2020

Premium Comparison and Complaint Ratios for

Automobile Insurance

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Arizona Department of Insurance and Financial Institutions

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INTRODUCTION AND IMPORTANT INFORMATION

Private Passenger Automobile Premium Comparison and Complaint Ratios

The purpose of this Arizona Department of Insurance and Financial Institutions (DIFI) publication is to encourage consumers to do some comparison shopping for automobile insurance before making a purchase. The DIFI 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 DIFI received against individual insurers during the twelve-month period ending December 31, 2019 and can assist in the consumer's evaluation process. Please note that the ratios do not reflect the DIFI'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 DIFI's web site at https://DIFI.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.

3. 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 DIFI'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 DIFI by: a) calling (602) 364-2499 (Phoenix) or (1-800) 325-2548 statewide, or b) writing the DIFI, 100 N. 15th Avenue, Suite 261, Phoenix, Arizona 85007-2630. The DIFI's web site at https://difi.az.gov contains this and other consumer-oriented insurance publications.

Hypothetical 1: Single male age 21; clean MVR last 3 years; no credit history; drives a 2015 Honda, Civic EX, 4-door sedan, 4 cyl., 1.8L, VIN 19XFB2F8&F, 15 miles each way to work.
Coverage & Limits: Combined single limit of $40,000 or split limits of $15,000/$30,000 BI and $10,000 PD; medical payments of $5,000; UM and UIM Limits same as liability; $250 deductible comprehensive; $500 deductible collision.

Name of Insurer - NAIC#	Premiums shown are six-month premiums as of March 1, 2020										Complaint Ratio (CR)		
	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix 85053	Scottsdale 85257	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85122	Flagstaff 86001	Nogales 85621	Yuma 85364	Sierra Vista 85635	C	E	CR
GEICO CASUALTY COMPANY - 41491	$935	$854	$853	$1,001	$788	$759	$750	$682	$727	$630	77	967258	0.008
USAA GENERAL INDEMNITY COMPANY - 18600	$1,096	$977	$990	$1,144	$914	$908	$920	$878	$854	$725	18	99779	0.018
Clearcover Insurance Company - 16524	$1,123	$1,030	$1,035	$1,208	$953	$924	$903	$859	$887	$793	0	1086	0.000
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941	$1,159	$1,042	$1,043	$1,206	$977	$955	$994	$931	$913	$769	5	144135	0.003
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693	$1,174	$988	$949	$1,178	$884	$792	$646	$971	$706	$851	1	13950	0.007
USAA CASUALTY INSURANCE COMPANY - 25968	$1,218	$1,099	$1,098	$1,282	$1,017	$996	$1,031	$964	$964	$804	19	130000	0.015
PROGRESSIVE ADVANCED INSURANCE COMPANY - 11851	$1,221	$1,046	$1,057	$1,369	$1,006	$890	$849	$870	$833	$730	45	523676	0.009
Main Street America Protection Insurance Company - 13026	$1,242	$1,009	$1,142	$1,552	$1,098	$984	$1,097	$948	$964	$874	0	375594	0.000
COAST NATIONAL INSURANCE COMPANY - 25089	$1,292	$1,001	$994	$1,301	$1,040	$922	$816	$1,037	$914	$703	13	144232	0.009
PEKIN INSURANCE COMPANY - 24228	$1,316	$1,237	$1,213	$1,683	$1,215	$1,196	$1,132	$1,133	$1,157	$1,013	4	29898	0.013
PROGRESSIVE PREFERRED INSURANCE COMPANY - 37834	$1,470	$1,282	$1,275	$1,675	$1,232	$1,079	$1,031	$1,034	$966	$853	42	394215	0.011
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY - 25135	$1,494	$1,265	$1,269	$1,599	$1,227	$1,199	$1,011	$1,198	$1,084	$1,005	0	-	0.00
American European Insurance Company - 23337	$1,537	$1,243	$1,243	$1,603	$1,233	$1,049	$846	$1,069	$790	$724	0	1039	0.000
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY - 21253	$1,548	$1,375	$1,383	$1,615	$1,267	$1,256	$1,282	$1,207	$1,208	$1,003	4	54299	0.007
AMSHIELD INSURANCE COMPANY - 15590	$1,551	$1,475	$1,475	$1,672	$1,397	$1,273	$1,088	$1,110	$1,163	$1,002	0	6092	0.000
INTEGON INDEMNITY CORPORATION - 22772	$1,556	$1,308	$1,271	$1,616	$1,302	$1,243	$1,095	$1,504	$1,164	$1,062	2	5871	0.034
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259	$1,559	$1,360	$1,311	$1,688	$1,264	$1,351	$1,107	$1,172	$1,196	$947	0	1220	0.000
METROMILE INSURANCE COMPANY - 16187	$1,639	$1,443	$1,376	$1,677	$1,344	$1,220	$1,205	$1,214	$1,163	$1,046	2	8845	0.023
SECURA INSURANCE, A MUTUAL COMPANY - 22543	$1,650	$1,447	$1,413	$1,702	$1,354	$1,591	$1,315	$1,287	$1,364	$1,103	0	4	0.000
STILLWATER INSURANCE COMPANY - 25180	$1,663	$2,002	$1,978	$2,527	$2,141	$1,987	$1,687	$2,014	$1,723	$1,699	0	2334	0.000
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761	$1,665	$1,251	$1,429	$1,772	$1,215	$1,367	$1,042	$1,162	$1,046	$948	0	28597	0.000
WESTERN AGRICULTURAL INSURANCE COMPANY - 27871	$1,680	$1,489	$1,521	$1,918	$1,411	$1,303	$1,090	$1,149	$1,210	$1,021	0	11548	0.000
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955	$1,776	$1,564	$1,542	$1,893	$1,531	$1,537	$1,335	$1,479	$1,416	$1,188	1	11669	0.009
INFINITY SAFEGUARD INSURANCE COMPANY - 16802	$1,799	$1,961	$1,537	$2,231	$1,402	$1,501	$1,644	$1,703	$1,620	$1,408	3	34422	0.009
SAFECO INSURANCE COMPANY OF AMERICA - 24740	$1,820	$1,596	$1,628	$1,885	$1,490	$1,456	$1,291	$1,417	$1,360	$1,244	11	154010	0.007
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756	$1,835	$1,487	$1,489	$1,765	$1,557	$1,281	$1,199	$1,403	$1,270	$1,141	1	1614	0.062
IDS PROPERTY CASUALTY INSURANCE COMPANY - 29068	$1,844	$1,556	$1,507	$2,288	$1,413	$1,750	$1,258	$1,289	$1,457	$997	6	35529	0.017
BERKLEY INSURANCE COMPANY - 32603	$1,847	$2,267	$2,267	$2,719	$2,137	$2,138	$1,843	$1,910	$1,759	$1,767	0	48	0.000
SECURA SUPREME INSURANCE COMPANY - 10239	$1,879	$1,641	$1,599	$1,938	$1,532	$1,807	$1,474	$1,443	$1,540	$1,233	0	3807	0.000
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178	$1,926	$1,632	$1,679	$2,192	$1,768	$1,408	$1,328	$1,487	$1,524	$1,139	69	883528	0.008
NATIONAL GENERAL INSURANCE COMPANY - 23728	$1,937	$1,669	$1,585	$1,878	$1,694	$1,561	$1,550	$1,925	$1,517	$1,435	3	19578	0.015
ACCC INSURANCE COMPANY - 10807	$1,998	$1,524	$1,683	$1,977	$1,568	$1,350	$1,202	$1,297	$1,195	$1,200	7	18553	0.038

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ANCHOR GENERAL INSURANCE COMPANY - 40010	$2,021	$1,685	$1,637	$2,233	$1,608	$1,419	$1,235	$1,324	$1,088	$992	2	5264	0.038
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210	$2,022	$1,780	$1,782	$2,028	$1,649	$1,561	$1,380	$1,790	$1,532	$1,252	7	65876	0.011
AUTO-OWNERS INSURANCE COMPANY - 18988	$2,081	$1,907	$1,966	$2,414	$1,898	$1,704	$1,471	$2,258	$1,614	$1,390	4	51809	0.008
Falcon Insurance Company - 14254	$2,088	$1,436	$1,471	$1,909	$1,514	$1,347	$1,250	$1,439	$1,114	$1,065	0	1921	0.000
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773	$2,098	$1,859	$1,901	$2,403	$1,760	$1,621	$1,358	$1,423	$1,509	$1,271	6	42146	0.014
AMERICAN FAMILY INSURANCE COMPANY - 10386	$2,136	$1,788	$1,797	$2,068	$1,674	$1,466	$1,389	$1,267	$1,481	$1,182	13	171292	0.008
LOYA INSURANCE COMPANY - 11198	$2,152	$2,152	$2,005	$2,152	$2,009	$1,793	$1,731	$1,793	$1,793	$2,009	1	5521	0.018
YOUNG AMERICA INSURANCE COMPANY - 27090	$2,152	$1,786	$1,822	$1,984	$1,720	$1,702	$1,522	$1,702	$1,582	$1,702	0	11293	0.000
INFINITY CASUALTY INSURANCE COMPANY - 21792	$2,156	$2,326	$1,962	$2,725	$1,683	$1,748	$1,787	$1,951	$1,885	$1,596	9	32242	0.028
PHARMACISTS MUTUAL INSURANCE COMPANY - 13714	$2,162	$2,096	$1,872	$2,567	$1,853	$1,958	$1,701	$1,604	$1,604	$1,604	0	949	0.000
TEACHERS INSURANCE COMPANY - 22683	$2,179	$1,757	$1,761	$2,109	$1,844	$1,544	$1,448	$1,691	$1,536	$1,367	0	187	0.000
HORACE MANN INSURANCE COMPANY - 22578	$2,190	$1,782	$1,836	$2,249	$1,765	$1,620	$1,373	$1,477	$1,540	$1,309	0	6647	0.000
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939	$2,197	$2,010	$2,010	$2,325	$1,878	$1,878	$1,650	$1,811	$1,717	$1,811	0	2223	0.000
NATIONWIDE INSURANCE COMPANY OF AMERICA - 25453	$2,208	$1,731	$1,857	$2,219	$1,446	$1,545	$1,282	$1,398	$1,258	$1,331	0	7370	0.000
COUNTRY CASUALTY INSURANCE COMPANY - 20982	$2,234	$2,133	$2,113	$2,448	$2,158	$1,912	$1,541	$1,762	$1,995	$1,546	0	389	0.000
SAFE AUTO INSURANCE COMPANY - 25405	$2,234	$2,060	$1,840	$2,290	$1,864	$1,672	$1,516	$1,644	$1,547	$1,281	6	7153	0.084
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY - 36161	$2,262	$1,950	$1,881	$2,322	$1,855	$1,596	$1,525	$1,399	$1,630	$1,355	6	102584	0.006
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY - 12484	$2,324	$2,018	$1,982	$2,694	$1,771	$2,324	$1,475	$1,416	$1,937	$1,314	0	4830	0.000
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE - 12873	$2,334	$1,965	$2,295	$2,411	$2,082	$2,334	$1,601	$1,855	$1,744	$1,665	0	3702	0.000
ACUITY, A MUTUAL INSURANCE COMPANY - 14184	$2,338	$2,261	$1,741	$2,396	$2,192	$2,209	$2,028	$2,108	$1,999	$1,974	0	8666	0.000
OWNERS INSURANCE COMPANY - 32700	$2,356	$2,160	$2,226	$2,734	$2,149	$1,930	$1,667	$2,558	$1,828	$1,574	0	14890	0.000
BANKERS STANDARD INSURANCE COMPANY - 18279	$2,404	$2,132	$2,298	$2,626	$2,149	$2,146	$1,832	$2,037	$1,889	$1,879	0	4638	0.000
ALPHA PROPERTY & CASUALTY INSURANCE COMPANY - 38156	$2,509	$1,509	$1,481	$2,917	$1,567	$1,214	$933	$1,061	$964	$920	4	32996	0.012
CSAA GENERAL INSURANCE COMPANY - 37770	$2,514	$2,019	$2,350	$2,701	$1,948	$1,952	$1,551	$2,239	$1,900	$1,530	11	153706	0.007
MIDVALE INDEMNITY COMPANY - 27138	$2,516	$2,055	$2,080	$2,318	$1,926	$1,807	$1,535	$1,387	$1,726	$1,358	0	735	0.000
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401	$2,561	$2,326	$2,176	$2,600	$2,026	$1,752	$1,625	$1,630	$1,813	$1,416	1	20479	0.005
LIBERTY MUTUAL INSURANCE COMPANY - 23043	$2,580	$2,240	$2,200	$2,990	$1,966	$2,580	$1,637	$1,572	$2,150	$1,459	0	114	0.000
PRIMERO INSURANCE COMPANY - 11855	$2,610	$2,472	$2,472	$2,472	$2,280	$2,166	$2,166	$2,280	$2,166	$2,100	2	2665	0.075
Stonegate Insurance Company - 14012	$2,626	$2,055	$1,964	$2,611	$2,213	$1,817	$1,614	$2,024	$1,453	$1,369	0	-	0.00
STATE FARM FIRE AND CASUALTY COMPANY - 25143	$2,702	$2,300	$2,364	$3,069	$2,485	$1,986	$1,877	$2,098	$2,154	$1,623	8	44641	0.018
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805	$2,725	$2,294	$2,166	$2,894	$2,158	$1,975	$1,825	$1,896	$1,728	$1,555	27	127278	0.021
EQUITY INSURANCE COMPANY - 28746	$2,874	$2,256	$2,159	$2,870	$2,415	$1,987	$1,755	$2,203	$1,579	$1,482	0	5480	0.000

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SAFEWAY INSURANCE COMPANY - 12521	$2,876	$2,391	$2,221	$2,989	$2,574	$2,006	$1,722	$2,168	$1,534	$1,625	6	74103	0.008
UNITED INSURANCE COMPANY INC. - 12256	$2,927	$2,999	$3,061	$2,822	$2,458	$2,136	$2,046	$2,241	$1,955	$1,978	3	66963	0.004
WESTERN GENERAL INSURANCE COMPANY - 27502	$2,954	$2,577	$2,569	$2,936	$2,507	$2,113	$2,061	$1,727	$1,547	$1,643	2	3636	0.055
AIG PROPERTY CASUALTY COMPANY - 19402	$3,021	$2,524	$2,906	$3,054	$2,695	$2,751	$2,045	$2,296	$2,200	$2,085	0	4652	0.000
COMMONWEALTH CASUALTY COMPANY - 13930	$3,039	$2,377	$2,667	$2,927	$2,236	$2,251	$1,636	$2,131	$1,453	$2,131	12	68434	0.018
PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD - 34690	$3,089	$2,416	$2,526	$3,050	$2,214	$2,210	$1,876	$1,768	$2,006	$2,011	0	1747	0.000
HARTFORD CASUALTY INSURANCE COMPANY - 29424	$3,089	$2,416	$2,526	$3,050	$2,214	$2,210	$1,876	$1,768	$2,006	$2,011	1	982	0.102
TRUMBULL INSURANCE COMPANY - 27120	$3,089	$2,416	$2,526	$3,050	$2,214	$2,210	$1,876	$1,768	$2,006	$2,011	6	131249	0.005
ASSURANCEAMERICA INSURANCE COMPANY - 11558	$3,406	$2,839	$2,726	$3,601	$2,723	$1,792	$1,441	$1,747	$1,520	$1,331	3	20207	0.015
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942	$3,418	$3,092	$2,905	$3,468	$2,699	$2,357	$2,180	$2,207	$2,427	$1,900	0	172	0.000
BADGER MUTUAL INSURANCE COMPANY - 13420	$3,459	$3,281	$2,878	$3,701	$2,606	$2,857	$2,445	$2,130	$2,130	$2,130	3	7226	0.042
AMERICAN ACCESS CASUALTY COMPANY - 10730	$3,612	$2,939	$2,176	$2,670	$3,121	$2,721	$2,462	$1,571	$1,471	$1,836	10	37476	0.027
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072	$3,703	$2,960	$3,378	$3,977	$2,988	$2,792	$2,075	$2,298	$2,483	$2,298	1	17021	0.006
TWIN CITY FIRE INSURANCE COMPANY - 29459	$3,800	$3,047	$3,003	$3,882	$2,313	$2,602	$1,876	$2,395	$2,674	$2,903	1	6834	0.015
STAR CASUALTY INSURANCE COMPANY - 32387	$3,845	$3,022	$2,260	$2,365	$3,231	$2,648	$2,415	$1,910	$1,724	$1,847	0	3036	0.000
SENTRY INSURANCE A MUTUAL COMPANY - 24988	$3,860	$3,283	$3,283	$4,405	$3,330	$2,339	$2,339	$2,206	$2,330	$2,133	6	92982	0.006
PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION - 18139	$3,860	$3,283	$3,283	$4,405	$3,330	$2,339	$2,339	$2,206	$2,330	$2,133	1	14305	0.007
MGA INSURANCE COMPANY, INC. - 40150	$3,880	$2,849	$3,518	$4,638	$3,108	$2,147	$2,108	$2,091	$2,248	$1,999	3	48372	0.006
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS - 43494	$4,114	$2,446	$3,259	$4,034	$3,848	$2,867	$2,120	$2,014	$1,574	$1,764	6	56991	0.011
ELECTRIC INSURANCE COMPANY - 21261	$4,233	$3,200	$3,473	$3,928	$3,254	$4,058	$3,007	$3,679	$2,811	$2,776	1	6961	0.014
MERCURY CASUALTY COMPANY - 11908	$4,309	$4,335	$3,991	$4,900	$3,726	$3,860	$3,228	$3,686	$3,753	$3,238	2	19760	0.010
MENDOTA INSURANCE COMPANY - 33650	$4,398	$3,509	$3,217	$4,144	$2,981	$2,924	$2,804	$2,279	$1,841	$1,520	3	15755	0.019
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688	$4,405	$3,847	$3,848	$4,585	$3,531	$3,388	$3,291	$3,389	$3,180	$2,932	37	299867	0.012
FARMERS INSURANCE COMPANY OF ARIZONA - 21598	$4,415	$4,250	$4,172	$4,922	$4,104	$3,390	$2,906	$3,102	$3,071	$2,718	15	355153	0.004
CENTRAL MUTUAL INSURANCE COMPANY - 20230	$4,425	$3,872	$4,109	$3,924	$3,417	$3,464	$3,369	$3,813	$3,369	$3,139	0	9534	0.000
UNITRIN SAFEGUARD INSURANCE COMPANY - 40703	$4,563	$3,985	$3,951	$4,929	$3,682	$3,322	$3,147	$3,148	$3,388	$2,749	1	8150	0.012
ALLSTATE INDEMNITY COMPANY - 19240	$4,821	$4,313	$4,828	$5,132	$4,337	$4,452	$4,102	$4,093	$4,081	$4,081	1	7558	0.013
FEDERAL INSURANCE COMPANY - 20281	$5,015	$4,649	$4,649	$6,293	$4,687	$4,279	$3,940	$4,355	$3,840	$3,502	1	2508	0.040
PACIFIC INDEMNITY COMPANY - 20346	$5,015	$4,649	$4,649	$6,293	$4,687	$4,279	$3,940	$4,355	$3,840	$3,502	0	6112	0.000
GREAT NORTHERN INSURANCE COMPANY - 20303	$5,015	$4,649	$4,649	$6,293	$4,687	$4,279	$3,940	$4,355	$3,840	$3,502	0	851	0.000
VIGILANT INSURANCE COMPANY - 20397	$5,015	$4,649	$4,649	$6,293	$4,687	$4,279	$3,940	$4,355	$3,840	$3,502	0	497	0.000
CINCINNATI CASUALTY COMPANY, THE - 28665	$5,061	$4,548	$4,423	$4,134	$3,354	$2,736	$1,827	$2,191	$2,740	$2,392	0	207	0.000

Hypothetical 1: Single male age 21; clean MVR last 3 years; no credit history; drives a 2015 Honda, Civic EX, 4-door sedan, 4 cyl., 1.8L, VIN 19XFB2F8&F, 15 miles each way to work.
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, 2020										Complaint Ratio (CR)		
Name of Insurer - NAIC#	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix 85053	Scottsdale 85257	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85122	Flagstaff 86001	Nogales 85621	Yuma 85364	Sierra Vista 85635	C	E	CR
PERMANENT GENERAL ASSURANCE CORPORATION - 37648	$5,549	$4,800	$5,130	$6,619	$4,875	$4,573	$3,853	$4,753	$4,415	$3,656	7	36747	0.019
AMICA MUTUAL INSURANCE COMPANY - 19976	$6,789	$5,920	$5,602	$6,645	$5,834	$5,648	$4,820	$5,296	$5,167	$5,175	5	20289	0.025
Amica Property and Casualty Insurance Company - 12287	$8,144	$7,099	$6,720	$7,972	$6,996	$6,777	$5,781	$6,353	$6,200	$6,209	1	636	0.157

Hypothetical 2: Single male age 21; clean MVR last 3 years; no credit history; drives a 2015 Honda, Civic EX, 4-door sedan, 4 cyl., 1.8L, VIN 19XFB2F8&F, 15 miles each way to work.
Coverage & Limits: Combined Single Limit of $300,000 or Split Limits of $100,000/$300,000 BI and $50,000 PD; medical payments of $5,000; UM and UIM Limits same as liability; $250 deductible comprehensive; $500 deductible collision.

Name of Insurer - NAIC#	Premiums shown are six-month premiums as of March 1, 2020										Complaint Ratio (CR)		
	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix 85053	Scottsdale 85257	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85122	Flagstaff 86001	Nogales 85621	Yuma 85364	Sierra Vista 85635	C	E	CR
Clearcover Insurance Company - 16524	$1,139	$1,052	$1,075	$1,280	$952	$919	$854	$800	$918	$755	0	1086	0.000
GEICO CASUALTY COMPANY - 41491	$1,188	$1,090	$1,103	$1,317	$988	$948	$899	$821	$922	$767	77	967258	0.008
USAA GENERAL INDEMNITY COMPANY - 18600	$1,196	$1,062	$1,078	$1,244	$972	$975	$980	$925	$926	$778	18	99779	0.018
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941	$1,234	$1,106	$1,109	$1,281	$1,014	$1,002	$1,031	$961	$967	$805	5	144135	0.003
USAA CASUALTY INSURANCE COMPANY - 25968	$1,286	$1,155	$1,155	$1,348	$1,049	$1,036	$1,062	$987	$1,011	$835	19	130000	0.015
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY - 25135	$1,292	$1,091	$1,086	$1,382	$1,047	$1,017	$843	$995	$917	$845	0	-	0.00
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693	$1,383	$1,166	$1,115	$1,403	$1,035	$909	$738	$1,098	$822	$961	1	13950	0.007
Main Street America Protection Insurance Company - 13026	$1,383	$1,114	$1,291	$1,742	$1,214	$1,102	$1,196	$1,012	$1,042	$945	0	375594	0.000
PEKIN INSURANCE COMPANY - 24228	$1,569	$1,463	$1,464	$2,094	$1,418	$1,453	$1,303	$1,349	$1,385	$1,164	4	29898	0.013
INTEGON INDEMNITY CORPORATION - 22772	$1,580	$1,327	$1,292	$1,641	$1,323	$1,263	$1,112	$1,531	$1,182	$1,079	2	5871	0.034
COAST NATIONAL INSURANCE COMPANY - 25089	$1,590	$1,194	$1,222	$1,598	$1,217	$1,061	$923	$1,204	$1,085	$818	13	144232	0.009
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY - 21253	$1,610	$1,424	$1,435	$1,672	$1,289	$1,284	$1,299	$1,216	$1,248	$1,027	4	54299	0.007
PROGRESSIVE ADVANCED INSURANCE COMPANY - 11851	$1,658	$1,380	$1,422	$1,892	$1,301	$1,174	$1,067	$1,117	$1,093	$939	45	523676	0.009
METROMILE INSURANCE COMPANY - 16187	$1,715	$1,499	$1,441	$1,802	$1,392	$1,267	$1,213	$1,245	$1,217	$1,072	2	8845	0.023
SECURA INSURANCE, A MUTUAL COMPANY - 22543	$1,732	$1,523	$1,486	$1,786	$1,425	$1,669	$1,382	$1,352	$1,434	$1,163	0	4	0.000
AMSHIELD INSURANCE COMPANY - 15590	$1,777	$1,671	$1,671	$1,915	$1,595	$1,465	$1,212	$1,241	$1,311	$1,123	0	6092	0.000
WESTERN AGRICULTURAL INSURANCE COMPANY - 27871	$1,838	$1,609	$1,658	$2,108	$1,526	$1,421	$1,172	$1,231	$1,324	$1,104	0	11548	0.000
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955	$1,910	$1,677	$1,667	$2,064	$1,637	$1,643	$1,394	$1,537	$1,511	$1,257	1	11669	0.009
STILLWATER INSURANCE COMPANY - 25180	$1,916	$2,239	$2,204	$2,846	$2,578	$2,187	$1,878	$2,248	$1,923	$1,871	0	2334	0.000
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259	$1,933	$1,700	$1,619	$2,081	$1,563	$1,648	$1,332	$1,394	$1,444	$1,146	0	1220	0.000
PROGRESSIVE PREFERRED INSURANCE COMPANY - 37834	$1,961	$1,680	$1,693	$2,280	$1,584	$1,403	$1,298	$1,318	$1,259	$1,094	42	394215	0.011
SECURA SUPREME INSURANCE COMPANY - 10239	$1,965	$1,719	$1,675	$2,026	$1,604	$1,889	$1,542	$1,507	$1,612	$1,292	0	3807	0.000
NATIONAL GENERAL INSURANCE COMPANY - 23728	$1,974	$1,772	$1,711	$2,032	$1,744	$1,595	$1,481	$1,963	$1,582	$1,401	3	19578	0.015
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761	$1,993	$1,452	$1,707	$2,170	$1,436	$1,597	$1,212	$1,335	$1,229	$1,113	0	28597	0.000
BANKERS STANDARD INSURANCE COMPANY - 18279	$2,083	$2,506	$2,696	$3,080	$2,504	$2,475	$2,093	$2,333	$2,169	$2,164	0	4638	0.000
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756	$2,117	$1,729	$1,729	$2,051	$1,792	$1,480	$1,360	$1,591	$1,461	$1,311	1	1614	0.062
BERKLEY INSURANCE COMPANY - 32603	$2,193	$2,737	$2,737	$3,234	$2,548	$2,566	$2,157	$2,223	$2,053	$2,075	0	48	0.000
CSAA GENERAL INSURANCE COMPANY - 37770	$2,237	$1,720	$1,999	$2,400	$1,644	$1,642	$1,280	$1,904	$1,630	$1,289	11	153706	0.007
SAFE AUTO INSURANCE COMPANY - 25405	$2,245	$2,071	$1,851	$2,301	$1,875	$1,683	$1,527	$1,655	$1,558	$1,292	6	7153	0.084
AMERICAN FAMILY INSURANCE COMPANY - 10386	$2,277	$1,876	$1,891	$2,200	$1,751	$1,521	$1,438	$1,270	$1,530	$1,188	13	171292	0.008
NATIONWIDE INSURANCE COMPANY OF AMERICA - 25453	$2,314	$1,818	$1,948	$2,351	$1,513	$1,603	$1,294	$1,434	$1,314	$1,371	0	7370	0.000
SAFECO INSURANCE COMPANY OF AMERICA - 24740	$2,334	$1,990	$2,028	$2,404	$1,832	$1,788	$1,506	$1,719	$1,724	$1,465	11	154010	0.007

Hypothetical 2: Single male age 21; clean MVR last 3 years; no credit history; drives a 2015 Honda, Civic EX, 4-door sedan, 4 cyl., 1.8L, VIN 19XFB2F8&F, 15 miles each way to work.
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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	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix 85053	Scottsdale 85257	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85122	Flagstaff 86001	Nogales 85621	Yuma 85364	Sierra Vista 85635	C	E	CR
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178	$2,336	$1,991	$2,034	$2,659	$2,142	$1,703	$1,573	$1,772	$1,843	$1,379	69	883528	0.008
ACUITY, A MUTUAL INSURANCE COMPANY - 14184	$2,359	$2,613	$2,675	$2,447	$2,533	$2,209	$2,312	$2,413	$2,284	$2,263	0	8666	0.000
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939	$2,378	$2,157	$2,157	$2,533	$2,012	$2,012	$1,739	$1,928	$1,823	$1,928	0	2223	0.000
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210	$2,398	$2,108	$2,091	$2,442	$1,893	$1,768	$1,530	$2,071	$1,796	$1,407	7	65876	0.011
IDS PROPERTY CASUALTY INSURANCE COMPANY - 29068	$2,410	$2,030	$1,956	$3,083	$1,843	$2,313	$1,595	$1,607	$1,878	$1,221	6	35529	0.017
AUTO-OWNERS INSURANCE COMPANY - 18988	$2,442	$2,232	$2,300	$2,821	$2,211	$1,981	$1,704	$2,617	$1,874	$1,615	4	51809	0.008
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773	$2,447	$2,146	$2,211	$2,802	$2,030	$1,884	$1,552	$1,614	$1,754	$1,462	6	42146	0.014
TEACHERS INSURANCE COMPANY - 22683	$2,501	$2,030	$2,032	$2,434	$2,106	$1,767	$1,622	$1,896	$1,751	$1,553	0	187	0.000
INFINITY SAFEGUARD INSURANCE COMPANY - 16802	$2,524	$2,674	$2,208	$3,142	$1,933	$2,049	$2,127	$2,277	$2,178	$1,854	3	34422	0.009
COUNTRY CASUALTY INSURANCE COMPANY - 20982	$2,579	$2,473	$2,456	$2,811	$2,498	$2,205	$1,740	$2,020	$2,303	$1,759	0	389	0.000
HORACE MANN INSURANCE COMPANY - 22578	$2,581	$2,093	$2,163	$2,672	$2,073	$1,903	$1,575	$1,713	$1,806	$1,523	0	6647	0.000
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY - 36161	$2,698	$2,281	$2,209	$2,762	$2,175	$1,892	$1,708	$1,538	$1,873	$1,564	6	102584	0.006
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE - 12873	$2,750	$2,334	$2,679	$2,835	$2,440	$2,750	$1,826	$2,111	$2,015	$1,914	0	3702	0.000
OWNERS INSURANCE COMPANY - 32700	$2,764	$2,526	$2,603	$3,193	$2,503	$2,242	$1,929	$2,963	$2,121	$1,829	0	14890	0.000
MIDVALE INDEMNITY COMPANY - 27138	$2,833	$2,266	$2,313	$2,602	$2,120	$1,992	$1,673	$1,479	$1,896	$1,450	0	735	0.000
PHARMACISTS MUTUAL INSURANCE COMPANY - 13714	$2,924	$2,775	$2,506	$3,460	$2,370	$2,573	$2,068	$1,982	$1,982	$1,982	0	949	0.000
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401	$3,086	$2,727	$2,588	$3,123	$2,370	$2,104	$1,881	$1,870	$2,131	$1,643	1	20479	0.005
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY - 12484	$3,181	$2,620	$2,547	$3,667	$2,293	$3,181	$1,796	$1,842	$2,529	$1,683	0	4830	0.000
INFINITY CASUALTY INSURANCE COMPANY - 21792	$3,212	$3,387	$2,954	$4,014	$2,459	$2,549	$2,496	$2,801	$2,705	$2,253	9	32242	0.028
STATE FARM FIRE AND CASUALTY COMPANY - 25143	$3,290	$2,818	$2,878	$3,735	$3,023	$2,409	$2,232	$2,527	$2,629	$1,980	8	44641	0.018
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072	$3,355	$2,657	$3,038	$3,620	$2,672	$2,500	$1,813	$2,017	$2,191	$2,017	1	17021	0.006
ALPHA PROPERTY & CASUALTY INSURANCE COMPANY - 38156	$3,500	$2,105	$2,066	$4,069	$2,186	$1,694	$1,301	$1,480	$1,344	$1,283	4	32996	0.012
LIBERTY MUTUAL INSURANCE COMPANY - 23043	$3,531	$2,909	$2,827	$4,070	$2,545	$3,531	$1,993	$2,045	$2,807	$1,869	0	114	0.000
COMMONWEALTH CASUALTY COMPANY - 13930	$3,577	$2,776	$3,086	$3,517	$2,545	$2,654	$1,896	$2,381	$1,656	$2,381	12	68434	0.018
AMERICAN ACCESS CASUALTY COMPANY - 10730	$3,612	$2,939	$2,176	$2,670	$3,121	$2,721	$2,462	$1,571	$1,471	$1,836	10	37476	0.027
AIG PROPERTY CASUALTY COMPANY - 19402	$3,695	$3,117	$3,523	$3,741	$3,276	$3,230	$2,405	$2,706	$2,632	$2,484	0	4652	0.000
HARTFORD CASUALTY INSURANCE COMPANY - 29424	$3,751	$2,896	$3,078	$3,738	$2,721	$2,717	$2,200	$2,078	$2,387	$2,379	1	982	0.102
PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD - 34690	$3,751	$2,896	$3,078	$3,738	$2,721	$2,717	$2,200	$2,078	$2,387	$2,379	0	1747	0.000
TRUMBULL INSURANCE COMPANY - 27120	$3,751	$2,896	$3,078	$3,738	$2,721	$2,717	$2,200	$2,078	$2,387	$2,379	6	131249	0.005
BADGER MUTUAL INSURANCE COMPANY - 13420	$4,005	$3,825	$3,373	$4,277	$3,057	$3,294	$2,840	$2,488	$2,488	$2,488	3	7226	0.042
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942	$4,118	$3,626	$3,453	$4,166	$3,156	$2,825	$2,521	$2,528	$2,851	$2,205	0	172	0.000
AMICA MUTUAL INSURANCE COMPANY - 19976	$4,248	$3,759	$3,482	$4,177	$3,627	$3,493	$2,888	$3,164	$3,129	$3,145	5	20289	0.025

