

# **2021**

## **Premium Comparison and Complaint Ratios for Automobile Insurance**



**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. 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, 2020 and can assist in the consumer's evaluation process. Please note that the ratios do not reflect 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 \$25,000 per person/\$50,000 bodily injury and \$15,000 property damage 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. "[Consumer Guide How Insurers Use Credit Information](#)" is on DIFI's web site and provides answers to the most frequently asked consumer questions on how insurers use credit history to determine individual rates and coverage availability.
  - b. Use reports provided by organizations such as the Comprehensive Loss Underwriting Exchange (C.L.U.E.), also known as LexisNexis, as exchanges for loss history information on an insured, or a particular property. Participating member insurers exchange this prior loss history information between members, sometimes without independent verification of the validity of the information provided by other members. Consumers who believe the information on their C.L.U.E. (or similar report) is erroneous should take steps to correct it. Information on C.L.U.E. and how to correct a report may be obtained at the following web site: [LexisNexis Consumer Portal](#)
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 DIFI's [Automobile/Motorcycle/Vehicle Important things to Know](#) 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 publication or any other insurance matter should be directed to DIFI by: a) calling (602) 364-2499 or b) writing DIFI, 100 N. 15<sup>th</sup> Avenue, Suite 261, Phoenix, Arizona 85007-2624. DIFI's web site at [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 \$65,000 or split limits of \$25,000/\$50,000 BI and \$15,000 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, 2021										Complaint Ratio (CR)		
Name of Insurer - NAIC#	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio			
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR	
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635				
METROPOLITAN CASUALTY INSURANCE COMPANY - 40169											0	8620	0.000	
COUNTRY PREFERRED INSURANCE COMPANY - 21008											1	28031	0.004	
Noblir Reciprocal Exchange - 16461	\$918	\$792	\$777	\$975	\$743	\$670	\$648	\$658	\$638	\$568	2	2889	0.069	
GEICO CASUALTY COMPANY - 41491	\$1,019	\$932	\$933	\$1,096	\$857	\$827	\$813	\$748	\$795	\$685	88	1056358	0.008	
USAA GENERAL INDEMNITY COMPANY - 18600	\$1,110	\$992	\$1,002	\$1,159	\$908	\$899	\$901	\$840	\$870	\$715	13	130339	0.010	
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941	\$1,140	\$1,027	\$1,028	\$1,187	\$950	\$932	\$963	\$894	\$904	\$750	10	165633	0.006	
TOPA INSURANCE COMPANY - 18031	\$1,155	\$1,019	\$989	\$1,214	\$957	\$852	\$818	\$814	\$816	\$729	1	1292	0.077	
Clearcover Insurance Company - 16524	\$1,160	\$1,183	\$2,723	\$2,142	\$1,458	\$1,060	\$1,191	\$1,713	\$1,387	\$1,247	2	3344	0.060	
USAA CASUALTY INSURANCE COMPANY - 25968	\$1,216	\$1,095	\$1,097	\$1,278	\$1,001	\$985	\$1,009	\$939	\$965	\$794	6	155044	0.004	
PROGRESSIVE ADVANCED INSURANCE COMPANY - 11851	\$1,237	\$1,056	\$1,073	\$1,389	\$1,011	\$896	\$845	\$864	\$840	\$734	34	567947	0.006	
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693	\$1,242	\$1,045	\$1,003	\$1,251	\$933	\$830	\$676	\$1,013	\$744	\$887	2	9317	0.021	
ROOT INSURANCE COMPANY - 10974	\$1,255	\$1,079	\$1,078	\$1,294	\$1,037	\$917	\$927	\$895	\$849	\$758	9	49506	0.018	
COAST NATIONAL INSURANCE COMPANY - 25089	\$1,397	\$1,075	\$1,078	\$1,405	\$1,112	\$978	\$862	\$1,099	\$976	\$748	12	131946	0.009	
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY - 21253	\$1,470	\$1,301	\$1,315	\$1,531	\$1,181	\$1,180	\$1,189	\$1,115	\$1,148	\$941	7	73867	0.009	
PROGRESSIVE PREFERRED INSURANCE COMPANY - 37834	\$1,509	\$1,313	\$1,311	\$1,728	\$1,253	\$1,096	\$1,037	\$1,041	\$985	\$866	26	428900	0.006	
MILBANK INSURANCE COMPANY - 41653	\$1,539	\$1,307	\$1,330	\$1,589	\$1,206	\$1,198	\$1,004	\$1,153	\$1,130	\$987	1	-	0.00	
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY - 25127	\$1,539	\$1,307	\$1,330	\$1,589	\$1,206	\$1,198	\$1,004	\$1,153	\$1,130	\$987	0	16785	0.000	
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259	\$1,597	\$1,394	\$1,348	\$1,726	\$1,301	\$1,383	\$1,148	\$1,206	\$1,234	\$973	0	3054	0.000	
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756	\$1,613	\$1,304	\$1,306	\$1,571	\$1,376	\$1,170	\$1,096	\$1,300	\$1,163	\$1,046	0	1340	0.000	
AMSHIELD INSURANCE COMPANY - 15590	\$1,642	\$1,559	\$1,559	\$1,771	\$1,478	\$1,350	\$1,143	\$1,168	\$1,226	\$1,055	1	10322	0.010	
SECURA INSURANCE, A MUTUAL COMPANY - 22543	\$1,669	\$1,445	\$1,408	\$1,851	\$1,350	\$1,574	\$1,318	\$1,289	\$1,360	\$1,104	0	4	0.000	
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761	\$1,684	\$1,259	\$1,447	\$1,803	\$1,226	\$1,377	\$1,051	\$1,169	\$1,057	\$958	3	24818	0.012	
Main Street America Protection Insurance Company - 13026	\$1,766	\$1,592	\$1,663	\$1,798	\$1,573	\$1,599	\$1,514	\$1,398	\$1,470	\$1,422	1	7089	0.014	
INFINITY SAFEGUARD INSURANCE COMPANY - 16802	\$1,770	\$1,925	\$1,527	\$2,193	\$1,377	\$1,468	\$1,591	\$1,658	\$1,582	\$1,370	13	41658	0.031	
WESTERN AGRICULTURAL INSURANCE COMPANY - 27871	\$1,788	\$1,577	\$1,607	\$2,029	\$1,496	\$1,387	\$1,156	\$1,222	\$1,292	\$1,084	0	13859	0.000	
HORACE MANN INSURANCE COMPANY - 22578	\$1,811	\$1,493	\$1,530	\$1,794	\$1,484	\$1,373	\$1,182	\$1,289	\$1,317	\$1,126	0	5872	0.000	
BADGER MUTUAL INSURANCE COMPANY - 13420	\$1,835	\$1,753	\$1,545	\$1,961	\$1,398	\$1,504	\$1,299	\$1,132	\$1,132	\$1,132	1	6208	0.016	
METROMILE INSURANCE COMPANY - 16187	\$1,844	\$1,624	\$1,569	\$1,941	\$1,526	\$1,058	\$1,029	\$1,018	\$1,026	\$900	1	9062	0.011	
ELECTRIC INSURANCE COMPANY - 21261	\$1,853	\$1,611	\$1,577	\$2,155	\$1,474	\$1,829	\$1,400	\$1,462	\$1,539	\$1,080	0	7887	0.000	
TEACHERS INSURANCE COMPANY - 22683	\$1,869	\$1,504	\$1,509	\$1,830	\$1,588	\$1,369	\$1,284	\$1,518	\$1,363	\$1,215	0	159	0.000	
CSAA AFFINITY INSURANCE COMPANY - 11681	\$1,885	\$1,574	\$1,754	\$2,020	\$1,519	\$1,342	\$1,163	\$1,591	\$1,363	\$1,106	0	127	0.000	
SECURA SUPREME INSURANCE COMPANY - 10239	\$1,898	\$1,637	\$1,592	\$2,104	\$1,523	\$1,785	\$1,474	\$1,443	\$1,533	\$1,232	0	3483	0.000	

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	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178	\$1,923	\$1,630	\$1,675	\$2,188	\$1,764	\$1,405	\$1,318	\$1,468	\$1,518	\$1,135	64	925635	0.007
PEKIN INSURANCE COMPANY - 24228	\$1,924	\$1,771	\$1,661	\$2,309	\$1,679	\$1,502	\$1,447	\$1,620	\$1,628	\$1,173	5	38058	0.013
BERKLEY INSURANCE COMPANY - 32603	\$1,934	\$2,386	\$2,386	\$2,847	\$2,242	\$2,245	\$1,923	\$1,988	\$1,831	\$1,844	0	250	0.000
21ST CENTURY PREMIER INSURANCE COMPANY - 20796	\$1,940	\$1,513	\$1,672	\$1,941	\$1,534	\$1,358	\$1,171	\$1,242	\$1,163	\$1,150	0	-	0.00
STILLWATER INSURANCE COMPANY - 25180	\$1,982	\$1,593	\$1,546	\$1,885	\$1,669	\$1,563	\$1,325	\$1,588	\$1,360	\$1,321	0	2891	0.000
American Family Connect Property and Casualty Insurance Company - 29068	\$1,997	\$1,534	\$1,481	\$2,522	\$1,372	\$1,723	\$1,315	\$1,256	\$1,393	\$954	4	20093	0.020
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955	\$2,013	\$1,782	\$1,748	\$2,113	\$1,739	\$1,621	\$1,512	\$1,638	\$1,519	\$1,296	0	11186	0.000
CSAA GENERAL INSURANCE COMPANY - 37770	\$2,041	\$1,709	\$1,902	\$2,188	\$1,649	\$1,458	\$1,268	\$1,727	\$1,488	\$1,201	10	122535	0.008
INTEGON INDEMNITY CORPORATION - 22772	\$2,061	\$1,811	\$1,753	\$2,138	\$1,807	\$1,728	\$1,525	\$2,004	\$1,612	\$1,473	0	-	0.00
SAFE AUTO INSURANCE COMPANY - 25405	\$2,078	\$1,881	\$1,694	\$2,142	\$1,667	\$1,491	\$1,324	\$1,453	\$1,386	\$1,096	5	1348	0.371
NATIONAL GENERAL INSURANCE COMPANY - 23728	\$2,097	\$1,817	\$1,704	\$2,135	\$1,910	\$1,771	\$1,693	\$2,198	\$1,689	\$1,543	3	22385	0.013
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210	\$2,108	\$1,850	\$1,850	\$2,115	\$1,707	\$1,610	\$1,418	\$1,846	\$1,598	\$1,288	5	61022	0.008
ANCHOR GENERAL INSURANCE COMPANY - 40010	\$2,120	\$1,761	\$1,723	\$2,353	\$1,667	\$1,471	\$1,274	\$1,377	\$1,117	\$1,010	2	3274	0.061
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY - 36161	\$2,125	\$1,815	\$1,756	\$2,177	\$1,729	\$1,495	\$1,391	\$1,273	\$1,507	\$1,257	2	102493	0.002
SAFECO INSURANCE COMPANY OF AMERICA - 24740	\$2,160	\$1,858	\$1,899	\$2,225	\$1,718	\$1,650	\$1,430	\$1,595	\$1,591	\$1,381	17	162479	0.010
INFINITY CASUALTY INSURANCE COMPANY - 21792	\$2,169	\$2,337	\$1,984	\$2,599	\$1,691	\$1,785	\$1,777	\$1,952	\$1,887	\$1,593	8	36411	0.022
AMERICAN FAMILY INSURANCE COMPANY - 10386	\$2,177	\$1,815	\$1,824	\$2,104	\$1,702	\$1,484	\$1,405	\$1,278	\$1,507	\$1,193	12	140983	0.009
COUNTRY CASUALTY INSURANCE COMPANY - 20982	\$2,199	\$2,099	\$2,076	\$2,480	\$2,103	\$1,842	\$1,440	\$1,703	\$1,902	\$1,424	0	351	0.000
Falcon Insurance Company - 14254	\$2,212	\$1,720	\$1,587	\$2,043	\$1,589	\$1,423	\$1,284	\$1,481	\$1,150	\$1,094	1	15230	0.007
AUTO-OWNERS INSURANCE COMPANY - 18988	\$2,222	\$2,068	\$2,122	\$2,523	\$1,964	\$1,760	\$1,538	\$2,349	\$1,659	\$1,429	10	62259	0.016
ACUIITY, A MUTUAL INSURANCE COMPANY - 14184	\$2,261	\$2,212	\$2,222	\$2,393	\$2,247	\$2,156	\$2,113	\$2,032	\$1,871	\$1,838	1	8268	0.012
EQUITY INSURANCE COMPANY - 28746	\$2,344	\$1,844	\$1,781	\$2,196	\$1,943	\$1,561	\$1,398	\$1,755	\$1,239	\$1,187	2	7508	0.027
NATIONWIDE INSURANCE COMPANY OF AMERICA - 25453	\$2,385	\$1,861	\$2,000	\$2,397	\$1,556	\$1,660	\$1,367	\$1,496	\$1,349	\$1,424	2	10377	0.019
COUNTRY MUTUAL INSURANCE COMPANY - 20990	\$2,413	\$2,322	\$2,302	\$2,708	\$2,275	\$1,962	\$1,568	\$1,794	\$2,027	\$1,559	0	2397	0.000
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773	\$2,437	\$2,157	\$2,195	\$2,757	\$2,036	\$1,887	\$1,573	\$1,640	\$1,760	\$1,478	3	49011	0.006
BANKERS STANDARD INSURANCE COMPANY - 18279	\$2,451	\$2,177	\$2,347	\$2,678	\$2,193	\$2,184	\$1,861	\$2,069	\$1,922	\$1,912	0	4138	0.000
OWNERS INSURANCE COMPANY - 32700	\$2,461	\$2,290	\$2,350	\$2,794	\$2,176	\$1,949	\$1,704	\$2,602	\$1,838	\$1,583	2	17339	0.012
PHARMACISTS MUTUAL INSURANCE COMPANY - 13714	\$2,468	\$2,331	\$2,087	\$2,930	\$2,067	\$2,231	\$1,873	\$1,782	\$1,782	\$1,782	0	899	0.000
SAFeway INSURANCE COMPANY - 12521	\$2,537	\$2,146	\$1,945	\$2,553	\$2,103	\$1,709	\$1,405	\$1,595	\$1,236	\$1,422	8	58773	0.014
STATE FARM FIRE AND CASUALTY COMPANY - 25143	\$2,551	\$2,173	\$2,231	\$2,895	\$2,344	\$1,877	\$1,765	\$1,963	\$2,031	\$1,533	2	38146	0.005
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE - 12873	\$2,639	\$2,253	\$2,611	\$2,763	\$2,350	\$2,639	\$1,779	\$2,102	\$1,972	\$1,686	0	4345	0.000
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939	\$2,652	\$2,418	\$2,418	\$2,810	\$2,259	\$2,259	\$1,976	\$2,174	\$2,061	\$2,174	0	2728	0.000

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Coverage & Limits: Combined single limit of \$65,000 or split limits of \$25,000/\$50,000 BI and \$15,000 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
CINCINNATI CASUALTY COMPANY, THE - 28665	\$2,662	\$2,556	\$2,399	\$2,226	\$2,189	\$1,510	\$1,461	\$1,673	\$1,687	\$1,756	0	739	0.000
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942	\$2,664	\$2,703	\$2,258	\$2,094	\$1,461	\$2,405	\$1,876	\$1,676	\$1,822	\$1,679	0	554	0.000
Stonegate Insurance Company - 14012	\$2,672	\$2,094	\$2,585	\$2,585	\$2,255	\$1,838	\$1,617	\$1,964	\$1,431	\$1,416	0	1190	0.000
ALPHA PROPERTY & CASUALTY INSURANCE COMPANY - 38156	\$2,684	\$2,033	\$1,873	\$2,924	\$2,197	\$1,702	\$1,515	\$1,707	\$1,413	\$1,420	11	53927	0.020
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401	\$2,708	\$2,744	\$2,291	\$2,122	\$1,476	\$2,438	\$1,901	\$1,696	\$1,849	\$1,696	1	19727	0.005
YOUNG AMERICA INSURANCE COMPANY - 27090	\$2,716	\$2,260	\$2,308	\$2,530	\$2,182	\$2,146	\$1,918	\$2,134	\$1,984	\$2,134	3	10526	0.029
MIDVALE INDEMNITY COMPANY - 27138	\$2,728	\$2,283	\$2,270	\$2,589	\$2,103	\$1,834	\$1,723	\$1,526	\$1,869	\$1,454	0	1481	0.000
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY - 12484	\$2,777	\$2,365	\$2,316	\$3,239	\$2,095	\$2,777	\$1,720	\$1,680	\$2,308	\$1,556	2	73511	0.003
UNITED INSURANCE COMPANY INC. - 12256	\$2,842	\$2,353	\$2,293	\$2,853	\$2,037	\$2,643	\$1,892	\$2,149	\$2,300	\$1,454	5	76795	0.007
LOYA INSURANCE COMPANY - 11198	\$2,846	\$3,006	\$2,646	\$2,846	\$2,648	\$2,344	\$2,358	\$2,344	\$2,344	\$2,648	2	3780	0.053
PRIMERO INSURANCE COMPANY - 11855	\$2,886	\$2,712	\$2,712	\$2,712	\$2,520	\$2,394	\$2,394	\$2,520	\$2,394	\$2,334	0	2273	0.000
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS - 43494	\$2,985	\$1,844	\$2,362	\$2,967	\$2,808	\$1,844	\$1,520	\$1,168	\$1,019	\$1,161	2	53453	0.004
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805	\$3,012	\$2,288	\$2,534	\$3,207	\$2,091	\$1,937	\$1,936	\$1,843	\$1,600	\$1,538	21	90624	0.023
LIBERTY MUTUAL INSURANCE COMPANY - 23043	\$3,082	\$3,625	\$2,571	\$3,595	\$2,325	\$3,082	\$1,909	\$1,865	\$2,561	\$1,727	0	2521	0.000
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072	\$3,110	\$2,682	\$2,871	\$3,484	\$2,630	\$2,388	\$1,909	\$1,986	\$2,192	\$1,986	0	17244	0.000
COMMONWEALTH CASUALTY COMPANY - 13930	\$3,203	\$2,540	\$2,759	\$3,552	\$2,383	\$2,176	\$1,754	\$2,030	\$1,600	\$1,959	22	65575	0.034
WESTERN GENERAL INSURANCE COMPANY - 27502	\$3,378	\$3,182	\$2,925	\$3,340	\$2,823	\$2,367	\$2,284	\$1,906	\$1,716	\$1,845	1	2905	0.034
HARTFORD CASUALTY INSURANCE COMPANY - 29424	\$3,431	\$2,661	\$2,799	\$3,410	\$2,461	\$2,476	\$2,040	\$1,921	\$2,201	\$2,196	0	1211	0.000
TWIN CITY FIRE INSURANCE COMPANY - 29459	\$3,431	\$2,661	\$2,799	\$3,410	\$2,461	\$2,476	\$2,040	\$1,921	\$2,201	\$2,196	0	7888	0.000
PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD - 34690	\$3,431	\$2,661	\$2,799	\$3,410	\$2,461	\$2,476	\$2,040	\$1,321	\$2,201	\$2,196	0	2035	0.000
ASSURANCEAMERICA INSURANCE COMPANY - 11558	\$3,470	\$3,392	\$2,712	\$3,721	\$3,012	\$2,231	\$1,744	\$1,775	\$1,554	\$1,605	1	28190	0.004
MENDOTA INSURANCE COMPANY - 33650	\$3,545	\$2,884	\$2,621	\$3,352	\$2,383	\$2,328	\$2,235	\$1,782	\$1,487	\$1,229	4	18022	0.022
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688	\$3,710	\$3,221	\$3,231	\$3,886	\$2,941	\$2,818	\$2,719	\$2,791	\$2,638	\$2,416	22	315478	0.007
AIG PROPERTY CASUALTY COMPANY - 19402	\$3,794	\$3,180	\$3,665	\$3,863	\$3,380	\$3,472	\$2,539	\$2,857	\$2,789	\$2,618	0	4788	0.000
ECONOMY PREMIER ASSURANCE COMPANY - 40649	\$3,927	\$3,643	\$3,594	\$4,128	\$3,245	\$2,515	\$2,405	\$2,381	\$2,714	\$2,212	0	7545	0.000
AMERICAN ACCESS CASUALTY COMPANY - 10730	\$3,953	\$3,057	\$2,060	\$2,858	\$3,027	\$2,797	\$2,556	\$1,600	\$1,501	\$1,902	12	45413	0.026
STAR CASUALTY INSURANCE COMPANY - 32387	\$4,079	\$3,190	\$2,338	\$2,441	\$3,429	\$2,775	\$2,547	\$1,972	\$1,771	\$1,890	0	2867	0.000
UNITRIN SAFEGUARD INSURANCE COMPANY - 40703	\$4,104	\$3,620	\$3,574	\$4,495	\$3,341	\$3,022	\$2,893	\$2,898	\$3,074	\$2,532	0	4630	0.000
SENTRY INSURANCE A MUTUAL COMPANY - 24988	\$4,285	\$3,643	\$3,643	\$4,883	\$3,617	\$2,539	\$2,539	\$2,378	\$2,537	\$2,305	2	99275	0.002
PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION - 18139	\$4,285	\$3,643	\$3,643	\$4,883	\$3,617	\$2,539	\$2,539	\$2,378	\$2,537	\$2,305	1	11687	0.009
TRUMBULL INSURANCE COMPANY - 27120	\$4,293	\$3,418	\$3,389	\$4,403	\$3,277	\$2,944	\$2,549	\$2,641	\$2,988	\$2,388	11	161676	0.007
MGA INSURANCE COMPANY, INC. - 40150	\$4,324	\$3,098	\$4,241	\$5,622	\$3,372	\$2,517	\$2,336	\$2,259	\$2,540	\$1,981	7	33036	0.021

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 \$65,000 or split limits of \$25,000/\$50,000 BI and \$15,000 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, 2021										Complaint Ratio (CR)		
Name of Insurer - NAIC#	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio			
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR	
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635				
FARMERS INSURANCE COMPANY OF ARIZONA - 21598	\$4,526	\$4,371	\$4,278	\$5,111	\$4,151	\$3,487	\$2,941	\$3,119	\$3,134	\$2,763	18	327743	0.005	
ECONOMY PREFERRED INSURANCE COMPANY - 38067	\$4,534	\$3,737	\$3,592	\$5,235	\$2,723	\$3,509	\$3,552	\$3,544	\$2,590	\$2,651	0	8524	0.000	
MERCURY CASUALTY COMPANY - 11908	\$4,638	\$4,637	\$4,270	\$5,286	\$3,976	\$4,117	\$3,427	\$3,929	\$3,990	\$3,433	1	16285	0.006	
ALLSTATE INDEMNITY COMPANY - 19240	\$4,795	\$4,267	\$4,773	\$5,092	\$4,288	\$4,393	\$4,036	\$4,029	\$4,015	\$4,015	4	12565	0.032	
CENTRAL MUTUAL INSURANCE COMPANY - 20230	\$5,059	\$4,869	\$4,322	\$4,672	\$3,744	\$3,802	\$3,477	\$4,025	\$3,659	\$3,289	0	7951	0.000	
AMICA MUTUAL INSURANCE COMPANY - 19976	\$5,096	\$4,495	\$4,188	\$4,999	\$4,352	\$4,181	\$3,513	\$3,836	\$3,766	\$3,788	2	19524	0.010	
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE CO. - 34339	\$5,153	\$4,120	\$4,317	\$4,747	\$3,850	\$3,994	\$3,874	\$3,516	\$3,736	\$3,516	1	19946	0.005	
FEDERAL INSURANCE COMPANY - 20281	\$5,545	\$5,164	\$5,164	\$6,910	\$5,171	\$4,712	\$4,307	\$4,744	\$4,184	\$3,831	0	3184	0.000	
PACIFIC INDEMNITY COMPANY - 20346	\$5,545	\$5,164	\$5,164	\$6,910	\$5,171	\$4,712	\$4,307	\$4,744	\$4,184	\$3,831	0	7159	0.000	
VIGILANT INSURANCE COMPANY - 20397	\$5,545	\$5,164	\$5,164	\$6,910	\$5,171	\$4,712	\$4,307	\$4,744	\$4,184	\$3,831	0	546	0.000	
GREAT NORTHERN INSURANCE COMPANY - 20303	\$5,545	\$5,164	\$5,164	\$6,910	\$5,171	\$4,712	\$4,307	\$4,744	\$4,184	\$3,831	0	1037	0.000	
Amica Property and Casualty Insurance Company - 12287	\$6,126	\$5,401	\$5,035	\$6,010	\$5,231	\$5,030	\$4,225	\$4,615	\$4,531	\$4,558	0	584	0.000	
PERMANENT GENERAL ASSURANCE CORPORATION - 37648	\$6,354	\$4,945	\$5,268	\$6,869	\$3,752	\$4,731	\$3,958	\$4,874	\$4,553	\$3,752	6	50643	0.012	

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.

