985	\$2,083	\$1,886	\$2,414	\$2,094	\$2,078	\$1,747	\$1,727	\$1,727	\$1,727	0	1035	0.000
AMSHIELD INSURANCE COMPANY - 15590 - [AmShield Private Passenger Auto]	\$1,995	\$1,903	\$1,903	\$2,155	\$1,801	\$1,639	\$1,406	\$1,437	\$1,503	\$1,294	0	-	0.00
USAA CASUALTY INSURANCE COMPANY - 25968 - [19.0001 Private Passenger Automobile (PPA)]	\$2,043	\$1,812	\$1,772	\$2,166	\$1,679	\$1,657	\$1,632	\$1,555	\$1,612	\$1,231	28	123469	0.023
HORACE MANN INSURANCE COMPANY - 22578 - [Private passenger auto]	\$2,095	\$1,721	\$1,974	\$2,202	\$1,642	\$1,491	\$1,289	\$1,457	\$1,419	\$1,277	3	1833	0.164
SECURA SUPREME INSURANCE COMPANY - 10239 - [MILE-STONE]	\$2,156	\$1,896	\$1,836	\$2,679	\$1,737	\$2,102	\$1,585	\$1,641	\$1,770	\$1,388	0	4115	0.000
PEKIN INSURANCE COMPANY - 24228 - [Personal Auto]	\$2,168	\$1,473	\$1,611	\$2,186	\$1,599	\$1,782	\$1,298	\$1,435	\$1,445	\$1,025	5	-	0.00
UNITRIN SAFEGUARD INSURANCE COMPANY - 40703 - [Kemper Prime]	\$2,254	\$1,963	\$1,696	\$2,379	\$1,909	\$1,701	\$1,588	\$1,591	\$1,754	\$1,390	0	-	0.00
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756 - [Private passenger auto]	\$2,270	\$1,820	\$1,801	\$2,077	\$1,941	\$1,505	\$1,436	\$1,805	\$1,533	\$1,409	0	6640	0.000
INTEGON INDEMNITY CORPORATION - 22772 - [II PPA]	\$2,400	\$2,026	\$1,963	\$2,493	\$1,987	\$1,876	\$1,722	\$2,251	\$1,858	\$1,675	1	13890	0.007
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939 - [Personal Automobile]	\$2,502	\$2,273	\$2,273	\$2,664	\$2,118	\$2,118	\$1,837	\$2,033	\$1,921	\$2,033	0	1648	0.000
LOYA INSURANCE COMPANY - 11198 - [LIC-AZ-6M-82-006]	\$2,515	\$2,515	\$2,336	\$2,515	\$2,062	\$2,062	\$1,986	\$2,062	\$2,062	\$2,338	4	5309	0.075
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761 - [MAP2]	\$2,583	\$1,965	\$2,217	\$2,707	\$1,891	\$2,145	\$1,648	\$1,845	\$1,634	\$1,477	3	27743	0.011
COAST NATIONAL INSURANCE COMPANY - 25089 - [Select 3.5]	\$2,626	\$1,988	\$2,041	\$2,635	\$2,012	\$1,746	\$1,521	\$1,951	\$1,783	\$1,351	16	129596	0.012
AIG PROPERTY CASUALTY COMPANY - 19402 - [Private Client Group Private Passenger Auto]	\$2,665	\$2,270	\$2,566	\$2,732	\$2,363	\$2,364	\$1,729	\$1,977	\$1,899	\$1,810	0	2622	0.000
MENDOTA INSURANCE COMPANY - 33650 - [MAP VP]	\$2,717	\$2,329	\$2,110	\$2,713	\$1,947	\$2,040	\$1,618	\$2,163	\$1,335	\$1,137	2	12451	0.016
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY - 21253 - [19.0001 Private Passenger Automobile]	\$2,738	\$2,362	\$2,343	\$2,863	\$2,186	\$2,189	\$2,098	\$2,020	\$2,114	\$1,596	7	48283	0.014
TEACHERS INSURANCE COMPANY - 22683 - [Private passenger auto]	\$2,748	\$2,189	\$2,168	\$2,529	\$2,336	\$1,853	\$1,774	\$2,217	\$1,889	\$1,720	0	225	0.000
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259 - [Matrix Personal Auto]	\$2,777	\$2,425	\$2,337	\$3,006	\$2,260	\$2,390	\$1,966	\$2,035	\$2,122	\$1,679	0	6	0.000
GREAT NORTHERN INSURANCE COMPANY - 20303 - [Masterpiece]	\$2,850	\$2,658	\$2,658	\$3,563	\$2,679	\$2,440	\$2,232	\$2,439	\$2,162	\$1,976	0	791	0.000
FEDERAL INSURANCE COMPANY - 20281 - [Masterpiece]	\$2,850	\$2,658	\$2,658	\$3,563	\$2,679	\$2,440	\$2,232	\$2,439	\$2,162	\$1,976	0	2359	0.000
PACIFIC INDEMNITY COMPANY - 20346 - [Masterpiece]	\$2,850	\$2,658	\$2,658	\$3,563	\$2,679	\$2,440	\$2,232	\$2,439	\$2,162	\$1,976	0	6067	0.000
VIGILANT INSURANCE COMPANY - 20397 - [Masterpiece]	\$2,850	\$2,658	\$2,658	\$3,563	\$2,679	\$2,440	\$2,232	\$2,439	\$2,162	\$1,976	0	537	0.000
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178 - [None Specified]	\$2,862	\$2,441	\$2,478	\$3,152	\$2,652	\$2,115	\$1,921	\$2,167	\$2,239	\$1,703	71	856495	0.008
PROGRESSIVE ADVANCED INSURANCE COMPANY - 11851 - [Arizona Private Passenger Automobile]	\$2,982	\$2,634	\$2,560	\$3,111	\$2,459	\$2,181	\$2,084	\$2,077	\$2,082	\$1,857	47	473821	0.010
OWNERS INSURANCE COMPANY - 32700 - [A-O WEB EZ]	\$2,984	\$2,752	\$2,777	\$3,612	\$2,748	\$2,488	\$2,078	\$3,270	\$2,302	\$2,008	1	13054	0.008
INFINITY SAFEGUARD INSURANCE COMPANY - 16802 - [VA41]	\$2,984	\$3,410	\$2,653	\$3,640	\$2,275	\$2,500	\$2,565	\$2,696	\$2,628	\$2,258	6	28548	0.021

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	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635	C	E	CR
CSAA GENERAL INSURANCE COMPANY - 37770 - [Signature Series Auto]	\$3,008	\$2,455	\$2,861	\$3,216	\$2,380	\$2,332	\$1,884	\$2,643	\$2,286	\$1,832	15	-	0.00
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773 - [Farm Bureau Member's Choice]	\$3,010	\$2,656	\$2,724	\$3,433	\$2,512	\$2,318	\$1,919	\$2,004	\$2,148	\$1,800	1	45151	0.002
BADGER MUTUAL INSURANCE COMPANY - 13420 - [Standard]	\$3,030	\$3,372	\$2,532	\$3,241	\$2,281	\$2,496	\$2,129	\$1,993	\$1,993	\$1,993	0	6465	0.000
American European Insurance Company - 23337 - [Claro (internal policy management system)]	\$3,060	\$2,523	\$2,584	\$3,350	\$2,400	\$2,046	\$1,512	\$1,979	\$1,430	\$1,270	0	-	0.00
BERKLEY INSURANCE COMPANY - 32603 - [Auto Suite Policy]	\$3,064	\$2,842	\$2,842	\$3,384	\$2,663	\$2,670	\$2,285	\$2,376	\$2,177	\$2,192	0	-	0.00
RESPONSE INSURANCE COMPANY - 43044 - [Kemper Direct]	\$3,072	\$2,734	\$2,748	\$3,084	\$2,574	\$2,073	\$1,912	\$2,448	\$2,411	\$1,889	0	-	0.00
PROGRESSIVE PREFERRED INSURANCE COMPANY - 37834 - [Arizona Private Passenger Automobile]	\$3,189	\$2,860	\$2,780	\$3,398	\$2,656	\$2,365	\$2,222	\$2,221	\$2,231	\$1,968	18	343789	0.005
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401 - [Personal Auto]	\$3,191	\$3,231	\$2,796	\$2,528	\$1,768	\$2,947	\$2,242	\$1,995	\$2,195	\$1,953	2	20814	0.010
PRIMERO INSURANCE COMPANY - 11855 - [Non Standard Private Passenger Auto]	\$3,192	\$3,000	\$3,000	\$3,000	\$2,760	\$2,652	\$2,652	\$2,760	\$2,652	\$2,580	1	-	0.00
IDS PROPERTY CASUALTY INSURANCE COMPANY - 29068 - [Safety Pays Auto Program]	\$3,199	\$2,855	\$2,775	\$3,603	\$2,635	\$3,038	\$2,392	\$2,336	\$2,633	\$1,865	4	36587	0.011
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955 - [None Specified]	\$3,217	\$2,826	\$2,793	\$3,438	\$2,771	\$2,710	\$2,330	\$2,566	\$2,491	\$2,074	1	11930	0.008
CINCINNATI INSURANCE COMPANY, THE - 10677 - [None Specified]	\$3,222	\$2,658	\$2,667	\$3,258	\$2,558	\$2,028	\$1,812	\$2,307	\$1,908	\$1,938	0	-	0.00
COUNTRY CASUALTY INSURANCE COMPANY - 20982 - [Country 2.0]	\$3,232	\$2,988	\$2,902	\$3,624	\$3,065	\$2,771	\$2,172	\$2,554	\$2,554	\$1,987	0	371	0.000
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS - 43494 - [AZ AHIC Auto Program]	\$3,296	\$2,487	\$2,611	\$3,260	\$3,098	\$2,160	\$2,054	\$1,719	\$1,581	\$1,560	4	86181	0.005
AMERICAN FAMILY INSURANCE COMPANY - 10386 - [Family Car]	\$3,299	\$2,717	\$2,704	\$3,116	\$2,491	\$2,149	\$2,009	\$1,725	\$2,193	\$1,649	18	166626	0.011
BANKERS STANDARD INSURANCE COMPANY - 18279 - [Platinum Portfolio]	\$3,323	\$2,938	\$3,162	\$3,680	\$2,995	\$3,019	\$2,567	\$2,896	\$2,659	\$2,646	1	5047	0.020
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY - 36161 - [Quantum Auto 2.0]	\$3,362	\$2,886	\$2,787	\$3,435	\$2,729	\$2,343	\$2,164	\$1,907	\$2,356	\$1,953	9	-	0.00
SAFE AUTO INSURANCE COMPANY - 25405 - [GLM 2.0]	\$3,414	\$3,086	\$2,798	\$3,489	\$2,697	\$2,383	\$2,112	\$2,327	\$2,245	\$1,764	9	22523	0.040
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805 - [Select Value]	\$3,665	\$3,086	\$2,846	\$3,802	\$2,850	\$2,616	\$2,340	\$2,451	\$2,207	\$1,976	18	138574	0.013
HARTFORD CASUALTY INSURANCE COMPANY - 29424 - [OPEN ROAD]	\$3,685	\$2,860	\$2,936	\$3,652	\$2,532	\$2,629	\$2,156	\$1,964	\$2,385	\$2,334	1	1253	0.080
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072 - [EncompassOne (Universal Security Policy) Special]	\$3,703	\$2,960	\$3,378	\$3,977	\$2,988	\$2,792	\$2,075	\$2,298	\$2,483	\$2,298	2	16023	0.012
STATE FARM FIRE AND CASUALTY COMPANY - 25143 - [None Specified]	\$3,761	\$3,216	\$3,267	\$4,137	\$3,489	\$2,789	\$2,547	\$2,873	\$2,964	\$2,266	8	56208	0.014
ALPHA PROPERTY & CASUALTY INSURANCE COMPANY - 38156 - [GB]	\$3,832	\$2,945	\$2,695	\$4,441	\$3,129	\$2,240	\$2,163	\$2,180	\$1,872	\$1,958	3	16546	0.018
NATIONWIDE MUTUAL INSURANCE COMPANY - 23787 - [Nationwide Mutual Insurance Company Private Passenger Auto]	\$3,914	\$3,096	\$3,250	\$4,010	\$2,696	\$2,833	\$2,406	\$2,593	\$2,298	\$2,389	3	19291	0.016
EQUITY INSURANCE COMPANY - 28746 - [ITC Turborater]	\$3,926	\$3,131	\$3,062	\$4,052	\$3,233	\$2,682	\$2,241	\$2,862	\$2,039	\$1,880	0	-	0.00
YOUNG AMERICA INSURANCE COMPANY - 27090 - [19.0001 Private Passenger Automobile (PPA)]	\$3,928	\$3,262	\$3,352	\$3,652	\$3,154	\$3,142	\$2,794	\$3,136	\$2,920	\$3,136	6	11626	0.052
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210 - [Private Passenger Auto]	\$3,967	\$3,472	\$3,480	\$3,974	\$3,164	\$2,940	\$2,558	\$3,358	\$2,925	\$2,327	8	56436	0.014
INFINITY CASUALTY INSURANCE COMPANY - 21792 - [LC30]	\$3,989	\$4,546	\$3,699	\$4,859	\$3,037	\$3,275	\$3,198	\$3,470	\$3,431	\$2,900	6	32302	0.019
ANCHOR GENERAL INSURANCE COMPANY - 40010 - [Anchor General Insurance Company]	\$3,990	\$3,344	\$3,332	\$4,617	\$3,098	\$2,714	\$2,286	\$2,546	\$1,968	\$1,720	2	10071	0.020
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY - 25127 - [Arizona SA Personal Auto]	\$4,161	\$3,555	\$3,489	\$4,402	\$3,352	\$3,218	\$2,702	\$3,083	\$2,903	\$2,669	5	11137	0.045
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688 - [Allstate Private Passenger Automobile Policy]	\$4,311	\$3,351	\$3,730	\$4,360	\$3,159	\$3,499	\$2,778	\$3,048	\$2,769	\$2,400	32	293750	0.011
CENTRAL MUTUAL INSURANCE COMPANY - 20230 - [Central Mutual Insurance Company]	\$4,458	\$4,316	\$3,937	\$3,979	\$3,429	\$3,675	\$3,350	\$4,316	\$3,350	\$3,147	3	10316	0.029

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.

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	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
ACCC INSURANCE COMPANY - 10807 - [ITC]	\$4,473	\$3,463	\$3,856	\$4,519	\$3,470	\$3,024	\$2,557	\$2,715	\$2,565	\$2,500	9	28417	0.032
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942 - [Personal Automobile]	\$4,511	\$4,563	\$3,950	\$3,575	\$2,524	\$4,156	\$3,188	\$2,848	\$3,124	\$2,829	0	210	0.000
MERCURY CASUALTY COMPANY - 11908 - [Aligned]	\$4,519	\$4,414	\$4,053	\$5,116	\$3,793	\$3,861	\$3,222	\$3,664	\$3,755	\$3,228	2	18218	0.011
UNITED INSURANCE COMPANY INC. - 12256 - [InsurPAS]	\$4,557	\$4,661	\$4,727	\$4,257	\$3,689	\$3,178	\$3,005	\$3,253	\$2,836	\$2,913	2	61191	0.003
ECONOMY PREFERRED INSURANCE COMPANY - 38067 - [Manual Rating]	\$4,601	\$3,877	\$3,742	\$5,547	\$2,778	\$3,521	\$3,607	\$3,524	\$2,717	\$2,665	0	7932	0.000
ASSURANCEAMERICA INSURANCE COMPANY - 11558 - [WebRater]	\$4,620	\$3,820	\$3,477	\$4,673	\$3,441	\$3,062	\$2,427	\$2,294	\$2,565	\$2,221	4	16785	0.024
ELECTRIC INSURANCE COMPANY - 21261 - [Private Passenger Automobile]	\$4,626	\$3,470	\$3,756	\$4,326	\$3,543	\$4,379	\$3,293	\$4,061	\$3,062	\$4,343	2	5335	0.037
SAFeway INSURANCE COMPANY - 12521 - [Private Passenger Auto]	\$4,783	\$3,819	\$3,745	\$4,960	\$3,941	\$3,261	\$2,713	\$3,473	\$2,474	\$2,279	21	110355	0.019
STILLWATER INSURANCE COMPANY - 25180 - [Private Passenger Automobile]	\$4,832	\$3,539	\$4,455	\$5,151	\$4,381	\$4,247	\$3,311	\$3,928	\$3,392	\$3,266	1	2927	0.034
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, THE - 19429 - [Premier Client Solutions]	\$4,892	\$4,020	\$3,967	\$5,347	\$4,104	\$4,090	\$3,209	\$4,336	\$3,762	\$3,101	0	24	0.000
FARMERS INSURANCE COMPANY OF ARIZONA - 21598 - [Farmers Smart Plan Auto]	\$5,355	\$5,399	\$5,126	\$6,289	\$4,976	\$4,263	\$3,416	\$3,552	\$3,906	\$3,220	39	379242	0.010
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE - 12873 - [OneShield Dragon]	\$5,365	\$4,530	\$5,284	\$5,539	\$4,770	\$5,365	\$3,652	\$4,258	\$3,960	\$3,814	0	2649	0.000
LM GENERAL INSURANCE COMPANY - 36447 - [None Specified]	\$5,409	\$5,244	\$5,191	\$5,541	\$4,779	\$5,029	\$3,505	\$3,702	\$4,334	\$3,525	32	161568	0.020
WESTERN GENERAL INSURANCE COMPANY - 27502 - [Platinum 3.0]	\$5,501	\$4,895	\$4,687	\$5,789	\$4,627	\$4,216	\$3,923	\$3,865	\$3,885	\$3,473	2	6058	0.033
SAFECO INSURANCE COMPANY OF AMERICA - 24740 - [None Specified]	\$5,569	\$4,721	\$4,595	\$5,590	\$4,682	\$4,465	\$3,841	\$4,500	\$3,920	\$3,606	15	155065	0.010
ACUITY, A MUTUAL INSURANCE COMPANY - 14184 - [Acuity Proprietary Rating System]	\$5,811	\$5,640	\$5,718	\$5,963	\$5,457	\$5,401	\$4,978	\$5,190	\$4,910	\$4,864	0	9125	0.000
COMMONWEALTH CASUALTY COMPANY - 13930 - [Commonwealth Casualty Company]	\$5,929	\$4,888	\$5,118	\$5,954	\$4,121	\$4,206	\$3,206	\$4,156	\$2,645	\$4,156	6	62732	0.010
LM INSURANCE CORPORATION - 33600 - [None Specified]	\$6,011	\$5,826	\$5,768	\$6,156	\$5,310	\$5,587	\$3,898	\$4,113	\$4,816	\$3,917	0	2345	0.000
FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY - 37710 - [Arizona Auto]	\$6,247	\$5,666	\$5,832	\$7,056	\$5,266	\$5,375	\$4,807	\$5,127	\$5,267	\$5,127	0	1049	0.000
STAR CASUALTY INSURANCE COMPANY - 32387 - [Arizona Private Passenger Automobile Program]	\$6,397	\$4,985	\$3,603	\$3,746	\$5,358	\$4,340	\$3,996	\$3,058	\$2,741	\$2,915	0	-	0.00
MGA INSURANCE COMPANY, INC. - 40150 - [EP]	\$6,580	\$4,687	\$5,405	\$7,274	\$5,069	\$3,319	\$3,344	\$3,156	\$3,451	\$3,179	7	-	0.00
AMERICAN ACCESS CASUALTY COMPANY - 10730 - [Private Passenger Auto]	\$6,969	\$5,612	\$3,840	\$4,446	\$5,971	\$4,973	\$4,545	\$3,540	\$3,237	\$3,230	14	44006	0.032
PERMANENT GENERAL ASSURANCE CORPORATION - 37648 - [Model Product 3.5]	\$10,543	\$8,717	\$8,740	\$11,440	\$8,477	\$8,264	\$6,779	\$8,593	\$7,662	\$6,652	6	58480	0.010

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			
Main Street America Protection Insurance Company - 13026 - [Towers Watson Radar Base 3.0.4]	\$1,438	\$1,150	\$1,445	\$1,901	\$1,251	\$1,152	\$1,634	\$1,007	\$1,077	\$992	0	799	0.000
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941 - [19.0001 Private Passenger Automobile (PPA)]	\$1,972	\$1,724	\$1,720	\$2,052	\$1,590	\$1,601	\$1,549	\$1,495	\$1,523	\$1,184	8	134614	0.006
NATIONAL GENERAL INSURANCE COMPANY - 23728 - [InsurQuote]	\$1,974	\$1,772	\$1,711	\$2,032	\$1,744	\$1,595	\$1,481	\$1,963	\$1,582	\$1,401	3	30186	0.010
SECURA INSURANCE, A MUTUAL COMPANY - 22543 - [Personal Auto]	\$1,979	\$1,752	\$1,698	\$2,448	\$1,611	\$1,935	\$1,479	\$1,530	\$1,640	\$1,302	0	4	0.000
USAA GENERAL INDEMNITY COMPANY - 18600 - [19.0001 Private Passenger Automobile (PPA)]	\$2,069	\$1,803	\$1,808	\$2,170	\$1,658	\$1,692	\$1,594	\$1,537	\$1,592	\$1,236	11	91310	0.012
GEICO CASUALTY COMPANY - 41491 - [Private Passenger Auto]	\$2,076	\$1,915	\$1,932	\$2,319	\$1,714	\$1,627	\$1,515	\$1,387	\$1,559	\$1,288	90	875923	0.010
USAA CASUALTY INSURANCE COMPANY - 25968 - [19.0001 Private Passenger Automobile (PPA)]	\$2,175	\$1,925	\$1,890	\$2,307	\$1,755	\$1,756	\$1,691	\$1,624	\$1,696	\$1,299	28	123469	0.023
SECURA SUPREME INSURANCE COMPANY - 10239 - [MILE-STONE]	\$2,257	\$1,986	\$1,923	\$2,796	\$1,820	\$2,198	\$1,659	\$1,715	\$1,853	\$1,455	0	4115	0.000
AMSHIELD INSURANCE COMPANY - 15590 - [AmShield Private Passenger Auto]	\$2,260	\$2,142	\$2,142	\$2,444	\$2,038	\$1,865	\$1,554	\$1,594	\$1,681	\$1,437	0	-	0.00
UNITRIN SAFEGUARD INSURANCE COMPANY - 40703 - [Kemper Prime]	\$2,304	\$2,212	\$2,197	\$2,434	\$2,171	\$2,017	\$1,954	\$1,965	\$2,050	\$1,702	0	-	0.00
HORACE MANN INSURANCE COMPANY - 22578 - [Private passenger auto]	\$2,445	\$1,999	\$2,287	\$2,588	\$1,911	\$1,731	\$1,455	\$1,673	\$1,637	\$1,471	3	1833	0.164
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756 - [Private passenger auto]	\$2,600	\$2,107	\$2,081	\$2,402	\$2,217	\$1,722	\$1,611	\$2,025	\$1,742	\$1,604	0	6640	0.000
CSAA GENERAL INSURANCE COMPANY - 37770 - [Signature Series Auto]	\$2,666	\$2,089	\$2,430	\$2,853	\$2,006	\$1,669	\$1,555	\$2,248	\$1,960	\$1,546	15	-	0.00
PEKIN INSURANCE COMPANY - 24228 - [Personal Auto]	\$2,668	\$1,758	\$1,910	\$2,695	\$1,882	\$2,125	\$1,514	\$1,705	\$1,704	\$1,208	5	-	0.00
PHARMACISTS MUTUAL INSURANCE COMPANY - 13714 - [Personal Automobile]	\$2,714	\$2,780	\$2,540	\$3,293	\$2,696	\$2,744	\$2,160	\$2,155	\$2,155	\$2,155	0	1035	0.000
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939 - [Personal Automobile]	\$2,732	\$2,457	\$2,457	\$2,927	\$2,287	\$2,287	\$1,950	\$2,183	\$2,055	\$2,183	0	1648	0.000
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY - 21253 - [19.0001 Private Passenger Automobile]	\$2,866	\$2,471	\$2,460	\$2,991	\$2,251	\$2,276	\$2,140	\$2,074	\$2,187	\$1,657	7	48283	0.014
TEACHERS INSURANCE COMPANY - 22683 - [Private passenger auto]	\$3,078	\$2,480	\$2,451	\$2,857	\$2,606	\$2,063	\$1,927	\$2,416	\$2,092	\$1,904	0	225	0.000
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761 - [MAP2]	\$3,319	\$2,414	\$2,835	\$3,569	\$2,380	\$2,668	\$2,031	\$2,240	\$2,039	\$1,843	3	27743	0.011
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072 - [EncompassOne (Universal Security Policy) Special]	\$3,355	\$2,657	\$3,038	\$3,620	\$2,672	\$2,500	\$1,813	\$2,017	\$2,191	\$2,017	2	16023	0.012
AIG PROPERTY CASUALTY COMPANY - 19402 - [Private Client Group Private Passenger Auto]	\$3,366	\$2,888	\$3,208	\$3,446	\$2,967	\$2,861	\$2,102	\$2,405	\$2,348	\$2,225	0	2622	0.000
GREAT NORTHERN INSURANCE COMPANY - 20303 - [Masterpiece]	\$3,408	\$3,198	\$3,198	\$4,211	\$3,183	\$2,890	\$2,614	\$2,850	\$2,527	\$2,323	0	791	0.000
FEDERAL INSURANCE COMPANY - 20281 - [Masterpiece]	\$3,408	\$3,198	\$3,198	\$4,211	\$3,183	\$2,890	\$2,614	\$2,850	\$2,527	\$2,323	0	2359	0.000
VIGILANT INSURANCE COMPANY - 20397 - [Masterpiece]	\$3,408	\$3,198	\$3,198	\$4,211	\$3,183	\$2,890	\$2,614	\$2,850	\$2,527	\$2,323	0	537	0.000
PACIFIC INDEMNITY COMPANY - 20346 - [Masterpiece]	\$3,408	\$3,198	\$3,198	\$4,211	\$3,183	\$2,890	\$2,614	\$2,850	\$2,527	\$2,323	0	6067	0.000
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259 - [Matrix Personal Auto]	\$3,457	\$3,031	\$2,900	\$3,723	\$2,809	\$2,934	\$2,388	\$2,449	\$2,593	\$2,046	0	6	0.000
BADGER MUTUAL INSURANCE COMPANY - 13420 - [Standard]	\$3,488	\$3,896	\$2,944	\$3,724	\$2,655	\$2,585	\$2,455	\$2,306	\$2,306	\$2,306	0	6465	0.000
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955 - [None Specified]	\$3,499	\$3,062	\$3,047	\$3,788	\$2,993	\$2,930	\$2,457	\$2,688	\$2,682	\$2,211	1	11930	0.008
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773 - [Farm Bureau Member's Choice]	\$3,520	\$3,071	\$3,175	\$4,014	\$2,905	\$2,697	\$2,194	\$2,276	\$2,499	\$2,072	1	45151	0.002
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178 - [None Specified]	\$3,526	\$3,022	\$3,048	\$3,888	\$3,264	\$2,602	\$2,302	\$2,607	\$2,737	\$2,084	71	856495	0.008
COAST NATIONAL INSURANCE COMPANY - 25089 - [Select 3.5]	\$3,551	\$2,600	\$2,733	\$3,559	\$2,561	\$2,206	\$1,888	\$2,515	\$2,349	\$1,731	16	129596	0.012
AMERICAN FAMILY INSURANCE COMPANY - 10386 - [Family Car]	\$3,561	\$2,886	\$2,879	\$3,352	\$2,651	\$2,259	\$2,107	\$1,762	\$2,320	\$1,689	18	166626	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	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
OWNERS INSURANCE COMPANY - 32700 - [A-O WEB EZ]	\$3,635	\$3,354	\$3,376	\$4,386	\$3,328	\$2,996	\$2,497	\$3,940	\$2,776	\$2,423	1	13054	0.008
BERKLEY INSURANCE COMPANY - 32603 - [Auto Suite Policy]	\$3,706	\$3,460	\$3,460	\$4,062	\$3,206	\$3,235	\$2,699	\$2,786	\$2,565	\$2,595	0	-	0.00
COUNTRY CASUALTY INSURANCE COMPANY - 20982 - [Country 2.0]	\$3,740	\$3,447	\$3,391	\$4,177	\$3,557	\$3,192	\$2,465	\$2,932	\$2,932	\$2,264	0	371	0.000
CINCINNATI INSURANCE COMPANY, THE - 10677 - [None Specified]	\$3,782	\$3,027	\$3,093	\$3,840	\$2,953	\$2,336	\$2,042	\$2,649	\$2,166	\$2,209	0	-	0.00
IDS PROPERTY CASUALTY INSURANCE COMPANY - 29068 - [Safety Pays Auto Program]	\$3,843	\$3,387	\$3,280	\$4,341	\$3,112	\$3,641	\$2,744	\$2,656	\$3,108	\$2,103	4	36587	0.011
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401 - [Personal Auto]	\$3,930	\$3,969	\$3,413	\$3,025	\$2,093	\$3,533	\$2,702	\$2,367	\$2,698	\$2,298	2	20814	0.010
PROGRESSIVE ADVANCED INSURANCE COMPANY - 11851 - [Arizona Private Passenger Automobile]	\$3,939	\$3,442	\$3,381	\$4,193	\$3,179	\$2,835	\$2,612	\$2,679	\$2,700	\$2,352	47	473821	0.010
BANKERS STANDARD INSURANCE COMPANY - 18279 - [Platinum Portfolio]	\$3,984	\$3,549	\$3,826	\$4,438	\$3,580	\$3,540	\$2,988	\$3,376	\$3,101	\$3,107	1	5047	0.020
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688 - [Allstate Private Passenger Automobile Policy]	\$4,102	\$3,116	\$3,541	\$4,221	\$2,988	\$3,264	\$2,582	\$2,795	\$2,594	\$2,250	32	293750	0.011
EQUITY INSURANCE COMPANY - 28746 - [ITC Turborater]	\$4,119	\$3,294	\$3,233	\$4,475	\$3,380	\$2,809	\$2,324	\$2,976	\$2,119	\$1,948	0	-	0.00
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY - 36161 - [Quantum Auto 2.0]	\$4,170	\$3,504	\$3,401	\$4,262	\$3,325	\$2,898	\$2,506	\$2,177	\$2,816	\$2,344	9	-	0.00
RESPONSE INSURANCE COMPANY - 43044 - [Kemper Direct]	\$4,183	\$3,652	\$3,688	\$4,195	\$3,378	\$2,659	\$2,432	\$3,195	\$3,247	\$2,428	0	-	0.00
PROGRESSIVE PREFERRED INSURANCE COMPANY - 37834 - [Arizona Private Passenger Automobile]	\$4,188	\$3,722	\$3,658	\$4,576	\$3,427	\$3,072	\$2,784	\$2,863	\$2,898	\$2,498	18	343789	0.005
NATIONWIDE MUTUAL INSURANCE COMPANY - 23787 - [Nationwide Mutual Insurance Company Private Passenger Auto]	\$4,244	\$3,352	\$3,502	\$4,383	\$2,922	\$3,017	\$2,507	\$2,714	\$2,456	\$2,513	3	19291	0.016
INFINITY SAFEGUARD INSURANCE COMPANY - 16802 - [VA41]	\$4,473	\$4,962	\$4,019	\$5,507	\$3,369	\$3,676	\$3,599	\$3,921	\$3,818	\$3,213	6	28548	0.021
HARTFORD CASUALTY INSURANCE COMPANY - 29424 - [OPEN ROAD]	\$4,556	\$3,489	\$3,601	\$4,570	\$3,097	\$3,303	\$2,590	\$2,359	\$2,904	\$2,817	1	1253	0.080
STATE FARM FIRE AND CASUALTY COMPANY - 25143 - [None Specified]	\$4,631	\$3,982	\$4,019	\$5,098	\$4,294	\$3,427	\$3,052	\$3,473	\$3,638	\$2,780	8	56208	0.014
MERCURY CASUALTY COMPANY - 11908 - [Aligned]	\$4,784	\$4,619	\$4,230	\$5,453	\$3,943	\$4,016	\$3,303	\$3,824	\$3,887	\$3,310	2	18218	0.011
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY - 25127 - [Arizona SA Personal Auto]	\$4,962	\$4,207	\$4,114	\$5,262	\$3,935	\$3,770	\$3,094	\$3,538	\$3,384	\$3,090	5	11137	0.045
ELECTRIC INSURANCE COMPANY - 21261 - [Private Passenger Automobile]	\$5,147	\$3,880	\$4,166	\$4,842	\$3,927	\$4,784	\$3,698	\$4,416	\$3,373	\$3,341	2	5335	0.037
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210 - [Private Passenger Auto]	\$5,315	\$4,619	\$4,607	\$5,407	\$4,096	\$3,750	\$3,194	\$4,391	\$3,903	\$2,845	8	56436	0.014
CENTRAL MUTUAL INSURANCE COMPANY - 20230 - [Central Mutual Insurance Company]	\$5,497	\$5,306	\$4,931	\$4,936	\$4,190	\$4,465	\$3,879	\$5,306	\$3,879	\$3,677	3	10316	0.029
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942 - [Personal Automobile]	\$5,514	\$5,564	\$4,787	\$4,251	\$2,967	\$4,953	\$3,813	\$3,351	\$3,809	\$3,297	0	210	0.000
STILLWATER INSURANCE COMPANY - 25180 - [Private Passenger Automobile]	\$5,642	\$4,076	\$5,143	\$5,966	\$5,044	\$4,869	\$3,796	\$4,522	\$3,900	\$3,703	1	2927	0.034
ALPHA PROPERTY & CASUALTY INSURANCE COMPANY - 38156 - [GB]	\$5,653	\$4,072	\$3,805	\$6,633	\$4,344	\$3,109	\$2,920	\$3,027	\$2,581	\$2,659	3	16546	0.018
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, THE - 19429 - [Premier Client Solutions]	\$5,921	\$4,886	\$4,784	\$6,496	\$4,898	\$4,845	\$3,784	\$4,964	\$4,430	\$3,637	0	24	0.000
ACUITY, A MUTUAL INSURANCE COMPANY - 14184 - [Acuity Proprietary Rating System]	\$5,979	\$6,029	\$6,110	\$6,207	\$5,831	\$5,512	\$5,260	\$5,513	\$5,193	\$5,172	0	9125	0.000
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE - 12873 - [OneShield Dragon]	\$6,144	\$5,216	\$6,001	\$6,323	\$5,439	\$6,144	\$4,074	\$4,740	\$4,455	\$4,276	0	2649	0.000
INFINITY CASUALTY INSURANCE COMPANY - 21792 - [LC30]	\$6,198	\$6,896	\$5,753	\$7,740	\$4,666	\$5,027	\$4,741	\$5,318	\$5,212	\$4,331	6	32302	0.019
ECONOMY PREFERRED INSURANCE COMPANY - 38067 - [Manual Rating]	\$6,291	\$5,157	\$5,120	\$7,487	\$3,598	\$4,630	\$4,783	\$4,724	\$3,679	\$3,602	0	7932	0.000
LM GENERAL INSURANCE COMPANY - 36447 - [None Specified]	\$6,535	\$6,330	\$6,255	\$6,808	\$5,747	\$5,903	\$4,028	\$4,440	\$5,215	\$4,163	32	161568	0.020
FARMERS INSURANCE COMPANY OF ARIZONA - 21598 - [Farmers Smart Plan Auto]	\$7,260	\$7,557	\$6,999	\$9,062	\$6,539	\$5,980	\$4,469	\$4,559	\$5,443	\$4,273	39	379242	0.010