Hypothetical 2: Single male age 21; clean MVR last 3 years; no credit history; drives a 2015 Honda, Civic EX, 4-door sedan, 4 cyl., 1.8L, VIN 19XFB2F8&F, 15 miles each way to work.
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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ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688	$4,516	$3,878	$3,905	$4,573	$3,516	$3,341	$3,221	$3,237	$3,134	$2,835	37	299867	0.012
TWIN CITY FIRE INSURANCE COMPANY - 29459	$4,553	$3,604	$3,621	$4,684	$3,511	$3,139	$2,661	$2,772	$3,134	$2,513	1	6834	0.015
ELECTRIC INSURANCE COMPANY - 21261	$4,603	$3,496	$3,766	$4,295	$3,532	$4,344	$3,210	$3,931	$3,032	$2,987	1	6961	0.014
CENTRAL MUTUAL INSURANCE COMPANY - 20230	$4,642	$3,973	$4,364	$4,155	$3,559	$3,433	$3,295	$3,724	$3,295	$3,105	0	9534	0.000
MERCURY CASUALTY COMPANY - 11908	$4,784	$4,727	$4,351	$5,463	$4,040	$4,177	$3,452	$3,983	$4,022	$3,452	2	19760	0.010
MENDOTA INSURANCE COMPANY - 33650	$4,927	$3,907	$3,558	$4,633	$3,266	$3,228	$3,047	$2,498	$2,034	$1,675	3	15755	0.019
UNITRIN SAFEGUARD INSURANCE COMPANY - 40703	$4,990	$4,775	$4,664	$5,171	$4,465	$4,045	$3,748	$3,762	$4,141	$3,260	1	8150	0.012
ALLSTATE INDEMNITY COMPANY - 19240	$5,106	$4,466	$4,980	$5,384	$4,477	$4,553	$4,150	$4,149	$4,126	$4,126	1	7558	0.013
PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION - 18139	$5,507	$4,657	$4,657	$6,245	$4,413	$3,076	$3,076	$2,841	$3,083	$2,768	1	14305	0.007
SENTRY INSURANCE A MUTUAL COMPANY - 24988	$5,507	$4,657	$4,657	$6,245	$4,413	$3,076	$3,076	$2,841	$3,083	$2,768	6	92982	0.006
Amica Property and Casualty Insurance Company - 12287	$5,556	$4,914	$4,555	$5,465	$4,741	$4,569	$3,774	$4,137	$4,092	$4,112	1	636	0.157
FARMERS INSURANCE COMPANY OF ARIZONA - 21598	$5,788	$5,674	$5,484	$6,790	$5,159	$4,540	$3,654	$3,822	$4,021	$3,475	15	355153	0.004
FEDERAL INSURANCE COMPANY - 20281	$5,961	$5,564	$5,564	$7,396	$5,537	$5,036	$4,585	$5,059	$4,463	$4,098	1	2508	0.040
GREAT NORTHERN INSURANCE COMPANY - 20303	$5,961	$5,564	$5,564	$7,396	$5,537	$5,036	$4,585	$5,059	$4,463	$4,098	0	851	0.000
VIGILANT INSURANCE COMPANY - 20397	$5,961	$5,564	$5,564	$7,396	$5,537	$5,036	$4,585	$5,059	$4,463	$4,098	0	497	0.000
PACIFIC INDEMNITY COMPANY - 20346	$5,961	$5,564	$5,564	$7,396	$5,537	$5,036	$4,585	$5,059	$4,463	$4,098	0	6112	0.000
CINCINNATI CASUALTY COMPANY, THE - 28665	$6,215	$5,585	$5,432	$5,077	$4,119	$3,359	$2,244	$2,690	$3,365	$2,937	0	207	0.000

Hypothetical 3: Single female age 21; clean MVR last 3 years; no credit history; drives a 2015 Honda, Civic EX, 4-door sedan, 4 cyl., 1.8L, VIN 19XFB2F8&F, 15 miles each way to work.
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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	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix 85053	Scottsdale 85257	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85122	Flagstaff 86001	Nogales 85621	Yuma 85364	Sierra Vista 85635	C	E	CR
GEICO CASUALTY COMPANY - 41491	$941	$861	$861	$1,012	$792	$762	$748	$681	$731	$631	77	967258	0.008
USAA GENERAL INDEMNITY COMPANY - 18600	$1,031	$920	$931	$1,076	$854	$847	$855	$809	$805	$675	18	99779	0.018
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941	$1,058	$951	$954	$1,101	$884	$866	$894	$836	$834	$696	5	144135	0.003
USAA CASUALTY INSURANCE COMPANY - 25968	$1,104	$994	$995	$1,159	$913	$895	$918	$858	$873	$721	19	130000	0.015
COAST NATIONAL INSURANCE COMPANY - 25089	$1,146	$885	$883	$1,155	$923	$819	$724	$921	$806	$624	13	144232	0.009
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693	$1,151	$968	$930	$1,155	$866	$777	$633	$952	$693	$834	1	13950	0.007
Clearcover Insurance Company - 16524	$1,156	$1,064	$1,071	$1,255	$977	$944	$910	$867	$907	$803	0	1086	0.000
Main Street America Protection Insurance Company - 13026	$1,162	$943	$1,075	$1,453	$1,027	$925	$1,022	$887	$902	$820	0	375594	0.000
PROGRESSIVE ADVANCED INSURANCE COMPANY - 11851	$1,167	$992	$1,006	$1,312	$943	$841	$793	$815	$790	$686	45	523676	0.009
PEKIN INSURANCE COMPANY - 24228	$1,241	$1,166	$1,143	$1,580	$1,143	$1,126	$1,063	$1,065	$1,089	$951	4	29898	0.013
BERKLEY INSURANCE COMPANY - 32603	$1,313	$1,633	$1,633	$1,911	$1,526	$1,532	$1,301	$1,334	$1,238	$1,250	0	48	0.000
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY - 21253	$1,319	$1,168	$1,180	$1,373	$1,066	$1,063	$1,072	$1,010	$1,027	$847	4	54299	0.007
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY - 25135	$1,333	$1,128	$1,133	$1,429	$1,095	$1,068	$900	$1,069	$967	$895	0	-	0.00
PROGRESSIVE PREFERRED INSURANCE COMPANY - 37834	$1,349	$1,174	$1,174	$1,550	$1,114	$983	$927	$937	$881	$771	42	394215	0.011
INFINITY SAFEGUARD INSURANCE COMPANY - 16802	$1,409	$1,717	$1,365	$1,948	$1,235	$1,314	$1,423	$1,482	$1,417	$1,226	3	34422	0.009
INTEGON INDEMNITY CORPORATION - 22772	$1,445	$1,215	$1,182	$1,501	$1,207	$1,152	$1,014	$1,392	$1,080	$1,025	2	5871	0.034
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955	$1,451	$1,279	$1,260	$1,547	$1,251	$1,252	$1,086	$1,197	$1,153	$967	1	11669	0.009
METROMILE INSURANCE COMPANY - 16187	$1,499	$1,314	$1,270	$1,557	$1,217	$1,115	$1,070	$1,107	$1,055	$931	2	8845	0.023
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761	$1,501	$1,126	$1,290	$1,607	$1,094	$1,231	$931	$1,039	$941	$853	0	28597	0.000
AMSHIELD INSURANCE COMPANY - 15590	$1,514	$1,433	$1,433	$1,617	$1,348	$1,243	$1,043	$1,062	$1,112	$963	0	6092	0.000
SECURA INSURANCE, A MUTUAL COMPANY - 22543	$1,514	$1,336	$1,301	$1,558	$1,248	$1,453	$1,221	$1,200	$1,261	$1,029	0	4	0.000
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259	$1,551	$1,357	$1,307	$1,681	$1,264	$1,342	$1,103	$1,156	$1,188	$942	0	1220	0.000
American European Insurance Company - 23337	$1,567	$1,279	$1,296	$1,664	$1,243	$1,063	$828	$1,056	$780	$708	0	1039	0.000
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178	$1,596	$1,353	$1,391	$1,818	$1,461	$1,166	$1,094	$1,224	$1,259	$941	69	883528	0.008
NATIONAL GENERAL INSURANCE COMPANY - 23728	$1,623	$1,465	$1,402	$1,661	$1,473	$1,354	$1,274	$1,584	$1,324	$1,187	3	19578	0.015
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210	$1,628	$1,445	$1,445	$1,635	$1,325	$1,243	$1,099	$1,418	$1,228	$1,012	7	65876	0.011
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756	$1,653	$1,339	$1,341	$1,586	$1,403	$1,150	$1,081	$1,258	$1,140	$1,026	1	1614	0.062
WESTERN AGRICULTURAL INSURANCE COMPANY - 27871	$1,657	$1,466	$1,499	$1,889	$1,389	$1,287	$1,071	$1,132	$1,193	$1,004	0	11548	0.000
SECURA SUPREME INSURANCE COMPANY - 10239	$1,719	$1,510	$1,469	$1,768	$1,407	$1,646	$1,367	$1,344	$1,419	$1,147	0	3807	0.000
AUTO-OWNERS INSURANCE COMPANY - 18988	$1,727	$1,584	$1,632	$1,998	$1,574	$1,417	$1,224	$1,867	$1,342	$1,160	4	51809	0.008
INFINITY CASUALTY INSURANCE COMPANY - 21792	$1,759	$1,899	$1,621	$2,224	$1,367	$1,414	$1,426	$1,563	$1,520	$1,283	9	32242	0.028
SAFECO INSURANCE COMPANY OF AMERICA - 24740	$1,767	$1,541	$1,572	$1,828	$1,437	$1,403	$1,239	$1,364	$1,313	$1,199	11	154010	0.007

Hypothetical 3: Single female age 21; clean MVR last 3 years; no credit history; drives a 2015 Honda, Civic EX, 4-door sedan, 4 cyl., 1.8L, VIN 19XFB2F8&F, 15 miles each way to work.
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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	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
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ANCHOR GENERAL INSURANCE COMPANY - 40010	$1,789	$1,489	$1,459	$1,992	$1,409	$1,244	$1,075	$1,165	$943	$851	2	5264	0.038
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939	$1,805	$1,652	$1,652	$1,910	$1,544	$1,544	$1,356	$1,488	$1,412	$1,488	0	2223	0.000
IDS PROPERTY CASUALTY INSURANCE COMPANY - 29068	$1,827	$1,537	$1,490	$2,281	$1,395	$1,730	$1,244	$1,278	$1,440	$987	6	35529	0.017
Falcon Insurance Company - 14254	$1,853	$1,445	$1,336	$1,719	$1,333	$1,192	$1,073	$1,239	$962	$913	0	1921	0.000
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE - 12873	$1,881	$1,586	$1,850	$1,944	$1,676	$1,881	$1,289	$1,495	$1,405	$1,342	0	3702	0.000
PHARMACISTS MUTUAL INSURANCE COMPANY - 13714	$1,939	$1,873	$1,684	$2,302	$1,649	$1,750	$1,497	$1,415	$1,415	$1,415	0	949	0.000
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY - 36161	$1,945	$1,682	$1,621	$1,998	$1,598	$1,377	$1,318	$1,218	$1,409	$1,173	6	102584	0.006
OWNERS INSURANCE COMPANY - 32700	$1,955	$1,794	$1,848	$2,263	$1,783	$1,605	$1,386	$2,114	$1,520	$1,314	0	14890	0.000
TEACHERS INSURANCE COMPANY - 22683	$1,957	$1,577	$1,581	$1,888	$1,655	$1,381	$1,300	$1,510	$1,372	$1,224	0	187	0.000
ACCC INSURANCE COMPANY - 10807	$1,988	$1,519	$1,678	$1,968	$1,560	$1,340	$1,194	$1,288	$1,188	$1,193	7	18553	0.038
HORACE MANN INSURANCE COMPANY - 22578	$2,002	$1,632	$1,682	$2,050	$1,616	$1,486	$1,272	$1,357	$1,411	$1,203	0	6647	0.000
SAFE AUTO INSURANCE COMPANY - 25405	$2,011	$1,848	$1,661	$2,060	$1,667	$1,497	$1,355	$1,475	$1,392	$1,151	6	7153	0.084
NATIONWIDE INSURANCE COMPANY OF AMERICA - 25453	$2,041	$1,607	$1,725	$2,059	$1,344	$1,432	$1,184	$1,291	$1,166	$1,231	0	7370	0.000
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773	$2,045	$1,807	$1,850	$2,341	$1,711	$1,582	$1,318	$1,385	$1,471	$1,235	6	42146	0.014
UNITED INSURANCE COMPANY INC. - 12256	$2,069	$2,108	$2,142	$1,966	$1,695	$1,488	$1,422	$1,544	$1,353	$1,381	3	66963	0.004
AMERICAN FAMILY INSURANCE COMPANY - 10386	$2,072	$1,739	$1,749	$2,008	$1,620	$1,427	$1,353	$1,221	$1,425	$1,143	13	171292	0.008
COUNTRY CASUALTY INSURANCE COMPANY - 20982	$2,096	$1,999	$1,982	$2,296	$2,023	$1,796	$1,443	$1,652	$1,872	$1,448	0	389	0.000
ALPHA PROPERTY & CASUALTY INSURANCE COMPANY - 38156	$2,166	$1,302	$1,279	$2,518	$1,353	$1,048	$805	$916	$832	$794	4	32996	0.012
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805	$2,187	$1,842	$1,754	$2,324	$1,720	$1,573	$1,444	$1,498	$1,373	$1,229	27	127278	0.021
BANKERS STANDARD INSURANCE COMPANY - 18279	$2,218	$1,967	$2,120	$2,423	$1,982	$1,980	$1,689	$1,878	$1,744	$1,733	0	4638	0.000
BADGER MUTUAL INSURANCE COMPANY - 13420	$2,229	$2,116	$1,856	$2,386	$1,673	$1,816	$1,566	$1,375	$1,375	$1,375	3	7226	0.042
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY - 12484	$2,248	$1,954	$1,940	$2,655	$1,698	$2,248	$1,414	$1,360	$1,876	$1,257	0	4830	0.000
STATE FARM FIRE AND CASUALTY COMPANY - 25143	$2,253	$1,919	$1,971	$2,558	$2,066	$1,656	$1,557	$1,741	$1,793	$1,353	8	44641	0.018
ACUITY, A MUTUAL INSURANCE COMPANY - 14184	$2,286	$1,922	$1,972	$2,043	$1,863	$1,883	$1,722	$1,793	$1,700	$1,679	0	8666	0.000
COMMONWEALTH CASUALTY COMPANY - 13930	$2,287	$1,895	$2,062	$2,507	$1,745	$1,868	$1,366	$1,526	$1,243	$1,526	12	68434	0.018
CSAA GENERAL INSURANCE COMPANY - 37770	$2,291	$1,825	$2,125	$2,453	$1,761	$1,748	$1,396	$2,014	$1,709	$1,377	11	153706	0.007
EQUITY INSURANCE COMPANY - 28746	$2,304	$1,813	$1,744	$2,309	$1,924	$1,590	$1,389	$1,745	$1,256	$1,175	0	5480	0.000
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401	$2,372	$2,144	$2,009	$2,403	$1,865	$1,616	$1,485	$1,478	$1,666	$1,295	1	20479	0.005
Stonegate Insurance Company - 14012	$2,376	$1,878	$1,823	$2,406	$1,971	$1,630	$1,400	$1,768	$1,275	$1,188	0	-	0.00
WESTERN GENERAL INSURANCE COMPANY - 27502	$2,405	$2,086	$2,079	$2,377	$2,017	$1,690	$1,646	$1,373	$1,232	$1,304	2	3636	0.055
MIDVALE INDEMNITY COMPANY - 27138	$2,408	$1,971	$2,003	$2,225	$1,851	$1,744	$1,491	$1,338	$1,649	$1,312	0	735	0.000
YOUNG AMERICA INSURANCE COMPANY - 27090	$2,446	$2,038	$2,080	$2,254	$1,960	$1,960	$1,738	$1,954	$1,810	$1,954	0	11293	0.000

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

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PRIMERO INSURANCE COMPANY - 11855	$2,460	$2,322	$2,322	$2,322	$2,142	$2,040	$2,040	$2,142	$2,040	$1,980	2	2665	0.075
LIBERTY MUTUAL INSURANCE COMPANY - 23043	$2,495	$2,169	$2,153	$2,947	$1,885	$2,495	$1,569	$1,510	$2,083	$1,395	0	114	0.000
STILLWATER INSURANCE COMPANY - 25180	$2,535	$2,150	$1,998	$2,515	$2,131	$1,973	$1,552	$2,001	$1,714	$1,687	0	2334	0.000
SAFEWAY INSURANCE COMPANY - 12521	$2,583	$2,156	$2,025	$2,711	$2,260	$1,776	$1,486	$1,881	$1,339	$1,934	6	74103	0.008
LOYA INSURANCE COMPANY - 11198	$2,592	$2,592	$2,402	$2,592	$2,414	$2,142	$2,058	$2,142	$2,142	$2,414	1	5521	0.018
AIG PROPERTY CASUALTY COMPANY - 19402	$2,610	$2,192	$2,516	$2,650	$2,327	$2,381	$1,758	$1,983	$1,900	$1,804	0	4652	0.000
PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD - 34690	$2,685	$2,095	$2,198	$2,654	$1,934	$1,926	$1,625	$1,503	$1,742	$1,742	0	1747	0.000
HARTFORD CASUALTY INSURANCE COMPANY - 29424	$2,685	$2,095	$2,198	$2,654	$1,934	$1,926	$1,625	$1,530	$1,742	$1,742	1	982	0.102
TRUMBULL INSURANCE COMPANY - 27120	$2,685	$2,095	$2,198	$2,654	$1,934	$1,926	$1,625	$1,530	$1,742	$1,742	6	131249	0.005
AMERICAN ACCESS CASUALTY COMPANY - 10730	$2,751	$2,245	$1,657	$2,042	$2,382	$2,066	$1,882	$1,199	$1,125	$1,387	10	37476	0.027
STAR CASUALTY INSURANCE COMPANY - 32387	$2,915	$2,294	$1,710	$1,785	$2,456	$2,010	$1,841	$1,452	$1,312	$1,400	0	3036	0.000
ASSURANCEAMERICA INSURANCE COMPANY - 11558	$3,085	$2,558	$2,485	$3,271	$2,432	$1,631	$1,304	$1,571	$1,373	$1,188	3	20207	0.015
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942	$3,162	$2,846	$2,678	$3,202	$2,481	$2,169	$1,989	$1,993	$2,225	$1,733	0	172	0.000
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072	$3,308	$2,606	$3,005	$3,588	$2,634	$2,473	$1,800	$1,990	$2,170	$1,990	1	17021	0.006
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS - 43494	$3,323	$1,966	$2,630	$3,261	$3,084	$2,284	$1,689	$1,590	$1,250	$1,405	6	56991	0.011
MERCURY CASUALTY COMPANY - 11908	$3,383	$3,385	$3,117	$3,842	$2,910	$3,014	$2,517	$2,877	$2,925	$2,523	2	19760	0.010
ELECTRIC INSURANCE COMPANY - 21261	$3,387	$2,561	$2,778	$3,143	$2,603	$3,245	$2,404	$2,943	$2,249	$2,221	1	6961	0.014
TWIN CITY FIRE INSURANCE COMPANY - 29459	$3,408	$2,728	$2,696	$3,477	$2,610	$2,331	$2,064	$2,129	$2,391	$1,922	1	6834	0.015
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688	$3,515	$3,061	$3,070	$3,685	$2,801	$2,682	$2,575	$2,647	$2,506	$2,299	37	299867	0.012
SENTRY INSURANCE A MUTUAL COMPANY - 24988	$3,518	$2,994	$2,994	$4,013	$3,008	$2,122	$2,122	$1,999	$2,121	$1,930	6	92982	0.006
PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION - 18139	$3,518	$2,994	$2,994	$4,013	$3,008	$2,122	$2,122	$1,999	$2,121	$1,930	1	14305	0.007
MENDOTA INSURANCE COMPANY - 33650	$3,899	$3,106	$2,861	$3,684	$2,614	$2,575	$2,457	$2,013	$1,633	$1,346	3	15755	0.019
MGA INSURANCE COMPANY, INC. - 40150	$3,910	$2,832	$3,479	$4,598	$3,011	$2,145	$2,050	$1,984	$2,213	$1,936	3	48372	0.006
UNITRIN SAFEGUARD INSURANCE COMPANY - 40703	$3,945	$3,455	$3,427	$4,392	$3,189	$2,889	$2,728	$2,738	$2,945	$2,390	1	8150	0.012
ALLSTATE INDEMNITY COMPANY - 19240	$4,036	$3,592	$3,998	$4,265	$3,581	$3,655	$3,352	$3,342	$3,326	$3,326	1	7558	0.013
FARMERS INSURANCE COMPANY OF ARIZONA - 21598	$4,071	$3,891	$3,834	$4,523	$3,751	$3,102	$2,664	$2,846	$2,790	$2,503	15	355153	0.004
CENTRAL MUTUAL INSURANCE COMPANY - 20230	$4,131	$3,618	$3,837	$3,667	$3,191	$3,236	$3,146	$3,561	$3,146	$2,931	0	9534	0.000
PACIFIC INDEMNITY COMPANY - 20346	$4,339	$4,026	$4,026	$5,430	$4,047	$3,694	$3,397	$3,757	$3,311	$3,025	0	6112	0.000
VIGILANT INSURANCE COMPANY - 20397	$4,339	$4,026	$4,026	$5,430	$4,047	$3,694	$3,397	$3,757	$3,311	$3,025	0	497	0.000
FEDERAL INSURANCE COMPANY - 20281	$4,339	$4,026	$4,026	$5,430	$4,047	$3,694	$3,397	$3,757	$3,311	$3,025	1	2508	0.040
GREAT NORTHERN INSURANCE COMPANY - 20303	$4,339	$4,026	$4,026	$5,430	$4,047	$3,694	$3,397	$3,757	$3,311	$3,025	0	851	0.000
CINCINNATI CASUALTY COMPANY, THE - 28665	$4,696	$4,220	$4,102	$3,835	$3,112	$2,539	$1,694	$2,034	$2,543	$2,220	0	207	0.000

Hypothetical 3: Single female age 21; clean MVR last 3 years; no credit history; drives a 2015 Honda, Civic EX, 4-door sedan, 4 cyl., 1.8L, VIN 19XFB2F8&F, 15 miles each way to work.
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, 2020										Complaint Ratio (CR)		
Name of Insurer - NAIC#	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix 85053	Scottsdale 85257	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85122	Flagstaff 86001	Nogales 85621	Yuma 85364	Sierra Vista 85635	C	E	CR
PERMANENT GENERAL ASSURANCE CORPORATION - 37648	$5,748	$4,525	$4,843	$6,255	$4,561	$4,270	$3,593	$4,438	$4,134	$3,420	7	36747	0.019
AMICA MUTUAL INSURANCE COMPANY - 19976	$6,232	$5,436	$5,143	$6,101	$5,355	$5,181	$4,423	$4,860	$4,741	$4,749	5	20289	0.025
Amica Property and Casualty Insurance Company - 12287	$7,476	$6,519	$6,169	$7,319	$6,423	$6,217	$5,304	$5,830	$5,689	$5,696	1	636	0.157

Hypothetical 4: Single female age 21; clean MVR last 3 years; no credit history; drives a 2015 Honda, Civic EX, 4-door sedan, 4 cyl., 1.8L, VIN 19XFB2F8&F, 15 miles each way to work.
Coverage & Limits: Combined Single Limit of $300,000 or Split Limits of $100,000/$300,000 BI and $50,000 PD; medical payments of $5,000; UM and UIM Limits same as liability; $250 deductible comprehensive; $500 deductible collision.

Name of Insurer - NAIC#	Premiums shown are six-month premiums as of March 1, 2020										Complaint Ratio (CR)		
	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix 85053	Scottsdale 85257	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85122	Flagstaff 86001	Nogales 85621	Yuma 85364	Sierra Vista 85635	C	E	CR
USAA GENERAL INDEMNITY COMPANY - 18600	$1,135	$1,009	$1,023	$1,180	$916	$917	$919	$860	$880	$732	18	99779	0.018
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941	$1,139	$1,020	$1,024	$1,181	$927	$918	$937	$871	$893	$736	5	144135	0.003
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY - 25135	$1,158	$976	$973	$1,239	$937	$910	$754	$891	$822	$755	0	-	0.00
USAA CASUALTY INSURANCE COMPANY - 25968	$1,177	$1,056	$1,058	$1,232	$951	$942	$956	$887	$925	$758	19	130000	0.015
Clearcover Insurance Company - 16524	$1,202	$1,116	$1,144	$1,364	$1,004	$967	$886	$832	$975	$794	0	1086	0.000
GEICO CASUALTY COMPANY - 41491	$1,223	$1,125	$1,142	$1,365	$1,017	$974	$916	$838	$956	$789	77	967258	0.008
Main Street America Protection Insurance Company - 13026	$1,305	$1,049	$1,227	$1,647	$1,145	$1,046	$1,123	$951	$982	$892	0	375594	0.000
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693	$1,355	$11,423	$1,093	$1,375	$1,014	$891	$723	$1,076	$806	$941	1	13950	0.007
COAST NATIONAL INSURANCE COMPANY - 25089	$1,377	$1,034	$1,060	$1,386	$1,058	$926	$805	$1,048	$936	$712	13	144232	0.009
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY - 21253	$1,391	$1,227	$1,242	$1,442	$1,100	$1,102	$1,102	$1,031	$1,077	$880	4	54299	0.007
INTEGON INDEMNITY CORPORATION - 22772	$1,467	$1,234	$1,202	$1,525	$1,225	$1,170	$1,029	$1,417	$1,098	$998	2	5871	0.034
PEKIN INSURANCE COMPANY - 24228	$1,485	$1,384	$1,386	$1,987	$1,339	$1,373	$1,227	$1,274	$1,309	$1,093	4	29898	0.013
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955	$1,572	$1,381	$1,372	$1,700	$1,346	$1,349	$1,142	$1,254	$1,240	$1,031	1	11669	0.009
SECURA INSURANCE, A MUTUAL COMPANY - 22543	$1,592	$1,408	$1,370	$1,637	$1,315	$1,527	$1,285	$1,263	$1,327	$1,086	0	4	0.000
BERKLEY INSURANCE COMPANY - 32603	$1,600	$2,021	$2,021	$2,336	$1,867	$1,887	$1,561	$1,593	$1,481	$1,505	0	48	0.000
METROMILE INSURANCE COMPANY - 16187	$1,606	$1,395	$1,353	$1,694	$1,282	$1,171	$1,107	$1,149	$1,119	$981	2	8845	0.023
PROGRESSIVE ADVANCED INSURANCE COMPANY - 11851	$1,625	$1,341	$1,385	$1,859	$1,251	$1,138	$1,020	$1,073	$1,062	$900	45	523676	0.009
AMSHIELD INSURANCE COMPANY - 15590	$1,722	$1,609	$1,609	$1,840	$1,530	$1,418	$1,156	$1,182	$1,247	$1,073	0	6092	0.000
NATIONAL GENERAL INSURANCE COMPANY - 23728	$1,766	$1,500	$1,459	$1,818	$1,462	$1,333	$1,232	$1,638	$1,331	$1,175	3	19578	0.015
SECURA SUPREME INSURANCE COMPANY - 10239	$1,797	$1,583	$1,540	$1,848	$1,474	$1,720	$1,430	$1,404	$1,486	$1,203	0	3807	0.000
WESTERN AGRICULTURAL INSURANCE COMPANY - 27871	$1,802	$1,573	$1,623	$2,067	$1,492	$1,394	$1,144	$1,206	$1,299	$1,080	0	11548	0.000
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761	$1,804	$1,312	$1,548	$1,977	$1,299	$1,444	$1,009	$1,198	$1,110	$1,005	0	28597	0.000
PROGRESSIVE PREFERRED INSURANCE COMPANY - 37834	$1,843	$1,575	$1,594	$2,159	$1,468	$1,309	$1,194	$1,223	$1,174	$1,009	42	394215	0.011
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756	$1,902	$1,553	$1,554	$1,838	$1,611	$1,327	$1,226	$1,425	$1,311	$1,178	1	1614	0.062
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259	$1,933	$1,705	$1,622	$2,083	$1,570	$1,646	$1,333	$1,382	$1,442	$1,146	0	1220	0.000
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178	$1,947	$1,660	$1,695	$2,216	$1,781	$1,418	$1,304	$1,473	$1,536	$1,149	69	883528	0.008
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939	$1,955	$1,773	$1,773	$2,082	$1,652	$1,652	$1,430	$1,585	$1,498	$1,585	0	2223	0.000
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210	$1,962	$1,745	$1,721	$2,006	$1,546	$1,430	$1,236	$1,673	$1,458	$1,151	7	65876	0.011
SAFE AUTO INSURANCE COMPANY - 25405	$2,011	$1,848	$1,661	$2,060	$1,667	$1,497	$1,355	$1,475	$1,392	$1,151	6	7153	0.084
ACUITY, A MUTUAL INSURANCE COMPANY - 14184	$2,023	$1,949	$1,998	$2,108	$1,889	$1,897	$1,721	$1,798	$1,702	$1,688	0	8666	0.000
AUTO-OWNERS INSURANCE COMPANY - 18988	$2,037	$1,863	$1,919	$2,346	$1,844	$1,656	$1,425	$2,174	$1,567	$1,356	4	51809	0.008
CSAA GENERAL INSURANCE COMPANY - 37770	$2,086	$1,577	$1,834	$2,230	$1,510	$1,497	$1,170	$1,751	$1,495	$1,183	11	153706	0.007