		Premiums shown are six-month premiums as of March 1, 2021										Complaint Ratio (CR)		
Name of Insurer - NAIC#	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio			
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR	
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635				
COUNTRY PREFERRED INSURANCE COMPANY - 21008											1	28031	0.004	
Stonegate Insurance Company - 14012											0	1190	0.000	
SAFEWAY INSURANCE COMPANY - 12521											8	58773	0.014	
METROPOLITAN CASUALTY INSURANCE COMPANY - 40169											0	8620	0.000	
LOYA INSURANCE COMPANY - 11198											2	3780	0.053	
STAR CASUALTY INSURANCE COMPANY - 32387											0	2867	0.000	
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS - 43494											2	53453	0.004	
Falcon Insurance Company - 14254											1	15230	0.007	
UNITED INSURANCE COMPANY INC. - 12256											5	76795	0.007	
PRIMERO INSURANCE COMPANY - 11855											0	2273	0.000	
ASSURANCEAMERICA INSURANCE COMPANY - 11558											1	28190	0.004	
MGA INSURANCE COMPANY, INC. - 40150											7	33036	0.021	
PERMANENT GENERAL ASSURANCE CORPORATION - 37648											6	50643	0.012	
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805											21	90624	0.023	
YOUNG AMERICA INSURANCE COMPANY - 27090											3	10526	0.029	
ANCHOR GENERAL INSURANCE COMPANY - 40010											2	3274	0.061	
EQUITY INSURANCE COMPANY - 28746											2	7508	0.027	
WESTERN GENERAL INSURANCE COMPANY - 27502											1	2905	0.034	
21ST CENTURY PREMIER INSURANCE COMPANY - 20796											0	-	0.00	
INTEGON INDEMNITY CORPORATION - 22772											0	-	0.00	
Noblr Reciprocal Exchange - 16461	\$985	\$844	\$829	\$1,051	\$786	\$709	\$668	\$690	\$670	\$586	2	2889	0.069	
GEICO CASUALTY COMPANY - 41491	\$1,149	\$1,052	\$1,065	\$1,269	\$957	\$921	\$878	\$809	\$897	\$749	88	1056358	0.008	
Clearcover Insurance Company - 16524	\$1,174	\$1,427	\$1,539	\$2,201	\$1,611	\$1,695	\$1,458	\$1,650	\$1,427	\$1,408	2	3344	0.060	
USAA GENERAL INDEMNITY COMPANY - 18600	\$1,177	\$1,048	\$1,059	\$1,224	\$943	\$940	\$934	\$866	\$915	\$747	13	130339	0.010	
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941	\$1,190	\$1,068	\$1,071	\$1,236	\$972	\$959	\$981	\$908	\$937	\$771	10	165633	0.006	
ROOT INSURANCE COMPANY - 10974	\$1,237	\$1,055	\$1,064	\$1,276	\$1,009	\$892	\$885	\$867	\$828	\$730	9	49506	0.018	
USAA CASUALTY INSURANCE COMPANY - 25968	\$1,265	\$1,135	\$1,136	\$1,325	\$1,022	\$1,010	\$1,025	\$950	\$996	\$813	6	155044	0.004	
TOPA INSURANCE COMPANY - 18031	\$1,382	\$1,210	\$1,184	\$1,467	\$1,126	\$1,007	\$943	\$957	\$961	\$845	1	1292	0.077	
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693	\$1,383	\$1,166	\$1,115	\$1,403	\$1,035	\$909	\$738	\$1,098	\$822	\$961	2	9317	0.021	
PROGRESSIVE ADVANCED INSURANCE COMPANY - 11851	\$1,508	\$1,263	\$1,298	\$1,712	\$1,195	\$1,070	\$980	\$1,017	\$1,002	\$863	34	567947	0.006	
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY - 21253	\$1,552	\$1,368	\$1,383	\$1,610	\$1,222	\$1,226	\$1,224	\$1,142	\$1,202	\$976	7	73867	0.009	
COAST NATIONAL INSURANCE COMPANY - 25089	\$1,597	\$1,201	\$1,231	\$1,605	\$1,227	\$1,066	\$927	\$1,204	\$1,085	\$821	12	131946	0.009	



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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.

Name of Insurer - NAIC#	Premiums shown are six-month premiums as of March 1, 2021										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
CSAA AFFINITY INSURANCE COMPANY - 11681	\$1,690	\$1,372	\$1,528	\$1,813	\$1,321	\$1,170	\$1,004	\$1,403	\$1,207	\$963	0	127	0.000
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756	\$1,744	\$1,416	\$1,418	\$1,704	\$1,485	\$1,264	\$1,172	\$1,388	\$1,252	\$1,125	0	1340	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	1	10322	0.010
METROMILE INSURANCE COMPANY - 16187	\$1,780	\$1,568	\$1,524	\$1,864	\$1,478	\$1,031	\$1,001	\$988	\$990	\$885	1	9062	0.011
MILBANK INSURANCE COMPANY - 41653	\$1,783	\$1,490	\$1,514	\$1,834	\$1,364	\$1,351	\$1,104	\$1,293	\$1,300	\$1,088	1	-	0.00
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY - 25127	\$1,783	\$1,490	\$1,514	\$1,834	\$1,364	\$1,351	\$1,104	\$1,293	\$1,300	\$1,088	0	16785	0.000
SECURA INSURANCE, A MUTUAL COMPANY - 22543	\$1,799	\$1,554	\$1,514	\$1,993	\$1,453	\$1,701	\$1,407	\$1,375	\$1,461	\$1,182	0	4	0.000
CSAA GENERAL INSURANCE COMPANY - 37770	\$1,832	\$1,490	\$1,659	\$1,963	\$1,433	\$1,271	\$1,096	\$1,522	\$1,315	\$1,046	10	122535	0.008
PROGRESSIVE PREFERRED INSURANCE COMPANY - 37834	\$1,837	\$1,579	\$1,592	\$2,133	\$1,489	\$1,314	\$1,216	\$1,230	\$1,181	\$1,026	26	428900	0.006
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259	\$1,842	\$1,608	\$1,547	\$1,990	\$1,493	\$1,582	\$1,293	\$1,350	\$1,399	\$1,105	0	3054	0.000
WESTERN AGRICULTURAL INSURANCE COMPANY - 27871	\$1,970	\$1,727	\$1,768	\$2,233	\$1,637	\$1,524	\$1,257	\$1,322	\$1,420	\$1,884	0	13859	0.000
Main Street America Protection Insurance Company - 13026	\$1,978	\$1,751	\$1,874	\$2,063	\$1,742	\$1,777	\$1,657	\$1,493	\$1,589	\$1,527	1	7089	0.014
HORACE MANN INSURANCE COMPANY - 22578	\$2,000	\$1,645	\$1,689	\$1,989	\$1,635	\$1,513	\$1,284	\$1,407	\$1,450	\$1,234	0	5872	0.000
TEACHERS INSURANCE COMPANY - 22683	\$2,023	\$1,635	\$1,639	\$1,986	\$1,715	\$1,478	\$1,370	\$1,618	\$1,469	\$1,306	0	159	0.000
BADGER MUTUAL INSURANCE COMPANY - 13420	\$2,045	\$1,964	\$1,737	\$2,182	\$1,575	\$1,674	\$1,453	\$1,276	\$1,276	\$1,276	1	6208	0.016
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955	\$2,071	\$1,830	\$1,800	\$2,174	\$1,780	\$1,646	\$1,516	\$1,632	\$1,540	\$1,309	0	11186	0.000
ELECTRIC INSURANCE COMPANY - 21261	\$2,072	\$1,795	\$1,754	\$2,422	\$1,645	\$2,035	\$1,532	\$1,592	\$1,709	\$1,189	0	7887	0.000
SAFE AUTO INSURANCE COMPANY - 25405	\$2,078	\$1,881	\$1,694	\$2,142	\$1,667	\$1,491	\$1,324	\$1,453	\$1,386	\$1,096	5	1348	0.371
STILLWATER INSURANCE COMPANY - 25180	\$2,175	\$1,737	\$1,689	\$2,070	\$1,817	\$1,703	\$1,443	\$1,731	\$1,482	\$1,425	0	2891	0.000
NATIONAL GENERAL INSURANCE COMPANY - 23728	\$2,179	\$1,868	\$1,777	\$2,228	\$1,919	\$1,774	\$1,676	\$2,201	\$1,713	\$1,547	3	22385	0.013
PEKIN INSURANCE COMPANY - 24228	\$2,186	\$1,990	\$1,863	\$2,727	\$1,880	\$1,687	\$1,594	\$1,839	\$1,864	\$1,296	5	38058	0.013
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	250	0.000
AMERICAN FAMILY INSURANCE COMPANY - 10386	\$2,203	\$1,816	\$1,829	\$2,126	\$1,700	\$1,473	\$1,393	\$1,237	\$1,493	\$1,158	12	140983	0.009
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178	\$2,222	\$1,892	\$1,934	\$2,529	\$2,036	\$1,621	\$1,498	\$1,677	\$1,751	\$1,311	64	925635	0.007
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761	\$2,229	\$1,593	\$1,904	\$2,448	\$1,591	\$1,763	\$1,333	\$1,460	\$1,357	\$1,229	3	24818	0.012
ACUITY, A MUTUAL INSURANCE COMPANY - 14184	\$2,312	\$2,157	\$2,176	\$2,384	\$2,200	\$2,097	\$2,044	\$1,974	\$1,821	\$1,794	1	8268	0.012
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210	\$2,320	\$2,032	\$2,019	\$2,356	\$1,834	\$1,715	\$1,486	\$2,003	\$1,747	\$1,362	5	61022	0.008
NATIONWIDE INSURANCE COMPANY OF AMERICA - 25453	\$2,372	\$1,853	\$1,990	\$2,401	\$1,547	\$1,641	\$1,324	\$1,467	\$1,341	\$1,401	2	10377	0.019
INFINITY SAFEGUARD INSURANCE COMPANY - 16802	\$2,378	\$2,522	\$2,091	\$2,960	\$1,822	\$1,928	\$1,995	\$2,141	\$2,050	\$1,743	13	41658	0.031
SECURA SUPREME INSURANCE COMPANY - 10239	\$2,405	\$1,757	\$1,710	\$2,266	\$1,636	\$1,926	\$1,572	\$1,535	\$1,642	\$1,314	0	3483	0.000
American Family Connect Property and Casualty Insurance Company - 29068	\$2,432	\$1,860	\$1,788	\$3,126	\$1,654	\$2,084	\$1,541	\$1,457	\$1,671	\$1,100	4	20093	0.020
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY - 36161	\$2,449	\$2,065	\$2,002	\$2,508	\$1,967	\$1,718	\$1,526	\$1,373	\$1,688	\$1,414	2	102493	0.002

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.

	Premiums shown are six-month premiums as of March 1, 2021										Complaint Ratio (CR)		
Name of Insurer - NAIC#	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
AUTO-OWNERS INSURANCE COMPANY - 18988	\$2,479	\$2,300	\$2,362	\$2,805	\$2,178	\$1,955	\$1,701	\$2,597	\$1,838	\$1,582	10	62259	0.016
COUNTRY CASUALTY INSURANCE COMPANY - 20982	\$2,545	\$2,434	\$2,414	\$2,860	\$2,435	\$2,142	\$1,653	\$1,980	\$2,201	\$1,632	0	351	0.000
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773	\$2,604	\$2,287	\$2,340	\$2,946	\$2,162	\$2,005	\$1,654	\$1,721	\$1,866	\$1,557	3	49011	0.006
SAFECO INSURANCE COMPANY OF AMERICA - 24740	\$2,604	\$2,193	\$2,237	\$2,671	\$2,007	\$1,932	\$1,611	\$1,852	\$1,903	\$1,567	17	162479	0.010
OWNERS INSURANCE COMPANY - 32700	\$2,745	\$2,546	\$2,615	\$3,106	\$2,412	\$2,165	\$1,884	\$2,876	\$2,035	\$1,752	2	17339	0.012
AMICA MUTUAL INSURANCE COMPANY - 19976	\$2,763	\$2,463	\$2,259	\$2,719	\$2,350	\$2,244	\$1,845	\$2,009	\$1,995	\$2,011	2	19524	0.010
COUNTRY MUTUAL INSURANCE COMPANY - 20990	\$2,785	\$2,681	\$2,665	\$3,121	\$2,619	\$2,267	\$1,793	\$2,071	\$2,330	\$1,779	0	2397	0.000
BANKERS STANDARD INSURANCE COMPANY - 18279	\$2,792	\$2,496	\$2,686	\$3,065	\$2,493	\$2,463	\$2,083	\$2,320	\$2,159	\$2,154	0	4138	0.000
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939	\$2,836	\$2,569	\$2,569	\$3,022	\$2,395	\$2,395	\$2,068	\$2,295	\$2,168	\$2,295	0	2728	0.000
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE - 12873	\$2,877	\$2,465	\$2,831	\$3,007	\$2,556	\$2,877	\$1,909	\$2,250	\$2,129	\$1,823	0	4345	0.000
MIDVALE INDEMNITY COMPANY - 27138	\$2,917	\$2,413	\$2,406	\$2,767	\$2,223	\$1,926	\$1,808	\$1,565	\$1,960	\$1,494	0	1481	0.000
STATE FARM FIRE AND CASUALTY COMPANY - 25143	\$2,956	\$2,531	\$2,585	\$3,354	\$2,715	\$2,169	\$2,010	\$2,260	\$2,360	\$1,780	2	38146	0.005
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942	\$3,034	\$3,071	\$2,548	\$2,337	\$1,621	\$2,688	\$2,100	\$1,857	\$2,068	\$1,850	0	554	0.000
INFINITY CASUALTY INSURANCE COMPANY - 21792	\$3,075	\$3,252	\$2,839	\$3,879	\$2,357	\$2,440	\$2,387	\$2,683	\$2,593	\$2,159	8	36411	0.022
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401	\$3,095	\$3,130	\$2,592	\$2,375	\$1,645	\$2,734	\$2,136	\$1,886	\$2,109	\$1,874	1	19727	0.005
PHARMACISTS MUTUAL INSURANCE COMPANY - 13714	\$3,137	\$2,904	\$2,628	\$3,714	\$2,514	\$2,776	\$2,184	\$2,103	\$2,103	\$2,103	0	899	0.000
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072	\$3,138	\$2,640	\$2,864	\$3,481	\$2,628	\$2,372	\$1,835	\$1,936	\$2,128	\$1,936	0	17244	0.000
CINCINNATI CASUALTY COMPANY, THE - 28665	\$3,300	\$3,112	\$2,950	\$2,746	\$2,557	\$1,852	\$1,673	\$1,945	\$2,024	\$2,029	0	739	0.000
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY - 12484	\$3,428	\$2,806	\$2,727	\$3,961	\$2,452	\$3,428	\$1,909	\$1,974	\$2,714	\$1,800	2	73511	0.003
Amica Property and Casualty Insurance Company - 12287	\$3,558	\$3,170	\$2,910	\$3,502	\$3,026	\$2,892	\$2,376	\$2,590	\$2,570	\$2,590	0	584	0.000
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688	\$3,697	\$3,170	\$3,195	\$3,912	\$2,866	\$2,722	\$2,612	\$2,625	\$2,546	\$2,297	22	315478	0.007
MENDOTA INSURANCE COMPANY - 33650	\$3,774	\$3,055	\$2,768	\$3,564	\$2,504	\$2,458	\$2,339	\$1,877	\$1,569	\$1,295	4	18022	0.022
LIBERTY MUTUAL INSURANCE COMPANY - 23043	\$3,805	\$3,114	\$3,027	\$4,397	\$2,722	\$3,805	\$2,119	\$2,191	\$3,012	\$1,998	0	2521	0.000
TWIN CITY FIRE INSURANCE COMPANY - 29459	\$3,875	\$2,982	\$3,180	\$3,871	\$2,818	\$2,818	\$2,255	\$2,130	\$2,452	\$2,441	0	7888	0.000
HARTFORD CASUALTY INSURANCE COMPANY - 29424	\$3,875	\$2,982	\$3,180	\$3,871	\$2,818	\$2,818	\$2,255	\$2,130	\$2,452	\$2,441	0	1211	0.000
PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD - 34690	\$3,875	\$2,982	\$3,180	\$3,871	\$2,818	\$2,818	\$2,255	\$2,130	\$2,452	\$2,441	0	2035	0.000
ALPHA PROPERTY & CASUALTY INSURANCE COMPANY - 38156	\$3,889	\$2,786	\$2,611	\$4,279	\$2,956	\$2,328	\$2,003	\$2,255	\$1,917	\$1,902	11	53927	0.020
AMERICAN ACCESS CASUALTY COMPANY - 10730	\$3,953	\$3,057	\$2,060	\$2,858	\$3,027	\$2,797	\$2,556	\$1,600	\$1,501	\$1,902	12	45413	0.026
AIG PROPERTY CASUALTY COMPANY - 19402	\$4,209	\$3,565	\$4,035	\$4,322	\$3,749	\$3,740	\$2,717	\$3,060	\$3,085	\$2,850	0	4788	0.000
COMMONWEALTH CASUALTY COMPANY - 13930	\$4,497	\$3,509	\$3,887	\$5,089	\$3,177	\$2,967	\$2,281	\$2,590	\$2,073	\$2,545	22	65575	0.034
ECONOMY PREMIER ASSURANCE COMPANY - 40649	\$4,728	\$4,428	\$4,300	\$5,000	\$3,777	\$2,978	\$2,762	\$2,754	\$3,198	\$2,548	0	7545	0.000
UNITRIN SAFEGUARD INSURANCE COMPANY - 40703	\$4,747	\$4,156	\$4,149	\$4,991	\$3,862	\$3,503	\$3,293	\$3,307	\$3,576	\$2,874	0	4630	0.000

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.

Premiums shown are six-month premiums as of March 1, 2021												Complaint Ratio (CR)		
Name of Insurer - NAIC#	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio			
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR	
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635				
TRUMBULL INSURANCE COMPANY - 27120	\$4,802	\$3,793	\$3,818	\$4,942	\$3,703	\$3,307	\$2,782	\$2,896	\$3,292	\$2,636	11	161676	0.007	
MERCURY CASUALTY COMPANY - 11908	\$4,837	\$4,780	\$4,394	\$5,531	\$4,078	\$4,220	\$3,478	\$4,025	\$4,065	\$3,480	1	16285	0.006	
ALLSTATE INDEMNITY COMPANY - 19240	\$5,106	\$4,466	\$4,980	\$5,384	\$4,477	\$4,553	\$4,150	\$4,149	\$4,126	\$4,126	4	12565	0.032	
CENTRAL MUTUAL INSURANCE COMPANY - 20230	\$5,119	\$4,869	\$4,262	\$4,732	\$3,726	\$3,656	\$3,313	\$3,823	\$3,484	\$3,154	0	7951	0.000	
ECONOMY PREFERRED INSURANCE COMPANY - 38067	\$5,376	\$4,406	\$4,365	\$6,221	\$3,105	\$4,106	\$4,163	\$4,143	\$3,055	\$3,180	0	8524	0.000	
FARMERS INSURANCE COMPANY OF ARIZONA - 21598	\$5,440	\$5,335	\$5,155	\$6,381	\$4,850	\$4,267	\$3,436	\$3,592	\$3,779	\$3,266	18	327743	0.005	
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	11687	0.009	
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	2	99275	0.002	
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE CO. - 34339	\$5,989	\$4,709	\$5,036	\$5,536	\$4,377	\$4,623	\$4,393	\$4,025	\$4,331	\$4,025	1	19946	0.005	
GREAT NORTHERN INSURANCE COMPANY - 20303	\$6,322	\$5,910	\$5,910	\$7,817	\$5,865	\$5,326	\$4,835	\$5,322	\$4,698	\$4,324	0	1037	0.000	
VIGILANT INSURANCE COMPANY - 20397	\$6,322	\$5,910	\$5,910	\$7,817	\$5,865	\$5,326	\$4,835	\$5,322	\$4,698	\$4,324	0	546	0.000	
FEDERAL INSURANCE COMPANY - 20281	\$6,322	\$5,910	\$5,910	\$7,817	\$5,865	\$5,326	\$4,835	\$5,322	\$4,698	\$4,324	0	3184	0.000	
PACIFIC INDEMNITY COMPANY - 20346	\$6,322	\$5,910	\$5,910	\$7,817	\$5,865	\$5,326	\$4,835	\$5,322	\$4,698	\$4,324	0	7159	0.000	

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Name of Insurer - NAIC#	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio			
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR	
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635				
COUNTRY PREFERRED INSURANCE COMPANY - 21008											1	28031	0.004	
METROPOLITAN CASUALTY INSURANCE COMPANY - 40169											0	8620	0.000	
Noblir Reciprocal Exchange - 16461	\$878	\$747	\$783	\$935	\$701	\$631	\$601	\$622	\$603	\$524	2	2889	0.069	
ROOT INSURANCE COMPANY - 10974	\$918	\$785	\$793	\$952	\$758	\$685	\$688	\$688	\$641	\$575	9	49506	0.018	
GEICO CASUALTY COMPANY - 41491	\$1,029	\$942	\$945	\$1,112	\$864	\$833	\$812	\$747	\$803	\$688	88	1056358	0.008	
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941	\$1,050	\$945	\$948	\$1,093	\$868	\$853	\$874	\$810	\$833	\$686	10	165633	0.006	
USAA GENERAL INDEMNITY COMPANY - 18600	\$1,076	\$962	\$970	\$1,123	\$876	\$866	\$865	\$802	\$844	\$688	13	130339	0.010	
TOPA INSURANCE COMPANY - 18031	\$1,100	\$963	\$943	\$1,159	\$896	\$804	\$756	\$769	\$766	\$676	1	1292	0.077	
USAA CASUALTY INSURANCE COMPANY - 25968	\$1,131	\$1,017	\$1,020	\$1,187	\$923	\$909	\$925	\$858	\$897	\$732	6	155044	0.004	
Clearcover Insurance Company - 16524	\$1,177	\$1,114	\$828	\$1,324	\$1,617	\$1,225	\$997	\$1,402	\$1,638	\$1,096	2	3344	0.060	
PROGRESSIVE ADVANCED INSURANCE COMPANY - 11851	\$1,185	\$1,005	\$1,026	\$1,335	\$952	\$851	\$790	\$814	\$800	\$692	34	567947	0.006	
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693	\$1,217	\$1,025	\$983	\$1,226	\$914	\$814	\$662	\$992	\$729	\$869	2	9317	0.021	
COAST NATIONAL INSURANCE COMPANY - 25089	\$1,237	\$949	\$955	\$1,246	\$985	\$869	\$764	\$975	\$859	\$663	12	131946	0.009	
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY - 21253	\$1,351	\$1,195	\$1,209	\$1,406	\$1,077	\$1,077	\$1,078	\$1,007	\$1,055	\$857	7	73867	0.009	
BERKLEY INSURANCE COMPANY - 32603	\$1,385	\$1,732	\$1,732	\$2,018	\$1,615	\$1,622	\$1,367	\$1,399	\$1,299	\$1,315	0	250	0.000	
PROGRESSIVE PREFERRED INSURANCE COMPANY - 37834	\$1,395	\$1,213	\$1,216	\$1,608	\$1,142	\$1,005	\$939	\$949	\$904	\$786	26	428900	0.006	
INFINITY SAFEGUARD INSURANCE COMPANY - 16802	\$1,396	\$1,694	\$1,363	\$1,925	\$1,219	\$1,293	\$1,384	\$1,450	\$1,392	\$1,200	13	41658	0.031	
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY - 25127	\$1,418	\$1,203	\$1,224	\$1,463	\$1,109	\$1,100	\$923	\$1,059	\$1,040	\$907	0	16785	0.000	
MILBANK INSURANCE COMPANY - 41653	\$1,418	\$1,203	\$1,224	\$1,463	\$1,109	\$1,100	\$923	\$1,059	\$1,040	\$907	1	-	0.00	
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756	\$1,450	\$1,171	\$1,174	\$1,408	\$1,236	\$1,048	\$985	\$1,162	\$1,040	\$937	0	1340	0.000	
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761	\$1,518	\$1,133	\$1,307	\$1,636	\$1,105	\$1,240	\$939	\$1,045	\$951	\$861	3	24818	0.012	
SECURA INSURANCE, A MUTUAL COMPANY - 22543	\$1,540	\$1,340	\$1,303	\$1,701	\$1,250	\$1,446	\$1,228	\$1,208	\$1,263	\$1,033	0	4	0.000	
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259	\$1,587	\$1,391	\$1,345	\$1,718	\$1,301	\$1,374	\$1,144	\$1,189	\$1,225	\$969	0	3054	0.000	
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178	\$1,595	\$1,352	\$1,388	\$1,816	\$1,459	\$1,165	\$1,087	\$1,211	\$1,256	\$939	64	925635	0.007	
AMSHIELD INSURANCE COMPANY - 15590	\$1,600	\$1,512	\$1,512	\$1,709	\$1,425	\$1,315	\$1,094	\$1,115	\$1,171	\$1,012	1	10322	0.010	
HORACE MANN INSURANCE COMPANY - 22578	\$1,606	\$1,324	\$1,358	\$1,585	\$1,315	\$1,216	\$1,051	\$1,137	\$1,165	\$997	0	5872	0.000	
NATIONAL GENERAL INSURANCE COMPANY - 23728	\$1,632	\$1,467	\$1,396	\$1,664	\$1,466	\$1,419	\$1,347	\$1,686	\$1,358	\$1,240	3	22385	0.013	
ELECTRIC INSURANCE COMPANY - 21261	\$1,656	\$1,437	\$1,406	\$1,925	\$1,314	\$1,627	\$1,237	\$1,289	\$1,370	\$957	0	7887	0.000	
TEACHERS INSURANCE COMPANY - 22683	\$1,674	\$1,348	\$1,352	\$1,634	\$1,423	\$1,222	\$1,150	\$1,351	\$1,215	\$1,085	0	159	0.000	
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210	\$1,695	\$1,499	\$1,500	\$1,707	\$1,372	\$1,285	\$1,131	\$1,466	\$1,280	\$1,040	5	61022	0.008	
Main Street America Protection Insurance Company - 13026	\$1,710	\$1,538	\$1,620	\$1,757	\$1,524	\$1,549	\$1,461	\$1,345	\$1,416	\$1,367	1	7089	0.014	
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955	\$1,723	\$1,524	\$1,498	\$1,809	\$1,486	\$1,381	\$1,283	\$1,387	\$1,293	\$1,102	0	11186	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 \$65,000 or split limits of \$25,000/\$50,000 BI and \$15,000 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	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
SECURA SUPREME INSURANCE COMPANY - 10239	\$1,745	\$1,516	\$1,470	\$1,931	\$1,407	\$1,634	\$1,374	\$1,349	\$1,419	\$1,150	0	3483	0.000
WESTERN AGRICULTURAL INSURANCE COMPANY - 27871	\$1,748	\$1,536	\$1,567	\$1,982	\$1,458	\$1,357	\$1,125	\$1,194	\$1,263	\$1,057	0	13859	0.000
CSAA AFFINITY INSURANCE COMPANY - 11681	\$1,749	\$1,441	\$1,607	\$1,871	\$1,393	\$1,223	\$1,061	\$1,463	\$1,249	\$1,015	0	127	0.000
INFINITY CASUALTY INSURANCE COMPANY - 21792	\$1,776	\$1,915	\$1,645	\$2,201	\$1,379	\$1,424	\$1,426	\$1,571	\$1,528	\$1,287	8	36411	0.022
STILLWATER INSURANCE COMPANY - 25180	\$1,800	\$1,450	\$1,407	\$1,714	\$1,516	\$1,418	\$1,204	\$1,441	\$1,236	\$1,198	0	2891	0.000
METROMILE INSURANCE COMPANY - 16187	\$1,821	\$1,596	\$1,549	\$1,922	\$1,476	\$1,041	\$981	\$985	\$995	\$869	1	9062	0.011
PEKIN INSURANCE COMPANY - 24228	\$1,821	\$1,677	\$1,571	\$2,191	\$1,588	\$1,417	\$1,364	\$1,528	\$1,540	\$1,105	5	38058	0.013
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY - 36161	\$1,826	\$1,563	\$1,513	\$1,869	\$1,487	\$1,289	\$1,201	\$1,107	\$1,303	\$1,088	2	102493	0.002
BADGER MUTUAL INSURANCE COMPANY - 13420	\$1,835	\$1,753	\$4,545	\$1,961	\$1,398	\$1,504	\$1,299	\$1,132	\$1,132	\$1,132	1	6208	0.016
AUTO-OWNERS INSURANCE COMPANY - 18988	\$1,866	\$1,736	\$1,782	\$2,113	\$1,647	\$1,480	\$1,292	\$1,964	\$1,394	\$1,203	10	62259	0.016
CSAA GENERAL INSURANCE COMPANY - 37770	\$1,890	\$1,562	\$1,741	\$2,021	\$1,509	\$1,326	\$1,155	\$1,587	\$1,360	\$1,099	10	122535	0.008
ANCHOR GENERAL INSURANCE COMPANY - 40010	\$1,891	\$1,567	\$1,546	\$2,114	\$1,473	\$1,300	\$1,116	\$1,219	\$976	\$874	2	3274	0.061
EQUITY INSURANCE COMPANY - 28746	\$1,902	\$1,500	\$1,458	\$1,783	\$1,564	\$1,263	\$1,122	\$1,406	\$998	\$955	2	7508	0.027
INTEGON INDEMNITY CORPORATION - 22772	\$1,914	\$1,680	\$1,629	\$1,984	\$1,673	\$1,598	\$1,410	\$1,932	\$1,494	\$1,363	0	-	0.00
21ST CENTURY PREMIER INSURANCE COMPANY - 20796	\$1,934	\$1,510	\$1,668	\$1,936	\$1,528	\$1,352	\$1,166	\$1,236	\$1,158	\$1,145	0	-	0.00
SAFE AUTO INSURANCE COMPANY - 25405	\$1,947	\$1,763	\$1,589	\$2,005	\$1,564	\$1,395	\$1,239	\$1,361	\$1,298	\$1,029	5	1348	0.371
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939	\$1,960	\$1,790	\$1,790	\$2,078	\$1,670	\$1,670	\$1,461	\$1,607	\$1,523	\$1,607	0	2728	0.000
American Family Connect Property and Casualty Insurance Company - 29068	\$1,973	\$1,510	\$1,461	\$2,510	\$1,357	\$1,706	\$1,298	\$1,245	\$1,374	\$946	4	20093	0.020
Falcon Insurance Company - 14254	\$2,011	\$1,573	\$1,477	\$1,884	\$1,433	\$1,291	\$1,127	\$1,305	\$1,014	\$962	1	15230	0.007
ACUITY, A MUTUAL INSURANCE COMPANY - 14184	\$2,012	\$1,886	\$1,897	\$2,049	\$1,904	\$1,841	\$1,797	\$1,732	\$1,599	\$1,571	1	8268	0.012
OWNERS INSURANCE COMPANY - 32700	\$2,066	\$1,922	\$1,973	\$2,340	\$1,825	\$1,639	\$1,431	\$2,175	\$1,544	\$1,333	2	17339	0.012
COUNTRY CASUALTY INSURANCE COMPANY - 20982	\$2,081	\$1,980	\$1,960	\$2,350	\$1,992	\$1,754	\$1,364	\$1,620	\$1,807	\$1,344	0	351	0.000
AMERICAN FAMILY INSURANCE COMPANY - 10386	\$2,107	\$1,762	\$1,771	\$2,038	\$1,644	\$1,442	\$1,366	\$1,230	\$1,448	\$1,152	12	140983	0.009
SAFECO INSURANCE COMPANY OF AMERICA - 24740	\$2,110	\$1,802	\$1,842	\$2,170	\$1,663	\$1,596	\$1,378	\$1,542	\$1,544	\$1,336	17	162479	0.010
STATE FARM FIRE AND CASUALTY COMPANY - 25143	\$2,130	\$1,817	\$1,863	\$2,417	\$1,952	\$1,568	\$1,467	\$1,632	\$1,694	\$1,280	2	38146	0.005
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE - 12873	\$2,134	\$1,826	\$2,113	\$2,236	\$1,899	\$2,134	\$1,438	\$1,700	\$1,595	\$1,366	0	4345	0.000
NATIONWIDE INSURANCE COMPANY OF AMERICA - 25453	\$2,202	\$1,725	\$1,855	\$2,221	\$1,444	\$1,537	\$1,261	\$1,380	\$1,248	\$1,316	2	10377	0.019
PHARMACISTS MUTUAL INSURANCE COMPANY - 13714	\$2,226	\$2,093	\$1,886	\$2,641	\$1,847	\$2,004	\$1,655	\$1,579	\$1,579	\$1,579	0	899	0.000
COUNTRY MUTUAL INSURANCE COMPANY - 20990	\$2,271	\$2,180	\$2,163	\$2,552	\$2,143	\$1,857	\$1,476	\$1,695	\$1,913	\$1,463	0	2397	0.000
BANKERS STANDARD INSURANCE COMPANY - 18279	\$2,272	\$2,018	\$2,175	\$2,485	\$2,033	\$2,026	\$1,726	\$1,920	\$1,783	\$1,774	0	4138	0.000
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773	\$2,297	\$2,023	\$2,063	\$2,600	\$1,925	\$1,774	\$1,470	\$1,542	\$1,649	\$1,380	3	49011	0.006
Stonegate Insurance Company - 14012	\$2,309	\$1,820	\$2,247	\$2,247	\$1,930	\$1,581	\$1,361	\$1,649	\$1,208	\$1,201	0	1190	0.000