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			
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635	C	E	CR
LM INSURANCE CORPORATION - 33600 - [None Specified]	\$7,262	\$7,033	\$6,951	\$7,564	\$6,385	\$6,479	\$4,474	\$4,933	\$5,794	\$4,625	0	2345	0.000
COMMONWEALTH CASUALTY COMPANY - 13930 - [Commonwealth Casualty Company]	\$7,517	\$6,236	\$6,376	\$7,754	\$4,956	\$5,284	\$3,882	\$5,087	\$3,211	\$5,087	6	62732	0.010
FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY - 37710 - [Arizona Auto]	\$7,517	\$6,766	\$6,955	\$8,532	\$6,292	\$6,289	\$5,557	\$5,932	\$6,178	\$5,932	0	1049	0.000
SAFECO INSURANCE COMPANY OF AMERICA - 24740 - [None Specified]	\$7,535	\$6,230	\$6,088	\$7,554	\$6,210	\$5,906	\$5,034	\$5,983	\$5,171	\$4,711	15	155065	0.010

Hypothetical 3: Unmarried female age 18, drives 15 miles each way to work. She drives a 2010 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			
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635	C	E	CR
Main Street America Protection Insurance Company - 13026 - [Towers Watson Radar Base 3.0.4]	\$1,157	\$934	\$1,146	\$1,511	\$1,014	\$927	\$1,346	\$853	\$903	\$835	0	799	0.000
NATIONAL GENERAL INSURANCE COMPANY - 23728 - [InsurQuote]	\$1,623	\$1,465	\$1,402	\$1,661	\$1,473	\$1,354	\$1,274	\$1,584	\$1,324	\$1,187	3	30186	0.010
USAA GENERAL INDEMNITY COMPANY - 18600 - [19.0001 Private Passenger Automobile (PPA)]	\$1,655	\$1,438	\$1,445	\$1,732	\$1,331	\$1,353	\$1,273	\$1,230	\$1,276	\$984	11	91310	0.012
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941 - [19.0001 Private Passenger Automobile (PPA)]	\$1,666	\$1,460	\$1,450	\$1,734	\$1,364	\$1,357	\$1,331	\$1,274	\$1,301	\$1,005	8	134614	0.006
GEICO CASUALTY COMPANY - 41491 - [Private Passenger Auto]	\$1,781	\$1,647	\$1,633	\$1,922	\$1,483	\$1,402	\$1,348	\$1,271	\$1,331	\$1,169	90	875923	0.010
SECURA INSURANCE, A MUTUAL COMPANY - 22543 - [Personal Auto]	\$1,789	\$1,582	\$1,532	\$2,218	\$1,452	\$1,747	\$1,334	\$1,385	\$1,480	\$1,174	0	4	0.000
PHARMACISTS MUTUAL INSURANCE COMPANY - 13714 - [Personal Automobile]	\$1,792	\$1,873	\$1,702	\$2,177	\$1,872	\$1,869	\$1,554	\$1,533	\$1,533	\$1,533	0	1035	0.000
USAA CASUALTY INSURANCE COMPANY - 25968 - [19.0001 Private Passenger Automobile (PPA)]	\$1,820	\$1,615	\$1,582	\$1,930	\$1,491	\$1,471	\$1,438	\$1,373	\$1,434	\$1,092	28	123469	0.023
UNITRIN SAFEGUARD INSURANCE COMPANY - 40703 - [Kemper Prime]	\$1,927	\$1,692	\$1,681	\$2,113	\$1,549	\$1,387	\$1,296	\$1,300	\$1,426	\$1,137	0	-	0.00
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939 - [Personal Automobile]	\$1,934	\$1,757	\$1,757	\$2,058	\$1,635	\$1,635	\$1,420	\$1,571	\$1,484	\$1,571	0	1648	0.000
PEKIN INSURANCE COMPANY - 24228 - [Personal Auto]	\$1,962	\$1,329	\$1,453	\$1,980	\$1,441	\$1,608	\$1,165	\$1,290	\$1,301	\$919	5	-	0.00
BADGER MUTUAL INSURANCE COMPANY - 13420 - [Standard]	\$1,984	\$2,206	\$1,656	\$2,122	\$1,489	\$1,612	\$1,385	\$1,307	\$1,307	\$1,307	0	6465	0.000
AMSHIELD INSURANCE COMPANY - 15590 - [AmShield Private Passenger Auto]	\$2,022	\$1,922	\$1,922	\$2,163	\$1,806	\$1,660	\$1,399	\$1,423	\$1,493	\$1,292	0	-	0.00
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756 - [Private passenger auto]	\$2,046	\$1,638	\$1,622	\$1,864	\$1,751	\$1,349	\$1,297	\$1,621	\$1,377	\$1,268	0	6640	0.000
SECURA SUPREME INSURANCE COMPANY - 10239 - [MILE-STONE]	\$2,050	\$1,804	\$1,744	\$2,541	\$1,650	\$1,992	\$1,506	\$1,561	\$1,682	\$1,319	0	4115	0.000
RESPONSE INSURANCE COMPANY - 43044 - [Kemper Direct]	\$2,051	\$2,229	\$2,246	\$2,508	\$2,089	\$1,657	\$1,534	\$1,959	\$1,946	\$1,521	0	-	0.00
OWNERS INSURANCE COMPANY - 32700 - [A-O WEB EZ]	\$2,112	\$1,950	\$1,971	\$2,549	\$1,952	\$1,780	\$1,494	\$2,315	\$1,650	\$1,448	1	13054	0.008
LOYA INSURANCE COMPANY - 11198 - [LIC-AZ-6M-82-006]	\$2,126	\$2,126	\$1,989	\$2,126	\$1,971	\$1,733	\$1,683	\$1,733	\$1,733	\$1,971	4	5309	0.075
INTEGON INDEMNITY CORPORATION - 22772 - [II PPA]	\$2,216	\$1,873	\$1,892	\$2,300	\$1,915	\$1,807	\$1,593	\$2,079	\$1,718	\$1,547	1	13890	0.007
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761 - [MAP2]	\$2,221	\$1,693	\$1,909	\$2,341	\$1,627	\$1,846	\$1,402	\$1,576	\$1,403	\$1,269	3	27743	0.011
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178 - [None Specified]	\$2,299	\$1,962	\$1,992	\$2,536	\$2,127	\$1,696	\$1,540	\$1,730	\$1,796	\$1,365	71	856495	0.008
American European Insurance Company - 23337 - [Claro (internal policy management system)]	\$2,304	\$1,893	\$1,931	\$2,496	\$1,813	\$1,548	\$1,164	\$1,509	\$1,099	\$983	0	-	0.00
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY - 21253 - [19.0001 Private Passenger Automobile]	\$2,363	\$2,038	\$2,029	\$2,472	\$1,872	\$1,881	\$1,777	\$1,720	\$1,818	\$1,369	7	48283	0.014
COAST NATIONAL INSURANCE COMPANY - 25089 - [Select 3.5]	\$2,365	\$1,790	\$1,845	\$2,374	\$1,818	\$1,574	\$1,370	\$1,751	\$1,595	\$1,215	16	129596	0.012
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955 - [None Specified]	\$2,369	\$2,082	\$2,059	\$2,534	\$2,038	\$1,991	\$1,708	\$1,874	\$1,828	\$1,521	1	11930	0.008
MENDOTA INSURANCE COMPANY - 33650 - [MAP VP]	\$2,395	\$2,048	\$1,866	\$2,405	\$1,699	\$1,779	\$1,398	\$1,872	\$1,174	\$1,000	2	12451	0.016
TEACHERS INSURANCE COMPANY - 22683 - [Private passenger auto]	\$2,467	\$1,963	\$1,945	\$2,260	\$2,100	\$1,656	\$1,595	\$1,983	\$1,689	\$1,542	0	225	0.000
GREAT NORTHERN INSURANCE COMPANY - 20303 - [Masterpiece]	\$2,494	\$2,327	\$2,327	\$3,114	\$2,340	\$2,132	\$1,951	\$2,134	\$1,891	\$1,729	0	791	0.000
VIGILANT INSURANCE COMPANY - 20397 - [Masterpiece]	\$2,494	\$2,327	\$2,327	\$3,114	\$2,340	\$2,132	\$1,951	\$2,134	\$1,891	\$1,729	0	537	0.000
FEDERAL INSURANCE COMPANY - 20281 - [Masterpiece]	\$2,494	\$2,327	\$2,327	\$3,114	\$2,340	\$2,132	\$1,951	\$2,134	\$1,891	\$1,729	0	2359	0.000
PACIFIC INDEMNITY COMPANY - 20346 - [Masterpiece]	\$2,494	\$2,327	\$2,327	\$3,114	\$2,340	\$2,132	\$1,951	\$2,134	\$1,891	\$1,729	0	6067	0.000
BERKLEY INSURANCE COMPANY - 32603 - [Auto Suite Policy]	\$2,521	\$2,350	\$2,350	\$2,771	\$2,199	\$2,201	\$1,870	\$1,927	\$1,775	\$1,791	0	-	0.00

Hypothetical 3: Unmarried female age 18, drives 15 miles each way to work. She drives a 2010 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			
INFINITY SAFEGUARD INSURANCE COMPANY - 16802 - [VA41]	\$2,561	\$3,200	\$2,504	\$3,402	\$2,143	\$2,351	\$2,400	\$2,520	\$2,467	\$2,116	6	28548	0.021
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259 - [Matrix Personal Auto]	\$2,603	\$2,280	\$2,195	\$2,820	\$2,126	\$2,243	\$1,849	\$1,901	\$1,988	\$1,577	0	6	0.000
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773 - [Farm Bureau Member's Choice]	\$2,640	\$2,335	\$2,392	\$3,010	\$2,204	\$2,029	\$1,683	\$1,748	\$1,881	\$1,577	1	45151	0.002
AIG PROPERTY CASUALTY COMPANY - 19402 - [Private Client Group Private Passenger Auto]	\$2,665	\$2,270	\$2,566	\$2,732	\$2,363	\$2,364	\$1,729	\$1,977	\$1,899	\$1,810	0	2622	0.000
PROGRESSIVE ADVANCED INSURANCE COMPANY - 11851 - [Arizona Private Passenger Automobile]	\$2,725	\$2,399	\$2,344	\$2,842	\$2,230	\$1,985	\$1,883	\$1,897	\$1,893	\$1,680	47	473821	0.010
CSAA GENERAL INSURANCE COMPANY - 37770 - [Signature Series Auto]	\$2,743	\$2,222	\$2,588	\$2,927	\$2,155	\$2,096	\$1,702	\$2,393	\$2,066	\$1,659	15	-	0.00
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS - 43494 - [AZ AHIC Auto Program]	\$2,747	\$2,075	\$2,177	\$2,716	\$2,572	\$1,785	\$1,701	\$1,408	\$1,298	\$1,291	4	86181	0.005
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY - 28401 - [Quantum Auto 2.0]	\$2,759	\$2,378	\$2,294	\$2,821	\$2,248	\$1,929	\$1,807	\$1,611	\$1,957	\$1,621	9	-	0.00
YOUNG AMERICA INSURANCE COMPANY - 27090 - [19.0001 Private Passenger Automobile (PPA)]	\$2,812	\$2,344	\$2,398	\$2,596	\$2,254	\$2,266	\$2,002	\$2,260	\$2,092	\$2,260	6	11626	0.052
ANCHOR GENERAL INSURANCE COMPANY - 40010 - [Anchor General Insurance Company]	\$2,818	\$2,356	\$2,338	\$3,221	\$2,201	\$1,933	\$1,644	\$1,814	\$1,427	\$1,262	2	10071	0.020
PROGRESSIVE PREFERRED INSURANCE COMPANY - 37834 - [Arizona Private Passenger Automobile]	\$2,867	\$2,577	\$2,518	\$3,070	\$2,377	\$2,132	\$1,977	\$2,004	\$1,995	\$1,748	18	343789	0.005
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401 - [Personal Auto]	\$2,869	\$2,903	\$2,511	\$2,262	\$1,576	\$2,641	\$2,005	\$1,778	\$1,971	\$1,729	2	20814	0.010
PRIMERO INSURANCE COMPANY - 11855 - [Non Standard Private Passenger Auto]	\$2,922	\$2,742	\$2,742	\$2,742	\$2,526	\$2,430	\$2,430	\$2,526	\$2,430	\$2,364	1	-	0.00
SAFE AUTO INSURANCE COMPANY - 25405 - [GLM 2.0]	\$2,943	\$2,666	\$2,419	\$3,007	\$2,336	\$2,070	\$1,840	\$2,024	\$1,951	\$1,541	9	22523	0.040
CINCINNATI INSURANCE COMPANY, THE - 10677 - [None Specified]	\$2,977	\$2,453	\$2,463	\$3,010	\$2,361	\$1,868	\$1,664	\$2,120	\$1,757	\$1,785	0	-	0.00
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805 - [Select Value]	\$2,979	\$2,505	\$2,317	\$3,097	\$2,311	\$2,123	\$1,893	\$1,985	\$1,789	\$1,601	18	138574	0.013
HORACE MANN INSURANCE COMPANY - 22578 - [Private passenger auto]	\$3,023	\$1,669	\$1,917	\$2,117	\$1,591	\$1,453	\$1,285	\$1,418	\$1,384	\$1,248	3	1833	0.164
NATIONWIDE MUTUAL INSURANCE COMPANY - 23787 - [Nationwide Mutual Insurance Company Private Passenger Auto]	\$3,031	\$2,415	\$2,526	\$3,102	\$2,100	\$2,191	\$1,873	\$1,998	\$1,791	\$1,849	3	19291	0.016
IDS PROPERTY CASUALTY INSURANCE COMPANY - 29068 - [Safety Pays Auto Program]	\$3,038	\$2,715	\$2,637	\$3,439	\$2,501	\$2,879	\$2,276	\$2,219	\$2,495	\$1,779	4	36587	0.011
STATE FARM FIRE AND CASUALTY COMPANY - 25143 - [None Specified]	\$3,039	\$2,603	\$2,643	\$3,348	\$2,815	\$2,253	\$2,056	\$2,310	\$2,395	\$1,832	8	56208	0.014
COUNTRY CASUALTY INSURANCE COMPANY - 20982 - [Country 2.0]	\$3,107	\$2,857	\$2,781	\$3,479	\$2,934	\$2,656	\$2,073	\$2,444	\$2,444	\$1,897	0	371	0.000
BANKERS STANDARD INSURANCE COMPANY - 18279 - [Platinum Portfolio]	\$3,152	\$2,788	\$3,009	\$3,495	\$2,832	\$2,829	\$2,049	\$2,721	\$2,489	\$2,487	1	5047	0.020
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210 - [Private Passenger Auto]	\$3,181	\$2,808	\$2,809	\$3,195	\$2,538	\$2,342	\$2,039	\$2,677	\$2,334	\$1,875	8	56436	0.014
EQUITY INSURANCE COMPANY - 28746 - [ITC Turborater]	\$3,182	\$2,538	\$2,485	\$3,280	\$2,615	\$2,175	\$1,816	\$2,314	\$1,654	\$1,526	0	-	0.00
AMERICAN FAMILY INSURANCE COMPANY - 10386 - [Family Car]	\$3,191	\$2,638	\$2,626	\$3,021	\$2,406	\$2,091	\$1,956	\$1,661	\$2,104	\$1,593	18	166626	0.011
HARTFORD CASUALTY INSURANCE COMPANY - 29424 - [OPEN ROAD]	\$3,200	\$2,479	\$2,550	\$3,174	\$2,199	\$2,292	\$1,869	\$1,700	\$2,069	\$2,024	1	1253	0.080
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072 - [EncompassOne (Universal Security Policy) Special]	\$3,308	\$2,606	\$3,005	\$3,588	\$2,634	\$2,473	\$1,800	\$1,990	\$2,170	\$1,990	2	16023	0.012
CENTRAL MUTUAL INSURANCE COMPANY - 20230 - [Central Mutual Insurance Company]	\$3,311	\$3,222	\$2,935	\$2,948	\$2,547	\$2,729	\$2,480	\$3,222	\$2,480	\$2,324	3	10316	0.029
ALPHA PROPERTY & CASUALTY INSURANCE COMPANY - 38156 - [GB]	\$3,348	\$2,589	\$2,376	\$3,877	\$2,745	\$1,974	\$1,910	\$1,967	\$1,648	\$1,726	3	16546	0.018
UNITED INSURANCE COMPANY INC. - 12256 - [InsurPAS]	\$3,380	\$3,452	\$3,496	\$3,151	\$2,706	\$2,356	\$2,228	\$2,408	\$2,103	\$2,161	2	61191	0.003
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688 - [Allstate Private Passenger Automobile Policy]	\$3,422	\$2,651	\$2,971	\$3,500	\$2,500	\$2,772	\$2,173	\$2,384	\$2,183	\$1,892	32	293750	0.011
INFINITY CASUALTY INSURANCE COMPANY - 21792 - [LC30]	\$3,496	\$3,985	\$3,261	\$4,260	\$2,655	\$2,859	\$2,772	\$3,015	\$2,989	\$2,522	6	32302	0.019

Hypothetical 3: Unmarried female age 18, drives 15 miles each way to work. She drives a 2010 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.

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	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 AUTO PROPERTY & CASUALTY INSURANCE COMPANY - 25127 - [Arizona SA Personal Auto]	\$3,610	\$3,082	\$3,031	\$3,825	\$2,912	\$2,798	\$2,352	\$2,693	\$2,527	\$2,323	5	11137	0.045
ELECTRIC INSURANCE COMPANY - 21261 - [Private Passenger Automobile]	\$3,706	\$2,781	\$3,008	\$3,466	\$2,839	\$3,506	\$2,637	\$3,253	\$2,452	\$2,437	2	5335	0.037
SAFeway INSURANCE COMPANY - 12521 - [Private Passenger Auto]	\$3,726	\$2,961	\$2,887	\$3,824	\$3,084	\$2,549	\$2,152	\$2,741	\$1,958	\$1,815	21	110355	0.019
MERCURY CASUALTY COMPANY - 11908 - [Aligned]	\$3,789	\$3,682	\$3,370	\$4,294	\$3,143	\$3,197	\$2,656	\$3,022	\$3,095	\$2,666	2	18218	0.011
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942 - [Personal Automobile]	\$4,046	\$4,090	\$3,538	\$3,193	\$2,242	\$3,716	\$2,841	\$2,532	\$2,798	\$2,494	0	210	0.000
ASSURANCEAMERICA INSURANCE COMPANY - 11558 - [WebRater]	\$4,156	\$3,435	\$3,137	\$4,216	\$3,080	\$2,755	\$2,176	\$2,056	\$2,299	\$1,979	4	16785	0.024
ACCC INSURANCE COMPANY - 10807 - [ITC]	\$4,158	\$3,321	\$3,416	\$4,005	\$2,856	\$2,398	\$2,205	\$2,560	\$2,464	\$2,257	9	28417	0.032
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE - 12873 - [OneShield Dragon]	\$4,183	\$3,543	\$4,124	\$4,326	\$3,716	\$4,183	\$2,839	\$3,318	\$3,084	\$2,973	0	2649	0.000
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, THE - 19429 - [Premier Client Solutions]	\$4,331	\$3,552	\$3,520	\$4,753	\$3,628	\$3,626	\$2,822	\$3,862	\$3,338	\$2,737	0	24	0.000
ECONOMY PREFERRED INSURANCE COMPANY - 38067 - [Manual Rating]	\$4,332	\$3,610	\$3,514	\$5,229	\$2,550	\$3,269	\$3,299	\$3,243	\$2,510	\$2,467	0	7932	0.000
STILLWATER INSURANCE COMPANY - 25180 - [Private Passenger Automobile]	\$4,393	\$3,270	\$4,096	\$5,182	\$3,971	\$3,883	\$3,001	\$3,569	\$3,080	\$2,963	1	2927	0.034
COMMONWEALTH CASUALTY COMPANY - 13930 - [Commonwealth Casualty Company]	\$4,457	\$3,926	\$3,964	\$4,891	\$3,241	\$3,545	\$2,663	\$3,287	\$2,160	\$3,287	6	62732	0.010
WESTERN GENERAL INSURANCE COMPANY - 27502 - [Platinum 3.0]	\$4,746	\$4,234	\$4,069	\$5,006	\$3,982	\$3,634	\$3,360	\$3,332	\$5,516	\$2,977	2	6058	0.033
STAR CASUALTY INSURANCE COMPANY - 32387 - [Arizona Private Passenger Automobile Program]	\$5,033	\$3,942	\$2,889	\$3,006	\$4,243	\$3,445	\$3,168	\$2,458	\$2,213	\$2,355	0	-	0.00
LM GENERAL INSURANCE COMPANY - 36447 - [None Specified]	\$5,051	\$4,891	\$4,850	\$5,181	\$4,453	\$4,714	\$3,287	\$3,470	\$4,050	\$3,300	32	161568	0.020
FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY - 37710 - [Arizona Auto]	\$5,186	\$4,719	\$4,850	\$5,853	\$4,379	\$4,461	\$4,002	\$4,244	\$4,370	\$4,244	0	1049	0.000
FARMERS INSURANCE COMPANY OF ARIZONA - 21598 - [Farmers Smart Plan Auto]	\$5,252	\$5,212	\$4,999	\$6,085	\$4,835	\$4,099	\$3,321	\$3,455	\$3,726	\$3,143	39	379242	0.010
AMERICAN ACCESS CASUALTY COMPANY - 10730 - [Private Passenger Auto]	\$5,442	\$4,387	\$3,045	\$3,498	\$4,662	\$3,923	\$3,645	\$2,820	\$2,583	\$2,595	14	44006	0.032
SAFECO INSURANCE COMPANY OF AMERICA - 24740 - [None Specified]	\$5,463	\$4,611	\$4,486	\$5,481	\$4,569	\$4,369	\$3,748	\$4,420	\$3,836	\$3,528	15	155065	0.010
ACUITY, A MUTUAL INSURANCE COMPANY - 14184 - [Acuity Proprietary Rating System]	\$5,491	\$5,120	\$5,189	\$5,416	\$4,955	\$4,891	\$4,511	\$4,702	\$4,453	\$4,413	0	9125	0.000
LM INSURANCE CORPORATION - 33600 - [None Specified]	\$5,611	\$5,434	\$5,389	\$5,757	\$4,947	\$4,636	\$3,653	\$3,855	\$4,500	\$3,667	0	2345	0.000
MGA INSURANCE COMPANY, INC. - 40150 - [EP]	\$6,365	\$4,498	\$5,229	\$7,037	\$4,911	\$3,203	\$3,204	\$3,025	\$3,336	\$3,047	7	-	0.00
PERMANENT GENERAL ASSURANCE CORPORATION - 37648 - [Model Product 3.5]	\$7,977	\$6,597	\$6,619	\$8,648	\$6,391	\$6,216	\$5,103	\$6,443	\$5,792	\$5,026	6	58480	0.010

Hypothetical 4: Unmarried female age 18, drives 15 miles each way to work. She drives a 2010 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.

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	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			
Main Street America Protection Insurance Company - 13026 - [Towers Watson Radar Base 3.0.4]	\$1,340	\$1,070	\$1,364	\$1,780	\$1,165	\$1,082	\$1,495	\$935	\$1,004	\$927	0	799	0.000
NATIONAL GENERAL INSURANCE COMPANY - 23728 - [InsurQuote]	\$1,766	\$1,500	\$1,459	\$1,818	\$1,462	\$1,333	\$1,232	\$1,638	\$1,331	\$1,175	3	30186	0.010
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941 - [19.0001 Private Passenger Automobile (PPA)]	\$1,806	\$1,579	\$1,579	\$1,881	\$1,450	\$1,461	\$1,401	\$1,356	\$1,393	\$1,080	8	134614	0.006
USAA GENERAL INDEMNITY COMPANY - 18600 - [19.0001 Private Passenger Automobile (PPA)]	\$1,841	\$1,598	\$1,612	\$1,924	\$1,454	\$1,497	\$1,381	\$1,341	\$1,402	\$1,088	11	91310	0.012
SECURA INSURANCE, A MUTUAL COMPANY - 22543 - [Personal Auto]	\$1,883	\$1,668	\$1,615	\$2,324	\$1,532	\$1,836	\$1,408	\$1,458	\$1,559	\$1,241	0	4	0.000
USAA CASUALTY INSURANCE COMPANY - 25968 - [19.0001 Private Passenger Automobile (PPA)]	\$1,953	\$1,730	\$1,701	\$2,070	\$1,570	\$1,573	\$1,502	\$1,446	\$1,521	\$1,163	28	123469	0.023
GEICO CASUALTY COMPANY - 41491 - [Private Passenger Auto]	\$2,104	\$1,950	\$1,969	\$2,367	\$1,733	\$1,641	\$1,505	\$1,390	\$1,581	\$1,295	90	875923	0.010
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939 - [Personal Automobile]	\$2,111	\$1,900	\$1,900	\$2,264	\$1,767	\$1,767	\$1,507	\$1,686	\$1,586	\$1,686	0	1648	0.000
SECURA SUPREME INSURANCE COMPANY - 10239 - [MILE-STONE]	\$2,150	\$1,895	\$1,832	\$2,655	\$1,733	\$2,087	\$1,581	\$1,635	\$1,764	\$1,387	0	4115	0.000
UNITRIN SAFEGUARD INSURANCE COMPANY - 40703 - [Kemper Prime]	\$2,232	\$2,044	\$2,059	\$2,337	\$1,893	\$1,704	\$1,560	\$1,570	\$1,757	\$1,363	0	-	0.00
AMSHIELD INSURANCE COMPANY - 15590 - [AmShield Private Passenger Auto]	\$2,271	\$2,144	\$2,144	\$2,435	\$2,030	\$1,872	\$1,538	\$1,571	\$1,661	\$1,427	0	-	0.00
HORACE MANN INSURANCE COMPANY - 22578 - [Private passenger auto]	\$2,282	\$1,873	\$2,144	\$2,404	\$1,789	\$1,627	\$1,395	\$1,572	\$1,542	\$1,687	3	1833	0.164
BADGER MUTUAL INSURANCE COMPANY - 13420 - [Standard]	\$2,293	\$2,557	\$1,938	\$2,447	\$1,745	\$1,862	\$1,612	\$1,524	\$1,524	\$1,524	0	6465	0.000
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 21253 - [Private passenger auto]	\$2,336	\$1,892	\$1,870	\$2,149	\$1,995	\$1,543	\$1,453	\$1,816	\$1,563	\$1,442	0	6640	0.000
PEKIN INSURANCE COMPANY - 24228 - [Personal Auto]	\$2,433	\$1,597	\$1,733	\$2,460	\$1,706	\$1,929	\$1,368	\$1,545	\$1,543	\$1,090	5	-	0.00
CSAA GENERAL INSURANCE COMPANY - 37770 - [Signature Series Auto]	\$2,466	\$1,907	\$2,220	\$2,634	\$1,833	\$1,790	\$1,417	\$2,064	\$1,792	\$1,413	15	-	0.00
PHARMACISTS MUTUAL INSURANCE COMPANY - 13714 - [Personal Automobile]	\$2,475	\$2,527	\$2,314	\$3,000	\$2,436	\$2,493	\$1,940	\$1,934	\$1,934	\$1,934	0	1035	0.000
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY - 21253 - [19.0001 Private Passenger Automobile]	\$2,501	\$2,156	\$2,154	\$2,611	\$1,950	\$1,980	\$1,835	\$1,788	\$1,902	\$1,439	7	48283	0.014
OWNERS INSURANCE COMPANY - 32700 - [A-O WEB EZ]	\$2,558	\$2,363	\$2,381	\$3,075	\$2,351	\$2,132	\$1,787	\$2,774	\$1,980	\$1,739	1	13054	0.008
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955 - [None Specified]	\$2,592	\$2,270	\$2,261	\$2,811	\$2,215	\$2,165	\$1,811	\$1,978	\$1,983	\$1,634	1	11930	0.008
TEACHERS INSURANCE COMPANY - 22683 - [Private passenger auto]	\$2,755	\$2,218	\$2,193	\$2,547	\$2,336	\$1,840	\$1,731	\$2,158	\$1,868	\$1,705	0	225	0.000
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178 - [None Specified]	\$2,833	\$2,430	\$2,451	\$3,127	\$2,620	\$2,088	\$1,848	\$2,089	\$2,202	\$1,675	71	856495	0.008
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761 - [MAP2]	\$2,855	\$2,080	\$2,442	\$3,088	\$2,049	\$2,295	\$1,732	\$1,914	\$1,752	\$1,584	3	27743	0.011
VIGILANT INSURANCE COMPANY - 20397 - [Masterpiece]	\$2,996	\$2,811	\$2,811	\$3,698	\$2,792	\$2,534	\$2,293	\$2,504	\$2,220	\$2,042	0	537	0.000
GREAT NORTHERN INSURANCE COMPANY - 20303 - [Masterpiece]	\$2,996	\$2,811	\$2,811	\$3,698	\$2,792	\$2,534	\$2,293	\$2,504	\$2,220	\$2,042	0	791	0.000
PACIFIC INDEMNITY COMPANY - 20346 - [Masterpiece]	\$2,996	\$2,811	\$2,811	\$3,698	\$2,792	\$2,534	\$2,293	\$2,504	\$2,220	\$2,042	0	6067	0.000
FEDERAL INSURANCE COMPANY - 20281 - [Masterpiece]	\$2,996	\$2,811	\$2,811	\$3,698	\$2,792	\$2,534	\$2,293	\$2,504	\$2,220	\$2,042	0	2359	0.000
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072 - [EncompassOne (Universal Security Policy) Special]	\$3,030	\$2,366	\$2,735	\$3,302	\$2,380	\$2,236	\$1,592	\$1,769	\$1,938	\$1,769	2	16023	0.012
BERKLEY INSURANCE COMPANY - 32603 - [Auto Suite Policy]	\$3,083	\$2,891	\$2,891	\$3,364	\$2,676	\$2,694	\$2,234	\$2,286	\$2,115	\$2,144	0	-	0.00
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773 - [Farm Bureau Member's Choice]	\$3,090	\$2,702	\$2,791	\$3,524	\$2,551	\$2,365	\$1,928	\$1,990	\$2,192	\$1,820	1	45151	0.002
COAST NATIONAL INSURANCE COMPANY - 25089 - [Select 3.5]	\$3,145	\$2,306	\$2,429	\$3,153	\$2,278	\$1,960	\$1,678	\$2,226	\$2,075	\$1,537	16	129596	0.012
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259 - [Matrix Personal Auto]	\$3,249	\$2,855	\$2,729	\$3,500	\$2,647	\$2,758	\$2,249	\$2,293	\$2,432	\$1,925	0	6	0.000