Hypothetical 4: Single female age 21; clean MVR last 3 years; no credit history; drives a 2015 Honda, Civic EX, 4-door sedan, 4 cyl., 1.8L, VIN 19XFB2F8&F, 15 miles each way to work.
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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NATIONWIDE INSURANCE COMPANY OF AMERICA - 25453	$2,137	$1,685	$1,807	$2,178	$1,404	$1,485	$1,195	$1,324	$1,218	$1,268	0	7370	0.000
AMERICAN FAMILY INSURANCE COMPANY - 10386	$2,200	$1,819	$1,834	$2,129	$1,690	$1,477	$1,396	$1,222	$1,467	$1,146	13	171292	0.008
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE - 12873	$2,227	$1,894	$2,169	$2,297	$1,972	$2,227	$1,478	$1,709	$1,631	$1,549	0	3702	0.000
TEACHERS INSURANCE COMPANY - 22683	$2,238	$1,817	$1,821	$2,172	$1,887	$1,578	$1,457	$1,692	$1,563	$1,390	0	187	0.000
SAFECO INSURANCE COMPANY OF AMERICA - 24740	$2,278	$1,927	$1,961	$2,340	$1,770	$1,725	$1,452	$1,659	$1,967	$1,414	11	154010	0.007
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY - 36161	$2,300	$1,951	$1,889	$2,354	$1,858	$1,619	$1,467	$1,328	$1,604	$1,343	6	102584	0.006
OWNERS INSURANCE COMPANY - 32700	$2,305	$2,108	$2,172	$2,655	$2,087	$1,875	$1,614	$2,461	$1,773	$1,535	0	14890	0.000
HORACE MANN INSURANCE COMPANY - 22578	$2,329	$1,892	$1,955	$2,402	$1,873	$1,722	$1,441	$1,553	$1,634	$1,383	0	6647	0.000
IDS PROPERTY CASUALTY INSURANCE COMPANY - 29068	$2,371	$1,997	$1,927	$3,055	$1,811	$2,273	$1,569	$1,583	$1,848	$1,203	6	35529	0.017
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773	$2,398	$2,096	$2,363	$2,745	$1,984	$1,847	$1,513	$1,578	$1,718	$1,428	6	42146	0.014
COUNTRY CASUALTY INSURANCE COMPANY - 20982	$2,440	$2,339	$2,324	$2,659	$2,363	$2,088	$1,642	$1,910	$2,179	$1,660	0	389	0.000
INFINITY SAFEGUARD INSURANCE COMPANY - 16802	$2,524	$2,674	$2,208	$3,142	$1,933	$2,049	$2,127	$2,277	$2,178	$1,854	3	34422	0.009
BANKERS STANDARD INSURANCE COMPANY - 18279	$2,590	$2,316	$2,491	$2,845	$2,312	$2,285	$1,932	$2,153	$2,004	$1,998	0	4638	0.000
BADGER MUTUAL INSURANCE COMPANY - 13420	$2,603	$2,487	$2,196	$2,777	$1,986	$2,122	$1,845	$1,630	$1,630	$1,630	3	7226	0.042
PHARMACISTS MUTUAL INSURANCE COMPANY - 13714	$2,656	$2,513	$2,279	$3,140	$2,135	$2,328	$1,842	$1,771	$1,771	$1,771	0	949	0.000
INFINITY CASUALTY INSURANCE COMPANY - 21792	$2,664	$2,809	$2,472	$3,328	$2,032	$2,101	$2,034	$2,292	$2,223	$1,846	9	32242	0.028
MIDVALE INDEMNITY COMPANY - 27138	$2,749	$2,207	$2,266	$2,536	$2,072	$1,960	$1,660	$1,455	$1,838	$1,428	0	735	0.000
AMERICAN ACCESS CASUALTY COMPANY - 10730	$2,751	$2,245	$1,657	$2,042	$2,382	$2,066	$1,882	$1,199	$1,125	$1,387	10	37476	0.027
STATE FARM FIRE AND CASUALTY COMPANY - 25143	$2,760	$2,368	$2,416	$3,131	$2,532	$2,021	$1,866	$2,120	$2,211	$1,667	8	44641	0.018
COMMONWEALTH CASUALTY COMPANY - 13930	$2,782	$2,328	$2,492	$3,204	$2,093	$2,345	$1,576	$1,742	$1,425	$1,742	12	68434	0.018
STILLWATER INSURANCE COMPANY - 25180	$2,855	$2,229	$2,244	$2,829	$2,386	$2,196	$1,676	$2,231	$1,910	$1,855	0	2334	0.000
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401	$2,883	$2,534	$2,408	$2,911	$2,199	$1,959	$1,736	$1,713	$1,976	$1,517	1	20479	0.005
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072	$3,030	$2,366	$2,735	$3,302	$2,380	$2,236	$1,592	$1,769	$1,938	$1,769	1	17021	0.006
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY - 12484	$3,055	$2,522	$2,474	$3,575	$2,185	$3,055	$1,715	$1,763	$2,424	$1,599	0	4830	0.000
ALPHA PROPERTY & CASUALTY INSURANCE COMPANY - 38156	$3,076	$1,850	$1,816	$3,576	$1,921	$1,489	$1,143	$1,300	$1,182	$1,128	4	32996	0.012
AIG PROPERTY CASUALTY COMPANY - 19402	$3,212	$2,723	$3,067	$3,263	$2,845	$2,808	$2,081	$2,351	$2,285	$2,161	0	4652	0.000
PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD - 34690	$3,287	$2,535	$2,707	$3,280	$2,404	$2,388	$1,920	$1,813	$2,088	$2,079	0	1747	0.000
HARTFORD CASUALTY INSURANCE COMPANY - 29424	$3,287	$2,535	$2,707	$3,280	$2,404	$2,388	$1,920	$1,813	$2,088	$2,079	1	982	0.102
TRUMBULL INSURANCE COMPANY - 27120	$3,287	$2,535	$2,707	$3,280	$2,404	$2,388	$1,920	$1,813	$2,088	$2,079	6	131249	0.005
LIBERTY MUTUAL INSURANCE COMPANY - 23043	$3,391	$2,800	$2,746	$3,969	$2,425	$3,391	$1,903	$1,957	$2,691	$1,775	0	114	0.000
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688	$3,664	$3,137	$3,166	$3,891	$2,834	$2,687	$2,563	$2,569	$2,507	$2,256	37	299867	0.012
ELECTRIC INSURANCE COMPANY - 21261	$3,693	$2,808	$3,022	$3,446	$2,834	$3,478	$2,573	$3,150	$2,431	$2,394	1	6961	0.014

Hypothetical 4: Single female age 21; clean MVR last 3 years; no credit history; drives a 2015 Honda, Civic EX, 4-door sedan, 4 cyl., 1.8L, VIN 19XFB2F8&F, 15 miles each way to work.
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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MERCURY CASUALTY COMPANY - 11908	$3,786	$3,720	$3,428	$4,318	$3,181	$3,287	$2,711	$3,136	$3,159	$2,710	2	19760	0.010
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942	$3,842	$3,366	$3,213	$3,879	$2,926	$2,624	$2,321	$2,306	$2,638	$2,030	0	172	0.000
AMICA MUTUAL INSURANCE COMPANY - 19976	$3,911	$6,525	$3,262	$3,913	$3,407	$3,276	$2,719	$2,978	$2,939	$2,955	5	20289	0.025
TWIN CITY FIRE INSURANCE COMPANY - 29459	$4,099	$3,239	$3,270	$4,210	$3,178	$2,822	$2,384	$2,475	$2,810	$2,260	1	6834	0.015
CENTRAL MUTUAL INSURANCE COMPANY - 20230	$4,343	$3,718	$4,082	$3,889	$3,333	$3,215	$3,083	$3,484	$3,083	$2,906	0	9534	0.000
ALLSTATE INDEMNITY COMPANY - 19240	$4,375	$3,793	$4,208	$4,580	$3,776	$3,812	$3,453	$3,454	$3,428	$3,428	1	7558	0.013
MENDOTA INSURANCE COMPANY - 33650	$4,410	$3,494	$3,196	$4,158	$2,890	$2,868	$2,693	$2,228	$1,821	$1,497	3	15755	0.019
UNITRIN SAFEGUARD INSURANCE COMPANY - 40703	$4,649	$4,116	$4,135	$4,978	$3,833	$3,484	$3,223	$3,243	$3,563	$2,810	1	8150	0.012
Amica Property and Casualty Insurance Company - 12287	$5,115	$4,609	$4,266	$5,119	$4,453	$4,284	$3,554	$3,893	$3,844	$3,864	1	636	0.157
SENTRY INSURANCE A MUTUAL COMPANY - 24988	$5,131	$4,348	$4,348	$5,820	$4,079	$2,859	$2,859	$2,634	$2,879	$2,565	6	92982	0.006
PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION - 18139	$5,131	$4,348	$4,348	$5,820	$4,079	$2,859	$2,859	$2,634	$2,879	$2,565	1	14305	0.007
PACIFIC INDEMNITY COMPANY - 20346	$5,198	$4,855	$4,855	$6,432	$4,814	$4,375	$3,981	$4,398	$3,878	$3,566	0	6112	0.000
GREAT NORTHERN INSURANCE COMPANY - 20303	$5,198	$4,855	$4,855	$6,432	$4,814	$4,375	$3,981	$4,398	$3,878	$3,566	0	851	0.000
VIGILANT INSURANCE COMPANY - 20397	$5,198	$4,855	$4,855	$6,432	$4,814	$4,375	$3,981	$4,398	$3,878	$3,566	0	497	0.000
FEDERAL INSURANCE COMPANY - 20281	$5,198	$4,855	$4,855	$6,432	$4,814	$4,375	$3,981	$4,398	$3,878	$3,566	1	2508	0.040
FARMERS INSURANCE COMPANY OF ARIZONA - 21598	$5,346	$5,195	$5,047	$6,238	$4,724	$4,152	$3,354	$3,511	$3,651	$3,202	15	355153	0.004
CINCINNATI CASUALTY COMPANY, THE - 28665	$5,755	$5,172	$5,027	$4,699	$3,813	$3,111	$2,076	$2,492	$3,116	$2,720	0	207	0.000

Hypothetical 5: Married couple age 42; clean MVR last 3 years; wife drives a 2016 Toyota, Camry LE Hybrid, 4-door sedan, 4 cyl., 2.5L, automatic, VIN 4T1BD1FK&G, 15 miles each way to work; husband drives a 2014 Chevrolet Silverado 1500, crew cab, 8 cyl., 5.3L, automatic, 4x4, VIN 3GCUKSEC&E, 15 miles each way to work.
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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SAFE AUTO INSURANCE COMPANY - 25405	$685	$632	$592	$678	$546	$481	$443	$484	$479	$401	6	7153	0.084
GEICO CASUALTY COMPANY - 41491	$757	$686	$695	$818	$631	$629	$606	$601	$604	$519	77	967258	0.008
AMSHIELD INSURANCE COMPANY - 15590	$807	$721	$721	$878	$711	$672	$575	$634	$595	$510	0	6092	0.000
USAA GENERAL INDEMNITY COMPANY - 18600	$869	$783	$793	$900	$743	$733	$744	$720	$686	$603	18	99779	0.018
PROGRESSIVE ADVANCED INSURANCE COMPANY - 11851	$931	$786	$800	$1,053	$755	$680	$665	$700	$641	$566	45	523676	0.009
NATIONAL GENERAL INSURANCE COMPANY - 23728	$1,023	$919	$902	$1,046	$948	$888	$830	$1,044	$851	$785	3	19578	0.015
PROGRESSIVE PREFERRED INSURANCE COMPANY - 37834	$1,026	$881	$884	$1,180	$841	$761	$728	$761	$677	$598	42	394215	0.011
USAA CASUALTY INSURANCE COMPANY - 25968	$1,045	$946	$951	$1,087	$886	$875	$903	$863	$828	$724	19	130000	0.015
Main Street America Protection Insurance Company - 13026	$1,048	$863	$957	$1,278	$931	$848	$939	$858	$860	$792	0	375594	0.000
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941	$1,048	$948	$951	$1,081	$898	$883	$919	$877	$827	$728	5	144135	0.003
METROMILE INSURANCE COMPANY - 16187	$1,061	$909	$893	$1,118	$855	$788	$758	$796	$751	$650	2	8845	0.023
INFINITY CASUALTY INSURANCE COMPANY - 21792	$1,082	$1,122	$962	$1,327	$913	$915	$941	$1,112	$1,043	$861	9	32242	0.028
MIDVALE INDEMNITY COMPANY - 27138	$1,102	$907	$930	$1,040	$908	$823	$720	$698	$799	$666	0	735	0.000
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY - 25135	$1,102	$925	$942	$1,194	$915	$898	$752	$928	$821	$760	0	-	0.00
INFINITY SAFEGUARD INSURANCE COMPANY - 16802	$1,119	$1,187	$960	$1,356	$928	$956	$1,042	$1,145	$1,077	$913	3	34422	0.009
PEKIN INSURANCE COMPANY - 24228	$1,182	$1,114	$1,103	$1,513	$1,076	$1,085	$996	$1,047	$1,053	$908	4	29898	0.013
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY - 21253	$1,187	$1,061	$1,072	$1,226	$990	$983	$1,004	$966	$929	$808	4	54299	0.007
INTEGON INDEMNITY CORPORATION - 22772	$1,195	$995	$980	$1,241	$991	$949	$869	$1,154	$926	$845	2	5871	0.034
WESTERN AGRICULTURAL INSURANCE COMPANY - 27871	$1,210	$1,063	$1,084	$1,380	$1,020	$970	$807	$904	$901	$761	0	11548	0.000
STILLWATER INSURANCE COMPANY - 25180	$1,220	$1,064	$986	$1,709	$1,455	$988	$1,158	$1,367	$1,186	$1,158	0	2334	0.000
AMERICAN FAMILY INSURANCE COMPANY - 10386	$1,220	$1,008	$1,034	$1,227	$977	$855	$821	$789	$860	$705	13	171292	0.008
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955	$1,265	$1,112	$1,100	$1,350	$1,091	$1,100	$958	$1,079	$1,017	$857	1	11669	0.009
American European Insurance Company - 23337	$1,272	$1,004	$1,004	$1,277	$1,001	$859	$1,001	$878	$663	$614	0	1039	0.000
AUTO-OWNERS INSURANCE COMPANY - 18988	$1,273	$1,174	$1,215	$1,480	$1,169	$1,083	$925	$1,382	$1,022	$899	4	51809	0.008
Clearcover Insurance Company - 16524	$1,278	$1,163	$1,178	$1,389	$1,065	$1,054	$1,010	$993	$1,017	$868	0	1086	0.000
IDS PROPERTY CASUALTY INSURANCE COMPANY - 29068	$1,299	$1,064	$1,042	$1,560	$949	$1,202	$864	$942	$1,023	$701	6	35529	0.017
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259	$1,304	$1,137	$1,085	$1,402	$1,041	$1,118	$898	$967	$984	$775	0	1220	0.000
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072	$1,370	$1,095	$1,289	$1,523	$1,166	$1,084	$837	$946	$976	$946	1	17021	0.006
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761	$1,373	$1,029	$1,186	$1,501	$996	$1,122	$852	$961	$876	$794	0	28597	0.000
TRUMBULL INSURANCE COMPANY - 27120	$1,395	$1,102	$1,178	$1,372	$1,054	$1,008	$882	$851	$916	$936	6	131249	0.005
HARTFORD CASUALTY INSURANCE COMPANY - 29424	$1,395	$1,102	$1,178	$1,372	$1,054	$1,008	$882	$851	$916	$936	1	982	0.102
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178	$1,395	$1,170	$1,215	$1,563	$1,267	$1,029	$972	$1,151	$1,124	$846	69	883528	0.008

Hypothetical 5: Married couple age 42; clean MVR last 3 years; wife drives a 2016 Toyota, Camry LE Hybrid, 4-door sedan, 4 cyl., 2.5L, automatic, VIN 4T1BD1FK&G, 15 miles each way to work; husband drives a 2014 Chevrolet Silverado 1500, crew cab, 8 cyl., 5.3L, automatic, 4x4, VIN 3GCUKSEC&E, 15 miles each way to work.
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, 2020										Complaint Ratio (CR)		
Name of Insurer - NAIC#	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix 85053	Scottsdale 85257	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85122	Flagstaff 86001	Nogales 85621	Yuma 85364	Sierra Vista 85635	C	E	CR
PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD - 34690	$1,395	$1,102	$1,178	$1,372	$1,054	$1,008	$882	$851	$916	$936	0	1747	0.000
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693	$1,403	$1,171	$1,137	$1,418	$1,057	$962	$784	$1,241	$856	$1,093	1	13950	0.007
OWNERS INSURANCE COMPANY - 32700	$1,443	$1,331	$1,378	$1,678	$1,326	$1,229	$1,048	$1,567	$1,159	$1,020	0	14890	0.000
BERKLEY INSURANCE COMPANY - 32603	$1,483	$1,352	$1,352	$1,649	$1,264	$1,292	$1,128	$1,246	$1,103	$1,101	0	48	0.000
HORACE MANN INSURANCE COMPANY - 22578	$1,522	$1,283	$1,297	$1,583	$1,273	$1,193	$1,061	$1,187	$1,167	$1,009	0	6647	0.000
COAST NATIONAL INSURANCE COMPANY - 25089	$1,532	$1,151	$1,160	$1,553	$1,220	$1,103	$964	$1,272	$1,063	$839	13	144232	0.009
NATIONWIDE INSURANCE COMPANY OF AMERICA - 25453	$1,556	$1,245	$1,352	$1,599	$1,065	$1,168	$962	$1,093	$978	$1,035	0	7370	0.000
CSAA GENERAL INSURANCE COMPANY - 37770	$1,560	$1,222	$1,419	$1,684	$1,172	$1,198	$932	$1,397	$1,154	$940	11	153706	0.007
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE - 12873	$1,574	$1,128	$1,557	$1,632	$1,401	$1,574	$1,094	$1,269	$1,187	$1,138	0	3702	0.000
AIG PROPERTY CASUALTY COMPANY - 19402	$1,589	$1,469	$1,568	$1,615	$1,499	$1,531	$1,316	$1,399	$1,371	$1,342	0	4652	0.000
PHARMACISTS MUTUAL INSURANCE COMPANY - 13714	$1,655	$1,598	$1,424	$1,950	$1,309	$1,379	$1,246	$1,184	$1,184	$1,184	0	949	0.000
ANCHOR GENERAL INSURANCE COMPANY - 40010	$1,705	$1,400	$1,341	$1,790	$1,357	$1,211	$1,081	$1,132	$970	$906	2	5264	0.038
WESTERN GENERAL INSURANCE COMPANY - 27502	$1,707	$1,450	$1,431	$1,839	$1,394	$1,336	$1,235	$1,309	$1,222	$1,072	2	3636	0.055
TWIN CITY FIRE INSURANCE COMPANY - 29459	$1,709	$1,363	$1,397	$1,738	$1,379	$1,192	$1,071	$1,138	$1,180	$997	1	6834	0.015
BADGER MUTUAL INSURANCE COMPANY - 13420	$1,737	$1,647	$1,444	$1,863	$1,305	$1,419	$1,228	$1,082	$1,082	$1,082	3	7226	0.042
SAFECO INSURANCE COMPANY OF AMERICA - 24740	$1,757	$1,540	$1,564	$1,821	$1,438	$1,449	$1,276	$1,415	$1,309	$1,245	11	154010	0.007
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY - 36161	$1,826	$1,549	$1,499	$1,886	$1,491	$1,298	$1,250	$1,248	$1,332	$1,121	6	102584	0.006
ACUITY, A MUTUAL INSURANCE COMPANY - 14184	$1,843	$1,783	$1,840	$1,908	$1,727	$1,782	$1,605	$1,682	$1,591	$1,572	0	8666	0.000
Falcon Insurance Company - 14254	$1,849	$1,394	$1,264	$1,629	$1,314	$3,540	$1,107	$1,264	$992	$952	0	1921	0.000
COUNTRY MUTUAL INSURANCE COMPANY - 20990	$1,862	$1,736	$1,710	$2,084	$1,849	$1,689	$1,301	$1,593	$1,756	$1,284	0	2646	0.000
COUNTRY CASUALTY INSURANCE COMPANY - 20982	$1,863	$1,712	$1,681	$2,109	$1,882	$1,753	$1,308	$1,678	$1,819	$1,278	0	389	0.000
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805	$1,877	$1,565	$1,515	$2,012	$1,472	$1,353	$1,230	$1,313	$1,183	$1,055	27	127278	0.021
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756	$1,894	$1,524	$1,528	$1,863	$1,623	$1,410	$1,323	$1,604	$1,417	$1,269	1	1614	0.062
ALPHA PROPERTY & CASUALTY INSURANCE COMPANY - 38156	$1,919	$1,154	$1,133	$2,231	$1,199	$929	$713	$811	$737	$704	4	32996	0.012
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210	$1,923	$1,688	$1,695	$1,954	$1,535	$1,439	$1,252	$1,703	$1,403	$1,150	7	65876	0.011
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401	$1,928	$1,745	$1,653	$1,958	$1,537	$1,369	$1,271	$1,331	$1,394	$1,119	1	20479	0.005
SECURA INSURANCE, A MUTUAL COMPANY - 22543	$1,928	$1,685	$1,650	$1,960	$1,581	$1,838	$1,566	$1,587	$1,634	$1,356	0	4	0.000
STATE FARM FIRE AND CASUALTY COMPANY - 25143	$1,938	$1,630	$1,691	$2,170	$1,761	$1,424	$1,346	$1,602	$1,572	$1,184	8	44641	0.018
ACCC INSURANCE COMPANY - 10807	$2,026	$1,568	$1,723	$2,006	$1,518	$1,297	$1,182	$1,356	$1,264	$1,218	7	18553	0.038
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773	$2,059	$1,815	$1,852	$2,353	$1,736	$1,630	$1,363	$1,496	$1,516	$1,281	6	42146	0.014
MENDOTA INSURANCE COMPANY - 33650	$2,081	$1,600	$1,503	$1,959	$1,365	$1,383	$1,274	$1,116	$878	$723	3	15755	0.019
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY - 12484	$2,130	$1,871	$1,854	$2,488	$1,626	$2,130	$1,465	$1,356	$1,768	$1,239	0	4830	0.000

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

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COMMONWEALTH CASUALTY COMPANY - 13930	$2,180	$1,872	$1,897	$2,272	$1,659	$1,654	$1,327	$1,529	$1,153	$1,529	12	68434	0.018
SECURA SUPREME INSURANCE COMPANY - 10239	$2,180	$1,898	$1,856	$2,216	$1,775	$2,070	$1,754	$1,775	$1,833	$1,511	0	3807	0.000
AMICA MUTUAL INSURANCE COMPANY - 19976	$2,203	$1,906	$1,815	$2,155	$1,898	$1,852	$1,580	$1,751	$1,715	$1,705	5	20289	0.025
TEACHERS INSURANCE COMPANY - 22683	$2,219	$1,780	$1,786	$2,196	$1,897	$1,674	$1,571	$1,901	$1,684	$1,495	0	187	0.000
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939	$2,228	$2,089	$2,089	$2,314	$1,963	$1,963	$1,780	$1,917	$1,830	$1,917	0	2223	0.000
Stonegate Insurance Company - 14012	$2,233	$1,809	$1,728	$2,274	$1,950	$1,611	$1,448	$1,794	$1,310	$1,239	0	-	0.00
LIBERTY MUTUAL INSURANCE COMPANY - 23043	$2,364	$2,077	$2,058	$2,761	$1,805	$2,364	$1,626	$1,505	$1,962	$1,375	0	114	0.000
EQUITY INSURANCE COMPANY - 28746	$2,405	$1,863	$1,770	$2,334	$2,015	$1,664	$1,504	$1,860	$1,359	$2,183	0	5480	0.000
UNITED INSURANCE COMPANY INC. - 12256	$2,445	$2,477	$2,521	$2,362	$2,024	$1,801	$1,735	$1,889	$1,659	$1,690	3	66963	0.004
PRIMERO INSURANCE COMPANY - 11855	$2,496	$2,382	$2,382	$2,382	$2,202	$2,070	$2,070	$2,202	$2,070	$2,010	2	2665	0.075
BANKERS STANDARD INSURANCE COMPANY - 18279	$2,572	$2,284	$2,452	$2,801	$2,293	$2,295	$1,968	$2,187	$2,028	$2,014	0	4638	0.000
ASSURANCEAMERICA INSURANCE COMPANY - 11558	$2,573	$2,122	$2,058	$2,685	$2,036	$1,348	$1,104	$1,375	$1,173	$1,026	3	20207	0.015
YOUNG AMERICA INSURANCE COMPANY - 27090	$2,584	$2,164	$2,188	$2,362	$2,069	$2,110	$1,828	$2,098	$1,936	$2,098	0	11293	0.000
SAFEWAY INSURANCE COMPANY - 12521	$2,590	$2,126	$1,971	$2,624	$2,291	$1,797	$1,575	$1,957	$1,413	$1,497	6	74103	0.008
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942	$2,608	$2,348	$2,239	$2,652	$2,080	$1,876	$1,737	$188	$1,895	$1,531	0	172	0.000
MERCURY CASUALTY COMPANY - 11908	$2,644	$2,558	$2,426	$2,957	$2,268	$2,406	$1,975	$2,364	$2,304	$1,978	2	19760	0.010
Amica Property and Casualty Insurance Company - 12287	$2,683	$2,322	$2,210	$2,625	$2,307	$2,249	$1,915	$2,122	$2,081	$2,070	1	636	0.157
AMERICAN ACCESS CASUALTY COMPANY - 10730	$2,708	$2,231	$1,733	$2,049	$2,357	$2,116	$1,908	$1,313	$1,238	$1,530	10	37476	0.027
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688	$2,788	$2,447	$2,441	$2,924	$2,227	$2,160	$2,096	$2,210	$2,014	$1,864	37	299867	0.012
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS - 43494	$2,989	$1,732	$2,342	$2,960	$2,735	$2,121	$1,516	$1,575	$1,160	$1,293	6	56991	0.011
STAR CASUALTY INSURANCE COMPANY - 32387	$3,016	$2,418	$1,879	$1,963	$2,562	$2,147	$1,966	$1,614	$1,478	$1,575	0	3036	0.000
LOYA INSURANCE COMPANY - 11198	$3,038	$3,038	$2,856	$3,038	$2,890	$2,661	$2,571	$2,661	$2,661	$2,890	1	5521	0.018
ELECTRIC INSURANCE COMPANY - 21261	$3,056	$2,097	$2,260	$3,307	$2,739	$3,432	$2,558	$3,148	$2,373	$2,350	1	6961	0.014
FARMERS INSURANCE COMPANY OF ARIZONA - 21598	$3,061	$2,881	$2,855	$3,392	$2,748	$2,325	$2,013	$2,235	$2,121	$1,922	15	355153	0.004
UNITRIN SAFEGUARD INSURANCE COMPANY - 40703	$3,075	$2,685	$2,697	$3,471	$2,491	$2,361	$2,200	$2,289	$2,378	$1,958	1	8150	0.012
CINCINNATI CASUALTY COMPANY, THE - 28665	$3,452	$3,072	$2,986	$2,821	$2,264	$1,830	$1,221	$1,435	$1,833	$1,600	0	207	0.000
MGA INSURANCE COMPANY, INC. - 40150	$3,484	$2,435	$3,027	$4,128	$2,637	$1,916	$1,820	$1,943	$1,983	$1,697	3	48372	0.006
PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION - 18139	$3,736	$3,192	$3,192	$4,225	$3,223	$2,396	$2,396	$2,366	$2,400	$2,189	1	14305	0.007
SENTRY INSURANCE A MUTUAL COMPANY - 24988	$3,736	$3,192	$3,192	$4,225	$3,223	$2,396	$2,396	$2,366	$2,400	$2,189	6	92982	0.006
VIGILANT INSURANCE COMPANY - 20397	$3,813	$3,495	$3,495	$4,771	$3,460	$3,184	$2,979	$3,427	$2,975	$2,724	0	497	0.000
FEDERAL INSURANCE COMPANY - 20281	$3,813	$3,495	$3,495	$4,771	$3,460	$3,184	$2,979	$3,427	$2,975	$2,724	1	2508	0.040
PACIFIC INDEMNITY COMPANY - 20346	$3,813	$3,495	$3,495	$4,771	$3,460	$3,184	$2,979	$3,427	$2,975	$2,724	0	6112	0.000

Hypothetical 5: Married couple age 42; clean MVR last 3 years; wife drives a 2016 Toyota, Camry LE Hybrid, 4-door sedan, 4 cyl., 2.5L, automatic, VIN 4T1BD1FK&G, 15 miles each way to work; husband drives a 2014 Chevrolet Silverado 1500, crew cab, 8 cyl., 5.3L, automatic, 4x4, VIN 3GCUKSEC&E, 15 miles each way to work.
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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Name of Insurer - NAIC#	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
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GREAT NORTHERN INSURANCE COMPANY - 20303	$3,813	$3,495	$3,495	$4,771	$3,460	$3,184	$2,979	$3,427	$2,975	$2,724	0	851	0.000
ALLSTATE INDEMNITY COMPANY - 19240	$4,162	$3,671	$4,108	$4,428	$3,682	$3,739	$3,434	$3,470	$3,465	$3,465	1	7558	0.013
PERMANENT GENERAL ASSURANCE CORPORATION - 37648	$4,823	$3,748	$4,104	$5,210	$3,877	$3,618	$3,131	$3,972	$3,542	$2,941	7	36747	0.019
CENTRAL MUTUAL INSURANCE COMPANY - 20230	$4,825	$4,236	$4,464	$4,290	$3,738	$3,826	$3,748	$4,220	$3,748	$3,489	0	9534	0.000

Hypothetical 6: Married couple age 42; clean MVR last 3 years; wife drives a 2016 Toyota, Camry LE Hybrid, 4-door sedan, 4 cyl., 2.5L, automatic, VIN 4T1BD1FK&G, 15 miles each way to work; husband drives a 2014 Chevrolet Silverado 1500, crew cab, 8 cyl., 5.3L, automatic, 4x4, VIN 3GCUKSEC&E, 15 miles each way to work.
Coverage & Limits: Combined Single Limit of $300,000 or Split Limits of $100,000/$300,000 BI and $50,000 PD; medical payments of $5,000; UM and UIM Limits same as liability; $250 deductible comprehensive; $500 deductible collision.