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Name of Insurer - NAIC#	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
ALPHA PROPERTY & CASUALTY INSURANCE COMPANY - 38156	\$2,327	\$1,743	\$1,620	\$2,544	\$1,877	\$1,459	\$1,294	\$1,451	\$1,203	\$1,213	11	53927	0.020
SAFEWAY INSURANCE COMPANY - 12521	\$2,361	\$2,005	\$1,827	\$2,380	\$1,903	\$1,558	\$1,266	\$1,427	\$1,114	\$1,255	8	58773	0.014
LOYA INSURANCE COMPANY - 11198	\$2,380	\$2,510	\$2,225	\$2,380	\$2,221	\$1,979	\$1,997	\$1,979	\$1,979	\$2,221	2	3780	0.053
COMMONWEALTH CASUALTY COMPANY - 13930	\$2,397	\$1,884	\$2,064	\$2,693	\$1,730	\$1,610	\$1,261	\$1,437	\$1,155	\$1,402	22	65575	0.034
YOUNG AMERICA INSURANCE COMPANY - 27090	\$2,398	\$1,984	\$2,032	\$2,236	\$1,918	\$1,870	\$1,684	\$1,864	\$1,738	\$1,864	3	10526	0.029
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805	\$2,459	\$1,870	\$2,077	\$2,621	\$1,694	\$1,569	\$1,543	\$1,475	\$1,283	\$1,233	21	90624	0.023
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS - 43494	\$2,466	\$1,524	\$1,952	\$2,453	\$2,304	\$1,508	\$1,245	\$951	\$831	\$949	2	53453	0.004
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942	\$2,471	\$2,503	\$2,085	\$1,929	\$1,337	\$2,219	\$1,726	\$1,534	\$1,682	\$1,525	0	554	0.000
UNITED INSURANCE COMPANY INC. - 12256	\$2,493	\$2,055	\$2,001	\$2,479	\$1,775	\$2,306	\$1,633	\$1,860	\$2,009	\$1,258	5	76795	0.007
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401	\$2,516	\$2,545	\$2,120	\$1,957	\$1,353	\$2,253	\$1,751	\$1,555	\$1,712	\$1,543	1	19727	0.005
CINCINNATI CASUALTY COMPANY, THE - 28665	\$2,535	\$2,421	\$2,286	\$2,116	\$2,025	\$1,428	\$1,349	\$1,558	\$1,593	\$1,615	0	739	0.000
MIDVALE INDEMNITY COMPANY - 27138	\$2,599	\$2,183	\$2,176	\$2,482	\$2,008	\$1,767	\$1,664	\$1,467	\$1,774	\$1,397	0	1481	0.000
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY - 12484	\$2,677	\$2,286	\$2,261	\$3,177	\$2,003	\$2,677	\$1,646	\$1,610	\$2,226	\$1,483	2	73511	0.003
PRIMERO INSURANCE COMPANY - 11855	\$2,736	\$2,580	\$2,580	\$2,580	\$2,382	\$2,274	\$2,274	\$2,382	\$2,274	\$2,208	0	2273	0.000
WESTERN GENERAL INSURANCE COMPANY - 27502	\$2,777	\$2,611	\$2,392	\$2,732	\$2,294	\$1,907	\$1,844	\$1,534	\$1,385	\$1,501	1	2905	0.034
LIBERTY MUTUAL INSURANCE COMPANY - 23043	\$2,972	\$2,537	\$2,510	\$3,526	\$2,223	\$2,972	\$1,827	\$1,787	\$2,471	\$1,647	0	2521	0.000
TWIN CITY FIRE INSURANCE COMPANY - 29459	\$2,995	\$2,320	\$2,450	\$2,980	\$2,162	\$2,169	\$1,775	\$1,670	\$1,920	\$1,912	0	7888	0.000
PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD - 34690	\$2,995	\$2,320	\$2,450	\$2,980	\$2,162	\$2,169	\$1,775	\$1,670	\$1,920	\$1,912	0	2035	0.000
HARTFORD CASUALTY INSURANCE COMPANY - 29424	\$2,995	\$2,320	\$2,450	\$2,980	\$2,162	\$2,169	\$1,775	\$1,670	\$1,920	\$1,912	0	1211	0.000
AMERICAN ACCESS CASUALTY COMPANY - 10730	\$3,026	\$2,349	\$1,583	\$2,198	\$2,327	\$2,137	\$1,967	\$1,230	\$1,157	\$1,446	12	45413	0.026
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072	\$3,110	\$2,682	\$2,871	\$3,484	\$2,630	\$2,388	\$1,909	\$1,986	\$2,192	\$1,986	0	17244	0.000
STAR CASUALTY INSURANCE COMPANY - 32387	\$3,113	\$2,437	\$1,780	\$1,854	\$2,623	\$2,121	\$1,954	\$1,509	\$1,357	\$1,443	0	2867	0.000
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688	\$3,200	\$2,778	\$2,790	\$3,370	\$2,531	\$2,423	\$2,317	\$2,382	\$2,259	\$2,064	22	315478	0.007
MENDOTA INSURANCE COMPANY - 33650	\$3,204	\$2,605	\$2,379	\$3,039	\$2,125	\$2,089	\$1,995	\$1,607	\$1,345	\$1,112	4	18022	0.022
ASSURANCEAMERICA INSURANCE COMPANY - 11558	\$3,238	\$3,088	\$2,514	\$3,404	\$2,704	\$2,069	\$1,594	\$1,617	\$1,425	\$1,448	1	28190	0.004
AIG PROPERTY CASUALTY COMPANY - 19402	\$3,280	\$2,763	\$3,175	\$3,351	\$2,918	\$3,005	\$2,184	\$2,469	\$2,407	\$2,264	0	4788	0.000
UNITRIN SAFEGUARD INSURANCE COMPANY - 40703	\$3,523	\$3,114	\$3,076	\$3,980	\$2,872	\$2,611	\$2,492	\$2,506	\$2,652	\$2,187	0	4630	0.000
MERCURY CASUALTY COMPANY - 11908	\$3,653	\$3,634	\$3,345	\$4,158	\$3,116	\$3,225	\$2,678	\$3,077	\$3,117	\$2,682	1	16285	0.006
ECONOMY PREMIER ASSURANCE COMPANY - 40649	\$3,681	\$3,410	\$3,364	\$3,869	\$3,038	\$2,363	\$2,264	\$2,244	\$2,547	\$2,079	0	7545	0.000
TRUMBULL INSURANCE COMPANY - 27120	\$3,862	\$3,070	\$3,055	\$3,955	\$2,959	\$2,645	\$2,283	\$2,355	\$2,679	\$2,145	11	161676	0.007
SENTRY INSURANCE A MUTUAL COMPANY - 24988	\$3,958	\$3,370	\$3,370	\$4,510	\$3,310	\$2,335	\$2,335	\$2,183	\$2,343	\$2,114	2	99275	0.002
PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION - 18139	\$3,958	\$3,370	\$3,370	\$4,510	\$3,310	\$2,335	\$2,335	\$2,183	\$2,343	\$2,114	1	11687	0.009

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 \$65,000 or split limits of \$25,000/\$50,000 BI and \$15,000 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, 2021										Complaint Ratio (CR)		
Name of Insurer - NAIC#	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
ECONOMY PREFERRED INSURANCE COMPANY - 38067	\$3,970	\$3,277	\$3,174	\$4,604	\$2,351	\$3,062	\$3,071	\$3,058	\$2,258	\$2,333	0	8524	0.000
ALLSTATE INDEMNITY COMPANY - 19240	\$4,036	\$3,570	\$3,971	\$4,255	\$3,559	\$3,623	\$3,312	\$3,305	\$3,287	\$3,287	4	12565	0.032
FARMERS INSURANCE COMPANY OF ARIZONA - 21598	\$4,180	\$4,002	\$3,935	\$4,701	\$3,798	\$3,192	\$2,696	\$2,865	\$2,849	\$2,546	18	327743	0.005
MGA INSURANCE COMPANY, INC. - 40150	\$4,359	\$3,090	\$4,172	\$5,623	\$3,241	\$2,528	\$2,272	\$2,152	\$2,502	\$1,919	7	33036	0.021
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE CO. - 34339	\$4,631	\$3,690	\$3,898	\$4,295	\$3,448	\$3,595	\$3,471	\$3,156	\$3,384	\$3,156	1	19946	0.005
AMICA MUTUAL INSURANCE COMPANY - 19976	\$4,685	\$4,133	\$3,850	\$4,596	\$3,999	\$3,841	\$3,228	\$3,524	\$3,459	\$3,481	2	19524	0.010
CENTRAL MUTUAL INSURANCE COMPANY - 20230	\$4,725	\$4,550	\$4,039	\$4,365	\$3,498	\$3,553	\$3,250	\$3,761	\$3,417	\$3,074	0	7951	0.000
FEDERAL INSURANCE COMPANY - 20281	\$4,815	\$4,487	\$4,487	\$5,985	\$4,480	\$4,080	\$3,726	\$4,108	\$3,621	\$3,320	0	3184	0.000
PACIFIC INDEMNITY COMPANY - 20346	\$4,815	\$4,487	\$4,487	\$5,985	\$4,480	\$4,080	\$3,726	\$4,108	\$3,621	\$3,320	0	7159	0.000
VIGILANT INSURANCE COMPANY - 20397	\$4,815	\$4,487	\$4,487	\$5,985	\$4,480	\$4,080	\$3,726	\$4,108	\$3,621	\$3,320	0	546	0.000
GREAT NORTHERN INSURANCE COMPANY - 20303	\$4,815	\$4,487	\$4,487	\$5,985	\$4,480	\$4,080	\$3,726	\$4,108	\$3,621	\$3,320	0	1037	0.000
Amica Property and Casualty Insurance Company - 12287	\$5,632	\$4,968	\$4,629	\$5,524	\$4,808	\$4,619	\$3,881	\$4,239	\$4,163	\$4,186	0	584	0.000
PERMANENT GENERAL ASSURANCE CORPORATION - 37648	\$6,319	\$4,954	\$5,306	\$6,891	\$4,948	\$4,619	\$3,862	\$4,875	\$4,581	\$3,692	6	50643	0.012

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.

Premiums shown are six-month premiums as of March 1, 2021											Complaint Ratio (CR)		
Name of Insurer - NAIC#	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
INTEGON INDEMNITY CORPORATION - 22772											0	-	0.00
LOYA INSURANCE COMPANY - 11198											2	3780	0.053
PRIMERO INSURANCE COMPANY - 11855											0	2273	0.000
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805											21	90624	0.023
Falcon Insurance Company - 14254											1	15230	0.007
EQUITY INSURANCE COMPANY - 28746											2	7508	0.027
METROPOLITAN CASUALTY INSURANCE COMPANY - 40169											0	8620	0.000
YOUNG AMERICA INSURANCE COMPANY - 27090											3	10526	0.029
ANCHOR GENERAL INSURANCE COMPANY - 40010											2	3274	0.061
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS - 43494											2	53453	0.004
21ST CENTURY PREMIER INSURANCE COMPANY - 20796											0	-	0.00
SAFEWAY INSURANCE COMPANY - 12521											8	58773	0.014
UNITED INSURANCE COMPANY INC. - 12256											5	76795	0.007
Stonegate Insurance Company - 14012											0	1190	0.000
ASSURANCEAMERICA INSURANCE COMPANY - 11558											1	28190	0.004
PERMANENT GENERAL ASSURANCE CORPORATION - 37648											6	50643	0.012
COUNTRY PREFERRED INSURANCE COMPANY - 21008											1	28031	0.004
STAR CASUALTY INSURANCE COMPANY - 32387											0	2867	0.000
MGA INSURANCE COMPANY, INC. - 40150											7	33036	0.021
WESTERN GENERAL INSURANCE COMPANY - 27502											1	2905	0.034
Noblr Reciprocal Exchange - 16461	\$956	\$815	\$807	\$1,025	\$754	\$684	\$637	\$672	\$647	\$557	2	2889	0.069
ROOT INSURANCE COMPANY - 10974	\$1,042	\$888	\$898	\$1,987	\$854	\$775	\$774	\$778	\$725	\$645	9	49506	0.018
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941	\$1,105	\$991	\$995	\$1,147	\$894	\$885	\$897	\$829	\$870	\$710	10	165633	0.006
USAA GENERAL INDEMNITY COMPANY - 18600	\$1,146	\$1,020	\$1,030	\$1,191	\$913	\$909	\$901	\$830	\$891	\$721	13	130339	0.010
GEICO CASUALTY COMPANY - 41491	\$1,181	\$1,085	\$1,101	\$1,313	\$983	\$946	\$893	\$824	\$928	\$769	88	1056358	0.008
USAA CASUALTY INSURANCE COMPANY - 25968	\$1,184	\$1,062	\$1,064	\$1,239	\$949	\$939	\$946	\$874	\$932	\$755	6	155044	0.004
Clearcover Insurance Company - 16524	\$1,303	\$1,537	\$1,494	\$1,904	\$1,753	\$2,362	\$1,744	\$1,737	\$1,249	\$1,550	2	3344	0.060
TOPA INSURANCE COMPANY - 18031	\$1,347	\$1,170	\$1,154	\$1,433	\$1,078	\$972	\$891	\$925	\$922	\$799	1	1292	0.077
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693	\$1,355	\$1,143	\$1,093	\$1,375	\$1,014	\$891	\$723	\$1,076	\$806	\$941	2	9317	0.021
COAST NATIONAL INSURANCE COMPANY - 25089	\$1,385	\$1,042	\$1,070	\$1,394	\$1,069	\$931	\$809	\$1,050	\$938	\$716	12	131946	0.009
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY - 21253	\$1,437	\$1,265	\$1,281	\$1,490	\$1,123	\$1,128	\$1,118	\$1,040	\$1,113	\$897	7	73867	0.009
PROGRESSIVE ADVANCED INSURANCE COMPANY - 11851	\$1,470	\$1,223	\$1,262	\$1,675	\$1,143	\$1,035	\$932	\$974	\$968	\$825	34	567947	0.006



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Name of Insurer - NAIC#	Premiums shown are six-month premiums as of March 1, 2021										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
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756	\$1,565	\$1,271	\$1,273	\$1,525	\$1,333	\$1,131	\$1,054	\$1,240	\$1,120	\$1,009	0	1340	0.000
CSAA AFFINITY INSURANCE COMPANY - 11681	\$1,583	\$1,265	\$1,407	\$1,692	\$1,217	\$1,075	\$921	\$1,299	\$1,114	\$888	0	127	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	250	0.000
MILBANK INSURANCE COMPANY - 41653	\$1,644	\$1,372	\$1,393	\$1,689	\$1,254	\$1,241	\$1,015	\$1,188	\$1,196	\$1,000	1	-	0.00
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY - 25127	\$1,644	\$1,372	\$1,393	\$1,689	\$1,254	\$1,241	\$1,015	\$1,188	\$1,196	\$1,000	0	16785	0.000
SECURA INSURANCE, A MUTUAL COMPANY - 22543	\$1,653	\$1,436	\$1,396	\$1,824	\$1,342	\$1,556	\$1,308	\$1,285	\$1,352	\$1,104	0	4	0.000
CSAA GENERAL INSURANCE COMPANY - 37770	\$1,712	\$1,373	\$1,526	\$1,830	\$1,318	\$1,164	\$1,003	\$1,410	\$1,212	\$963	10	122535	0.008
NATIONAL GENERAL INSURANCE COMPANY - 23728	\$1,719	\$1,462	\$1,473	\$1,759	\$1,490	\$1,438	\$1,347	\$1,707	\$1,393	\$1,260	3	22385	0.013
AMSHIELD INSURANCE COMPANY - 15590	\$1,722	\$1,609	\$1,609	\$1,840	\$1,530	\$1,418	\$1,156	\$1,182	\$1,247	\$1,073	1	10322	0.010
PROGRESSIVE PREFERRED INSURANCE COMPANY - 37834	\$1,724	\$1,480	\$1,497	\$2,016	\$1,378	\$1,224	\$1,117	\$1,139	\$1,100	\$947	26	428900	0.006
METROMILE INSURANCE COMPANY - 16187	\$1,748	\$1,531	\$1,500	\$1,836	\$1,427	\$1,004	\$955	\$961	\$956	\$844	1	9062	0.011
HORACE MANN INSURANCE COMPANY - 22578	\$1,769	\$1,456	\$1,496	\$1,752	\$1,445	\$1,337	\$1,142	\$1,241	\$1,280	\$1,082	0	5872	0.000
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955	\$1,790	\$1,581	\$1,556	\$1,880	\$1,534	\$1,415	\$1,297	\$1,393	\$1,323	\$1,123	0	11186	0.000
TEACHERS INSURANCE COMPANY - 22683	\$1,809	\$1,463	\$1,467	\$1,771	\$1,535	\$1,318	\$1,227	\$1,441	\$1,309	\$1,167	0	159	0.000
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259	\$1,838	\$1,610	\$1,547	\$1,988	\$1,498	\$1,578	\$1,292	\$1,337	\$1,394	\$1,104	0	3054	0.000
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178	\$1,851	\$1,577	\$1,611	\$2,106	\$1,692	\$1,349	\$1,241	\$1,393	\$1,459	\$1,092	64	925635	0.007
ELECTRIC INSURANCE COMPANY - 21261	\$1,862	\$1,609	\$1,571	\$2,176	\$1,474	\$1,820	\$1,361	\$1,411	\$1,528	\$1,058	0	7887	0.000
SECURA SUPREME INSURANCE COMPANY - 10239	\$1,872	\$1,620	\$1,572	\$2,069	\$1,505	\$1,754	\$1,459	\$1,431	\$1,515	\$1,224	0	3483	0.000
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210	\$1,883	\$1,667	\$1,650	\$1,921	\$1,486	\$1,378	\$1,193	\$1,605	\$1,409	\$1,107	5	61022	0.008
Main Street America Protection Insurance Company - 13026	\$1,925	\$1,697	\$1,834	\$2,025	\$1,696	\$1,729	\$1,607	\$1,441	\$1,536	\$1,474	1	7089	0.014
WESTERN AGRICULTURAL INSURANCE COMPANY - 27871	\$1,931	\$1,688	\$1,730	\$2,188	\$1,600	\$1,495	\$1,227	\$1,295	\$1,392	\$1,158	0	13859	0.000
SAFE AUTO INSURANCE COMPANY - 25405	\$1,947	\$1,763	\$1,589	\$2,005	\$1,564	\$1,395	\$1,239	\$1,361	\$1,298	\$1,029	5	1348	0.371
STILLWATER INSURANCE COMPANY - 25180	\$1,972	\$1,577	\$1,534	\$1,878	\$1,648	\$1,542	\$1,308	\$1,569	\$1,345	\$1,291	0	2891	0.000
ACUITY, A MUTUAL INSURANCE COMPANY - 14184	\$1,986	\$1,851	\$1,872	\$2,057	\$1,874	\$1,806	\$1,752	\$1,693	\$1,566	\$1,542	1	8268	0.012
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761	\$2,021	\$1,443	\$1,729	\$2,234	\$1,442	\$1,596	\$1,200	\$1,312	\$1,228	\$1,112	3	24818	0.012
BADGER MUTUAL INSURANCE COMPANY - 13420	\$2,045	\$1,964	\$1,737	\$2,182	\$1,575	\$1,674	\$1,453	\$1,276	\$1,276	\$1,276	1	6208	0.016
PEKIN INSURANCE COMPANY - 24228	\$2,080	\$1,894	\$1,771	\$2,603	\$1,788	\$1,600	\$1,510	\$1,746	\$1,772	\$1,227	5	38058	0.013
AUTO-OWNERS INSURANCE COMPANY - 18988	\$2,090	\$1,939	\$1,992	\$2,359	\$1,835	\$1,651	\$1,435	\$2,180	\$1,551	\$1,338	10	62259	0.016
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY - 36161	\$2,091	\$1,767	\$1,714	\$2,143	\$1,681	\$1,473	\$1,313	\$1,189	\$1,450	\$1,216	2	102493	0.002
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939	\$2,096	\$1,899	\$1,899	\$2,234	\$1,770	\$1,770	\$1,528	\$1,698	\$1,602	\$1,698	0	2728	0.000
AMERICAN FAMILY INSURANCE COMPANY - 10386	\$2,126	\$1,758	\$1,771	\$2,053	\$1,638	\$1,428	\$1,350	\$1,189	\$1,430	\$1,116	12	140983	0.009
NATIONWIDE INSURANCE COMPANY OF AMERICA - 25453	\$2,188	\$1,716	\$1,844	\$2,222	\$1,433	\$1,517	\$1,221	\$1,353	\$1,242	\$1,294	2	10377	0.019

