

# PRESS RELEASE

**JANE DEE HULL**  
GOVERNOR



**CHARLES R. COHEN**  
DIRECTOR

## ARIZONA DEPARTMENT OF INSURANCE

2910 North 44th Street, Suite 210, Phoenix, Arizona 85018-7256 · (602) 912-8456 · FAX: (602) 912-8452  
<http://www.state.az.us/id>

---

**Contact: Don Harris**  
**Public Information Officer**  
**(602) 912-8402**

**1999-29**  
**For Immediate Release**  
**December 6, 1999**

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

The latest edition of the Arizona Department of Insurance "Automobile Premium Comparison Survey" is available for consumers, Insurance Director Charles R. Cohen announced today. Premiums are quoted for 10 cities throughout the state.

The survey, which is free, is published twice a year to encourage consumers to compare prices when purchasing personal automobile insurance. "Price is always an important consideration, but consumers should also consider an insurer's reputation for handling claims and policyholder service, and the specific insurance coverages available," Cohen said.

Approximately 90 percent of the personal automobile insurance market in Arizona is represented by the 74 insurers that provided price quotations contained in the 56-page survey. Premiums are quoted for 12 hypothetical drivers whose ages, driving records and vehicle use vary.

The quotes are for drivers who live in Phoenix, Scottsdale, Mesa, Glendale, Tucson, Casa Grande, Flagstaff, Nogales, Safford, and Yuma. The survey also includes a list of insurer telephone numbers and information describing basic insurance coverage.

"The information on types of coverage is helpful for prospective insurance purchasers, but I strongly recommend that consumers ask their professional insurance agents and brokers about coverage details," Cohen said. "Consumers should read the insurance policy before purchasing it, and should not hesitate to ask questions."

Another Insurance Department publication, the "Personal Lines Complaint Ratio," also is available upon request. This publication compares the number of written complaints

-more-

received by the Insurance Department against an insurance company to the number of policies the insurer had in force during the same calendar year. The Complaint Ratio is a useful tool for consumers purchasing automobile insurance when reviewed along with the Premium Survey.

“Consumers who consider changing auto insurers should be aware that Arizona has a non-cancellation law that limits the reasons an insurer may legally cancel a personal automobile insurance policy that has been in effect for more than 60 days,” Cohen said. “However, during the first 60 days a policy is in effect, an insurer may cancel the policy for any reason.”

Consumers who want to receive the survey, the complaint ratio brochure and “A Consumer Guide to Automobile Insurance” may obtain copies by writing to Consumer Services, Arizona Department of Insurance, 2910 N. 44th Street, Suite 210, Phoenix, Arizona 85018, or by calling the Consumer Services and Investigations Division in Phoenix at (602) 912-8444, in Tucson at (520) 628-6370, or statewide, toll-free at 1-800-325-2548. The three free publications are also available at [www.state.az.us/id](http://www.state.az.us/id) on the Insurance Department’s web site.