Name of Insurer - NAIC#	Premiums shown are six-month premiums as of March 1, 2020										Complaint Ratio (CR)		
	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix 85053	Scottsdale 85257	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85122	Flagstaff 86001	Nogales 85621	Yuma 85364	Sierra Vista 85635	C	E	CR
AMSHIELD INSURANCE COMPANY - 15590	$762	$655	$655	$816	$660	$632	$514	$559	$538	$462	0	6092	0.000
USAA GENERAL INDEMNITY COMPANY - 18600	$948	$852	$864	$979	$792	$787	$795	$760	$745	$648	18	99779	0.018
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY - 25135	$980	$819	$827	$1,060	$799	$783	$644	$784	$711	$655	0	-	0.00
GEICO CASUALTY COMPANY - 41491	$1,049	$960	$987	$1,176	$869	$856	$790	$778	$857	$703	77	967258	0.008
NATIONAL GENERAL INSURANCE COMPANY - 23728	$1,053	$889	$883	$1,077	$894	$834	$769	$1,025	$809	$737	3	19578	0.015
METROMILE INSURANCE COMPANY - 16187	$1,104	$948	$938	$1,179	$879	$811	$765	$813	$782	$675	2	8845	0.023
USAA CASUALTY INSURANCE COMPANY - 25968	$1,113	$1,004	$1,011	$1,155	$924	$919	$942	$892	$880	$760	19	130000	0.015
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941	$1,126	$1,016	$1,022	$1,159	$942	$935	$965	$913	$888	$770	5	144135	0.003
Main Street America Protection Insurance Company - 13026	$1,162	$947	$1,075	$1,430	$1,024	$945	$1,018	$908	$922	$849	0	375594	0.000
INTEGON INDEMNITY CORPORATION - 22772	$1,222	$1,017	$1,000	$1,268	$1,010	$969	$847	$1,179	$902	$824	2	5871	0.034
PROGRESSIVE ADVANCED INSURANCE COMPANY - 11851	$1,227	$1,014	$1,045	$1,408	$954	$872	$815	$871	$816	$700	45	523676	0.009
MIDVALE INDEMNITY COMPANY - 27138	$1,246	$1,010	$1,044	$1,173	$1,005	$917	$795	$750	$878	$718	0	735	0.000
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY - 21253	$1,247	$1,111	$1,125	$1,284	$1,019	$1,016	$1,032	$983	$973	$837	4	54299	0.007
STILLWATER INSURANCE COMPANY - 25180	$1,263	$1,081	$1,015	$1,954	$1,624	$1,006	$1,282	$1,512	$1,315	$1,272	0	2334	0.000
PROGRESSIVE PREFERRED INSURANCE COMPANY - 37834	$1,339	$1,138	$1,153	$1,571	$1,064	$970	$898	$942	$864	$749	42	394215	0.011
AMERICAN FAMILY INSURANCE COMPANY - 10386	$1,343	$1,097	$1,131	$1,352	$1,052	$923	$885	$810	$903	$728	13	171292	0.008
WESTERN AGRICULTURAL INSURANCE COMPANY - 27871	$1,360	$1,187	$1,217	$1,558	$1,134	$1,088	$896	$992	$1,016	$851	0	11548	0.000
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955	$1,384	$1,216	$1,212	$1,499	$1,187	$1,193	$1,012	$1,140	$1,108	$925	1	11669	0.009
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072	$1,394	$1,110	$1,295	$1,548	$1,167	$1,076	$817	$919	$960	$919	1	17021	0.006
PEKIN INSURANCE COMPANY - 24228	$1,444	$1,349	$1,378	$1,970	$1,287	$1,365	$1,177	$1,291	$1,302	$1,068	4	29898	0.013
SAFE AUTO INSURANCE COMPANY - 25405	$1,452	$1,328	$1,198	$1,505	$1,216	$1,113	$1,012	$1,115	$1,028	$865	6	7153	0.084
AUTO-OWNERS INSURANCE COMPANY - 18988	$1,506	$1,386	$1,432	$1,736	$1,376	$1,270	$1,086	$1,609	$1,197	$1,058	4	51809	0.008
INFINITY SAFEGUARD INSURANCE COMPANY - 16802	$1,560	$1,615	$1,365	$1,741	$1,148	$1,183	$1,248	$1,382	$1,415	$1,183	3	34422	0.009
CSAA GENERAL INSURANCE COMPANY - 37770	$1,622	$1,208	$1,403	$1,740	$1,150	$1,170	$898	$1,383	$1,151	$918	11	153706	0.007
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693	$1,628	$1,364	$1,317	$1,661	$1,220	$1,088	$882	$1,378	$981	$1,211	1	13950	0.007
Clearcover Insurance Company - 16524	$1,637	$1,505	$1,549	$1,848	$1,359	$1,330	$1,216	$1,193	$1,345	$1,095	0	1086	0.000
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761	$1,671	$1,212	$1,440	$1,876	$1,199	$1,327	$1,005	$1,115	$1,043	$945	0	28597	0.000
AMICA MUTUAL INSURANCE COMPANY - 19976	$1,672	$1,475	$1,370	$1,645	$1,430	$1,433	$1,145	$1,264	$1,251	$1,251	5	20289	0.025
NATIONWIDE INSURANCE COMPANY OF AMERICA - 25453	$1,674	$1,344	$1,454	$1,735	$1,142	$1,233	$993	$1,137	$1,044	$1,084	0	7370	0.000
TRUMBULL INSURANCE COMPANY - 27120	$1,676	$1,307	$1,439	$1,656	$1,316	$1,218	$1,017	$987	$1,070	$1,093	6	131249	0.005
PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD - 34690	$1,676	$1,307	$1,439	$1,656	$1,316	$1,218	$1,017	$987	$1,070	$1,093	0	1747	0.000
HARTFORD CASUALTY INSURANCE COMPANY - 29424	$1,676	$1,307	$1,439	$1,656	$1,316	$1,218	$1,017	$987	$1,070	$1,093	1	982	0.102

Hypothetical 6: Married couple age 42; clean MVR last 3 years; wife drives a 2016 Toyota, Camry LE Hybrid, 4-door sedan, 4 cyl., 2.5L, automatic, VIN 4T1BD1FK&G, 15 miles each way to work; husband drives a 2014 Chevrolet Silverado 1500, crew cab, 8 cyl., 5.3L, automatic, 4x4, VIN 3GCUKSEC&E, 15 miles each way to work.
Coverage & Limits: Combined Single Limit of $300,000 or Split Limits of $100,000/$300,000 BI and $50,000 PD; medical payments of $5,000; UM and UIM Limits same as liability; $250 deductible comprehensive; $500 deductible collision.

Name of Insurer - NAIC#	Premiums shown are six-month premiums as of March 1, 2020										Complaint Ratio (CR)		
	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix 85053	Scottsdale 85257	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85122	Flagstaff 86001	Nogales 85621	Yuma 85364	Sierra Vista 85635	C	E	CR
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259	$1,695	$1,497	$1,399	$1,809	$1,349	$1,424	$1,124	$1,190	$1,231	$979	0	1220	0.000
IDS PROPERTY CASUALTY INSURANCE COMPANY - 29068	$1,697	$1,405	$1,372	$2,158	$1,252	$1,601	$1,105	$1,169	$1,318	$850	6	35529	0.017
OWNERS INSURANCE COMPANY - 32700	$1,707	$1,571	$1,623	$1,967	$1,559	$1,439	$1,231	$1,824	$1,357	$1,199	0	14890	0.000
BERKLEY INSURANCE COMPANY - 32603	$1,721	$1,580	$1,580	$1,900	$1,461	$1,501	$1,282	$1,398	$1,247	$1,250	0	48	0.000
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178	$1,722	$1,464	$1,507	$1,926	$1,570	$1,264	$1,176	$1,420	$1,415	$1,065	69	883528	0.008
COAST NATIONAL INSURANCE COMPANY - 25089	$1,739	$1,318	$1,360	$1,814	$1,369	$1,219	$1,050	$1,411	$1,209	$936	13	144232	0.009
HORACE MANN INSURANCE COMPANY - 22578	$1,745	$1,470	$1,492	$1,819	$1,459	$1,368	$1,202	$1,341	$1,335	$1,155	0	6647	0.000
INFINITY CASUALTY INSURANCE COMPANY - 21792	$1,749	$1,771	$1,575	$2,107	$1,401	$1,418	$1,385	$1,635	$1,555	$1,270	9	32242	0.028
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE - 12873	$1,869	$1,340	$1,832	$1,930	$1,647	$1,869	$1,261	$1,454	$1,380	$1,319	0	3702	0.000
ACUITY, A MUTUAL INSURANCE COMPANY - 14184	$1,880	$1,801	$1,863	$1,976	$1,749	$1,785	$1,597	$1,677	$1,583	$1,571	0	8666	0.000
COUNTRY PREFERRED INSURANCE COMPANY - 21008	$1,933	$1,816	$1,794	$2,144	$1,930	$1,759	$1,325	$1,654	$1,828	$1,317	2	29762	0.007
AIG PROPERTY CASUALTY COMPANY - 19402	$1,997	$1,856	$1,961	$2,027	$1,788	$1,881	$1,634	$1,730	$1,708	$1,670	0	4652	0.000
BADGER MUTUAL INSURANCE COMPANY - 13420	$2,031	$1,941	$1,716	$2,169	$1,559	$1,665	$1,446	$1,292	$1,292	$1,292	3	7226	0.042
SECURA INSURANCE, A MUTUAL COMPANY - 22543	$2,046	$1,797	$1,760	$2,079	$1,689	$1,953	$1,672	$1,689	$1,740	$1,454	0	4	0.000
TWIN CITY FIRE INSURANCE COMPANY - 29459	$2,091	$1,640	$1,755	$2,124	$1,757	$1,458	$1,237	$1,327	$1,386	$1,187	1	6834	0.015
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210	$2,145	$1,907	$1,877	$2,217	$1,670	$1,548	$1,322	$1,858	$1,555	$1,236	7	65876	0.011
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756	$2,151	$1,752	$1,755	$2,122	$1,847	$1,608	$1,494	$1,794	$1,609	$1,446	1	1614	0.062
COUNTRY MUTUAL INSURANCE COMPANY - 20990	$2,154	$2,024	$2,000	$2,389	$2,146	$1,954	$1,474	$1,833	$2,031	$1,466	0	2646	0.000
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY - 36161	$2,183	$1,818	$1,764	$2,247	$1,753	$1,538	$1,395	$1,354	$1,528	$1,289	6	102584	0.006
COUNTRY CASUALTY INSURANCE COMPANY - 20982	$2,195	$2,041	$2,012	$2,452	$2,236	$2,078	$1,511	$1,981	$2,153	$1,490	0	389	0.000
PHARMACISTS MUTUAL INSURANCE COMPANY - 13714	$2,254	$2,149	$1,911	$2,625	$1,718	$1,842	$1,521	$1,466	$1,466	$1,466	0	949	0.000
SAFECO INSURANCE COMPANY OF AMERICA - 24740	$2,278	$1,912	$1,923	$2,329	$1,750	$1,746	$1,485	$1,693	$1,654	$1,447	11	154010	0.007
Amica Property and Casualty Insurance Company - 12287	$2,281	$2,011	$1,865	$2,243	$1,944	$1,872	$1,554	$1,712	$1,700	$1,698	1	636	0.157
SECURA SUPREME INSURANCE COMPANY - 10239	$2,294	$2,005	$1,961	$2,331	$1,877	$2,180	$1,851	$1,871	$1,934	$1,601	0	3807	0.000
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401	$2,335	$2,054	$1,975	$2,364	$1,806	$1,646	$1,476	$1,525	$1,637	$1,302	1	20479	0.005
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939	$2,352	$2,191	$2,191	$2,460	$2,057	$2,057	$1,842	$2,001	$1,902	$2,001	0	2223	0.000
MENDOTA INSURANCE COMPANY - 33650	$2,363	$1,817	$1,694	$2,224	$1,520	$1,545	$1,405	$1,239	$984	$808	3	15755	0.019
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773	$2,440	$2,135	$2,194	$2,791	$2,033	$1,924	$1,585	$1,715	$1,793	$1,500	6	42146	0.014
STATE FARM FIRE AND CASUALTY COMPANY - 25143	$2,445	$2,094	$2,151	$2,727	$2,237	$1,789	$1,668	$2,052	$2,052	$1,545	8	44641	0.018
TEACHERS INSURANCE COMPANY - 22683	$2,514	$2,038	$2,043	$2,494	$2,149	$1,897	$1,759	$2,112	$1,902	$1,691	0	187	0.000
ALPHA PROPERTY & CASUALTY INSURANCE COMPANY - 38156	$2,629	$1,581	$1,552	$3,056	$1,642	$1,272	$977	$1,111	$1,010	$964	4	32996	0.012
COMMONWEALTH CASUALTY COMPANY - 13930	$2,665	$2,181	$2,301	$2,888	$2,004	$2,051	$1,535	$1,793	$1,370	$1,793	12	68434	0.018

Hypothetical 6: Married couple age 42; clean MVR last 3 years; wife drives a 2016 Toyota, Camry LE Hybrid, 4-door sedan, 4 cyl., 2.5L, automatic, VIN 4T1BD1FK&G, 15 miles each way to work; husband drives a 2014 Chevrolet Silverado 1500, crew cab, 8 cyl., 5.3L, automatic, 4x4, VIN 3GCUKSEC&E, 15 miles each way to work.
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 85053	Scottsdale 85257	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85122	Flagstaff 86001	Nogales 85621	Yuma 85364	Sierra Vista 85635	C	E	CR
AMERICAN ACCESS CASUALTY COMPANY - 10730	$2,708	$2,231	$1,733	$2,049	$2,357	$2,116	$1,908	$1,313	$1,238	$1,530	10	37476	0.027
MERCURY CASUALTY COMPANY - 11908	$2,789	$2,661	$2,514	$3,139		$2,471	$2,005	$2,427	$2,351	$2,008	2	19760	0.010
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688	$2,825	$2,450	$2,453	$3,015	$2,203	$2,118	$2,047	$2,112	$1,968	$1,797	37	299867	0.012
BANKERS STANDARD INSURANCE COMPANY - 18279	$3,003	$2,692	$2,881	$3,286	$2,673	$2,648	$2,254	$2,507	$2,332	$2,325	0	4638	0.000
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY - 12484	$3,025	$2,511	$2,467	$3,536	$2,154	$3,025	$1,805	$1,827	$2,329	$1,602	0	4830	0.000
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942	$3,150	$2,762	$2,666	$3,191	$2,442	$2,245	$2,006	$2,107	$2,221	$1,774	0	172	0.000
LIBERTY MUTUAL INSURANCE COMPANY - 23043	$3,358	$2,787	$2,738	$3,925	$2,391	$3,358	$2,003	$2,028	$2,585	$1,778	0	114	0.000
FARMERS INSURANCE COMPANY OF ARIZONA - 21598	$3,387	$3,236	$3,173	$3,902	$2,947	$2,586	$2,136	$2,318	$2,323	$2,060	15	355153	0.004
UNITRIN SAFEGUARD INSURANCE COMPANY - 40703	$3,768	$3,194	$3,243	$4,243	$2,988	$2,820	$2,581	$2,679	$2,855	$2,282	1	8150	0.012
ELECTRIC INSURANCE COMPANY - 21261	$3,896	$2,948	$3,173	$3,634	$2,991	$3,677	$2,739	$3,367	$2,567	$2,536	1	6961	0.014
CINCINNATI CASUALTY COMPANY, THE - 28665	$3,965	$3,528	$3,429	$3,240	$2,600	$2,101	$1,403	$1,648	$2,105	$1,838	0	207	0.000
ALLSTATE INDEMNITY COMPANY - 19240	$4,541	$3,877	$4,310	$4,777	$3,859	$3,883	$3,536	$3,576	$3,561	$3,561	1	7558	0.013
FEDERAL INSURANCE COMPANY - 20281	$4,679	$4,317	$4,317	$5,791	$4,186	$3,820	$3,551	$4,089	$3,561	$3,284	1	2508	0.040
VIGILANT INSURANCE COMPANY - 20397	$4,679	$4,317	$4,317	$5,791	$4,186	$3,820	$3,551	$4,089	$3,561	$3,284	0	497	0.000
GREAT NORTHERN INSURANCE COMPANY - 20303	$4,679	$4,317	$4,317	$5,791	$4,186	$3,820	$3,551	$4,089	$3,561	$3,284	0	851	0.000
PACIFIC INDEMNITY COMPANY - 20346	$4,679	$4,317	$4,317	$5,791	$4,186	$3,820	$3,551	$4,089	$3,561	$3,284	0	6112	0.000
CENTRAL MUTUAL INSURANCE COMPANY - 20230	$4,708	$4,050	$4,414	$4,226	$3,631	$3,532	$3,413	$3,845	$3,413	$3,215	0	9534	0.000
SENTRY INSURANCE A MUTUAL COMPANY - 24988	$5,182	$4,420	$4,420	$5,851	$4,202	$3,082	$3,082	$2,957	$3,113	$2,780	6	92982	0.006
PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION - 18139	$5,182	$4,420	$4,420	$5,851	$4,202	$3,082	$3,082	$2,957	$3,113	$2,780	1	14305	0.007
PERMANENT GENERAL ASSURANCE CORPORATION - 37648	$5,880	$4,508	$4,945	$6,437	$4,605	$4,279	$3,710	$4,633	$4,301	$3,428	7	36747	0.019

Hypothetical 7: Married couple age 42; husband had 1 at-fault accident (in 2018); wife drives 2016 Toyota, Camry LE Hybrid, 4-door sedan, 4 cyl., 2.5L, automatic, VIN 4T1BD1FK&G; 15 miles to work; husband drives a 2014 Chevrolet Silverado 1500, crew cab, 8 cyl., 5.3L, automatic, 4x4, VIN 3GCUKSEC&E, 15 miles each way to work; clean MVR last 3 years.
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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	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
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GEICO CASUALTY COMPANY - 41491	$1,062	$963	$973	$1,151	$881	$870	$836	$818	$833	$711	77	967258	0.008
USAA GENERAL INDEMNITY COMPANY - 18600	$1,173	$1,055	$1,066	$1,217	$995	$977	$992	$954	$919	$798	18	99779	0.018
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY - 25135	$1,204	$1,009	$1,029	$1,309	$998	$978	$816	$1,009	$895	$826	0	-	0.00
Main Street America Protection Insurance Company - 13026	$1,227	$1,003	$1,114	$1,502	$1,084	$982	$1,092	$991	$995	$912	0	375594	0.000
AMERICAN FAMILY INSURANCE COMPANY - 10386	$1,308	$1,079	$1,105	$1,311	$1,040	$908	$870	$828	$914	$742	13	171292	0.008
PROGRESSIVE ADVANCED INSURANCE COMPANY - 11851	$1,368	$1,154	$1,171	$1,548	$1,106	$986	$954	$999	$927	$808	45	523676	0.009
NATIONAL GENERAL INSURANCE COMPANY - 23728	$1,387	$1,182	$1,144	$1,415	$1,219	$1,136	$1,067	$1,409	$1,090	$1,000	3	19578	0.015
METROMILE INSURANCE COMPANY - 16187	$1,394	$1,214	$1,172	$1,466	$1,124	$1,038	$985	$1,038	$979	$854	2	8845	0.023
PEKIN INSURANCE COMPANY - 24228	$1,401	$1,320	$1,304	$1,795	$1,281	$1,285	$1,191	$1,234	$1,247	$1,076	4	29898	0.013
MIDVALE INDEMNITY COMPANY - 27138	$1,404	$1,149	$1,172	$1,312	$1,125	$1,025	$882	$837	$986	$803	0	735	0.000
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259	$1,410	$1,228	$1,173	$1,517	$1,128	$1,209	$972	$1,043	$1,064	$838	0	1220	0.000
USAA CASUALTY INSURANCE COMPANY - 25968	$1,421	$1,285	$1,288	$1,480	$1,197	$1,175	$1,212	$1,152	$1,119	$966	19	130000	0.015
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941	$1,423	$1,285	$1,288	$1,469	$1,211	$1,185	$1,232	$1,169	$1,117	$970	5	144135	0.003
WESTERN AGRICULTURAL INSURANCE COMPANY - 27871	$1,437	$1,262	$1,287	$1,638	$1,211	$1,152	$957	$1,073	$1,069	$903	0	11548	0.000
OWNERS INSURANCE COMPANY - 32700	$1,443	$1,331	$1,378	$1,678	$1,326	$1,229	$1,048	$1,567	$1,159	$1,020	0	14890	0.000
American European Insurance Company - 23337	$1,454	$1,154	$1,154	$1,476	$1,147	$981	$800	$999	$749	$691	0	1039	0.000
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955	$1,461	$1,286	$1,270	$1,558	$1,261	$1,265	$1,103	$1,229	$1,170	$984	1	11669	0.009
AMSHIELD INSURANCE COMPANY - 15590	$1,462	$1,357	$1,357	$1,574	$1,300	$1,205	$1,023	$1,071	$1,080	$931	0	6092	0.000
INFINITY CASUALTY INSURANCE COMPANY - 21792	$1,567	$1,632	$1,390	$1,913	$1,305	$1,316	$1,359	$1,573	$1,486	$1,235	9	32242	0.028
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178	$1,583	$1,331	$1,378	$1,780	$1,440	$1,164	$1,099	$1,284	$1,270	$954	69	883528	0.008
PROGRESSIVE PREFERRED INSURANCE COMPANY - 37834	$1,598	$1,381	$1,379	$1,833	$1,320	$1,177	$1,130	$1,159	$1,050	$924	42	394215	0.011
IDS PROPERTY CASUALTY INSURANCE COMPANY - 29068	$1,599	$1,319	$1,287	$1,915	$1,179	$1,486	$1,071	$1,155	$1,261	$867	6	35529	0.017
INTEGON INDEMNITY CORPORATION - 22772	$1,601	$1,349	$1,306	$1,657	$1,343	$1,284	$1,134	$1,553	$1,198	$1,094	2	5871	0.034
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY - 21253	$1,622	$1,448	$1,460	$1,677	$1,344	$1,327	$1,353	$1,294	$1,262	$1,084	4	54299	0.007
Clearcover Insurance Company - 16524	$1,631	$1,490	$1,509	$1,785	$1,356	$1,334	$1,274	$1,235	$1,289	$1,095	0	1086	0.000
INFINITY SAFEGUARD INSURANCE COMPANY - 16802	$1,632	$1,738	$1,396	$1,970	$1,338	$1,387	$1,506	$1,642	$1,551	$1,323	3	34422	0.009
PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD - 34690	$1,642	$1,296	$1,378	$1,610	$1,228	$1,181	$1,027	$985	$1,077	$1,094	0	1747	0.000
TRUMBULL INSURANCE COMPANY - 27120	$1,642	$1,296	$1,378	$1,610	$1,228	$1,181	$1,027	$985	$1,077	$1,094	6	131249	0.005
HARTFORD CASUALTY INSURANCE COMPANY - 29424	$1,642	$1,296	$1,378	$1,610	$1,228	$1,181	$1,027	$985	$1,077	$1,094	1	982	0.102
SAFE AUTO INSURANCE COMPANY - 25405	$1,782	$1,627	$1,463	$1,847	$1,487	$1,348	$1,223	$1,350	$1,242	$1,038	6	7153	0.084
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693	$1,786	$1,492	$1,446	$1,806	$1,344	$1,221	$993	$1,566	$1,088	$1,377	1	13950	0.007
PHARMACISTS MUTUAL INSURANCE COMPANY - 13714	$1,790	$1,733	$1,543	$2,108	$1,347	$1,494	$1,350	$1,282	$1,282	$1,282	0	949	0.000

Hypothetical 7: Married couple age 42; husband had 1 at-fault accident (in 2018); wife drives 2016 Toyota, Camry LE Hybrid, 4-door sedan, 4 cyl., 2.5L, automatic, VIN 4T1BD1FK&G; 15 miles to work; husband drives a 2014 Chevrolet Silverado 1500, crew cab, 8 cyl., 5.3L, automatic, 4x4, VIN 3GCUKSEC&E, 15 miles each way to work; clean MVR last 3 years.
Coverage & Limits: Combined single limit of $40,000 or split limits of $15,000/$30,000 BI and $10,000 PD; medical payments of $5,000; UM and UIM Limits same as liability; $250 deductible comprehensive; $500 deductible collision.

Name of Insurer - NAIC#	Premiums shown are six-month premiums as of March 1, 2020										Complaint Ratio (CR)		
	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix 85053	Scottsdale 85257	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85122	Flagstaff 86001	Nogales 85621	Yuma 85364	Sierra Vista 85635	C	E	CR
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072	$1,895	$1,495	$1,758	$2,088	$1,566	$1,464	$1,103	$1,245	$1,305	$1,245	1	17021	0.006
AIG PROPERTY CASUALTY COMPANY - 19402	$1,898	$1,754	$1,873	$1,928	$1,793	$1,830	$1,574	$1,671	$1,637	$1,603	0	4652	0.000
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761	$1,917	$1,436	$1,649	$2,071	$1,390	$1,569	$1,189	$1,339	$1,212	$1,097	0	28597	0.000
COAST NATIONAL INSURANCE COMPANY - 25089	$1,929	$1,465	$1,463	$1,953	$1,543	$1,393	$1,224	$1,601	$1,358	$1,061	13	144232	0.009
ANCHOR GENERAL INSURANCE COMPANY - 40010	$1,941	$1,597	$1,534	$2,059	$1,546	$1,375	$1,222	$1,285	$1,093	$1,017	2	5264	0.038
NATIONWIDE INSURANCE COMPANY OF AMERICA - 25453	$1,945	$1,541	$1,679	$1,998	$1,310	$1,448	$1,184	$1,352	$1,198	$1,276	0	7370	0.000
BERKLEY INSURANCE COMPANY - 32603	$1,956	$1,796	$1,796	$2,177	$1,688	$1,706	$1,484	$1,688	$1,436	$1,484	0	48	0.000
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE - 12873	$1,995	$1,410	$1,953	$2,046	$1,775	$1,995	$1,375	$1,572	$1,483	$1,414	0	3702	0.000
TWIN CITY FIRE INSURANCE COMPANY - 29459	$2,005	$1,593	$1,644	$2,036	$1,628	$1,390	$1,233	$1,309	$1,371	$1,158	1	6834	0.015
STILLWATER INSURANCE COMPANY - 25180	$2,017	$1,746	$1,605	$2,379	$2,020	$1,613	$1,778	$1,889	$1,632	$1,594	0	2334	0.000
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401	$2,049	$1,858	$1,756	$2,082	$1,634	$1,449	$1,346	$1,402	$1,477	$1,182	1	20479	0.005
WESTERN GENERAL INSURANCE COMPANY - 27502	$2,097	$1,794	$1,759	$2,246	$1,722	$1,637	$1,523	$1,590	$1,500	$1,322	2	3636	0.055
COUNTRY CASUALTY INSURANCE COMPANY - 20982	$2,153	$1,991	$1,958	$2,426	$2,159	$1,995	$1,508	$1,897	$2,071	$1,480	0	389	0.000
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805	$2,171	$1,810	$1,749	$2,327	$1,704	$1,566	$1,424	$1,516	$1,367	$1,221	27	127278	0.021
Falcon Insurance Company - 14254	$2,174	$1,644	$1,673	$1,927	$1,556	$1,383	$1,317	$1,504	$1,176	$1,129	0	1921	0.000
COUNTRY MUTUAL INSURANCE COMPANY - 20990	$2,186	$2,049	$2,022	$2,435	$2,156	$1,955	$1,523	$1,833	$2,034	$1,509	0	2646	0.000
HORACE MANN INSURANCE COMPANY - 22578	$2,187	$1,830	$1,858	$2,262	$1,815	$1,693	$1,499	$1,657	$1,645	$1,421	0	6647	0.000
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY - 36161	$2,218	$1,880	$1,817	$2,294	$1,808	$1,565	$1,519	$1,526	$1,614	$1,354	6	102584	0.006
ALPHA PROPERTY & CASUALTY INSURANCE COMPANY - 38156	$2,259	$1,358	$1,334	$2,626	$1,411	$1,093	$840	$955	$868	$828	4	32996	0.012
STATE FARM FIRE AND CASUALTY COMPANY - 25143	$2,268	$1,913	$1,981	$2,541	$2,063	$1,668	$1,575	$1,867	$1,840	$1,388	8	44641	0.018
SECURA INSURANCE, A MUTUAL COMPANY - 22543	$2,306	$2,025	$1,978	$2,356	$1,893	$2,202	$1,868	$1,870	$1,939	$1,596	0	4	0.000
COMMONWEALTH CASUALTY COMPANY - 13930	$2,314	$1,893	$2,010	$2,434	$1,757	$1,757	$1,400	$1,616	$1,216	$1,616	12	68434	0.018
SAFECO INSURANCE COMPANY OF AMERICA - 24740	$2,323	$2,037	$2,071	$2,409	$1,900	$1,907	$1,680	$1,862	$1,736	$1,636	11	154010	0.007
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210	$2,388	$2,087	$2,095	$2,422	$1,901	$1,784	$1,549	$2,100	$1,739	$1,415	7	65876	0.011
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939	$2,396	$2,249	$2,249	$2,494	$2,114	$2,114	$1,916	$2,064	$1,970	$2,064	0	2223	0.000
MENDOTA INSURANCE COMPANY - 33650	$2,428	$1,862	$1,739	$2,282	$1,595	$1,613	$1,483	$1,300	$1,019	$841	3	15755	0.019
CSAA GENERAL INSURANCE COMPANY - 37770	$2,486	$1,960	$2,278	$2,683	$1,876	$1,921	$1,494	$2,231	$1,842	$1,501	11	153706	0.007
ACCC INSURANCE COMPANY - 10807	$2,534	$1,960	$2,160	$2,516	$2,005	$1,713	$1,561	$1,676	$1,552	$1,558	7	18553	0.038
SECURA SUPREME INSURANCE COMPANY - 10239	$2,614	$2,288	$2,229	$2,671	$2,132	$2,487	$2,093	$2,093	$2,181	$1,781	0	3807	0.000
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY - 12484	$2,635	$2,331	$2,288	$3,025	$2,025	$2,635	$1,804	$1,668	$2,176	$1,530	0	4830	0.000
Stonegate Insurance Company - 14012	$2,661	$2,068	$1,976	$2,068	$2,224	$1,837	$1,642	$2,041	$1,484	$1,401	0	-	0.00
UNITED INSURANCE COMPANY INC. - 12256	$2,687	$2,727	$2,778	$2,578	$2,240	$1,969	$1,896	$2,067	$1,815	$1,836	3	66963	0.004

Hypothetical 7: Married couple age 42; husband had 1 at-fault accident (in 2018); wife drives 2016 Toyota, Camry LE Hybrid, 4-door sedan, 4 cyl., 2.5L, automatic, VIN 4T1BD1FK&G; 15 miles to work; husband drives a 2014 Chevrolet Silverado 1500, crew cab, 8 cyl., 5.3L, automatic, 4x4, VIN 3GCUKSEC&E, 15 miles each way to work; clean MVR last 3 years.
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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HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756	$2,705	$2,176	$2,181	$2,643	$2,313	$1,982	$1,866	$2,243	$1,987	$1,781	1	1614	0.062
EQUITY INSURANCE COMPANY - 28746	$2,710	$2,105	$2,005	$2,648	$2,270	$1,874	$1,683	$2,090	$1,518	$1,432	0	5480	0.000
BADGER MUTUAL INSURANCE COMPANY - 13420	$2,759	$2,617	$2,290	$2,954	$2,068	$2,256	$1,948	$1,719	$1,719	$1,719	3	7226	0.042
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773	$2,764	$2,435	$2,486	$3,158	$2,329	$2,188	$1,829	$2,009	$2,035	$1,719	6	42146	0.014
YOUNG AMERICA INSURANCE COMPANY - 27090	$2,764	$2,308	$2,326	$2,524	$2,212	$2,254	$1,954	$2,230	$2,050	$2,230	0	11293	0.000
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942	$2,769	$2,496	$2,374	$2,814	$2,207	$1,981	$1,835	$1,939	$2,007	$1,616	0	172	0.000
AMICA MUTUAL INSURANCE COMPANY - 19976	$2,772	$2,399	$2,285	$2,713	$2,389	$2,332	$1,991	$2,203	$2,155	$2,147	5	20289	0.025
LIBERTY MUTUAL INSURANCE COMPANY - 23043	$2,925	$2,587	$2,540	$3,358	$2,248	$2,925	$2,003	$1,851	$2,416	$1,699	0	114	0.000
ACUITY, A MUTUAL INSURANCE COMPANY - 14184	$2,934	$2,840	$2,933	$3,038	$2,752	$2,830	$2,554	$2,675	$2,526	$2,499	0	8666	0.000
SAFEWAY INSURANCE COMPANY - 12521	$2,939	$2,416	$2,242	$2,997	$2,607	$2,039	$1,777	$2,217	$1,593	$1,687	6	74103	0.008
ASSURANCEAMERICA INSURANCE COMPANY - 11558	$2,985	$2,465	$2,382	$3,126	$2,365	$1,596	$1,273	$1,586	$1,353	$1,185	3	20207	0.015
AMERICAN ACCESS CASUALTY COMPANY - 10730	$3,024	$2,486	$1,920	$2,279	$2,629	$2,353	$2,119	$1,445	$1,362	$1,688	10	37476	0.027
LOYA INSURANCE COMPANY - 11198	$3,060	$3,060	$2,879	$3,060	$2,901	$2,657	$2,572	$2,657	$2,657	$2,901	1	5521	0.018
TEACHERS INSURANCE COMPANY - 22683	$3,090	$2,478	$2,487	$3,038	$2,633	$2,291	$2,152	$2,581	$2,298	$2,042	0	187	0.000
BANKERS STANDARD INSURANCE COMPANY - 18279	$3,109	$2,759	$2,966	$3,389	$2,776	$2,779	$2,380	$2,646	$2,453	$2,437	0	4638	0.000
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688	$3,125	$2,741	$2,736	$3,267	$2,492	$2,409	$2,335	$2,446	$2,251	$2,077	37	299867	0.012
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS - 43494	$3,308	$1,921	$2,600	$3,274	$3,041	$2,330	$1,672	$1,704	$1,265	$1,418	6	56991	0.011
Amica Property and Casualty Insurance Company - 12287	$3,377	$2,923	$2,781	$3,303	$2,905	$2,831	$2,413	$2,669	$2,615	$2,605	1	636	0.157
PRIMERO INSURANCE COMPANY - 11855	$3,378	$3,222	$3,222	$3,222	$2,976	$2,814	$2,814	$2,976	$2,814	$2,712	2	2665	0.075
STAR CASUALTY INSURANCE COMPANY - 32387	$3,421	$2,734	$2,115	$2,212	$2,899	$2,423	$2,215	$1,811	$1,655	$1,766	0	3036	0.000
FARMERS INSURANCE COMPANY OF ARIZONA - 21598	$3,620	$3,421	$3,381	$4,025	$3,251	$2,758	$2,377	$2,634	$2,518	$2,269	15	355153	0.004
MGA INSURANCE COMPANY, INC. - 40150	$3,752	$2,634	$3,264	$4,446	$2,845	$2,064	$1,965	$2,090	$2,136	$1,832	3	48372	0.006
MERCURY CASUALTY COMPANY - 11908	$3,818	$3,731	$3,514	$4,289	$3,281	$3,454	$2,852	$3,366	$3,326	$2,857	2	19760	0.010
FEDERAL INSURANCE COMPANY - 20281	$3,944	$3,614	$3,614	$4,937	$3,580	$3,297	$3,082	$3,546	$3,076	$2,815	1	2508	0.040
VIGILANT INSURANCE COMPANY - 20397	$3,944	$3,614	$3,614	$4,937	$3,580	$3,297	$3,082	$3,546	$3,076	$2,815	0	497	0.000
PACIFIC INDEMNITY COMPANY - 20346	$3,944	$3,614	$3,614	$4,937	$3,580	$3,297	$3,082	$3,546	$3,076	$2,815	0	6112	0.000
GREAT NORTHERN INSURANCE COMPANY - 20303	$3,944	$3,614	$3,614	$4,937	$3,580	$3,297	$3,082	$3,546	$3,076	$2,815	0	851	0.000
CINCINNATI CASUALTY COMPANY, THE - 28665	$4,027	$3,582	$3,484	$3,288	$2,643	$2,134	$1,425	$1,675	$2,140	$1,867	0	207	0.000
UNITRIN SAFEGUARD INSURANCE COMPANY - 40703	$4,257	$3,733	$3,731	$4,806	$3,458	$3,239	$3,041	$3,135	$3,270	$2,697	1	8150	0.012
PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION - 18139	$4,315	$3,683	$3,683	$4,883	$3,711	$2,742	$2,742	$2,696	$2,746	$2,504	1	14305	0.007
SENTRY INSURANCE A MUTUAL COMPANY - 24988	$4,315	$3,683	$3,683	$4,883	$3,711	$2,742	$2,742	$2,696	$2,746	$2,504	6	92982	0.006
ALLSTATE INDEMNITY COMPANY - 19240	$4,412	$3,899	$4,353	$4,682	$3,899	$3,963	$3,639	$3,663	$3,654	$3,654	1	7558	0.013