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	Premiums shown are six-month premiums as of March 1, 2021										Complaint Ratio (CR)		
Name of Insurer - NAIC#	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
OWNERS INSURANCE COMPANY - 32700	\$2,314	\$2,147	\$2,205	\$2,611	\$2,032	\$1,828	\$1,589	\$2,413	\$1,717	\$1,482	2	17339	0.012
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE - 12873	\$2,332	\$2,004	\$2,297	\$2,439	\$2,070	\$2,332	\$1,547	\$1,824	\$1,736	\$1,481	0	4345	0.000
INFINITY SAFEGUARD INSURANCE COMPANY - 16802	\$2,378	\$2,522	\$2,091	\$2,960	\$1,822	\$1,928	\$1,995	\$2,141	\$2,050	\$1,743	13	41658	0.031
American Family Connect Property and Casualty Insurance Company - 29068	\$2,395	\$1,823	\$1,756	\$3,097	\$1,628	\$2,054	\$1,518	\$1,440	\$1,644	\$1,086	4	20093	0.020
COUNTRY CASUALTY INSURANCE COMPANY - 20982	\$2,412	\$2,302	\$2,284	\$2,714	\$2,312	\$2,044	\$1,568	\$1,889	\$2,096	\$1,544	0	351	0.000
STATE FARM FIRE AND CASUALTY COMPANY - 25143	\$2,480	\$2,126	\$2,170	\$2,811	\$2,273	\$1,820	\$1,681	\$1,896	\$1,984	\$1,498	2	38146	0.005
AMICA MUTUAL INSURANCE COMPANY - 19976	\$2,547	\$2,310	\$2,117	\$2,547	\$2,208	\$2,105	\$1,739	\$1,892	\$1,874	\$1,891	2	19524	0.010
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773	\$2,550	\$2,233	\$2,288	\$2,884	\$2,112	\$1,965	\$1,612	\$1,682	\$1,828	\$1,521	3	49011	0.006
INFINITY CASUALTY INSURANCE COMPANY - 21792	\$2,554	\$2,701	\$2,378	\$3,221	\$1,950	\$2,014	\$1,949	\$2,197	\$2,133	\$1,772	8	36411	0.022
SAFECO INSURANCE COMPANY OF AMERICA - 24740	\$2,557	\$2,134	\$2,173	\$2,617	\$1,948	\$1,873	\$1,559	\$1,795	\$1,853	\$1,519	17	162479	0.010
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	4138	0.000
COUNTRY MUTUAL INSURANCE COMPANY - 20990	\$2,625	\$2,522	\$2,508	\$2,946	\$2,471	\$2,149	\$1,691	\$1,961	\$2,204	\$1,673	0	2397	0.000
MIDVALE INDEMNITY COMPANY - 27138	\$2,793	\$2,319	\$2,320	\$2,670	\$2,131	\$1,866	\$1,756	\$1,510	\$1,862	\$1,440	0	1481	0.000
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942	\$2,829	\$2,860	\$2,367	\$2,165	\$1,493	\$2,493	\$1,944	\$1,711	\$1,922	\$1,691	0	554	0.000
PHARMACISTS MUTUAL INSURANCE COMPANY - 13714	\$2,855	\$2,632	\$2,394	\$3,376	\$2,269	\$2,516	\$1,948	\$1,880	\$1,880	\$1,880	0	899	0.000
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401	\$2,892	\$2,920	\$2,413	\$2,204	\$1,517	\$2,540	\$1,980	\$1,739	\$1,964	\$1,716	1	19727	0.005
AMERICAN ACCESS CASUALTY COMPANY - 10730	\$3,026	\$2,349	\$1,583	\$2,198	\$2,327	\$2,137	\$1,967	\$1,230	\$1,157	\$1,446	12	45413	0.026
CINCINNATI CASUALTY COMPANY, THE - 28665	\$3,073	\$2,886	\$2,747	\$2,557	\$2,365	\$1,717	\$1,546	\$1,789	\$1,876	\$1,869	0	739	0.000
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072	\$3,138	\$2,640	\$2,864	\$3,481	\$2,628	\$2,372	\$1,835	\$1,936	\$2,128	\$1,936	0	17244	0.000
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688	\$3,208	\$2,752	\$2,776	\$3,417	\$2,482	\$2,356	\$2,242	\$2,255	\$2,192	\$1,975	22	315478	0.007
Amica Property and Casualty Insurance Company - 12287	\$3,280	\$2,975	\$2,728	\$3,281	\$2,843	\$2,712	\$2,239	\$2,438	\$2,415	\$2,434	0	584	0.000
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY - 12484	\$3,296	\$2,705	\$2,655	\$3,869	\$2,340	\$3,296	\$1,827	\$1,893	\$2,605	\$1,712	2	73511	0.003
HARTFORD CASUALTY INSURANCE COMPANY - 29424	\$3,403	\$2,616	\$2,805	\$3,404	\$2,498	\$2,482	\$1,973	\$1,864	\$2,150	\$2,138	0	1211	0.000
TWIN CITY FIRE INSURANCE COMPANY - 29459	\$3,403	\$2,616	\$2,805	\$3,404	\$2,498	\$2,482	\$1,973	\$1,864	\$2,150	\$2,138	0	7888	0.000
PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD - 34690	\$3,403	\$2,616	\$2,805	\$3,404	\$2,498	\$2,482	\$1,973	\$1,864	\$2,150	\$2,138	0	2035	0.000
MENDOTA INSURANCE COMPANY - 33650	\$3,428	\$2,775	\$2,528	\$3,249	\$2,247	\$2,217	\$2,099	\$1,704	\$1,429	\$1,180	4	18022	0.022
ALPHA PROPERTY & CASUALTY INSURANCE COMPANY - 38156	\$3,432	\$2,434	\$2,298	\$3,788	\$2,574	\$2,034	\$1,742	\$1,954	\$1,666	\$1,654	11	53927	0.020
COMMONWEALTH CASUALTY COMPANY - 13930	\$3,572	\$2,765	\$3,087	\$4,086	\$2,453	\$2,330	\$1,746	\$1,952	\$1,592	\$1,940	22	65575	0.034
AIG PROPERTY CASUALTY COMPANY - 19402	\$3,651	\$3,105	\$3,505	\$3,759	\$3,245	\$3,246	\$2,346	\$2,652	\$2,671	\$2,473	0	4788	0.000
LIBERTY MUTUAL INSURANCE COMPANY - 23043	\$3,659	\$3,003	\$2,947	\$4,295	\$2,597	\$3,659	\$2,028	\$2,101	\$2,892	\$1,901	0	2521	0.000
MERCURY CASUALTY COMPANY - 11908	\$3,828	\$3,762	\$3,463	\$4,374	\$3,210	\$3,320	\$2,731	\$3,169	\$3,192	\$2,733	1	16285	0.006
UNITRIN SAFEGUARD INSURANCE COMPANY - 40703	\$4,126	\$3,557	\$3,553	\$4,653	\$3,304	\$3,009	\$2,823	\$285	\$3,067	\$2,470	0	4630	0.000

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.

Premiums shown are six-month premiums as of March 1, 2021												Complaint Ratio (CR)		
Name of Insurer - NAIC#	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio			
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR	
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635				
TRUMBULL INSURANCE COMPANY - 27120	\$4,332	\$3,416	\$3,455	\$449	\$3,360	\$2,979	\$2,497	\$2,590	\$2,958	\$2,375	11	161676	0.007	
ALLSTATE INDEMNITY COMPANY - 19240	\$4,375	\$3,793	\$4,208	\$4,580	\$3,776	\$3,812	\$3,453	\$3,454	\$3,428	\$3,428	4	12565	0.032	
ECONOMY PREMIER ASSURANCE COMPANY - 40649	\$4,429	\$4,141	\$4,021	\$4,682	\$3,533	\$2,796	\$2,589	\$2,593	\$3,000	\$2,393	0	7545	0.000	
CENTRAL MUTUAL INSURANCE COMPANY - 20230	\$4,790	\$4,557	\$3,990	\$4,429	\$3,490	\$3,422	\$3,103	\$3,577	\$3,261	\$2,951	0	7951	0.000	
ECONOMY PREFERRED INSURANCE COMPANY - 38067	\$4,791	\$3,927	\$3,913	\$5,562	\$2,726	\$3,651	\$3,672	\$3,643	\$2,712	\$2,857	0	8524	0.000	
FARMERS INSURANCE COMPANY OF ARIZONA - 21598	\$5,025	\$4,883	\$4,745	\$5,865	\$4,441	\$3,901	\$3,153	\$3,301	\$3,431	\$3,010	18	327743	0.005	
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	2	99275	0.002	
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	11687	0.009	
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE CO. - 34339	\$5,439	\$4,255	\$4,596	\$5,061	\$3,970	\$4,209	\$3,974	\$3,650	\$3,975	\$3,650	1	19946	0.005	
VIGILANT INSURANCE COMPANY - 20397	\$5,525	\$5,167	\$5,167	\$6,813	\$5,109	\$4,637	\$4,206	\$4,636	\$4,092	\$3,771	0	546	0.000	
PACIFIC INDEMNITY COMPANY - 20346	\$5,525	\$5,167	\$5,167	\$6,813	\$5,109	\$4,637	\$4,206	\$4,636	\$4,092	\$3,771	0	7159	0.000	
GREAT NORTHERN INSURANCE COMPANY - 20303	\$5,525	\$5,167	\$5,167	\$6,813	\$5,109	\$4,637	\$4,206	\$4,636	\$4,092	\$3,771	0	1037	0.000	
FEDERAL INSURANCE COMPANY - 20281	\$5,525	\$5,167	\$5,167	\$6,813	\$5,109	\$4,637	\$4,206	\$4,636	\$4,092	\$3,771	0	3184	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 \$65,000 or split limits of \$25,000/\$50,000 BI and \$15,000 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, 2021										Complaint Ratio (CR)		
Name of Insurer - NAIC#	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio			
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR	
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635				
COUNTRY PREFERRED INSURANCE COMPANY - 21008											1	28031	0.004	
METROPOLITAN CASUALTY INSURANCE COMPANY - 40169											0	8620	0.000	
ROOT INSURANCE COMPANY - 10974	\$526	\$452	\$448	\$519	\$431	\$379	\$393	\$369	\$342	\$309	9	49506	0.018	
Noblir Reciprocal Exchange - 16461	\$696	\$570	\$569	\$764	\$536	\$497	\$478	\$524	\$484	\$416	2	2889	0.069	
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY - 25127	\$740	\$634	\$637	\$759	\$588	\$598	\$521	\$583	\$552	\$512	0	16785	0.000	
MILBANK INSURANCE COMPANY - 41653	\$740	\$634	\$637	\$759	\$588	\$598	\$521	\$583	\$552	\$512	1	-	0.00	
AMSHIELD INSURANCE COMPANY - 15590	\$871	\$775	\$775	\$945	\$766	\$725	\$612	\$672	\$637	\$545	1	10322	0.010	
TOPA INSURANCE COMPANY - 18031	\$890	\$753	\$746	\$959	\$700	\$641	\$602	\$636	\$610	\$528	1	1292	0.077	
PROGRESSIVE ADVANCED INSURANCE COMPANY - 11851	\$902	\$762	\$777	\$1,022	\$724	\$657	\$632	\$664	\$617	\$542	34	567947	0.006	
GEICO CASUALTY COMPANY - 41491	\$919	\$835	\$849	\$1,006	\$765	\$756	\$720	\$703	\$730	\$618	88	1056358	0.008	
USAA GENERAL INDEMNITY COMPANY - 18600	\$920	\$832	\$841	\$953	\$786	\$775	\$788	\$758	\$731	\$642	13	130339	0.010	
PROGRESSIVE PREFERRED INSURANCE COMPANY - 37834	\$1,002	\$862	\$865	\$1,158	\$815	\$736	\$693	\$722	\$657	\$576	26	428900	0.006	
Clearcover Insurance Company - 16524	\$1,007	\$1,543	\$1,305	\$1,445	\$1,202	\$1,069	\$1,151	\$1,154	\$1,584	\$1,961	2	3344	0.060	
USAA CASUALTY INSURANCE COMPANY - 25968	\$1,036	\$938	\$945	\$1,075	\$878	\$873	\$901	\$864	\$825	\$728	6	155044	0.004	
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941	\$1,053	\$954	\$960	\$1,085	\$901	\$890	\$926	\$882	\$838	\$739	10	165633	0.006	
INFINITY CASUALTY INSURANCE COMPANY - 21792	\$1,095	\$1,132	\$979	\$1,316	\$921	\$922	\$939	\$1,116	\$1,048	\$863	8	36411	0.022	
INFINITY SAFEGUARD INSURANCE COMPANY - 16802	\$1,104	\$1,169	\$956	\$1,338	\$914	\$938	\$1,004	\$1,119	\$1,056	\$907	13	41658	0.031	
STILLWATER INSURANCE COMPANY - 25180	\$1,121	\$927	\$904	\$1,076	\$962	\$895	\$779	\$908	\$798	\$769	0	2891	0.000	
MIDVALE INDEMNITY COMPANY - 27138	\$1,124	\$939	\$956	\$1,120	\$900	\$789	\$754	\$725	\$794	\$653	0	1481	0.000	
METROMILE INSURANCE COMPANY - 16187	\$1,142	\$996	\$974	\$1,214	\$932	\$672	\$646	\$662	\$643	\$568	1	9062	0.011	
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY - 21253	\$1,187	\$1,058	\$1,076	\$1,223	\$988	\$995	\$1,017	\$985	\$931	\$824	7	73867	0.009	
AMERICAN FAMILY INSURANCE COMPANY - 10386	\$1,207	\$998	\$1,020	\$1,208	\$975	\$846	\$813	\$799	\$876	\$714	12	140983	0.009	
ELECTRIC INSURANCE COMPANY - 21261	\$1,245	\$1,252	\$1,251	\$1,160	\$1,364	\$1,282	\$1,362	\$1,171	\$1,152	\$1,163	0	7887	0.000	
WESTERN AGRICULTURAL INSURANCE COMPANY - 27871	\$1,291	\$1,130	\$1,148	\$1,462	\$1,085	\$1,037	\$860	\$968	\$965	\$813	0	13859	0.000	
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955	\$1,308	\$1,153	\$1,135	\$1,381	\$1,119	\$1,064	\$981	\$1,100	\$994	\$852	0	11186	0.000	
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259	\$1,310	\$1,138	\$1,095	\$1,410	\$1,049	\$1,123	\$914	\$977	\$1,002	\$783	0	3054	0.000	
American Family Connect Property and Casualty Insurance Company - 29068	\$1,371	\$1,023	\$998	\$1,700	\$945	\$1,216	\$918	\$941	\$960	\$690	4	20093	0.020	
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178	\$1,374	\$1,152	\$1,197	\$1,536	\$1,248	\$1,014	\$960	\$1,134	\$1,112	\$838	64	925635	0.007	
AUTO-OWNERS INSURANCE COMPANY - 18988	\$1,384	\$1,297	\$1,340	\$1,570	\$1,247	\$1,145	\$997	\$1,467	\$1,074	\$953	10	62259	0.016	
CSAA AFFINITY INSURANCE COMPANY - 11681	\$1,388	\$1,121	\$1,244	\$1,497	\$1,073	\$990	\$842	\$1,207	\$994	\$821	0	127	0.000	
SAFE AUTO INSURANCE COMPANY - 25405	\$1,409	\$1,269	\$1,144	\$1,469	\$1,146	\$1,039	\$927	\$1,028	\$955	\$771	5	1348	0.371	
Main Street America Protection Insurance Company - 13026	\$1,427	\$1,288	\$1,341	\$1,451	\$1,273	\$1,290	\$1,227	\$1,132	\$1,190	\$1,151	1	7089	0.014	

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 \$65,000 or split limits of \$25,000/\$50,000 BI and \$15,000 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, 2021										Complaint Ratio (CR)		
Name of Insurer - NAIC#	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
NATIONAL GENERAL INSURANCE COMPANY - 23728	\$1,432	\$1,215	\$1,188	\$1,464	\$1,258	\$1,171	\$1,098	\$1,457	\$1,124	\$1,030	3	22385	0.013
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693	\$1,475	\$1,233	\$1,194	\$1,497	\$1,109	\$1,003	\$815	\$1,285	\$896	\$1,131	2	9317	0.021
CSSA GENERAL INSURANCE COMPANY - 37770	\$1,490	\$1,205	\$1,335	\$1,606	\$1,154	\$1,059	\$905	\$1,295	\$1,072	\$877	10	122535	0.008
BADGER MUTUAL INSURANCE COMPANY - 13420	\$1,492	\$1,419	\$1,237	\$1,600	\$1,126	\$1,218	\$1,062	\$933	\$933	\$933	1	6208	0.016
TWIN CITY FIRE INSURANCE COMPANY - 29459	\$1,521	\$1,192	\$1,291	\$1,502	\$1,166	\$1,105	\$941	\$909	\$986	\$1,005	0	7888	0.000
PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD - 34690	\$1,521	\$1,192	\$1,291	\$1,502	\$1,166	\$1,105	\$941	\$909	\$986	\$1,005	0	2035	0.000
HARTFORD CASUALTY INSURANCE COMPANY - 29424	\$1,521	\$1,192	\$1,291	\$1,502	\$1,166	\$1,105	\$941	\$909	\$986	\$1,005	0	1211	0.000
HORACE MANN INSURANCE COMPANY - 22578	\$1,530	\$1,288	\$1,305	\$1,523	\$1,279	\$1,197	\$1,060	\$1,185	\$1,170	\$1,011	0	5872	0.000
OWNERS INSURANCE COMPANY - 32700	\$1,534	\$1,438	\$1,485	\$1,740	\$1,382	\$1,269	\$1,105	\$1,627	\$1,190	\$1,060	2	17339	0.012
BERKLEY INSURANCE COMPANY - 32603	\$1,542	\$1,410	\$1,410	\$1,712	\$1,315	\$1,345	\$1,168	\$1,283	\$1,139	\$1,137	0	250	0.000
COAST NATIONAL INSURANCE COMPANY - 25089	\$1,632	\$1,221	\$1,239	\$1,652	\$1,287	\$1,156	\$1,007	\$1,330	\$1,122	\$881	12	131946	0.009
PEKIN INSURANCE COMPANY - 24228	\$1,647	\$1,510	\$1,430	\$2,015	\$1,431	\$1,307	\$1,258	\$1,443	\$1,426	\$1,031	5	38058	0.013
INTEGON INDEMNITY CORPORATION - 22772	\$1,659	\$1,391	\$1,356	\$1,720	\$1,382	\$1,324	\$1,163	\$1,611	\$1,234	\$1,127	0	-	0.00
NATIONWIDE INSURANCE COMPANY OF AMERICA - 25453	\$1,674	\$1,329	\$1,446	\$1,719	\$1,133	\$1,243	\$1,015	\$1,157	\$1,035	\$1,095	2	10377	0.019
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773	\$1,700	\$1,492	\$1,516	\$1,921	\$1,427	\$1,352	\$1,121	\$1,237	\$1,257	\$1,058	3	49011	0.006
SAFECO INSURANCE COMPANY OF AMERICA - 24740	\$1,758	\$1,501	\$1,525	\$1,806	\$1,383	\$1,365	\$1,176	\$1,325	\$1,286	\$1,149	17	162479	0.010
CINCINNATI CASUALTY COMPANY, THE - 28665	\$1,764	\$1,661	\$1,586	\$1,471	\$1,424	\$1,030	\$1,002	\$1,193	\$1,113	\$1,199	0	739	0.000
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY - 36161	\$1,766	\$1,483	\$1,439	\$1,824	\$1,430	\$1,249	\$1,172	\$1,168	\$1,267	\$1,068	2	102493	0.002
ANCHOR GENERAL INSURANCE COMPANY - 40010	\$1,783	\$1,446	\$1,400	\$1,865	\$1,400	\$1,248	\$1,110	\$1,173	\$994	\$922	2	3274	0.061
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE - 12873	\$1,788	\$1,270	\$1,761	\$1,853	\$1,547	\$1,788	\$1,216	\$1,422	\$1,333	\$1,280	0	4345	0.000
STATE FARM FIRE AND CASUALTY COMPANY - 25143	\$1,800	\$1,515	\$1,572	\$2,012	\$1,638	\$1,325	\$1,254	\$1,491	\$1,469	\$1,107	2	38146	0.005
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072	\$1,807	\$1,575	\$1,697	\$2,054	\$1,600	\$1,480	\$1,213	\$1,340	\$1,355	\$1,340	0	17244	0.000
AMICA MUTUAL INSURANCE COMPANY - 19976	\$1,825	\$1,593	\$1,499	\$1,792	\$1,564	\$1,518	\$1,276	\$1,410	\$1,389	\$1,387	2	19524	0.010
ACUITY, A MUTUAL INSURANCE COMPANY - 14184	\$1,830	\$1,713	\$1,732	\$1,861	\$1,712	\$1,705	\$1,643	\$1,592	\$1,473	\$1,435	1	8268	0.012
PHARMACISTS MUTUAL INSURANCE COMPANY - 13714	\$1,883	\$1,783	\$1,585	\$2,212	\$1,480	\$1,572	\$1,403	\$1,335	\$1,335	\$1,335	0	899	0.000
AIG PROPERTY CASUALTY COMPANY - 19402	\$1,886	\$1,601	\$1,831	\$1,923	\$1,670	\$1,722	\$1,251	\$1,423	\$1,365	\$1,302	0	4788	0.000
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756	\$1,920	\$155	\$1,559	\$1,889	\$1,649	\$1,434	\$1,343	\$1,619	\$1,439	\$1,292	0	1340	0.000
TRUMBULL INSURANCE COMPANY - 27120	\$1,923	\$1,524	\$1,583	\$1,955	\$1,571	\$1,336	\$1,168	\$1,243	\$1,305	\$1,103	11	161676	0.007
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE CO. - 34339	\$1,941	\$1,542	\$1,604	\$1,822	\$1,461	\$1,529	\$1,463	\$1,348	\$1,467	\$1,348	1	19946	0.005
EQUITY INSURANCE COMPANY - 28746	\$1,964	\$1,514	\$1,456	\$1,784	\$1,608	\$1,315	\$1,201	\$1,475	\$1,073	\$1,034	2	7508	0.027
SECURA INSURANCE, A MUTUAL COMPANY - 22543	\$1,980	\$1,712	\$1,673	\$2,161	\$1,603	\$1,849	\$1,594	\$1,611	\$1,650	\$1,377	0	4	0.000
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942	\$2,007	\$2,039	\$1,716	\$1,591	\$1,152	\$1,804	\$1,442	\$1,313	\$1,423	\$1,370	0	554	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 \$65,000 or split limits of \$25,000/\$50,000 BI and \$15,000 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, 2021										Complaint Ratio (CR)		
Name of Insurer - NAIC#	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
ECONOMY PREFERRED INSURANCE COMPANY - 38067	\$2,021	\$1,659	\$1,528	\$2,287	\$1,251	\$1,582	\$1,597	\$1,608	\$1,147	\$1,167	0	8524	0.000
21ST CENTURY PREMIER INSURANCE COMPANY - 20796	\$2,029	\$1,606	\$1,761	\$2,026	\$1,632	\$1,464	\$1,283	\$1,354	\$1,280	\$1,266	0	-	0.00
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401	\$2,041	\$2,070	\$1,740	\$1,612	\$1,167	\$1,828	\$1,459	\$1,325	\$1,447	\$1,385	1	19727	0.005
ALPHA PROPERTY & CASUALTY INSURANCE COMPANY - 38156	\$2,047	\$1,535	\$1,430	\$2,228	\$1,673	\$1,317	\$1,159	\$1,347	\$1,092	\$1,092	11	53927	0.020
ECONOMY PREMIER ASSURANCE COMPANY - 40649	\$2,056	\$1,876	\$1,899	\$2,127	\$1,793	\$1,420	\$1,469	\$1,475	\$1,524	\$1,339	0	7545	0.000
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761	\$2,074	\$1,452	\$1,780	\$2,363	\$1,468	\$1,606	\$1,210	\$1,320	\$1,261	\$1,142	3	24818	0.012
WESTERN GENERAL INSURANCE COMPANY - 27502	\$2,077	\$1,789	\$1,786	\$2,376	\$1,729	\$1,548	\$1,488	\$1,526	\$1,378	\$1,227	1	2905	0.034
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805	\$2,138	\$1,626	\$1,796	\$2,285	\$1,495	\$1,390	\$1,376	\$1,353	\$1,159	\$1,102	21	90624	0.023
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210	\$2,145	\$1,884	\$1,887	\$2,189	\$1,696	\$1,582	\$1,368	\$1,873	\$1,558	\$1,260	5	61022	0.008
COUNTRY CASUALTY INSURANCE COMPANY - 20982	\$2,182	\$2,022	\$1,986	\$2,509	\$2,173	\$1,988	\$1,465	\$1,892	\$2,049	\$1,422	0	351	0.000
COUNTRY MUTUAL INSURANCE COMPANY - 20990	\$2,224	\$2,091	\$2,061	\$2,536	\$2,168	\$1,940	\$1,477	\$1,818	\$2,001	\$1,446	0	2397	0.000
SECURA SUPREME INSURANCE COMPANY - 10239	\$2,233	\$1,923	\$1,875	\$2,440	\$1,795	\$2,077	\$1,775	\$1,792	\$1,848	\$1,527	0	3483	0.000
TEACHERS INSURANCE COMPANY - 22683	\$2,242	\$1,809	\$1,815	\$2,219	\$1,919	\$1,694	\$1,586	\$1,909	\$1,703	\$1,515	0	159	0.000
COMMONWEALTH CASUALTY COMPANY - 13930	\$2,250	\$1,778	\$1,935	\$2,502	\$1,649	\$1,537	\$1,237	\$1,398	\$1,138	\$1,363	22	65575	0.034
ASSURANCEAMERICA INSURANCE COMPANY - 11558	\$2,289	\$2,111	\$1,758	\$2,323	\$1,833	\$1,467	\$1,120	\$1,179	\$1,018	\$1,018	1	28190	0.004
SAFEWAY INSURANCE COMPANY - 12521	\$2,303	\$1,921	\$1,750	\$2,230	\$1,838	\$1,528	\$1,259	\$1,425	\$1,154	\$1,299	8	58773	0.014
Falcon Insurance Company - 14254	\$2,333	\$1,766	\$1,619	\$2,073	\$1,653	\$1,480	\$1,369	\$1,567	\$1,231	\$1,178	1	15230	0.007
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS - 43494	\$2,354	\$1,433	\$1,851	\$2,355	\$2,185	\$1,476	\$1,190	\$978	\$824	\$930	2	53453	0.004
Stonegate Insurance Company - 14012	\$2,389	\$1,835	\$2,241	\$2,241	\$2,001	\$1,645	\$1,491	\$1,793	\$1,328	\$1,311	0	1190	0.000
UNITED INSURANCE COMPANY INC. - 12256	\$2,525	\$2,127	\$2,078	\$2,618	\$1,893	\$2,409	\$1,754	\$1,915	\$2,061	\$1,363	5	76795	0.007
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY - 12484	\$2,580	\$2,222	\$2,196	\$3,028	\$1,941	\$2,580	\$1,749	\$1,641	\$2,120	\$1,486	2	73511	0.003
BANKERS STANDARD INSURANCE COMPANY - 18279	\$2,636	\$2,344	\$2,516	\$2,873	\$2,350	\$2,348	\$2,011	\$2,235	\$2,073	\$2,061	0	4138	0.000
MENDOTA INSURANCE COMPANY - 33650	\$2,642	\$2,051	\$1,914	\$2,491	\$1,736	\$1,755	\$1,618	\$1,411	\$1,124	\$931	4	18022	0.022
YOUNG AMERICA INSURANCE COMPANY - 27090	\$2,650	\$2,194	\$2,218	\$2,434	\$2,092	\$2,074	\$1,822	\$2,050	\$1,906	\$2,050	3	10526	0.029
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939	\$2,756	\$2,551	\$2,551	\$2,888	\$2,394	\$2,394	\$2,147	\$2,322	\$2,217	\$2,322	0	2728	0.000
AMERICAN ACCESS CASUALTY COMPANY - 10730	\$2,775	\$2,189	\$1,562	\$2,061	\$2,168	\$2,042	\$1,870	\$1,265	\$1,198	\$1,484	12	45413	0.026
PRIMERO INSURANCE COMPANY - 11855	\$2,808	\$2,652	\$2,652	\$2,652	\$2,472	\$2,328	\$2,328	\$2,472	\$2,328	\$2,256	0	2273	0.000
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688	\$2,813	\$2,459	\$2,457	\$2,961	\$2,233	\$2,162	\$2,096	\$2,201	\$2,016	\$1,858	22	315478	0.007
MERCURY CASUALTY COMPANY - 11908	\$2,821	\$2,721	\$2,575	\$3,166	\$2,399	\$2,541	\$2,080	\$2,494	\$2,428	\$2,082	1	16285	0.006
Amica Property and Casualty Insurance Company - 12287	\$2,863	\$2,498	\$2,349	\$2,808	\$2,449	\$2,380	\$1,998	\$2,211	\$2,181	\$2,173	0	584	0.000
LIBERTY MUTUAL INSURANCE COMPANY - 23043	\$2,864	\$2,467	\$2,438	\$3,361	\$2,154	\$2,864	\$1,941	\$1,822	\$2,353	\$1,649	0	2521	0.000
UNITRIN SAFEGUARD INSURANCE COMPANY - 40703	\$2,922	\$2,589	\$2,591	\$3,273	\$2,397	\$2,306	\$2,171	\$2,290	\$2,311	\$1,951	0	4630	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 \$65,000 or split limits of \$25,000/\$50,000 BI and \$15,000 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, 2021										Complaint Ratio (CR)		
Name of Insurer - NAIC#	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio			
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR	
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635				
FARMERS INSURANCE COMPANY OF ARIZONA - 21598	\$3,137	\$2,961	\$2,928	\$3,515	\$2,783	\$2,379	\$2,032	\$2,236	\$2,155	\$1,947	18	327743	0.005	
STAR CASUALTY INSURANCE COMPANY - 32387	\$3,215	\$2,563	\$1,960	\$2,043	\$2,729	\$2,267	\$2,083	\$1,683	\$1,536	\$1,633	0	2867	0.000	
LOYA INSURANCE COMPANY - 11198	\$3,380	\$3,504	\$3,190	\$3,380	\$3,216	\$2,964	\$2,945	\$2,965	\$2,965	\$3,216	2	3780	0.053	
PERMANENT GENERAL ASSURANCE CORPORATION - 37648	\$3,643	\$2,820	\$3,092	\$3,943	\$2,903	\$2,702	\$2,314	\$2,957	\$2,642	\$2,190	6	50643	0.012	
MGA INSURANCE COMPANY, INC. - 40150	\$4,014	\$2,747	\$3,721	\$5,099	\$2,907	\$2,328	\$2,063	\$2,116	\$2,291	\$1,736	7	33036	0.021	
ALLSTATE INDEMNITY COMPANY - 19240	\$4,171	\$3,652	\$4,082	\$4,427	\$3,658	\$3,706	\$3,397	\$3,433	\$3,427	\$3,427	4	12565	0.032	
SENTRY INSURANCE A MUTUAL COMPANY - 24988	\$4,211	\$3,610	\$3,610	\$4,756	\$3,569	\$2,660	\$2,660	\$2,599	\$2,676	\$2,423	2	99275	0.002	
PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION - 18139	\$4,211	\$3,610	\$3,610	\$4,756	\$3,569	\$2,660	\$2,660	\$2,599	\$2,676	\$2,423	1	11687	0.009	
VIGILANT INSURANCE COMPANY - 20397	\$4,248	\$3,909	\$3,909	\$5,280	\$3,832	\$3,513	\$3,273	\$3,757	\$3,265	\$3,000	0	546	0.000	
GREAT NORTHERN INSURANCE COMPANY - 20303	\$4,248	\$3,909	\$3,909	\$5,280	\$3,832	\$3,513	\$3,273	\$3,757	\$3,265	\$3,000	0	1037	0.000	
FEDERAL INSURANCE COMPANY - 20281	\$4,248	\$3,909	\$3,909	\$5,280	\$3,832	\$3,513	\$3,273	\$3,757	\$3,265	\$3,000	0	3184	0.000	
PACIFIC INDEMNITY COMPANY - 20346	\$4,248	\$3,909	\$3,909	\$5,280	\$3,832	\$3,513	\$3,273	\$3,757	\$3,265	\$3,000	0	7159	0.000	
CENTRAL MUTUAL INSURANCE COMPANY - 20230	\$5,507	\$5,297	\$4,724	\$5,082	\$4,082	\$4,186	\$3,860	\$4,453	\$4,061	\$3,652	0	7951	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.