Hypothetical 4: Unmarried female age 18, drives 15 miles each way to work. She drives a 2010 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			
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635	C	E	CR
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688 - [Allstate Private Passenger Automobile Policy]	\$3,297	\$2,494	\$2,855	\$3,436	\$2,396	\$2,614	\$2,045	\$2,210	\$2,073	\$1,797	32	293750	0.011
NATIONWIDE MUTUAL INSURANCE COMPANY - 23787 - [Nationwide Mutual Insurance Company Private Passenger Auto]	\$3,307	\$2,630	\$2,741	\$3,415	\$2,292	\$2,353	\$1,965	\$2,113	\$1,931	\$1,964	3	19291	0.016
EQUITY INSURANCE COMPANY - 28746 - [ITC Turborater]	\$3,333	\$2,666	\$2,619	\$3,454	\$2,730	\$2,274	\$1,881	\$2,404	\$1,717	\$1,580	0	-	0.00
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY - 36161 - [Quantum Auto 2.0]	\$3,352	\$2,831	\$2,742	\$3,429	\$2,685	\$2,337	\$2,058	\$1,806	\$2,292	\$1,908	9	-	0.00
AIG PROPERTY CASUALTY COMPANY - 19402 - [Private Client Group Private Passenger Auto]	\$3,366	\$2,888	\$3,208	\$3,446	\$2,967	\$2,861	\$2,102	\$2,405	\$2,348	\$2,225	0	2622	0.000
AMERICAN FAMILY INSURANCE COMPANY - 10386 - [Family Car]	\$3,425	\$2,787	\$2,782	\$3,232	\$2,547	\$2,187	\$2,041	\$1,691	\$2,215	\$1,626	18	166626	0.011
RESPONSE INSURANCE COMPANY - 43044 - [Kemper Direct]	\$3,440	\$3,005	\$3,041	\$3,447	\$2,769	\$2,151	\$1,974	\$2,593	\$2,653	\$1,976	0	-	0.00
CINCINNATI INSURANCE COMPANY, THE - 10677 - [None Specified]	\$3,510	\$2,806	\$2,869	\$3,562	\$2,739	\$2,163	\$1,887	\$2,448	\$2,002	\$2,044	0	-	0.00
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401 - [Personal Auto]	\$3,558	\$3,591	\$3,085	\$2,726	\$1,879	\$3,188	\$2,434	\$2,123	\$2,440	\$2,051	2	20814	0.010
COUNTRY CASUALTY INSURANCE COMPANY - 20982 - [Country 2.0]	\$3,588	\$3,292	\$3,245	\$4,002	\$3,400	\$3,057	\$2,350	\$2,804	\$2,804	\$2,160	0	371	0.000
IDS PROPERTY CASUALTY INSURANCE COMPANY - 29068 - [Safety Pays Auto Program]	\$3,610	\$3,187	\$3,087	\$4,100	\$2,925	\$3,413	\$2,589	\$2,504	\$2,919	\$1,991	4	36587	0.011
PROGRESSIVE ADVANCED INSURANCE COMPANY - 11851 - [Arizona Private Passenger Automobile]	\$3,633	\$3,162	\$3,120	\$3,857	\$2,905	\$2,606	\$2,381	\$2,466	\$2,473	\$2,143	47	473821	0.010
BANKERS STANDARD INSURANCE COMPANY - 18279 - [Platinum Portfolio]	\$3,647	\$3,249	\$3,502	\$4,060	\$3,275	\$3,238	\$2,734	\$3,089	\$2,837	\$2,842	1	5047	0.020
STATE FARM FIRE AND CASUALTY COMPANY - 25143 - [None Specified]	\$3,746	\$3,227	\$3,256	\$4,126	\$3,470	\$2,770	\$2,469	\$2,809	\$2,952	\$2,257	8	56208	0.014
PROGRESSIVE PREFERRED INSURANCE COMPANY - 37834 - [Arizona Private Passenger Automobile]	\$3,769	\$3,357	\$3,314	\$4,130	\$3,070	\$2,773	\$2,484	\$2,589	\$2,595	\$2,223	18	343789	0.005
INFINITY SAFEGUARD INSURANCE COMPANY - 16802 - [VA41]	\$3,895	\$4,317	\$3,526	\$4,799	\$2,928	\$3,186	\$3,088	\$3,383	\$3,304	\$2,771	6	28548	0.021
HARTFORD CASUALTY INSURANCE COMPANY - 29424 - [OPEN ROAD]	\$3,976	\$3,039	\$3,143	\$3,991	\$2,704	\$2,892	\$2,255	\$2,052	\$2,531	\$2,454	1	1253	0.080
MERCURY CASUALTY COMPANY - 11908 - [Aligned]	\$4,069	\$3,909	\$3,574	\$4,643	\$3,371	\$3,379	\$2,765	\$3,207	\$3,253	\$2,771	2	18218	0.011
ELECTRIC INSURANCE COMPANY - 21261 - [Private Passenger Automobile]	\$4,133	\$3,119	\$3,346	\$3,889	\$6,154	\$3,836	\$2,967	\$3,542	\$2,706	\$2,682	2	5335	0.037
CENTRAL MUTUAL INSURANCE COMPANY - 20230 - [Central Mutual Insurance Company]	\$4,251	\$4,104	\$3,814	\$3,818	\$3,244	\$3,456	\$3,003	\$4,104	\$3,003	\$2,847	3	10316	0.029
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY - 25127 - [Arizona SA Personal Auto]	\$4,280	\$3,627	\$3,554	\$4,543	\$3,400	\$3,259	\$2,681	\$3,074	\$2,929	\$2,675	5	11137	0.045
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210 - [Private Passenger Auto]	\$4,287	\$3,766	\$3,739	\$4,374	\$3,305	\$3,007	\$2,560	\$3,525	\$3,127	\$2,384	8	56436	0.014
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE - 12873 - [OneShield Dragon]	\$4,814	\$4,102	\$4,706	\$4,961	\$4,255	\$4,814	\$3,184	\$3,710	\$3,486	\$3,350	0	2649	0.000
ALPHA PROPERTY & CASUALTY INSURANCE COMPANY - 38156 - [GB]	\$4,831	\$3,511	\$3,283	\$5,664	\$3,739	\$2,684	\$2,530	\$2,613	\$2,226	\$2,299	3	16546	0.018
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942 - [Personal Automobile]	\$4,982	\$5,025	\$4,318	\$3,824	\$2,656	\$4,460	\$3,424	\$3,000	\$3,438	\$2,932	0	210	0.000
STILLWATER INSURANCE COMPANY - 25180 - [Private Passenger Automobile]	\$5,103	\$3,742	\$4,699	\$5,954	\$4,552	\$4,429	\$3,427	\$4,090	\$3,527	\$3,344	1	2927	0.034
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, THE - 19429 - [Premier Client Solutions]	\$5,248	\$4,326	\$4,250	\$5,777	\$4,335	\$4,301	\$3,336	\$4,423	\$3,934	\$3,216	0	24	0.000
ACUITY, A MUTUAL INSURANCE COMPANY - 14184 - [Acuity Proprietary Rating System]	\$5,441	\$5,269	\$5,341	\$5,653	\$5,100	\$5,012	\$4,592	\$4,811	\$4,536	\$4,519	0	9125	0.000
INFINITY CASUALTY INSURANCE COMPANY - 21792 - [LC30]	\$5,475	\$6,090	\$5,101	\$6,842	\$4,115	\$4,429	\$4,154	\$4,671	\$4,584	\$3,804	6	32302	0.019
COMMONWEALTH CASUALTY COMPANY - 13930 - [Commonwealth Casualty Company]	\$5,561	\$4,819	\$4,927	\$6,415	\$3,954	\$4,537	\$3,268	\$4,037	\$2,654	\$4,037	6	62732	0.010
ECONOMY PREFERRED INSURANCE COMPANY - 38067 - [Manual Rating]	\$5,998	\$4,873	\$4,868	\$7,127	\$3,362	\$4,364	\$4,457	\$4,418	\$3,449	\$3,399	0	7932	0.000
LM GENERAL INSURANCE COMPANY - 36447 - [None Specified]	\$6,076	\$5,880	\$5,822	\$6,339	\$5,336	\$5,562	\$3,764	\$4,149	\$4,850	\$3,882	32	161568	0.020

Hypothetical 4: Unmarried female age 18, drives 15 miles each way to work. She drives a 2010 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			
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635	C	E	CR
FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY - 37710 - [Arizona Auto]	\$6,236	\$5,631	\$5,778	\$7,070	\$5,230	\$5,222	\$4,628	\$4,916	\$5,125	\$4,916	0	1049	0.000
LM INSURANCE CORPORATION - 33600 - [None Specified]	\$6,752	\$6,534	\$6,469	\$7,042	\$5,928	\$6,225	\$4,182	\$4,609	\$5,389	\$4,312	0	2345	0.000
SAFECO INSURANCE COMPANY OF AMERICA - 24740 - [None Specified]	\$6,911	\$5,708	\$5,579	\$6,928	\$5,688	\$5,402	\$4,607	\$5,484	\$4,741	\$4,315	15	155065	0.010
FARMERS INSURANCE COMPANY OF ARIZONA - 21598 - [Farmers Smart Plan Auto]	\$7,092	\$7,235	\$6,792	\$8,700	\$6,316	\$5,702	\$4,328	\$4,421	\$5,138	\$4,153	39	379242	0.010

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 2016 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			
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635	C	E	CR
GEICO CASUALTY COMPANY - 41491 - [Private Passenger Auto]	\$857	\$774	\$785	\$924	\$715	\$711	\$691	\$676	\$684	\$587	90	875923	0.010
PROGRESSIVE ADVANCED INSURANCE COMPANY - 11851 - [Arizona Private Passenger Automobile]	\$933	\$804	\$786	\$991	\$759	\$688	\$673	\$688	\$659	\$590	47	473821	0.010
AMSHIELD INSURANCE COMPANY - 15590 - [AmShield Private Passenger Auto]	\$942	\$839	\$839	\$1,028	\$834	\$782	\$692	\$761	\$708	\$609	0	-	0.00
USAA GENERAL INDEMNITY COMPANY - 18600 - [19.0001 Private Passenger Automobile (PPA)]	\$946	\$832	\$835	\$981	\$793	\$817	\$788	\$789	\$748	\$637	11	91310	0.012
PROGRESSIVE PREFERRED INSURANCE COMPANY - 37834 - [Arizona Private Passenger Automobile]	\$985	\$862	\$843	\$1,060	\$803	\$735	\$700	\$724	\$688	\$604	18	343789	0.005
Main Street America Protection Insurance Company - 13026 - [Towers Watson Radar Base 3.0.4]	\$1,023	\$843	\$964	\$1,283	\$911	\$830	\$1,233	\$869	\$900	\$852	0	799	0.000
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941 - [19.0001 Private Passenger Automobile (PPA)]	\$1,100	\$969	\$961	\$1,127	\$927	\$946	\$958	\$934	\$868	\$744	8	134614	0.006
USAA CASUALTY INSURANCE COMPANY - 25968 - [19.0001 Private Passenger Automobile (PPA)]	\$1,126	\$1,000	\$988	\$1,174	\$942	\$966	\$961	\$943	\$897	\$760	28	123469	0.023
INFINITY CASUALTY INSURANCE COMPANY - 21792 - [LC30]	\$1,131	\$1,217	\$981	\$1,322	\$951	\$993	\$1,010	\$1,195	\$1,120	\$925	6	32302	0.019
NATIONAL GENERAL INSURANCE COMPANY - 23728 - [InsurQuote]	\$1,146	\$972	\$953	\$1,171	\$995	\$982	\$919	\$1,153	\$945	\$869	3	30186	0.010
INFINITY SAFEGUARD INSURANCE COMPANY - 16802 - [VA41]	\$1,170	\$1,287	\$978	\$1,382	\$965	\$1,036	\$1,119	\$1,230	\$1,155	\$980	6	28548	0.021
PEKIN INSURANCE COMPANY - 24228 - [Personal Auto]	\$1,193	\$820	\$886	\$1,208	\$876	\$985	\$746	\$861	\$816	\$608	5	-	0.00
AMERICAN FAMILY INSURANCE COMPANY - 10386 - [Family Car]	\$1,197	\$990	\$1,013	\$1,201	\$961	\$838	\$804	\$780	\$852	\$697	18	166626	0.011
STILLWATER INSURANCE COMPANY - 25180 - [Private Passenger Automobile]	\$1,220	\$1,064	\$986	\$1,709	\$1,455	\$988	\$1,158	\$1,367	\$1,186	\$1,158	1	2927	0.034
AUTO-OWNERS INSURANCE COMPANY - 18988 - [A-O WEB EZ]	\$1,234	\$1,137	\$1,163	\$1,496	\$1,155	\$1,096	\$909	\$1,368	\$1,015	\$903	4	40219	0.010
INTEGON INDEMNITY CORPORATION - 22772 - [II PPA]	\$1,276	\$1,067	\$1,046	\$1,323	\$1,058	\$1,012	\$926	\$1,229	\$946	\$901	1	13890	0.007
American European Insurance Company - 23337 - [Claro (internal policy management system)]	\$1,283	\$1,012	\$1,011	\$1,288	\$1,011	\$867	\$716	\$887	\$672	\$621	0	-	0.00
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY - 21253 - [19.0001 Private Passenger Automobile]	\$1,288	\$1,119	\$1,117	\$1,326	\$1,053	\$1,088	\$1,062	\$1,053	\$1,008	\$848	7	48283	0.014
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259 - [Matrix Personal Auto]	\$1,304	\$1,137	\$1,085	\$1,402	\$1,041	\$1,118	\$898	\$967	\$984	\$775	0	6	0.000
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693 - [Personal Auto Policy]	\$1,328	\$1,100	\$1,075	\$1,347	\$999	\$930	\$753	\$1,243	\$822	\$1,095	0	14977	0.000
CSAA GENERAL INSURANCE COMPANY - 37770 - [Signature Series Auto]	\$1,361	\$1,064	\$1,240	\$1,474	\$1,019	\$1,050	\$810	\$1,221	\$1,003	\$821	15	-	0.00
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072 - [EncompassOne (Universal Security Policy) Special]	\$1,370	\$1,095	\$1,289	\$1,523	\$1,166	\$1,084	\$837	\$946	\$976	\$946	2	16023	0.012
COUNTRY MUTUAL INSURANCE COMPANY - 20990 - [Country 2.0]	\$1,408	\$1,275	\$1,229	\$1,609	\$1,383	\$1,297	\$967	\$1,232	\$1,232	\$884	1	2837	0.035
HORACE MANN INSURANCE COMPANY - 22578 - [Private passenger auto]	\$1,413	\$1,210	\$1,389	\$1,507	\$1,143	\$1,081	\$979	\$1,153	\$1,074	\$963	3	1833	0.164
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761 - [MAP2]	\$1,416	\$1,074	\$1,228	\$1,547	\$1,027	\$1,168	\$893	\$1,023	\$923	\$837	3	27743	0.011
OWNERS INSURANCE COMPANY - 32700 - [A-O WEB EZ]	\$1,432	\$1,319	\$1,350	\$1,735	\$1,340	\$1,272	\$1,055	\$1,588	\$1,178	\$1,048	1	13054	0.008
HARTFORD CASUALTY INSURANCE COMPANY - 29424 - [OPEN ROAD]	\$1,436	\$1,136	\$1,192	\$1,406	\$1,058	\$1,034	\$911	\$875	\$951	\$966	1	1253	0.080
PHARMACISTS MUTUAL INSURANCE COMPANY - 13714 - [Personal Automobile]	\$1,441	\$1,504	\$1,354	\$1,757	\$1,273	\$1,251	\$1,151	\$1,139	\$1,139	\$1,139	0	1035	0.000
IDS PROPERTY CASUALTY INSURANCE COMPANY - 29068 - [Safety Pays Auto Program]	\$1,453	\$1,263	\$1,240	\$1,620	\$1,172	\$1,391	\$1,088	\$1,146	\$1,231	\$914	4	36587	0.011
BADGER MUTUAL INSURANCE COMPANY - 13420 - [Standard]	\$1,457	\$1,618	\$1,203	\$1,568	\$1,092	\$1,190	\$1,021	\$972	\$972	\$972	0	6465	0.000
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178 - [None Specified]	\$1,474	\$1,234	\$1,276	\$1,592	\$1,352	\$1,107	\$1,034	\$1,256	\$1,204	\$916	71	856495	0.008
UNITRIN SAFEGUARD INSURANCE COMPANY - 40703 - [Kemper Prime]	\$1,482	\$1,295	\$1,420	\$1,671	\$1,202	\$1,142	\$1,063	\$1,110	\$1,150	\$950	0	-	0.00

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 2016 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			
AIG PROPERTY CASUALTY COMPANY - 19402 - [Private Client Group Private Passenger Auto]	\$1,515	\$1,293	\$1,476	\$1,555	\$1,344	\$1,393	\$1,020	\$1,163	\$1,105	\$1,059	0	2622	0.000
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401 - [Personal Auto]	\$1,566	\$1,586	\$1,367	\$1,259	\$927	\$1,432	\$1,135	\$1,037	\$1,116	\$1,097	2	20814	0.010
SAFE AUTO INSURANCE COMPANY - 25405 - [GLM 2.0]	\$1,572	\$1,413	\$1,274	\$1,648	\$1,294	\$1,188	\$1,071	\$1,216	\$1,090	\$908	9	22523	0.040
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210 - [Private Passenger Auto]	\$1,604	\$1,413	\$1,419	\$1,634	\$1,285	\$1,205	\$1,052	\$1,420	\$1,179	\$970	8	56436	0.014
ECONOMY PREFERRED INSURANCE COMPANY - 38067 - [Manual Rating]	\$1,612	\$1,388	\$1,309	\$1,927	\$1,071	\$1,320	\$1,376	\$1,338	\$956	\$999	0	7932	0.000
CINCINNATI INSURANCE COMPANY, THE - 10677 - [None Specified]	\$1,637	\$1,340	\$1,340	\$1,691	\$1,301	\$1,062	\$968	\$1,292	\$1,018	\$1,030	0	-	0.00
COMMONWEALTH CASUALTY COMPANY - 13930 - [Commonwealth Casualty Company]	\$1,662	\$1,341	\$1,450	\$1,770	\$1,241	\$1,266	\$917	\$1,080	\$819	\$1,080	6	62732	0.010
BERKLEY INSURANCE COMPANY - 32603 - [Auto Suite Policy]	\$1,697	\$1,548	\$1,548	\$1,887	\$1,443	\$1,476	\$1,289	\$1,420	\$1,257	\$1,254	0	-	0.00
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955 - [None Specified]	\$1,703	\$1,499	\$1,481	\$1,816	\$1,472	\$1,447	\$1,267	\$1,432	\$1,343	\$1,128	1	11930	0.008
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY - 25127 - [Arizona SA Personal Auto]	\$1,735	\$1,760	\$1,808	\$2,316	\$1,758	\$2,124	\$1,436	\$1,814	\$1,580	\$1,452	5	11137	0.045
NATIONWIDE MUTUAL INSURANCE COMPANY - 23787 - [Nationwide Mutual Insurance Company Private Passenger Auto]	\$1,743	\$1,437	\$1,513	\$1,832	\$1,282	\$1,388	\$1,189	\$1,317	\$1,165	\$1,226	3	19291	0.016
RESPONSE INSURANCE COMPANY - 43044 - [Kemper Direct]	\$1,751	\$1,541	\$1,572	\$1,764	\$1,454	\$1,208	\$1,095	\$1,438	\$1,345	\$1,102	0	-	0.00
CENTRAL MUTUAL INSURANCE COMPANY - 20230 - [Central Mutual Insurance Company]	\$1,751	\$1,712	\$1,546	\$1,562	\$1,359	\$1,456	\$1,384	\$1,712	\$1,384	\$1,289	3	10316	0.029
ACUITY, A MUTUAL INSURANCE COMPANY - 14184 - [Acuity Proprietary Rating System]	\$1,775	\$1,714	\$1,775	\$1,829	\$1,660	\$1,718	\$1,550	\$1,622	\$1,533	\$1,515	0	9125	0.000
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS - 43494 - [AZ AHIC Auto Program]	\$1,801	\$1,327	\$1,411	\$1,783	\$1,672	\$1,278	\$1,155	\$1,136	\$988	\$923	4	86181	0.005
GREAT NORTHERN INSURANCE COMPANY - 20303 - [Masterpiece]	\$1,844	\$1,689	\$1,689	\$2,318	\$1,676	\$1,543	\$1,452	\$1,664	\$1,451	\$1,324	0	791	0.000
PACIFIC INDEMNITY COMPANY - 20346 - [Masterpiece]	\$1,844	\$1,689	\$1,689	\$2,318	\$1,676	\$1,543	\$1,452	\$1,664	\$1,451	\$1,324	0	6067	0.000
VIGILANT INSURANCE COMPANY - 20397 - [Masterpiece]	\$1,844	\$1,689	\$1,689	\$2,318	\$1,676	\$1,543	\$1,452	\$1,664	\$1,451	\$1,324	0	537	0.000
FEDERAL INSURANCE COMPANY - 20281 - [Masterpiece]	\$1,844	\$1,689	\$1,689	\$2,318	\$1,676	\$1,543	\$1,452	\$1,664	\$1,451	\$1,324	0	2359	0.000
COUNTRY CASUALTY INSURANCE COMPANY - 20982 - [Country 2.0]	\$1,850	\$1,647	\$1,584	\$2,146	\$1,865	\$1,781	\$1,284	\$1,720	\$1,720	\$1,172	0	371	0.000
SECURA INSURANCE, A MUTUAL COMPANY - 22543 - [Personal Auto]	\$1,861	\$1,635	\$1,598	\$2,259	\$1,524	\$1,810	\$1,447	\$1,551	\$1,595	\$1,323	0	4	0.000
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773 - [Farm Bureau Member's Choice]	\$1,889	\$1,666	\$1,699	\$2,162	\$1,592	\$1,498	\$1,253	\$1,377	\$1,395	\$1,178	1	45151	0.002
MENDOTA INSURANCE COMPANY - 33650 - [MAP VP]	\$1,890	\$1,577	\$1,486	\$1,898	\$1,338	\$1,444	\$1,112	\$1,446	\$957	\$815	2	12451	0.016
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY - 36161 - [Quantum Auto 2.0]	\$1,908	\$1,613	\$1,557	\$1,976	\$1,551	\$1,350	\$1,300	\$1,313	\$1,389	\$1,167	9	-	0.00
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756 - [Private passenger auto]	\$1,942	\$1,534	\$1,522	\$1,823	\$1,663	\$1,384	\$1,320	\$1,699	\$1,443	\$1,297	0	6640	0.000
STATE FARM FIRE AND CASUALTY COMPANY - 25143 - [None Specified]	\$1,943	\$1,632	\$1,688	\$2,098	\$1,784	\$1,454	\$1,363	\$1,669	\$1,602	\$1,219	8	56208	0.014
WESTERN GENERAL INSURANCE COMPANY - 27502 - [Platinum 3.0]	\$1,965	\$1,693	\$1,691	\$1,956	\$1,640	\$1,383	\$1,338	\$1,157	\$1,041	\$1,103	2	6058	0.033
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805 - [Select Value]	\$1,983	\$1,653	\$1,554	\$2,076	\$1,588	\$1,475	\$1,337	\$1,459	\$1,276	\$1,148	18	138574	0.013
SECURA SUPREME INSURANCE COMPANY - 10239 - [MILE-STONE]	\$2,095	\$1,835	\$1,790	\$2,550	\$1,703	\$2,029	\$1,609	\$1,724	\$1,783	\$1,467	0	4115	0.000
ACCC INSURANCE COMPANY - 10807 - [ITC]	\$2,111	\$1,625	\$1,780	\$2,074	\$1,646	\$1,424	\$1,280	\$1,431	\$1,322	\$1,330	9	28417	0.032
LM GENERAL INSURANCE COMPANY - 36447 - [None Specified]	\$2,168	\$2,093	\$2,089	\$2,215	\$1,965	\$2,150	\$1,629	\$1,657	\$1,874	\$1,608	32	161568	0.020
BANKERS STANDARD INSURANCE COMPANY - 18279 - [Platinum Portfolio]	\$2,169	\$1,925	\$2,065	\$2,379	\$1,935	\$1,941	\$1,669	\$1,872	\$1,719	\$1,713	1	5047	0.020

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 2016 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			
TEACHERS INSURANCE COMPANY - 22683 - [Private passenger auto]	\$2,183	\$1,720	\$1,708	\$2,066	\$1,861	\$1,576	\$1,500	\$1,922	\$1,645	\$1,463	0	225	0.000
ALPHA PROPERTY & CASUALTY INSURANCE COMPANY - 38156 - [GB]	\$2,189	\$1,729	\$1,541	\$2,495	\$1,900	\$1,371	\$1,306	\$1,508	\$1,161	\$1,203	3	16546	0.018
ELECTRIC INSURANCE COMPANY - 21261 - [Private Passenger Automobile]	\$2,204	\$1,648	\$1,790	\$2,047	\$1,690	\$2,113	\$1,586	\$1,956	\$1,467	\$1,453	2	5335	0.037
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939 - [Personal Automobile]	\$2,228	\$2,089	\$2,089	\$2,314	\$1,963	\$1,963	\$1,780	\$1,917	\$1,830	\$1,917	0	1648	0.000
SAFECO INSURANCE COMPANY OF AMERICA - 24740 - [None Specified]	\$2,266	\$1,944	\$1,929	\$2,306	\$1,908	\$1,890	\$1,637	\$1,955	\$1,703	\$1,576	15	155065	0.010
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, THE - 19429 - [Premier Client Solutions]	\$2,295	\$1,904	\$1,890	\$2,482	\$1,959	\$1,996	\$1,577	\$2,172	\$1,826	\$1,530	0	24	0.000
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942 - [Personal Automobile]	\$2,305	\$2,328	\$2,007	\$1,850	\$1,388	\$2,095	\$1,690	\$1,555	\$1,670	\$1,697	0	210	0.000
LM INSURANCE CORPORATION - 33600 - [None Specified]	\$2,409	\$2,325	\$2,320	\$2,461	\$2,184	\$2,389	\$1,809	\$1,842	\$2,082	\$1,785	0	2345	0.000
YOUNG AMERICA INSURANCE COMPANY - 27090 - [19.0001 Private Passenger Automobile (PPA)]	\$2,422	\$2,020	\$2,044	\$2,212	\$1,930	\$1,954	\$1,696	\$1,936	\$1,792	\$1,936	6	11626	0.052
PRIMERO INSURANCE COMPANY - 11855 - [Non Standard Private Passenger Auto]	\$2,442	\$2,322	\$2,322	\$2,322	\$2,154	\$2,028	\$2,028	\$2,154	\$2,028	\$1,968	1	-	0.00
COAST NATIONAL INSURANCE COMPANY - 25089 - [Select 3.5]	\$2,452	\$1,852	\$1,862	\$2,482	\$1,930	\$1,750	\$1,532	\$2,017	\$1,721	\$1,341	16	129596	0.012
FARMERS INSURANCE COMPANY OF ARIZONA - 21598 - [Farmers Smart Plan Auto]	\$2,476	\$2,336	\$2,316	\$2,731	\$2,245	\$1,921	\$1,678	\$1,857	\$1,713	\$1,592	39	379242	0.010
UNITED INSURANCE COMPANY INC. - 12256 - [InsurPAS]	\$2,568	\$2,601	\$2,650	\$2,492	\$2,102	\$1,882	\$1,849	\$1,973	\$1,731	\$1,768	2	61191	0.003
ASSURANCEAMERICA INSURANCE COMPANY - 11558 - [WebRater]	\$2,638	\$2,151	\$1,988	\$2,593	\$1,955	\$1,820	\$1,447	\$1,388	\$1,537	\$1,339	4	16785	0.024
LOYA INSURANCE COMPANY - 11198 - [LIC-AZ-6M-82-006]	\$2,667	\$2,667	\$2,552	\$2,667	\$2,547	\$2,362	\$2,291	\$2,362	\$2,362	\$2,547	4	5309	0.075
STAR CASUALTY INSURANCE COMPANY - 32387 - [Arizona Private Passenger Automobile Program]	\$2,738	\$2,245	\$1,802	\$1,874	\$2,361	\$2,016	\$1,867	\$1,577	\$1,465	\$1,545	0	-	0.00
SAFEWAY INSURANCE COMPANY - 12521 - [Private Passenger Auto]	\$2,738	\$2,113	\$1,999	\$2,649	\$2,310	\$1,898	\$1,734	\$2,146	\$1,557	\$1,481	21	110355	0.019
AMERICAN ACCESS CASUALTY COMPANY - 10730 - [Private Passenger Auto]	\$2,800	\$2,288	\$1,736	\$1,911	\$2,417	\$2,152	\$1,958	\$1,652	\$1,533	\$1,583	14	44006	0.032
PERMANENT GENERAL ASSURANCE CORPORATION - 37648 - [Model Product 3.5]	\$2,911	\$2,382	\$2,441	\$3,152	\$2,354	\$2,294	\$1,920	\$2,490	\$2,154	\$1,885	6	58480	0.010
MERCURY CASUALTY COMPANY - 11908 - [Aligned]	\$3,031	\$2,935	\$2,766	\$3,403	\$2,562	\$2,719	\$2,223	\$2,652	\$2,589	\$2,229	2	18218	0.011
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE - 12873 - [OneShield Dragon]	\$3,132	\$2,653	\$3,113	\$3,235	\$2,778	\$3,132	\$2,208	\$2,562	\$2,363	\$2,286	0	2649	0.000
EQUITY INSURANCE COMPANY - 28746 - [ITC Turborater]	\$3,206	\$2,486	\$2,358	\$3,129	\$2,702	\$2,222	\$2,011	\$2,499	\$1,805	\$1,705	0	-	0.00
FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY - 37710 - [Arizona Auto]	\$3,274	\$2,923	\$3,074	\$3,694	\$2,775	\$2,920	\$2,583	\$3,062	\$2,848	\$3,062	0	1049	0.000
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688 - [Allstate Private Passenger Automobile Policy]	\$3,337	\$2,615	\$2,903	\$3,440	\$2,434	\$2,718	\$2,141	\$2,404	\$2,194	\$1,902	32	293750	0.011
MAPFRE INSURANCE COMPANY - 23876 - [AZ Gear]	\$3,790	\$3,234	\$3,524	\$4,446	\$3,103	\$2,939	\$2,550	\$3,386	\$2,750	\$2,906	6	-	0.00
MGA INSURANCE COMPANY, INC. - 40150 - [EP]	\$3,849	\$2,594	\$3,079	\$4,318	\$2,896	\$1,958	\$1,917	\$2,058	\$2,042	\$1,794	7	-	0.00

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 2016 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			
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635	C	E	CR
AMSHIELD INSURANCE COMPANY - 15590 - [AmShield Private Passenger Auto]	\$862	\$742	\$742	\$927	\$751	\$713	\$600	\$654	\$621	\$536	0	-	0.00
USAA GENERAL INDEMNITY COMPANY - 18600 - [19.0001 Private Passenger Automobile (PPA)]	\$1,030	\$907	\$913	\$1,067	\$854	\$885	\$842	\$843	\$811	\$691	11	91310	0.012
PROGRESSIVE ADVANCED INSURANCE COMPANY - 11851 - [Arizona Private Passenger Automobile]	\$1,082	\$927	\$913	\$1,155	\$868	\$789	\$755	\$782	\$751	\$664	47	473821	0.010
GEICO CASUALTY COMPANY - 41491 - [Private Passenger Auto]	\$1,088	\$993	\$1,021	\$1,216	\$903	\$888	\$826	\$806	\$888	\$730	90	875923	0.010
PROGRESSIVE PREFERRED INSURANCE COMPANY - 37834 - [Arizona Private Passenger Automobile]	\$1,134	\$993	\$978	\$1,235	\$917	\$843	\$785	\$822	\$786	\$681	18	343789	0.005
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941 - [19.0001 Private Passenger Automobile (PPA)]	\$1,181	\$1,043	\$1,040	\$1,213	\$984	\$1,011	\$1,004	\$986	\$931	\$797	8	134614	0.006
NATIONAL GENERAL INSURANCE COMPANY - 23728 - [InsurQuote]	\$1,187	\$997	\$992	\$1,214	\$997	\$928	\$854	\$1,146	\$904	\$824	3	30186	0.010
USAA CASUALTY INSURANCE COMPANY - 25968 - [19.0001 Private Passenger Automobile (PPA)]	\$1,201	\$1,068	\$1,058	\$1,252	\$994	\$1,025	\$1,003	\$989	\$954	\$808	28	123469	0.023
STILLWATER INSURANCE COMPANY - 25180 - [Private Passenger Automobile]	\$1,263	\$1,081	\$1,015	\$1,954	\$1,624	\$1,006	\$1,282	\$1,512	\$1,315	\$1,272	1	2927	0.034
AMERICAN FAMILY INSURANCE COMPANY - 10386 - [Family Car]	\$1,299	\$1,061	\$1,090	\$1,302	\$1,021	\$890	\$853	\$792	\$887	\$711	18	166626	0.011
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY - 21253 - [19.0001 Private Passenger Automobile]	\$1,349	\$1,176	\$1,176	\$1,387	\$1,094	\$1,133	\$1,090	\$1,084	\$1,053	\$886	7	48283	0.014
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072 - [EncompassOne (Universal Security Policy) Special]	\$1,394	\$1,110	\$1,295	\$1,548	\$1,167	\$1,076	\$817	\$919	\$960	\$919	2	16023	0.012
COUNTRY PREFERRED INSURANCE COMPANY - 21008 - [Country 2.0]	\$1,415	\$1,289	\$1,258	\$1,598	\$1,406	\$1,314	\$955	\$1,248	\$1,248	\$880	0	31261	0.000
AUTO-OWNERS INSURANCE COMPANY - 18988 - [A-O WEB EZ]	\$1,461	\$1,348	\$1,374	\$1,754	\$1,361	\$1,284	\$1,074	\$1,597	\$1,194	\$1,066	4	40219	0.010
CSAA GENERAL INSURANCE COMPANY - 37770 - [Signature Series Auto]	\$1,498	\$1,109	\$1,293	\$1,612	\$1,059	\$1,081	\$822	\$1,277	\$1,062	\$845	15	-	0.00
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693 - [Personal Auto Policy]	\$1,504	\$1,251	\$1,216	\$1,538	\$1,127	\$1,029	\$831	\$1,350	\$919	\$1,188	0	14977	0.000
PEKIN INSURANCE COMPANY - 24228 - [Personal Auto]	\$1,554	\$990	\$1,058	\$1,577	\$1,040	\$1,185	\$876	\$1,060	\$965	\$722	5	-	0.00
HORACE MANN INSURANCE COMPANY - 22578 - [Private passenger auto]	\$1,612	\$1,378	\$1,572	\$1,720	\$1,308	\$1,233	\$1,101	\$1,295	\$1,217	\$1,096	3	1833	0.164
INFINITY SAFEGUARD INSURANCE COMPANY - 16802 - [VA41]	\$1,628	\$1,752	\$1,392	\$1,775	\$1,194	\$1,282	\$1,340	\$1,484	\$1,518	\$1,269	6	28548	0.021
COUNTRY MUTUAL INSURANCE COMPANY - 20990 - [Country 2.0]	\$1,643	\$1,495	\$1,458	\$1,858	\$1,629	\$1,522	\$1,110	\$1,443	\$1,443	\$1,022	1	2837	0.035
HARTFORD CASUALTY INSURANCE COMPANY - 29424 - [OPEN ROAD]	\$1,676	\$1,312	\$1,405	\$1,656	\$1,265	\$1,217	\$1,029	\$992	\$1,087	\$1,099	1	1253	0.080
BADGER MUTUAL INSURANCE COMPANY - 13420 - [Standard]	\$1,685	\$1,874	\$1,411	\$1,806	\$1,288	\$1,380	\$1,197	\$1,142	\$1,142	\$1,142	0	6465	0.000
IDS PROPERTY CASUALTY INSURANCE COMPANY - 29068 - [Safety Pays Auto Program]	\$1,687	\$1,455	\$1,424	\$1,901	\$1,345	\$1,613	\$1,215	\$1,255	\$1,400	\$997	4	36587	0.011
OWNERS INSURANCE COMPANY - 32700 - [A-O WEB EZ]	\$1,694	\$1,563	\$1,593	\$2,034	\$1,578	\$1,489	\$1,245	\$1,853	\$1,385	\$1,237	1	13054	0.008
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259 - [Matrix Personal Auto]	\$1,695	\$1,497	\$1,399	\$1,809	\$1,349	\$1,424	\$1,124	\$1,190	\$1,231	\$979	0	6	0.000
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210 - [Private Passenger Auto]	\$1,774	\$1,570	\$1,554	\$1,829	\$1,389	\$1,291	\$1,109	\$1,541	\$1,303	\$1,034	8	56436	0.014
Main Street America Protection Insurance Company - 13026 - [Towers Watson Radar Base 3.0.4]	\$1,775	\$1,418	\$1,719	\$2,303	\$1,541	\$1,418	\$2,054	\$1,371	\$1,452	\$1,360	0	799	0.000
ACUITY, A MUTUAL INSURANCE COMPANY - 14184 - [Acuity Proprietary Rating System]	\$1,792	\$1,718	\$1,778	\$1,874	\$1,669	\$1,708	\$1,530	\$1,604	\$1,516	\$1,504	0	9125	0.000
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178 - [None Specified]	\$1,793	\$1,521	\$1,560	\$1,938	\$1,651	\$1,339	\$1,227	\$1,512	\$1,482	\$1,127	71	856495	0.008
UNITRIN SAFEGUARD INSURANCE COMPANY - 40703 - [Kemper Prime]	\$1,812	\$1,537	\$1,562	\$2,040	\$1,439	\$1,361	\$1,244	\$1,296	\$1,378	\$1,104	0	-	0.00
INFINITY CASUALTY INSURANCE COMPANY - 21792 - [LC30]	\$1,826	\$1,923	\$1,607	\$2,158	\$1,459	\$1,539	\$1,488	\$1,757	\$1,670	\$1,364	6	32302	0.019
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955 - [None Specified]	\$1,849	\$1,626	\$1,618	\$2,001	\$1,587	\$1,558	\$1,330	\$1,501	\$1,452	\$1,208	1	11930	0.008