Hypothetical 7: Married couple age 42; husband had 1 at-fault accident (in 2018); wife drives 2016 Toyota, Camry LE Hybrid, 4-door sedan, 4 cyl., 2.5L, automatic, VIN 4T1BD1FK&G; 15 miles to work; husband drives a 2014 Chevrolet Silverado 1500, crew cab, 8 cyl., 5.3L, automatic, 4x4, VIN 3GCUKSEC&E, 15 miles each way to work; clean MVR last 3 years.
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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Name of Insurer - NAIC#	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix 85053	Scottsdale 85257	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85122	Flagstaff 86001	Nogales 85621	Yuma 85364	Sierra Vista 85635	C	E	CR
ELECTRIC INSURANCE COMPANY - 21261	$4,921	$3,693	$4,019	$4,562	$3,780	$4,741	$3,533	$4,345	$3,279	$3,244	1	6961	0.014
CENTRAL MUTUAL INSURANCE COMPANY - 20230	$5,631	$4,941	$5,208	$5,001	$4,357	$4,460	$4,372	$4,922	$4,372	$4,068	0	9534	0.000
PERMANENT GENERAL ASSURANCE CORPORATION - 37648	$5,778	$4,490	$4,904	$6,253	$4,641	$4,334	$3,716	$4,824	$4,230	$3,504	7	36747	0.019

Hypothetical 8: Married couple age 42; husband had 1 at-fault accident (in 2018); wife drives 2016 Toyota, Camry LE Hybrid, 4-door sedan, 4 cyl., 2.5L, automatic, VIN 4T1BD1FK&G; 15 miles to work; husband drives a 2014 Chevrolet Silverado 1500, crew cab, 8 cyl., 5.3L, automatic, 4x4, VIN 3GCUKSEC&E, 15 miles each way to work; clean MVR last 3 years.
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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	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix 85053	Scottsdale 85257	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85122	Flagstaff 86001	Nogales 85621	Yuma 85364	Sierra Vista 85635	C	E	CR
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY - 25135	$1,048	$878	$883	$1,135	$856	$836	$687	$839	$759	$699	0	-	0.00
USAA GENERAL INDEMNITY COMPANY - 18600	$1,290	$1,156	$1,171	$1,334	$1,067	$1,058	$1,066	$1,013	$1,006	$864	18	99779	0.018
Main Street America Protection Insurance Company - 13026	$1,358	$1,100	$1,251	$1,678	$1,191	$1,093	$1,184	$1,049	$1,067	$978	0	375594	0.000
NATIONAL GENERAL INSURANCE COMPANY - 23728	$1,418	$1,199	$1,178	$1,450	$1,206	$1,119	$1,036	$1,381	$1,087	$984	3	19578	0.015
GEICO CASUALTY COMPANY - 41491	$1,418	$1,298	$1,331	$1,594	$1,170	$1,145	$1,054	$1,027	$1,138	$930	77	967258	0.008
AMERICAN FAMILY INSURANCE COMPANY - 10386	$1,439	$1,173	$1,207	$1,443	$1,120	$979	$937	$851	$961	$767	13	171292	0.008
METROMILE INSURANCE COMPANY - 16187	$1,485	$1,283	$1,254	$1,587	$1,178	$1,082	$1,008	$1,070	$1,037	$889	2	8845	0.023
USAA CASUALTY INSURANCE COMPANY - 25968	$1,522	$1,371	$1,377	$1,580	$1,254	$1,241	$1,270	$1,197	$1,195	$1,019	19	130000	0.015
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941	$1,539	$1,385	$1,392	$1,585	$1,276	$1,262	$1,300	$1,223	$1,206	$1,032	5	144135	0.003
AMSHIELD INSURANCE COMPANY - 15590	$1,560	$1,455	$1,455	$1,712	$1,412	$1,319	$1,077	$1,123	$1,153	$991	0	6092	0.000
MIDVALE INDEMNITY COMPANY - 27138	$1,568	$1,261	$1,297	$1,461	$1,229	$1,126	$960	$889	$1,074	$855	0	735	0.000
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955	$1,592	$1,399	$1,394	$1,723	$1,366	$1,369	$1,163	$1,295	$1,267	$1,058	1	11669	0.009
WESTERN AGRICULTURAL INSURANCE COMPANY - 27871	$1,610	$1,405	$1,441	$1,844	$1,343	$1,287	$1,060	$1,175	$1,202	$1,007	0	11548	0.000
INTEGON INDEMNITY CORPORATION - 22772	$1,627	$1,372	$1,330	$1,688	$1,365	$1,306	$1,152	$1,582	$1,219	$1,113	2	5871	0.034
OWNERS INSURANCE COMPANY - 32700	$1,707	$1,571	$1,623	$1,967	$1,559	$1,439	$1,231	$1,824	$1,357	$1,199	0	14890	0.000
PEKIN INSURANCE COMPANY - 24228	$1,710	$1,594	$1,628	$2,329	$1,530	$1,613	$1,402	$1,517	$1,537	$1,264	4	29898	0.013
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY - 21253	$1,713	$1,524	$1,540	$1,766	$1,389	$1,380	$1,396	$1,323	$1,328	$1,128	4	54299	0.007
SAFE AUTO INSURANCE COMPANY - 25405	$1,782	$1,627	$1,463	$1,847	$1,487	$1,348	$1,223	$1,350	$1,242	$1,038	6	7153	0.084
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259	$1,825	$1,610	$1,508	$1,949	$1,456	$1,535	$1,215	$1,282	$1,329	$1,056	0	1220	0.000
PROGRESSIVE ADVANCED INSURANCE COMPANY - 11851	$1,832	$1,510	$1,556	$2,100	$1,419	$1,283	$1,184	$1,261	$1,201	$1,024	45	523676	0.009
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178	$1,948	$1,657	$1,703	$2,187	$1,777	$1,427	$1,324	$1,576	$1,587	$1,193	69	883528	0.008
HARTFORD CASUALTY INSURANCE COMPANY - 29424	$1,961	$1,531	$1,674	$1,939	$1,520	$1,422	$1,184	$1,140	$1,253	$1,274	1	982	0.102
TRUMBULL INSURANCE COMPANY - 27120	$1,961	$1,531	$1,674	$1,939	$1,502	$1,422	$1,184	$1,140	$1,253	$1,274	6	131249	0.005
PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD - 34690	$1,961	$1,531	$1,674	$1,939	$1,520	$1,422	$1,184	$1,140	$1,253	$1,274	0	1747	0.000
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072	$1,990	$1,558	$1,826	$2,191	$1,618	$1,510	$1,104	$1,246	$1,323	$1,246	1	17021	0.006
NATIONWIDE INSURANCE COMPANY OF AMERICA - 25453	$2,055	$1,635	$1,773	$2,126	$1,383	$1,503	$1,203	$1,382	$1,255	$1,314	0	7370	0.000
IDS PROPERTY CASUALTY INSURANCE COMPANY - 29068	$2,078	$1,730	$1,684	$2,628	$1,547	$1,967	$1,361	$1,428	$1,620	$1,050	6	35529	0.017
AMICA MUTUAL INSURANCE COMPANY - 19976	$2,082	$1,832	$1,706	$2,046	$1,781	$1,722	$1,429	$1,574	$1,559	$1,558	5	20289	0.025
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693	$2,084	$1,747	$1,684	$2,128	$1,560	$1,388	$1,124	$1,747	$1,253	$1,533	1	13950	0.007
PROGRESSIVE PREFERRED INSURANCE COMPANY - 37834	$2,108	$1,797	$1,815	$2,464	$1,683	$1,516	$1,404	$1,456	$1,354	$1,172	42	394215	0.011
CSAA GENERAL INSURANCE COMPANY - 37770	$2,223	$1,660	$1,932	$2,388	$1,586	$1,606	$1,236	$1,896	$1,583	$1,263	11	153706	0.007
STILLWATER INSURANCE COMPANY - 25180	$2,288	$1,950	$1,806	$2,683	$2,265	$1,805	$1,939	$2,113	$1,823	$1,757	0	2334	0.000

Hypothetical 8: Married couple age 42; husband had 1 at-fault accident (in 2018); wife drives 2016 Toyota, Camry LE Hybrid, 4-door sedan, 4 cyl., 2.5L, automatic, VIN 4T1BD1FK&G; 15 miles to work; husband drives a 2014 Chevrolet Silverado 1500, crew cab, 8 cyl., 5.3L, automatic, 4x4, VIN 3GCUKSEC&E, 15 miles each way to work; clean MVR last 3 years.
Coverage & Limits: Combined Single Limit of $300,000 or Split Limits of $100,000/$300,000 BI and $50,000 PD; medical payments of $5,000; UM and UIM Limits same as liability; $250 deductible comprehensive; $500 deductible collision.

Name of Insurer - NAIC#	Premiums shown are six-month premiums as of March 1, 2020										Complaint Ratio (CR)		
	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix 85053	Scottsdale 85257	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85122	Flagstaff 86001	Nogales 85621	Yuma 85364	Sierra Vista 85635	C	E	CR
COAST NATIONAL INSURANCE COMPANY - 25089	$2,288	$1,694	$1,738	$2,311	$1,749	$1,553	$1,344	$1,793	$1,559	$1,194	13	144232	0.009
INFINITY SAFEGUARD INSURANCE COMPANY - 16802	$2,292	$2,378	$2,002	$2,772	$1,820	$1,885	$1,946	$2,157	$2,056	$1,727	3	34422	0.009
BERKLEY INSURANCE COMPANY - 32603	$2,305	$2,130	$2,130	$2,544	$1,979	$2,012	$1,708	$1,813	$1,648	$1,657	0	48	0.000
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761	$2,316	$1,680	$1,988	$2,562	$1,660	$1,846	$1,395	$1,390	$1,435	$1,298	0	28597	0.000
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE - 12873	$2,375	$1,678	$2,305	$2,431	$2,096	$2,375	$1,586	$1,809	$1,732	$1,645	0	3702	0.000
Clearcover Insurance Company - 16524	$2,380	$2,200	$2,265	$2,709	$1,974	$1,925	$1,753	$1,698	$1,957	$1,577	0	1086	0.000
AIG PROPERTY CASUALTY COMPANY - 19402	$2,381	$2,210	$2,336	$2,415	$2,240	$2,244	$1,948	$2,062	$2,034	$1,990	0	4652	0.000
PHARMACISTS MUTUAL INSURANCE COMPANY - 13714	$2,401	$2,296	$2,040	$2,795	$1,839	$1,967	$1,633	$1,571	$1,571	$1,571	0	949	0.000
SECURA INSURANCE, A MUTUAL COMPANY - 22543	$2,436	$2,148	$2,096	$2,488	$2,010	$2,326	$1,980	$1,979	$2,054	$1,700	0	4	0.000
HORACE MANN INSURANCE COMPANY - 22578	$2,447	$2,042	$2,080	$2,538	$2,024	$1,888	$1,644	$1,820	$1,831	$1,575	0	6647	0.000
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401	$2,481	$2,185	$2,096	$2,512	$1,919	$1,740	$1,562	$1,605	$1,735	$1,375	1	20479	0.005
TWIN CITY FIRE INSURANCE COMPANY - 29459	$2,500	$1,952	$2,111	$2,536	$2,122	$1,735	$1,452	$1,555	$1,637	$1,407	1	6834	0.015
COUNTRY MUTUAL INSURANCE COMPANY - 20990	$2,519	$2,378	$2,353	$2,784	$2,490	$2,248	$1,718	$2,096	$2,340	$1,716	0	2646	0.000
COUNTRY CASUALTY INSURANCE COMPANY - 20982	$2,521	$2,356	$2,324	$2,807	$2,545	$2,345	$1,730	$2,221	$2,433	$1,712	0	389	0.000
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939	$2,534	$2,359	$2,359	$2,648	$2,212	$2,212	$1,986	$2,152	$2,048	$2,152	0	2223	0.000
INFINITY CASUALTY INSURANCE COMPANY - 21792	$2,566	$2,600	$2,307	$3,073	$2,034	$2,069	$2,024	$2,354	$2,251	$1,846	9	32242	0.028
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY - 36161	$2,608	$2,177	$2,110	$2,689	$2,094	$1,833	$1,679	$1,637	$1,831	$1,538	6	102584	0.006
SECURA SUPREME INSURANCE COMPANY - 10239	$2,743	$2,407	$2,345	$2,801	$2,244	$2,609	$2,200	$2,196	$2,291	$1,877	0	3807	0.000
MENDOTA INSURANCE COMPANY - 33650	$2,751	$2,109	$1,956	$2,586	$1,770	$1,799	$1,634	$1,439	$1,140	$937	3	15755	0.019
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210	$2,784	$2,461	$2,427	$2,869	$2,160	$2,000	$1,707	$2,394	$2,020	$1,584	7	65876	0.011
Amica Property and Casualty Insurance Company - 12287	$2,839	$2,501	$2,321	$2,789	$2,423	$2,341	$1,939	$2,135	$2,119	$2,119	1	636	0.157
COMMONWEALTH CASUALTY COMPANY - 13930	$2,839	$2,325	$2,446	$3,110	$2,129	$2,187	$1,619	$1,899	$1,446	$1,899	12	68434	0.018
STATE FARM FIRE AND CASUALTY COMPANY - 25143	$2,871	$2,463	$2,528	$3,203	$2,629	$2,101	$1,957	$2,401	$2,409	$1,816	8	44641	0.018
SAFECO INSURANCE COMPANY OF AMERICA - 24740	$3,002	$2,528	$2,549	$3,076	$2,315	$2,304	$1,956	$2,231	$2,181	$1,905	11	154010	0.007
ACUITY, A MUTUAL INSURANCE COMPANY - 14184	$3,023	$2,897	$3,002	$3,170	$2,805	$2,861	$2,568	$2,694	$2,543	$2,526	0	8666	0.000
AMERICAN ACCESS CASUALTY COMPANY - 10730	$3,024	$2,486	$1,920	$2,279	$2,629	$2,353	$2,119	$1,445	$1,362	$1,688	10	37476	0.027
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756	$3,046	$2,473	$2,477	$2,988	$2,603	$2,235	$2,078	$2,483	$2,231	$2,002	1	1614	0.062
ALPHA PROPERTY & CASUALTY INSURANCE COMPANY - 38156	$3,117	$1,874	$1,840	$3,624	$1,947	$1,509	$1,159	$1,318	$1,197	$1,143	4	32996	0.012
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688	$3,176	$2,751	$2,756	$3,371	$2,471	$2,368	$2,286	$2,343	$2,207	$2,008	37	299867	0.012
BADGER MUTUAL INSURANCE COMPANY - 13420	$3,231	$3,087	$2,726	$3,450	$2,476	$2,646	$2,308	$2,055	$2,055	$2,055	3	7226	0.042
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773	$3,263	$2,854	$2,932	$3,731	$2,719	$2,571	$2,118	$2,293	$2,395	$2,004	6	42146	0.014
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942	$3,342	$2,933	$2,827	$3,384	$2,587	$2,371	$2,119	$2,213	$2,351	$1,871	0	172	0.000

Hypothetical 8: Married couple age 42; husband had 1 at-fault accident (in 2018); wife drives 2016 Toyota, Camry LE Hybrid, 4-door sedan, 4 cyl., 2.5L, automatic, VIN 4T1BD1FK&G; 15 miles to work; husband drives a 2014 Chevrolet Silverado 1500, crew cab, 8 cyl., 5.3L, automatic, 4x4, VIN 3GCUKSEC&E, 15 miles each way to work; clean MVR last 3 years.
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 85053	Scottsdale 85257	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85122	Flagstaff 86001	Nogales 85621	Yuma 85364	Sierra Vista 85635	C	E	CR
TEACHERS INSURANCE COMPANY - 22683	$3,519	$2,846	$2,853	$3,471	$2,994	$2,606	$2,416	$2,884	$2,607	$2,315	0	187	0.000
BANKERS STANDARD INSURANCE COMPANY - 18279	$3,616	$3,238	$3,472	$3,964	$3,226	$3,197	$2,717	$3,024	$2,812	$2,803	0	4638	0.000
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY - 12484	$3,709	$3,100	$3,021	$4,277	$2,661	$3,709	$2,212	$2,230	$2,856	$1,968	0	4830	0.000
FARMERS INSURANCE COMPANY OF ARIZONA - 21598	$4,015	$3,853	$3,765	$4,642	$3,498	$3,080	$2,528	$2,739	$2,769	$2,441	15	355153	0.004
LIBERTY MUTUAL INSURANCE COMPANY - 23043	$4,117	$3,441	$3,354	$4,747	$2,953	$4,117	$2,456	$2,475	$3,170	$2,185	0	114	0.000
MERCURY CASUALTY COMPANY - 11908	$4,189	$4,023	$3,769	$4,737		$3,670	$2,990	$3,572		$2,994	2	19760	0.010
CINCINNATI CASUALTY COMPANY, THE - 28665	$4,661	$4,146	$4,032	$3,805	$3,059	$2,470	$1,650	$1,939	$2,477	$2,161	0	207	0.000
ALLSTATE INDEMNITY COMPANY - 19240	$4,816	$4,123	$4,575	$5,054	$4,095	$4,124	$3,753	$3,783	$3,763	$3,763	1	7558	0.013
FEDERAL INSURANCE COMPANY - 20281	$4,827	$4,452	$4,452	$5,975	$4,322	$3,947	$3,666	$4,219	$3,673	$3,386	1	2508	0.040
VIGILANT INSURANCE COMPANY - 20397	$4,827	$4,452	$4,452	$5,975	$4,322	$3,947	$3,666	$4,219	$3,673	$3,386	0	497	0.000
GREAT NORTHERN INSURANCE COMPANY - 20303	$4,827	$4,452	$4,452	$5,975	$4,322	$3,947	$3,666	$4,219	$3,673	$3,386	0	851	0.000
PACIFIC INDEMNITY COMPANY - 20346	$4,827	$4,452	$4,452	$5,975	$4,322	$3,947	$3,666	$4,219	$3,673	$3,386	0	6112	0.000
UNITRIN SAFEGUARD INSURANCE COMPANY - 40703	$5,174	$4,406	$4,454	$5,829	$4,118	$3,848	$3,545	$3,650	$3,901	$3,127	1	8150	0.012
ELECTRIC INSURANCE COMPANY - 21261	$5,349	$4,043	$4,359	$4,985	$4,105	$5,065	$2,200	$4,633	$3,532	$3,487	1	6961	0.014
CENTRAL MUTUAL INSURANCE COMPANY - 20230	$5,474	$4,705	$5,131	$4,911	$4,214	$4,103	$3,966	$4,466	$3,966	$3,735	0	9534	0.000
PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION - 18139	$6,014	$5,121	$5,121	$6,791	$4,855	$3,539	$3,539	$3,382	$3,571	$3,190	1	14305	0.007
SENTRY INSURANCE A MUTUAL COMPANY - 24988	$6,014	$5,121	$5,121	$6,791	$4,855	$3,539	$3,539	$3,382	$3,571	$3,190	6	92982	0.006
PERMANENT GENERAL ASSURANCE CORPORATION - 37648	$7,104	$5,444	$5,956	$7,791	$5,550	$5,164	$4,331	$5,555	$5,056	$4,109	7	36747	0.019

Hypothetical 9: Single female driver, age 81; clean MVR last 3 years and good credit history;drives a 2015 Ford Taurus SEL, 4-door sedan, automatic, 3.5L, VIN 1FAHP2E8&F, for pleasure.
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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	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix 85053	Scottsdale 85257	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85122	Flagstaff 86001	Nogales 85621	Yuma 85364	Sierra Vista 85635	C	E	CR
METROMILE INSURANCE COMPANY - 16187	$343	$307	$294	$355	$286	$259	$248	$252	$242	$225	2	8845	0.023
AMSHIELD INSURANCE COMPANY - 15590	$504	$467	$467	$543	$452	$411	$361	$369	$381	$330	0	6092	0.000
American European Insurance Company - 23337	$536	$476	$476	$619	$408	$350	$229	$316	$221	$188	0	1039	0.000
PROGRESSIVE ADVANCED INSURANCE COMPANY - 11851	$590	$510	$516	$656	$492	$441	$424	$435	$417	$370	45	523676	0.009
USAA GENERAL INDEMNITY COMPANY - 18600	$629	$571	$569	$657	$525	$505	$510	$469	$500	$407	18	99779	0.018
GEICO CASUALTY COMPANY - 41491	$644	$589	$591	$693	$542	$525	$514	$475	$503	$435	77	967258	0.008
AUTO-OWNERS INSURANCE COMPANY - 18988	$689	$632	$650	$792	$628	$563	$490	$738	$534	$463	4	51809	0.008
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY - 36161	$694	$601	$582	$711	$576	$503	$479	$448	$509	$434	6	102584	0.006
PROGRESSIVE PREFERRED INSURANCE COMPANY - 37834	$697	$610	$605	$791	$587	$513	$490	$493	$459	$405	42	394215	0.011
NATIONAL GENERAL INSURANCE COMPANY - 23728	$736	$632	$620	$752	$628	$583	$544	$700	$575	$520	3	19578	0.015
PHARMACISTS MUTUAL INSURANCE COMPANY - 13714	$772	$749	$665	$914	$602	$639	$545	$517	$517	$517	0	949	0.000
OWNERS INSURANCE COMPANY - 32700	$781	$716	$736	$897	$711	$638	$555	$837	$605	$525	0	14890	0.000
WESTERN AGRICULTURAL INSURANCE COMPANY - 27871	$835	$740	$756	$952	$702	$650	$544	$574	$603	$510	0	11548	0.000
BADGER MUTUAL INSURANCE COMPANY - 13420	$879	$833	$724	$946	$658	$717	$618	$551	$551	$551	3	7226	0.042
INTEGON INDEMNITY CORPORATION - 22772	$884	$739	$731	$918	$714	$669	$582	$801	$643	$577	2	5871	0.034
USAA CASUALTY INSURANCE COMPANY - 25968	$919	$838	$826	$967	$763	$725	$738	$673	$733	$584	19	130000	0.015
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955	$932	$820	$810	$994	$805	$811	$705	$790	$749	$628	1	11669	0.009
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941	$934	$847	$840	$973	$775	$741	$755	$691	$741	$595	5	144135	0.003
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259	$934	$825	$784	$1,011	$764	$794	$644	$656	$695	$551	0	1220	0.000
NATIONWIDE INSURANCE COMPANY OF AMERICA - 25453	$950	$757	$813	$962	$641	$687	$580	$633	$577	$602	0	7370	0.000
Clearcover Insurance Company - 16524	$960	$884	$884	$1,041	$806	$772	$747	$686	$742	$636	0	1086	0.000
MIDVALE INDEMNITY COMPANY - 27138	$965	$784	$801	$891	$734	$695	$592	$524	$654	$515	0	735	0.000
PEKIN INSURANCE COMPANY - 24228	$998	$934	$915	$1,278	$909	$904	$838	$846	$870	$748	4	29898	0.013
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY - 21253	$1,010	$909	$901	$1,054	$828	$792	$801	$734	$796	$635	4	54299	0.007
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693	$1,024	$868	$829	$1,009	$775	$693	$570	$812	$614	$710	1	13950	0.007
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY - 25135	$1,032	$887	$872	$1,090	$838	$812	$689	$778	$731	$678	0	-	0.00
PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD - 34690	$1,044	$831	$862	$1,026	$759	$752	$646	$596	$701	$692	0	1747	0.000
HARTFORD CASUALTY INSURANCE COMPANY - 29424	$1,044	$831	$862	$1,026	$759	$752	$646	$596	$701	$692	1	982	0.102
TRUMBULL INSURANCE COMPANY - 27120	$1,044	$831	$862	$1,026	$759	$752	$646	$596	$701	$692	6	131249	0.005
Main Street America Protection Insurance Company - 13026	$1,045	$850	$963	$1,273	$906	$820	$891	$739	$772	$700	0	375594	0.000
COUNTRY CASUALTY INSURANCE COMPANY - 20982	$1,054	$1,011	$1,005	$1,147	$1,014	$900	$721	$826	$936	$725	0	389	0.000
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773	$1,065	$945	$966	$1,216	$895	$826	$692	$726	$768	$648	6	42146	0.014

Hypothetical 9: Single female driver, age 81; clean MVR last 3 years and good credit history;drives a 2015 Ford Taurus SEL, 4-door sedan, automatic, 3.5L, VIN 1FAHP2E8&F, for pleasure.
Coverage & Limits: Combined single limit of $40,000 or split limits of $15,000/$30,000 BI and $10,000 PD; medical payments of $5,000; UM and UIM Limits same as liability; $250 deductible comprehensive; $500 deductible collision.