Premiums shown are six-month premiums as of March 1, 2021											Complaint Ratio (CR)		
Name of Insurer - NAIC#	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
EQUITY INSURANCE COMPANY - 28746											2	7508	0.027
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS - 43494											2	53453	0.004
METROPOLITAN CASUALTY INSURANCE COMPANY - 40169											0	8620	0.000
Falcon Insurance Company - 14254											1	15230	0.007
MGA INSURANCE COMPANY, INC. - 40150											7	33036	0.021
SAFEWAY INSURANCE COMPANY - 12521											8	58773	0.014
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805											21	90624	0.023
LOYA INSURANCE COMPANY - 11198											2	3780	0.053
INTEGON INDEMNITY CORPORATION - 22772											0	-	0.00
21ST CENTURY PREMIER INSURANCE COMPANY - 20796											0	-	0.00
Stonegate Insurance Company - 14012											0	1190	0.000
YOUNG AMERICA INSURANCE COMPANY - 27090											3	10526	0.029
ASSURANCEAMERICA INSURANCE COMPANY - 11558											1	28190	0.004
PRIMERO INSURANCE COMPANY - 11855											0	2273	0.000
UNITED INSURANCE COMPANY INC. - 12256											5	76795	0.007
STAR CASUALTY INSURANCE COMPANY - 32387											0	2867	0.000
ANCHOR GENERAL INSURANCE COMPANY - 40010											2	3274	0.061
WESTERN GENERAL INSURANCE COMPANY - 27502											1	2905	0.034
ROOT INSURANCE COMPANY - 10974	\$565	\$473	\$483	\$590	\$451	\$402	\$395	\$400	\$373	\$324	9	49506	0.018
AMSHIELD INSURANCE COMPANY - 15590	\$776	\$670	\$670	\$832	\$673	\$643	\$523	\$569	\$549	\$471	1	10322	0.010
Noblr Reciprocal Exchange - 16461	\$782	\$642	\$647	\$857	\$596	\$548	\$519	\$571	\$528	\$449	2	2889	0.069
MILBANK INSURANCE COMPANY - 41653	\$843	\$706	\$704	\$859	\$648	\$654	\$562	\$636	\$619	\$551	1	-	0.00
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY - 25127	\$843	\$706	\$704	\$859	\$648	\$654	\$562	\$636	\$619	\$551	0	16785	0.000
USAA GENERAL INDEMNITY COMPANY - 18600	\$962	\$867	\$877	\$993	\$807	\$800	\$808	\$772	\$760	\$662	13	130339	0.010
USAA CASUALTY INSURANCE COMPANY - 25968	\$1,070	\$966	\$974	\$1,108	\$892	\$890	\$912	\$868	\$848	\$740	6	155044	0.004
METROMILE INSURANCE COMPANY - 16187	\$1,084	\$959	\$922	\$1,147	\$890	\$645	\$634	\$632	\$629	\$553	1	9062	0.011
PROGRESSIVE ADVANCED INSURANCE COMPANY - 11851	\$1,092	\$910	\$934	\$1,246	\$852	\$778	\$724	\$772	\$729	\$626	34	567947	0.006
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941	\$1,097	\$992	\$998	\$1,128	\$921	\$915	\$944	\$894	\$871	\$758	10	165633	0.006
TOPA INSURANCE COMPANY - 18031	\$1,106	\$931	\$930	\$1,196	\$856	\$788	\$718	\$773	\$743	\$633	1	1292	0.077
GEICO CASUALTY COMPANY - 41491	\$1,163	\$1,063	\$1,094	\$1,307	\$963	\$946	\$874	\$852	\$942	\$772	88	1056358	0.008
MIDVALE INDEMNITY COMPANY - 27138	\$1,190	\$986	\$1,006	\$1,184	\$941	\$823	\$787	\$738	\$822	\$667	0	1481	0.000
PROGRESSIVE PREFERRED INSURANCE COMPANY - 37834	\$1,211	\$1,030	\$1,043	\$1,417	\$962	\$873	\$808	\$843	\$780	\$675	26	428900	0.006



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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.

Name of Insurer - NAIC#	Premiums shown are six-month premiums as of March 1, 2021										Complaint Ratio (CR)		
	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix 85053	Scottsdale 85257	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85122	Flagstaff 86001	Nogales 85621	Yuma 85364	Sierra Vista 85635	C	E	CR
AMERICAN FAMILY INSURANCE COMPANY - 10386	\$1,211	\$994	\$1,017	\$1,208	\$967	\$838	\$804	\$769	\$860	\$691	12	140983	0.009
STILLWATER INSURANCE COMPANY - 25180	\$1,228	\$1,006	\$982	\$1,178	\$1,044	\$972	\$843	\$988	\$866	\$826	0	2891	0.000
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY - 21253	\$1,239	\$1,102	\$1,121	\$1,273	\$1,014	\$1,023	\$1,039	\$999	\$968	\$847	7	73867	0.009
CSAA AFFINITY INSURANCE COMPANY - 11681	\$1,249	\$978	\$1,084	\$1,344	\$935	\$862	\$727	\$1,063	\$881	\$715	0	127	0.000
ELECTRIC INSURANCE COMPANY - 21261	\$1,302	\$1,267	\$1,254	\$1,102	\$1,215	\$1,307	\$1,201	\$1,262	\$1,083	\$1,239	0	7887	0.000
CSAA GENERAL INSURANCE COMPANY - 37770	\$1,341	\$1,052	\$1,166	\$1,440	\$1,004	\$922	\$785	\$1,142	\$952	\$764	10	122535	0.008
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955	\$1,374	\$1,208	\$1,196	\$1,454	\$1,168	\$1,099	\$1,002	\$1,111	\$1,028	\$876	0	11186	0.000
SAFE AUTO INSURANCE COMPANY - 25405	\$1,409	\$1,269	\$1,144	\$1,469	\$1,146	\$1,039	\$927	\$1,028	\$955	\$771	5	1348	0.371
WESTERN AGRICULTURAL INSURANCE COMPANY - 27871	\$1,456	\$1,272	\$1,297	\$1,646	\$1,215	\$1,166	\$960	\$1,066	\$1,088	\$911	0	13859	0.000
INFINITY SAFEGUARD INSURANCE COMPANY - 16802	\$1,476	\$1,423	\$1,297	\$1,658	\$1,186	\$1,218	\$1,250	\$1,316	\$1,250	\$1,064	13	41658	0.031
NATIONAL GENERAL INSURANCE COMPANY - 23728	\$1,489	\$1,249	\$1,237	\$1,523	\$1,267	\$1,177	\$1,088	\$1,468	\$1,138	\$1,038	3	22385	0.013
AUTO-OWNERS INSURANCE COMPANY - 18988	\$1,553	\$1,452	\$1,499	\$1,752	\$1,392	\$1,279	\$1,111	\$1,627	\$1,196	\$1,063	10	62259	0.016
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259	\$1,557	\$1,359	\$1,294	\$1,673	\$1,243	\$1,321	\$1,057	\$1,121	\$1,162	\$914	0	3054	0.000
Main Street America Protection Insurance Company - 13026	\$1,603	\$1,418	\$1,515	\$1,668	\$1,412	\$1,434	\$1,346	\$1,212	\$1,288	\$1,239	1	7089	0.014
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178	\$1,604	\$1,360	\$1,403	\$1,791	\$1,463	\$1,180	\$1,104	\$1,325	\$1,319	\$993	64	925635	0.007
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693	\$1,628	\$1,364	\$1,317	\$1,661	\$1,220	\$1,089	\$883	\$1,378	\$981	\$1,211	2	9317	0.021
BADGER MUTUAL INSURANCE COMPANY - 13420	\$1,662	\$1,589	\$1,397	\$1,774	\$1,276	\$1,366	\$1,200	\$1,067	\$1,067	\$1,067	1	6208	0.016
INFINITY CASUALTY INSURANCE COMPANY - 21792	\$1,670	\$1,695	\$1,509	\$2,024	\$1,342	\$1,355	\$1,323	\$1,567	\$1,490	\$1,217	8	36411	0.022
American Family Connect Property and Casualty Insurance Company - 29068	\$1,673	\$1,237	\$1,205	\$2,144	\$1,138	\$1,469	\$1,069	\$1,083	\$1,149	\$784	4	20093	0.020
HORACE MANN INSURANCE COMPANY - 22578	\$1,681	\$1,417	\$1,438	\$1,676	\$1,407	\$1,318	\$1,159	\$1,293	\$1,286	\$1,114	0	5872	0.000
NATIONWIDE INSURANCE COMPANY OF AMERICA - 25453	\$1,711	\$1,364	\$1,480	\$1,768	\$1,159	\$1,255	\$1,008	\$1,155	\$1,056	\$1,100	2	10377	0.019
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	250	0.000
OWNERS INSURANCE COMPANY - 32700	\$1,721	\$1,609	\$1,661	\$1,942	\$1,543	\$1,418	\$1,232	\$1,803	\$1,325	\$1,178	2	17339	0.012
PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD - 34690	\$1,724	\$1,344	\$1,490	\$1,709	\$1,368	\$1,260	\$1,037	\$1,012	\$1,096	\$1,119	0	2035	0.000
TWIN CITY FIRE INSURANCE COMPANY - 29459	\$1,724	\$1,344	\$1,490	\$1,709	\$1,368	\$1,260	\$1,037	\$1,012	\$1,096	\$1,119	0	7888	0.000
HARTFORD CASUALTY INSURANCE COMPANY - 29424	\$1,724	\$1,344	\$1,490	\$1,709	\$1,368	\$1,260	\$1,037	\$1,012	\$1,096	\$1,119	0	1211	0.000
AMICA MUTUAL INSURANCE COMPANY - 19976	\$1,748	\$1,547	\$1,430	\$1,720	\$1,489	\$1,457	\$1,179	\$1,297	\$1,291	\$1,290	2	19524	0.010
Clearcover Insurance Company - 16524	\$1,792	\$2,354	\$1,517	\$1,520	\$1,833	\$1,881	\$1,157	\$1,647	\$1,774	\$1,353	2	3344	0.060
COAST NATIONAL INSURANCE COMPANY - 25089	\$1,793	\$1,320	\$1,364	\$1,813	\$1,374	\$1,219	\$1,050	\$1,405	\$1,206	\$935	12	131946	0.009
ACUITY, A MUTUAL INSURANCE COMPANY - 14184	\$1,816	\$1,686	\$1,715	\$1,889	\$1,689	\$1,671	\$1,596	\$1,548	\$1,438	\$1,409	1	8268	0.012
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072	\$1,818	\$1,564	\$1,698	\$2,050	\$1,601	\$1,456	\$1,176	\$1,298	\$1,320	\$1,298	0	17244	0.000
PEKIN INSURANCE COMPANY - 24228	\$1,827	\$1,648	\$1,562	\$2,371	\$1,561	\$1,425	\$1,347	\$1,609	\$1,606	\$1,110	5	38058	0.013

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, 2021										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
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761	\$1,867	\$1,323	\$1,604	\$2,122	\$1,328	\$1,457	\$1,099	\$1,206	\$1,145	\$1,037	3	24818	0.012
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773	\$1,935	\$1,695	\$1,728	\$2,182	\$1,612	\$1,536	\$1,265	\$1,378	\$1,433	\$1,199	3	49011	0.006
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE - 12873	\$1,948	\$1,393	\$1,920	\$2,026	\$1,716	\$1,948	\$1,313	\$1,530	\$1,446	\$1,385	0	4345	0.000
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY - 36161	\$2,049	\$1,699	\$1,657	\$2,112	\$1,635	\$1,445	\$1,290	\$1,247	\$1,422	\$1,206	2	102493	0.002
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756	\$2,073	\$1,690	\$1,693	\$2,044	\$1,781	\$1,550	\$1,442	\$1,729	\$1,552	\$1,395	0	1340	0.000
CINCINNATI CASUALTY COMPANY, THE - 28665	\$2,094	\$1,926	\$1,860	\$1,740	\$1,615	\$1,204	\$1,116	\$1,325	\$1,278	\$1,349	0	739	0.000
SECURA INSURANCE, A MUTUAL COMPANY - 22543	\$2,128	\$1,837	\$1,798	\$2,319	\$1,726	\$1,991	\$1,707	\$1,721	\$1,772	\$1,481	0	4	0.000
AIG PROPERTY CASUALTY COMPANY - 19402	\$2,135	\$1,830	\$2,057	\$2,189	\$1,877	\$1,883	\$1,366	\$1,552	\$1,534	\$1,443	0	4788	0.000
STATE FARM FIRE AND CASUALTY COMPANY - 25143	\$2,139	\$1,825	\$1,880	\$2,383	\$1,956	\$1,569	\$1,470	\$1,795	\$1,793	\$1,350	2	38146	0.005
SAFECO INSURANCE COMPANY OF AMERICA - 24740	\$2,174	\$1,794	\$1,807	\$2,212	\$1,628	\$1,600	\$1,339	\$1,544	\$1,561	\$1,307	17	162479	0.010
TRUMBULL INSURANCE COMPANY - 27120	\$2,206	\$1,725	\$1,855	\$2,237	\$1,862	\$1,534	\$1,292	\$1,383	\$1,453	\$1,246	11	161676	0.007
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210	\$2,216	\$1,966	\$1,938	\$2,291	\$1,723	\$1,595	\$1,359	\$1,911	\$1,606	\$1,271	5	61022	0.008
ECONOMY PREFERRED INSURANCE COMPANY - 38067	\$2,274	\$1,851	\$1,746	\$2,572	\$1,356	\$1,761	\$1,774	\$1,776	\$1,276	\$1,332	0	8524	0.000
COUNTRY PREFERRED INSURANCE COMPANY - 21008	\$2,285	\$2,158	\$2,132	\$2,590	\$2,235	\$2,007	\$1,506	\$1,883	\$2,062	\$1,476	1	28031	0.004
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942	\$2,296	\$2,326	\$1,943	\$1,784	\$1,282	\$2,025	\$1,613	\$1,457	\$1,621	\$1,511	0	554	0.000
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE CO. - 34339	\$2,305	\$1,792	\$1,920	\$2,167	\$1,700	\$1,809	\$1,693	\$1,573	\$1,755	\$1,573	1	19946	0.005
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401	\$2,344	\$2,371	\$1,978	\$1,812	\$1,302	\$2,057	\$1,641	\$1,477	\$1,651	\$1,531	1	19727	0.005
Amica Property and Casualty Insurance Company - 12287	\$2,347	\$2,078	\$1,920	\$2,311	\$1,999	\$1,919	\$1,586	\$1,746	\$1,735	\$1,735	0	584	0.000
ECONOMY PREMIER ASSURANCE COMPANY - 40649	\$2,381	\$2,219	\$2,211	\$2,483	\$2,048	\$1,631	\$1,650	\$1,667	\$1,747	\$1,516	0	7545	0.000
SECURA SUPREME INSURANCE COMPANY - 10239	\$2,391	\$2,059	\$2,009	\$2,609	\$1,923	\$2,228	\$1,890	\$1,905	\$1,971	\$1,629	0	3483	0.000
PHARMACISTS MUTUAL INSURANCE COMPANY - 13714	\$2,396	\$2,240	\$1,994	\$2,790	\$1,826	\$1,972	\$1,632	\$1,571	\$1,571	\$1,571	0	899	0.000
TEACHERS INSURANCE COMPANY - 22683	\$2,420	\$1,964	\$1,969	\$2,399	\$2,070	\$1,826	\$1,695	\$2,033	\$1,832	\$1,630	0	159	0.000
COUNTRY CASUALTY INSURANCE COMPANY - 20982	\$2,526	\$2,359	\$2,325	\$2,876	\$2,528	\$2,321	\$1,682	\$2,209	\$2,381	\$1,636	0	351	0.000
COUNTRY MUTUAL INSURANCE COMPANY - 20990	\$2,551	\$2,409	\$2,382	\$2,892	\$2,490	\$2,234	\$1,679	\$2,093	\$2,294	\$1,645	0	2397	0.000
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688	\$2,747	\$2,382	\$2,385	\$2,931	\$2,141	\$2,060	\$1,991	\$2,054	\$1,914	\$1,747	22	315478	0.007
AMERICAN ACCESS CASUALTY COMPANY - 10730	\$2,775	\$2,189	\$1,562	\$2,061	\$2,168	\$2,042	\$1,870	\$1,265	\$1,198	\$1,484	12	45413	0.026
MENDOTA INSURANCE COMPANY - 33650	\$2,807	\$2,178	\$2,026	\$2,645	\$1,826	\$1,852	\$1,697	\$1,483	\$1,185	\$980	4	18022	0.022
MERCURY CASUALTY COMPANY - 11908	\$2,818	\$2,691	\$2,539	\$3,180	\$2,357	\$2,494	\$2,019	\$2,449	\$2,374	\$2,022	1	16285	0.006
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939	\$2,908	\$2,677	\$2,677	\$3,064	\$2,504	\$2,504	\$2,223	\$2,422	\$2,305	\$2,422	0	2728	0.000
ALPHA PROPERTY & CASUALTY INSURANCE COMPANY - 38156	\$2,916	\$2,083	\$1,968	\$3,194	\$2,220	\$1,778	\$1,519	\$1,753	\$1,466	\$1,448	11	53927	0.020
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	4138	0.000
FARMERS INSURANCE COMPANY OF ARIZONA - 21598	\$3,185	\$3,041	\$2,982	\$3,670	\$2,771	\$2,432	\$2,008	\$2,180	\$2,184	\$1,936	18	327743	0.005

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.

Premiums shown are six-month premiums as of March 1, 2021												Complaint Ratio (CR)		
Name of Insurer - NAIC#	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio			
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR	
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635				
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY - 12484	\$3,308	\$2,724	\$2,677	\$3,881	\$2,329	\$3,308	\$1,936	\$1,985	\$2,522	\$1,728	2	73511	0.003	
COMMONWEALTH CASUALTY COMPANY - 13930	\$3,322	\$2,591	\$2,870	\$3,765	\$2,329	\$2,215	\$1,715	\$1,901	\$1,574	\$1,887	22	65575	0.034	
UNITRIN SAFEGUARD INSURANCE COMPANY - 40703	\$3,419	\$2,953	\$2,983	\$3,827	\$2,755	\$2,634	\$2,444	\$2,570	\$2,652	\$2,186	0	4630	0.000	
LIBERTY MUTUAL INSURANCE COMPANY - 23043	\$3,672	\$3,024	\$2,972	\$4,308	\$2,585	\$3,672	\$2,149	\$2,204	\$2,799	\$1,918	0	2521	0.000	
PERMANENT GENERAL ASSURANCE CORPORATION - 37648	\$4,193	\$3,212	\$3,526	\$4,582	\$3,281	\$3,046	\$2,569	\$3,301	\$2,985	\$2,440	6	50643	0.012	
ALLSTATE INDEMNITY COMPANY - 19240	\$4,541	\$3,877	\$4,310	\$4,777	\$3,859	\$3,883	\$3,536	\$3,576	\$3,561	\$3,561	4	12565	0.032	
GREAT NORTHERN INSURANCE COMPANY - 20303	\$5,006	\$4,621	\$4,621	\$6,176	\$4,464	\$4,065	\$3,771	\$4,333	\$3,781	\$3,494	0	1037	0.000	
PACIFIC INDEMNITY COMPANY - 20346	\$5,006	\$4,621	\$4,621	\$6,176	\$4,464	\$4,065	\$3,771	\$4,333	\$3,781	\$3,494	0	7159	0.000	
VIGILANT INSURANCE COMPANY - 20397	\$5,006	\$4,621	\$4,621	\$6,176	\$4,464	\$4,065	\$3,771	\$4,333	\$3,781	\$3,494	0	546	0.000	
FEDERAL INSURANCE COMPANY - 20281	\$5,006	\$4,621	\$4,621	\$6,176	\$4,464	\$4,065	\$3,771	\$4,333	\$3,781	\$3,494	0	3184	0.000	
CENTRAL MUTUAL INSURANCE COMPANY - 20230	\$5,184	\$4,931	\$4,344	\$4,795	\$3,795	\$3,757	\$3,437	\$3,951	\$3,608	\$3,268	0	7951	0.000	
SENTRY INSURANCE A MUTUAL COMPANY - 24988	\$5,219	\$4,459	\$4,459	\$5,887	\$4,243	\$3,126	\$3,126	\$3,001	\$3,157	\$2,824	2	99275	0.002	
PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION - 18139	\$5,219	\$4,459	\$4,459	\$5,887	\$4,243	\$3,126	\$3,126	\$3,001	\$3,157	\$2,824	1	11687	0.009	