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 2016 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			
AIG PROPERTY CASUALTY COMPANY - 19402 - [Private Client Group Private Passenger Auto]	\$1,875	\$1,613	\$1,808	\$1,921	\$1,648	\$1,646	\$1,219	\$1,386	\$1,338	\$1,275	0	2622	0.000
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761 - [MAP2]	\$1,880	\$1,356	\$1,622	\$2,124	\$1,339	\$1,489	\$1,130	\$1,262	\$1,180	\$1,069	3	27743	0.011
NATIONWIDE MUTUAL INSURANCE COMPANY - 23787 - [Nationwide Mutual Insurance Company Private Passenger Auto]	\$1,885	\$1,557	\$1,631	\$1,991	\$1,386	\$1,467	\$1,243	\$1,373	\$1,249	\$1,287	3	19291	0.016
CINCINNATI INSURANCE COMPANY, THE - 10677 - [None Specified]	\$1,901	\$1,511	\$1,540	\$1,966	\$1,496	\$1,209	\$1,074	\$1,437	\$1,140	\$1,156	0	-	0.00
PHARMACISTS MUTUAL INSURANCE COMPANY - 13714 - [Personal Automobile]	\$1,911	\$1,960	\$1,757	\$2,295	\$1,615	\$1,617	\$1,375	\$1,372	\$1,372	\$1,372	0	1035	0.000
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401 - [Personal Auto]	\$1,925	\$1,945	\$1,663	\$1,505	\$1,095	\$1,718	\$1,357	\$1,220	\$1,367	\$1,278	2	20814	0.010
ECONOMY PREFERRED INSURANCE COMPANY - 38067 - [Manual Rating]	\$1,950	\$1,632	\$1,571	\$2,291	\$1,220	\$1,530	\$1,581	\$1,559	\$1,126	\$1,185	0	7932	0.000
SECURA INSURANCE, A MUTUAL COMPANY - 22543 - [Personal Auto]	\$1,968	\$1,738	\$1,699	\$2,375	\$1,623	\$1,915	\$1,540	\$1,645	\$1,693	\$1,413	0	4	0.000
BERKLEY INSURANCE COMPANY - 32603 - [Auto Suite Policy]	\$1,970	\$1,809	\$1,809	\$2,175	\$1,671	\$1,716	\$1,463	\$1,595	\$1,423	\$1,425	0	-	0.00
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY - 25127 - [Arizona SA Personal Auto]	\$1,986	\$1,994	\$2,033	\$2,629	\$1,968	\$2,415	\$1,576	\$1,978	\$1,753	\$1,603	5	11137	0.045
COUNTRY CASUALTY INSURANCE COMPANY - 20982 - [Country 2.0]	\$2,162	\$1,943	\$1,889	\$2,472	\$2,199	\$2,092	\$1,477	\$2,016	\$2,016	\$1,360	0	371	0.000
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756 - [Private passenger auto]	\$2,190	\$1,758	\$1,742	\$2,068	\$1,881	\$1,569	\$1,481	\$1,885	\$1,623	\$1,469	0	6640	0.000
SECURA SUPREME INSURANCE COMPANY - 10239 - [MILE-STONE]	\$2,202	\$1,934	\$1,888	\$2,667	\$1,799	\$2,134	\$1,699	\$1,414	\$1,877	\$1,552	0	4115	0.000
COMMONWEALTH CASUALTY COMPANY - 13930 - [Commonwealth Casualty Company]	\$2,224	\$1,793	\$1,933	\$2,428	\$1,650	\$1,717	\$1,179	\$1,395	\$1,068	\$1,395	6	62732	0.010
CENTRAL MUTUAL INSURANCE COMPANY - 20230 - [Central Mutual Insurance Company]	\$2,241	\$2,171	\$2,002	\$2,018	\$1,737	\$1,847	\$1,685	\$2,171	\$1,685	\$1,590	3	10316	0.029
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773 - [Farm Bureau Member's Choice]	\$2,244	\$1,967	\$2,018	\$2,570	\$1,870	\$1,773	\$1,462	\$1,582	\$1,654	\$1,384	1	45151	0.002
PACIFIC INDEMNITY COMPANY - 20346 - [Masterpiece]	\$2,247	\$2,068	\$2,068	\$2,791	\$2,013	\$1,836	\$1,717	\$1,971	\$1,723	\$1,584	0	6067	0.000
FEDERAL INSURANCE COMPANY - 20281 - [Masterpiece]	\$2,247	\$2,068	\$2,068	\$2,791	\$2,013	\$1,836	\$1,717	\$1,971	\$1,723	\$1,584	0	2359	0.000
VIGILANT INSURANCE COMPANY - 20397 - [Masterpiece]	\$2,247	\$2,068	\$2,068	\$2,791	\$2,013	\$1,836	\$1,717	\$1,971	\$1,723	\$1,584	0	537	0.000
GREAT NORTHERN INSURANCE COMPANY - 20303 - [Masterpiece]	\$2,247	\$2,068	\$2,068	\$2,791	\$2,013	\$1,836	\$1,717	\$1,971	\$1,723	\$1,584	0	791	0.000
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY - 36161 - [Quantum Auto 2.0]	\$2,268	\$1,889	\$1,837	\$2,343	\$1,818	\$1,600	\$1,448	\$1,420	\$1,587	\$1,342	9	-	0.00
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939 - [Personal Automobile]	\$2,352	\$2,191	\$2,191	\$2,460	\$2,057	\$2,057	\$1,842	\$2,001	\$1,902	\$2,001	0	1648	0.000
RESPONSE INSURANCE COMPANY - 43044 - [Kemper Direct]	\$2,364	\$2,036	\$2,084	\$2,377	\$1,888	\$1,525	\$1,376	\$1,848	\$1,788	\$1,391	0	-	0.00
STATE FARM FIRE AND CASUALTY COMPANY - 25143 - [None Specified]	\$2,415	\$2,064	\$2,115	\$2,604	\$2,231	\$1,797	\$1,656	\$2,084	\$2,046	\$1,556	8	56208	0.014
BANKERS STANDARD INSURANCE COMPANY - 18279 - [Platinum Portfolio]	\$2,437	\$2,171	\$2,333	\$2,689	\$2,182	\$2,170	\$1,846	\$2,075	\$1,910	\$1,908	1	5047	0.020
ELECTRIC INSURANCE COMPANY - 21261 - [Private Passenger Automobile]	\$2,461	\$1,864	\$1,998	\$2,302	\$1,888	\$2,299	\$1,766	\$2,122	\$1,617	\$1,598	2	5335	0.037
TEACHERS INSURANCE COMPANY - 22683 - [Private passenger auto]	\$2,464	\$1,971	\$1,954	\$2,343	\$2,103	\$1,780	\$1,673	\$2,127	\$1,846	\$1,651	0	225	0.000
LM GENERAL INSURANCE COMPANY - 36447 - [None Specified]	\$2,490	\$2,405	\$2,402	\$2,587	\$2,245	\$2,305	\$1,780	\$1,887	\$2,119	\$1,793	32	161568	0.020
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, THE - 19429 - [Premier Client Solutions]	\$2,620	\$2,187	\$2,160	\$2,839	\$2,205	\$2,249	\$1,766	\$2,375	\$2,040	\$1,709	0	24	0.000
SAFECO INSURANCE COMPANY OF AMERICA - 24740 - [None Specified]	\$2,699	\$2,264	\$2,248	\$2,738	\$2,235	\$2,188	\$1,885	\$2,268	\$1,972	\$1,804	15	155065	0.010
LM INSURANCE CORPORATION - 33600 - [None Specified]	\$2,767	\$2,672	\$2,667	\$2,874	\$2,495	\$2,625	\$1,979	\$2,097	\$2,356	\$1,991	0	2345	0.000
ALPHA PROPERTY & CASUALTY INSURANCE COMPANY - 38156 - [GB]	\$2,780	\$2,060	\$1,896	\$3,202	\$2,239	\$1,644	\$2,239	\$1,727	\$1,382	\$1,410	3	16546	0.018

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 2016 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			
FARMERS INSURANCE COMPANY OF ARIZONA - 21598 - [Farmers Smart Plan Auto]	\$2,785	\$2,642	\$2,606	\$3,172	\$2,430	\$2,140	\$1,791	\$1,940	\$1,877	\$1,720	39	379242	0.010
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942 - [Personal Automobile]	\$2,798	\$2,820	\$2,409	\$2,187	\$1,619	\$2,480	\$1,990	\$1,803	\$2,013	\$1,943	0	210	0.000
MERCURY CASUALTY COMPANY - 11908 - [Aligned]	\$2,818	\$2,708	\$2,547	\$3,194	\$2,345	\$2,496	\$2,011	\$2,439	\$2,355	\$2,016	2	18218	0.011
COAST NATIONAL INSURANCE COMPANY - 25089 - [Select 3.5]	\$2,948	\$2,179	\$2,237	\$2,977	\$2,231	\$1,993	\$1,726	\$2,308	\$2,018	\$1,541	16	129596	0.012
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688 - [Allstate Private Passenger Automobile Policy]	\$3,224	\$2,468	\$2,800	\$3,391	\$2,344	\$2,569	\$2,020	\$2,230	\$2,083	\$1,806	32	293750	0.011
EQUITY INSURANCE COMPANY - 28746 - [ITC Turborater]	\$3,291	\$2,559	\$2,434	\$3,228	\$2,769	\$2,278	\$2,048	\$2,550	\$1,840	\$1,736	0	-	0.00
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE - 12873 - [OneShield Dragon]	\$3,551	\$3,032	\$3,504	\$3,655	\$3,123	\$3,551	\$2,446	\$2,824	\$2,631	\$2,541	0	2649	0.000
PERMANENT GENERAL ASSURANCE CORPORATION - 37648 - [Model Product 3.5]	\$3,733	\$2,997	\$3,093	\$4,101	\$2,927	\$2,819	\$2,313	\$3,036	\$2,698	\$2,287	6	58480	0.010
FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY - 37710 - [Arizona Auto]	\$4,034	\$3,603	\$3,753	\$4,538	\$3,411	\$3,508	\$3,070	\$3,585	\$3,412	\$3,585	0	1049	0.000
MAPFRE INSURANCE COMPANY - 23876 - [AZ Gear]	\$4,633	\$3,944	\$4,342	\$5,414	\$3,693	\$3,488	\$2,958	\$3,967	\$3,235	\$2,899	6	-	0.00

Hypothetical 7: Married couple, each 42 years of age. Each drives 15 miles each way to work. Husband had 1 at-fault accident in 2017 and median (average) credit score. Wife drives a 2016 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			
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635	C	E	CR
PROGRESSIVE ADVANCED INSURANCE COMPANY - 11851 - [Arizona Private Passenger Automobile]	\$1,103	\$953	\$930	\$1,169	\$899	\$807	\$790	\$803	\$778	\$695	47	473821	0.010
GEICO CASUALTY COMPANY - 41491 - [Private Passenger Auto]	\$1,117	\$1,010	\$1,021	\$1,206	\$928	\$916	\$888	\$857	\$877	\$750	90	875923	0.010
Main Street America Protection Insurance Company - 13026 - [Towers Watson Radar Base 3.0.4]	\$1,196	\$979	\$1,122	\$1,508	\$1,059	\$959	\$1,451	\$1,003	\$1,042	\$982	0	799	0.000
AMERICAN FAMILY INSURANCE COMPANY - 10386 - [Family Car]	\$1,286	\$1,060	\$1,084	\$1,285	\$1,025	\$891	\$854	\$819	\$906	\$734	18	166626	0.011
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259 - [Matrix Personal Auto]	\$1,410	\$1,228	\$1,173	\$1,517	\$1,128	\$1,209	\$972	\$1,043	\$1,064	\$838	0	6	0.000
PEKIN INSURANCE COMPANY - 24228 - [Personal Auto]	\$1,417	\$969	\$1,049	\$1,434	\$1,044	\$1,168	\$884	\$1,016	\$965	\$719	5	-	0.00
American European Insurance Company - 23337 - [Claro (internal policy management system)]	\$1,467	\$1,163	\$1,163	\$1,489	\$1,157	\$990	\$808	\$1,009	\$758	\$699	0	-	0.00
USAA GENERAL INDEMNITY COMPANY - 18600 - [19.0001 Private Passenger Automobile (PPA)]	\$1,479	\$1,295	\$1,300	\$1,535	\$1,233	\$1,271	\$1,225	\$1,228	\$1,159	\$980	11	91310	0.012
NATIONAL GENERAL INSURANCE COMPANY - 23728 - [InsurQuote]	\$1,551	\$1,322	\$1,284	\$1,585	\$1,357	\$1,260	\$1,183	\$1,564	\$1,215	\$1,108	3	30186	0.010
COUNTRY MUTUAL INSURANCE COMPANY - 20990 - [Country 2.0]	\$1,559	\$1,415	\$1,367	\$1,775	\$1,522	\$1,418	\$1,064	\$1,340	\$1,340	\$973	1	2837	0.035
PHARMACISTS MUTUAL INSURANCE COMPANY - 13714 - [Personal Automobile]	\$1,568	\$1,642	\$1,478	\$1,911	\$1,390	\$1,364	\$1,252	\$1,237	\$1,237	\$1,237	0	1035	0.000
HARTFORD CASUALTY INSURANCE COMPANY - 29424 - [OPEN ROAD]	\$1,619	\$1,282	\$1,341	\$1,529	\$1,185	\$1,162	\$1,022	\$975	\$1,072	\$1,087	1	1253	0.080
INFINITY CASUALTY INSURANCE COMPANY - 21792 - [LC30]	\$1,637	\$1,771	\$1,418	\$1,906	\$1,358	\$1,428	\$1,460	\$1,689	\$1,596	\$1,327	6	32302	0.019
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178 - [None Specified]	\$1,668	\$1,401	\$1,445	\$1,809	\$1,533	\$1,248	\$1,165	\$1,397	\$1,355	\$1,030	71	856495	0.008
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693 - [Personal Auto Policy]	\$1,679	\$1,390	\$1,360	\$1,706	\$1,262	\$1,175	\$951	\$1,573	\$1,039	\$1,386	0	14977	0.000
AMSHIELD INSURANCE COMPANY - 15590 - [AmShield Private Passenger Auto]	\$1,679	\$1,553	\$1,553	\$1,811	\$1,501	\$1,376	\$1,211	\$1,260	\$1,264	\$1,096	0	-	0.00
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401 - [Personal Auto]	\$1,679	\$1,702	\$1,466	\$1,352	\$989	\$1,539	\$1,214	\$1,107	\$1,192	\$1,165	2	20814	0.010
INFINITY SAFEGUARD INSURANCE COMPANY - 16802 - [VA41]	\$1,705	\$1,885	\$1,423	\$2,008	\$1,392	\$1,504	\$1,617	\$1,762	\$1,664	\$1,420	6	28548	0.021
INTEGON INDEMNITY CORPORATION - 22772 - [II PPA]	\$1,712	\$1,446	\$1,396	\$1,774	\$1,437	\$1,375	\$1,214	\$1,659	\$1,281	\$1,169	1	13890	0.007
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941 - [19.0001 Private Passenger Automobile (PPA)]	\$1,733	\$1,522	\$1,506	\$1,776	\$1,455	\$1,483	\$1,505	\$1,466	\$1,356	\$1,156	8	134614	0.006
PROGRESSIVE PREFERRED INSURANCE COMPANY - 37834 - [Arizona Private Passenger Automobile]	\$1,742	\$1,533	\$1,493	\$1,864	\$1,435	\$1,293	\$1,243	\$1,257	\$1,221	\$1,076	18	343789	0.005
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761 - [MAP2]	\$1,745	\$1,314	\$1,507	\$1,893	\$1,262	\$1,434	\$1,094	\$1,246	\$1,123	\$1,017	3	27743	0.011
AIG PROPERTY CASUALTY COMPANY - 19402 - [Private Client Group Private Passenger Auto]	\$1,771	\$1,507	\$1,716	\$1,814	\$1,572	\$1,608	\$1,179	\$1,344	\$1,281	\$1,225	0	2622	0.000
USAA CASUALTY INSURANCE COMPANY - 25968 - [19.0001 Private Passenger Automobile (PPA)]	\$1,777	\$1,572	\$1,552	\$1,853	\$1,481	\$1,516	\$1,511	\$1,481	\$1,403	\$1,183	28	123469	0.023
OWNERS INSURANCE COMPANY - 32700 - [A-O WEB EZ]	\$1,797	\$1,656	\$1,690	\$2,178	\$1,678	\$1,577	\$1,315	\$1,994	\$1,460	\$1,293	1	13054	0.008
COMMONWEALTH CASUALTY COMPANY - 13930 - [Commonwealth Casualty Company]	\$1,818	\$1,457	\$1,561	\$1,995	\$1,342	\$1,387	\$1,009	\$1,185	\$897	\$1,185	6	62732	0.010
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY - 25127 - [Arizona SA Personal Auto]	\$1,859	\$1,886	\$1,938	\$2,485	\$1,885	\$2,278	\$1,540	\$1,947	\$1,694	\$1,557	5	11137	0.045
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072 - [EncompassOne (Universal Security Policy) Special]	\$1,895	\$1,495	\$1,758	\$2,088	\$1,566	\$1,464	\$1,103	\$1,245	\$1,305	\$1,245	2	16023	0.012
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955 - [None Specified]	\$1,965	\$1,733	\$1,708	\$2,094	\$1,700	\$1,664	\$1,459	\$1,629	\$1,545	\$1,296	1	11930	0.008
SAFE AUTO INSURANCE COMPANY - 25405 - [GLM 2.0]	\$1,978	\$1,794	\$1,616	\$2,054	\$1,629	\$1,479	\$1,332	\$1,485	\$1,362	\$1,130	9	22523	0.040
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210 - [Private Passenger Auto]	\$1,982	\$1,738	\$1,744	\$2,012	\$1,580	\$1,481	\$1,290	\$1,744	\$1,452	\$1,185	8	56436	0.014
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS - 43494 - [AZ AHIC Auto Program]	\$1,993	\$1,476	\$1,565	\$1,974	\$1,860	\$1,403	\$1,277	\$1,230	\$1,074	\$1,010	4	86181	0.005

Hypothetical 7: Married couple, each 42 years of age. Each drives 15 miles each way to work. Husband had 1 at-fault accident in 2017 and median (average) credit score. Wife drives a 2016 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			
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635	C	E	CR
COUNTRY CASUALTY INSURANCE COMPANY - 20982 - [Country 2.0]	\$2,016	\$1,801	\$1,736	\$2,328	\$2,017	\$1,914	\$1,391	\$1,838	\$1,838	\$1,270	0	371	0.000
STILLWATER INSURANCE COMPANY - 25180 - [Private Passenger Automobile]	\$2,017	\$1,746	\$1,605	\$2,379	\$2,020	\$1,613	\$1,778	\$1,889	\$1,632	\$1,594	1	2927	0.034
HORACE MANN INSURANCE COMPANY - 22578 - [Private passenger auto]	\$2,028	\$1,722	\$1,978	\$2,150	\$1,629	\$1,527	\$1,379	\$1,602	\$1,506	\$1,351	3	1833	0.164
CENTRAL MUTUAL INSURANCE COMPANY - 20230 - [Central Mutual Insurance Company]	\$2,032	\$1,986	\$1,792	\$1,810	\$1,575	\$1,687	\$1,603	\$1,986	\$1,603	\$1,493	3	10316	0.029
UNITRIN SAFEGUARD INSURANCE COMPANY - 40703 - [Kemper Prime]	\$2,047	\$1,799	\$1,798	\$2,313	\$1,666	\$1,565	\$1,469	\$1,518	\$1,580	\$1,304	0	-	0.00
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY - 21253 - [19.0001 Private Passenger Automobile]	\$2,049	\$1,775	\$1,770	\$2,110	\$1,670	\$1,722	\$1,682	\$1,668	\$1,592	\$1,331	7	48283	0.014
IDS PROPERTY CASUALTY INSURANCE COMPANY - 29068 - [Safety Pays Auto Program]	\$2,050	\$1,796	\$1,763	\$2,299	\$1,670	\$1,971	\$1,552	\$1,603	\$1,729	\$1,278	4	36587	0.011
BADGER MUTUAL INSURANCE COMPANY - 13420 - [Standard]	\$2,092	\$2,324	\$1,731	\$2,250	\$1,570	\$1,709	\$1,471	\$1,402	\$1,402	\$1,402	0	6465	0.000
CSAA GENERAL INSURANCE COMPANY - 37770 - [Signature Series Auto]	\$2,158	\$1,696	\$1,976	\$2,332	\$1,626	\$1,673	\$1,291	\$1,938	\$1,595	\$1,305	15	-	0.00
BERKLEY INSURANCE COMPANY - 32603 - [Auto Suite Policy]	\$2,208	\$2,024	\$2,024	\$2,461	\$1,902	\$1,925	\$1,673	\$1,794	\$1,618	\$1,617	0	-	0.00
WESTERN GENERAL INSURANCE COMPANY - 27502 - [Platinum 3.0]	\$2,216	\$1,910	\$1,906	\$2,200	\$1,846	\$1,553	\$1,504	\$1,287	\$1,160	\$1,233	2	6058	0.033
MENDOTA INSURANCE COMPANY - 33650 - [MAP VP]	\$2,259	\$1,891	\$1,762	\$2,260	\$1,599	\$1,717	\$1,328	\$1,745	\$1,134	\$965	2	12451	0.016
STATE FARM FIRE AND CASUALTY COMPANY - 25143 - [None Specified]	\$2,261	\$1,903	\$1,964	\$2,444	\$2,077	\$1,690	\$1,580	\$1,925	\$1,860	\$1,417	8	56208	0.014
SECURA INSURANCE, A MUTUAL COMPANY - 22543 - [Personal Auto]	\$2,268	\$2,000	\$1,951	\$2,774	\$1,859	\$2,215	\$1,750	\$1,860	\$1,929	\$1,582	0	4	0.000
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805 - [Select Value]	\$2,286	\$1,906	\$1,788	\$2,389	\$1,831	\$1,701	\$1,545	\$1,685	\$1,473	\$1,325	18	138574	0.013
RESPONSE INSURANCE COMPANY - 43044 - [Kemper Direct]	\$2,291	\$2,020	\$2,052	\$2,308	\$1,904	\$1,570	\$1,428	\$1,866	\$1,762	\$1,426	0	-	0.00
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY - 36161 - [Quantum Auto 2.0]	\$2,322	\$1,963	\$1,894	\$2,404	\$1,885	\$1,635	\$1,584	\$1,604	\$1,689	\$1,416	9	-	0.00
NATIONWIDE MUTUAL INSURANCE COMPANY - 23787 - [Nationwide Mutual Insurance Company Private Passenger Auto]	\$2,368	\$1,925	\$2,034	\$2,491	\$1,704	\$1,860	\$1,575	\$1,759	\$1,535	\$1,627	3	19291	0.016
VIGILANT INSURANCE COMPANY - 20397 - [Masterpiece]	\$2,386	\$2,182	\$2,182	\$3,009	\$2,180	\$2,009	\$1,889	\$2,159	\$1,880	\$1,711	0	537	0.000
GREAT NORTHERN INSURANCE COMPANY - 20303 - [Masterpiece]	\$2,386	\$2,182	\$2,182	\$3,009	\$2,180	\$2,009	\$1,889	\$2,159	\$1,880	\$1,711	0	791	0.000
PACIFIC INDEMNITY COMPANY - 20346 - [Masterpiece]	\$2,386	\$2,182	\$2,182	\$3,009	\$2,180	\$2,009	\$1,889	\$2,159	\$1,880	\$1,711	0	6067	0.000
FEDERAL INSURANCE COMPANY - 20281 - [Masterpiece]	\$2,386	\$2,182	\$2,182	\$3,009	\$2,180	\$2,009	\$1,889	\$2,159	\$1,880	\$1,711	0	2359	0.000
ACUITY, A MUTUAL INSURANCE COMPANY - 14184 - [Acuity Proprietary Rating System]	\$2,390	\$2,309	\$2,386	\$2,463	\$2,239	\$2,306	\$2,079	\$2,181	\$2,058	\$2,039	0	9125	0.000
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939 - [Personal Automobile]	\$2,396	\$2,249	\$2,249	\$2,494	\$2,114	\$2,114	\$1,916	\$2,064	\$1,970	\$2,064	0	1648	0.000
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942 - [Personal Automobile]	\$2,461	\$2,487	\$2,146	\$1,976	\$1,476	\$2,242	\$1,800	\$1,653	\$1,775	\$1,790	0	210	0.000
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773 - [Farm Bureau Member's Choice]	\$2,535	\$2,236	\$2,280	\$2,900	\$2,136	\$2,010	\$1,681	\$1,848	\$1,871	\$1,580	1	45151	0.002
CINCINNATI INSURANCE COMPANY, THE - 10677 - [None Specified]	\$2,541	\$2,087	\$2,089	\$2,616	\$2,023	\$1,651	\$1,510	\$2,006	\$1,584	\$1,599	0	-	0.00
SECURA SUPREME INSURANCE COMPANY - 10239 - [MILE-STONE]	\$2,562	\$2,250	\$2,191	\$3,141	\$2,083	\$2,491	\$1,952	\$2,070	\$2,162	\$1,759	0	4115	0.000
ACCC INSURANCE COMPANY - 10807 - [ITC]	\$2,597	\$1,999	\$2,193	\$2,560	\$2,060	\$1,855	\$1,608	\$1,726	\$1,606	\$1,601	9	28417	0.032
LM GENERAL INSURANCE COMPANY - 36447 - [None Specified]	\$2,624	\$2,535	\$2,531	\$2,683	\$2,378	\$2,591	\$1,962	\$2,002	\$2,265	\$1,939	32	161568	0.020
BANKERS STANDARD INSURANCE COMPANY - 18279 - [Platinum Portfolio]	\$2,626	\$2,327	\$2,499	\$2,883	\$2,345	\$2,356	\$2,023	\$2,269	\$2,084	\$2,076	1	5047	0.020
YOUNG AMERICA INSURANCE COMPANY - 27090 - [19.0001 Private Passenger Automobile (PPA)]	\$2,632	\$2,200	\$2,218	\$2,410	\$2,104	\$2,128	\$1,852	\$2,098	\$1,936	\$2,098	6	11626	0.052

Hypothetical 7: Married couple, each 42 years of age. Each drives 15 miles each way to work. Husband had 1 at-fault accident in 2017 and median (average) credit score. Wife drives a 2016 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			
ALPHA PROPERTY & CASUALTY INSURANCE COMPANY - 38156 - [GB]	\$2,739	\$2,146	\$1,926	\$3,123	\$2,339	\$1,701	\$1,618	\$1,842	\$1,441	\$1,487	3	16546	0.018
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756 - [Private passenger auto]	\$2,768	\$2,187	\$2,170	\$2,577	\$2,369	\$1,939	\$1,859	\$2,378	\$2,014	\$1,818	0	6640	0.000
LOYA INSURANCE COMPANY - 11198 - [LIC-AZ-6M-82-006]	\$2,785	\$2,785	\$2,629	\$2,785	\$2,649	\$2,444	\$2,371	\$2,444	\$2,444	\$2,649	4	5309	0.075
UNITED INSURANCE COMPANY INC. - 12256 - [InsurPAS]	\$2,821	\$2,932	\$2,980	\$2,790	\$2,358	\$2,043	\$2,007	\$2,185	\$1,918	\$1,965	2	61191	0.003
ELECTRIC INSURANCE COMPANY - 21261 - [Private Passenger Automobile]	\$2,895	\$2,164	\$2,352	\$2,688	\$2,220	\$2,781	\$2,087	\$2,571	\$1,928	\$1,911	2	5335	0.037
LM INSURANCE CORPORATION - 33600 - [None Specified]	\$2,916	\$2,817	\$2,811	\$2,980	\$2,642	\$2,881	\$2,181	\$2,223	\$2,516	\$2,155	0	2345	0.000
COAST NATIONAL INSURANCE COMPANY - 25089 - [Select 3.5]	\$2,969	\$2,260	\$2,258	\$2,999	\$2,351	\$2,124	\$1,871	\$2,433	\$2,099	\$1,628	16	129596	0.012
TEACHERS INSURANCE COMPANY - 22683 - [Private passenger auto]	\$3,022	\$2,386	\$2,368	\$2,837	\$2,575	\$2,139	\$2,042	\$2,601	\$2,226	\$1,989	0	225	0.000
FARMERS INSURANCE COMPANY OF ARIZONA - 21598 - [Farmers Smart Plan Auto]	\$3,024	\$2,873	\$2,835	\$3,357	\$2,742	\$2,357	\$2,037	\$2,243	\$2,105	\$1,933	39	379242	0.010
ASSURANCEAMERICA INSURANCE COMPANY - 11558 - [WebRater]	\$3,065	\$2,503	\$2,305	\$3,023	\$2,276	\$2,102	\$1,671	\$1,604	\$1,776	\$1,550	4	16785	0.024
STAR CASUALTY INSURANCE COMPANY - 32387 - [Arizona Private Passenger Automobile Program]	\$3,070	\$2,505	\$1,999	\$2,082	\$2,637	\$2,243	\$2,072	\$1,740	\$1,612	\$1,705	0	-	0.00
SAFeway INSURANCE COMPANY - 12521 - [Private Passenger Auto]	\$3,104	\$2,402	\$2,277	\$3,022	\$2,621	\$2,151	\$1,951	\$2,424	\$1,752	\$1,665	21	110355	0.019
AMERICAN ACCESS CASUALTY COMPANY - 10730 - [Private Passenger Auto]	\$3,136	\$2,557	\$1,929	\$2,126	\$2,702	\$2,399	\$2,182	\$1,831	\$1,697	\$1,752	14	44006	0.032
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, THE - 19429 - [Premier Client Solutions]	\$3,165	\$2,652	\$2,594	\$3,395	\$2,698	\$2,714	\$2,182	\$2,885	\$2,473	\$2,097	0	24	0.000
PRIMERO INSURANCE COMPANY - 11855 - [Non Standard Private Passenger Auto]	\$3,414	\$3,252	\$3,252	\$3,252	\$3,006	\$2,844	\$2,844	\$3,006	\$2,844	\$2,736	1	-	0.00
EQUITY INSURANCE COMPANY - 28746 - [ITC Turborater]	\$3,572	\$2,776	\$2,640	\$3,506	\$3,007	\$2,473	\$2,224	\$2,770	\$1,994	\$1,882	0	-	0.00
PERMANENT GENERAL ASSURANCE CORPORATION - 37648 - [Model Product 3.5]	\$3,596	\$2,941	\$3,001	\$3,904	\$2,896	\$2,822	\$2,342	\$3,032	\$2,644	\$2,303	6	58480	0.010
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688 - [Allstate Private Passenger Automobile Policy]	\$3,724	\$2,913	\$3,234	\$3,826	\$2,717	\$3,029	\$2,383	\$2,669	\$2,437	\$2,112	32	293750	0.011
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE - 12873 - [OneShield Dragon]	\$3,944	\$3,304	\$3,876	\$4,027	\$3,495	\$3,944	\$2,758	\$3,152	\$2,930	\$2,823	0	2649	0.000
SAFECO INSURANCE COMPANY OF AMERICA - 24740 - [None Specified]	\$4,044	\$3,454	\$3,400	\$4,096	\$3,394	\$3,356	\$2,886	\$3,450	\$2,986	\$2,766	15	155065	0.010
MERCURY CASUALTY COMPANY - 11908 - [Aligned]	\$4,046	\$3,939	\$3,688	\$4,555	\$3,420	\$3,609	\$2,962	\$3,504	\$3,452	\$2,971	2	18218	0.011
MGA INSURANCE COMPANY, INC. - 40150 - [EP]	\$4,147	\$2,801	\$3,317	\$4,647	\$3,122	\$2,109	\$2,071	\$2,211	\$2,198	\$1,935	7	-	0.00
MAPFRE INSURANCE COMPANY - 23876 - [AZ Gear]	\$5,664	\$4,835	\$5,260	\$6,652	\$4,656	\$4,425	\$3,835	\$5,108	\$4,135	\$3,735	6	-	0.00
FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY - 37710 - [Arizona Auto]	\$6,383	\$5,629	\$5,977	\$7,173	\$5,341	\$5,671	\$4,968	\$6,021	\$5,532	\$6,021	0	1049	0.000

