

# PRESS RELEASE

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### ARIZONA DEPARTMENT OF INSURANCE PUBLISHES LATEST COMPARISON OF AUTOMOBILE INSURANCE PREMIUMS

Charles R. Cohen, Director of Insurance, announced today the availability of the Arizona Insurance Department's most current "Automobile Premium Comparison Survey." The survey is published biannually to encourage consumers to compare prices when purchasing personal automobile insurance. Cohen cautioned that "although price is always an important consideration, consumers should also consider an insurer's reputation for claims handling and policyholder service, and the specific insurance coverages available."

Approximately 90% of the personal automobile insurance market in Arizona, is represented by the 66 insurers providing the quotations contained in the 56 page Survey. The premiums were quoted for twelve different hypothetical drivers whose ages vary as do their driving records and vehicle use. The drivers live in Phoenix, Scottsdale, Mesa, Glendale, Tucson, Casa Grande, Flagstaff, Nogales, Safford, and Yuma. The Survey also provides a list of insurer telephone numbers and an information page describing basic insurance coverages. "The information page provides a starting point for prospective insurance purchasers, but I strongly recommend that consumers ask their professional insurance agents and brokers about coverage details, and read the important portions of the insurance policy before purchasing it," said Cohen.

Another Department publication, the “Complaint Ratio,” is also available upon request. The Complaint Ratio compares the number of written complaints received by the Department against an insurance company, to the number of policies the insurer had in force for the same calendar year. The Complaint Ratio is particularly useful to purchasers of automobile insurance when reviewed in conjunction with the Survey.

“Consumers thinking of changing auto insurers should also be aware that Arizona has a noncancellation law limiting the reasons an insurer may legally cancel a personal automobile insurance policy that has been in effect for more than 60 days. During the first 60 days a policy is in effect, an insurer may cancel the policy for any reason,” Cohen explained.

Interested parties wishing to receive the Survey and the most current Complaint Ratio may obtain copies by writing to the CONSUMER SERVICES DIVISION, Arizona Department of Insurance, 2910 North 44th Street, Suite 210, Phoenix, Arizona 85018, or by calling the Consumer Services and Investigations Division in Phoenix at (602) 912-8444 or in Tucson at (520) 628-6370. The Survey, the Complaint Ratio, and “The Most Frequently Asked Questions” (Automobile) are also available at <http://www.state.az.us/id> on the World Wide Web.