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 \$65,000 or split limits of \$25,000/\$50,000 BI and \$15,000 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, 2021										Complaint Ratio (CR)		
Name of Insurer - NAIC#	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio			
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR	
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635				
AUTO-OWNERS INSURANCE COMPANY - 18988											10	62259	0.016	
BADGER MUTUAL INSURANCE COMPANY - 13420											1	6208	0.016	
ECONOMY PREFERRED INSURANCE COMPANY - 38067											0	8524	0.000	
COUNTRY PREFERRED INSURANCE COMPANY - 21008											1	28031	0.004	
ROOT INSURANCE COMPANY - 10974	\$735	\$610	\$614	\$771	\$588	\$536	\$551	\$551	\$497	\$437	9	49506	0.018	
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY - 25127	\$871	\$747	\$752	\$895	\$693	\$703	\$613	\$686	\$647	\$602	0	16785	0.000	
MILBANK INSURANCE COMPANY - 41653	\$871	\$747	\$752	\$895	\$693	\$703	\$613	\$686	\$647	\$602	1	-	0.00	
Noblr Reciprocal Exchange - 16461	\$1,016	\$842	\$836	\$1,113	\$791	\$732	\$696	\$745	\$697	\$599	2	2889	0.069	
GEICO CASUALTY COMPANY - 41491	\$1,067	\$971	\$986	\$1,171	\$884	\$869	\$825	\$801	\$838	\$706	88	1056358	0.008	
TOPA INSURANCE COMPANY - 18031	\$1,085	\$921	\$911	\$1,170	\$855	\$780	\$731	\$768	\$742	\$541	1	1292	0.077	
USAA GENERAL INDEMNITY COMPANY - 18600	\$1,241	\$1,119	\$1,129	\$1,287	\$1,051	\$1,031	\$1,046	\$1,001	\$976	\$845	13	130339	0.010	
AMERICAN FAMILY INSURANCE COMPANY - 10386	\$1,299	\$1,070	\$1,093	\$1,294	\$1,041	\$901	\$864	\$839	\$931	\$752	12	140983	0.009	
PROGRESSIVE ADVANCED INSURANCE COMPANY - 11851	\$1,339	\$1,128	\$1,152	\$1,517	\$1,071	\$958	\$910	\$951	\$899	\$779	34	567947	0.006	
INFINITY CASUALTY INSURANCE COMPANY - 21792	\$1,341	\$1,390	\$1,197	\$1,606	\$1,119	\$1,124	\$1,148	\$1,347	\$1,270	\$1,050	8	36411	0.022	
INFINITY SAFEGUARD INSURANCE COMPANY - 16802	\$1,357	\$1,440	\$1,173	\$1,640	\$1,116	\$1,150	\$1,234	\$1,363	\$1,288	\$1,093	13	41658	0.031	
USAA CASUALTY INSURANCE COMPANY - 25968	\$1,401	\$1,266	\$1,272	\$1,456	\$1,179	\$1,165	\$1,200	\$1,144	\$1,105	\$961	6	155044	0.004	
SAFE AUTO INSURANCE COMPANY - 25405	\$1,412	\$1,270	\$1,145	\$1,473	\$1,146	\$1,041	\$927	\$1,032	\$958	\$773	5	1348	0.371	
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259	\$1,418	\$1,229	\$1,186	\$1,526	\$1,136	\$1,216	\$988	\$1,055	\$1,084	\$846	0	3054	0.000	
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941	\$1,423	\$1,286	\$1,290	\$1,468	\$1,207	\$1,187	\$1,232	\$1,168	\$1,123	\$976	10	165633	0.006	
MIDVALE INDEMNITY COMPANY - 27138	\$1,441	\$1,200	\$1,215	\$1,417	\$1,133	\$986	\$936	\$881	\$993	\$799	0	1481	0.000	
WESTERN AGRICULTURAL INSURANCE COMPANY - 27871	\$1,472	\$1,288	\$1,309	\$1,667	\$1,237	\$1,182	\$980	\$1,104	\$1,100	\$926	0	13859	0.000	
ELECTRIC INSURANCE COMPANY - 21261	\$1,497	\$1,485	\$1,476	\$1,381	\$1,595	\$1,528	\$1,631	\$1,393	\$1,362	\$1,378	0	7887	0.000	
METROMILE INSURANCE COMPANY - 16187	\$1,506	\$1,325	\$1,280	\$1,590	\$1,238	\$880	\$842	\$852	\$838	\$729	1	9062	0.011	
STILLWATER INSURANCE COMPANY - 25180	\$1,509	\$1,239	\$1,206	\$1,446	\$1,288	\$1,194	\$1,032	\$1,212	\$1,059	\$1,018	0	2891	0.000	
OWNERS INSURANCE COMPANY - 32700	\$1,534	\$1,438	\$1,485	\$1,740	\$1,382	\$1,269	\$1,105	\$1,627	\$1,190	\$1,060	2	17339	0.012	
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178	\$1,558	\$1,309	\$1,357	\$1,748	\$1,418	\$1,147	\$1,083	\$1,263	\$1,254	\$943	64	925635	0.007	
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955	\$1,567	\$1,382	\$1,360	\$1,650	\$1,343	\$1,269	\$1,172	\$1,301	\$1,187	\$1,015	0	11186	0.000	
AMSHIELD INSURANCE COMPANY - 15590	\$1,579	\$1,465	\$1,465	\$1,702	\$1,406	\$1,304	\$1,094	\$1,145	\$1,163	\$999	1	10322	0.010	
PROGRESSIVE PREFERRED INSURANCE COMPANY - 37834	\$1,593	\$1,376	\$1,380	\$1,839	\$1,302	\$1,162	\$1,099	\$1,128	\$1,039	\$910	26	428900	0.006	
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY - 21253	\$1,610	\$1,433	\$1,452	\$1,661	\$1,330	\$1,331	\$1,358	\$1,309	\$1,252	\$1,093	7	73867	0.009	
PEKIN INSURANCE COMPANY - 24228	\$1,647	\$1,510	\$1,430	\$2,015	\$1,431	\$1,307	\$1,258	\$1,443	\$1,426	\$1,031	5	38058	0.013	
American Family Connect Property and Casualty Insurance Company - 29068	\$1,686	\$1,267	\$1,235	\$2,080	\$1,161	\$1,486	\$1,133	\$1,146	\$1,182	\$846	4	20093	0.020	

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	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761	\$1,747	\$1,295	\$1,504	\$1,908	\$1,262	\$1,417	\$1,075	\$1,205	\$1,101	\$997	3	24818	0.012
HARTFORD CASUALTY INSURANCE COMPANY - 29424	\$1,788	\$1,400	\$1,509	\$1,764	\$1,356	\$1,294	\$1,097	\$1,053	\$1,157	\$1,175	0	1211	0.000
PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD - 34690	\$1,788	\$1,400	\$1,509	\$1,764	\$1,356	\$1,294	\$1,097	\$1,053	\$1,157	\$1,175	0	2035	0.000
TWIN CITY FIRE INSURANCE COMPANY - 29459	\$1,788	\$1,400	\$1,509	\$1,764	\$1,356	\$1,294	\$1,097	\$1,053	\$1,157	\$1,175	0	7888	0.000
HORACE MANN INSURANCE COMPANY - 22578	\$1,840	\$1,542	\$1,565	\$1,821	\$1,529	\$1,428	\$1,259	\$1,400	\$1,390	\$1,200	0	5872	0.000
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693	\$1,882	\$1,574	\$1,523	\$1,910	\$1,414	\$1,275	\$1,035	\$1,625	\$1,141	\$1,428	2	9317	0.021
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072	\$1,883	\$1,641	\$1,768	\$2,140	\$1,665	\$1,541	\$1,261	\$1,390	\$1,409	\$1,390	0	17244	0.000
CINCINNATI CASUALTY COMPANY, THE - 28665	\$1,904	\$1,798	\$1,713	\$1,589	\$1,537	\$1,102	\$1,074	\$1,264	\$1,203	\$1,282	0	739	0.000
Main Street America Protection Insurance Company - 13026	\$1,927	\$1,733	\$1,801	\$1,952	\$1,706	\$1,729	\$1,644	\$1,514	\$1,594	\$1,540	1	7089	0.014
NATIONAL GENERAL INSURANCE COMPANY - 23728	\$1,955	\$1,667	\$1,608	\$1,997	\$1,721	\$1,599	\$1,505	\$1,986	\$1,534	\$1,401	3	22385	0.013
BERKLEY INSURANCE COMPANY - 32603	\$1,998	\$1,839	\$1,839	\$2,219	\$1,723	\$1,743	\$1,507	\$1,610	\$1,456	\$1,457	0	250	0.000
ANCHOR GENERAL INSURANCE COMPANY - 40010	\$2,021	\$1,649	\$1,598	\$2,140	\$1,586	\$1,412	\$1,249	\$1,325	\$1,113	\$1,029	2	3274	0.061
PHARMACISTS MUTUAL INSURANCE COMPANY - 13714	\$2,027	\$1,927	\$1,710	\$2,382	\$1,599	\$1,697	\$1,515	\$1,441	\$1,441	\$1,441	0	899	0.000
COAST NATIONAL INSURANCE COMPANY - 25089	\$2,058	\$1,555	\$1,565	\$2,081	\$1,629	\$1,461	\$1,279	\$1,675	\$1,433	\$1,114	12	131946	0.009
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY - 36161	\$2,086	\$1,756	\$1,701	\$2,154	\$1,688	\$1,470	\$1,392	\$1,384	\$1,498	\$1,256	2	102493	0.002
WESTERN GENERAL INSURANCE COMPANY - 27502	\$2,088	\$1,798	\$1,793	\$2,386	\$1,736	\$1,556	\$1,494	\$1,533	\$1,386	\$1,231	1	2905	0.034
NATIONWIDE INSURANCE COMPANY OF AMERICA - 25453	\$2,098	\$1,651	\$1,802	\$2,153	\$1,401	\$1,546	\$1,255	\$1,438	\$1,274	\$1,356	2	10377	0.019
STATE FARM FIRE AND CASUALTY COMPANY - 25143	\$2,116	\$1,786	\$1,850	\$2,366	\$1,927	\$1,560	\$1,473	\$1,741	\$1,726	\$1,304	2	38146	0.005
CSAA AFFINITY INSURANCE COMPANY - 11681	\$2,126	\$1,719	\$1,909	\$2,292	\$1,643	\$1,504	\$1,272	\$1,830	\$1,513	\$1,243	0	127	0.000
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942	\$2,160	\$2,195	\$1,844	\$1,710	\$1,232	\$1,945	\$1,548	\$1,406	\$1,523	\$1,457	0	554	0.000
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773	\$2,180	\$1,914	\$1,945	\$2,464	\$1,830	\$1,733	\$1,437	\$1,587	\$1,611	\$1,356	3	49011	0.006
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401	\$2,196	\$2,227	\$1,870	\$1,733	\$1,246	\$1,969	\$1,566	\$1,418	\$1,548	\$1,472	1	19727	0.005
EQUITY INSURANCE COMPANY - 28746	\$2,214	\$1,714	\$1,651	\$2,024	\$1,814	\$1,478	\$1,344	\$1,657	\$1,198	\$1,152	2	7508	0.027
INTEGON INDEMNITY CORPORATION - 22772	\$2,227	\$1,882	\$1,811	\$2,302	\$1,878	\$1,800	\$1,592	\$2,174	\$1,671	\$1,529	0	-	0.00
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE - 12873	\$2,228	\$1,573	\$2,107	\$2,283	\$1,973	\$2,171	\$1,511	\$1,725	\$1,640	\$1,561	0	4345	0.000
TRUMBULL INSURANCE COMPANY - 27120	\$2,279	\$1,795	\$1,882	\$2,310	\$1,873	\$1,576	\$1,360	\$1,445	\$1,529	\$1,295	11	161676	0.007
CSAA GENERAL INSURANCE COMPANY - 37770	\$2,284	\$1,851	\$2,052	\$2,460	\$1,770	\$1,615	\$1,373	\$1,967	\$1,638	\$1,335	10	122535	0.008
AIG PROPERTY CASUALTY COMPANY - 19402	\$2,285	\$1,938	\$2,218	\$2,330	\$2,027	\$2,089	\$1,517	\$1,726	\$1,655	\$1,579	0	4788	0.000
AMICA MUTUAL INSURANCE COMPANY - 19976	\$2,289	\$1,997	\$1,880	\$2,245	\$1,960	\$1,906	\$1,601	\$1,769	\$1,743	\$1,739	2	19524	0.010
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756	\$2,291	\$1,854	\$1,858	\$2,245	\$1,964	\$1,692	\$1,586	\$1,905	\$1,697	\$1,523	0	1340	0.000
SAFECO INSURANCE COMPANY OF AMERICA - 24740	\$2,327	\$1,990	\$2,025	\$2,394	\$1,833	\$1,803	\$1,551	\$1,749	\$1,700	\$1,512	17	162479	0.010
Falcon Insurance Company - 14254	\$2,333	\$1,766	\$1,619	\$2,073	\$1,653	\$1,480	\$1,369	\$1,567	\$1,231	\$1,178	1	15230	0.007

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 \$65,000 or split limits of \$25,000/\$50,000 BI and \$15,000 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	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
SECURA INSURANCE, A MUTUAL COMPANY - 22543	\$2,365	\$2,052	\$1,999	\$2,596	\$1,914	\$2,209	\$1,895	\$1,893	\$1,955	\$1,619	0	4	0.000
Clearcover Insurance Company - 16524	\$2,385	\$2,834	\$2,596	\$2,390	\$2,323	\$2,341	\$2,396	\$1,865	\$2,522	\$2,648	2	3344	0.060
ALPHA PROPERTY & CASUALTY INSURANCE COMPANY - 38156	\$2,412	\$1,814	\$1,686	\$1,629	\$1,969	\$1,542	\$1,363	\$1,564	\$1,279	\$1,281	11	53927	0.020
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939	\$2,428	\$2,246	\$2,246	\$2,542	\$2,107	\$2,107	\$1,889	\$2,041	\$1,951	\$2,041	0	2728	0.000
COMMONWEALTH CASUALTY COMPANY - 13930	\$2,465	\$1,944	\$2,121	\$2,750	\$1,796	\$1,675	\$1,336	\$1,513	\$1,228	\$1,477	22	65575	0.034
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805	\$2,489	\$1,889	\$2,089	\$2,659	\$1,735	\$1,614	\$1,597	\$1,570	\$1,342	\$1,278	21	90624	0.023
BANKERS STANDARD INSURANCE COMPANY - 18279	\$2,498	\$2,223	\$2,384	\$2,723	\$2,226	\$2,224	\$1,905	\$2,116	\$1,964	\$1,952	0	4138	0.000
ECONOMY PREMIER ASSURANCE COMPANY - 40649	\$2,506	\$2,295	\$2,313	\$2,604	\$2,166	\$1,703	\$1,737	\$1,740	\$1,832	\$1,587	0	7545	0.000
21ST CENTURY PREMIER INSURANCE COMPANY - 20796	\$2,536	\$2,002	\$2,203	\$2,539	\$2,025	\$1,801	\$1,567	\$1,653	\$1,563	\$1,542	0	-	0.00
SAFEWAY INSURANCE COMPANY - 12521	\$2,597	\$2,172	\$1,974	\$2,537	\$2,089	\$1,728	\$1,422	\$1,608	\$1,291	\$1,457	8	58773	0.014
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE CO. - 34339	\$2,632	\$2,093	\$2,176	\$2,464	\$1,980	\$2,067	\$1,980	\$1,820	\$1,975	\$1,820	1	19946	0.005
ASSURANCEAMERICA INSURANCE COMPANY - 11558	\$2,663	\$2,496	\$2,053	\$2,757	\$2,166	\$1,707	\$1,307	\$1,373	\$1,185	\$1,193	1	28190	0.004
COUNTRY CASUALTY INSURANCE COMPANY - 20982	\$2,666	\$2,490	\$2,450	\$3,051	\$2,626	\$2,373	\$1,779	\$2,243	\$2,448	\$1,736	0	351	0.000
TEACHERS INSURANCE COMPANY - 22683	\$2,669	\$2,152	\$2,159	\$2,631	\$2,280	\$1,995	\$1,868	\$2,241	\$2,003	\$1,782	0	159	0.000
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210	\$2,670	\$2,337	\$2,336	\$2,716	\$2,108	\$1,963	\$1,695	\$2,315	\$1,940	\$1,554	5	61022	0.008
SECURA SUPREME INSURANCE COMPANY - 10239	\$2,673	\$2,312	\$2,246	\$2,936	\$2,149	\$2,487	\$2,114	\$2,110	\$2,194	\$1,796	0	3483	0.000
Stonegate Insurance Company - 14012	\$2,702	\$1,989	\$2,431	\$2,431	\$2,167	\$1,775	\$1,606	\$1,935	\$1,430	\$1,412	0	1190	0.000
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS - 43494	\$2,711	\$1,652	\$2,135	\$2,681	\$2,538	\$1,763	\$1,417	\$1,206	\$996	\$1,115	2	53453	0.004
UNITED INSURANCE COMPANY INC. - 12256	\$2,769	\$2,336	\$2,281	\$2,871	\$2,080	\$2,642	\$1,927	\$2,097	\$2,259	\$1,495	5	76795	0.007
COUNTRY MUTUAL INSURANCE COMPANY - 20990	\$2,778	\$2,629	\$2,595	\$3,154	\$2,683	\$2,374	\$1,834	\$2,211	\$2,451	\$1,804	0	2397	0.000
YOUNG AMERICA INSURANCE COMPANY - 27090	\$2,860	\$2,356	\$2,410	\$2,626	\$2,260	\$2,236	\$1,972	\$2,212	\$2,050	\$2,212	3	10526	0.029
ACUITY, A MUTUAL INSURANCE COMPANY - 14184	\$2,916	\$2,731	\$2,757	\$2,972	\$2,749	\$2,709	\$2,619	\$2,534	\$2,342	\$2,286	1	8268	0.012
MENDOTA INSURANCE COMPANY - 33650	\$3,004	\$2,339	\$2,166	\$2,827	\$1,975	\$1,985	\$1,836	\$1,582	\$1,267	\$1,047	4	18022	0.022
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688	\$3,157	\$2,757	\$2,757	\$3,310	\$2,501	\$2,413	\$2,337	\$2,437	\$2,255	\$2,072	22	315478	0.007
AMERICAN ACCESS CASUALTY COMPANY - 10730	\$3,171	\$2,491	\$1,765	\$2,343	\$2,466	\$2,325	\$2,121	\$1,423	\$1,344	\$1,678	12	45413	0.026
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY - 12484	\$3,173	\$2,751	\$2,693	\$3,665	\$2,398	\$3,173	\$2,137	\$2,004	\$2,594	\$1,822	2	73511	0.003
METROPOLITAN CASUALTY INSURANCE COMPANY - 40169	\$3,356	\$2,750	\$2,538	\$3,791	\$2,080	\$2,617	\$2,646	\$2,665	\$1,900	\$1,930	0	8620	0.000
LIBERTY MUTUAL INSURANCE COMPANY - 23043	\$3,522	\$3,053	\$2,989	\$4,068	\$2,662	\$3,522	\$2,372	\$2,224	\$2,879	\$2,022	0	2521	0.000
LOYA INSURANCE COMPANY - 11198	\$3,586	\$3,726	\$3,376	\$3,586	\$3,401	\$3,115	\$3,848	\$3,115	\$3,115	\$3,401	2	3780	0.053
Amica Property and Casualty Insurance Company - 12287	\$3,587	\$3,127	\$2,945	\$3,518	\$3,072	\$2,988	\$2,508	\$2,772	\$2,732	\$2,725	0	584	0.000
STAR CASUALTY INSURANCE COMPANY - 32387	\$3,649	\$2,901	\$2,208	\$2,303	\$3,091	\$2,561	\$2,349	\$1,890	\$1,721	\$1,832	0	2867	0.000
FARMERS INSURANCE COMPANY OF ARIZONA - 21598	\$3,758	\$3,553	\$3,509	\$4,219	\$3,337	\$2,855	\$2,430	\$2,670	\$2,585	\$2,330	18	327743	0.005

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 \$65,000 or split limits of \$25,000/\$50,000 BI and \$15,000 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
UNITRIN SAFEGUARD INSURANCE COMPANY - 40703	\$3,793	\$3,379	\$3,360	\$4,262	\$3,116	\$2,947	\$2,792	\$2,906	\$2,961	\$2,496	0	4630	0.000
PRIMERO INSURANCE COMPANY - 11855	\$3,798	\$3,594	\$3,594	\$3,594	\$3,342	\$3,144	\$3,144	\$3,342	\$3,144	\$3,054	0	2273	0.000
MERCURY CASUALTY COMPANY - 11908	\$4,087	\$3,978	\$3,736	\$4,604	\$3,484	\$3,659	\$3,011	\$3,561	\$3,518	\$3,016	1	16285	0.006
MGA INSURANCE COMPANY, INC. - 40150	\$4,328	\$2,974	\$4,018	\$5,506	\$3,137	\$2,508	\$2,231	\$2,279	\$2,474	\$1,878	7	33036	0.021
PERMANENT GENERAL ASSURANCE CORPORATION - 37648	\$4,376	\$3,388	\$3,706	\$4,747	\$3,484	\$3,244	\$2,762	\$3,525	\$3,162	\$2,615	6	50643	0.012
ALLSTATE INDEMNITY COMPANY - 19240	\$4,422	\$3,880	\$4,327	\$4,681	\$3,875	\$3,930	\$3,601	\$3,626	\$3,615	\$3,615	4	12565	0.032
PACIFIC INDEMNITY COMPANY - 20346	\$4,539	\$4,176	\$4,176	\$5,650	\$4,101	\$3,764	\$3,503	\$4,019	\$3,491	\$3,203	0	7159	0.000
GREAT NORTHERN INSURANCE COMPANY - 20303	\$4,539	\$4,176	\$4,176	\$5,650	\$4,101	\$3,764	\$3,503	\$4,019	\$3,491	\$3,203	0	1037	0.000
FEDERAL INSURANCE COMPANY - 20281	\$4,539	\$4,176	\$4,176	\$5,650	\$4,101	\$3,764	\$3,503	\$4,019	\$3,491	\$3,203	0	3184	0.000
VIGILANT INSURANCE COMPANY - 20397	\$4,539	\$4,176	\$4,176	\$5,650	\$4,101	\$3,764	\$3,503	\$4,019	\$3,491	\$3,203	0	546	0.000
PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION - 18139	\$4,770	\$4,078	\$4,078	\$5,394	\$4,019	\$2,964	\$2,964	\$2,887	\$2,981	\$2,693	1	11687	0.009
SENTRY INSURANCE A MUTUAL COMPANY - 24988	\$4,770	\$4,078	\$4,078	\$5,394	\$4,019	\$2,964	\$2,964	\$2,887	\$2,981	\$2,693	2	99275	0.002
CENTRAL MUTUAL INSURANCE COMPANY - 20230	\$6,118	\$5,886	\$5,246	\$5,646	\$4,531	\$4,649	\$4,288	\$4,946	\$4,510	\$4,053	0	7951	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	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR	
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635				
Stonegate Insurance Company - 14012											0	1190	0.000	
21ST CENTURY PREMIER INSURANCE COMPANY - 20796											0	-	0.00	
STAR CASUALTY INSURANCE COMPANY - 32387											0	2867	0.000	
INTEGON INDEMNITY CORPORATION - 22772											0	-	0.00	
MGA INSURANCE COMPANY, INC. - 40150											7	33036	0.021	
YOUNG AMERICA INSURANCE COMPANY - 27090											3	10526	0.029	
UNITED INSURANCE COMPANY INC. - 12256											5	76795	0.007	
SAFEWAY INSURANCE COMPANY - 12521											8	58773	0.014	
ANCHOR GENERAL INSURANCE COMPANY - 40010											2	3274	0.061	
Falcon Insurance Company - 14254											1	15230	0.007	
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805											21	90624	0.023	
COUNTRY PREFERRED INSURANCE COMPANY - 21008											1	28031	0.004	
BADGER MUTUAL INSURANCE COMPANY - 13420											1	6208	0.016	
ECONOMY PREFERRED INSURANCE COMPANY - 38067											0	8524	0.000	
PRIMERO INSURANCE COMPANY - 11855											0	2273	0.000	
LOYA INSURANCE COMPANY - 11198											2	3780	0.053	
AUTO-OWNERS INSURANCE COMPANY - 18988											10	62259	0.016	
WESTERN GENERAL INSURANCE COMPANY - 27502											1	2905	0.034	
ASSURANCEAMERICA INSURANCE COMPANY - 11558											1	28190	0.004	
EQUITY INSURANCE COMPANY - 28746											2	7508	0.027	
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS - 43494											2	53453	0.004	
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY - 25127	\$990	\$830	\$830	\$1,010	\$762	\$768	\$660	\$747	\$724	\$646	0	16785	0.000	
MILBANK INSURANCE COMPANY - 41653	\$990	\$830	\$830	\$1,010	\$762	\$768	\$660	\$747	\$724	\$646	1	-	0.00	
Noblr Reciprocal Exchange - 16461	\$1,168	\$968	\$965	\$1,279	\$891	\$826	\$766	\$830	\$787	\$670	2	2889	0.069	
USAA GENERAL INDEMNITY COMPANY - 18600	\$1,303	\$1,170	\$1,182	\$1,348	\$1,082	\$1,068	\$1,075	\$1,022	\$1,019	\$873	13	130339	0.010	
AMERICAN FAMILY INSURANCE COMPANY - 10386	\$1,304	\$1,067	\$1,090	\$1,295	\$1,033	\$893	\$855	\$809	\$916	\$729	12	140983	0.009	
TOPA INSURANCE COMPANY - 18031	\$1,352	\$1,142	\$1,138	\$1,463	\$1,049	\$961	\$874	\$937	\$908	\$772	1	1292	0.077	
GEICO CASUALTY COMPANY - 41491	\$1,353	\$1,238	\$1,272	\$1,524	\$1,117	\$1,093	\$1,004	\$974	\$1,082	\$884	88	1056358	0.008	
SAFE AUTO INSURANCE COMPANY - 25405	\$1,412	\$1,270	\$1,145	\$1,473	\$1,146	\$1,041	\$927	\$1,032	\$958	\$773	5	1348	0.371	
METROMILE INSURANCE COMPANY - 16187	\$1,450	\$1,263	\$1,222	\$1,510	\$1,188	\$854	\$812	\$826	\$817	\$725	1	9062	0.011	
USAA CASUALTY INSURANCE COMPANY - 25968	\$1,452	\$1,308	\$1,315	\$1,506	\$1,201	\$1,191	\$1,216	\$1,153	\$1,141	\$981	6	155044	0.004	
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941	\$1,488	\$1,532	\$1,347	\$1,169	\$1,237	\$1,224	\$1,258	\$1,187	\$1,169	\$1,004	10	165633	0.006	