Hypothetical 8: Married couple, each 42 years of age. Each drives 15 miles each way to work. Husband had 1 at-fault accident in 2017 and median (average) credit score. Wife drives a 2016 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			
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635	C	E	CR
PROGRESSIVE ADVANCED INSURANCE COMPANY - 11851 - [Arizona Private Passenger Automobile]	\$1,279	\$1,101	\$1,081	\$1,365	\$1,028	\$927	\$886	\$914	\$888	\$784	47	473821	0.010
AMERICAN FAMILY INSURANCE COMPANY - 10386 - [Family Car]	\$1,396	\$1,137	\$1,167	\$1,393	\$1,091	\$947	\$906	\$834	\$946	\$751	18	166626	0.011
GEICO CASUALTY COMPANY - 41491 - [Private Passenger Auto]	\$1,416	\$1,293	\$1,326	\$1,585	\$1,171	\$1,145	\$1,063	\$1,025	\$1,136	\$932	90	875923	0.010
NATIONAL GENERAL INSURANCE COMPANY - 23728 - [InsurQuote]	\$1,602	\$1,352	\$1,331	\$1,640	\$1,353	\$1,249	\$1,152	\$1,546	\$1,222	\$1,101	3	30186	0.010
USAA GENERAL INDEMNITY COMPANY - 18600 - [19.0001 Private Passenger Automobile (PPA)]	\$1,610	\$1,412	\$1,421	\$1,669	\$1,328	\$1,376	\$1,308	\$1,311	\$1,257	\$1,064	11	91310	0.012
AMSHIELD INSURANCE COMPANY - 15590 - [AmShield Private Passenger Auto]	\$1,790	\$1,627	\$1,627	\$1,920	\$1,588	\$1,469	\$1,243	\$1,288	\$1,314	\$1,135	0	-	0.00
COUNTRY MUTUAL INSURANCE COMPANY - 20990 - [Country 2.0]	\$1,821	\$1,659	\$1,623	\$2,054	\$1,793	\$1,663	\$1,222	\$1,569	\$1,569	\$1,125	1	2837	0.035
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259 - [Matrix Personal Auto]	\$1,825	\$1,610	\$1,508	\$1,949	\$1,456	\$1,535	\$1,215	\$1,282	\$1,329	\$1,056	0	6	0.000
PEKIN INSURANCE COMPANY - 24228 - [Personal Auto]	\$1,838	\$1,166	\$1,251	\$1,867	\$1,238	\$1,406	\$1,042	\$1,248	\$1,141	\$852	5	-	0.00
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941 - [19.0001 Private Passenger Automobile (PPA)]	\$1,855	\$1,634	\$1,626	\$1,905	\$1,541	\$1,580	\$1,573	\$1,542	\$1,451	\$1,235	8	134614	0.006
HARTFORD CASUALTY INSURANCE COMPANY - 29424 - [OPEN ROAD]	\$1,887	\$1,479	\$1,577	\$1,867	\$1,409	\$1,367	\$1,155	\$1,103	\$1,226	\$1,234	1	1253	0.080
USAA CASUALTY INSURANCE COMPANY - 25968 - [19.0001 Private Passenger Automobile (PPA)]	\$1,888	\$1,674	\$1,657	\$1,970	\$1,558	\$1,605	\$1,571	\$1,547	\$1,489	\$1,254	28	123469	0.023
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693 - [Personal Auto Policy]	\$1,910	\$1,587	\$1,544	\$1,956	\$1,430	\$1,304	\$1,052	\$1,714	\$1,167	\$1,508	0	14977	0.000
PROGRESSIVE PREFERRED INSURANCE COMPANY - 37834 - [Arizona Private Passenger Automobile]	\$1,961	\$1,723	\$1,688	\$2,123	\$1,604	\$1,450	\$1,365	\$1,401	\$1,365	\$1,192	18	343789	0.005
CSAA GENERAL INSURANCE COMPANY - 37770 - [Signature Series Auto]	\$1,978	\$1,471	\$1,715	\$2,129	\$1,404	\$1,432	\$1,088	\$1,687	\$1,405	\$1,122	15	-	0.00
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072 - [EncompassOne (Universal Security Policy) Special]	\$1,990	\$1,558	\$1,826	\$2,191	\$1,618	\$1,510	\$1,104	\$1,246	\$1,323	\$1,246	2	16023	0.012
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178 - [None Specified]	\$2,027	\$1,723	\$1,762	\$2,199	\$1,869	\$1,510	\$1,381	\$1,677	\$1,661	\$1,263	71	856495	0.008
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401 - [Personal Auto]	\$2,056	\$2,079	\$1,780	\$1,611	\$1,167	\$1,841	\$1,448	\$1,299	\$1,456	\$1,354	2	20814	0.010
PHARMACISTS MUTUAL INSURANCE COMPANY - 13714 - [Personal Automobile]	\$2,059	\$2,118	\$1,901	\$2,474	\$1,746	\$1,747	\$1,488	\$1,481	\$1,481	\$1,481	0	1035	0.000
OWNERS INSURANCE COMPANY - 32700 - [A-O WEB EZ]	\$2,120	\$1,957	\$1,989	\$2,550	\$1,971	\$1,841	\$1,542	\$2,322	\$1,710	\$1,519	1	13054	0.008
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955 - [None Specified]	\$2,125	\$1,871	\$1,859	\$2,298	\$1,826	\$1,786	\$1,527	\$1,703	\$1,661	\$1,381	1	11930	0.008
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY - 25127 - [Arizona SA Personal Auto]	\$2,127	\$2,136	\$2,179	\$2,820	\$2,109	\$2,588	\$1,689	\$2,122	\$1,879	\$1,718	5	11137	0.045
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY - 21253 - [19.0001 Private Passenger Automobile]	\$2,138	\$1,859	\$1,858	\$2,201	\$1,728	\$1,788	\$1,720	\$1,710	\$1,658	\$1,386	7	48283	0.014
AIG PROPERTY CASUALTY COMPANY - 19402 - [Private Client Group Private Passenger Auto]	\$2,205	\$1,893	\$2,119	\$2,257	\$1,943	\$1,916	\$1,418	\$1,611	\$1,562	\$1,486	0	2622	0.000
Main Street America Protection Insurance Company - 13026 - [Towers Watson Radar Base 3.0.4]	\$2,245	\$1,782	\$2,163	\$2,919	\$1,937	\$1,773	\$2,611	\$1,707	\$1,814	\$1,691	0	799	0.000
HORACE MANN INSURANCE COMPANY - 22578 - [Private passenger auto]	\$2,249	\$1,903	\$2,174	\$2,389	\$1,806	\$1,685	\$1,493	\$1,744	\$1,652	\$1,485	3	1833	0.164
STILLWATER INSURANCE COMPANY - 25180 - [Private Passenger Automobile]	\$2,288	\$1,950	\$1,806	\$2,683	\$2,265	\$1,805	\$1,596	\$2,113	\$1,823	\$1,757	1	2927	0.034
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210 - [Private Passenger Auto]	\$2,300	\$2,024	\$2,006	\$2,362	\$1,793	\$1,662	\$1,424	\$1,985	\$1,687	\$1,320	8	56436	0.014
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761 - [MAP2]	\$2,341	\$1,675	\$2,011	\$2,620	\$1,661	\$1,848	\$1,401	\$1,557	\$1,453	\$1,314	3	27743	0.011
COUNTRY CASUALTY INSURANCE COMPANY - 20982 - [Country 2.0]	\$2,358	\$2,123	\$2,070	\$2,688	\$2,379	\$2,247	\$1,600	\$2,154	\$2,154	\$1,473	0	371	0.000
SECURA INSURANCE, A MUTUAL COMPANY - 22543 - [Personal Auto]	\$2,388	\$2,114	\$2,062	\$2,906	\$1,967	\$2,331	\$1,852	\$1,961	\$2,036	\$1,679	0	4	0.000
INFINITY SAFEGUARD INSURANCE COMPANY - 16802 - [VA41]	\$2,392	\$2,579	\$2,040	\$2,825	\$1,894	\$2,044	\$2,088	\$2,315	\$2,207	\$1,853	6	28548	0.021

Hypothetical 8: Married couple, each 42 years of age. Each drives 15 miles each way to work. Husband had 1 at-fault accident in 2017 and median (average) credit score. Wife drives a 2016 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			
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635	C	E	CR
IDS PROPERTY CASUALTY INSURANCE COMPANY - 29068 - [Safety Pays Auto Program]	\$2,392	\$2,080	\$2,034	\$2,700	\$1,923	\$2,290	\$1,740	\$1,773	\$1,980	\$1,404	4	36587	0.011
COMMONWEALTH CASUALTY COMPANY - 13930 - [Commonwealth Casualty Company]	\$2,413	\$1,949	\$2,058	\$2,746	\$1,770	\$1,872	\$1,272	\$1,520	\$1,165	\$1,520	6	62732	0.010
BADGER MUTUAL INSURANCE COMPANY - 13420 - [Standard]	\$2,420	\$2,690	\$2,031	\$2,594	\$1,852	\$1,983	\$1,725	\$1,646	\$1,646	\$1,646	0	6465	0.000
ACUITY, A MUTUAL INSURANCE COMPANY - 14184 - [Acuity Proprietary Rating System]	\$2,441	\$2,341	\$2,427	\$2,550	\$2,268	\$2,320	\$2,081	\$2,186	\$2,060	\$2,046	0	9125	0.000
UNITRIN SAFEGUARD INSURANCE COMPANY - 40703 - [Kemper Prime]	\$2,485	\$2,119	\$2,142	\$2,801	\$1,979	\$1,854	\$1,709	\$1,763	\$1,880	\$1,684	0	-	0.00
NATIONWIDE MUTUAL INSURANCE COMPANY - 23787 - [Nationwide Mutual Insurance Company Private Passenger Auto]	\$2,532	\$2,062	\$2,167	\$2,675	\$1,824	\$1,943	\$1,628	\$1,811	\$1,627	\$1,686	3	19291	0.016
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939 - [Personal Automobile]	\$2,534	\$2,359	\$2,359	\$2,648	\$2,212	\$2,212	\$1,986	\$2,152	\$2,048	\$2,152	0	1648	0.000
CENTRAL MUTUAL INSURANCE COMPANY - 20230 - [Central Mutual Insurance Company]	\$2,586	\$2,507	\$2,309	\$2,327	\$2,001	\$2,128	\$1,939	\$2,507	\$1,939	\$1,829	3	10316	0.029
BERKLEY INSURANCE COMPANY - 32603 - [Auto Suite Policy]	\$2,599	\$2,402	\$2,402	\$2,875	\$2,230	\$2,269	\$1,926	\$2,044	\$1,855	\$1,864	0	-	0.00
INFINITY CASUALTY INSURANCE COMPANY - 21792 - [LC30]	\$2,677	\$2,823	\$2,354	\$3,149	\$2,118	\$2,245	\$2,174	\$2,529	\$2,418	\$1,983	6	32302	0.019
SECURA SUPREME INSURANCE COMPANY - 10239 - [MILE-STONE]	\$2,685	\$2,363	\$2,302	\$3,276	\$2,190	\$2,610	\$2,050	\$2,169	\$2,269	\$1,851	0	4115	0.000
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY - 36161 - [Quantum Auto 2.0]	\$2,701	\$2,251	\$2,188	\$2,787	\$2,166	\$1,895	\$1,732	\$1,697	\$1,894	\$1,591	9	-	0.00
STATE FARM FIRE AND CASUALTY COMPANY - 25143 - [None Specified]	\$2,824	\$2,419	\$2,474	\$3,048	\$2,611	\$2,099	\$1,929	\$2,420	\$2,389	\$1,818	8	56208	0.014
GREAT NORTHERN INSURANCE COMPANY - 20303 - [Masterpiece]	\$2,849	\$2,620	\$2,620	\$3,552	\$2,573	\$2,353	\$2,196	\$2,510	\$2,190	\$2,008	0	791	0.000
FEDERAL INSURANCE COMPANY - 20281 - [Masterpiece]	\$2,849	\$2,620	\$2,620	\$3,552	\$2,573	\$2,353	\$2,196	\$2,510	\$2,190	\$2,008	0	2359	0.000
PACIFIC INDEMNITY COMPANY - 20346 - [Masterpiece]	\$2,849	\$2,620	\$2,620	\$3,552	\$2,573	\$2,353	\$2,196	\$2,510	\$2,190	\$2,008	0	6067	0.000
VIGILANT INSURANCE COMPANY - 20397 - [Masterpiece]	\$2,849	\$2,620	\$2,620	\$3,552	\$2,573	\$2,353	\$2,196	\$2,510	\$2,190	\$2,008	0	537	0.000
CINCINNATI INSURANCE COMPANY, THE - 10677 - [None Specified]	\$2,903	\$2,320	\$2,361	\$2,993	\$2,283	\$1,581	\$1,651	\$2,201	\$1,745	\$1,767	0	-	0.00
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942 - [Personal Automobile]	\$2,980	\$3,005	\$2,570	\$2,332	\$1,718	\$2,648	\$2,118	\$1,914	\$2,137	\$2,049	0	210	0.000
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773 - [Farm Bureau Member's Choice]	\$2,999	\$2,627	\$2,696	\$3,434	\$2,499	\$2,368	\$1,953	\$2,115	\$2,209	\$1,848	1	45151	0.002
LM GENERAL INSURANCE COMPANY - 36447 - [None Specified]	\$3,022	\$2,919	\$2,915	\$3,137	\$2,722	\$2,922	\$2,150	\$2,282	\$2,567	\$2,167	32	161568	0.020
BANKERS STANDARD INSURANCE COMPANY - 18279 - [Platinum Portfolio]	\$3,035	\$2,713	\$2,906	\$3,342	\$2,705	\$2,690	\$2,295	\$2,573	\$2,372	\$2,370	1	5047	0.020
RESPONSE INSURANCE COMPANY - 43044 - [Kemper Direct]	\$3,092	\$2,673	\$2,727	\$3,109	\$2,477	\$1,987	\$1,799	\$2,406	\$2,351	\$1,808	0	-	0.00
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756 - [Private passenger auto]	\$3,097	\$2,480	\$2,456	\$2,901	\$2,653	\$2,172	\$2,056	\$2,613	\$2,241	\$2,033	0	6640	0.000
ELECTRIC INSURANCE COMPANY - 21261 - [Private Passenger Automobile]	\$3,208	\$2,423	\$2,605	\$2,999	\$2,459	\$3,010	\$2,309	\$2,776	\$2,111	\$2,087	2	5335	0.037
LM INSURANCE CORPORATION - 33600 - [None Specified]	\$3,357	\$3,243	\$3,237	\$3,485	\$3,025	\$3,249	\$2,390	\$2,537	\$2,853	\$2,409	0	2345	0.000
FARMERS INSURANCE COMPANY OF ARIZONA - 21598 - [Farmers Smart Plan Auto]	\$3,413	\$3,268	\$3,204	\$3,920	\$2,985	\$2,644	\$2,186	\$2,355	\$2,328	\$2,100	39	379242	0.010
TEACHERS INSURANCE COMPANY - 22683 - [Private passenger auto]	\$3,439	\$2,747	\$2,722	\$3,244	\$2,928	\$2,432	\$2,289	\$2,904	\$2,514	\$2,255	0	225	0.000
COAST NATIONAL INSURANCE COMPANY - 25089 - [Select 3.5]	\$3,574	\$2,665	\$2,721	\$3,604	\$2,722	\$2,424	\$2,109	\$2,794	\$2,463	\$1,873	16	129596	0.012
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688 - [Allstate Private Passenger Automobile Policy]	\$3,608	\$2,754	\$3,127	\$3,778	\$2,621	\$2,872	\$2,253	\$2,481	\$2,318	\$2,010	32	293750	0.011
ALPHA PROPERTY & CASUALTY INSURANCE COMPANY - 38156 - [GB]	\$3,632	\$2,698	\$2,476	\$4,185	\$2,919	\$2,137	\$1,992	\$2,224	\$1,798	\$1,838	3	16546	0.018
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, THE - 19429 - [Premier Client Solutions]	\$3,636	\$3,056	\$2,977	\$3,916	\$3,059	\$3,070	\$2,452	\$3,176	\$2,781	\$2,350	0	24	0.000

Hypothetical 8: Married couple, each 42 years of age. Each drives 15 miles each way to work. Husband had 1 at-fault accident in 2017 and median (average) credit score. Wife drives a 2016 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	Ratio		
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635	C	E	CR
EQUITY INSURANCE COMPANY - 28746 - [ITC Turborater]	\$3,674	\$2,862	\$2,731	\$3,623	\$3,084	\$2,539	\$2,268	\$2,831	\$2,036	\$1,919	0	-	0.00
MERCURY CASUALTY COMPANY - 11908 - [Aligned]	\$3,964	\$3,822	\$3,565	\$4,503	\$3,282	\$3,459	\$2,800	\$3,350	\$3,282	\$2,805	2	18218	0.011
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE - 12873 - [OneShield Dragon]	\$4,479	\$3,786	\$4,374	\$4,562	\$3,943	\$4,479	\$3,057	\$3,487	\$3,273	\$3,145	0	2649	0.000
PERMANENT GENERAL ASSURANCE CORPORATION - 37648 - [Model Product 3.5]	\$4,644	\$3,725	\$3,826	\$5,117	\$3,634	\$3,494	\$2,846	\$3,730	\$3,339	\$2,817	6	58480	0.010
SAFECO INSURANCE COMPANY OF AMERICA - 24740 - [None Specified]	\$4,832	\$4,042	\$3,985	\$4,885	\$3,995	\$3,902	\$3,340	\$4,022	\$3,478	\$3,185	15	155065	0.010
MAPFRE INSURANCE COMPANY - 23876 - [AZ Gear]	\$6,731	\$5,743	\$6,303	\$7,891	\$5,414	\$5,133	\$4,363	\$5,841	\$4,762	\$4,275	6	-	0.00
FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY - 37710 - [Arizona Auto]	\$7,688	\$6,776	\$7,135	\$8,688	\$6,413	\$6,644	\$5,770	\$6,882	\$6,484	\$6,882	0	1049	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			
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635	C	E	CR
AUTO-OWNERS INSURANCE COMPANY - 18988 - [A-O WEB EZ]	\$604	\$560	\$564	\$720	\$558	\$509	\$433	\$653	\$475	\$420	4	40219	0.010
PROGRESSIVE PREFERRED INSURANCE COMPANY - 37834 - [Arizona Private Passenger Automobile]	\$618	\$557	\$539	\$656	\$516	\$456	\$430	\$429	\$429	\$382	18	343789	0.005
AMSHIELD INSURANCE COMPANY - 15590 - [AmShield Private Passenger Auto]	\$622	\$581	\$581	\$668	\$557	\$508	\$431	\$438	\$461	\$398	0	-	0.00
USAA GENERAL INDEMNITY COMPANY - 18600 - [19.0001 Private Passenger Automobile (PPA)]	\$657	\$579	\$579	\$686	\$539	\$544	\$516	\$499	\$516	\$407	11	91310	0.012
OWNERS INSURANCE COMPANY - 32700 - [A-O WEB EZ]	\$700	\$648	\$653	\$834	\$646	\$590	\$501	\$757	\$550	\$487	1	13054	0.008
BADGER MUTUAL INSURANCE COMPANY - 13420 - [Standard]	\$702	\$779	\$584	\$754	\$528	\$572	\$494	\$470	\$470	\$470	0	6465	0.000
NATIONAL GENERAL INSURANCE COMPANY - 23728 - [InsurQuote]	\$736	\$632	\$620	\$752	\$628	\$583	\$544	\$700	\$575	\$520	3	30186	0.010
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693 - [Personal Auto Policy]	\$744	\$629	\$602	\$738	\$562	\$500	\$411	\$594	\$445	\$521	0	14977	0.000
GEICO CASUALTY COMPANY - 41491 - [Private Passenger Auto]	\$770	\$710	\$710	\$839	\$643	\$614	\$589	\$542	\$588	\$501	90	875923	0.010
INTEGON INDEMNITY CORPORATION - 22772 - [II PPA]	\$779	\$648	\$644	\$811	\$633	\$599	\$522	\$720	\$571	\$516	1	13890	0.007
American European Insurance Company - 23337 - [Claro (internal policy management system)]	\$856	\$687	\$694	\$889	\$671	\$575	\$452	\$573	\$426	\$389	0	-	0.00
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939 - [Personal Automobile]	\$862	\$790	\$790	\$911	\$738	\$738	\$650	\$712	\$676	\$712	0	1648	0.000
Main Street America Protection Insurance Company - 13026 - [Towers Watson Radar Base 3.0.4]	\$863	\$702	\$836	\$1,080	\$742	\$681	\$970	\$601	\$643	\$590	0	799	0.000
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941 - [19.0001 Private Passenger Automobile (PPA)]	\$872	\$769	\$764	\$906	\$715	\$712	\$692	\$667	\$684	\$535	8	134614	0.006
CENTRAL MUTUAL INSURANCE COMPANY - 20230 - [Central Mutual Insurance Company]	\$909	\$882	\$808	\$812	\$702	\$751	\$681	\$882	\$681	\$642	3	10316	0.029
USAA CASUALTY INSURANCE COMPANY - 25968 - [19.0001 Private Passenger Automobile (PPA)]	\$915	\$817	\$800	\$968	\$752	\$743	\$719	\$690	\$724	\$558	28	123469	0.023
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401 - [Personal Auto]	\$919	\$934	\$802	\$739	\$536	\$841	\$660	\$598	\$650	\$626	2	20814	0.010
UNITRIN SAFEGUARD INSURANCE COMPANY - 40703 - [Kemper Prime]	\$927	\$802	\$801	\$1,048	\$739	\$666	\$620	\$623	\$684	\$546	0	-	0.00
PACIFIC INDEMNITY COMPANY - 20346 - [Masterpiece]	\$933	\$868	\$868	\$1,155	\$858	\$782	\$720	\$801	\$708	\$652	0	6067	0.000
GREAT NORTHERN INSURANCE COMPANY - 20303 - [Masterpiece]	\$933	\$868	\$868	\$1,155	\$858	\$782	\$720	\$801	\$708	\$652	0	791	0.000
VIGILANT INSURANCE COMPANY - 20397 - [Masterpiece]	\$933	\$868	\$868	\$1,155	\$858	\$782	\$720	\$801	\$708	\$652	0	537	0.000
FEDERAL INSURANCE COMPANY - 20281 - [Masterpiece]	\$933	\$868	\$868	\$1,155	\$858	\$782	\$720	\$801	\$708	\$652	0	2359	0.000
IDS PROPERTY CASUALTY INSURANCE COMPANY - 29068 - [Safety Pays Auto Program]	\$966	\$843	\$820	\$1,114	\$778	\$922	\$689	\$683	\$786	\$544	4	36587	0.011
SECURA INSURANCE, A MUTUAL COMPANY - 22543 - [Personal Auto]	\$993	\$885	\$856	\$1,234	\$812	\$974	\$745	\$766	\$823	\$652	0	4	0.000
ACUITY, A MUTUAL INSURANCE COMPANY - 14184 - [Acuity Proprietary Rating System]	\$996	\$961	\$979	\$1,031	\$933	\$922	\$846	\$878	\$838	\$830	0	9125	0.000
PHARMACISTS MUTUAL INSURANCE COMPANY - 13714 - [Personal Automobile]	\$1,001	\$1,046	\$946	\$1,209	\$856	\$860	\$697	\$687	\$687	\$687	0	1035	0.000
PROGRESSIVE ADVANCED INSURANCE COMPANY - 11851 - [Arizona Private Passenger Automobile]	\$1,014	\$900	\$877	\$1,057	\$840	\$750	\$719	\$721	\$718	\$645	47	473821	0.010
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955 - [None Specified]	\$1,016	\$892	\$885	\$1,090	\$872	\$855	\$730	\$815	\$788	\$657	1	11930	0.008
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY - 21253 - [19.0001 Private Passenger Automobile]	\$1,017	\$885	\$878	\$1,060	\$817	\$817	\$778	\$752	\$791	\$607	7	48283	0.014
PEKIN INSURANCE COMPANY - 24228 - [Personal Auto]	\$1,033	\$686	\$753	\$1,046	\$749	\$838	\$609	\$681	\$676	\$481	5	-	0.00
BANKERS STANDARD INSURANCE COMPANY - 18279 - [Platinum Portfolio]	\$1,045	\$931	\$999	\$1,153	\$933	\$928	\$792	\$891	\$789	\$818	1	5047	0.020
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178 - [None Specified]	\$1,051	\$895	\$911	\$1,154	\$970	\$778	\$707	\$812	\$830	\$631	71	856495	0.008

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			
COUNTRY MUTUAL INSURANCE COMPANY - 20990 - [Country 2.0]	\$1,086	\$1,005	\$977	\$1,210	\$1,020	\$922	\$724	\$847	\$847	\$663	1	2837	0.035
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761 - [MAP2]	\$1,106	\$816	\$951	\$1,194	\$804	\$897	\$679	\$747	\$686	\$623	3	27743	0.011
SECURA SUPREME INSURANCE COMPANY - 10239 - [MILE-STONE]	\$1,132	\$1,004	\$970	\$1,408	\$917	\$1,103	\$836	\$859	\$928	\$728	0	4115	0.000
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942 - [Personal Automobile]	\$1,136	\$1,353	\$1,164	\$1,071	\$793	\$1,215	\$968	\$885	\$958	\$948	0	210	0.000
INFINITY SAFEGUARD INSURANCE COMPANY - 16802 - [VA41]	\$1,139	\$1,285	\$992	\$1,349	\$866	\$955	\$993	\$1,021	\$1,003	\$866	6	28548	0.021
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS - 43494 - [AZ AHIC Auto Program]	\$1,153	\$876	\$917	\$1,134	\$1,087	\$742	\$713	\$572	\$531	\$535	4	86181	0.005
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210 - [Private Passenger Auto]	\$1,153	\$1,022	\$1,026	\$1,156	\$936	\$876	\$775	\$984	\$875	\$714	8	56436	0.014
BERKLEY INSURANCE COMPANY - 32603 - [Auto Suite Policy]	\$1,160	\$1,093	\$1,093	\$1,263	\$1,023	\$1,024	\$870	\$874	\$822	\$833	0	-	0.00
COAST NATIONAL INSURANCE COMPANY - 25089 - [Select 3.5]	\$1,188	\$924	\$924	\$1,195	\$894	\$771	\$663	\$867	\$784	\$601	16	129596	0.012
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773 - [Farm Bureau Member's Choice]	\$1,230	\$1,091	\$1,115	\$1,400	\$1,031	\$950	\$792	\$826	\$881	\$742	1	45151	0.002
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072 - [EncompassOne (Universal Security Policy) Special]	\$1,231	\$976	\$1,121	\$1,355	\$987	\$912	\$674	\$735	\$805	\$735	2	16023	0.012
SAFECO INSURANCE COMPANY OF AMERICA - 24740 - [None Specified]	\$1,251	\$1,071	\$1,052	\$1,259	\$1,059	\$1,006	\$880	\$1,026	\$907	\$836	15	155065	0.010
FARMERS INSURANCE COMPANY OF ARIZONA - 21598 - [Farmers Smart Plan Auto]	\$1,252	\$1,232	\$1,195	\$1,409	\$1,172	\$930	\$765	\$794	\$885	\$715	39	379242	0.010
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY - 36161 - [Quantum Auto 2.0]	\$1,264	\$1,084	\$1,048	\$1,294	\$1,024	\$898	\$822	\$760	\$902	\$759	9	-	0.00
COUNTRY CASUALTY INSURANCE COMPANY - 20982 - [Country 2.0]	\$1,275	\$1,173	\$1,139	\$1,428	\$1,213	\$1,107	\$853	\$1,027	\$1,027	\$782	0	371	0.000
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259 - [Matrix Personal Auto]	\$1,287	\$1,136	\$1,084	\$1,394	\$1,054	\$1,095	\$888	\$901	\$960	\$763	0	6	0.000
AIG PROPERTY CASUALTY COMPANY - 19402 - [Private Client Group Private Passenger Auto]	\$1,295	\$1,111	\$1,233	\$1,313	\$1,136	\$1,093	\$825	\$929	\$905	\$860	0	2622	0.000
HORACE MANN INSURANCE COMPANY - 22578 - [Private passenger auto]	\$1,298	\$1,066	\$1,223	\$1,347	\$1,017	\$922	\$819	\$886	\$875	\$790	3	1833	0.164
ACCC INSURANCE COMPANY - 10807 - [ITC]	\$1,302	\$1,030	\$1,073	\$1,269	\$919	\$780	\$703	\$817	\$803	\$739	9	28417	0.032
CINCINNATI INSURANCE COMPANY, THE - 10677 - [None Specified]	\$1,342	\$1,106	\$1,110	\$1,354	\$1,066	\$837	\$744	\$932	\$782	\$798	0	-	0.00
NATIONWIDE MUTUAL INSURANCE COMPANY - 23787 - [Nationwide Mutual Insurance Company Private Passenger Auto]	\$1,354	\$1,102	\$1,151	\$1,401	\$967	\$1,014	\$871	\$937	\$849	\$874	3	19291	0.016
MENDOTA INSURANCE COMPANY - 33650 - [MAP VP]	\$1,367	\$1,154	\$1,057	\$1,381	\$945	\$991	\$763	\$1,024	\$661	\$561	2	12451	0.016
SAFE AUTO INSURANCE COMPANY - 25405 - [GLM 2.0]	\$1,382	\$1,269	\$1,151	\$1,411	\$1,131	\$1,015	\$916	\$986	\$956	\$777	9	22523	0.040
LOYA INSURANCE COMPANY - 11198 - [LIC-AZ-6M-82-006]	\$1,387	\$1,387	\$1,316	\$1,387	\$1,320	\$1,214	\$1,183	\$1,214	\$1,214	\$1,320	4	5309	0.075
STATE FARM FIRE AND CASUALTY COMPANY - 25143 - [None Specified]	\$1,405	\$1,202	\$1,224	\$1,539	\$1,299	\$1,044	\$956	\$1,101	\$1,124	\$861	8	56208	0.014
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756 - [Private passenger auto]	\$1,407	\$1,121	\$1,111	\$1,270	\$1,206	\$927	\$904	\$1,116	\$943	\$875	0	6640	0.000
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY - 25127 - [Arizona SA Personal Auto]	\$1,460	\$1,249	\$1,226	\$1,544	\$1,175	\$1,132	\$953	\$1,074	\$1,017	\$938	5	11137	0.045
WESTERN GENERAL INSURANCE COMPANY - 27502 - [Platinum 3.0]	\$1,464	\$1,312	\$1,255	\$1,530	\$1,239	\$1,134	\$1,165	\$1,041	\$1,044	\$940	2	6058	0.033
SAFEWAY INSURANCE COMPANY - 12521 - [Private Passenger Auto]	\$1,465	\$1,147	\$1,107	\$1,458	\$1,216	\$1,007	\$879	\$1,102	\$799	\$750	21	110355	0.019
CSAA GENERAL INSURANCE COMPANY - 37770 - [Signature Series Auto]	\$1,482	\$1,190	\$1,395	\$1,593	\$1,152	\$1,126	\$880	\$1,256	\$1,077	\$878	15	-	0.00
INFINITY CASUALTY INSURANCE COMPANY - 21792 - [LC30]	\$1,498	\$1,682	\$1,366	\$1,764	\$1,138	\$1,228	\$1,211	\$1,285	\$1,284	\$1,089	6	32302	0.019
EQUITY INSURANCE COMPANY - 28746 - [ITC Turborater]	\$1,519	\$1,192	\$1,155	\$1,521	\$1,252	\$1,040	\$900	\$1,130	\$816	\$763	0	-	0.00

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			
RESPONSE INSURANCE COMPANY - 43044 - [Kemper Direct]	\$1,548	\$1,378	\$1,392	\$1,553	\$1,293	\$1,033	\$960	\$1,216	\$1,210	\$951	0	-	0.00
ALPHA PROPERTY & CASUALTY INSURANCE COMPANY - 38156 - [GB]	\$1,569	\$1,212	\$1,116	\$1,809	\$1,288	\$925	\$899	\$918	\$766	\$810	3	16546	0.018
ELECTRIC INSURANCE COMPANY - 21261 - [Private Passenger Automobile]	\$1,599	\$1,206	\$1,301	\$1,495	\$1,225	\$1,502	\$1,126	\$1,386	\$1,055	\$1,046	2	5335	0.037
HARTFORD CASUALTY INSURANCE COMPANY - 29424 - [OPEN ROAD]	\$1,628	\$1,262	\$1,306	\$1,623	\$1,134	\$1,185	\$961	\$882	\$1,056	\$1,037	1	1253	0.080
AMERICAN FAMILY INSURANCE COMPANY - 10386 - [Family Car]	\$1,629	\$1,343	\$1,341	\$1,545	\$1,233	\$1,073	\$1,008	\$849	\$1,080	\$819	18	166626	0.011
TEACHERS INSURANCE COMPANY - 22683 - [Private passenger auto]	\$1,660	\$1,316	\$1,305	\$1,506	\$1,415	\$1,110	\$1,084	\$1,332	\$1,128	\$1,037	0	225	0.000
YOUNG AMERICA INSURANCE COMPANY - 27090 - [19.0001 Private Passenger Automobile (PPA)]	\$1,720	\$1,667	\$1,462	\$1,594	\$1,378	\$1,342	\$1,204	\$1,336	\$1,246	\$1,336	6	11626	0.052
LM GENERAL INSURANCE COMPANY - 36447 - [None Specified]	\$1,815	\$1,757	\$1,751	\$1,870	\$1,600	\$1,505	\$1,200	\$1,275	\$1,470	\$1,208	32	161568	0.020
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE - 12873 - [OneShield Dragon]	\$1,855	\$1,563	\$1,800	\$1,886	\$1,629	\$1,855	\$1,240	\$1,407	\$1,325	\$1,277	0	2649	0.000
MERCURY CASUALTY COMPANY - 11908 - [Aligned]	\$1,894	\$1,862	\$1,709	\$2,146	\$1,592	\$1,637	\$1,361	\$1,559	\$1,583	\$1,367	2	18218	0.011
STILLWATER INSURANCE COMPANY - 25180 - [Private Passenger Automobile]	\$1,903	\$1,603	\$1,612	\$2,009	\$1,727	\$1,523	\$1,321	\$1,504	\$1,322	\$1,246	1	2927	0.034
FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY - 37710 - [Arizona Auto]	\$1,960	\$1,788	\$1,850	\$2,192	\$1,671	\$1,725	\$1,555	\$1,709	\$1,689	\$1,709	0	1049	0.000
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805 - [Select Value]	\$1,972	\$1,668	\$1,537	\$2,042	\$1,540	\$1,413	\$1,267	\$1,320	\$1,196	\$1,074	18	138574	0.013
LM INSURANCE CORPORATION - 33600 - [None Specified]	\$2,017	\$1,952	\$1,944	\$2,077	\$1,777	\$1,925	\$1,332	\$1,417	\$1,633	\$1,342	0	2345	0.000
ECONOMY PREFERRED INSURANCE COMPANY - 38067 - [Manual Rating]	\$2,059	\$1,746	\$1,671	\$2,462	\$1,286	\$1,614	\$1,652	\$1,620	\$1,213	\$1,220	0	7932	0.000
ASSURANCEAMERICA INSURANCE COMPANY - 11558 - [WebRater]	\$2,164	\$1,784	\$1,639	\$2,199	\$1,593	\$1,438	\$1,130	\$1,069	\$1,194	\$1,021	4	16785	0.024
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, THE - 19429 - [Premier Client Solutions]	\$2,167	\$1,838	\$1,768	\$2,348	\$1,808	\$1,771	\$1,423	\$1,774	\$1,605	\$1,351	0	24	0.000
STAR CASUALTY INSURANCE COMPANY - 32387 - [Arizona Private Passenger Automobile Program]	\$2,232	\$1,776	\$1,330	\$1,376	\$1,904	\$1,567	\$1,455	\$1,153	\$1,050	\$1,107	0	-	0.00
AMERICAN ACCESS CASUALTY COMPANY - 10730 - [Private Passenger Auto]	\$2,319	\$1,886	\$1,315	\$1,511	\$1,999	\$1,679	\$1,574	\$1,220	\$1,122	\$1,119	14	44006	0.032
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688 - [Allstate Private Passenger Automobile Policy]	\$2,344	\$1,770	\$2,017	\$2,410	\$1,702	\$1,862	\$1,430	\$1,547	\$1,447	\$1,254	32	293750	0.011
MAPFRE INSURANCE COMPANY - 23876 - [AZ Gear]	\$2,397	\$2,069	\$2,262	\$2,791	\$1,938	\$1,804	\$1,537	\$1,928	\$1,648	\$1,474	6	-	0.00
COMMONWEALTH CASUALTY COMPANY - 13930 - [Commonwealth Casualty Company]	\$2,502	\$2,375	\$2,264	\$2,778	\$1,983	\$1,958	\$2,001	\$2,070	\$1,544	\$2,070	6	62732	0.010
MGA INSURANCE COMPANY, INC. - 40150 - [EP]	\$3,218	\$2,235	\$2,572	\$3,497	\$2,395	\$1,620	\$1,595	\$1,539	\$1,656	\$1,504	7	-	0.00
PERMANENT GENERAL ASSURANCE CORPORATION - 37648 - [Model Product 3.5]	\$3,457	\$2,883	\$2,885	\$3,734	\$2,767	\$2,680	\$2,215	\$2,739	\$2,517	\$2,196	6	58480	0.010