Name of Insurer - NAIC#	Premiums shown are six-month premiums as of March 1, 2020										Complaint Ratio (CR)		
	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix 85053	Scottsdale 85257	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85122	Flagstaff 86001	Nogales 85621	Yuma 85364	Sierra Vista 85635	C	E	CR
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178	$1,068	$903	$932	$1,212	$977	$781	$740	$839	$852	$637	69	883528	0.008
CSAA GENERAL INSURANCE COMPANY - 37770	$1,104	$888	$1,038	$1,187		$841		$942	$809		11	153706	0.007
IDS PROPERTY CASUALTY INSURANCE COMPANY - 29068	$1,108	$943	$914	$1,388	$855	$1,054	$763	$778	$877	$599	6	35529	0.017
AMERICAN FAMILY INSURANCE COMPANY - 10386	$1,112	$916	$917	$1,060	$843	$734	$690	$587	$736	$561	13	171292	0.008
COAST NATIONAL INSURANCE COMPANY - 25089	$1,122	$865	$859	$1,134	$874	$787	$685	$891	$790	$599	13	144232	0.009
COUNTRY MUTUAL INSURANCE COMPANY - 20990	$1,131	$1,092	$1,087	$1,225	$1,077	$943	$771	$856	$983	$781	0	2646	0.000
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756	$1,142	$923	$925	$1,088	$971	$794	$757	$869	$785	$710	1	1614	0.062
BERKLEY INSURANCE COMPANY - 32603	$1,168	$1,093	$1,093	$1,290	$1,032	$1,027	$883	$896	$836	$844	0	48	0.000
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761	$1,174	$869	$1,009	$1,267	$854	$953	$722	$795	$728	$661	0	28597	0.000
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939	$1,216	$1,122	$1,122	$1,277	$1,051	$1,051	$939	$1,019	$971	$1,019	0	2223	0.000
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072	$1,231	$976	$1,121	$1,355	$987	$912	$674	$735	$805	$735	1	17021	0.006
SECURA INSURANCE, A MUTUAL COMPANY - 22543	$1,238	$1,102	$1,067	$1,284	$1,023	$1,191	$993	$956	$1,018	$821	0	4	0.000
FARMERS INSURANCE COMPANY OF ARIZONA - 21598	$1,261	$1,222	$1,192	$1,426	$1,156	$978	$819	$869	$874	$774	15	355153	0.004
TWIN CITY FIRE INSURANCE COMPANY - 29459	$1,263	$1,015	$1,015	$1,271	$995	$863	$762	$768	$888	$720	1	6834	0.015
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE - 12873	$1,275	$1,068	$1,238	$1,301	$1,131	$1,275	$866	$986	$936	$890	0	3702	0.000
INFINITY SAFEGUARD INSURANCE COMPANY - 16802	$1,282	$1,376	$1,117	$1,539	$980	$1,042	$1,107	$1,135	$1,106	$956	3	34422	0.009
ACUITY, A MUTUAL INSURANCE COMPANY - 14184	$1,308	$1,265	$1,287	$1,345	$1,227	$1,215	$1,121	$1,164	$1,107	$1,094	0	8666	0.000
HORACE MANN INSURANCE COMPANY - 22578	$1,345	$1,096	$1,131	$1,365	$1,083	$994	$860	$896	$939	$804	0	6647	0.000
MENDOTA INSURANCE COMPANY - 33650	$1,348	$1,059	$970	$1,272	$880	$873	$819	$682	$555	$457	3	15755	0.019
TEACHERS INSURANCE COMPANY - 22683	$1,358	$1,091	$1,096	$1,299	$1,150	$956	$915	$1,044	$945	$850	0	187	0.000
SENTRY INSURANCE A MUTUAL COMPANY - 24988	$1,366	$1,165	$1,165	$1,562	$1,166	$1,366	$807	$751	$808	$732	6	92982	0.006
PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION - 18139	$1,366	$1,165	$1,165	$1,562	$1,166	$1,366	$807	$751	$808	$732	1	14305	0.007
BANKERS STANDARD INSURANCE COMPANY - 18279	$1,372	$1,218	$1,309	$1,499	$1,224	$1,226	$1,065	$1,171	$1,084	$1,077	0	4638	0.000
SECURA SUPREME INSURANCE COMPANY - 10239	$1,409	$1,248	$1,206	$1,460	$1,155	$1,352	$1,111	$1,068	$1,147	$913	0	3807	0.000
SAFECO INSURANCE COMPANY OF AMERICA - 24740	$1,426	$1,206	$1,235	$1,468	$1,121	$1,084	$933	$1,044	$1,041	$916	11	154010	0.007
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210	$1,441	$1,262	$1,271	$1,423	$1,160	$1,082	$947	$1,222	$1,077	$868	7	65876	0.011
SAFE AUTO INSURANCE COMPANY - 25405	$1,463	$1,348	$1,211	$1,507	$1,228	$1,113	$1,011	$1,089	$1,031	$857	6	7153	0.084
LOYA INSURANCE COMPANY - 11198	$1,494	$1,578	$1,483	$1,578	$1,494	$1,494	$1,325	$1,368	$1,358	$1,368	1	5521	0.018
STATE FARM FIRE AND CASUALTY COMPANY - 25143	$1,499	$1,274	$1,313	$1,699	$1,374	$1,099	$1,043	$1,184	$1,206	$907	8	44641	0.018
STILLWATER INSURANCE COMPANY - 25180	$1,543	$1,649	$1,613	$2,058	$1,737	$1,556	$1,347	$1,568	$1,375	$1,959	0	2334	0.000
Falcon Insurance Company - 14254	$1,544	$1,160	$1,048	$1,363	$1,095	$972	$915	$1,050	$816	$781	0	1921	0.000
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401	$1,567	$1,414	$1,326	$1,589	$1,232	$1,065	$978	$973	$1,098	$853	1	20479	0.005

Hypothetical 9: Single female driver, age 81; clean MVR last 3 years and good credit history;drives a 2015 Ford Taurus SEL, 4-door sedan, automatic, 3.5L, VIN 1FAHP2E8&F, for pleasure.
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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	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
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YOUNG AMERICA INSURANCE COMPANY - 27090	$1,582	$1,926	$1,678	$1,822	$1,582	$1,582	$1,408	$1,582	$1,462	$1,438	0	11293	0.000
INFINITY CASUALTY INSURANCE COMPANY - 21792	$1,626	$1,728	$1,492	$1,971	$1,239	$1,285	$1,284	$1,366	$1,359	$1,151	9	32242	0.028
ELECTRIC INSURANCE COMPANY - 21261	$1,632	$1,215	$1,325	$1,515	$1,252	$1,574	$1,181	$1,458	$1,087	$1,079	1	6961	0.014
EQUITY INSURANCE COMPANY - 28746	$1,669	$1,307	$1,256	$1,662	$1,388	$1,147	$1,005	$1,260	$909	$852	0	5480	0.000
ALPHA PROPERTY & CASUALTY INSURANCE COMPANY - 38156	$1,736	$1,044	$1,025	$2,018	$1,084	$840	$645	$734	$667	$636	4	32996	0.012
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS - 43494	$1,797	$1,056	$1,430	$1,765	$1,665	$1,186	$882	$779	$629	$721	6	56991	0.011
WESTERN GENERAL INSURANCE COMPANY - 27502	$1,830	$1,636	$1,562	$1,909	$1,556	$1,422	$1,341	$1,310	$1,310	$1,185	2	3636	0.055
SAFEWAY INSURANCE COMPANY - 12521	$1,870	$1,543	$1,428	$1,918	$1,673	$1,303	$1,133	$1,420	$1,011	$1,075	6	74103	0.008
MERCURY CASUALTY COMPANY - 11908	$1,906	$1,893	$1,740	$2,161	$1,629	$1,672	$1,400	$1,592	$1,625	$1,401	2	19760	0.010
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY - 12484	$1,931	$1,708	$1,666	$2,167	$1,478	$1,931	$1,229	$1,165	$1,568	$1,074	0	4830	0.000
CINCINNATI CASUALTY COMPANY, THE - 28665	$1,948	$1,769	$1,722	$1,589	$1,305	$1,074	$719	$887	$1,076	$942	0	207	0.000
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688	$1,985	$1,732	$1,732	$2,071	$1,572	$1,480	$1,428	$1,414	$1,393	$1,269	37	299867	0.012
COMMONWEALTH CASUALTY COMPANY - 13930	$2,062	$1,918	$1,864	$2,233	$1,640	$1,601	$1,661	$1,703	$1,277	$1,703	12	68434	0.018
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942	$2,085	$1,876	$1,765	$2,113	$1,637	$1,428	$1,308	$1,310	$1,464	$1,140	0	172	0.000
ALLSTATE INDEMNITY COMPANY - 19240	$2,093	$1,856	$2,054	$2,195	$1,839	$1,877	$1,723	$1,707	$1,695	$1,695	1	7558	0.013
LIBERTY MUTUAL INSURANCE COMPANY - 23043	$2,144	$1,896	$1,849	$2,405	$1,641	$2,144	$1,364	$1,293	$1,741	$1,192	0	114	0.000
AIG PROPERTY CASUALTY COMPANY - 19402	$2,191	$1,840	$2,071	$2,199	$1,942	$1,863	$1,417	$1,574	$1,543	$1,451	0	4652	0.000
Stonegate Insurance Company - 14012	$2,199	$1,716	$1,641	$2,181	$1,849	$1,516	$1,345	$1,689	$1,212	$1,141	0	-	0.00
UNITRIN SAFEGUARD INSURANCE COMPANY - 40703	$2,224	$1,935	$1,924	$2,511	$1,786	$1,607	$1,512	$1,512	$1,645	$1,325	1	8150	0.012
ASSURANCEAMERICA INSURANCE COMPANY - 11558	$2,302	$1,910	$1,846	$2,460	$1,811	$1,204	$958	$1,161	$1,011	$875	3	20207	0.015
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805	$2,418	$2,043	$1,934	$2,561	$1,903	$1,738	$1,600	$1,646	$1,515	$1,362	27	127278	0.021
PACIFIC INDEMNITY COMPANY - 20346	$2,431	$2,246	$2,246	$3,033	$2,235	$2,044	$1,894	$2,129	$1,867	$1,709	0	6112	0.000
GREAT NORTHERN INSURANCE COMPANY - 20303	$2,431	$2,246	$2,246	$3,033	$2,235	$2,044	$1,894	$2,129	$1,867	$1,709	0	851	0.000
FEDERAL INSURANCE COMPANY - 20281	$2,431	$2,246	$2,246	$3,033	$2,235	$2,044	$1,894	$2,129	$1,867	$1,709	1	2508	0.040
VIGILANT INSURANCE COMPANY - 20397	$2,431	$2,246	$2,246	$3,033	$2,235	$2,044	$1,894	$2,129	$1,867	$1,709	0	497	0.000
AMERICAN ACCESS CASUALTY COMPANY - 10730	$2,515	$2,054	$1,527	$1,870	$2,179	$1,901	$1,726	$1,112	$1,045	$1,292	10	37476	0.027
CENTRAL MUTUAL INSURANCE COMPANY - 20230	$2,654	$2,327	$2,454	$2,365	$2,057	$2,098	$2,047	$2,319	$2,047	$1,913	0	9534	0.000
STAR CASUALTY INSURANCE COMPANY - 32387	$2,772	$2,181	$1,625	$1,693	$2,338	$1,919	$1,756	$1,387	$1,254	$1,338	0	3036	0.000
PERMANENT GENERAL ASSURANCE CORPORATION - 37648	$3,057	$2,407	$2,578	$3,312	$2,401	$2,244	$1,891	$2,428	$2,180	$1,812	7	36747	0.019
MGA INSURANCE COMPANY, INC. - 40150	$3,937	$2,875	$3,638	$4,821	$3,216	$2,197	$2,166	$2,239	$2,336	$2,053	3	48372	0.006
AMICA MUTUAL INSURANCE COMPANY - 19976	$4,222	$3,675	$3,484	$4,135	$3,639	$3,531	$3,021	$3,330	$3,249	$3,245	5	20289	0.025
Amica Property and Casualty Insurance Company - 12287	$5,065	$4,405	$4,180	$4,961	$4,365	$4,237	$3,622	$3,996	$3,898	$3,895	1	636	0.157

Hypothetical 10: Single female driver, age 81; clean MVR last 3 years and good credit history;drives a 2015 Ford Taurus SEL, 4-door sedan, automatic, 3.5L, VIN 1FAHP2E8&F, for pleasure.
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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METROMILE INSURANCE COMPANY - 16187	$371	$332	$318	$391	$307	$278	$256	$268	$267	$232	2	8845	0.023
AMSHIELD INSURANCE COMPANY - 15590	$479	$428	$428	$511	$422	$391	$325	$333	$346	$300	0	6092	0.000
USAA GENERAL INDEMNITY COMPANY - 18600	$701	$631	$632	$729	$568	$554	$554	$506	$551	$446	18	99779	0.018
PROGRESSIVE ADVANCED INSURANCE COMPANY - 11851	$786	$661	$679	$893	$624	$569	$523	$547	$533	$463	45	523676	0.009
NATIONAL GENERAL INSURANCE COMPANY - 23728	$813	$690	$684	$834	$665	$612	$566	$738	$610	$548	3	19578	0.015
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY - 36161	$829	$704	$685	$850	$675	$598	$537	$490	$586	$500	6	102584	0.006
AUTO-OWNERS INSURANCE COMPANY - 18988	$839	$769	$790	$957	$760	$683	$593	$885	$646	$564	4	51809	0.008
GEICO CASUALTY COMPANY - 41491	$875	$806	$820	$977	$730	$704	$659	$613	$691	$572	77	967258	0.008
INTEGON INDEMNITY CORPORATION - 22772	$899	$752	$743	$934	$726	$680	$591	$814	$655	$585	2	5871	0.034
PROGRESSIVE PREFERRED INSURANCE COMPANY - 37834	$916	$788	$794	$1,063	$746	$659	$611	$620	$590	$513	42	394215	0.011
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY - 25135	$921	$784	$769	$975	$737	$713	$588	$669	$637	$588	0	-	0.00
WESTERN AGRICULTURAL INSURANCE COMPANY - 27871	$941	$827	$850	$1,078	$783	$732	$605	$635	$683	$571	0	11548	0.000
OWNERS INSURANCE COMPANY - 32700	$951	$871	$894	$1,084	$861	$773	$672	$1,002	$732	$639	0	14890	0.000
USAA CASUALTY INSURANCE COMPANY - 25968	$996	$902	$891	$1,043	$804	$774	$779	$708	$786	$622	19	130000	0.015
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955	$1,008	$885	$881	$1,091	$865	$871	$739	$825	$804	$670	1	11669	0.009
NATIONWIDE INSURANCE COMPANY OF AMERICA - 25453	$1,015	$810	$870	$1,039	$683	$725	$595	$660	$614	$632	0	7370	0.000
BADGER MUTUAL INSURANCE COMPANY - 13420	$1,026	$982	$861	$1,099	$785	$841	$733	$658	$658	$658	3	7226	0.042
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941	$1,026	$924	$920	$1,065	$826	$802	$807	$736	$806	$641	5	144135	0.003
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY - 21253	$1,075	$961	$956	$1,117	$859	$831	$831	$759	$840	$665	4	54299	0.007
PHARMACISTS MUTUAL INSURANCE COMPANY - 13714	$1,085	$1,033	$924	$1,276	$813	$885	$691	$666	$666	$666	0	949	0.000
MIDVALE INDEMNITY COMPANY - 27138	$1,095	$871	$897	$1,008	$816	$773	$651	$564	$724	$555	0	735	0.000
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072	$1,160	$913	$1,053	$1,285	$920	$850	$619	$673	$741	$673	1	17021	0.006
Main Street America Protection Insurance Company - 13026	$1,180	$950	$1,104	$1,454	$1,016	$933	$985	$799	$847	$768	0	375594	0.000
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693	$1,189	$1,009	$960	$1,186	$895	$785	$643	$912	$705	$796	1	13950	0.007
PEKIN INSURANCE COMPANY - 24228	$1,207	$1,120	$1,118	$1,602	$1,076	$1,110	$977	$1,017	$1,052	$873	4	29898	0.013
CSAA GENERAL INSURANCE COMPANY - 37770	$1,220	$938	$1,094	$1,311	$895	$882	$675	$997	$866	$687	11	153706	0.007
AMERICAN FAMILY INSURANCE COMPANY - 10386	$1,230	$997	$1,004	$1,175	$918	$793	$745	$611	$789	$585	13	171292	0.008
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259	$1,239	$1,103	$1,033	$1,329	$1,006	$1,036	$825	$833	$892	$713	0	1220	0.000
TRUMBULL INSURANCE COMPANY - 27120	$1,245	$977	$1,028	$1,235	$910	$905	$744	$691	$818	$806	6	131249	0.005
PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD - 34690	$1,245	$977	$1,028	$1,235	$910	$905	$744	$691	$818	$806	0	1747	0.000
HARTFORD CASUALTY INSURANCE COMPANY - 29424	$1,245	$977	$1,028	$1,235	$910	$905	$744	$691	$818	$806	1	982	0.102
Clearcover Insurance Company - 16524	$1,259	$1,167	$1,187	$1,417	$1,050	$1,004	$928	$860	$995	$815	0	1086	0.000

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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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ACUITY, A MUTUAL INSURANCE COMPANY - 14184	$1,273	$1,308	$1,331	$1,419	$1,266	$1,251	$1,144	$1,191	$1,131	$1,049	0	8666	0.000
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773	$1,282	$1,128	$1,160	$1,465	$1,065	$993	$819	$850	$925	$773	6	42146	0.014
COUNTRY CASUALTY INSURANCE COMPANY - 20982	$1,285	$1,240	$1,235	$1,387	$1,252	$1,113	$858	$1,020	$1,157	$870	0	389	0.000
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178	$1,298	$1,108	$1,135	$1,471	$1,189	$946	$881	$1,014	$1,044	$782	69	883528	0.008
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939	$1,302	$1,192	$1,192	$1,376	$1,115	$1,115	$981	$1,074	$1,022	$1,074	0	2223	0.000
SECURA INSURANCE, A MUTUAL COMPANY - 22543	$1,308	$1,167	$1,130	$1,355	$1,084	$1,258	$1,051	$1,011	$1,078	$873	0	4	0.000
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756	$1,310	$1,070	$1,071	$1,257	$1,114	$918	$862	$987	$905	$820	1	1614	0.062
COUNTRY MUTUAL INSURANCE COMPANY - 20990	$1,346	$1,304	$1,300	$1,451	$1,289	$1,127	$896	$1,018	$1,176	$913	0	2646	0.000
FARMERS INSURANCE COMPANY OF ARIZONA - 21598	$1,382	$1,360	$1,309	$1,633	$1,223	$1,093	$869	$908	$962	$830	15	355153	0.004
BERKLEY INSURANCE COMPANY - 32603	$1,422	$1,336	$1,336	$1,556	$1,244	$1,250	$1,047	$1,059	$990	$1,004	0	48	0.000
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761	$1,446	$1,035	$1,240	$1,602	$1,038	$1,142	$863	$936	$880	$798	0	28597	0.000
SAFE AUTO INSURANCE COMPANY - 25405	$1,463	$1,348	$1,211	$1,507	$1,228	$1,113	$1,011	$1,089	$1,031	$857	6	7153	0.084
COAST NATIONAL INSURANCE COMPANY - 25089	$1,468	$1,081	$1,119	$1,476	$1,077	$945	$815	$1,090	$993	$736	13	144232	0.009
SECURA SUPREME INSURANCE COMPANY - 10239	$1,480	$1,314	$1,270	$1,533	$1,217	$1,420	$1,168	$1,124	$1,209	$963	0	3807	0.000
TEACHERS INSURANCE COMPANY - 22683	$1,491	$1,212	$1,215	$1,436	$1,261	$1,050	$984	$1,123	$1,037	$930	0	187	0.000
IDS PROPERTY CASUALTY INSURANCE COMPANY - 29068	$1,492	$1,265	$1,223	$1,936	$1,145	$1,437	$993	$997	$1,163	$749	6	35529	0.017
TWIN CITY FIRE INSURANCE COMPANY - 29459	$1,535	$1,218	$1,252	$1,553	$1,236	$1,054	$887	$904	$1,048	$855	1	6834	0.015
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE - 12873	$1,537	$1,303	$1,481	$1,567	$1,343	$1,537	$1,011	$1,148	$1,108	$1,048	0	3702	0.000
MENDOTA INSURANCE COMPANY - 33650	$1,550	$1,208	$1,099	$1,460	$986	$986	$910	$767	$627	$515	3	15755	0.019
HORACE MANN INSURANCE COMPANY - 22578	$1,561	$1,271	$1,314	$1,596	$1,257	$1,155	$980	$1,033	$1,092	$931	0	6647	0.000
BANKERS STANDARD INSURANCE COMPANY - 18279	$1,607	$1,441	$1,542	$1,762	$1,427	$1,414	$1,204	$1,342	$1,247	$1,243	0	4638	0.000
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210	$1,706	$1,489	$1,488	$1,737	$1,328	$1,223	$1,048	$1,416	$1,270	$973	7	65876	0.011
ELECTRIC INSURANCE COMPANY - 21261	$1,785	$1,344	$1,448	$1,666	$1,370	$1,683	$1,264	$1,557	$1,176	$1,163	1	6961	0.014
INFINITY SAFEGUARD INSURANCE COMPANY - 16802	$1,832	$1,892	$1,628	$2,205	$1,375	$1,446	$1,441	$1,548	$1,512	$1,271	3	34422	0.009
STILLWATER INSURANCE COMPANY - 25180	$1,833	$1,895	$1,878	$2,388	$2,044	$1,797	$1,543	$1,809	$1,581	$2,233	0	2334	0.000
STATE FARM FIRE AND CASUALTY COMPANY - 25143	$1,844	$1,584	$1,620	$2,082	$1,693	$1,347	$1,257	$1,464	$1,509	$1,135	8	44641	0.018
SAFECO INSURANCE COMPANY OF AMERICA - 24740	$1,902	$1,558	$1,584	$1,942	$1,421	$1,375	$1,125	$1,310	$1,369	$1,110	11	154010	0.007
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401	$1,926	$1,687	$1,607	$1,946	$1,467	$1,306	$1,153	$1,139	$1,313	$1,011	1	20479	0.005
SENTRY INSURANCE A MUTUAL COMPANY - 24988	$1,980	$1,680	$1,680	$2,250	$1,574	$1,087	$1,087	$992	$1,095	$973	6	92982	0.006
PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION - 18139	$1,980	$1,680	$1,680	$2,250	$1,574	$1,087	$1,087	$992	$1,095	$973	1	14305	0.007
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688	$2,095	$1,801	$1,809	$2,231	$1,612	$1,509	$1,449	$1,407	$1,413	$1,267	37	299867	0.012
MERCURY CASUALTY COMPANY - 11908	$2,122	$2,066	$1,895	$2,423	$1,759	$1,806	$1,486	$1,719	$1,737	$1,487	2	19760	0.010

Hypothetical 10: Single female driver, age 81; clean MVR last 3 years and good credit history;drives a 2015 Ford Taurus SEL, 4-door sedan, automatic, 3.5L, VIN 1FAHP2E8&F, for pleasure.
Coverage & Limits: Combined Single Limit of $300,000 or Split Limits of $100,000/$300,000 BI and $50,000 PD; medical payments of $5,000; UM and UIM Limits same as liability; $250 deductible comprehensive; $500 deductible collision.

Name of Insurer - NAIC#	Premiums shown are six-month premiums as of March 1, 2020										Complaint Ratio (CR)		
	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix 85053	Scottsdale 85257	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85122	Flagstaff 86001	Nogales 85621	Yuma 85364	Sierra Vista 85635	C	E	CR
CINCINNATI CASUALTY COMPANY, THE - 28665	$2,304	$2,093	$2,037	$1,880	$1,543	$1,271	$850	$1,049	$1,273	$1,115	0	207	0.000
ALLSTATE INDEMNITY COMPANY - 19240	$2,387	$2,043	$2,248	$2,478	$2,012	$2,030	$1,845	$1,836	$1,817	$1,817	1	7558	0.013
COMMONWEALTH CASUALTY COMPANY - 13930	$2,485	$2,433	$2,256	$2,881	$1,968	$1,974	$1,967	$2,064	$1,519	$2,064	12	68434	0.018
ALPHA PROPERTY & CASUALTY INSURANCE COMPANY - 38156	$2,500	$1,503	$1,476	$2,906	$1,562	$1,210	$929	$1,057	$960	$917	4	32996	0.012
AMERICAN ACCESS CASUALTY COMPANY - 10730	$2,515	$2,054	$1,527	$1,870	$2,179	$1,901	$1,726	$1,112	$1,045	$1,292	10	37476	0.027
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942	$2,562	$2,242	$2,139	$2,588	$1,950	$1,748	$1,542	$1,532	$1,753	$1,349	0	172	0.000
INFINITY CASUALTY INSURANCE COMPANY - 21792	$2,594	$2,660	$2,378	$3,105	$1,944	$2,014	$1,922	$2,127	$2,098	$1,738	9	32242	0.028
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY - 12484	$2,648	$2,215	$2,145	$2,992	$1,906	$2,648	$1,496	$1,528	$2,041	$1,372	0	4830	0.000
AMICA MUTUAL INSURANCE COMPANY - 19976	$2,663	$2,357	$2,184	$2,620	$2,278	$2,187	$1,821	$1,998	$1,975	$1,980	5	20289	0.025
UNITRIN SAFEGUARD INSURANCE COMPANY - 40703	$2,786	$2,349	$2,366	$3,136	$2,189	$1,979	$1,822	$1,828	$2,031	$1,590	1	8150	0.012
AIG PROPERTY CASUALTY COMPANY - 19402	$2,822	$2,397	$2,649	$2,842	$2,487	$2,316	$1,754	$1,958	$1,947	$1,825	0	4652	0.000
LIBERTY MUTUAL INSURANCE COMPANY - 23043	$2,939	$2,459	$2,381	$3,321	$2,115	$2,939	$1,661	$1,697	$2,266	$1,523	0	114	0.000
FEDERAL INSURANCE COMPANY - 20281	$2,975	$2,765	$2,765	$3,670	$2,704	$2,457	$2,257	$2,540	$2,231	$2,059	1	2508	0.040
VIGILANT INSURANCE COMPANY - 20397	$2,975	$2,765	$2,765	$3,670	$2,704	$2,457	$2,257	$2,540	$2,231	$2,059	0	497	0.000
PACIFIC INDEMNITY COMPANY - 20346	$2,975	$2,765	$2,765	$3,670	$2,704	$2,457	$2,257	$2,540	$2,231	$2,059	0	6112	0.000
GREAT NORTHERN INSURANCE COMPANY - 20303	$2,975	$2,765	$2,765	$3,670	$2,704	$2,457	$2,257	$2,540	$2,231	$2,059	0	851	0.000
CENTRAL MUTUAL INSURANCE COMPANY - 20230	$2,991	$2,570	$2,800	$2,689	$2,309	$2,238	$2,158	$2,441	$2,158	$2,038	0	9534	0.000
Amica Property and Casualty Insurance Company - 12287	$3,493	$3,090	$2,865	$3,437	$2,988	$2,868	$2,386	$2,620	$2,590	$2,597	1	636	0.157
PERMANENT GENERAL ASSURANCE CORPORATION - 37648	$3,892	$3,008	$3,242	$4,282	$2,975	$2,765	$2,280	$2,854	$2,801	$2,294	7	36747	0.019

Hypothetical 11: Single female age 41; rides bus to work where bus service is available; clean MVR last 3 years; good credit history; drives a 2015 Honda, Accord EX, 4-door sedan, 4 cyl., 2.4L automatic, VIN 1HGCR2E7&F, for pleasure (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.

Name of Insurer - NAIC#	Premiums shown are six-month premiums as of March 1, 2020										Complaint Ratio (CR)		
	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix 85053	Scottsdale 85257	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85122	Flagstaff 86001	Nogales 85621	Yuma 85364	Sierra Vista 85635	C	E	CR
METROMILE INSURANCE COMPANY - 16187	$262	$231	$224	$277	$210	$197	$188	$203	$188	$165	2	8845	0.023
AMSHIELD INSURANCE COMPANY - 15590	$387	$342	$342	$415	$335	$321	$268	$294	$277	$239	0	6092	0.000
PROGRESSIVE ADVANCED INSURANCE COMPANY - 11851	$440	$375	$383	$491	$358	$330	$317	$333	$313	$277	45	523676	0.009
USAA GENERAL INDEMNITY COMPANY - 18600	$461	$415	$420	$480	$390	$386	$391	$374	$365	$315	18	99779	0.018
PHARMACISTS MUTUAL INSURANCE COMPANY - 13714	$483	$462	$415	$567	$377	$400	$354	$338	$338	$338	0	949	0.000
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY - 36161	$486	$421	$409	$499	$407	$362	$347	$339	$366	$315	6	102584	0.006
PEKIN INSURANCE COMPANY - 24228	$490	$463	$460	$634	$445	$452	$412	$437	$438	$373	4	29898	0.013
GEICO CASUALTY COMPANY - 41491	$527	$482	$489	$578	$440	$430	$408	$390	$414	$352	77	967258	0.008
PROGRESSIVE PREFERRED INSURANCE COMPANY - 37834	$535	$460	$462	$618	$433	$390	$367	$380	$348	$304	42	394215	0.011
USAA CASUALTY INSURANCE COMPANY - 25968	$556	$503	$505	$581	$466	$461	$474	$449	$443	$379	19	130000	0.015
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941	$579	$522	$525	$600	$489	$483	$500	$473	$459	$395	5	144135	0.003
AUTO-OWNERS INSURANCE COMPANY - 18988	$595	$548	$565	$685	$545	$498	$430	$639	$471	$414	4	51809	0.008
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259	$600	$522	$495	$643	$475	$511	$407	$442	$448	$352	0	1220	0.000
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY - 21253	$622	$555	$561	$645	$514	$512	$522	$497	$490	$418	4	54299	0.007
Main Street America Protection Insurance Company - 13026	$624	$515	$571	$758	$556	$508	$560	$518	$518	$478	0	375594	0.000
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955	$629	$550	$546	$672	$539	$547	$472	$538	$505	$425	1	11669	0.009
SAFE AUTO INSURANCE COMPANY - 25405	$634	$581	$553	$638	$506	$459	$419	$457	$456	$382	6	7153	0.084
WESTERN AGRICULTURAL INSURANCE COMPANY - 27871	$648	$572	$584	$738	$545	$511	$426	$463	$475	$401	0	11548	0.000
OWNERS INSURANCE COMPANY - 32700	$674	$621	$641	$777	$617	$565	$487	$725	$534	$469	0	14890	0.000
ACCC INSURANCE COMPANY - 10807	$698	$550	$602	$697	$515	$431	$398	$460	$431	$408	7	18553	0.038
MIDVALE INDEMNITY COMPANY - 27138	$716	$594	$611	$674	$578	$541	$475	$437	$507	$425	0	735	0.000
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178	$720	$606	$627	$812	$652	$528	$495	$575	$575	$431	69	883528	0.008
AMERICAN FAMILY INSURANCE COMPANY - 10386	$747	$630	$641	$742	$595	$533	$510	$466	$519	$431	13	171292	0.008
BADGER MUTUAL INSURANCE COMPANY - 13420	$753	$714	$628	$803	$567	$611	$530	$468	$468	$468	3	7226	0.042
INFINITY SAFEGUARD INSURANCE COMPANY - 16802	$764	$820	$660	$920	$600	$633	$682	$712	$686	$591	3	34422	0.009
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693	$766	$642	$619	$770	$576	$520	$424	$650	$464	$571	1	13950	0.007
NATIONAL GENERAL INSURANCE COMPANY - 23728	$768	$656	$639	$784	$669	$620	$582	$765	$600	$548	3	19578	0.015
INFINITY CASUALTY INSURANCE COMPANY - 21792	$771	$818	$682	$939	$609	$632	$659	$710	$687	$584	9	32242	0.028
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY - 25135	$775	$651	$658	$837	$638	$626	$522	$633	$568	$525	0	-	0.00
American European Insurance Company - 23337	$785	$625	$627	$804	$619	$530	$427	$536	$402	$368	0	1039	0.000
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773	$794	$702	$717	$908	$668	$624	$521	$561	$580	$489	6	42146	0.014
IDS PROPERTY CASUALTY INSURANCE COMPANY - 29068	$795	$659	$645	$986	$593	$746	$537	$571	$628	$430	6	35529	0.017

Hypothetical 11: Single female age 41; rides bus to work where bus service is available; clean MVR last 3 years; good credit history; drives a 2015 Honda, Accord EX, 4-door sedan, 4 cyl., 2.4L automatic, VIN 1HGCR2E7&F, for pleasure (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.