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	Premiums shown are six-month premiums as of March 1, 2021										Complaint Ratio (CR)		
Name of Insurer - NAIC#	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
MIDVALE INDEMNITY COMPANY - 27138	\$1,528	\$1,261	\$1,279	\$1,499	\$1,187	\$1,031	\$978	\$898	\$1,033	\$818	0	1481	0.000
ELECTRIC INSURANCE COMPANY - 21261	\$1,551	\$1,480	\$1,499	\$1,342	\$1,460	\$1,535	\$1,404	\$1,508	\$1,244	\$1,457	0	7887	0.000
ROOT INSURANCE COMPANY - 10974	\$1,559	\$1,327	\$1,344	\$1,620	\$1,271	\$1,126	\$1,112	\$1,104	\$1,043	\$918	9	49506	0.018
PROGRESSIVE ADVANCED INSURANCE COMPANY - 11851	\$1,631	\$1,352	\$1,393	\$1,867	\$1,269	\$1,147	\$1,057	\$1,117	\$1,072	\$917	34	567947	0.006
AMSHIELD INSURANCE COMPANY - 15590	\$1,634	\$1,492	\$1,492	\$1,753	\$1,446	\$1,349	\$1,101	\$1,148	\$1,181	\$1,013	1	10322	0.010
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955	\$1,640	\$1,443	\$1,426	\$1,730	\$1,399	\$1,307	\$1,193	\$1,311	\$1,222	\$1,041	0	11186	0.000
STILLWATER INSURANCE COMPANY - 25180	\$1,656	\$1,348	\$1,314	\$1,587	\$1,401	\$1,300	\$1,121	\$1,321	\$1,152	\$1,097	0	2891	0.000
WESTERN AGRICULTURAL INSURANCE COMPANY - 27871	\$1,657	\$1,447	\$1,475	\$1,873	\$1,383	\$1,326	\$1,092	\$1,213	\$1,238	\$1,037	0	13859	0.000
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259	\$1,683	\$1,466	\$1,398	\$1,810	\$1,343	\$1,429	\$1,143	\$1,210	\$1,257	\$988	0	3054	0.000
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY - 21253	\$1,688	\$1,497	\$1,519	\$1,737	\$1,369	\$1,374	\$1,390	\$1,331	\$1,307	\$1,126	7	73867	0.009
OWNERS INSURANCE COMPANY - 32700	\$1,721	\$1,609	\$1,661	\$1,942	\$1,543	\$1,418	\$1,232	\$1,803	\$1,325	\$1,178	2	17339	0.012
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178	\$1,815	\$1,540	\$1,586	\$2,035	\$1,656	\$1,332	\$1,243	\$1,471	\$1,480	\$1,113	64	925635	0.007
INFINITY SAFEGUARD INSURANCE COMPANY - 16802	\$1,822	\$1,888	\$1,599	\$2,205	\$1,455	\$1,500	\$1,542	\$1,726	\$1,643	\$1,375	13	41658	0.031
CSAA AFFINITY INSURANCE COMPANY - 11681	\$1,892	\$1,478	\$1,640	\$2,035	\$1,409	\$1,290	\$1,082	\$1,592	\$1,326	\$1,063	0	127	0.000
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072	\$1,894	\$1,627	\$1,767	\$2,135	\$1,666	\$1,515	\$1,221	\$1,345	\$1,373	\$1,345	0	17244	0.000
PEKIN INSURANCE COMPANY - 24228	\$1,910	\$1,728	\$1,638	\$2,482	\$1,635	\$1,493	\$1,409	\$1,685	\$1,684	\$1,159	5	38058	0.013
PROGRESSIVE PREFERRED INSURANCE COMPANY - 37834	\$1,935	\$1,654	\$1,671	\$2,262	\$1,545	\$1,387	\$1,284	\$1,326	\$1,244	\$1,074	26	428900	0.006
HORACE MANN INSURANCE COMPANY - 22578	\$2,016	\$1,689	\$1,718	\$1,999	\$1,675	\$1,565	\$1,370	\$1,521	\$1,522	\$1,314	0	5872	0.000
NATIONAL GENERAL INSURANCE COMPANY - 23728	\$2,017	\$1,703	\$1,664	\$2,065	\$1,729	\$1,600	\$1,487	\$1,990	\$1,549	\$1,405	3	22385	0.013
PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD - 34690	\$2,019	\$1,570	\$1,729	\$2,001	\$1,577	\$1,470	\$1,208	\$1,167	\$1,284	\$1,304	0	2035	0.000
HARTFORD CASUALTY INSURANCE COMPANY - 29424	\$2,019	\$1,570	\$1,729	\$2,001	\$1,577	\$1,470	\$1,208	\$1,167	\$1,284	\$1,304	0	1211	0.000
TWIN CITY FIRE INSURANCE COMPANY - 29459	\$2,019	\$1,570	\$1,729	\$2,001	\$1,577	\$1,470	\$1,208	\$1,167	\$1,284	\$1,304	0	7888	0.000
CSAA GENERAL INSURANCE COMPANY - 37770	\$2,034	\$1,594	\$1,766	\$2,186	\$1,520	\$1,388	\$1,167	\$1,710	\$1,435	\$1,145	10	122535	0.008
American Family Connect Property and Casualty Insurance Company - 29068	\$2,052	\$1,535	\$1,490	\$2,612	\$1,400	\$1,793	\$1,320	\$1,316	\$1,415	\$963	4	20093	0.020
INFINITY CASUALTY INSURANCE COMPANY - 21792	\$2,059	\$2,091	\$1,858	\$2,486	\$1,644	\$1,665	\$1,627	\$1,909	\$1,822	\$1,491	8	36411	0.022
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693	\$2,084	\$1,747	\$1,684	\$2,128	\$1,560	\$1,388	\$1,124	\$1,747	\$1,253	\$1,534	2	9317	0.021
NATIONWIDE INSURANCE COMPANY OF AMERICA - 25453	\$2,111	\$1,668	\$1,814	\$2,177	\$1,411	\$1,537	\$1,229	\$1,413	\$1,279	\$1,341	2	10377	0.019
Main Street America Protection Insurance Company - 13026	\$2,164	\$1,909	\$2,035	\$2,245	\$1,894	\$1,926	\$1,806	\$1,621	\$1,727	\$1,658	1	7089	0.014
AMICA MUTUAL INSURANCE COMPANY - 19976	\$2,170	\$1,917	\$1,775	\$2,135	\$1,850	\$1,781	\$1,466	\$1,614	\$1,606	\$1,606	2	19524	0.010
BERKLEY INSURANCE COMPANY - 32603	\$2,253	\$2,081	\$2,081	\$2,487	\$1,932	\$1,967	\$1,671	\$1,774	\$1,612	\$1,618	0	250	0.000
CINCINNATI CASUALTY COMPANY, THE - 28665	\$2,264	\$2,089	\$2,015	\$1,881	\$1,749	\$1,292	\$1,197	\$1,410	\$1,382	\$1,445	0	739	0.000
COAST NATIONAL INSURANCE COMPANY - 25089	\$2,287	\$1,696	\$1,741	\$2,309	\$1,753	\$1,552	\$1,343	\$1,785	\$1,553	\$1,193	12	131946	0.009

**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.**

	Premiums shown are six-month premiums as of March 1, 2021										Complaint Ratio (CR)		
Name of Insurer - NAIC#	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY - 36161	\$2,391	\$1,990	\$1,932	\$2,464	\$1,911	\$1,683	\$1,512	\$1,470	\$1,663	\$1,403	2	102493	0.002
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761	\$2,421	\$1,670	\$2,022	\$2,651	\$1,675	\$1,847	\$1,391	\$1,528	\$1,440	\$1,303	3	24818	0.012
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE - 12873	\$2,446	\$1,728	\$2,375	\$2,505	\$2,158	\$2,446	\$1,633	\$1,862	\$1,784	\$1,694	0	4345	0.000
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942	\$2,467	\$2,500	\$2,086	\$1,915	\$1,370	\$2,179	\$1,730	\$1,558	\$1,733	\$1,607	0	554	0.000
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756	\$2,470	\$2,011	\$2,014	\$2,426	\$2,117	\$1,825	\$1,698	\$2,031	\$1,825	\$1,640	0	1340	0.000
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773	\$2,473	\$2,166	\$2,209	\$2,790	\$2,061	\$1,963	\$1,616	\$1,762	\$1,830	\$1,532	3	49011	0.006
STATE FARM FIRE AND CASUALTY COMPANY - 25143	\$2,518	\$2,153	\$2,215	\$2,807	\$2,305	\$1,849	\$1,729	\$2,100	\$2,108	\$1,591	2	38146	0.005
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401	\$2,519	\$2,548	\$2,124	\$1,945	\$1,390	\$2,215	\$1,761	\$1,581	\$1,765	\$1,626	1	19727	0.005
AIG PROPERTY CASUALTY COMPANY - 19402	\$2,534	\$2,170	\$2,439	\$2,596	\$2,232	\$2,237	\$1,623	\$1,846	\$1,819	\$1,714	0	4788	0.000
SECURA INSURANCE, A MUTUAL COMPANY - 22543	\$2,536	\$2,198	\$2,143	\$2,781	\$2,056	\$2,374	\$2,023	\$2,016	\$2,094	\$1,732	0	4	0.000
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939	\$2,542	\$2,342	\$2,342	\$2,678	\$2,193	\$2,193	\$1,947	\$2,121	\$2,017	\$2,121	0	2728	0.000
PHARMACISTS MUTUAL INSURANCE COMPANY - 13714	\$2,547	\$2,391	\$2,126	\$2,967	\$1,951	\$2,104	\$1,749	\$1,680	\$1,680	\$1,680	0	899	0.000
TRUMBULL INSURANCE COMPANY - 27120	\$2,647	\$2,061	\$2,241	\$2,681	\$2,257	\$1,836	\$1,520	\$1,628	\$1,721	\$1,482	11	161676	0.007
ACUITY, A MUTUAL INSURANCE COMPANY - 14184	\$2,726	\$2,530	\$2,570	\$2,834	\$2,541	\$2,504	\$2,399	\$2,325	\$2,156	\$2,112	1	8268	0.012
BANKERS STANDARD INSURANCE COMPANY - 18279	\$2,850	\$2,556	\$2,734	\$3,118	\$2,535	\$2,511	\$2,138	\$2,377	\$2,212	\$2,205	0	4138	0.000
SECURA SUPREME INSURANCE COMPANY - 10239	\$2,860	\$2,470	\$2,402	\$3,138	\$2,298	\$2,667	\$2,247	\$2,238	\$2,337	\$1,911	0	3483	0.000
SAFECO INSURANCE COMPANY OF AMERICA - 24740	\$2,868	\$2,376	\$2,398	\$2,922	\$2,157	\$2,114	\$1,765	\$2,038	\$2,060	\$1,721	17	162479	0.010
TEACHERS INSURANCE COMPANY - 22683	\$2,878	\$2,333	\$2,339	\$2,842	\$2,456	\$2,147	\$1,993	\$2,384	\$2,152	\$1,913	0	159	0.000
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210	\$2,883	\$2,542	\$2,511	\$2,969	\$2,232	\$2,064	\$1,760	\$2,466	\$2,091	\$1,633	5	61022	0.008
Amica Property and Casualty Insurance Company - 12287	\$2,914	\$2,575	\$2,381	\$2,866	\$2,484	\$2,394	\$1,973	\$2,171	\$2,158	\$2,159	0	584	0.000
ECONOMY PREMIER ASSURANCE COMPANY - 40649	\$2,930	\$2,734	\$2,711	\$3,067	\$2,485	\$1,968	\$1,961	\$1,976	\$2,112	\$1,803	0	7545	0.000
MERCURY CASUALTY COMPANY - 11908	\$3,013	\$4,071	\$3,809	\$4,802	\$3,534	\$3,705	\$3,013	\$3,608	\$3,543	\$3,019	1	16285	0.006
COUNTRY CASUALTY INSURANCE COMPANY - 20982	\$3,072	\$2,886	\$2,848	\$3,489	\$3,035	\$2,752	\$2,033	\$2,601	\$2,827	\$1,986	0	351	0.000
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688	\$3,087	\$2,674	\$2,680	\$3,277	\$2,402	\$2,303	\$2,223	\$2,279	\$2,146	\$1,952	22	315478	0.007
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE CO. - 34339	\$3,132	\$2,437	\$2,615	\$2,942	\$2,307	\$2,452	\$2,295	\$2,128	\$2,364	\$2,128	1	19946	0.005
AMERICAN ACCESS CASUALTY COMPANY - 10730	\$3,171	\$2,491	\$1,765	\$2,343	\$2,466	\$2,325	\$2,121	\$1,423	\$1,344	\$1,678	12	45413	0.026
COUNTRY MUTUAL INSURANCE COMPANY - 20990	\$3,182	\$3,021	\$2,990	\$3,597	\$3,071	\$2,725	\$2,082	\$2,536	\$2,801	\$2,048	0	2397	0.000
MENDOTA INSURANCE COMPANY - 33650	\$3,196	\$2,484	\$2,292	\$3,005	\$2,077	\$2,096	\$1,927	\$1,663	\$1,338	\$1,103	4	18022	0.022
ALPHA PROPERTY & CASUALTY INSURANCE COMPANY - 38156	\$3,459	\$2,472	\$2,331	\$3,799	\$2,628	\$2,093	\$1,793	\$2,048	\$1,724	\$1,706	11	53927	0.020
COMMONWEALTH CASUALTY COMPANY - 13930	\$3,656	\$2,844	\$3,159	\$4,155	\$2,546	\$2,422	\$1,856	\$2,062	\$1,700	\$2,048	22	65575	0.034
METROPOLITAN CASUALTY INSURANCE COMPANY - 40169	\$3,715	\$3,028	\$2,872	\$4,213	\$2,215	\$2,865	\$2,893	\$2,901	\$2,092	\$2,171	0	8620	0.000
Clearcover Insurance Company - 16524	\$3,807	\$2,642	\$3,468	\$3,345	\$2,688	\$2,829	\$3,608	\$3,362	\$3,282	\$3,362	2	3344	0.060

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.

	Premiums shown are six-month premiums as of March 1, 2021										Complaint Ratio (CR)		
Name of Insurer - NAIC#	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
FARMERS INSURANCE COMPANY OF ARIZONA - 21598	\$3,814	\$3,655	\$3,575	\$4,404	\$3,325	\$2,922	\$2,404	\$2,604	\$2,628	\$2,318	18	327743	0.005
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY - 12484	\$4,046	\$3,354	\$3,270	\$4,685	\$2,869	\$4,046	\$2,368	\$2,418	\$3,086	\$2,118	2	73511	0.003
UNITRIN SAFEGUARD INSURANCE COMPANY - 40703	\$4,405	\$3,827	\$3,843	\$4,945	\$3,558	\$3,353	\$3,128	\$3,250	\$3,385	\$2,784	0	4630	0.000
LIBERTY MUTUAL INSURANCE COMPANY - 23043	\$4,491	\$3,723	\$3,630	\$5,200	\$3,185	\$4,491	\$2,629	\$2,684	\$3,425	\$2,351	0	2521	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	4	12565	0.032
PERMANENT GENERAL ASSURANCE CORPORATION - 37648	\$5,064	\$3,882	\$4,249	\$5,546	\$3,958	\$3,675	\$3,082	\$3,956	\$3,592	\$2,928	6	50643	0.012
FEDERAL INSURANCE COMPANY - 20281	\$5,323	\$4,914	\$4,914	\$6,574	\$4,759	\$4,336	\$4,019	\$4,613	\$4,021	\$3,715	0	3184	0.000
GREAT NORTHERN INSURANCE COMPANY - 20303	\$5,323	\$4,914	\$4,914	\$6,574	\$4,759	\$4,336	\$4,019	\$4,613	\$4,021	\$3,715	0	1037	0.000
VIGILANT INSURANCE COMPANY - 20397	\$5,323	\$4,914	\$4,914	\$6,574	\$4,759	\$4,336	\$4,019	\$4,613	\$4,021	\$3,715	0	546	0.000
PACIFIC INDEMNITY COMPANY - 20346	\$5,323	\$4,914	\$4,914	\$6,574	\$4,759	\$4,336	\$4,019	\$4,613	\$4,021	\$3,715	0	7159	0.000
CENTRAL MUTUAL INSURANCE COMPANY - 20230	\$5,736	\$5,457	\$4,802	\$5,304	\$4,193	\$4,152	\$3,798	\$4,366	\$3,990	\$3,612	0	7951	0.000
SENTRY INSURANCE A MUTUAL COMPANY - 24988	\$5,965	\$5,081	\$5,081	\$6,733	\$4,814	\$3,511	\$3,511	\$3,358	\$3,542	\$3,164	2	99275	0.002
PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION - 18139	\$5,965	\$5,081	\$5,081	\$6,733	\$4,814	\$3,511	\$3,511	\$3,358	\$3,542	\$3,164	1	11687	0.009

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 \$65,000 or split limits of \$25,000/\$50,000 BI and \$15,000 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, 2021											Complaint Ratio (CR)		
Name of Insurer - NAIC#	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
COUNTRY PREFERRED INSURANCE COMPANY - 21008											1	28031	0.004
METROPOLITAN CASUALTY INSURANCE COMPANY - 40169											0	8620	0.000
ANCHOR GENERAL INSURANCE COMPANY - 40010											2	3274	0.061
PRIMERO INSURANCE COMPANY - 11855											0	2273	0.000
21ST CENTURY PREMIER INSURANCE COMPANY - 20796											0	-	0.00
UNITED INSURANCE COMPANY INC. - 12256											5	76795	0.007
Noblr Reciprocal Exchange - 16461	\$231	\$198	\$196	\$250	\$187	\$173	\$168	\$173	\$168	\$149	2	2889	0.069
AMSHIELD INSURANCE COMPANY - 15590	\$552	\$509	\$509	\$594	\$493	\$451	\$388	\$398	\$412	\$356	1	10322	0.010
METROMILE INSURANCE COMPANY - 16187	\$605	\$537	\$522	\$637	\$502	\$362	\$349	\$344	\$350	\$313	1	9062	0.011
PROGRESSIVE ADVANCED INSURANCE COMPANY - 11851	\$612	\$528	\$535	\$682	\$507	\$454	\$431	\$444	\$429	\$382	34	567947	0.006
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY - 36161	\$662	\$569	\$553	\$678	\$543	\$481	\$445	\$412	\$479	\$411	2	102493	0.002
GEICO CASUALTY COMPANY - 41491	\$676	\$620	\$624	\$736	\$567	\$544	\$526	\$480	\$525	\$448	88	1056358	0.008
TOPA INSURANCE COMPANY - 18031	\$682	\$600	\$586	\$720	\$559	\$498	\$472	\$476	\$476	\$422	1	1292	0.077
MILBANK INSURANCE COMPANY - 41653	\$691	\$576	\$581	\$705	\$528	\$513	\$439	\$496	\$501	\$427	1	-	0.00
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY - 25127	\$691	\$576	\$581	\$705	\$528	\$513	\$439	\$496	\$501	\$427	0	16785	0.000
USAA GENERAL INDEMNITY COMPANY - 18600	\$704	\$638	\$636	\$735	\$583	\$562	\$566	\$518	\$559	\$454	13	130339	0.010
PROGRESSIVE PREFERRED INSURANCE COMPANY - 37834	\$713	\$624	\$622	\$814	\$595	\$518	\$493	\$493	\$466	\$409	26	428900	0.006
AUTO-OWNERS INSURANCE COMPANY - 18988	\$759	\$706	\$723	\$854	\$670	\$601	\$526	\$790	\$565	\$489	10	62259	0.016
Clearcover Insurance Company - 16524	\$784	\$635	\$608	\$622	\$504	\$569	\$677	\$745	\$646	\$484	2	3344	0.060
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941	\$815	\$740	\$734	\$848	\$675	\$649	\$661	\$605	\$650	\$524	10	165633	0.006
OWNERS INSURANCE COMPANY - 32700	\$841	\$782	\$801	\$945	\$742	\$665	\$583	\$875	\$625	\$542	2	17339	0.012
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178	\$846	\$718	\$739	\$960	\$776	\$618	\$584	\$661	\$678	\$507	64	925635	0.007
USAA CASUALTY INSURANCE COMPANY - 25968	\$871	\$793	\$783	\$914	\$720	\$689	\$702	\$642	\$696	\$558	6	155044	0.004
Main Street America Protection Insurance Company - 13026	\$877	\$774	\$811	\$894	\$761	\$768	\$730	\$656	\$699	\$670	1	7089	0.014
PHARMACISTS MUTUAL INSURANCE COMPANY - 13714	\$886	\$837	\$748	\$1,048	\$683	\$741	\$605	\$578	\$578	\$578	0	899	0.000
WESTERN AGRICULTURAL INSURANCE COMPANY - 27871	\$893	\$789	\$803	\$1,011	\$749	\$695	\$580	\$614	\$647	\$544	0	13859	0.000
ELECTRIC INSURANCE COMPANY - 21261	\$934	\$866	\$917	\$797	\$1,085	\$866	\$866	\$815	\$866	\$866	0	7887	0.000
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259	\$944	\$837	\$801	\$1,023	\$775	\$805	\$663	\$670	\$713	\$562	0	3054	0.000
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY - 21253	\$983	\$881	\$878	\$1,023	\$799	\$774	\$780	\$718	\$774	\$622	7	73867	0.009
CSAA AFFINITY INSURANCE COMPANY - 11681	\$1,017	\$839	\$937	\$1,095	\$808	\$716	\$613	\$843	\$725	\$589	0	127	0.000
NATIONWIDE INSURANCE COMPANY OF AMERICA - 25453	\$1,019	\$806	\$868	\$1,031	\$681	\$730	\$610	\$669	\$610	\$637	2	10377	0.019
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955	\$1,022	\$904	\$889	\$1,073	\$883	\$822	\$764	\$830	\$770	\$658	0	11186	0.000

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 \$65,000 or split limits of \$25,000/\$50,000 BI and \$15,000 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, 2021										Complaint Ratio (CR)		
Name of Insurer - NAIC#	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
MIDVALE INDEMNITY COMPANY - 27138	\$1,054	\$881	\$879	\$1,005	\$810	\$711	\$669	\$581	\$711	\$555	0	1481	0.000
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072	\$1,061	\$919	\$975	\$1,176	\$900	\$815	\$654	\$678	\$745	\$678	0	17244	0.000
BADGER MUTUAL INSURANCE COMPANY - 13420	\$1,070	\$1,016	\$890	\$1,144	\$807	\$881	\$764	\$665	\$665	\$665	1	6208	0.016
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693	\$1,077	\$913	\$870	\$1,066	\$814	\$722	\$593	\$844	\$643	\$738	2	9317	0.021
CSAA GENERAL INSURANCE COMPANY - 37770	\$1,100	\$911	\$1,015	\$1,182	\$877	\$773	\$666	\$913	\$791	\$636	10	122535	0.008
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756	\$1,105	\$893	\$896	\$1,053	\$945	\$785	\$757	\$865	\$774	\$706	0	1340	0.000
STATE FARM FIRE AND CASUALTY COMPANY - 25143	\$1,110	\$944	\$971	\$1,257	\$1,017	\$809	\$764	\$870	\$895	\$670	2	38146	0.005
CINCINNATI CASUALTY COMPANY, THE - 28665	\$1,115	\$1,074	\$1,008	\$934	\$898	\$628	\$599	\$691	\$713	\$716	0	739	0.000
NATIONAL GENERAL INSURANCE COMPANY - 23728	\$1,133	\$1,017	\$981	\$1,157	\$1,008	\$924	\$865	\$1,076	\$910	\$813	3	22385	0.013
HORACE MANN INSURANCE COMPANY - 22578	\$1,141	\$937	\$965	\$1,100	\$930	\$855	\$753	\$783	\$811	\$701	0	5872	0.000
HARTFORD CASUALTY INSURANCE COMPANY - 29424	\$1,147	\$906	\$944	\$1,135	\$833	\$833	\$695	\$644	\$761	\$749	0	1211	0.000
PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD - 34690	\$1,147	\$906	\$944	\$1,135	\$833	\$833	\$695	\$644	\$761	\$749	0	2035	0.000
TWIN CITY FIRE INSURANCE COMPANY - 29459	\$1,147	\$906	\$944	\$1,135	\$833	\$833	\$695	\$644	\$761	\$749	0	7888	0.000
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761	\$1,158	\$849	\$996	\$1,260	\$840	\$933	\$706	\$772	\$714	\$648	3	24818	0.012
INTEGON INDEMNITY CORPORATION - 22772	\$1,158	\$972	\$959	\$1,203	\$941	\$919	\$803	\$1,055	\$882	\$791	0	-	0.00
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939	\$1,162	\$1,072	\$1,072	\$1,221	\$1,003	\$1,003	\$893	\$970	\$925	\$970	0	2728	0.000
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773	\$1,201	\$1,062	\$1,080	\$1,356	\$1,006	\$930	\$774	\$811	\$864	\$727	3	49011	0.006
AMERICAN FAMILY INSURANCE COMPANY - 10386	\$1,212	\$991	\$989	\$1,145	\$916	\$787	\$738	\$629	\$809	\$603	12	140983	0.009
American Family Connect Property and Casualty Insurance Company - 29068	\$1,213	\$926	\$896	\$1,554	\$837	\$1,048	\$796	\$760	\$843	\$574	4	20093	0.020
COUNTRY CASUALTY INSURANCE COMPANY - 20982	\$1,219	\$1,171	\$1,162	\$1,364	\$1,160	\$1,017	\$792	\$932	\$1,045	\$784	0	351	0.000
COAST NATIONAL INSURANCE COMPANY - 25089	\$1,228	\$939	\$942	\$1,240	\$943	\$844	\$731	\$955	\$854	\$644	12	131946	0.009
BERKLEY INSURANCE COMPANY - 32603	\$1,233	\$1,155	\$1,155	\$1,356	\$1,087	\$1,083	\$924	\$936	\$875	\$883	0	250	0.000
TEACHERS INSURANCE COMPANY - 22683	\$1,253	\$1,009	\$1,013	\$1,198	\$1,067	\$895	\$866	\$981	\$883	\$799	0	159	0.000
SECURA INSURANCE, A MUTUAL COMPANY - 22543	\$1,258	\$1,107	\$1,070	\$1,402	\$1,025	\$1,184	\$999	\$959	\$1,019	\$825	0	4	0.000
ACUITY, A MUTUAL INSURANCE COMPANY - 14184	\$1,265	\$1,186	\$1,190	\$1,295	\$1,206	\$1,135	\$1,118	\$1,074	\$987	\$983	1	8268	0.012
INFINITY SAFEGUARD INSURANCE COMPANY - 16802	\$1,282	\$1,372	\$1,127	\$1,536	\$979	\$1,036	\$1,089	\$1,122	\$1,099	\$946	13	41658	0.031
COUNTRY MUTUAL INSURANCE COMPANY - 20990	\$1,331	\$1,286	\$1,278	\$1,486	\$1,250	\$1,080	\$861	\$979	\$1,110	\$855	0	2397	0.000
SAFE AUTO INSURANCE COMPANY - 25405	\$1,336	\$1,209	\$1,092	\$1,385	\$1,012	\$976	\$806	\$883	\$904	\$671	5	1348	0.371
PEKIN INSURANCE COMPANY - 24228	\$1,360	\$1,250	\$1,173	\$1,640	\$1,191	\$1,058	\$1,028	\$1,140	\$1,149	\$838	5	38058	0.013
STILLWATER INSURANCE COMPANY - 25180	\$1,360	\$1,111	\$1,078	\$1,308	\$1,162	\$1,040	\$898	\$1,049	\$922	\$869	0	2891	0.000
FARMERS INSURANCE COMPANY OF ARIZONA - 21598	\$1,379	\$1,340	\$1,302	\$1,583	\$1,245	\$1,074	\$881	\$931	\$952	\$839	18	327743	0.005
ROOT INSURANCE COMPANY - 10974	\$1,387	\$1,189	\$1,194	\$1,439	\$1,140	\$1,009	\$1,005	\$985	\$937	\$832	9	49506	0.018