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			
USAA GENERAL INDEMNITY COMPANY - 18600 - [19.0001 Private Passenger Automobile (PPA)]	\$738	\$649	\$652	\$769	\$595	\$607	\$565	\$550	\$572	\$455	11	91310	0.012
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401 - [Personal Auto]	\$760	\$768	\$664	\$613	\$453	\$698	\$554	\$509	\$542	\$539	2	20814	0.010
AMSHIELD INSURANCE COMPANY - 15590 - [AmShield Private Passenger Auto]	\$762	\$681	\$681	\$808	\$669	\$623	\$501	\$510	\$540	\$466	0	-	0.00
AUTO-OWNERS INSURANCE COMPANY - 18988 - [A-O WEB EZ]	\$768	\$712	\$716	\$907	\$706	\$643	\$549	\$819	\$602	\$537	4	40219	0.010
PROGRESSIVE PREFERRED INSURANCE COMPANY - 37834 - [Arizona Private Passenger Automobile]	\$809	\$722	\$709	\$880	\$665	\$592	\$540	\$554	\$558	\$483	18	343789	0.005
NATIONAL GENERAL INSURANCE COMPANY - 23728 - [InsurQuote]	\$813	\$690	\$684	\$834	\$665	\$612	\$566	\$738	\$610	\$548	3	30186	0.010
BADGER MUTUAL INSURANCE COMPANY - 13420 - [Standard]	\$821	\$911	\$694	\$878	\$631	\$673	\$588	\$561	\$561	\$561	0	6465	0.000
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693 - [Personal Auto Policy]	\$865	\$733	\$699	\$870	\$650	\$568	\$464	\$668	\$513	\$584	0	14977	0.000
OWNERS INSURANCE COMPANY - 32700 - [A-O WEB EZ]	\$889	\$825	\$829	\$1,051	\$818	\$745	\$637	\$948	\$698	\$622	1	13054	0.008
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939 - [Personal Automobile]	\$931	\$846	\$846	\$990	\$789	\$789	\$684	\$757	\$716	\$757	0	1648	0.000
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941 - [19.0001 Private Passenger Automobile (PPA)]	\$965	\$850	\$851	\$1,005	\$777	\$785	\$745	\$726	\$749	\$588	8	134614	0.006
Main Street America Protection Insurance Company - 13026 - [Towers Watson Radar Base 3.0.4]	\$988	\$795	\$982	\$1,261	\$844	\$785	\$1,073	\$657	\$712	\$653	0	799	0.000
USAA CASUALTY INSURANCE COMPANY - 25968 - [19.0001 Private Passenger Automobile (PPA)]	\$1,002	\$892	\$878	\$1,060	\$808	\$811	\$767	\$743	\$784	\$608	28	123469	0.023
GEICO CASUALTY COMPANY - 41491 - [Private Passenger Auto]	\$1,015	\$941	\$957	\$1,146	\$842	\$803	\$737	\$684	\$791	\$646	90	875923	0.010
SECURA INSURANCE, A MUTUAL COMPANY - 22543 - [Personal Auto]	\$1,056	\$944	\$913	\$1,304	\$868	\$1,034	\$798	\$818	\$878	\$700	0	4	0.000
ACUITY, A MUTUAL INSURANCE COMPANY - 14184 - [Acuity Proprietary Rating System]	\$1,059	\$1,015	\$1,036	\$1,114	\$982	\$968	\$880	\$918	\$873	\$869	0	9125	0.000
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY - 21253 - [19.0001 Private Passenger Automobile]	\$1,088	\$946	\$943	\$1,132	\$861	\$871	\$813	\$792	\$837	\$647	7	48283	0.014
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942 - [Personal Automobile]	\$1,125	\$1,134	\$982	\$905	\$683	\$1,027	\$832	\$768	\$817	\$842	0	210	0.000
CENTRAL MUTUAL INSURANCE COMPANY - 20230 - [Central Mutual Insurance Company]	\$1,133	\$1,097	\$1,025	\$1,019	\$873	\$925	\$799	\$1,097	\$799	\$761	3	10316	0.029
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955 - [None Specified]	\$1,133	\$992	\$991	\$1,232	\$965	\$946	\$787	\$875	\$872	\$719	1	11930	0.008
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072 - [EncompassOne (Universal Security Policy) Special]	\$1,160	\$913	\$1,053	\$1,285	\$920	\$850	\$619	\$673	\$741	\$673	2	16023	0.012
UNITRIN SAFEGUARD INSURANCE COMPANY - 40703 - [Kemper Prime]	\$1,172	\$982	\$994	\$1,320	\$915	\$828	\$755	\$760	\$853	\$660	0	-	0.00
GREAT NORTHERN INSURANCE COMPANY - 20303 - [Masterpiece]	\$1,176	\$1,099	\$1,099	\$1,440	\$1,066	\$964	\$882	\$985	\$871	\$808	0	791	0.000
PACIFIC INDEMNITY COMPANY - 20346 - [Masterpiece]	\$1,176	\$1,099	\$1,099	\$1,440	\$1,066	\$964	\$882	\$985	\$871	\$808	0	6067	0.000
FEDERAL INSURANCE COMPANY - 20281 - [Masterpiece]	\$1,176	\$1,099	\$1,099	\$1,440	\$1,066	\$964	\$882	\$985	\$871	\$808	0	2359	0.000
VIGILANT INSURANCE COMPANY - 20397 - [Masterpiece]	\$1,176	\$1,099	\$1,099	\$1,440	\$1,066	\$964	\$882	\$985	\$871	\$808	0	537	0.000
SECURA SUPREME INSURANCE COMPANY - 10239 - [MILE-STONE]	\$1,200	\$1,066	\$1,029	\$1,482	\$974	\$1,167	\$888	\$910	\$985	\$776	0	4115	0.000
BANKERS STANDARD INSURANCE COMPANY - 18279 - [Platinum Portfolio]	\$1,243	\$1,119	\$1,196	\$1,374	\$1,102	\$1,086	\$921	\$1,035	\$926	\$958	1	5047	0.020
COUNTRY MUTUAL INSURANCE COMPANY - 20990 - [Country 2.0]	\$1,272	\$1,176	\$1,157	\$1,410	\$1,206	\$1,087	\$834	\$997	\$997	\$768	1	2837	0.035
IDS PROPERTY CASUALTY INSURANCE COMPANY - 29068 - [Safety Pays Auto Program]	\$1,296	\$1,119	\$1,085	\$1,512	\$1,022	\$1,236	\$877	\$853	\$1,031	\$675	4	36587	0.011
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178 - [None Specified]	\$1,309	\$1,124	\$1,136	\$1,437	\$1,210	\$966	\$859	\$1,001	\$1,039	\$790	71	856495	0.008
PEKIN INSURANCE COMPANY - 24228 - [Personal Auto]	\$1,321	\$838	\$911	\$1,338	\$898	\$1,022	\$725	\$837	\$813	\$581	5	-	0.00

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			
PROGRESSIVE ADVANCED INSURANCE COMPANY - 11851 - [Arizona Private Passenger Automobile]	\$1,352	\$1,183	\$1,165	\$1,432	\$1,090	\$980	\$905	\$934	\$932	\$816	47	473821	0.010
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210 - [Private Passenger Auto]	\$1,387	\$1,216	\$1,212	\$1,412	\$1,085	\$999	\$861	\$1,156	\$1,040	\$803	8	56436	0.014
FARMERS INSURANCE COMPANY OF ARIZONA - 21598 - [Farmers Smart Plan Auto]	\$1,423	\$1,425	\$1,362	\$1,678	\$1,288	\$1,092	\$850	\$871	\$1,013	\$806	39	379242	0.010
BERKLEY INSURANCE COMPANY - 32603 - [Auto Suite Policy]	\$1,444	\$1,365	\$1,365	\$1,563	\$1,261	\$1,273	\$1,053	\$1,056	\$993	\$1,012	0	-	0.00
CSAA GENERAL INSURANCE COMPANY - 37770 - [Signature Series Auto]	\$1,445	\$1,104	\$1,291	\$1,551	\$1,056	\$1,037	\$791	\$1,171	\$1,016	\$808	15	-	0.00
PHARMACISTS MUTUAL INSURANCE COMPANY - 13714 - [Personal Automobile]	\$1,454	\$1,481	\$1,346	\$1,745	\$1,181	\$1,218	\$917	\$916	\$916	\$916	0	1035	0.000
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773 - [Farm Bureau Member's Choice]	\$1,475	\$1,296	\$1,334	\$1,681	\$1,222	\$1,137	\$933	\$965	\$1,057	\$882	1	45151	0.002
HORACE MANN INSURANCE COMPANY - 22578 - [Private passenger auto]	\$1,494	\$1,225	\$1,399	\$1,560	\$1,171	\$1,060	\$920	\$1,013	\$1,003	\$906	3	1833	0.164
COUNTRY CASUALTY INSURANCE COMPANY - 20982 - [Country 2.0]	\$1,506	\$1,387	\$1,363	\$1,675	\$1,449	\$1,320	\$991	\$1,224	\$1,224	\$914	0	371	0.000
NATIONWIDE MUTUAL INSURANCE COMPANY - 23787 - [Nationwide Mutual Insurance Company Private Passenger Auto]	\$1,527	\$1,242	\$1,294	\$1,596	\$1,091	\$1,123	\$946	\$1,024	\$950	\$960	3	19291	0.016
SAFECO INSURANCE COMPANY OF AMERICA - 24740 - [None Specified]	\$1,531	\$1,283	\$1,263	\$1,540	\$1,275	\$1,204	\$1,045	\$1,230	\$1,082	\$987	15	155065	0.010
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761 - [MAP2]	\$1,554	\$1,087	\$1,329	\$1,734	\$1,103	\$1,211	\$910	\$983	\$933	\$846	3	27743	0.011
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY - 36161 - [Quantum Auto 2.0]	\$1,556	\$1,306	\$1,269	\$1,589	\$1,239	\$1,099	\$943	\$855	\$1,065	\$901	9	-	0.00
EQUITY INSURANCE COMPANY - 28746 - [ITC Turborater]	\$1,575	\$1,240	\$1,205	\$1,586	\$1,295	\$1,078	\$924	\$1,164	\$840	\$783	0	-	0.00
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756 - [Private passenger auto]	\$1,600	\$1,291	\$1,278	\$1,458	\$1,371	\$1,061	\$1,016	\$1,251	\$1,073	\$997	0	6640	0.000
CINCINNATI INSURANCE COMPANY, THE - 10677 - [None Specified]	\$1,627	\$1,297	\$1,326	\$1,651	\$1,271	\$997	\$865	\$1,106	\$919	\$937	0	-	0.00
COAST NATIONAL INSURANCE COMPANY - 25089 - [Select 3.5]	\$1,636	\$1,182	\$1,263	\$1,642	\$1,177	\$1,005	\$853	\$1,148	\$1,060	\$792	16	129596	0.012
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259 - [Matrix Personal Auto]	\$1,691	\$1,499	\$1,415	\$1,819	\$1,377	\$1,416	\$1,132	\$1,141	\$1,230	\$978	0	6	0.000
AIG PROPERTY CASUALTY COMPANY - 19402 - [Private Client Group Private Passenger Auto]	\$1,696	\$1,468	\$1,603	\$1,721	\$1,475	\$1,377	\$1,043	\$1,175	\$1,163	\$1,100	0	2622	0.000
MERCURY CASUALTY COMPANY - 11908 - [Aligned]	\$1,744	\$1,698	\$1,558	\$1,993	\$1,441	\$1,490	\$1,218	\$1,424	\$1,426	\$1,221	2	18218	0.011
INFINITY SAFEGUARD INSURANCE COMPANY - 16802 - [VA41]	\$1,745	\$1,897	\$1,537	\$2,073	\$1,309	\$1,432	\$1,408	\$1,511	\$1,482	\$1,248	6	28548	0.021
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY - 25127 - [Arizona SA Personal Auto]	\$1,746	\$1,481	\$1,449	\$1,852	\$1,382	\$1,329	\$1,092	\$1,236	\$1,188	\$1,088	5	11137	0.045
AMERICAN FAMILY INSURANCE COMPANY - 10386 - [Family Car]	\$1,762	\$1,429	\$1,432	\$1,668	\$1,313	\$1,130	\$1,058	\$866	\$1,140	\$837	18	166626	0.011
STATE FARM FIRE AND CASUALTY COMPANY - 25143 - [None Specified]	\$1,765	\$1,525	\$1,542	\$1,930	\$1,636	\$1,307	\$1,172	\$1,385	\$1,434	\$1,097	8	56208	0.014
TEACHERS INSURANCE COMPANY - 22683 - [Private passenger auto]	\$1,766	\$1,423	\$1,408	\$1,619	\$1,503	\$1,175	\$1,120	\$1,375	\$1,191	\$1,094	0	225	0.000
ELECTRIC INSURANCE COMPANY - 21261 - [Private Passenger Automobile]	\$1,817	\$1,385	\$1,476	\$1,713	\$1,391	\$1,664	\$1,289	\$1,530	\$1,183	\$1,170	2	5335	0.037
HARTFORD CASUALTY INSURANCE COMPANY - 29424 - [OPEN ROAD]	\$2,056	\$1,571	\$1,641	\$2,074	\$1,426	\$1,517	\$1,172	\$1,079	\$1,308	\$1,274	1	1253	0.080
RESPONSE INSURANCE COMPANY - 43044 - [Kemper Direct]	\$2,159	\$1,881	\$1,910	\$2,164	\$1,733	\$1,352	\$1,245	\$1,627	\$1,666	\$1,246	0	-	0.00
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE - 12873 - [OneShield Dragon]	\$2,187	\$1,862	\$2,108	\$2,217	\$1,907	\$2,187	\$1,427	\$1,615	\$1,538	\$1,477	0	2649	0.000
LM GENERAL INSURANCE COMPANY - 36447 - [None Specified]	\$2,193	\$2,122	\$2,113	\$2,300	\$1,927	\$2,054	\$1,377	\$1,537	\$1,761	\$1,424	32	161568	0.020
STILLWATER INSURANCE COMPANY - 25180 - [Private Passenger Automobile]	\$2,258	\$1,869	\$1,891	\$2,367	\$2,017	\$1,740	\$1,499	\$1,764	\$1,545	\$1,437	1	2927	0.034
ALPHA PROPERTY & CASUALTY INSURANCE COMPANY - 38156 - [GB]	\$2,290	\$1,669	\$1,567	\$2,659	\$1,770	\$1,286	\$1,215	\$1,248	\$1,064	\$1,103	3	16546	0.018

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	Ratio		
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635	C	E	CR
FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY - 37710 - [Arizona Auto]	\$2,334	\$2,119	\$2,184	\$2,627	\$1,982	\$2,008	\$1,790	\$1,961	\$1,962	\$1,961	0	1049	0.000
INFINITY CASUALTY INSURANCE COMPANY - 21792 - [LC30]	\$2,359	\$2,566	\$2,149	\$2,829	\$1,768	\$1,906	\$1,803	\$1,990	\$1,968	\$1,636	6	32302	0.019
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688 - [Allstate Private Passenger Automobile Policy]	\$2,431	\$1,788	\$2,091	\$2,563	\$1,755	\$1,885	\$1,450	\$1,541	\$1,483	\$1,287	32	293750	0.011
LM INSURANCE CORPORATION - 33600 - [None Specified]	\$2,436	\$2,357	\$2,347	\$2,555	\$2,140	\$2,281	\$1,530	\$1,707	\$1,956	\$1,582	0	2345	0.000
ECONOMY PREFERRED INSURANCE COMPANY - 38067 - [Manual Rating]	\$2,659	\$2,187	\$2,150	\$3,125	\$1,557	\$1,996	\$2,045	\$2,021	\$1,531	\$1,551	0	7932	0.000
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, THE - 19429 - [Premier Client Solutions]	\$2,690	\$2,283	\$2,190	\$2,930	\$2,208	\$2,162	\$1,719	\$2,095	\$1,946	\$1,628	0	24	0.000
COMMONWEALTH CASUALTY COMPANY - 13930 - [Commonwealth Casualty Company]	\$2,882	\$2,883	\$2,619	\$3,434	\$2,274	\$2,310	\$2,262	\$2,398	\$1,753	\$2,398	6	62732	0.010
MAPFRE INSURANCE COMPANY - 23876 - [AZ Gear]	\$2,975	\$2,562	\$2,827	\$3,468	\$2,354	\$2,194	\$1,828	\$2,323	\$1,992	\$1,772	6	-	0.00
PERMANENT GENERAL ASSURANCE CORPORATION - 37648 - [Model Product 3.5]	\$4,505	\$3,667	\$3,709	\$4,949	\$3,505	\$3,354	\$2,719	\$3,441	\$3,216	\$2,709	6	58480	0.010

Hypothetical 11: Unmarried female age 41, rides bus to work. She has a clean driving record last 3 years. She drives a 2015 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			
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635	C	E	CR
AMSHIELD INSURANCE COMPANY - 15590 - [AmShield Private Passenger Auto]	\$447	\$394	\$394	\$482	\$390	\$370	\$320	\$351	\$327	\$282	0	-	0.00
PEKIN INSURANCE COMPANY - 24228 - [Personal Auto]	\$467	\$310	\$340	\$473	\$339	\$379	\$276	\$308	\$306	\$218	5	-	0.00
USAA GENERAL INDEMNITY COMPANY - 18600 - [19.0001 Private Passenger Automobile (PPA)]	\$567	\$495	\$498	\$589	\$470	\$487	\$469	\$467	\$446	\$374	11	91310	0.012
GEICO CASUALTY COMPANY - 41491 - [Private Passenger Auto]	\$577	\$527	\$534	\$631	\$481	\$469	\$447	\$424	\$452	\$385	90	875923	0.010
Main Street America Protection Insurance Company - 13026 - [Towers Watson Radar Base 3.0.4]	\$588	\$487	\$559	\$736	\$526	\$483	\$700	\$506	\$524	\$498	0	799	0.000
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941 - [19.0001 Private Passenger Automobile (PPA)]	\$622	\$545	\$543	\$640	\$519	\$532	\$537	\$523	\$491	\$414	8	134614	0.006
USAA CASUALTY INSURANCE COMPANY - 25968 - [19.0001 Private Passenger Automobile (PPA)]	\$636	\$562	\$557	\$666	\$527	\$542	\$539	\$527	\$506	\$423	28	123469	0.023
AUTO-OWNERS INSURANCE COMPANY - 18988 - [A-O WEB EZ]	\$638	\$589	\$599	\$766	\$595	\$557	\$470	\$702	\$518	\$461	4	40219	0.010
BADGER MUTUAL INSURANCE COMPANY - 13420 - [Standard]	\$666	\$737	\$550	\$714	\$496	\$535	\$465	\$443	\$443	\$443	0	6465	0.000
PROGRESSIVE ADVANCED INSURANCE COMPANY - 11851 - [Arizona Private Passenger Automobile]	\$680	\$589	\$581	\$716	\$553	\$507	\$487	\$502	\$484	\$432	47	473821	0.010
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY - 21253 - [19.0001 Private Passenger Automobile	\$718	\$619	\$621	\$740	\$581	\$604	\$589	\$583	\$560	\$467	7	48283	0.014
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259 - [Matrix Personal Auto]	\$725	\$629	\$601	\$778	\$575	\$620	\$497	\$541	\$547	\$429	0	6	0.000
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693 - [Personal Auto Policy]	\$730	\$609	\$590	\$733	\$549	\$505	\$410	\$643	\$449	\$564	0	14977	0.000
COUNTRY MUTUAL INSURANCE COMPANY - 20990 - [Country 2.0]	\$731	\$663	\$642	\$830	\$711	\$661	\$495	\$623	\$623	\$453	1	2837	0.035
AMERICAN FAMILY INSURANCE COMPANY - 10386 - [Family Car]	\$732	\$618	\$627	\$724	\$584	\$521	\$499	\$459	\$514	\$425	18	166626	0.011
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178 - [None Specified]	\$735	\$621	\$637	\$801	\$674	\$547	\$503	\$594	\$590	\$448	71	856495	0.008
OWNERS INSURANCE COMPANY - 32700 - [A-O WEB EZ]	\$740	\$683	\$695	\$889	\$690	\$646	\$545	\$814	\$601	\$534	1	13054	0.008
PROGRESSIVE PREFERRED INSURANCE COMPANY - 37834 - [Arizona Private Passenger Automobile]	\$780	\$689	\$677	\$843	\$637	\$583	\$547	\$565	\$543	\$474	18	343789	0.005
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761 - [MAP2]	\$784	\$602	\$683	\$855	\$576	\$652	\$502	\$571	\$518	\$471	3	27743	0.011
American European Insurance Company - 23337 - [Claro (internal policy management system)]	\$811	\$645	\$645	\$828	\$642	\$549	\$446	\$558	\$417	\$383	0	-	0.00
SECURA INSURANCE, A MUTUAL COMPANY - 22543 - [Personal Auto]	\$825	\$731	\$714	\$1,009	\$681	\$808	\$642	\$680	\$704	\$581	0	4	0.000
CSAA GENERAL INSURANCE COMPANY - 37770 - [Signature Series Auto]	\$830	\$649	\$754	\$891	\$625	\$626	\$493	\$729	\$608	\$496	15	-	0.00
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072 - [EncompassOne (Universal Security Policy) Special]	\$833	\$666	\$779	\$927	\$700	\$650	\$499	\$557	\$586	\$557	2	16023	0.012
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955 - [None Specified]	\$845	\$742	\$734	\$903	\$727	\$719	\$624	\$714	\$667	\$559	1	11930	0.008
HORACE MANN INSURANCE COMPANY - 22578 - [Private passenger auto]	\$847	\$716	\$823	\$1,000	\$679	\$637	\$578	\$650	\$621	\$557	3	1833	0.164
INFINITY CASUALTY INSURANCE COMPANY - 21792 - [LC30]	\$870	\$954	\$749	\$1,004	\$687	\$741	\$766	\$827	\$800	\$678	6	32302	0.019
HARTFORD CASUALTY INSURANCE COMPANY - 29424 - [OPEN ROAD]	\$872	\$697	\$728	\$855	\$646	\$633	\$603	\$528	\$590	\$591	1	1253	0.080
INFINITY SAFEGUARD INSURANCE COMPANY - 16802 - [VA41]	\$873	\$968	\$731	\$1,020	\$685	\$752	\$804	\$841	\$809	\$697	6	28548	0.021
BERKLEY INSURANCE COMPANY - 32603 - [Auto Suite Policy]	\$911	\$839	\$839	\$1,010	\$789	\$797	\$697	\$739	\$673	\$674	0	-	0.00
GREAT NORTHERN INSURANCE COMPANY - 20303 - [Masterpiece]	\$916	\$839	\$839	\$1,145	\$829	\$765	\$716	\$825	\$716	\$655	0	791	0.000
FEDERAL INSURANCE COMPANY - 20281 - [Masterpiece]	\$916	\$839	\$839	\$1,145	\$829	\$765	\$716	\$825	\$716	\$655	0	2359	0.000
PACIFIC INDEMNITY COMPANY - 20346 - [Masterpiece]	\$916	\$839	\$839	\$1,145	\$829	\$765	\$716	\$825	\$716	\$655	0	6067	0.000

Hypothetical 11: Unmarried female age 41, rides bus to work. She has a clean driving record last 3 years. She drives a 2015 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			
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635	C	E	CR
VIGILANT INSURANCE COMPANY - 20397 - [Masterpiece]	\$916	\$839	\$839	\$1,145	\$829	\$765	\$716	\$825	\$716	\$655	0	537	0.000
SECURA SUPREME INSURANCE COMPANY - 10239 - [MILE-STONE]	\$929	\$820	\$798	\$1,136	\$760	\$905	\$713	\$754	\$787	\$643	0	4115	0.000
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY - 36161 - [Quantum Auto 2.0]	\$939	\$805	\$780	\$964	\$771	\$678	\$641	\$620	\$689	\$586	9	-	0.00
COUNTRY CASUALTY INSURANCE COMPANY - 20982 - [Country 2.0]	\$942	\$842	\$813	\$1,084	\$939	\$888	\$645	\$851	\$851	\$590	0	371	0.000
CENTRAL MUTUAL INSURANCE COMPANY - 20230 - [Central Mutual Insurance Company]	\$942	\$918	\$825	\$843	\$732	\$786	\$760	\$918	\$760	\$705	3	10316	0.029
NATIONWIDE MUTUAL INSURANCE COMPANY - 23787 - [Nationwide Mutual Insurance Company Private Passenger Auto]	\$946	\$783	\$820	\$987	\$693	\$738	\$634	\$689	\$619	\$645	3	19291	0.016
PHARMACISTS MUTUAL INSURANCE COMPANY - 13714 - [Personal Automobile]	\$946	\$982	\$891	\$1,150	\$821	\$819	\$719	\$713	\$713	\$713	0	1035	0.000
IDS PROPERTY CASUALTY INSURANCE COMPANY - 29068 - [Safety Pays Auto Program]	\$951	\$823	\$810	\$1,094	\$763	\$914	\$700	\$724	\$793	\$578	4	36587	0.011
CINCINNATI INSURANCE COMPANY, THE - 10677 - [None Specified]	\$968	\$796	\$796	\$997	\$772	\$626	\$570	\$759	\$600	\$607	0	-	0.00
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773 - [Farm Bureau Member's Choice]	\$972	\$858	\$876	\$1,109	\$817	\$764	\$637	\$688	\$709	\$598	1	45151	0.002
ECONOMY PREFERRED INSURANCE COMPANY - 38067 - [Manual Rating]	\$973	\$834	\$794	\$1,154	\$630	\$783	\$810	\$799	\$578	\$593	0	7932	0.000
STATE FARM FIRE AND CASUALTY COMPANY - 25143 - [None Specified]	\$977	\$828	\$850	\$1,064	\$896	\$726	\$671	\$798	\$793	\$604	8	56208	0.014
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939 - [Personal Automobile]	\$1,019	\$950	\$950	\$1,068	\$892	\$892	\$798	\$867	\$825	\$867	0	1648	0.000
ACUITY, A MUTUAL INSURANCE COMPANY - 14184 - [Acuity Proprietary Rating System]	\$1,021	\$987	\$1,020	\$1,054	\$958	\$921	\$889	\$930	\$881	\$871	0	9125	0.000
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756 - [Private passenger auto]	\$1,024	\$807	\$801	\$948	\$876	\$717	\$692	\$877	\$740	\$673	0	6640	0.000
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS - 43494 - [AZ AHIC Auto Program]	\$1,051	\$775	\$822	\$1,041	\$969	\$729	\$665	\$638	\$559	\$530	4	86181	0.005
ELECTRIC INSURANCE COMPANY - 21261 - [Private Passenger Automobile]	\$1,054	\$786	\$852	\$984	\$807	\$1,004	\$758	\$938	\$700	\$695	2	5335	0.037
BANKERS STANDARD INSURANCE COMPANY - 18279 - [Platinum Portfolio]	\$1,059	\$941	\$1,009	\$1,174	\$947	\$947	\$809	\$915	\$835	\$837	1	5047	0.020
UNITRIN SAFEGUARD INSURANCE COMPANY - 40703 - [Kemper Prime]	\$1,071	\$933	\$935	\$1,215	\$868	\$808	\$734	\$772	\$817	\$667	0	-	0.00
RESPONSE INSURANCE COMPANY - 43044 - [Kemper Direct]	\$1,098	\$977	\$993	\$1,106	\$925	\$771	\$710	\$905	\$856	\$711	0	-	0.00
SAFE AUTO INSURANCE COMPANY - 25405 - [GLM 2.0]	\$1,111	\$1,018	\$925	\$1,151	\$935	\$859	\$782	\$856	\$799	\$676	9	22523	0.040
TEACHERS INSURANCE COMPANY - 22683 - [Private passenger auto]	\$1,140	\$896	\$890	\$1,063	\$971	\$806	\$777	\$980	\$833	\$750	0	225	0.000
NATIONAL GENERAL INSURANCE COMPANY - 23728 - [InsurQuote]	\$1,145	\$1,024	\$998	\$1,170	\$1,051	\$976	\$914	\$1,156	\$940	\$862	3	30186	0.010
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401 - [Personal Auto]	\$1,145	\$1,160	\$989	\$895	\$645	\$1,021	\$800	\$713	\$809	\$740	2	20814	0.010
INTEGON INDEMNITY CORPORATION - 22772 - [II PPA]	\$1,156	\$1,004	\$991	\$1,199	\$994	\$948	\$828	\$1,104	\$892	\$811	1	13890	0.007
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210 - [Private Passenger Auto]	\$1,165	\$1,050	\$1,046	\$1,182	\$949	\$882	\$781	\$1,023	\$869	\$732	8	56436	0.014
ANCHOR GENERAL INSURANCE COMPANY - 40010 - [Anchor General Insurance Company]	\$1,191	\$988	\$957	\$1,286	\$949	\$843	\$745	\$790	\$664	\$612	2	10071	0.020
STILLWATER INSURANCE COMPANY - 25180 - [Private Passenger Automobile]	\$1,191	\$1,009	\$1,009	\$1,264	\$1,073	\$978	\$836	\$996	\$862	\$832	1	2927	0.034
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY - 25127 - [Arizona SA Personal Auto]	\$1,199	\$1,007	\$1,015	\$1,291	\$981	\$959	\$802	\$966	\$868	\$801	5	11137	0.045
MENDOTA INSURANCE COMPANY - 33650 - [MAP VP]	\$1,226	\$1,040	\$977	\$1,240	\$865	\$919	\$714	\$932	\$617	\$524	2	12451	0.016
COMMONWEALTH CASUALTY COMPANY - 13930 - [Commonwealth Casualty Company]	\$1,277	\$1,052	\$1,118	\$1,388	\$959	\$934	\$793	\$910	\$694	\$910	6	62732	0.010
ACCC INSURANCE COMPANY - 10807 - [ITC]	\$1,302	\$1,030	\$1,073	\$1,269	\$919	\$780	\$703	\$817	\$803	\$739	9	28417	0.032

Hypothetical 11: Unmarried female age 41, rides bus to work. She has a clean driving record last 3 years. She drives a 2015 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			
UNITED INSURANCE COMPANY INC. - 12256 - [InsurPAS]	\$1,349	\$1,368	\$1,390	\$1,294	\$1,101	\$979	\$937	\$1,020	\$895	\$914	2	61191	0.003
PRIMERO INSURANCE COMPANY - 11855 - [Non Standard Private Passenger Auto]	\$1,386	\$1,320	\$1,320	\$1,320	\$1,230	\$1,164	\$1,164	\$1,230	\$1,164	\$1,128	1	-	0.00
COAST NATIONAL INSURANCE COMPANY - 25089 - [Select 3.5]	\$1,386	\$1,014	\$1,054	\$1,403	\$1,057	\$945	\$815	\$1,095	\$932	\$731	16	129596	0.012
ALPHA PROPERTY & CASUALTY INSURANCE COMPANY - 38156 - [GB]	\$1,417	\$1,126	\$1,004	\$1,610	\$1,217	\$888	\$846	\$957	\$756	\$780	3	16546	0.018
AIG PROPERTY CASUALTY COMPANY - 19402 - [Private Client Group Private Passenger Auto]	\$1,430	\$1,230	\$1,402	\$1,476	\$1,265	\$1,341	\$972	\$1,117	\$1,053	\$1,014	0	2622	0.000
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805 - [Select Value]	\$1,445	\$1,219	\$1,129	\$1,489	\$1,163	\$1,074	\$984	\$1,044	\$929	\$843	18	138574	0.013
YOUNG AMERICA INSURANCE COMPANY - 27090 - [19.0001 Private Passenger Automobile (PPA)]	\$1,456	\$1,222	\$1,240	\$1,342	\$1,168	\$1,168	\$1,036	\$1,156	\$1,072	\$1,156	6	11626	0.052
WESTERN GENERAL INSURANCE COMPANY - 27502 - [Platinum 3.0]	\$1,460	\$1,253	\$1,248	\$1,433	\$1,194	\$986	\$950	\$798	\$720	\$787	2	6058	0.033
SAFECO INSURANCE COMPANY OF AMERICA - 24740 - [None Specified]	\$1,463	\$1,249	\$1,236	\$1,483	\$1,228	\$1,211	\$1,049	\$1,252	\$1,091	\$1,011	15	155065	0.010
EQUITY INSURANCE COMPANY - 28746 - [ITC Turborater]	\$1,486	\$1,157	\$1,106	\$1,462	\$1,243	\$1,028	\$917	\$1,140	\$825	\$778	0	-	0.00
FARMERS INSURANCE COMPANY OF ARIZONA - 21598 - [Farmers Smart Plan Auto]	\$1,577	\$1,465	\$1,471	\$1,716	\$1,414	\$1,152	\$997	\$1,060	\$1,013	\$950	39	379242	0.010
SAFeway INSURANCE COMPANY - 12521 - [Private Passenger Auto]	\$1,593	\$1,239	\$1,182	\$1,566	\$1,339	\$1,100	\$983	\$1,228	\$888	\$837	21	110355	0.019
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688 - [Allstate Private Passenger Automobile Policy]	\$1,624	\$1,261	\$1,418	\$1,701	\$1,182	\$1,313	\$1,021	\$1,135	\$1,050	\$910	32	293750	0.011
LM GENERAL INSURANCE COMPANY - 36447 - [None Specified]	\$1,644	\$1,582	\$1,583	\$1,692	\$1,465	\$1,614	\$1,187	\$1,219	\$1,387	\$1,169	32	161568	0.020
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942 - [Personal Automobile]	\$1,648	\$1,665	\$1,418	\$1,286	\$940	\$1,458	\$1,159	\$1,041	\$1,177	\$1,107	0	210	0.000
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE - 12873 - [OneShield Dragon]	\$1,720	\$1,463	\$1,715	\$1,784	\$1,522	\$1,720	\$1,208	\$1,406	\$1,293	\$1,256	0	2649	0.000
LOYA INSURANCE COMPANY - 11198 - [LIC-AZ-6M-82-006]	\$1,732	\$1,732	\$1,621	\$1,732	\$1,643	\$1,507	\$1,452	\$1,507	\$1,507	\$1,643	4	5309	0.075
ASSURANCEAMERICA INSURANCE COMPANY - 11558 - [WebRater]	\$1,803	\$1,470	\$1,378	\$1,778	\$1,324	\$1,250	\$990	\$932	\$1,046	\$897	4	16785	0.024
LM INSURANCE CORPORATION - 33600 - [None Specified]	\$1,827	\$1,758	\$1,760	\$1,879	\$1,627	\$1,794	\$1,319	\$1,354	\$1,540	\$1,300	0	2345	0.000
AMERICAN ACCESS CASUALTY COMPANY - 10730 - [Private Passenger Auto]	\$1,835	\$1,495	\$1,094	\$1,225	\$1,583	\$1,373	\$1,263	\$1,028	\$950	\$968	14	44006	0.032
STAR CASUALTY INSURANCE COMPANY - 32387 - [Arizona Private Passenger Automobile Program]	\$1,841	\$1,484	\$1,158	\$1,202	\$1,575	\$1,329	\$1,225	\$1,011	\$931	\$985	0	-	0.00
FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY - 37710 - [Arizona Auto]	\$1,875	\$1,701	\$1,777	\$2,093	\$1,596	\$1,665	\$1,499	\$1,701	\$1,628	\$1,701	0	1049	0.000
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, THE - 19429 - [Premier Client Solutions]	\$1,931	\$1,581	\$1,590	\$2,098	\$1,649	\$1,691	\$1,319	\$1,880	\$1,556	\$1,292	0	24	0.000
MERCURY CASUALTY COMPANY - 11908 - [Aligned]	\$2,208	\$2,166	\$2,001	\$2,500	\$1,849	\$1,937	\$1,590	\$1,854	\$1,850	\$1,600	2	18218	0.011
PERMANENT GENERAL ASSURANCE CORPORATION - 37648 - [Model Product 3.5]	\$2,360	\$2,171	\$2,209	\$2,892	\$2,128	\$2,066	\$1,714	\$2,179	\$1,961	\$1,689	6	58480	0.010
MAPFRE INSURANCE COMPANY - 23876 - [AZ Gear]	\$2,533	\$2,160	\$2,367	\$2,978	\$2,046	\$1,916	\$1,662	\$2,169	\$1,799	\$1,605	6	-	0.00
MGA INSURANCE COMPANY, INC. - 40150 - [EP]	\$2,634	\$1,797	\$2,096	\$2,904	\$1,935	\$1,339	\$1,304	\$1,339	\$1,371	\$1,220	7	-	0.00