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BERKLEY INSURANCE COMPANY - 32603	$804	$741	$741	$891	$697	$706	$616	$655	$598	$599	0	48	0.000
Clearcover Insurance Company - 16524	$810	$746	$754	$888	$680	$660	$629	$593	$641	$547	0	1086	0.000
INTEGON INDEMNITY CORPORATION - 22772	$812	$678	$669	$844	$665	$632	$549	$763	$595	$539	2	5871	0.034
TRUMBULL INSURANCE COMPANY - 27120	$830	$666	$696	$816	$621	$606	$531	$504	$559	$565	6	131249	0.005
HARTFORD CASUALTY INSURANCE COMPANY - 29424	$830	$666	$696	$816	$621	$606	$531	$504	$559	$565	1	982	0.102
PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD - 34690	$830	$666	$696	$816	$621	$606	$531	$504	$559	$565	0	1747	0.000
COUNTRY CASUALTY INSURANCE COMPANY - 20982	$832	$773	$762	$932	$831	$766	$576	$126	$795	$567	0	389	0.000
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072	$833	$666	$779	$927	$700	$650	$499	$557	$586	$557	1	17021	0.006
COUNTRY MUTUAL INSURANCE COMPANY - 20990	$839	$789	$780	$930	$824	$745	$578	$696	$776	$575	0	2646	0.000
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761	$845	$632	$732	$925	$615	$690	$525	$587	$540	$491	0	28597	0.000
SECURA INSURANCE, A MUTUAL COMPANY - 22543	$853	$752	$734	$973	$705	$817	$695	$694	$719	$594	0	4	0.000
NATIONWIDE INSURANCE COMPANY OF AMERICA - 25453	$876	$703	$758	$894	$599	$644	$536	$593	$537	$565	0	7370	0.000
COAST NATIONAL INSURANCE COMPANY - 25089	$887	$668	$677	$897	$698	$624	$545	$714	$612	$476	13	144232	0.009
COMMONWEALTH CASUALTY COMPANY - 13930	$896	$738	$784	$977	$671	$655	$554	$635	$485	$635	12	68434	0.018
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE - 12873	$912	$775	$905	$949	$810	$912	$631	$736	$686	$660	0	3702	0.000
HORACE MANN INSURANCE COMPANY - 22578	$917	$765	$780	$949	$760	$707	$628	$678	$682	$589	0	6647	0.000
CSAA GENERAL INSURANCE COMPANY - 37770	$927	$722	$840	$995	$693	$696	$544	$809	$672	$550	11	153706	0.007
AMICA MUTUAL INSURANCE COMPANY - 19976	$940	$846	$773	$920	$759	$693	$571	$600	$602	$612	5	20289	0.025
SECURA SUPREME INSURANCE COMPANY - 10239	$963	$846	$826	$985	$790	$920	$776	$772	$806	$660	0	3807	0.000
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401	$1,002	$884	$843	$1,010	$775	$693	$619	$623	$695	$542	1	20479	0.005
ANCHOR GENERAL INSURANCE COMPANY - 40010	$1,002	$825	$802	$1,085	$787	$699	$611	$655	$543	$497	2	5264	0.038
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756	$1,004	$806	$809	$978	$859	$736	$697	$828	$733	$660	1	1614	0.062
STATE FARM FIRE AND CASUALTY COMPANY - 25143	$1,013	$857	$885	$1,141	$919	$744	$698	$813	$816	$615	8	44641	0.018
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939	$1,019	$950	$950	$1,068	$892	$892	$798	$867	$825	$867	0	2223	0.000
CINCINNATI CASUALTY COMPANY, THE - 28665	$1,023	$920	$896	$838	$678	$553	$370	$444	$554	$484	0	207	0.000
TWIN CITY FIRE INSURANCE COMPANY - 29459	$1,073	$861	$875	$1,089	$860	$753	$675	$707	$751	$631	1	6834	0.015
ACUITY, A MUTUAL INSURANCE COMPANY - 14184	$1,079	$1,029	$1,063	$1,103	$999	$1,028	$927	$970	$918	$908	0	8666	0.000
Falcon Insurance Company - 14254	$1,118	$856	$790	$1,013	$795	$2,232	$549	$746	$583	$557	0	1921	0.000
Amica Property and Casualty Insurance Company - 12287	$1,128	$1,014	$927	$1,103	$911	$830	$685	$720	$720	$734	1	636	0.157
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688	$1,145	$999	$999	$1,216	$902	$863	$830	$850	$802	$734	37	299867	0.012
TEACHERS INSURANCE COMPANY - 22683	$1,167	$933	$937	$1,142	$994	$864	$819	$969	$861	$769	0	187	0.000
STILLWATER INSURANCE COMPANY - 25180	$1,191	$1,009	$1,009	$1,264	$1,073	$978	$836	$996	$862	$832	0	2334	0.000

Hypothetical 11: Single female age 41; rides bus to work where bus service is available; clean MVR last 3 years; good credit history; drives a 2015 Honda, Accord EX, 4-door sedan, 4 cyl., 2.4L automatic, VIN 1HGCR2E7&F, for pleasure (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, 2020										Complaint Ratio (CR)		
Name of Insurer - NAIC#	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix 85053	Scottsdale 85257	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85122	Flagstaff 86001	Nogales 85621	Yuma 85364	Sierra Vista 85635	C	E	CR
BANKERS STANDARD INSURANCE COMPANY - 18279	$1,224	$1,090	$1,171	$1,349	$1,094	$1,088	$926	$1,038	$958	$956	0	4638	0.000
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210	$1,250	$1,121	$1,116	$1,267	$1,011	$939	$828	$1,093	$924	$771	7	65876	0.011
UNITED INSURANCE COMPANY INC. - 12256	$1,256	$1,271	$1,288	$1,190	$1,029	$911	$873	$943	$833	$849	3	66963	0.004
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS - 43494	$1,304	$756	$1,027	$1,293	$1,180	$885	$640	$626	$479	$539	6	56991	0.011
WESTERN GENERAL INSURANCE COMPANY - 27502	$1,308	$1,123	$1,120	$1,290	$1,080	$894	$860	$731	$657	$713	2	3636	0.055
EQUITY INSURANCE COMPANY - 28746	$1,308	$1,022	$985	$1,295	$1,083	$900	$791	$985	$716	$672	0	5480	0.000
MENDOTA INSURANCE COMPANY - 33650	$1,314	$1,035	$965	$1,246	$851	$857	$793	$683	$553	$452	3	15755	0.019
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY - 12484	$1,319	$1,163	$1,161	$1,559	$1,015	$1,319	$883	$831	$1,098	$757	0	4830	0.000
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942	$1,345	$1,183	$1,133	$1,357	$1,039	$936	$836	$849	$936	$734	0	172	0.000
ALPHA PROPERTY & CASUALTY INSURANCE COMPANY - 38156	$1,372	$825	$810	$1,595	$857	$664	$510	$580	$527	$503	4	32996	0.012
ELECTRIC INSURANCE COMPANY - 21261	$1,401	$1,044	$1,137	$1,301	$1,075	$1,346	$1,011	$1,249	$932	$925	1	6961	0.014
PRIMERO INSURANCE COMPANY - 11855	$1,416	$1,350	$1,350	$1,350	$1,260	$1,188	$1,188	$1,260	$1,188	$1,146	2	2665	0.075
AIG PROPERTY CASUALTY COMPANY - 19402	$1,427	$1,216	$1,391	$1,463	$1,269	$1,332	$969	$1,105	$1,051	$1,004	0	4652	0.000
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805	$1,438	$12,110	$1,153	$1,531	$1,144	$1,049	$965	$1,014	$920	$826	27	127278	0.021
LIBERTY MUTUAL INSURANCE COMPANY - 23043	$1,465	$1,290	$1,289	$1,730	$1,126	$1,465	$980	$923	$1,218	$841	0	114	0.000
SAFEWAY INSURANCE COMPANY - 12521	$1,479	$1,222	$1,144	$1,523	$1,292	$1,017	$868	$1,087	$783	$819	6	74103	0.008
SAFECO INSURANCE COMPANY OF AMERICA - 24740	$1,490	$1,292	$1,315	$1,545	$1,210	$1,212	$1,062	$1,177	$1,106	$1,042	11	154010	0.007
LOYA INSURANCE COMPANY - 11198	$1,578	$1,578	$1,483	$1,578	$1,440	$1,358	$1,325	$1,368	$1,368	$1,494	1	5521	0.018
ASSURANCEAMERICA INSURANCE COMPANY - 11558	$1,594	$1,305	$1,297	$1,669	$1,233	$866	$687	$834	$726	$620	3	20207	0.015
Stonegate Insurance Company - 14012	$1,667	$1,310	$1,267	$1,670	$1,382	$1,145	$992	$1,248	$902	$844	0	-	0.00
MERCURY CASUALTY COMPANY - 11908	$1,704	$1,667	$1,562	$1,920	$1,454	$1,525	$1,260		$1,466	$1,264	2	19760	0.010
FARMERS INSURANCE COMPANY OF ARIZONA - 21598	$1,707	$1,584	$1,591	$1,868	$1,518	$1,258	$1,081	$1,154	$1,097	$1,036	15	355153	0.004
AMERICAN ACCESS CASUALTY COMPANY - 10730	$1,769	$1,452	$1,096	$1,326	$1,538	$1,352	$1,228	$811	$763	$937	10	37476	0.027
PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION - 18139	$1,771	$1,509	$1,509	$2,024	$1,543	$1,098	$1,098	$1,042	$1,098	$1,003	1	14305	0.007
SENTRY INSURANCE A MUTUAL COMPANY - 24988	$1,771	$1,509	$1,509	$2,024	$1,543	$1,098	$1,098	$1,042	$1,098	$1,003	6	92982	0.006
ALLSTATE INDEMNITY COMPANY - 19240	$1,840	$1,619	$1,793	$1,936	$1,597	$1,619	$1,483	$1,484	$1,478	$1,478	1	7558	0.013
GREAT NORTHERN INSURANCE COMPANY - 20303	$1,907	$1,752	$1,752	$2,376	$1,724	$1,587	$1,480	$1,714	$1,479	$1,354	0	851	0.000
PACIFIC INDEMNITY COMPANY - 20346	$1,907	$1,752	$1,752	$2,376	$1,724	$1,587	$1,480	$1,714	$1,479	$1,354	0	6112	0.000
VIGILANT INSURANCE COMPANY - 20397	$1,907	$1,752	$1,752	$2,376	$1,724	$1,587	$1,480	$1,714	$1,479	$1,354	0	497	0.000
FEDERAL INSURANCE COMPANY - 20281	$1,907	$1,752	$1,752	$2,376	$1,724	$1,587	$1,480	$1,714	$1,479	$1,354	1	2508	0.040
YOUNG AMERICA INSURANCE COMPANY - 27090	$1,942	$1,630	$1,648	$1,792	$1,558	$1,552	$1,378	$1,552	$1,426	$1,552	0	11293	0.000
STAR CASUALTY INSURANCE COMPANY - 32387	$1,956	$1,549	$1,174	$1,220	$1,656	$1,376	$1,259	$1,013	$921	$982	0	3036	0.000

Hypothetical 11: Single female age 41; rides bus to work where bus service is available; clean MVR last 3 years; good credit history; drives a 2015 Honda, Accord EX, 4-door sedan, 4 cyl., 2.4L automatic, VIN 1HGCR2E7&F, for pleasure (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.

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Name of Insurer - NAIC#	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
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CENTRAL MUTUAL INSURANCE COMPANY - 20230	$2,036	$1,781	$1,887	$1,813	$1,579	$1,594	$1,544	$1,761	$1,544	$1,446	0	9534	0.000
UNITRIN SAFEGUARD INSURANCE COMPANY - 40703	$2,152	$1,877	$1,877	$2,441	$1,744	$1,624	$1,517	$1,550	$1,642	$1,342	1	8150	0.012
MGA INSURANCE COMPANY, INC. - 40150	$2,764	$1,989	$2,492	$3,307	$2,199	$1,528	$1,486	$1,515	$1,606	$1,402	3	48372	0.006
PERMANENT GENERAL ASSURANCE CORPORATION - 37648	$2,881	$2,195	$2,368	$3,006	$2,235	$2,095	$1,796	$2,232	$2,039	$1,705	7	36747	0.019

Hypothetical 12: Single female age 41; she has a clean driving record last 3 years; good credit score; drives a 2017 Tesla Model 3, VIN 5YJ3E1EA&H; drives 15 miles each way to work (12,000 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.

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METROMILE INSURANCE COMPANY - 16187	$581	$492	$478	$616	$458	$439	$432	$469	$419	$373	2	8845	0.023
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY - 36161	$620	$533	$516	$640	$518	$455	$443	$441	$466	$399	6	102584	0.006
USAA GENERAL INDEMNITY COMPANY - 18600	$660	$596	$599	$691	$565	$554	$570	$544	$522	$451	18	99779	0.018
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259	$663	$578	$549	$712	$527	$569	$457	$495	$499	$394	0	1220	0.000
PROGRESSIVE ADVANCED INSURANCE COMPANY - 11851	$669	$583	$577	$736	$588	$520	$519	$522	$481	$434	45	523676	0.009
Main Street America Protection Insurance Company - 13026	$672	$553	$614	$820	$597	$545	$602	$555	$556	$512	0	375594	0.000
AMSHIELD INSURANCE COMPANY - 15590	$674	$600	$600	$734	$594	$561	$493	$546	$503	$433	0	6092	0.000
MIDVALE INDEMNITY COMPANY - 27138	$737	$612	$628	$694	$597	$557	$489	$456	$529	$442	0	735	0.000
PEKIN INSURANCE COMPANY - 24228	$768	$728	$721	$980	$698	$711	$650	$701	$694	$604	4	29898	0.013
USAA CASUALTY INSURANCE COMPANY - 25968	$799	$723	$722	$839	$679	$666	$698	$658	$635	$545	19	130000	0.015
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941	$832	$752	$751	$865	$714	$698	$694	$694	$658	$569	5	144135	0.003
AUTO-OWNERS INSURANCE COMPANY - 18988	$841	$778	$805	$980	$778	$720	$618	$922	$680	$598	4	51809	0.008
WESTERN AGRICULTURAL INSURANCE COMPANY - 27871	$866	$766	$780	$992	$733	$689	$580	$640	$642	$545	0	11548	0.000
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY - 25135	$870	$731	$742	$936	$719	$707	$595	$720	$641	$596	0	-	0.00
COUNTRY MUTUAL INSURANCE COMPANY - 20990	$874	$816	$806	$975	$864	$787	$604	$739	$819	$598	0	2646	0.000
COUNTRY CASUALTY INSURANCE COMPANY - 20982	$876	$808	$795	$988	$882	$819	$609	$780	$850	$597	0	389	0.000
PHARMACISTS MUTUAL INSURANCE COMPANY - 13714	$880	$848	$759	$1,040	$701	$734	$684	$648	$648	$648	0	949	0.000
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072	$882	$700	$823	$985	$733	$681	$522	$579	$612	$579	1	17021	0.006
ACCC INSURANCE COMPANY - 10807	$883	$673	$737	$866	$678	$583	$530	$599	$551	$548	7	18553	0.038
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178	$889	$744	$776	$993	$813	$657	$634	$752	$725	$546	69	883528	0.008
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY - 21253	$893	$798	$802	$928	$747	$739	$766	$729	$701	$602	4	54299	0.007
PROGRESSIVE PREFERRED INSURANCE COMPANY - 37834	$894	$779	$761	$998	$786	$684	$682	$678	$600	$545	42	394215	0.011
GEICO CASUALTY COMPANY - 41491	$931	$826	$836	$982	$785	$777	$792	$727	$747	$649	77	967258	0.008
OWNERS INSURANCE COMPANY - 32700	$953	$882	$912	$1,111	$882	$817	$701	$1,045	$771	$678	0	14890	0.000
AMERICAN FAMILY INSURANCE COMPANY - 10386	$974	$819	$836	$975	$783	$692	$663	$634	$685	$572	13	171292	0.008
IDS PROPERTY CASUALTY INSURANCE COMPANY - 29068	$979	$808	$794	$1,181	$725	$914	$672	$730	$781	$547	6	35529	0.017
Clearcover Insurance Company - 16524	$986	$896	$907	$1,066	$828	$818	$797	$765	$791	$680	0	1086	0.000
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955	$1,014	$894	$879	$1,075	$881	$890	$792	$898	$828	$701	1	11669	0.009
CSAA GENERAL INSURANCE COMPANY - 37770	$1,014	$792	$921	$1,088	$767	$765	$598	$891	$739	$604	11	153706	0.007
HORACE MANN INSURANCE COMPANY - 22578	$1,021	$852	$869	$1,059	$846	$789	$699	$759	$762	$657	0	6647	0.000
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761	$1,023	$776	$889	$1,116	$747	$844	$647	$731	$663	$602	0	28597	0.000
BERKLEY INSURANCE COMPANY - 32603	$1,036	$944	$944	$1,165	$891	$904	$799	$863	$777	$774	0	48	0.000

Hypothetical 12: Single female age 41; she has a clean driving record last 3 years; good credit score; drives a 2017 Tesla Model 3, VIN 5YJ3E1EA&H; drives 15 miles each way to work (12,000 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.

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NATIONWIDE INSURANCE COMPANY OF AMERICA - 25453	$1,075	$847	$927	$1,102	$718	$802	$661	$755	$664	$710	0	7370	0.000
AMICA MUTUAL INSURANCE COMPANY - 19976	$1,077	$967	$885	$1,053	$869	$795	$655	$689	$689	$702	5	20289	0.025
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773	$1,081	$955	$974	$1,242	$914	$855	$722	$789	$799	$677	6	42146	0.014
BADGER MUTUAL INSURANCE COMPANY - 13420	$1,114	$1,057	$909	$1,199	$826	$904	$779	$696	$696	$696	3	7226	0.042
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756	$1,118	$898	$900	$1,092	$955	$822	$775	$925	$819	$736	1	1614	0.062
SECURA INSURANCE, A MUTUAL COMPANY - 22543	$1,132	$997	$978	$1,154	$938	$1,084	$937	$945	$967	$809	0	4	0.000
COMMONWEALTH CASUALTY COMPANY - 13930	$1,165	$965	$1,013	$1,344	$854	$852	$691	$790	$618	$790	12	68434	0.018
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693	$1,174	$977	$947	$1,174	$883	$821	$666	$1,051	$721	$922	1	13950	0.007
STATE FARM FIRE AND CASUALTY COMPANY - 25143	$1,232	$1,035	$1,079	$1,377	$1,128	$910	$878	$1,044	$1,011	$762	8	44641	0.018
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE - 12873	$1,244	$1,051	$1,246	$1,297	$1,110	$1,244	$888	$1,039	$957	$924	0	3702	0.000
SECURA SUPREME INSURANCE COMPANY - 10239	$1,273	$1,119	$1,095	$1,299	$1,050	$1,216	$1,044	$1,052	$1,080	$898	0	3807	0.000
Amica Property and Casualty Insurance Company - 12287	$1,291	$1,160	$1,062	$1,263	$1,043	$952	$785	$826	$826	$841	1	636	0.157
TEACHERS INSURANCE COMPANY - 22683	$1,303	$1,042	$1,047	$1,278	$1,109	$968	$914	$1,087	$966	$861	0	187	0.000
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939	$1,312	$1,220	$1,220	$1,369	$1,146	$1,146	$1,037	$1,114	$1,067	$1,114	0	2223	0.000
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210	$1,327	$1,182	$1,174	$1,348	$1,093	$1,046	$929	$1,239	$1,006	$849	7	65876	0.011
SAFE AUTO INSURANCE COMPANY - 25405	$1,351	$1,212	$1,100	$1,440	$1,149	$1,084	$986	$1,127	$982	$852	6	7153	0.084
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805	$1,438	$1,210	$1,153	$1,531	$1,144	$1,049	$965	$1,014	$920	$826	27	127278	0.021
ACUITY, A MUTUAL INSURANCE COMPANY - 14184	$1,506	$1,457	$1,614	$1,539	$1,412	$1,443	$1,316	$1,373	$1,299	$1,280	0	8666	0.000
UNITED INSURANCE COMPANY INC. - 12256	$1,552	$1,579	$1,609	$1,505	$1,291	$1,144	$1,101	$1,202	$1,054	$1,073	3	66963	0.004
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688	$1,584	$1,388	$1,385	$1,673	$1,266	$1,234	$1,200	$1,274	$1,147	$1,065	37	299867	0.012
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401	$1,585	$1,460	$1,368	$1,625	$1,293	$1,121	$1,068	$1,122	$1,164	$935	1	20479	0.005
COAST NATIONAL INSURANCE COMPANY - 25089	$1,608	$1,198	$1,198	$1,638	$1,290	$1,190	$1,402	$1,399	$1,131	$903	13	144232	0.009
YOUNG AMERICA INSURANCE COMPANY - 27090	$1,660	$1,390	$1,408	$1,510	$1,324	$1,342	$1,180	$1,336	$1,234	$1,336	0	11293	0.000
PRIMERO INSURANCE COMPANY - 11855	$1,722	$1,632	$1,632	$1,632	$1,518	$1,440	$1,440	$1,518	$1,440	$1,386	2	2665	0.075
CINCINNATI CASUALTY COMPANY, THE - 28665	$1,733	$1,558	$1,516	$1,417	$1,148	$936	$626	$752	$940	$820	0	207	0.000
Falcon Insurance Company - 14254	$1,800	$1,730	$1,517	$2,006	$1,675	$1,467	$1,460	$1,669	$1,292	$1,243	0	1921	0.000
BANKERS STANDARD INSURANCE COMPANY - 18279	$1,824	$1,608	$1,729	$1,996	$1,629	$1,648	$1,419	$1,588	$1,461	$1,450	0	4638	0.000
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS - 43494	$1,828	$1,064	$1,436	$1,809	$1,675	$1,286	$923	$941	$701	$784	6	56991	0.011
WESTERN GENERAL INSURANCE COMPANY - 27502	$1,953	$1,670	$1,646	$2,103	$1,592	$1,521	$1,401	$1,478	$1,389	$1,217	2	3636	0.055
EQUITY INSURANCE COMPANY - 28746	$1,983	$1,535	$1,444	$1,927	$1,688	$1,380	$1,266	$1,571	$1,129	$1,071	0	5480	0.000
ELECTRIC INSURANCE COMPANY - 21261	$2,005	$1,483	$1,625	$1,856	$1,537	$1,955	$1,468	$1,817	$1,342	$1,331	1	6961	0.014
MERCURY CASUALTY COMPANY - 11908	$2,019	$1,906	$1,865	$2,230	$1,733	$1,898	$1,532		$1,787	$1,534	2	19760	0.010

Hypothetical 12: Single female age 41; she has a clean driving record last 3 years; good credit score; drives a 2017 Tesla Model 3, VIN 5YJ3E1EA&H; drives 15 miles each way to work (12,000 miles annually).
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LOYA INSURANCE COMPANY - 11198	$2,032	$2,032	$1,890	$2,032	$1,923	$1,755	$1,682	$1,755	$1,755	$1,923	1	5521	0.018
AIG PROPERTY CASUALTY COMPANY - 19402	$2,063	$1,752	$2,009	$2,119	$1,838	$1,933	$1,393	$1,598	$1,520	$1,451	0	4652	0.000
SAFEWAY INSURANCE COMPANY - 12521	$2,135	$1,758	$1,613	$2,179	$1,942	$1,505	$1,327	$1,659	$1,174	$1,264	6	74103	0.008
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942	$2,137	$1,958	$1,847	$2,192	$1,740	$1,527	$1,451	$1,545	$1,579	$1,276	0	172	0.000
SAFECO INSURANCE COMPANY OF AMERICA - 24740	$2,309	$2,028	$2,060	$2,412	$1,933	$1,925	$1,759	$1,878	$1,726	$1,701	11	154010	0.007
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY - 12484	$2,319	$2,148	$2,165	$2,591	$1,913	$2,319	$1,795	$1,584	$1,981	$1,455	0	4830	0.000
SENTRY INSURANCE A MUTUAL COMPANY - 24988	$2,390	$2,033	$2,033	$2,730	$2,172	$1,594	$1,594	$1,555	$1,584	$1,472	6	92982	0.006
PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION - 18139	$2,390	$2,033	$2,033	$2,730	$2,172	$1,594	$1,594	$1,555	$1,584	$1,472	1	14305	0.007
STAR CASUALTY INSURANCE COMPANY - 32387	$2,438	$1,943	$1,541	$1,590	$2,054	$1,721	$1,560	$1,284	$1,172	$1,259	0	3036	0.000
UNITRIN SAFEGUARD INSURANCE COMPANY - 40703	$2,510	$2,217	$2,215	$2,845	$2,069	$1,963	$1,857	$1,920	$1,966	$1,650	1	8150	0.012
LIBERTY MUTUAL INSURANCE COMPANY - 23043	$2,574	$2,384	$2,403	$2,876	$2,123	$2,571	$1,993	$1,758	$2,198	$1,615	0	114	0.000
FARMERS INSURANCE COMPANY OF ARIZONA - 21598	$2,667	$2,507	$2,486	$2,881	$2,535	$2,127	$1,966	$2,280	$1,947	$1,840	15	355153	0.004
PACIFIC INDEMNITY COMPANY - 20346	$2,917	$2,652	$2,652	$3,687	$2,649	$2,456	$2,311	$2,695	$2,310	$2,100	0	6112	0.000
GREAT NORTHERN INSURANCE COMPANY - 20303	$2,917	$2,652	$2,652	$3,687	$2,649	$2,456	$2,311	$2,695	$2,310	$2,100	0	851	0.000
VIGILANT INSURANCE COMPANY - 20397	$2,917	$2,652	$2,652	$3,687	$2,649	$2,456	$2,311	$2,695	$2,310	$2,100	0	497	0.000
FEDERAL INSURANCE COMPANY - 20281	$2,917	$2,652	$2,652	$3,687	$2,649	$2,456	$2,311	$2,695	$2,310	$2,100	1	2508	0.040
ALLSTATE INDEMNITY COMPANY - 19240	$3,076	$2,734	$3,079	$3,300	$2,767	$2,827	$2,611	$2,641	$2,643	$2,643	1	7558	0.013
MENDOTA INSURANCE COMPANY - 33650	$3,190	$2,746	$2,560	$3,108	$2,460	$2,194	$2,453	$1,703	$1,406	$1,178	3	15755	0.019
CENTRAL MUTUAL INSURANCE COMPANY - 20230	$3,443	$3,031	$3,169	$3,071	$2,671	$2,791	$2,751	$3,104	$2,751	$2,556	0	9534	0.000
PERMANENT GENERAL ASSURANCE CORPORATION - 37648	$3,488	$2,775	$2,985	$3,773	$2,870	$2,704	$2,337	$2,894	$2,625	$2,194	7	36747	0.019
AMERICAN ACCESS CASUALTY COMPANY - 10730	$3,860	$3,116	$2,554	$2,855	$3,300	$3,141	$2,683	$1,949	$1,806	$2,438	10	37476	0.027
STILLWATER INSURANCE COMPANY - 25180	$4,118	$4,739	$4,598	$6,023	$5,014	$4,879	$4,088	$4,966	$4,156	$4,229	0	2334	0.000

Hypothetical 13: Family - Wife 43 years of age, clean MVR last 3 years; good credit score; drives 2017 Subaru Forester 2.0 XT, VIN JF2SJGE&H; 15 miles to work; Husband 45 years of age, clean MVR last 3 years, good credit score; drives a 2015 Honda Pilot EX, 4x4, 4-door, 6 cyl., 3.5L, VIN 5FNYF4H4&F, 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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USAA GENERAL INDEMNITY COMPANY - 18600	$875	$791	$798	$907	$746	$731	$742	$711	$693	$602	18	99779	0.018
ACCC INSURANCE COMPANY - 10807	$889	$746	$842	$969	$653	$505	$458	$458	$464	$428	7	18553	0.038
USAA CASUALTY INSURANCE COMPANY - 25968	$1,097	$995	$997	$1,141	$927	$909	$937	$889	$870	$751	19	130000	0.015
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941	$1,140	$1,032	$1,034	$1,176	$971	$951	$987	$935	$901	$782	5	144135	0.003
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY - 21253	$1,228	$1,101	$1,109	$1,270	$1,022	$1,008	$1,028	$980	$964	$828	4	54299	0.007
GEICO CASUALTY COMPANY - 41491	$1,239	$1,137	$1,136	$1,348	$1,026	$981	$937	$874	$939	$794	77	967258	0.008
PROGRESSIVE ADVANCED INSURANCE COMPANY - 11851	$1,314	$1,126	$1,142	$1,476	$1,077	$942	$920	$946	$891	$787	45	523676	0.009
PROGRESSIVE PREFERRED INSURANCE COMPANY - 37834	$1,403	$1,226	$1,223	$1,595	$1,167	$1,026	$986	$997	$923	$815	42	394215	0.011
PHARMACISTS MUTUAL INSURANCE COMPANY - 13714	$1,501	$1,449	$1,296	$1,763	$1,480	$1,558	$1,415	$1,341	$1,341	$1,341	0	949	0.000
PEKIN INSURANCE COMPANY - 24228	$1,509	$1,416	$1,386	$1,887	$1,353	$1,351	$1,234	$1,290	$1,306	$1,110	4	29898	0.013
AMSHIELD INSURANCE COMPANY - 15590	$1,549	$1,448	$1,448	$1,687	$1,392	$1,282	$1,099	$1,163	$1,166	$996	0	6092	0.000
AMERICAN FAMILY INSURANCE COMPANY - 10386	$1,568	$1,294	$1,321	$1,564	$1,239	$1,080	$1,031	$978	$1,086	$877	13	171292	0.008
NATIONAL GENERAL INSURANCE COMPANY - 23728	$1,639	$1,389	$1,361	$1,681	$1,396	$1,294	$1,200	$1,606	$1,262	$1,139	3	19578	0.015
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY - 36161	$1,735	$1,483	$1,431	$1,783	$1,423	$1,218	$1,183	$1,134	$1,255	$1,049	6	102584	0.006
American European Insurance Company - 23337	$1,767	$1,417	$1,423	$1,813	$1,402	$1,204	$977	$1,217	$917	$846	0	1039	0.000
Falcon Insurance Company - 14254	$1,896	$1,438	$1,311	$1,677	$1,344	$1,204	$1,108	$1,271	$999	$955	0	1921	0.000
WESTERN AGRICULTURAL INSURANCE COMPANY - 27871	$1,910	$1,681	$1,719	$2,170	$1,598	$1,499	$1,237	$1,336	$1,386	$1,165	0	11548	0.000
INFINITY SAFEGUARD INSURANCE COMPANY - 16802	$1,924	$2,075	$1,685	$2,393	$1,536	$1,606	$1,708	$1,861	$1,761	$1,501	3	34422	0.009
Main Street America Protection Insurance Company - 13026	$1,980	$1,607	$1,835	$2,492	$1,755	$1,580	$1,745	$1,494	$1,523	$1,384	0	375594	0.000
INFINITY CASUALTY INSURANCE COMPANY - 21792	$2,018	$2,149	$1,824	$2,566	$1,623	$1,663	$1,698	$1,932	$1,833	$1,533	9	32242	0.028
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072	$2,021	$1,614	$1,869	$2,231	$1,668	$1,537	$1,160	$1,290	$1,373	$1,290	1	17021	0.006
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955	$2,035	$1,784	$1,766	$2,176	$1,753	$1,767	$1,521	$1,709	$1,628	$1,366	1	11669	0.009
METROMILE INSURANCE COMPANY - 16187	$2,052	$1,805	$1,751	$2,154	$1,680	$1,502	$1,420	$1,491	$1,448	$1,258	2	8845	0.023
Clearcover Insurance Company - 16524	$2,078	$1,903	$1,900	$2,252	$1,727	$1,644	$1,588	$1,448	$1,576	$1,337	0	1086	0.000
MIDVALE INDEMNITY COMPANY - 27138	$2,087	$1,672	$1,694	$1,910	$1,564	$1,446	$1,201	$1,080	$1,378	$1,049	0	735	0.000
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY - 25135	$2,105	$1,799	$1,797	$2,235	$1,746	$1,704	$1,457	$1,707	$1,542	$1,437	0	-	0.00
IDS PROPERTY CASUALTY INSURANCE COMPANY - 29068	$2,172	$1,839	$1,780	$2,627	$1,659	$2,045	$1,491	$1,541	$1,720	$1,182	6	35529	0.017
NATIONWIDE INSURANCE COMPANY OF AMERICA - 25453	$2,179	$1,727	$1,865	$2,209	$1,464	$1,593	$1,325	$1,475	$1,315	$1,399	0	7370	0.000
AUTO-OWNERS INSURANCE COMPANY - 18988	$2,215	$2,029	$2,100	$2,578	$2,014	$1,839	$1,563	$2,396	$1,736	$1,508	4	51809	0.008
BANKERS STANDARD INSURANCE COMPANY - 18279	$2,225	$1,982	$2,125	$2,464	$1,991	$1,982	$1,687	$1,900	$1,476	$1,745	0	4638	0.000
COAST NATIONAL INSURANCE COMPANY - 25089	$2,247	$1,710	$1,726	$2,270	$1,807	$1,600	$1,402	$1,810	$1,552	$1,217	13	144232	0.009
INTEGON INDEMNITY CORPORATION - 22772	$2,262	$1,872	$1,858	$2,367	$1,834	$1,725	$1,493	$2,093	$1,649	$1,478	2	5871	0.034