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 2015 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			
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635	C	E	CR
PEKIN INSURANCE COMPANY - 24228 - [Personal Auto]	\$559	\$371	\$407	\$566	\$406	\$454	\$331	\$369	\$366	\$261	5	-	0.00
AMSHIELD INSURANCE COMPANY - 15590 - [AmShield Private Passenger Auto]	\$561	\$499	\$499	\$607	\$491	\$466	\$403	\$443	\$412	\$356	0	-	0.00
USAA GENERAL INDEMNITY COMPANY - 18600 - [19.0001 Private Passenger Automobile (PPA)]	\$597	\$521	\$525	\$620	\$494	\$512	\$493	\$491	\$469	\$393	11	91310	0.012
GEICO CASUALTY COMPANY - 41491 - [Private Passenger Auto]	\$620	\$565	\$572	\$676	\$517	\$504	\$483	\$456	\$485	\$413	90	875923	0.010
Main Street America Protection Insurance Company - 13026 - [Towers Watson Radar Base 3.0.4]	\$633	\$522	\$601	\$796	\$565	\$517	\$756	\$542	\$563	\$534	0	799	0.000
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941 - [19.0001 Private Passenger Automobile (PPA)]	\$672	\$588	\$586	\$691	\$560	\$574	\$579	\$564	\$529	\$446	8	134614	0.006
PROGRESSIVE ADVANCED INSURANCE COMPANY - 11851 - [Arizona Private Passenger Automobile]	\$680	\$589	\$581	\$716	\$553	\$507	\$487	\$502	\$484	\$432	47	473821	0.010
USAA CASUALTY INSURANCE COMPANY - 25968 - [19.0001 Private Passenger Automobile (PPA)]	\$687	\$606	\$602	\$720	\$569	\$585	\$581	\$569	\$546	\$455	28	123469	0.023
AUTO-OWNERS INSURANCE COMPANY - 18988 - [A-O WEB EZ]	\$702	\$648	\$660	\$846	\$655	\$615	\$515	\$773	\$572	\$508	4	40219	0.010
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259 - [Matrix Personal Auto]	\$725	\$629	\$601	\$778	\$575	\$620	\$497	\$541	\$547	\$429	0	6	0.000
BADGER MUTUAL INSURANCE COMPANY - 13420 - [Standard]	\$756	\$839	\$630	\$810	\$567	\$613	\$531	\$502	\$502	\$502	0	6465	0.000
COUNTRY MUTUAL INSURANCE COMPANY - 20990 - [Country 2.0]	\$761	\$688	\$666	\$867	\$744	\$694	\$517	\$656	\$656	\$473	1	2837	0.035
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY - 21253 - [19.0001 Private Passenger Automobile]	\$776	\$668	\$671	\$800	\$627	\$652	\$636	\$629	\$605	\$503	7	48283	0.014
PROGRESSIVE PREFERRED INSURANCE COMPANY - 37834 - [Arizona Private Passenger Automobile]	\$780	\$689	\$677	\$843	\$637	\$583	\$547	\$565	\$543	\$474	18	343789	0.005
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761 - [MAP2]	\$784	\$602	\$683	\$855	\$576	\$652	\$502	\$571	\$518	\$471	3	27743	0.011
AMERICAN FAMILY INSURANCE COMPANY - 10386 - [Family Car]	\$787	\$662	\$671	\$777	\$626	\$557	\$532	\$489	\$551	\$453	18	166626	0.011
OWNERS INSURANCE COMPANY - 32700 - [A-O WEB EZ]	\$814	\$752	\$766	\$981	\$760	\$714	\$598	\$897	\$663	\$590	1	13054	0.008
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178 - [None Specified]	\$822	\$694	\$711	\$897	\$752	\$612	\$561	\$661	\$657	\$499	71	856495	0.008
NATIONAL GENERAL INSURANCE COMPANY - 23728 - [InsurQuote]	\$833	\$709	\$690	\$849	\$719	\$665	\$623	\$819	\$645	\$586	3	30186	0.010
INTEGON INDEMNITY CORPORATION - 22772 - [II PPA]	\$847	\$707	\$697	\$880	\$694	\$658	\$574	\$795	\$622	\$563	1	13890	0.007
INFINITY CASUALTY INSURANCE COMPANY - 21792 - [LC30]	\$870	\$954	\$749	\$1,004	\$687	\$741	\$766	\$827	\$800	\$678	6	32302	0.019
INFINITY SAFEGUARD INSURANCE COMPANY - 16802 - [VA41]	\$873	\$968	\$731	\$1,020	\$685	\$752	\$804	\$841	\$809	\$697	6	28548	0.021
CSAA GENERAL INSURANCE COMPANY - 37770 - [Signature Series Auto]	\$873	\$682	\$795	\$937	\$656	\$660	\$518	\$769	\$638	\$521	15	-	0.00
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072 - [EncompassOne (Universal Security Policy) Special]	\$882	\$700	\$823	\$985	\$733	\$681	\$522	\$579	\$612	\$579	2	16023	0.012
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693 - [Personal Auto Policy]	\$894	\$746	\$722	\$898	\$673	\$619	\$502	\$788	\$546	\$692	0	14977	0.000
SECURA INSURANCE, A MUTUAL COMPANY - 22543 - [Personal Auto]	\$902	\$799	\$780	\$1,104	\$744	\$883	\$700	\$742	\$770	\$635	0	4	0.000
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401 - [Personal Auto]	\$911	\$919	\$791	\$716	\$522	\$820	\$648	\$586	\$647	\$614	2	20814	0.010
HORACE MANN INSURANCE COMPANY - 22578 - [Private passenger auto]	\$943	\$798	\$917	\$1,000	\$756	\$710	\$642	\$728	\$693	\$621	3	1833	0.164
NATIONWIDE MUTUAL INSURANCE COMPANY - 23787 - [Nationwide Mutual Insurance Company Private Passenger Auto]	\$946	\$783	\$820	\$987	\$693	\$738	\$634	\$689	\$619	\$645	3	19291	0.016
HARTFORD CASUALTY INSURANCE COMPANY - 29424 - [OPEN ROAD]	\$947	\$755	\$787	\$928	\$696	\$688	\$603	\$571	\$638	\$641	1	1253	0.080
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955 - [None Specified]	\$967	\$848	\$840	\$1,033	\$832	\$822	\$713	\$814	\$761	\$639	1	11930	0.008
FEDERAL INSURANCE COMPANY - 20281 - [Masterpiece]	\$991	\$909	\$909	\$1,241	\$899	\$831	\$777	\$894	\$776	\$708	0	2359	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 2015 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			
GREAT NORTHERN INSURANCE COMPANY - 20303 - [Masterpiece]	\$991	\$909	\$909	\$1,241	\$899	\$831	\$777	\$894	\$776	\$708	0	791	0.000
VIGILANT INSURANCE COMPANY - 20397 - [Masterpiece]	\$991	\$909	\$909	\$1,241	\$899	\$831	\$777	\$894	\$776	\$708	0	537	0.000
PACIFIC INDEMNITY COMPANY - 20346 - [Masterpiece]	\$991	\$909	\$909	\$1,241	\$899	\$831	\$777	\$894	\$776	\$708	0	6067	0.000
COUNTRY CASUALTY INSURANCE COMPANY - 20982 - [Country 2.0]	\$994	\$883	\$853	\$1,149	\$996	\$946	\$683	\$910	\$910	\$623	0	371	0.000
BERKLEY INSURANCE COMPANY - 32603 - [Auto Suite Policy]	\$997	\$916	\$916	\$1,106	\$864	\$874	\$760	\$808	\$737	\$737	0	-	0.00
CENTRAL MUTUAL INSURANCE COMPANY - 20230 - [Central Mutual Insurance Company]	\$1,014	\$989	\$889	\$907	\$788	\$846	\$818	\$989	\$818	\$760	3	10316	0.029
ECONOMY PREFERRED INSURANCE COMPANY - 38067 - [Manual Rating]	\$1,016	\$867	\$828	\$1,204	\$657	\$815	\$842	\$830	\$599	\$618	0	7932	0.000
SECURA SUPREME INSURANCE COMPANY - 10239 - [MILE-STONE]	\$1,018	\$899	\$876	\$1,246	\$833	\$990	\$780	\$825	\$861	\$702	0	4115	0.000
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY - 36161 - [Quantum Auto 2.0]	\$1,032	\$884	\$854	\$1,061	\$843	\$741	\$700	\$681	\$754	\$639	9	-	0.00
PHARMACISTS MUTUAL INSURANCE COMPANY - 13714 - [Personal Automobile]	\$1,036	\$1,075	\$977	\$1,261	\$899	\$896	\$789	\$781	\$781	\$781	0	1035	0.000
ACUITY, A MUTUAL INSURANCE COMPANY - 14184 - [Acuity Proprietary Rating System]	\$1,049	\$1,013	\$1,048	\$1,083	\$985	\$1,018	\$914	\$956	\$904	\$895	0	9125	0.000
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS - 43494 - [AZ AHIC Auto Program]	\$1,051	\$775	\$822	\$1,041	\$969	\$729	\$665	\$638	\$559	\$530	4	86181	0.005
CINCINNATI INSURANCE COMPANY, THE - 10677 - [None Specified]	\$1,062	\$871	\$874	\$1,093	\$847	\$687	\$625	\$832	\$659	\$665	0	-	0.00
UNITRIN SAFEGUARD INSURANCE COMPANY - 40703 - [Kemper Prime]	\$1,071	\$933	\$935	\$1,215	\$868	\$808	\$754	\$772	\$817	\$667	0	-	0.00
STATE FARM FIRE AND CASUALTY COMPANY - 25143 - [None Specified]	\$1,090	\$923	\$946	\$1,187	\$998	\$811	\$745	\$885	\$880	\$670	8	56208	0.014
RESPONSE INSURANCE COMPANY - 43044 - [Kemper Direct]	\$1,098	\$977	\$993	\$1,106	\$925	\$771	\$710	\$905	\$856	\$711	0	-	0.00
IDS PROPERTY CASUALTY INSURANCE COMPANY - 29068 - [Safety Pays Auto Program]	\$1,107	\$959	\$943	\$1,268	\$890	\$1,064	\$819	\$851	\$926	\$679	4	36587	0.011
SAFE AUTO INSURANCE COMPANY - 25405 - [GLM 2.0]	\$1,111	\$1,018	\$925	\$1,151	\$935	\$859	\$782	\$856	\$799	\$676	9	22523	0.040
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756 - [Private passenger auto]	\$1,141	\$898	\$891	\$1,060	\$975	\$801	\$770	\$980	\$828	\$750	0	6640	0.000
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210 - [Private Passenger Auto]	\$1,165	\$1,050	\$1,046	\$1,182	\$949	\$882	\$781	\$1,023	\$869	\$732	8	56436	0.014
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773 - [Farm Bureau Member's Choice]	\$1,172	\$1,031	\$1,055	\$1,338	\$981	\$921	\$764	\$828	\$856	\$719	1	45151	0.002
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939 - [Personal Automobile]	\$1,178	\$1,095	\$1,095	\$1,234	\$1,028	\$1,028	\$921	\$999	\$951	\$999	0	1648	0.000
ANCHOR GENERAL INSURANCE COMPANY - 40010 - [Anchor General Insurance Company]	\$1,191	\$388	\$957	\$1,286	\$949	\$843	\$745	\$790	\$664	\$612	2	10071	0.020
STILLWATER INSURANCE COMPANY - 25180 - [Private Passenger Automobile]	\$1,191	\$1,009	\$1,009	\$1,264	\$1,073	\$978	\$836	\$996	\$862	\$832	1	2927	0.034
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY - 25127 - [Arizona SA Personal Auto]	\$1,199	\$1,007	\$1,015	\$1,291	\$981	\$959	\$802	\$966	\$868	\$801	5	11137	0.045
BANKERS STANDARD INSURANCE COMPANY - 18279 - [Platinum Portfolio]	\$1,211	\$1,074	\$1,155	\$1,344	\$1,083	\$1,083	\$926	\$1,047	\$957	\$957	1	5047	0.020
MENDOTA INSURANCE COMPANY - 33650 - [MAP VP]	\$1,226	\$1,040	\$977	\$1,240	\$865	\$919	\$714	\$932	\$617	\$524	2	12451	0.016
TEACHERS INSURANCE COMPANY - 22683 - [Private passenger auto]	\$1,274	\$1,001	\$994	\$1,191	\$1,084	\$904	\$867	\$1,098	\$935	\$839	0	225	0.000
ACCC INSURANCE COMPANY - 10807 - [ITC]	\$1,302	\$1,030	\$1,073	\$1,269	\$919	\$780	\$703	\$817	\$803	\$739	9	28417	0.032
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942 - [Personal Automobile]	\$1,332	\$1,340	\$1,152	\$1,046	\$778	\$1,190	\$959	\$873	\$960	\$942	0	210	0.000
UNITED INSURANCE COMPANY INC. - 12256 - [InsurPAS]	\$1,349	\$1,368	\$1,390	\$1,294	\$1,101	\$979	\$937	\$1,020	\$895	\$914	2	61191	0.003
ELECTRIC INSURANCE COMPANY - 21261 - [Private Passenger Automobile]	\$1,349	\$1,006	\$1,091	\$1,258	\$1,033	\$1,287	\$971	\$1,201	\$896	\$890	2	5335	0.037

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 2015 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			
COAST NATIONAL INSURANCE COMPANY - 25089 - [Select 3.5]	\$1,386	\$1,014	\$1,054	\$1,403	\$1,057	\$945	\$815	\$1,095	\$932	\$731	16	129596	0.012
PRIMERO INSURANCE COMPANY - 11855 - [Non Standard Private Passenger Auto]	\$1,386	\$1,320	\$1,320	\$1,320	\$1,230	\$1,164	\$1,164	\$1,230	\$1,164	\$1,128	1	-	0.00
ALPHA PROPERTY & CASUALTY INSURANCE COMPANY - 38156 - [GB]	\$1,417	\$1,126	\$1,004	\$1,610	\$1,217	\$888	\$846	\$957	\$756	\$780	3	16546	0.018
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805 - [Select Value]	\$1,445	\$1,219	\$1,129	\$1,489	\$1,163	\$1,074	\$984	\$1,044	\$929	\$843	18	138574	0.013
WESTERN GENERAL INSURANCE COMPANY - 27502 - [Platinum 3.0]	\$1,460	\$1,253	\$1,248	\$1,433	\$1,194	\$986	\$950	\$798	\$720	\$787	2	6058	0.033
EQUITY INSURANCE COMPANY - 28746 - [ITC Turborater]	\$1,486	\$1,157	\$1,106	\$1,462	\$1,243	\$1,028	\$917	\$1,140	\$825	\$778	0	-	0.00
YOUNG AMERICA INSURANCE COMPANY - 27090 - [19.0001 Private Passenger Automobile (PPA)]	\$1,486	\$1,246	\$1,264	\$1,360	\$1,186	\$1,186	\$1,054	\$1,174	\$1,090	\$1,174	6	11626	0.052
COMMONWEALTH CASUALTY COMPANY - 13930 - [Commonwealth Casualty Company]	\$1,555	\$1,281	\$1,361	\$1,709	\$1,160	\$1,133	\$951	\$1,095	\$833	\$1,095	6	62732	0.010
FARMERS INSURANCE COMPANY OF ARIZONA - 21598 - [Farmers Smart Plan Auto]	\$1,577	\$1,465	\$1,471	\$1,716	\$1,414	\$1,152	\$997	\$1,060	\$1,013	\$950	39	379242	0.010
SAFeway INSURANCE COMPANY - 12521 - [Private Passenger Auto]	\$1,593	\$1,239	\$1,182	\$1,566	\$1,339	\$1,100	\$983	\$1,228	\$888	\$837	21	110355	0.019
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688 - [Allstate Private Passenger Automobile Policy]	\$1,624	\$1,261	\$1,418	\$1,701	\$1,182	\$1,313	\$1,021	\$1,135	\$1,050	\$910	32	293750	0.011
SAFECO INSURANCE COMPANY OF AMERICA - 24740 - [None Specified]	\$1,643	\$1,404	\$1,391	\$1,668	\$1,379	\$1,361	\$1,179	\$1,409	\$1,227	\$1,135	15	155065	0.010
AIG PROPERTY CASUALTY COMPANY - 19402 - [Private Client Group Private Passenger Auto]	\$1,675	\$1,440	\$1,645	\$1,734	\$1,482	\$1,586	\$1,134	\$1,315	\$1,235	\$1,191	0	2622	0.000
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE - 12873 - [OneShield Dragon]	\$1,720	\$1,463	\$1,715	\$1,784	\$1,522	\$1,720	\$1,208	\$1,405	\$1,293	\$1,256	0	2649	0.000
LM GENERAL INSURANCE COMPANY - 36447 - [None Specified]	\$1,721	\$1,656	\$1,657	\$1,767	\$1,534	\$1,685	\$1,240	\$1,270	\$1,446	\$1,219	32	161568	0.020
LOYA INSURANCE COMPANY - 11198 - [LIC-AZ-6M-82-006]	\$1,732	\$1,732	\$1,621	\$1,732	\$1,643	\$1,507	\$1,452	\$1,507	\$1,507	\$1,643	4	5309	0.075
ASSURANCEAMERICA INSURANCE COMPANY - 11558 - [WebRater]	\$1,803	\$1,470	\$1,378	\$1,778	\$1,324	\$1,250	\$990	\$932	\$1,046	\$897	4	16785	0.024
AMERICAN ACCESS CASUALTY COMPANY - 10730 - [Private Passenger Auto]	\$1,835	\$1,495	\$1,094	\$1,225	\$1,583	\$1,373	\$1,263	\$1,028	\$950	\$968	14	44006	0.032
STAR CASUALTY INSURANCE COMPANY - 32387 - [Arizona Private Passenger Automobile Program]	\$1,841	\$1,484	\$1,158	\$1,202	\$1,575	\$1,329	\$1,225	\$1,011	\$931	\$985	0	-	0.00
FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY - 37710 - [Arizona Auto]	\$1,875	\$1,701	\$1,777	\$2,093	\$1,596	\$1,665	\$1,499	\$1,701	\$1,628	\$1,701	0	1049	0.000
LM INSURANCE CORPORATION - 33600 - [None Specified]	\$1,913	\$1,840	\$1,841	\$1,963	\$1,703	\$1,873	\$1,379	\$1,411	\$1,606	\$1,355	0	2345	0.000
MERCURY CASUALTY COMPANY - 11908 - [Aligned]	\$2,208	\$2,166	\$2,002	\$2,500	\$1,849	\$1,937	\$1,590	\$1,854	\$1,850	\$1,600	2	18218	0.011
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, THE - 19429 - [Premier Client Solutions]	\$2,273	\$1,843	\$1,865	\$2,477	\$1,943	\$1,998	\$1,550	\$2,248	\$1,846	\$1,524	0	24	0.000
PERMANENT GENERAL ASSURANCE CORPORATION - 37648 - [Model Product 3.5]	\$2,360	\$2,171	\$2,209	\$2,892	\$2,128	\$2,066	\$1,714	\$2,179	\$1,961	\$1,689	6	58480	0.010
MAPFRE INSURANCE COMPANY - 23876 - [AZ Gear]	\$2,533	\$2,160	\$2,367	\$2,978	\$2,046	\$1,916	\$1,662	\$2,169	\$1,799	\$1,605	6	-	0.00
MGA INSURANCE COMPANY, INC. - 40150 - [EP]	\$2,634	\$1,797	\$2,096	\$2,904	\$1,935	\$1,339	\$1,304	\$1,339	\$1,371	\$1,220	7	-	0.00

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 2015 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			
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635	C	E	CR
USAA GENERAL INDEMNITY COMPANY - 18600 - [19.0001 Private Passenger Automobile (PPA)]	\$955	\$839	\$844	\$989	\$796	\$823	\$788	\$790	\$754	\$640	11	91310	0.012
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941 - [19.0001 Private Passenger Automobile (PPA)]	\$1,113	\$980	\$975	\$1,142	\$933	\$955	\$959	\$939	\$878	\$751	8	134614	0.006
USAA CASUALTY INSURANCE COMPANY - 25968 - [19.0001 Private Passenger Automobile (PPA)]	\$1,141	\$1,012	\$1,003	\$1,190	\$949	\$975	\$964	\$948	\$907	\$767	28	123469	0.023
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY - 21253 - [19.0001 Private Passenger Automobile	\$1,429	\$1,239	\$1,240	\$1,472	\$1,160	\$1,202	\$1,166	\$1,157	\$1,116	\$933	7	48283	0.014
AMERICAN FAMILY INSURANCE COMPANY - 10386 - [Family Car]	\$1,471	\$1,213	\$1,233	\$1,455	\$1,155	\$1,005	\$957	\$895	\$1,015	\$811	18	166626	0.011
NATIONAL GENERAL INSURANCE COMPANY - 23728 - [InsurQuote]	\$1,639	\$1,389	\$1,361	\$1,681	\$1,396	\$1,294	\$1,200	\$1,606	\$1,262	\$1,139	3	30186	0.010
Main Street America Protection Insurance Company - 13026 - [Towers Watson Radar Base 3.0.4]	\$1,741	\$1,418	\$1,684	\$2,262	\$1,544	\$1,394	\$2,113	\$1,341	\$1,400	\$1,298	0	799	0.000
GEICO CASUALTY COMPANY - 41491 - [Private Passenger Auto]	\$1,745	\$1,595	\$1,597	\$1,901	\$1,444	\$1,376	\$1,321	\$1,207	\$1,314	\$1,109	90	875923	0.010
RESPONSE INSURANCE COMPANY - 43044 - [Kemper Direct]	\$1,777	\$1,567	\$1,600	\$1,790	\$1,475	\$1,211	\$1,108	\$1,443	\$1,356	\$1,112	0	-	0.00
BANKERS STANDARD INSURANCE COMPANY - 18279 - [Platinum Portfolio]	\$1,801	\$1,603	\$1,719	\$1,984	\$1,692	\$1,604	\$1,446	\$1,626	\$1,493	\$1,491	1	5047	0.020
AMSHIELD INSURANCE COMPANY - 15590 - [AmShield Private Passenger Auto]	\$1,930	\$1,817	\$1,817	\$2,087	\$1,737	\$1,584	\$1,379	\$1,422	\$1,458	\$1,259	0	-	0.00
PROGRESSIVE PREFERRED INSURANCE COMPANY - 37834 - [Arizona Private Passenger Automobile]	\$1,941	\$1,732	\$1,689	\$2,076	\$1,602	\$1,428	\$1,342	\$1,362	\$1,347	\$1,184	18	343789	0.005
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761 - [MAP2]	\$1,942	\$1,469	\$1,675	\$2,088	\$1,409	\$1,603	\$1,222	\$1,388	\$1,246	\$1,128	3	27743	0.011
PROGRESSIVE ADVANCED INSURANCE COMPANY - 11851 - [Arizona Private Passenger Automobile]	\$1,965	\$1,727	\$1,683	\$2,070	\$1,611	\$1,417	\$1,358	\$1,362	\$1,361	\$1,207	47	473821	0.010
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072 - [EncompassOne (Universal Security Policy) Special]	\$2,021	\$1,614	\$1,869	\$2,231	\$1,668	\$1,537	\$1,160	\$1,290	\$1,373	\$1,290	2	16023	0.012
INFINITY SAFEGUARD INSURANCE COMPANY - 16802 - [VA41]	\$2,117	\$2,372	\$1,826	\$2,558	\$1,670	\$1,820	\$1,901	\$2,059	\$1,963	\$1,674	6	28548	0.021
BADGER MUTUAL INSURANCE COMPANY - 13420 - [Standard]	\$2,156	\$2,397	\$1,795	\$2,312	\$1,615	\$1,751	\$1,506	\$1,428	\$1,428	\$1,428	0	6465	0.000
PHARMACISTS MUTUAL INSURANCE COMPANY - 13714 - [Personal Automobile]	\$2,166	\$2,277	\$2,051	\$2,627	\$2,431	\$2,393	\$2,085	\$2,061	\$2,061	\$2,061	0	1035	0.000
COUNTRY PREFERRED INSURANCE COMPANY - 21008 - [Country 2.0]	\$2,204	\$2,023	\$1,974	\$2,476	\$2,102	\$1,907	\$1,468	\$1,765	\$1,765	\$1,345	0	31261	0.000
INFINITY CASUALTY INSURANCE COMPANY - 21792 - [LC30]	\$2,223	\$2,465	\$1,885	\$2,660	\$1,761	\$1,885	\$1,890	\$2,126	\$2,037	\$1,706	6	32302	0.019
AUTO-OWNERS INSURANCE COMPANY - 18988 - [A-O WEB EZ]	\$2,226	\$2,052	\$2,085	\$2,699	\$2,065	\$1,913	\$1,589	\$2,453	\$1,771	\$1,558	4	40219	0.010
IDS PROPERTY CASUALTY INSURANCE COMPANY - 29068 - [Safety Pays Auto Program]	\$2,240	\$1,981	\$1,929	\$2,496	\$1,822	\$2,123	\$1,664	\$1,669	\$1,855	\$1,332	4	36587	0.011
INTEGON INDEMNITY CORPORATION - 22772 - [II PPA]	\$2,252	\$1,869	\$1,853	\$2,349	\$1,819	\$1,710	\$1,481	\$2,069	\$1,637	\$1,466	1	13890	0.007
PEKIN INSURANCE COMPANY - 24228 - [Personal Auto]	\$2,285	\$1,516	\$1,663	\$2,313	\$1,658	\$1,854	\$1,350	\$1,506	\$1,496	\$1,066	5	-	0.00
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178 - [None Specified]	\$2,339	\$1,987	\$2,024	\$2,565	\$2,155	\$1,734	\$1,571	\$1,813	\$1,844	\$1,403	71	856495	0.008
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401 - [Personal Auto]	\$2,369	\$2,391	\$2,067	\$1,882	\$1,356	\$2,168	\$1,688	\$1,522	\$1,668	\$1,560	2	20814	0.010
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693 - [Personal Auto Policy]	\$2,407	\$2,027	\$1,946	\$2,395	\$1,817	\$1,639	\$1,341	\$1,995	\$1,453	\$1,747	0	14977	0.000
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939 - [Personal Automobile]	\$2,446	\$2,254	\$2,254	\$2,572	\$2,111	\$2,111	\$1,880	\$2,045	\$1,948	\$2,045	0	1648	0.000
ACUITY, A MUTUAL INSURANCE COMPANY - 14184 - [Acuity Proprietary Rating System]	\$2,515	\$2,431	\$2,506	\$2,589	\$2,357	\$2,412	\$2,178	\$2,282	\$2,382	\$2,136	0	9125	0.000
STAR CASUALTY INSURANCE COMPANY - 32387 - [Arizona Private Passenger Automobile Program]	\$2,539	\$2,080	\$1,661	\$1,718	\$2,197	\$1,880	\$1,746	\$1,470	\$1,367	\$1,437	0	-	0.00
OWNERS INSURANCE COMPANY - 32700 - [A-O WEB EZ]	\$2,581	\$2,378	\$2,417	\$3,129	\$2,394	\$2,219	\$1,842	\$2,844	\$2,053	\$1,807	1	13054	0.008
COUNTRY MUTUAL INSURANCE COMPANY - 20990 - [Country 2.0]	\$2,586	\$2,373	\$2,315	\$2,905	\$2,465	\$2,236	\$1,723	\$2,068	\$1,068	\$1,578	1	2837	0.035

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 2015 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.

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	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista			
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635	C	E	CR
CSAA GENERAL INSURANCE COMPANY - 37770 - [Signature Series Auto]	\$2,600	\$2,086	\$2,435	\$2,790	\$2,014	\$2,001	\$1,582	\$2,276	\$1,932	\$1,566	15	-	0.00
NATIONWIDE MUTUAL INSURANCE COMPANY - 23787 - [Nationwide Mutual Insurance Company Private Passenger Auto]	\$2,607	\$2,111	\$2,229	\$2,726	\$1,865	\$2,029	\$1,727	\$1,917	\$1,671	\$1,770	3	19291	0.016
HORACE MANN INSURANCE COMPANY - 22578 - [Private passenger auto]	\$2,713	\$2,252	\$2,582	\$2,849	\$2,143	\$1,959	\$1,725	\$1,964	\$1,888	\$1,702	3	1833	0.164
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955 - [None Specified]	\$2,780	\$2,442	\$2,416	\$2,969	\$2,394	\$2,349	\$2,028	\$2,264	\$2,167	\$1,811	1	11930	0.008
COUNTRY CASUALTY INSURANCE COMPANY - 20982 - [Country 2.0]	\$2,799	\$3,557	\$2,847	\$2,624	\$2,106	\$2,771	\$3,689	\$1,927	\$2,624	\$3,042	0	371	0.000
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773 - [Farm Bureau Member's Choice]	\$2,805	\$2,465	\$2,526	\$3,196	\$2,338	\$2,187	\$1,800	\$1,926	\$2,025	\$1,695	1	45151	0.002
SECURA INSURANCE, A MUTUAL COMPANY - 22543 - [Personal Auto]	\$2,851	\$2,529	\$2,455	\$3,521	\$2,334	\$2,785	\$2,172	\$2,276	\$2,394	\$1,931	0	4	0.000
GREAT NORTHERN INSURANCE COMPANY - 20303 - [Masterpiece]	\$2,919	\$2,713	\$2,713	\$3,638	\$2,705	\$2,467	\$2,269	\$2,517	\$2,216	\$2,033	0	791	0.000
PACIFIC INDEMNITY COMPANY - 20346 - [Masterpiece]	\$2,919	\$2,713	\$2,713	\$3,638	\$2,705	\$2,467	\$2,269	\$2,517	\$2,216	\$2,033	0	6067	0.000
FEDERAL INSURANCE COMPANY - 20281 - [Masterpiece]	\$2,919	\$2,713	\$2,713	\$3,638	\$2,705	\$2,467	\$2,269	\$2,517	\$2,216	\$2,033	0	2359	0.000
VIGILANT INSURANCE COMPANY - 20397 - [Masterpiece]	\$2,919	\$2,713	\$2,713	\$3,638	\$2,705	\$2,467	\$2,269	\$2,517	\$2,216	\$2,033	0	537	0.000
UNITRIN SAFEGUARD INSURANCE COMPANY - 40703 - [Kemper Prime]	\$2,939	\$2,552	\$2,541	\$3,319	\$2,357	\$2,138	\$2,006	\$2,017	\$2,181	\$1,993	0	-	0.00
HARTFORD CASUALTY INSURANCE COMPANY - 29424 - [OPEN ROAD]	\$3,028	\$2,389	\$2,469	\$2,964	\$2,155	\$2,127	\$1,841	\$1,698	\$1,988	\$1,977	1	1253	0.080
STATE FARM FIRE AND CASUALTY COMPANY - 25143 - [None Specified]	\$3,055	\$2,600	\$2,649	\$3,349	\$2,816	\$2,260	\$2,056	\$2,386	\$2,426	\$1,845	8	56208	0.014
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259 - [Matrix Personal Auto]	\$3,129	\$2,737	\$2,637	\$3,386	\$2,546	\$2,694	\$2,202	\$2,295	\$2,385	\$1,883	0	6	0.000
AIG PROPERTY CASUALTY COMPANY - 19402 - [Private Client Group Private Passenger Auto]	\$3,201	\$2,685	\$3,068	\$3,237	\$2,844	\$2,831	\$2,129	\$2,385	\$2,754	\$2,174	0	2622	0.000
SECURA SUPREME INSURANCE COMPANY - 10239 - [MILE-STONE]	\$3,239	\$2,862	\$2,772	\$4,003	\$2,628	\$3,148	\$2,434	\$2,546	\$2,694	\$2,154	0	4115	0.000
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY - 25127 - [Arizona SA Personal Auto]	\$3,253	\$2,774	\$2,752	\$3,457	\$2,659	\$2,578	\$2,182	\$2,533	\$2,328	\$2,156	5	11137	0.045
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756 - [Private passenger auto]	\$3,331	\$2,651	\$2,627	\$3,061	\$2,854	\$2,265	\$2,181	\$2,752	\$2,324	\$2,126	0	6640	0.000
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942 - [Personal Automobile]	\$3,433	\$3,462	\$2,993	\$2,733	\$1,999	\$3,128	\$2,471	\$2,250	\$2,452	\$2,363	0	210	0.000
COAST NATIONAL INSURANCE COMPANY - 25089 - [Select 3.5]	\$3,463	\$2,610	\$2,671	\$3,484	\$2,668	\$2,345	\$2,042	\$2,651	\$2,368	\$1,806	16	129596	0.012
SAFE AUTO INSURANCE COMPANY - 25405 - [GLM 2.0]	\$3,471	\$3,156	\$2,835	\$3,545	\$2,775	\$2,449	\$2,182	\$2,395	\$2,292	\$1,817	9	22523	0.040
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY - 36161 - [Quantum Auto 2.0]	\$3,516	\$2,992	\$2,889	\$3,613	\$2,843	\$2,454	\$2,298	\$2,155	\$2,494	\$2,066	9	-	0.00
ECONOMY PREFERRED INSURANCE COMPANY - 38067 - [Manual Rating]	\$3,555	\$3,056	\$2,875	\$4,344	\$2,273	\$2,838	\$2,922	\$2,809	\$2,113	\$2,132	0	7932	0.000
American European Insurance Company - 23337 - [Claro (internal policy management system)]	\$3,566	\$2,909	\$2,955	\$3,822	\$2,812	\$2,395	\$1,830	\$2,363	\$1,721	\$1,551	0	-	0.00
STILLWATER INSURANCE COMPANY - 25180 - [Private Passenger Automobile]	\$3,594	\$3,031	\$3,029	\$3,817	\$3,260	\$2,897	\$2,484	\$2,935	\$2,545	\$2,449	1	2927	0.034
BERKLEY INSURANCE COMPANY - 32603 - [Auto Suite Policy]	\$3,639	\$3,353	\$3,353	\$4,049	\$3,153	\$3,164	\$2,736	\$2,887	\$2,622	\$2,626	0	-	0.00
TEACHERS INSURANCE COMPANY - 22683 - [Private passenger auto]	\$3,698	\$2,938	\$2,913	\$3,423	\$3,152	\$2,539	\$2,437	\$3,062	\$2,610	\$2,362	0	225	0.000
LOYA INSURANCE COMPANY - 11198 - [LIC-AZ-6M-82-006]	\$3,904	\$3,904	\$3,634	\$3,904	\$3,678	\$3,331	\$3,201	\$3,331	\$3,331	\$3,678	4	5309	0.075
MENDOTA INSURANCE COMPANY - 33650 - [MAP VP]	\$3,910	\$3,333	\$3,064	\$3,899	\$2,793	\$2,964	\$2,307	\$3,115	\$1,943	\$1,655	2	12451	0.016
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210 - [Private Passenger Auto]	\$4,276	\$3,718	\$3,727	\$4,290	\$3,391	\$3,159	\$2,737	\$3,653	\$3,137	\$2,472	8	56436	0.014
WESTERN GENERAL INSURANCE COMPANY - 27502 - [Platinum 3.0]	\$4,316	\$3,818	\$3,692	\$4,570	\$3,593	\$3,307	\$3,044	\$3,066	\$3,030	\$2,688	2	6058	0.033

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	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			
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805 - [Select Value]	\$4,487	\$3,787	\$3,494	\$4,637	\$3,548	\$3,262	\$2,959	\$3,119	\$2,783	\$2,509	18	138574	0.013
FARMERS INSURANCE COMPANY OF ARIZONA - 21598 - [Farmers Smart Plan Auto]	\$4,520	\$4,428	\$4,302	\$5,080	\$4,225	\$3,578	\$3,012	\$3,177	\$3,192	\$2,815	39	379242	0.010
ANCHOR GENERAL INSURANCE COMPANY - 40010 - [Anchor General Insurance Company]	\$4,576	\$3,819	\$3,779	\$5,201	\$3,569	\$3,138	\$2,704	\$2,942	\$2,324	\$2,061	2	10071	0.020
ELECTRIC INSURANCE COMPANY - 21261 - [Private Passenger Automobile]	\$4,635	\$3,476	\$3,765	\$4,326	\$3,552	\$4,407	\$3,311	\$4,081	\$3,073	\$3,052	2	5335	0.037
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE - 12873 - [OneShield Dragon]	\$4,654	\$3,950	\$4,624	\$4,831	\$4,136	\$4,654	\$3,226	\$3,777	\$3,487	\$3,372	0	2649	0.000
PRIMERO INSURANCE COMPANY - 11855 - [Non Standard Private Passenger Auto]	\$4,668	\$4,416	\$4,416	\$4,416	\$4,074	\$3,876	\$3,876	\$4,074	\$3,876	\$3,768	1	-	0.00
FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY - 37710 - [Arizona Auto]	\$4,928	\$4,493	\$4,627	\$5,542	\$4,192	\$4,299	\$3,860	\$4,155	\$4,210	\$4,155	0	1049	0.000
CENTRAL MUTUAL INSURANCE COMPANY - 20230 - [Central Mutual Insurance Company]	\$5,123	\$4,981	\$4,517	\$4,564	\$3,948	\$4,229	\$3,925	\$4,981	\$3,925	\$3,668	3	10316	0.029
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS - 43494 - [AZ AHIC Auto Program]	\$5,236	\$3,947	\$4,147	\$5,187	\$4,924	\$3,450	\$3,267	\$2,763	\$2,531	\$2,484	4	86181	0.005
UNITED INSURANCE COMPANY INC. - 12256 - [InsurPAS]	\$5,454	\$5,566	\$5,656	\$5,107	\$4,426	\$3,837	\$3,657	\$3,963	\$3,460	\$3,528	2	61191	0.003
ACCC INSURANCE COMPANY - 10807 - [ITC]	\$5,595	\$4,262	\$4,735	\$5,576	\$4,367	\$3,874	\$3,302	\$3,547	\$3,301	\$3,259	9	28417	0.032
SAFEMWAY INSURANCE COMPANY - 12521 - [Private Passenger Auto]	\$5,682	\$4,473	\$4,310	\$5,727	\$4,747	\$3,907	\$3,394	\$4,287	\$3,071	\$2,872	21	110355	0.019
ASSURANCEAMERICA INSURANCE COMPANY - 11558 - [WebRater]	\$5,920	\$4,871	\$4,444	\$5,980	\$4,380	\$3,941	\$3,105	\$2,983	\$3,297	\$2,851	4	16785	0.024
MAPFRE INSURANCE COMPANY - 23876 - [AZ Gear]	\$5,938	\$5,467	\$5,939	\$7,499	\$5,277	\$4,930	\$4,354	\$5,507	\$4,647	\$4,142	6	-	0.00
SAFECO INSURANCE COMPANY OF AMERICA - 24740 - [None Specified]	\$6,035	\$5,128	\$4,992	\$6,078	\$5,049	\$5,043	\$4,288	\$5,138	\$4,393	\$4,096	15	155065	0.010
ALPHA PROPERTY & CASUALTY INSURANCE COMPANY - 38156 - [GB]	\$6,095	\$4,634	\$4,255	\$7,038	\$4,953	\$3,574	\$3,420	\$3,615	\$2,984	\$3,108	3	16546	0.018
COMMONWEALTH CASUALTY COMPANY - 13930 - [Commonwealth Casualty Company]	\$6,331	\$5,049	\$5,748	\$5,999	\$4,121	\$4,322	\$4,725	\$5,575	\$4,417	\$5,575	6	62732	0.010
EQUITY INSURANCE COMPANY - 28746 - [ITC Turborater]	\$6,355	\$5,019	\$4,845	\$6,436	\$5,292	\$4,367	\$3,767	\$4,767	\$3,402	\$3,169	0	-	0.00
LM GENERAL INSURANCE COMPANY - 36447 - [None Specified]	\$6,377	\$6,179	\$6,128	\$6,505	\$5,666	\$6,053	\$4,288	\$4,465	\$5,191	\$4,283	32	161568	0.020
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, THE - 19429 - [Premier Client Solutions]	\$6,529	\$5,448	\$5,305	\$7,036	\$5,520	\$5,493	\$4,409	\$5,747	\$5,014	\$4,223	0	24	0.000
MERCURY CASUALTY COMPANY - 11908 - [Aligned]	\$6,580	\$6,431	\$5,954	\$7,432	\$5,555	\$5,736	\$4,760	\$5,490	\$5,537	\$4,768	2	18218	0.011
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688 - [Allstate Private Passenger Automobile Policy]	\$6,652	\$5,194	\$5,759	\$6,729	\$4,879	\$5,412	\$4,307	\$4,748	\$4,303	\$3,729	32	293750	0.011
LM INSURANCE CORPORATION - 33600 - [None Specified]	\$7,084	\$6,865	\$6,809	\$7,228	\$6,296	\$6,725	\$4,764	\$4,961	\$5,766	\$4,759	0	2345	0.000
YOUNG AMERICA INSURANCE COMPANY - 27090 - [19.0001 Private Passenger Automobile (PPA)]	\$7,216	\$5,968	\$6,076	\$6,532	\$5,758	\$5,956	\$5,134	\$5,956	\$5,440	\$5,956	6	11626	0.052
AMERICAN ACCESS CASUALTY COMPANY - 10730 - [Private Passenger Auto]	\$7,307	\$5,908	\$4,101	\$4,715	\$6,277	\$5,268	\$4,916	\$3,797	\$3,484	\$3,488	14	44006	0.032
MGA INSURANCE COMPANY, INC. - 40150 - [EP]	\$7,628	\$5,272	\$6,208	\$8,498	\$5,772	\$3,854	\$3,790	\$3,772	\$4,006	\$3,575	7	-	0.00
PERMANENT GENERAL ASSURANCE CORPORATION - 37648 - [Model Product 3.5]	\$7,648	\$6,047	\$6,061	\$7,999	\$5,810	\$5,620	\$4,562	\$5,786	\$5,241	\$4,507	6	58480	0.010
CINCINNATI INSURANCE COMPANY, THE - 10677 - [None Specified]	\$28,893	\$2,371	\$2,382	\$2,950	\$2,292	\$1,827	\$1,646	\$2,126	\$1,736	\$1,754	0	-	0.00

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 2015 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			
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635	C	E	CR
USAA GENERAL INDEMNITY COMPANY - 18600 - [19.0001 Private Passenger Automobile (PPA)]	\$1,051	\$925	\$933	\$1,088	\$867	\$901	\$852	\$853	\$827	\$703	11	91310	0.012
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941 - [19.0001 Private Passenger Automobile (PPA)]	\$1,209	\$1,067	\$1,067	\$1,242	\$1,002	\$1,032	\$1,017	\$1,002	\$953	\$815	8	134614	0.006
USAA CASUALTY INSURANCE COMPANY - 25968 - [19.0001 Private Passenger Automobile (PPA)]	\$1,230	\$1,093	\$1,086	\$1,282	\$1,014	\$1,047	\$1,017	\$1,005	\$976	\$826	28	123469	0.023
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY - 21253 - [19.0001 Private Passenger Automobile	\$1,511	\$1,315	\$1,319	\$1,555	\$1,160	\$1,266	\$1,166	\$1,204	\$1,178	\$933	7	48283	0.014
AMERICAN FAMILY INSURANCE COMPANY - 10386 - [Family Car]	\$1,600	\$1,304	\$1,330	\$1,582	\$1,233	\$1,073	\$1,020	\$916	\$1,064	\$834	18	166626	0.011
AMSHIELD INSURANCE COMPANY - 15590 - [AmShield Private Passenger Auto]	\$1,743	\$1,619	\$1,619	\$1,880	\$1,560	\$1,435	\$1,205	\$1,244	\$1,290	\$1,107	0	-	0.00
NATIONAL GENERAL INSURANCE COMPANY - 23728 - [InsurQuote]	\$1,921	\$1,616	\$1,590	\$1,976	\$1,582	\$1,454	\$1,337	\$1,800	\$1,440	\$1,286	3	30186	0.010
BANKERS STANDARD INSURANCE COMPANY - 18279 - [Platinum Portfolio]	\$2,123	\$1,910	\$2,039	\$2,342	\$1,985	\$1,864	\$1,670	\$1,874	\$1,729	\$1,731	1	5047	0.020
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072 - [EncompassOne (Universal Security Policy) Special]	\$2,149	\$1,685	\$1,969	\$2,372	\$1,738	\$1,616	\$1,182	\$1,324	\$1,417	\$1,324	2	16023	0.012
PROGRESSIVE PREFERRED INSURANCE COMPANY - 37834 - [Arizona Private Passenger Automobile]	\$2,287	\$2,031	\$1,996	\$2,482	\$1,869	\$1,674	\$1,539	\$1,588	\$1,577	\$1,366	18	343789	0.005
PROGRESSIVE ADVANCED INSURANCE COMPANY - 11851 - [Arizona Private Passenger Automobile]	\$2,349	\$2,049	\$2,012	\$2,500	\$1,898	\$1,679	\$1,570	\$1,605	\$1,606	\$1,402	47	473821	0.010
GEICO CASUALTY COMPANY - 41491 - [Private Passenger Auto]	\$2,355	\$2,167	\$2,206	\$2,658	\$1,938	\$1,846	\$1,695	\$1,565	\$1,814	\$1,473	90	875923	0.010
RESPONSE INSURANCE COMPANY - 43044 - [Kemper Direct]	\$2,399	\$2,071	\$2,124	\$2,412	\$1,918	\$1,534	\$1,389	\$1,865	\$1,808	\$1,404	0	-	0.00
BADGER MUTUAL INSURANCE COMPANY - 13420 - [Standard]	\$2,497	\$2,783	\$2,105	\$2,670	\$1,904	\$2,032	\$1,765	\$1,675	\$1,675	\$1,675	0	6465	0.000
ACUITY, A MUTUAL INSURANCE COMPANY - 14184 - [Acuity Proprietary Rating System]	\$2,566	\$2,470	\$2,545	\$2,682	\$2,394	\$2,434	\$2,185	\$2,296	\$2,166	\$2,154	0	9125	0.000
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761 - [MAP2]	\$2,567	\$1,848	\$2,203	\$2,838	\$1,826	\$2,042	\$1,545	\$1,718	\$1,591	\$1,439	3	27743	0.011
COUNTRY PREFERRED INSURANCE COMPANY - 21008 - [Country 2.0]	\$2,602	\$2,387	\$2,359	\$2,905	\$2,496	\$2,253	\$1,701	\$2,080	\$1,080	\$1,566	0	31261	0.000
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939 - [Personal Automobile]	\$2,623	\$2,399	\$2,399	\$2,775	\$2,242	\$2,242	\$1,970	\$2,160	\$2,050	\$2,160	0	1648	0.000
AUTO-OWNERS INSURANCE COMPANY - 18988 - [A-O WEB EZ]	\$2,668	\$2,461	\$2,491	\$3,216	\$2,460	\$2,264	\$1,884	\$2,905	\$2,101	\$1,851	4	40219	0.010
CSAA GENERAL INSURANCE COMPANY - 37770 - [Signature Series Auto]	\$2,701	\$2,076	\$2,421	\$2,900	\$1,987	\$1,974	\$1,529	\$2,271	\$1,943	\$1,547	15	-	0.00
IDS PROPERTY CASUALTY INSURANCE COMPANY - 29068 - [Safety Pays Auto Program]	\$2,705	\$2,369	\$2,299	\$3,039	\$2,170	\$2,557	\$1,927	\$1,906	\$2,199	\$1,510	4	36587	0.011
NATIONWIDE MUTUAL INSURANCE COMPANY - 23787 - [Nationwide Mutual Insurance Company Private Passenger Auto]	\$2,750	\$2,229	\$2,341	\$2,887	\$1,969	\$2,094	\$1,762	\$1,950	\$1,745	\$1,811	3	19291	0.016
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693 - [Personal Auto Policy]	\$2,774	\$2,340	\$2,239	\$2,791	\$2,083	\$1,845	\$1,503	\$2,218	\$1,656	\$1,940	0	14977	0.000
PHARMACISTS MUTUAL INSURANCE COMPANY - 13714 - [Personal Automobile]	\$2,893	\$2,980	\$2,693	\$3,484	\$3,069	\$3,096	\$2,518	\$2,509	\$2,509	\$2,509	0	1035	0.000
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178 - [None Specified]	\$2,912	\$2,495	\$2,523	\$3,194	\$2,688	\$2,153	\$1,908	\$2,226	\$2,303	\$1,753	71	856495	0.008
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401 - [Personal Auto]	\$2,921	\$2,943	\$2,523	\$2,258	\$1,610	\$2,606	\$2,030	\$1,800	\$2,050	\$1,831	2	20814	0.010
PEKIN INSURANCE COMPANY - 24228 - [Personal Auto]	\$2,943	\$1,953	\$2,142	\$2,980	\$2,135	\$2,388	\$1,738	\$1,940	\$1,927	\$1,373	5	-	0.00
SECURA INSURANCE, A MUTUAL COMPANY - 22543 - [Personal Auto]	\$2,999	\$2,667	\$2,588	\$3,687	\$2,462	\$2,926	\$2,293	\$2,395	\$2,521	\$2,044	0	4	0.000
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955 - [None Specified]	\$3,037	\$2,660	\$2,650	\$3,290	\$2,599	\$2,546	\$2,143	\$2,384	\$2,349	\$1,944	1	11930	0.008
COUNTRY MUTUAL INSURANCE COMPANY - 20990 - [Country 2.0]	\$3,042	\$2,788	\$2,755	\$3,398	\$2,914	\$2,627	\$1,989	\$2,423	\$2,423	\$1,830	1	2837	0.035
OWNERS INSURANCE COMPANY - 32700 - [A-O WEB EZ]	\$3,090	\$2,850	\$2,886	\$3,726	\$2,850	\$2,624	\$2,183	\$3,365	\$2,434	\$2,145	1	13054	0.008
HORACE MANN INSURANCE COMPANY - 22578 - [Private passenger auto]	\$3,134	\$2,592	\$2,960	\$3,308	\$2,473	\$2,256	\$1,941	\$2,235	\$2,161	\$1,948	3	1833	0.164

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 2015 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.

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	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista			
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635	C	E	CR
INFINITY SAFEGUARD INSURANCE COMPANY - 16802 - [VA41]	\$3,151	\$3,430	\$2,764	\$3,833	\$2,427	\$2,634	\$2,611	\$2,906	\$2,941	\$2,329	6	28548	0.021
COUNTRY CASUALTY INSURANCE COMPANY - 20982 - [Country 2.0]	\$3,293	\$4,150	\$3,356	\$3,078	\$2,433	\$3,307	\$1,408	\$2,240	\$3,078	\$2,598	0	371	0.000
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773 - [Farm Bureau Member's Choice]	\$3,336	\$2,905	\$2,999	\$3,804	\$2,750	\$2,589	\$2,099	\$2,220	\$2,401	\$1,990	1	45151	0.002
SECURA SUPREME INSURANCE COMPANY - 10239 - [MILE-STONE]	\$3,392	\$3,004	\$2,908	\$4,177	\$2,759	\$3,295	\$2,554	\$2,664	\$2,825	\$2,265	0	4115	0.000
CINCINNATI INSURANCE COMPANY, THE - 10677 - [None Specified]	\$3,451	\$2,742	\$2,808	\$3,532	\$2,695	\$2,138	\$1,880	\$2,460	\$1,994	\$2,027	0	-	0.00
HARTFORD CASUALTY INSURANCE COMPANY - 29424 - [OPEN ROAD]	\$3,560	\$2,777	\$2,900	\$3,517	\$2,544	\$2,532	\$2,106	\$1,946	\$2,302	\$2,274	1	1253	0.080
FEDERAL INSURANCE COMPANY - 20281 - [Masterpiece]	\$3,570	\$3,335	\$3,335	\$4,397	\$3,276	\$2,972	\$2,708	\$3,002	\$2,648	\$2,444	0	2359	0.000
GREAT NORTHERN INSURANCE COMPANY - 20303 - [Masterpiece]	\$3,570	\$3,335	\$3,335	\$4,397	\$3,276	\$2,972	\$2,708	\$3,002	\$2,648	\$2,444	0	791	0.000
VIGILANT INSURANCE COMPANY - 20397 - [Masterpiece]	\$3,570	\$3,335	\$3,335	\$4,397	\$3,276	\$2,972	\$2,708	\$3,002	\$2,648	\$2,444	0	537	0.000
PACIFIC INDEMNITY COMPANY - 20346 - [Masterpiece]	\$3,570	\$3,335	\$3,335	\$4,397	\$3,276	\$2,972	\$2,708	\$3,002	\$2,648	\$2,444	0	6067	0.000
UNITRIN SAFEGUARD INSURANCE COMPANY - 40703 - [Kemper Prime]	\$3,668	\$3,087	\$3,115	\$4,130	\$2,880	\$2,619	\$2,407	\$2,427	\$2,683	\$2,422	0	-	0.00
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756 - [Private passenger auto]	\$3,676	\$2,966	\$2,934	\$3,405	\$3,147	\$2,496	\$2,360	\$2,968	\$2,544	\$2,334	0	6640	0.000
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY - 25127 - [Arizona SA Personal Auto]	\$3,778	\$3,200	\$3,161	\$4,020	\$3,040	\$2,939	\$2,438	\$2,830	\$2,643	\$2,431	5	11137	0.045
Main Street America Protection Insurance Company - 13026 - [Towers Watson Radar Base 3.0.4]	\$3,797	\$3,003	\$3,826	\$5,095	\$3,288	\$3,025	\$4,328	\$2,606	\$2,800	\$2,568	0	799	0.000
STATE FARM FIRE AND CASUALTY COMPANY - 25143 - [None Specified]	\$3,847	\$3,309	\$3,347	\$4,211	\$3,556	\$2,837	\$2,529	\$2,999	\$3,098	\$2,356	8	56208	0.014
INFINITY CASUALTY INSURANCE COMPANY - 21792 - [LC30]	\$3,850	\$4,142	\$3,461	\$4,681	\$2,953	\$3,167	\$3,011	\$3,460	\$3,835	\$2,742	6	32302	0.019
ECONOMY PREFERRED INSURANCE COMPANY - 38067 - [Manual Rating]	\$3,903	\$3,259	\$3,161	\$4,691	\$2,353	\$2,986	\$3,084	\$3,007	\$2,285	\$2,301	0	7932	0.000
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259 - [Matrix Personal Auto]	\$3,937	\$3,461	\$3,306	\$4,241	\$3,195	\$3,338	\$2,697	\$2,782	\$2,937	\$2,318	0	6	0.000
AIG PROPERTY CASUALTY COMPANY - 19402 - [Private Client Group Private Passenger Auto]	\$3,974	\$3,366	\$3,777	\$4,026	\$3,514	\$3,382	\$2,545	\$2,858	\$2,788	\$2,633	0	2622	0.000
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942 - [Personal Automobile]	\$4,189	\$4,217	\$3,616	\$3,248	\$2,346	\$3,726	\$2,936	\$2,630	\$2,973	\$2,732	0	210	0.000
TEACHERS INSURANCE COMPANY - 22683 - [Private passenger auto]	\$4,201	\$3,376	\$3,340	\$3,376	\$3,573	\$2,877	\$2,710	\$2,941	\$2,941	\$2,666	0	225	0.000
STILLWATER INSURANCE COMPANY - 25180 - [Private Passenger Automobile]	\$4,221	\$3,499	\$3,522	\$4,448	\$3,771	\$3,345	\$2,858	\$3,395	\$2,939	\$2,786	1	2927	0.034
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY - 36161 - [Quantum Auto 2.0]	\$4,273	\$3,568	\$3,465	\$4,385	\$3,403	\$2,971	\$2,618	\$2,393	\$2,917	\$2,436	9	-	0.00
BERKLEY INSURANCE COMPANY - 32603 - [Auto Suite Policy]	\$4,309	\$3,998	\$3,998	\$4,756	\$3,722	\$3,753	\$3,170	\$3,315	\$3,029	\$3,047	0	-	0.00
COAST NATIONAL INSURANCE COMPANY - 25089 - [Select 3.5]	\$4,487	\$3,301	\$3,448	\$4,509	\$3,308	\$2,872	\$2,466	\$3,279	\$2,991	\$2,237	16	129596	0.012
ELECTRIC INSURANCE COMPANY - 21261 - [Private Passenger Automobile]	\$5,160	\$3,895	\$4,181	\$4,845	\$3,943	\$4,806	\$3,710	\$4,433	\$3,385	\$3,352	2	5335	0.037
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210 - [Private Passenger Auto]	\$5,264	\$4,561	\$4,547	\$5,356	\$4,058	\$3,731	\$3,177	\$4,399	\$3,870	\$2,908	8	56436	0.014
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE - 12873 - [OneShield Dragon]	\$5,292	\$4,522	\$5,214	\$5,472	\$4,675	\$5,292	\$3,580	\$4,175	\$3,893	\$3,756	0	2649	0.000
FARMERS INSURANCE COMPANY OF ARIZONA - 21598 - [Farmers Smart Plan Auto]	\$5,312	\$5,290	\$5,071	\$6,232	\$4,809	\$4,254	\$3,404	\$3,533	\$3,762	\$3,223	39	379242	0.010
FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY - 37710 - [Arizona Auto]	\$5,950	\$5,388	\$5,535	\$6,733	\$5,031	\$5,054	\$4,483	\$4,826	\$4,952	\$4,826	0	1049	0.000
MERCURY CASUALTY COMPANY - 11908 - [Aligned]	\$6,128	\$5,927	\$5,478	\$6,974	\$5,076	\$5,265	\$4,295	\$5,054	\$5,041	\$4,303	2	18218	0.011
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688 - [Allstate Private Passenger Automobile Policy]	\$6,400	\$4,886	\$5,529	\$6,586	\$4,666	\$5,109	\$4,048	\$4,406	\$4,075	\$3,533	32	293750	0.011

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	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			
CENTRAL MUTUAL INSURANCE COMPANY - 20230 - [Central Mutual Insurance Company]	\$6,591	\$6,360	\$5,888	\$5,919	\$5,042	\$5,372	\$4,756	\$6,360	\$4,756	\$4,499	3	10316	0.029
EQUITY INSURANCE COMPANY - 28746 - [ITC Turborater]	\$6,621	\$5,243	\$5,081	\$6,743	\$5,495	\$4,543	\$3,881	\$4,925	\$3,513	\$3,263	0	-	0.00
SAFECO INSURANCE COMPANY OF AMERICA - 24740 - [None Specified]	\$6,874	\$5,705	\$5,575	\$6,908	\$5,655	\$5,529	\$4,689	\$5,649	\$4,837	\$4,444	15	155065	0.010
LM GENERAL INSURANCE COMPANY - 36447 - [None Specified]	\$7,536	\$7,300	\$7,229	\$7,808	\$6,665	\$6,396	\$4,833	\$5,233	\$6,097	\$4,944	32	161568	0.020
MAPFRE INSURANCE COMPANY - 23876 - [AZ Gear]	\$7,607	\$6,513	\$7,135	\$8,927	\$6,154	\$5,753	\$4,955	\$6,341	\$5,377	\$4,769	6	-	0.00
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, THE - 19429 - [Premier Client Solutions]	\$7,708	\$6,438	\$6,239	\$8,355	\$6,434	\$6,354	\$5,070	\$6,470	\$5,782	\$4,838	0	24	0.000
ALPHA PROPERTY & CASUALTY INSURANCE COMPANY - 38156 - [GB]	\$8,038	\$5,886	\$5,484	\$9,296	\$6,260	\$4,577	\$4,299	\$4,533	\$3,816	\$3,927	3	16546	0.018
COMMONWEALTH CASUALTY COMPANY - 13930 - [Commonwealth Casualty Company]	\$8,294	\$6,556	\$7,500	\$7,967	\$5,102	\$5,541	\$6,043	\$7,392	\$5,881	\$7,392	6	62732	0.010
LM INSURANCE CORPORATION - 33600 - [None Specified]	\$8,374	\$8,110	\$8,033	\$8,676	\$7,406	\$7,364	\$5,369	\$4,815	\$6,775	\$5,494	0	2345	0.000

INSURER	TELEPHONE NUMBER
ACCC INSURANCE COMPANY	888-542-4222
ACUITY, A MUTUAL INSURANCE COMPANY	800-242-7666
AIG PROPERTY CASUALTY COMPANY	844-447-5296
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY	800-ALLSTATE
ALPHA PROPERTY & CASUALTY INSURANCE COMPANY	866-860-9348
AMERICAN ACCESS CASUALTY COMPANY	888-663-5443
American European Insurance Company	844-252-7489
AMERICAN FAMILY INSURANCE COMPANY	800-692-6326
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS	800-486-5616
AMERICAN NATIONAL GENERAL INSURANCE COMPANY	417-887-4990
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY	417-887-4990
AMSHIELD INSURANCE COMPANY	844-267-4435
ANCHOR GENERAL INSURANCE COMPANY	800-542-6246
ARIZONA AUTOMOBILE INSURANCE COMPANY	888-793-7888
ASSURANCEAMERICA INSURANCE COMPANY	888-580-8134
AUTO-OWNERS INSURANCE COMPANY	800-346-0346
BADGER MUTUAL INSURANCE COMPANY	800-837-7833
BANKERS STANDARD INSURANCE COMPANY	800-444-6161
BERKLEY INSURANCE COMPANY	855-663-8551
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON	866-680-5143
CENTRAL MUTUAL INSURANCE COMPANY	800-736-7000
CINCINNATI INSURANCE COMPANY, THE	888-242-8811
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY	800-282-6848
COAST NATIONAL INSURANCE COMPANY	888-888-0080
COMMONWEALTH CASUALTY COMPANY	877-603-1310
COUNTRY CASUALTY INSURANCE COMPANY	866-268-6879
COUNTRY MUTUAL INSURANCE COMPANY	866-268-6879
COUNTRY PREFERRED INSURANCE COMPANY	866-268-6879
CSAA GENERAL INSURANCE COMPANY	800-207-3618
ECONOMY PREFERRED INSURANCE COMPANY	800-438-6388
ELECTRIC INSURANCE COMPANY	800-227-2757
ENCOMPASS PROPERTY AND CASUALTY COMPANY	800-262-9262
EQUITY INSURANCE COMPANY	800-202-7827
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY	800 378 7262
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY	See Yellow Pages
FARMERS INSURANCE COMPANY OF ARIZONA	800-327-6377
FEDERAL INSURANCE COMPANY	800-444-6161
FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY	888-922-5343

INSURER	TELEPHONE NUMBER
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY	800-531-8722
GEICO CASUALTY COMPANY	800-861-8380
GREAT NORTHERN INSURANCE COMPANY	800-444-6161
HARTFORD CASUALTY INSURANCE COMPANY	888-413-2261
HORACE MANN INSURANCE COMPANY	800-999-1030
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY	800-999-1030
IDS PROPERTY CASUALTY INSURANCE COMPANY	888-239-9953
INFINITY CASUALTY INSURANCE COMPANY	866-860-9348
INFINITY SAFEGUARD INSURANCE COMPANY	866-860-9348
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, THE	844-447-5296
INTEGON INDEMNITY CORPORATION	877-468-3466
LM GENERAL INSURANCE COMPANY	888-398-8924
LM INSURANCE CORPORATION	888-398-8924
LOYA INSURANCE COMPANY	855-321-2929
Main Street America Protection Insurance Company	877-927-5672
MAPFRE INSURANCE COMPANY	877-627-3731
MENDOTA INSURANCE COMPANY	800-422-0792
MERCURY CASUALTY COMPANY	800-503-3724
MGA INSURANCE COMPANY, INC.	866-424-6726
MUTUAL OF ENUMCLAW INSURANCE COMPANY	800-366-5551
NATIONAL GENERAL INSURANCE COMPANY	877-468-3466
NATIONWIDE MUTUAL INSURANCE COMPANY	800-982-0756
OWNERS INSURANCE COMPANY	800-346-0346
PACIFIC INDEMNITY COMPANY	800-444-6161
PEKIN INSURANCE COMPANY	800-322-0160
PERMANENT GENERAL ASSURANCE CORPORATION	844-328-0306
PHARMACISTS MUTUAL INSURANCE COMPANY	800-247-5930
PRIMERO INSURANCE COMPANY	800-925-8185
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	888-813-7873
PROGRESSIVE ADVANCED INSURANCE COMPANY	800-888-7764
PROGRESSIVE PREFERRED INSURANCE COMPANY	800-876-5581
RESPONSE INSURANCE COMPANY	800-437-8394
SAFE AUTO INSURANCE COMPANY	800-723-3288
SAFECO INSURANCE COMPANY OF AMERICA	877-672-1985
SAFeway INSURANCE COMPANY	866-605-9501
SECURA INSURANCE, A MUTUAL COMPANY	800-558-3405
SECURA SUPREME INSURANCE COMPANY	800-558-3405
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	866-865-8790
STAR CASUALTY INSURANCE COMPANY	877-782-7210
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY	833-724-3577
STATE FARM FIRE AND CASUALTY COMPANY	See Yellow Pages

INSURER	TELEPHONE NUMBER	INSURER	TELEPHONE NUMBER
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	See 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	800-877-8862		
UNITED INSURANCE COMPANY INC.	602-393-3334		
UNITED SERVICES AUTOMOBILE ASSOCIATION	800-531-8722		
UNITRIN SAFEGUARD INSURANCE COMPANY	800-437-8394		
USAA CASUALTY INSURANCE COMPANY	800-531-8722		
USAA GENERAL INDEMNITY COMPANY	800-531-8722		
VIGILANT INSURANCE COMPANY	800-444-6161		
WESTERN GENERAL INSURANCE COMPANY	800-758-3311 Ext 180		
YOUNG AMERICA INSURANCE COMPANY	855-321-2929		

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.

Effective July 1, 2020 the minimum required liability limits will increase to \$25,000 for the injury or death of one person and \$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.

Effective July 1, 2020 the minimum required property damage limits will increase to \$15,000.

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, 2019 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

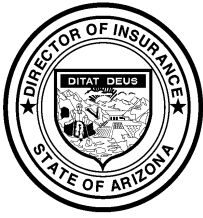
Although the Arizona Department of Insurance receives many complaints against insurers each year, ***not every complaint received by the Department proves to be justified upon investigation.*** The ratios published in this pamphlet represent the number of written complaints regarding automobile insurance received by the Department during 2018 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

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Consumer Protection Division:

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