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PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE - 12873	$2,299	$1,797	$2,288	$2,401	$2,053	$2,299	$1,600	$1,878	$1,746	$1,679	0	3702	0.000
AIG PROPERTY CASUALTY COMPANY - 19402	$2,319	$2,133	$2,278	$2,320	$2,203	$2,227	$1,991	$2,070	$2,034	$1,993	0	4652	0.000
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259	$2,347	$2,054	$1,973	$2,542	$1,909	$2,022	$1,649	$1,732	$1,791	$1,416	0	1220	0.000
ACUITY, A MUTUAL INSURANCE COMPANY - 14184	$2,359	$2,279	$2,358	$2,439	$2,211	$2,279	$2,047	$2,046	$2,233	$2,009	0	8666	0.000
COUNTRY PREFERRED INSURANCE COMPANY - 21008	$2,383	$2,251	$2,228	$2,636	$2,322	$2,072	$1,621	$1,917	$2,166	$1,624	2	29762	0.007
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693	$2,447	$2,065	$1,983	$2,434	$1,851	$1,655	$1,359	$2,005	$1,473	$1,760	1	13950	0.007
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773	$2,447	$2,155	$2,205	$2,789	$2,046	$1,912	$1,581	$1,695	$1,772	$1,488	6	42146	0.014
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761	$2,454	$1,798	$2,093	$2,640	$1,764	$1,980	$1,484	$1,657	$1,514	$1,370	0	28597	0.000
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178	$2,459	$2,079	$2,142	$2,788	$2,250	$1,800	$1,694	$1,923	$1,952	$1,462	69	883528	0.008
BADGER MUTUAL INSURANCE COMPANY - 13420	$2,461	$2,336	$2,066	$2,625	$1,848	$1,980	$1,718	$1,508	$1,508	$1,508	3	7226	0.042
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401	$2,466	$2,219	$2,102	$2,494	$1,947	$1,738	$1,600	$1,657	$1,766	$1,403	1	20479	0.005
OWNERS INSURANCE COMPANY - 32700	$2,507	$2,297	$2,378	$2,920	$2,281	$2,083	$1,770	$2,713	$1,966	$1,707	0	14890	0.000
SAFE AUTO INSURANCE COMPANY - 25405	$2,533	$2,291	$2,080	$2,575	$1,997	$1,757	$1,565	$1,741	$1,666	$1,323	6	7153	0.084
COUNTRY CASUALTY INSURANCE COMPANY - 20982	$2,579	$2,408	$2,377	$2,881	$2,550	$2,315	$1,763	$2,169	$2,414	$1,751	0	389	0.000
COUNTRY MUTUAL INSURANCE COMPANY - 20990	$2,667	$2,521	$2,496	$2,949	$2,595	$2,313	$1,811	$2,136	$2,419	$1,816	0	2646	0.000
ELECTRIC INSURANCE COMPANY - 21261	$2,722	$2,038	$2,210	$2,536	$2,089	$2,598	$1,949	$2,408	$1,806	$1,792	1	6961	0.014
HORACE MANN INSURANCE COMPANY - 22578	$2,969	$2,436	$2,499	$3,041	$2,414	$2,225	$1,920	$2,077	$2,129	$1,824	0	6647	0.000
STAR CASUALTY INSURANCE COMPANY - 32387	$3,016	$2,418	$1,879	$1,963	$2,562	$2,147	$1,966	$1,614	$1,478	$1,575	0	3036	0.000
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939	$3,060	$2,834	$2,834	$3,205	$2,658	$2,658	$2,390	$2,582	$2,464	$2,582	0	2223	0.000
SECURA INSURANCE, A MUTUAL COMPANY - 22543	$3,071	$2,714	$2,638	$3,156	$2,526	$2,934	$2,480	$2,447	$2,558	$2,088	0	4	0.000
CSAA GENERAL INSURANCE COMPANY - 37770	$3,125	$2,508	$2,922	$3,365	$2,412	$2,411	$1,890	$2,739	$2,311	$1,884	11	153706	0.007
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756	$3,275	$2,642	$2,648	$3,165	$2,790	$2,334	$2,202	$2,598	$2,324	$2,090	1	1614	0.062
BERKLEY INSURANCE COMPANY - 32603	$3,283	$3,004	$3,004	$3,683	$2,833	$2,845	$2,485	$2,655	$2,394	$2,387	0	48	0.000
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942	$3,331	$2,984	$2,848	$3,371	$2,628	$2,377	$2,184	$2,293	$2,402	$1,917	0	172	0.000
HARTFORD CASUALTY INSURANCE COMPANY - 29424	$3,346	$2,655	$2,747	$3,262	$2,400	$2,343	$2,070	$1,929	$2,215	$2,213	1	982	0.102
TRUMBULL INSURANCE COMPANY - 27120	$3,346	$2,655	$2,747	$3,262	$2,400	$2,343	$2,070	$1,929	$2,215	$2,213	6	131249	0.005
PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD - 34690	$3,346	$2,655	$2,747	$3,262	$2,400	$2,343	$2,070	$1,929	$2,215	$2,213	0	1747	0.000
STATE FARM FIRE AND CASUALTY COMPANY - 25143	$3,397	$2,878	$2,964	$3,852	$3,109	$2,482	$2,338	$2,661	$2,708	$2,028	8	44641	0.018
SECURA SUPREME INSURANCE COMPANY - 10239	$3,488	$3,073	$2,981	$3,580	$2,848	$3,321	$2,780	$2,738	$2,881	$2,330	0	3807	0.000
WESTERN GENERAL INSURANCE COMPANY - 27502	$3,705	$3,231	$3,134	$3,928	$3,071	$2,853	$2,647	$2,694	$2,619	$2,328	2	3636	0.055
TEACHERS INSURANCE COMPANY - 22683	$3,780	$3,039	$3,048	$3,672	$3,208	$2,723	$2,567	$3,018	$2,714	$2,419	0	187	0.000
STILLWATER INSURANCE COMPANY - 25180	$4,055	$3,496	$3,408	$4,401	$3,759	$3,352	$2,871	$3,314	$2,944	$2,833	0	2334	0.000

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SAFECO INSURANCE COMPANY OF AMERICA - 24740	$4,112	$3,574	$3,656	$4,255	$3,326	$3,222	$2,849	$3,132	$3,020	$2,748	11	154010	0.007
MENDOTA INSURANCE COMPANY - 33650	$4,309	$3,304	$3,071	$4,022	$2,874	$2,906	$2,668	$2,332	$1,815	$1,496	3	15755	0.019
COMMONWEALTH CASUALTY COMPANY - 13930	$4,351	$3,443	$3,952	$4,093	$2,856	$2,965	$3,217	$3,778	$2,986	$3,778	12	68434	0.018
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805	$4,418	$3,693	$3,560	$4,718	$3,427	$3,133	$2,844	$2,978	$2,722	$2,418	27	127278	0.021
AMICA MUTUAL INSURANCE COMPANY - 19976	$4,438	$3,859	$3,658	$4,341	$3,805	$3,693	$3,144	$3,448	$3,373	$3,003	5	20289	0.025
PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION - 18139	$4,543	$3,869	$3,869	$5,190	$3,916	$2,713	$2,713	$2,540	$2,702	$2,469	1	14305	0.007
SENTRY INSURANCE A MUTUAL COMPANY - 24988	$4,543	$3,869	$3,869	$5,190	$3,916	$2,713	$2,713	$2,540	$2,702	$2,469	6	92982	0.006
ALLSTATE INDEMNITY COMPANY - 19240	$4,551	$4,021	$4,478	$4,803	$4,020	$4,087	$3,742	$3,746	$3,726	$3,726	1	7558	0.013
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY - 12484	$4,555	$4,038	$3,871	$5,022	$3,467	$4,555	$2,894	$2,725	$3,703	$2,539	0	4830	0.000
Stonegate Insurance Company - 14012	$4,704	$3,756	$3,701	$4,869	$3,843	$3,203	$2,645	$3,377	$2,429	$2,236	0	-	0.00
UNITED INSURANCE COMPANY INC. - 12256	$4,726	$4,818	$4,901	$4,431	$3,893	$3,357	$3,209	$3,486	$3,049	$3,086	3	66963	0.004
ANCHOR GENERAL INSURANCE COMPANY - 40010	$4,750	$3,961	$3,900	$5,371	$3,719	$3,268	$2,797	$3,061	$2,434	$2,167	2	5264	0.038
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688	$4,967	$4,358	$4,342	$5,134	$3,976	$3,792	$3,715	$3,768	$3,581	$3,298	37	299867	0.012
TWIN CITY FIRE INSURANCE COMPANY - 29459	$5,021	$4,147	$4,049	$5,154	$3,935	$3,430	$3,155	$3,210	$3,637	$2,914	1	6834	0.015
LIBERTY MUTUAL INSURANCE COMPANY - 23043	$5,056	$4,483	$4,297	$5,574	$3,849	$5,056	$3,212	$3,024	$4,111	$2,819	0	114	0.000
SAFEWAY INSURANCE COMPANY - 12521	$5,099	$4,257	$4,000	$5,365	$4,455	$3,495	$2,910	$3,694	$2,628	$2,722	6	74103	0.008
ALPHA PROPERTY & CASUALTY INSURANCE COMPANY - 38156	$5,111	$3,073	$3,017	$5,942	$3,193	$2,474	$1,900	$2,161	$1,963	$1,874	4	32996	0.012
LOYA INSURANCE COMPANY - 11198	$5,181	$5,181	$4,771	$5,181	$4,879	$4,412	$4,189	$4,412	$4,412	$4,879	1	5521	0.018
PRIMERO INSURANCE COMPANY - 11855	$5,214	$4,932	$4,932	$4,932	$4,536	$4,326	$4,326	$4,536	$4,326	$4,188	2	2665	0.075
ASSURANCEAMERICA INSURANCE COMPANY - 11558	$5,299	$4,399	$4,200	$5,656	$4,198	$2,759	$2,193	$2,732	$2,331	$1,995	3	20207	0.015
Amica Property and Casualty Insurance Company - 12287	$5,326	$4,628	$4,391	$5,211	$4,565	$4,433	$3,622	$4,137	$4,048	$3,599	1	636	0.157
PERMANENT GENERAL ASSURANCE CORPORATION - 37648	$5,367	$4,197	$4,468	$5,852	$4,147	$3,857	$3,156	$3,895	$3,694	$3,047	7	36747	0.019
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210	$5,414	$4,699	$4,699	$5,420	$4,286	$4,013	$3,466	$4,617	$3,962	$3,111	7	65876	0.011
FARMERS INSURANCE COMPANY OF ARIZONA - 21598	$5,701	$5,223	$5,104	$5,985	$5,074	$4,186	$3,606	$3,884	$3,827	$3,371	15	355153	0.004
MERCURY CASUALTY COMPANY - 11908	$5,786	$5,649	$5,254	$6,524	$4,901			$4,886	$4,898	$4,218	2	19760	0.010
EQUITY INSURANCE COMPANY - 28746	$5,873	$4,655	$4,520	$5,988	$4,862	$4,028	$3,428	$4,350	$3,109	$2,886	0	5480	0.000
VIGILANT INSURANCE COMPANY - 20397	$5,996	$5,569	$5,569	$7,446	$5,519	$5,048	$4,604	$5,175	$4,511	$4,136	0	497	0.000
FEDERAL INSURANCE COMPANY - 20281	$5,996	$5,569	$5,569	$7,446	$5,519	$5,048	$4,604	$5,175	$4,511	$4,136	1	2508	0.040
PACIFIC INDEMNITY COMPANY - 20346	$5,996	$5,569	$5,569	$7,446	$5,519	$5,048	$4,604	$5,175	$4,511	$4,136	0	6112	0.000
GREAT NORTHERN INSURANCE COMPANY - 20303	$5,996	$5,569	$5,569	$7,446	$5,519	$5,048	$4,604	$5,175	$4,511	$4,136	0	851	0.000
UNITRIN SAFEGUARD INSURANCE COMPANY - 40703	$6,076	$5,240	$5,236	$6,865	$4,865	$4,449	$4,167	$4,216	$4,527	$3,649	1	8150	0.012
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS - 43494	$6,217	$3,605	$4,068	$6,170	$5,726	$6,507	$2,986	$2,681	$2,119	$2,435	6	56991	0.011

Hypothetical 13: Family - Wife 43 years of age, clean MVR last 3 years; good credit score; drives 2017 Subaru Forester 2.0 XT, VIN JF2SJGE&H; 15 miles to work; Husband 45 years of age, clean MVR last 3 years, good credit score; drives a 2015 Honda Pilot EX, 4x4, 4-door, 6 cyl., 3.5L, VIN 5FNYF4H4&F, 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, 2020										Complaint Ratio (CR)		
Name of Insurer - NAIC#	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix 85053	Scottsdale 85257	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85122	Flagstaff 86001	Nogales 85621	Yuma 85364	Sierra Vista 85635	C	E	CR
MGA INSURANCE COMPANY, INC. - 40150	$7,421	$5,388	$6,811	$8,995	$5,976	$4,105	$4,003	$4,040	$4,339	$3,790	3	48372	0.006
AMERICAN ACCESS CASUALTY COMPANY - 10730	$7,539	$6,096	$4,584	$5,536	$6,476	$5,743	$5,116	$3,312	$3,085	$3,967	10	37476	0.027
YOUNG AMERICA INSURANCE COMPANY - 27090	$8,086	$6,790	$6,916	$7,372	$6,532	$6,868	$5,866	$6,868	$6,244	$6,868	0	11293	0.000
CINCINNATI CASUALTY COMPANY, THE - 28665	$8,535	$7,669	$7,458	$6,969	$5,655	$4,614	$3,080	$3,696	$4,625	$4,034	0	207	0.000
CENTRAL MUTUAL INSURANCE COMPANY - 20230	$8,672	$7,542	$8,011	$7,716	$6,694	$6,723	$6,496	$7,441	$6,496	$6,106	0	9534	0.000

Hypothetical 14: Family - Wife 43 years of age, clean MVR last 3 years; good credit score; drives 2017 Subaru Forester 2.0 XT, VIN JF2SJGE&H; 15 miles to work; Husband 45 years of age, clean MVR last 3 years, good credit score; drives a 2015 Honda Pilot EX, 4x4, 4-door, 6 cyl., 3.5L, VIN 5FNYF4H4&F, 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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	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix 85053	Scottsdale 85257	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85122	Flagstaff 86001	Nogales 85621	Yuma 85364	Sierra Vista 85635	C	E	CR
PEKIN INSURANCE COMPANY - 24228	$835	$1,708	$1,710	$2,414	$1,619	$1,683	$1,458	$1,573	$1,600	$1,307	4	29898	0.013
USAA GENERAL INDEMNITY COMPANY - 18600	$964	$868	$879	$996	$801	$794	$801	$758	$760	$654	18	99779	0.018
USAA CASUALTY INSURANCE COMPANY - 25968	$1,180	$1,066	$1,071	$1,224	$975	$965	$987	$928	$934	$798	19	130000	0.015
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941	$1,239	$1,119	$1,124	$1,276	$1,029	$1,019	$1,048	$984	$978	$837	5	144135	0.003
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY - 21253	$1,302	$1,162	$1,175	$1,342	$1,061	$1,052	$1,066	$1,008	$1,018	$866	4	54299	0.007
AMSHIELD INSURANCE COMPANY - 15590	$1,428	$1,312	$1,312	$1,547	$1,274	$1,184	$976	$1,031	$1,048	$893	0	6092	0.000
AMERICAN FAMILY INSURANCE COMPANY - 10386	$1,714	$1,399	$1,434	$1,710	$1,328	$1,159	$1,105	$1,003	$1,139	$905	13	171292	0.008
PROGRESSIVE ADVANCED INSURANCE COMPANY - 11851	$1,739	$1,455	$1,498	$1,982	$1,370	$1,217	$1,135	$1,184	$1,146	$987	45	523676	0.009
GEICO CASUALTY COMPANY - 41491	$1,748	$1,613	$1,640	$1,970	$1,438	$1,373	$1,255	$1,178	$1,354	$1,101	77	967258	0.008
MIDVALE INDEMNITY COMPANY - 27138	$1,775	$1,526	$1,546	$1,674	$1,468	$1,404	$1,263	$1,187	$1,365	$1,170	0	735	0.000
NATIONAL GENERAL INSURANCE COMPANY - 23728	$1,812	$1,529	$1,494	$1,867	$1,518	$1,399	$1,295	$1,737	$1,379	$1,237	3	19578	0.015
PROGRESSIVE PREFERRED INSURANCE COMPANY - 37834	$1,846	$1,589	$1,603	$2,136	$1,490	$1,316	$1,228	$1,251	$1,191	$1,034	42	394215	0.011
PHARMACISTS MUTUAL INSURANCE COMPANY - 13714	$1,988	$1,891	$1,698	$2,322	$1,865	$2,009	$1,681	$1,614	$1,614	$1,614	0	949	0.000
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY - 25135	$2,049	$1,744	$1,728	$2,180	$1,671	$1,623	$1,362	$1,587	$1,466	$1,356	0	-	0.00
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY - 36161	$2,053	$1,731	$1,679	$2,111	$1,656	$1,438	$1,317	$1,234	$1,433	$1,204	6	102584	0.006
WESTERN AGRICULTURAL INSURANCE COMPANY - 27871	$2,086	$1,818	$1,873	$2,385	$1,728	$1,634	$1,334	$1,434	$1,520	$1,265	0	11548	0.000
INTEGON INDEMNITY CORPORATION - 22772	$2,092	$1,733	$1,715	$2,187	$1,703	$1,605	$1,393	$1,952	$1,530	$1,376	2	5871	0.034
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072	$2,149	$1,685	$1,969	$2,372	$1,738	$1,616	$1,182	$1,324	$1,417	$1,324	1	17021	0.006
METROMILE INSURANCE COMPANY - 16187	$2,229	$1,959	$1,909	$2,389	$1,801	$1,626	$1,495	$1,576	$1,566	$1,350	2	8845	0.023
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955	$2,231	$1,950	$1,945	$2,417	$1,908	$1,923	$1,613	$1,802	$1,767	$1,470	1	11669	0.009
Main Street America Protection Insurance Company - 13026	$2,261	$1,816	$2,132	$2,872	$1,986	$1,817	$1,942	$1,620	$1,679	$1,525	0	375594	0.000
NATIONWIDE INSURANCE COMPANY OF AMERICA - 25453	$2,276	$1,811	$1,951	$2,328	$1,528	$1,641	$1,334	$1,499	$1,366	$1,430	0	7370	0.000
Clearcover Insurance Company - 16524	$2,406	$2,219	$2,255	$2,703	$1,990	$1,894	$1,748	$1,614	$1,872	$1,527	0	1086	0.000
ACUITY, A MUTUAL INSURANCE COMPANY - 14184	$2,410	$2,316	$2,396	$2,524	$2,246	$2,296	$2,289	$2,159	$2,037	$2,027	0	8666	0.000
SAFE AUTO INSURANCE COMPANY - 25405	$2,533	$2,291	$2,080	$2,575	$1,997	$1,757	$1,565	$1,741	$1,666	$1,323	6	7153	0.084
AUTO-OWNERS INSURANCE COMPANY - 18988	$2,612	$2,386	$2,467	$3,025	$2,358	$2,144	$1,819	$2,790	$2,021	$1,755	4	51809	0.008
BANKERS STANDARD INSURANCE COMPANY - 18279	$2,637	$2,373	$2,536	$2,927	$2,354	$2,320	$1,962	$2,207	$2,037	$2,043	0	4638	0.000
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE - 12873	$2,693	$2,087	$2,653	$2,801	$2,387	$2,693	$1,818	$2,123	$2,005	$1,918	0	3702	0.000
INFINITY SAFEGUARD INSURANCE COMPANY - 16802	$2,798	$2,938	$2,498	$3,503	$2,176	$2,267	$2,292	$2,557	$2,679	$2,040	3	34422	0.009
COUNTRY PREFERRED INSURANCE COMPANY - 21008	$2,799	$2,663	$2,642	$3,075	$2,731	$2,425	$1,861	$2,228	$2,537	$1,880	2	29762	0.007
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693	$2,850	$2,411	$2,305	$2,869	$2,144	$1,881	$1,537	$2,251	$1,696	$1,971	1	13950	0.007
IDS PROPERTY CASUALTY INSURANCE COMPANY - 29068	$2,868	$2,427	$2,339	$3,604	$2,191	$2,738	$1,908	$1,937	$2,243	$1,464	6	35529	0.017

Hypothetical 14: Family - Wife 43 years of age, clean MVR last 3 years; good credit score; drives 2017 Subaru Forester 2.0 XT, VIN JF2SJGE&H; 15 miles to work; Husband 45 years of age, clean MVR last 3 years, good credit score; drives a 2015 Honda Pilot EX, 4x4, 4-door, 6 cyl., 3.5L, VIN 5FNYF4H4&F, 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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BADGER MUTUAL INSURANCE COMPANY - 13420	$2,904	$2,778	$2,472	$3,089	$2,222	$2,343	$2,050	$1,813	$1,813	$1,813	3	7226	0.042
AMICA MUTUAL INSURANCE COMPANY - 19976	$2,905	$2,567	$2,381	$3,119	$2,668	$2,532	$2,118	$2,297	$2,284	$2,290	5	20289	0.025
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773	$2,916	$2,546	$2,624	$3,327	$2,411	$2,270	$1,850	$1,959	$2,108	$1,752	6	42146	0.014
COAST NATIONAL INSURANCE COMPANY - 25089	$2,927	$2,030	$2,101	$2,760	$2,242	$1,831	$1,701	$2,242	$1,834	$1,512	13	144232	0.009
OWNERS INSURANCE COMPANY - 32700	$2,955	$2,700	$2,792	$3,424	$2,669	$2,426	$2,058	$3,158	$2,288	$1,987	0	14890	0.000
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401	$2,960	$2,597	$2,491	$2,986	$2,272	$2,071	$1,845	$1,887	$2,065	$1,619	1	20479	0.005
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178	$3,008	$2,564	$2,623	$3,410	$2,753	$2,195	$2,027	$2,328	$2,400	$1,798	69	883528	0.008
ELECTRIC INSURANCE COMPANY - 21261	$3,009	$2,279	$2,442	$2,821	$2,311	$2,810	$2,108	$2,597	$1,975	$1,955	1	6961	0.014
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761	$3,040	$2,155	$2,588	$3,341	$2,156	$2,393	$1,789	$1,967	$1,839	$1,663	0	28597	0.000
COUNTRY CASUALTY INSURANCE COMPANY - 20982	$3,072	$2,896	$2,868	$3,396	$3,052	$2,761	$2,055	$2,573	$2,878	$2,059	0	389	0.000
CSAA GENERAL INSURANCE COMPANY - 37770	$3,089	$2,375	$2,771	$3,320	$2,271	$2,267	$1,743	$2,597	$2,216	$1,770	11	153706	0.007
COUNTRY MUTUAL INSURANCE COMPANY - 20990	$3,137	$2,985	$2,963	$3,445	$3,055	$2,707	$2,080	$2,482	$2,834	$2,104	0	2646	0.000
AIG PROPERTY CASUALTY COMPANY - 19402	$3,185	$2,814	$3,054	$3,196	$2,923	$2,826	$2,354	$2,520	$2,495	$2,393	0	4652	0.000
SECURA INSURANCE, A MUTUAL COMPANY - 22543	$3,227	$2,861	$2,779	$3,315	$2,664	$3,083	$2,611	$2,573	$2,693	$2,207	0	4	0.000
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939	$3,263	$2,999	$2,999	$3,438	$2,807	$2,807	$2,491	$2,715	$2,583	$2,715	0	2223	0.000
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259	$3,279	$2,888	$2,748	$3,526	$2,656	$2,766	$2,226	$2,292	$2,428	$1,917	0	1220	0.000
INFINITY CASUALTY INSURANCE COMPANY - 21792	$3,392	$3,516	$3,107	$4,220	$2,631	$2,704	$2,618	$3,028	$3,427	$2,384	9	32242	0.028
HORACE MANN INSURANCE COMPANY - 22578	$3,453	$2,826	$2,907	$3,559	$2,800	$2,582	$2,184	$2,380	$2,467	$2,102	0	6647	0.000
SECURA SUPREME INSURANCE COMPANY - 10239	$3,650	$3,221	$3,123	$3,743	$2,985	$3,473	$2,909	$2,861	$3,016	$2,445	0	3807	0.000
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756	$3,671	$2,988	$2,991	$3,566	$3,121	$2,615	$2,424	$2,852	$2,592	$2,329	1	1614	0.062
BERKLEY INSURANCE COMPANY - 32603	$3,826	$3,526	$3,526	$4,255	$3,294	$3,323	$2,837	$3,001	$2,721	$2,728	0	48	0.000
PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD - 34690	$3,848	$3,022	$3,164	$3,780	$2,783	$2,732	$2,318	$2,164	$2,504	$2,495	0	1747	0.000
HARTFORD CASUALTY INSURANCE COMPANY - 29424	$3,848	$3,022	$3,164	$3,780	$2,783	$2,732	$2,318	$2,164	$2,504	$2,495	1	982	0.102
TRUMBULL INSURANCE COMPANY - 27120	$3,848	$3,022	$3,164	$3,780	$2,783	$2,732	$2,318	$2,164	$2,504	$2,495	6	131249	0.005
Amica Property and Casualty Insurance Company - 12287	$3,895	$3,437	$3,186	$4,180	$3,578	$3,394	$2,839	$3,078	$3,065	$3,071	1	636	0.157
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942	$3,993	$3,486	$3,367	$4,030	$3,063	$2,818	$2,507	$2,598	$2,801	$2,207	0	172	0.000
STATE FARM FIRE AND CASUALTY COMPANY - 25143	$4,206	$3,600	$3,680	$4,759	$3,856	$3,064	$2,835	$3,296	$3,401	$2,549	8	44641	0.018
TEACHERS INSURANCE COMPANY - 22683	$4,310	$3,492	$3,499	$4,208	$3,648	$3,100	$2,870	$3,370	$3,081	$2,738	0	187	0.000
STILLWATER INSURANCE COMPANY - 25180	$4,757	$4,024	$3,962	$5,107	$4,332	$3,853	$3,287	$3,800	$3,388	$3,213	0	2334	0.000
MENDOTA INSURANCE COMPANY - 33650	$4,794	$3,670	$3,384	$4,470	$3,134	$3,184	$2,891	$2,532	$1,989	$1,638	3	15755	0.019
ALLSTATE INDEMNITY COMPANY - 19240	$5,133	$4,387	$4,859	$5,356	$4,361	$4,382	$3,965	$3,981	$3,948	$3,948	1	7558	0.013
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688	$5,175	$4,479	$4,485	$5,423	$4,043	$3,830	$3,731	$3,720	$3,608	$3,274	37	299867	0.012

Hypothetical 14: Family - Wife 43 years of age, clean MVR last 3 years; good credit score; drives 2017 Subaru Forester 2.0 XT, VIN JF2SJGE&H; 15 miles to work; Husband 45 years of age, clean MVR last 3 years, good credit score; drives a 2015 Honda Pilot EX, 4x4, 4-door, 6 cyl., 3.5L, VIN 5FNYF4H4&F, 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.

Name of Insurer - NAIC#	Premiums shown are six-month premiums as of March 1, 2020										Complaint Ratio (CR)		
	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix 85053	Scottsdale 85257	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85122	Flagstaff 86001	Nogales 85621	Yuma 85364	Sierra Vista 85635	C	E	CR
SAFECO INSURANCE COMPANY OF AMERICA - 24740	$5,191	$4,409	$4,497	$5,343	$4,053	$3,929	$3,334	$3,785	$3,787	$3,233	11	154010	0.007
FARMERS INSURANCE COMPANY OF ARIZONA - 21598	$5,786	$5,724	$5,505	$6,718	$5,292	$4,589	$3,743	$3,961	$4,142	$3,538	15	355153	0.004
TWIN CITY FIRE INSURANCE COMPANY - 29459	$5,857	$4,696	$4,661	$5,926	$4,544	$3,945	$3,499	$3,575	$4,048	$3,275	1	6834	0.015
COMMONWEALTH CASUALTY COMPANY - 13930	$5,997	$4,715	$5,424	$5,719	$3,725	$4,005	$4,352	$5,295	$4,208	$5,295	12	68434	0.018
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY - 12484	$6,172	$5,190	$4,947	$6,850	$4,459	$6,172	$3,508	$3,530	$4,821	$3,237	0	4830	0.000
MERCURY CASUALTY COMPANY - 11908	$6,298	$6,049	$5,608	$7,149	$5,198	$5,387	$4,395	$5,178	$5,148	$4,399	2	19760	0.010
PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION - 18139	$6,413	$5,425	$5,425	$7,276	$5,142	$3,539	$3,539	$3,252	$3,541	$3,181	1	14305	0.007
SENTRY INSURANCE A MUTUAL COMPANY - 24988	$6,413	$5,425	$5,425	$7,276	$5,142	$3,539	$3,539	$3,252	$3,541	$3,181	6	92982	0.006
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210	$6,575	$5,658	$5,665	$6,689	$5,049	$4,651	$3,945	$5,467	$4,815	$3,605	7	65876	0.011
LIBERTY MUTUAL INSURANCE COMPANY - 23043	$6,851	$5,761	$5,491	$7,603	$4,949	$6,851	$3,894	$3,918	$5,352	$3,593	0	114	0.000
GREAT NORTHERN INSURANCE COMPANY - 20303	$7,381	$6,901	$6,901	$9,066	$6,736	$6,126	$5,540	$6,215	$5,432	$5,012	0	851	0.000
FEDERAL INSURANCE COMPANY - 20281	$7,381	$6,901	$6,901	$9,066	$6,736	$6,126	$5,540	$6,215	$5,432	$5,012	1	2508	0.040
VIGILANT INSURANCE COMPANY - 20397	$7,381	$6,901	$6,901	$9,066	$6,736	$6,126	$5,540	$6,215	$5,432	$5,012	0	497	0.000
PACIFIC INDEMNITY COMPANY - 20346	$7,381	$6,901	$6,901	$9,066	$6,736	$6,126	$5,540	$6,215	$5,432	$5,012	0	6112	0.000
UNITRIN SAFEGUARD INSURANCE COMPANY - 40703	$7,538	$6,433	$6,519	$8,265	$6,032	$5,529	$5,062	$5,130	$5,649	$4,409	1	8150	0.012
AMERICAN ACCESS CASUALTY COMPANY - 10730	$7,539	$6,096	$4,584	$5,536	$6,476	$5,743	$5,114	$3,312	$3,085	$3,967	10	37476	0.027
ALPHA PROPERTY & CASUALTY INSURANCE COMPANY - 38156	$7,887	$4,743	$4,656	$9,169	$4,927	$3,817	$2,932	$3,334	$3,029	$2,892	4	32996	0.012
CENTRAL MUTUAL INSURANCE COMPANY - 20230	$8,963	$7,624	$8,394	$8,044	$6,857	$6,562	$6,257	$7,154	$6,257	$5,943	0	9534	0.000
CINCINNATI CASUALTY COMPANY, THE - 28665	$10,080	$9,058	$8,808	$8,232	$6,678	$5,449	$3,638	$4,365	$5,461	$4,764	0	207	0.000

INSURER	TELEPHONE NUMBER
ACCC INSURANCE COMPANY	888-542-4222
ACUITY, A MUTUAL INSURANCE COMPANY	800-242-7666
AIG PROPERTY CASUALTY COMPANY	888-978-5371
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY	800-ALLSTATE
ALLSTATE INDEMNITY 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
AMICA MUTUAL INSURANCE COMPANY	800-242-6422
Amica Property and Casualty Insurance Company	800-242-6422
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 CASUALTY COMPANY, THE	888-242-8811
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY	800-282-6848
Clearcover Insurance Company	855-444-1875
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
ELECTRIC INSURANCE COMPANY	800-227-2757
ENCOMPASS PROPERTY AND CASUALTY COMPANY	800-588-7400
EQUITY INSURANCE COMPANY	800-396-1485
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY	800 378-7262
Falcon Insurance Company	800-929-3252
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY	866-399-3237

INSURER	TELEPHONE NUMBER
FARMERS INSURANCE COMPANY OF ARIZONA	888-327-6335
FEDERAL INSURANCE COMPANY	800-444-6161
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	800-842-3344
INFINITY CASUALTY INSURANCE COMPANY	866.860.9348
INFINITY SAFEGUARD INSURANCE COMPANY	866.860.9348
INTEGON INDEMNITY CORPORATION	877-468-3466
LIBERTY MUTUAL INSURANCE COMPANY	888-398-8924
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY	888-398-8924
LOYA INSURANCE COMPANY	800-444-4040
Main Street America Protection Insurance Company	877-927-5672
MENDOTA INSURANCE COMPANY	800-422-0792
MERCURY CASUALTY COMPANY	800-503-3724
METROMILE INSURANCE COMPANY	888-242-5204
MGA INSURANCE COMPANY, INC.	800-699-1575
MIDVALE INDEMNITY COMPANY	800-692-6326
MUTUAL OF ENUMCLAW INSURANCE COMPANY	800-366-5551
NATIONAL GENERAL INSURANCE COMPANY	877-468-3466
NATIONWIDE INSURANCE COMPANY OF AMERICA	877-669-6877
OWNERS INSURANCE COMPANY	800-346-0346
PACIFIC INDEMNITY COMPANY	800-444-6161
PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION	800-334-0090
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
PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	888-413-2261
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

INSURER	TELEPHONE NUMBER	INSURER	TELEPHONE NUMBER
SENTRY INSURANCE A MUTUAL COMPANY	800-334-0090		
STAR CASUALTY INSURANCE COMPANY	877-782-7210		
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	800-444-9950		
STATE FARM FIRE AND CASUALTY COMPANY	State Farm Agent		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	State Farm Agent		
STILLWATER INSURANCE COMPANY	800-849-6140, 3		
Stonegate Insurance Company	877-205-8010		
TEACHERS INSURANCE COMPANY	800-999-1030		
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	800-842-5075		
TRUMBULL INSURANCE COMPANY	888-413-2261		
TWIN CITY FIRE INSURANCE COMPANY	888-413-2261		
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	866-860-9348		
USAA CASUALTY INSURANCE COMPANY	800-531-8722		
USAA GENERAL INDEMNITY COMPANY	800-531-8722		
VIGILANT INSURANCE COMPANY	800-444-6161		
WESTERN AGRICULTURAL INSURANCE COMPANY	866-399-3237		
WESTERN GENERAL INSURANCE COMPANY	800-758-3311		
YOUNG AMERICA INSURANCE COMPANY	800-444-4040		

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.

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 and Financial Institutions 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 2019 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 Services 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 and Financial Institutions 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.

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Internet web site, at
https://difi.az.gov

Questions about this publication?
Call the **Department of Insurance Consumer Services Division**:

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