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 \$65,000 or split limits of \$25,000/\$50,000 BI and \$15,000 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, 2021										Complaint Ratio (CR)		
Name of Insurer - NAIC#	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE - 12873	\$1,389	\$1,170	\$1,344	\$1,417	\$1,226	\$1,389	\$921	\$1,049	\$1,005	\$953	0	4345	0.000
BANKERS STANDARD INSURANCE COMPANY - 18279	\$1,406	\$1,251	\$1,343	\$1,538	\$1,256	\$1,255	\$1,075	\$1,198	\$1,110	\$1,103	0	4138	0.000
SECURA SUPREME INSURANCE COMPANY - 10239	\$1,429	\$1,253	\$1,208	\$1,593	\$1,155	\$1,339	\$1,115	\$1,072	\$1,147	\$917	0	3483	0.000
TRUMBULL INSURANCE COMPANY - 27120	\$1,447	\$1,156	\$1,165	\$1,460	\$1,144	\$987	\$851	\$859	\$1,004	\$813	11	161676	0.007
ECONOMY PREMIER ASSURANCE COMPANY - 40649	\$1,495	\$1,391	\$1,385	\$1,575	\$1,276	\$973	\$942	\$930	\$1,054	\$873	0	7545	0.000
COMMONWEALTH CASUALTY COMPANY - 13930	\$1,518	\$1,204	\$1,308	\$1,693	\$1,118	\$1,034	\$837	\$948	\$764	\$921	22	65575	0.034
SAFECO INSURANCE COMPANY OF AMERICA - 24740	\$1,523	\$1,270	\$1,307	\$1,563	\$1,168	\$1,116	\$930	\$1,067	\$1,100	\$923	17	162479	0.010
EQUITY INSURANCE COMPANY - 28746	\$1,542	\$1,203	\$1,160	\$1,428	\$1,271	\$1,026	\$925	\$1,154	\$822	\$789	2	7508	0.027
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210	\$1,575	\$1,375	\$1,382	\$1,584	\$1,254	\$1,167	\$1,016	\$1,328	\$1,172	\$933	5	61022	0.008
MENDOTA INSURANCE COMPANY - 33650	\$1,589	\$1,278	\$1,157	\$1,505	\$1,028	\$1,015	\$955	\$778	\$659	\$546	4	18022	0.022
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE CO. - 34339	\$1,594	\$1,254	\$1,323	\$1,468	\$1,170	\$1,230	\$1,144	\$1,052	\$1,156	\$1,052	1	19946	0.005
Falcon Insurance Company - 14254	\$1,597	\$1,226	\$1,125	\$1,447	\$1,142	\$1,021	\$937	\$1,075	\$839	\$801	1	15230	0.007
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942	\$1,636	\$1,659	\$1,379	\$1,277	\$883	\$1,468	\$1,140	\$1,013	\$1,112	\$1,006	0	554	0.000
Stonegate Insurance Company - 14012	\$1,646	\$1,272	\$1,561	\$1,561	\$1,390	\$1,135	\$1,024	\$1,239	\$908	\$894	0	1190	0.000
INFINITY CASUALTY INSURANCE COMPANY - 21792	\$1,647	\$1,746	\$1,516	\$1,963	\$1,253	\$1,298	\$1,288	\$1,378	\$1,371	\$1,158	8	36411	0.022
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401	\$1,666	\$1,686	\$1,403	\$1,296	\$896	\$1,489	\$1,156	\$1,026	\$1,130	\$1,018	1	19727	0.005
WESTERN GENERAL INSURANCE COMPANY - 27502	\$1,752	\$1,546	\$1,532	\$1,979	\$1,494	\$1,295	\$1,244	\$1,231	\$1,168	\$1,039	1	2905	0.034
SAFeway INSURANCE COMPANY - 12521	\$1,763	\$1,478	\$1,339	\$1,750	\$1,455	\$1,188	\$979	\$1,114	\$873	\$1,000	8	58773	0.014
LOYA INSURANCE COMPANY - 11198	\$1,768	\$1,840	\$1,669	\$1,768	\$1,676	\$1,676	\$1,535	\$1,534	\$1,534	\$1,534	2	3780	0.053
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS - 43494	\$1,793	\$1,112	\$1,422	\$1,785	\$1,678	\$1,088	\$897	\$667	\$591	\$678	2	53453	0.004
ALPHA PROPERTY & CASUALTY INSURANCE COMPANY - 38156	\$1,870	\$1,409	\$1,317	\$2,059	\$1,486	\$1,169	\$1,038	\$1,139	\$971	\$973	11	53927	0.020
MERCURY CASUALTY COMPANY - 11908	\$2,072	\$2,043	\$1,879	\$2,354	\$1,753	\$1,800	\$1,500	\$1,713	\$1,744	\$1,500	1	16285	0.006
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688	\$2,080	\$1,800	\$1,805	\$2,168	\$1,625	\$1,519	\$1,466	\$1,423	\$1,435	\$1,293	22	315478	0.007
ALLSTATE INDEMNITY COMPANY - 19240	\$2,118	\$1,864	\$2,059	\$2,215	\$1,843	\$1,877	\$1,718	\$1,703	\$1,689	\$1,689	4	12565	0.032
YOUNG AMERICA INSURANCE COMPANY - 27090	\$2,236	\$1,858	\$1,900	\$2,074	\$1,786	\$1,768	\$1,576	\$1,756	\$1,630	\$1,756	3	10526	0.029
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY - 12484	\$2,275	\$1,972	\$1,917	\$2,571	\$1,711	\$2,275	\$1,405	\$1,358	\$1,831	\$1,245	2	73511	0.003
ASSURANCEAMERICA INSURANCE COMPANY - 11558	\$2,352	\$2,251	\$1,826	\$2,506	\$1,949	\$1,498	\$1,148	\$1,165	\$1,027	\$1,042	1	28190	0.004
SENTRY INSURANCE A MUTUAL COMPANY - 24988	\$2,487	\$2,128	\$2,128	\$2,835	\$2,066	\$1,460	\$1,460	\$1,364	\$1,474	\$1,316	2	99275	0.002
PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION - 18139	\$2,487	\$2,128	\$2,128	\$2,835	\$2,066	\$1,460	\$1,460	\$1,364	\$1,474	\$1,316	1	11687	0.009
LIBERTY MUTUAL INSURANCE COMPANY - 23043	\$2,525	\$2,188	\$2,128	\$2,853	\$1,900	\$2,525	\$1,559	\$1,507	\$2,032	\$1,382	0	2521	0.000
UNITRIN SAFEGUARD INSURANCE COMPANY - 40703	\$2,659	\$2,327	\$2,306	\$3,001	\$2,154	\$1,946	\$1,850	\$1,852	\$1,985	\$1,619	0	4630	0.000
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805	\$2,672	\$2,041	\$2,264	\$2,845	\$1,850	\$1,712	\$1,697	\$1,604	\$1,403	\$1,351	21	90624	0.023

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Coverage & Limits: Combined single limit of \$65,000 or split limits of \$25,000/\$50,000 BI and \$15,000 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, 2021												Complaint Ratio (CR)		
Name of Insurer - NAIC#	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio			
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR	
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635				
AIG PROPERTY CASUALTY COMPANY - 19402	\$2,674	\$2,244	\$2,538	\$2,682	\$2,357	\$2,279	\$1,716	\$1,906	\$1,883	\$1,765	0	4788	0.000	
AMERICAN ACCESS CASUALTY COMPANY - 10730	\$2,757	\$2,142	\$1,456	\$2,004	\$2,121	\$1,961	\$1,797	\$1,139	\$1,070	\$1,343	12	45413	0.026	
PACIFIC INDEMNITY COMPANY - 20346	\$2,766	\$2,570	\$2,570	\$3,423	\$2,533	\$2,309	\$2,123	\$2,378	\$2,088	\$1,921	0	7159	0.000	
VIGILANT INSURANCE COMPANY - 20397	\$2,766	\$2,570	\$2,570	\$3,423	\$2,533	\$2,309	\$2,123	\$2,378	\$2,088	\$1,921	0	546	0.000	
FEDERAL INSURANCE COMPANY - 20281	\$2,766	\$2,570	\$2,570	\$3,423	\$2,533	\$2,309	\$2,123	\$2,378	\$2,088	\$1,921	0	3184	0.000	
GREAT NORTHERN INSURANCE COMPANY - 20303	\$2,766	\$2,570	\$2,570	\$3,423	\$2,533	\$2,309	\$2,123	\$2,378	\$2,088	\$1,921	0	1037	0.000	
ECONOMY PREFERRED INSURANCE COMPANY - 38067	\$2,975	\$2,446	\$2,326	\$3,381	\$1,789	\$2,295	\$2,298	\$2,315	\$1,692	\$1,720	0	8524	0.000	
STAR CASUALTY INSURANCE COMPANY - 32387	\$3,000	\$2,348	\$1,720	\$1,787	\$2,530	\$2,057	\$1,890	\$1,467	\$1,321	\$1,406	0	2867	0.000	
CENTRAL MUTUAL INSURANCE COMPANY - 20230	\$3,033	\$2,908	\$2,598	\$2,804	\$2,247	\$2,304	\$2,120	\$2,459	\$2,229	\$2,012	0	7951	0.000	
PERMANENT GENERAL ASSURANCE CORPORATION - 37648	\$3,036	\$2,383	\$2,552	\$3,299	\$2,367	\$2,209	\$1,850	\$2,282	\$2,146	\$1,775	6	50643	0.012	
MGA INSURANCE COMPANY, INC. - 40150	\$3,642	\$2,582	\$3,622	\$4,798	\$2,880	\$2,131	\$1,974	\$2,000	\$2,170	\$1,680	7	33036	0.021	
AMICA MUTUAL INSURANCE COMPANY - 19976	\$4,538	\$3,967	\$3,735	\$4,456	\$3,896	\$3,782	\$3,182	\$3,516	\$3,453	\$3,451	2	19524	0.010	
Amica Property and Casualty Insurance Company - 12287	\$5,457	\$4,768	\$4,492	\$5,359	\$4,685	\$4,553	\$3,830	\$4,233	\$4,157	\$4,154	0	584	0.000	

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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	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
WESTERN GENERAL INSURANCE COMPANY - 27502											1	2905	0.034
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS - 43494											2	53453	0.004
Falcon Insurance Company - 14254											1	15230	0.007
INTEGON INDEMNITY CORPORATION - 22772											0	-	0.00
METROPOLITAN CASUALTY INSURANCE COMPANY - 40169											0	8620	0.000
ANCHOR GENERAL INSURANCE COMPANY - 40010											2	3274	0.061
21ST CENTURY PREMIER INSURANCE COMPANY - 20796											0	-	0.00
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805											21	90624	0.023
ASSURANCEAMERICA INSURANCE COMPANY - 11558											1	28190	0.004
LOYA INSURANCE COMPANY - 11198											2	3780	0.053
SAFEWAY INSURANCE COMPANY - 12521											8	58773	0.014
YOUNG AMERICA INSURANCE COMPANY - 27090											3	10526	0.029
Stonegate Insurance Company - 14012											0	1190	0.000
STAR CASUALTY INSURANCE COMPANY - 32387											0	2867	0.000
UNITED INSURANCE COMPANY INC. - 12256											5	76795	0.007
MGA INSURANCE COMPANY, INC. - 40150											7	33036	0.021
EQUITY INSURANCE COMPANY - 28746											2	7508	0.027
PRIMERO INSURANCE COMPANY - 11855											0	2273	0.000
Noblr Reciprocal Exchange - 16461	\$248	\$210	\$210	\$269	\$199	\$182	\$177	\$185	\$176	\$155	2	2889	0.069
AMSHIELD INSURANCE COMPANY - 15590	\$493	\$441	\$441	\$525	\$435	\$403	\$333	\$341	\$356	\$308	1	10322	0.010
METROMILE INSURANCE COMPANY - 16187	\$567	\$507	\$492	\$594	\$478	\$348	\$337	\$329	\$335	\$303	1	9062	0.011
PROGRESSIVE ADVANCED INSURANCE COMPANY - 11851	\$738	\$625	\$641	\$833	\$591	\$536	\$496	\$515	\$503	\$441	34	567947	0.006
USAA GENERAL INDEMNITY COMPANY - 18600	\$752	\$677	\$676	\$782	\$609	\$592	\$590	\$538	\$591	\$476	13	130339	0.010
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY - 36161	\$772	\$653	\$637	\$790	\$626	\$556	\$490	\$446	\$542	\$463	2	102493	0.002
Clearcover Insurance Company - 16524	\$806	\$728	\$671	\$655	\$719	\$677	\$717	\$746	\$830	\$513	2	3344	0.060
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY - 25127	\$811	\$663	\$666	\$822	\$601	\$583	\$488	\$561	\$581	\$474	0	16785	0.000
MILBANK INSURANCE COMPANY - 41653	\$811	\$663	\$666	\$822	\$601	\$583	\$488	\$561	\$581	\$474	1	-	0.00
TOPA INSURANCE COMPANY - 18031	\$833	\$727	\$715	\$887	\$671	\$601	\$554	\$571	\$572	\$498	1	1292	0.077
GEICO CASUALTY COMPANY - 41491	\$843	\$777	\$791	\$943	\$704	\$675	\$632	\$581	\$665	\$550	88	1056358	0.008
PROGRESSIVE PREFERRED INSURANCE COMPANY - 37834	\$860	\$744	\$747	\$995	\$700	\$615	\$573	\$578	\$553	\$480	26	428900	0.006
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941	\$868	\$783	\$779	\$900	\$702	\$681	\$685	\$626	\$685	\$548	10	165633	0.006
AUTO-OWNERS INSURANCE COMPANY - 18988	\$871	\$808	\$828	\$974	\$766	\$689	\$601	\$896	\$645	\$561	10	62259	0.016



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, 2021										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
ELECTRIC INSURANCE COMPANY - 21261	\$871	\$977	\$803	\$605	\$779	\$977	\$977	\$847	\$977	\$977	0	7887	0.000
USAA CASUALTY INSURANCE COMPANY - 25968	\$918	\$832	\$822	\$961	\$743	\$717	\$722	\$659	\$727	\$579	6	155044	0.004
CSSA AFFINITY INSURANCE COMPANY - 11681	\$928	\$746	\$830	\$997	\$714	\$633	\$538	\$754	\$654	\$522	0	127	0.000
OWNERS INSURANCE COMPANY - 32700	\$965	\$895	\$917	\$1,079	\$848	\$763	\$666	\$992	\$714	\$621	2	17339	0.012
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178	\$989	\$845	\$866	\$1,119	\$907	\$721	\$672	\$774	\$801	\$600	64	925635	0.007
Main Street America Protection Insurance Company - 13026	\$994	\$860	\$925	\$1,037	\$853	\$864	\$809	\$708	\$764	\$728	1	7089	0.014
CSSA GENERAL INSURANCE COMPANY - 37770	\$1,005	\$808	\$900	\$1,079	\$775	\$687	\$583	\$819	\$711	\$564	10	122535	0.008
WESTERN AGRICULTURAL INSURANCE COMPANY - 27871	\$1,006	\$885	\$904	\$1,137	\$837	\$783	\$647	\$679	\$730	\$610	0	13859	0.000
NATIONWIDE INSURANCE COMPANY OF AMERICA - 25453	\$1,032	\$819	\$881	\$1,053	\$691	\$734	\$602	\$668	\$620	\$638	2	10377	0.019
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY - 21253	\$1,048	\$934	\$933	\$1,087	\$833	\$813	\$811	\$745	\$818	\$652	7	73867	0.009
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955	\$1,067	\$942	\$928	\$1,122	\$915	\$846	\$775	\$837	\$792	\$673	0	11186	0.000
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072	\$1,099	\$929	\$1,003	\$1,212	\$923	\$828	\$646	\$677	\$746	\$677	0	17244	0.000
MIDVALE INDEMNITY COMPANY - 27138	\$1,134	\$937	\$939	\$1,082	\$862	\$752	\$707	\$601	\$751	\$575	0	1481	0.000
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259	\$1,142	\$1,012	\$959	\$1,234	\$929	\$965	\$778	\$785	\$842	\$667	0	3054	0.000
PHARMACISTS MUTUAL INSURANCE COMPANY - 13714	\$1,160	\$1,076	\$966	\$1,364	\$862	\$954	\$728	\$705	\$705	\$705	0	899	0.000
BADGER MUTUAL INSURANCE COMPANY - 13420	\$1,183	\$1,126	\$991	\$1,260	\$904	\$974	\$850	\$747	\$747	\$747	1	6208	0.016
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756	\$1,188	\$966	\$969	\$1,136	\$1,017	\$846	\$809	\$924	\$834	\$760	0	1340	0.000
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693	\$1,189	\$1,009	\$960	\$1,186	\$895	\$785	\$643	\$912	\$705	\$796	2	9317	0.021
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939	\$1,230	\$1,128	\$1,128	\$1,301	\$1,054	\$1,054	\$928	\$1,016	\$964	\$1,016	0	2728	0.000
AMERICAN FAMILY INSURANCE COMPANY - 10386	\$1,235	\$1,000	\$1,000	\$1,165	\$926	\$790	\$740	\$619	\$814	\$595	12	140983	0.009
NATIONAL GENERAL INSURANCE COMPANY - 23728	\$1,250	\$1,059	\$1,037	\$1,284	\$1,028	\$981	\$905	\$1,142	\$978	\$863	3	22385	0.013
HORACE MANN INSURANCE COMPANY - 22578	\$1,251	\$1,028	\$1,059	\$1,211	\$1,020	\$939	\$819	\$856	\$891	\$769	0	5872	0.000
ACUITY, A MUTUAL INSURANCE COMPANY - 14184	\$1,269	\$1,184	\$1,193	\$1,325	\$1,211	\$1,132	\$981	\$1,066	\$981	\$980	1	8268	0.012
PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD - 34690	\$1,280	\$1,001	\$1,055	\$1,273	\$937	\$934	\$760	\$706	\$838	\$822	0	2035	0.000
HARTFORD CASUALTY INSURANCE COMPANY - 29424	\$1,280	\$1,001	\$1,055	\$1,273	\$937	\$934	\$760	\$706	\$838	\$822	0	1211	0.000
TWIN CITY FIRE INSURANCE COMPANY - 29459	\$1,280	\$1,001	\$1,055	\$1,273	\$937	\$934	\$760	\$706	\$838	\$822	0	7888	0.000
FARMERS INSURANCE COMPANY OF ARIZONA - 21598	\$1,297	\$1,278	\$1,230	\$1,533	\$1,150	\$1,027	\$817	\$854	\$905	\$780	18	327743	0.005
STATE FARM FIRE AND CASUALTY COMPANY - 25143	\$1,314	\$1,129	\$1,155	\$1,483	\$1,208	\$956	\$893	\$1,045	\$1,082	\$811	2	38146	0.005
CINCINNATI CASUALTY COMPANY, THE - 28665	\$1,333	\$1,263	\$1,198	\$1,111	\$1,034	\$748	\$680	\$789	\$829	\$822	0	739	0.000
SAFE AUTO INSURANCE COMPANY - 25405	\$1,336	\$1,209	\$1,092	\$1,385	\$1,012	\$976	\$806	\$883	\$904	\$671	5	1348	0.371
TEACHERS INSURANCE COMPANY - 22683	\$1,348	\$1,092	\$1,096	\$1,294	\$1,149	\$965	\$924	\$1,048	\$951	\$860	0	159	0.000
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773	\$1,361	\$1,198	\$1,224	\$1,535	\$1,131	\$1,054	\$870	\$905	\$982	\$821	3	49011	0.006

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, 2021										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
SECURA INSURANCE, A MUTUAL COMPANY - 22543	\$1,362	\$1,195	\$1,156	\$1,516	\$1,108	\$1,284	\$1,072	\$1,030	\$1,101	\$889	0	4	0.000
COUNTRY PREFERRED INSURANCE COMPANY - 21008	\$1,384	\$1,338	\$1,333	\$1,541	\$1,307	\$1,138	\$890	\$1,037	\$1,165	\$883	1	28031	0.004
ROOT INSURANCE COMPANY - 10974	\$1,390	\$1,181	\$1,199	\$1,445	\$1,127	\$998	\$977	\$969	\$928	\$812	9	49506	0.018
BERKLEY INSURANCE COMPANY - 32603	\$1,422	\$1,336	\$1,336	\$1,556	\$1,244	\$1,250	\$1,047	\$1,059	\$990	\$1,004	0	250	0.000
COAST NATIONAL INSURANCE COMPANY - 25089	\$1,440	\$1,063	\$1,100	\$1,448	\$1,064	\$931	\$803	\$1,069	\$972	\$724	12	131946	0.009
COUNTRY CASUALTY INSURANCE COMPANY - 20982	\$1,445	\$1,391	\$1,384	\$1,608	\$1,388	\$1,229	\$934	\$1,132	\$1,256	\$923	0	351	0.000
American Family Connect Property and Casualty Insurance Company - 29068	\$1,513	\$1,147	\$1,106	\$1,975	\$1,030	\$1,297	\$953	\$904	\$1,035	\$673	4	20093	0.020
STILLWATER INSURANCE COMPANY - 25180	\$1,519	\$1,229	\$1,195	\$1,460	\$1,284	\$1,154	\$994	\$1,167	\$1,022	\$955	0	2891	0.000
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE - 12873	\$1,540	\$1,306	\$1,484	\$1,571	\$1,354	\$1,540	\$1,006	\$1,144	\$1,105	\$1,045	0	4345	0.000
SECURA SUPREME INSURANCE COMPANY - 10239	\$1,545	\$1,349	\$1,302	\$1,719	\$1,245	\$1,451	\$1,193	\$1,148	\$1,235	\$983	0	3483	0.000
COUNTRY MUTUAL INSURANCE COMPANY - 20990	\$1,555	\$1,503	\$1,497	\$1,732	\$1,466	\$1,275	\$999	\$1,159	\$1,305	\$991	0	2397	0.000
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761	\$1,603	\$1,121	\$1,370	\$1,795	\$1,139	\$1,245	\$935	\$1,007	\$959	\$869	3	24818	0.012
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	4138	0.000
PEKIN INSURANCE COMPANY - 24228	\$1,634	\$1,486	\$1,393	\$2,049	\$1,411	\$1,259	\$1,193	\$1,371	\$1,396	\$974	5	38058	0.013
TRUMBULL INSURANCE COMPANY - 27120	\$1,637	\$1,294	\$1,335	\$1,655	\$1,320	\$1,119	\$937	\$953	\$1,111	\$906	11	161676	0.007
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210	\$1,714	\$1,494	\$1,494	\$1,746	\$1,334	\$1,299	\$1,053	\$1,426	\$1,275	\$1,426	5	61022	0.008
MENDOTA INSURANCE COMPANY - 33650	\$1,716	\$1,373	\$1,238	\$1,622	\$1,094	\$1,087	\$1,012	\$831	\$706	\$583	4	18022	0.022
INFINITY SAFEGUARD INSURANCE COMPANY - 16802	\$1,731	\$1,790	\$1,544	\$2,082	\$1,300	\$1,365	\$1,358	\$1,459	\$1,427	\$1,200	13	41658	0.031
ECONOMY PREMIER ASSURANCE COMPANY - 40649	\$1,800	\$1,691	\$1,660	\$1,905	\$1,494	\$1,163	\$1,099	\$1,092	\$1,253	\$1,022	0	7545	0.000
SAFECO INSURANCE COMPANY OF AMERICA - 24740	\$1,863	\$1,522	\$1,560	\$1,903	\$1,384	\$1,327	\$1,067	\$1,260	\$1,336	\$1,062	17	162479	0.010
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942	\$1,888	\$1,910	\$1,579	\$1,444	\$994	\$1,662	\$1,292	\$1,138	\$1,282	\$1,125	0	554	0.000
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE CO. - 34339	\$1,889	\$1,454	\$1,580	\$1,753	\$1,358	\$1,456	\$1,328	\$1,231	\$1,382	\$1,231	1	19946	0.005
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401	\$1,930	\$1,950	\$1,610	\$1,470	\$1,012	\$1,692	\$1,316	\$1,157	\$1,309	\$1,141	1	19727	0.005
COMMONWEALTH CASUALTY COMPANY - 13930	\$2,105	\$1,648	\$1,825	\$2,385	\$1,485	\$1,396	\$1,091	\$1,217	\$993	\$1,201	22	65575	0.034
MERCURY CASUALTY COMPANY - 11908	\$2,154	\$2,093	\$1,919	\$2,461	\$1,780	\$1,831	\$1,500	\$1,744	\$1,761	\$1,503	1	16285	0.006
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688	\$2,164	\$1,853	\$1,864	\$2,290	\$1,657	\$1,543	\$1,484	\$1,422	\$1,452	\$1,293	22	315478	0.007
ALLSTATE INDEMNITY COMPANY - 19240	\$2,387	\$2,043	\$2,248	\$2,478	\$2,012	\$2,030	\$1,845	\$1,836	\$1,817	\$1,817	4	12565	0.032
INFINITY CASUALTY INSURANCE COMPANY - 21792	\$2,470	\$2,544	\$2,273	\$2,980	\$1,854	\$1,918	\$1,833	\$2,026	\$2,001	\$1,659	8	36411	0.022
AMERICAN ACCESS CASUALTY COMPANY - 10730	\$2,757	\$2,142	\$1,456	\$2,004	\$2,121	\$1,961	\$1,797	\$1,139	\$1,070	\$1,343	12	45413	0.026
AMICA MUTUAL INSURANCE COMPANY - 19976	\$2,763	\$2,448	\$2,265	\$2,722	\$2,361	\$2,266	\$1,875	\$2,062	\$2,043	\$2,047	2	19524	0.010
ALPHA PROPERTY & CASUALTY INSURANCE COMPANY - 38156	\$2,798	\$1,988	\$1,885	\$3,105	\$2,071	\$1,651	\$1,413	\$1,561	\$1,359	\$1,342	11	53927	0.020
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY - 12484	\$2,858	\$2,373	\$2,298	\$3,241	\$2,038	\$2,858	\$1,588	\$1,641	\$2,188	\$1,465	2	73511	0.003

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.

	Premiums shown are six-month premiums as of March 1, 2021										Complaint Ratio (CR)		
Name of Insurer - NAIC#	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
AIG PROPERTY CASUALTY COMPANY - 19402	\$3,052	\$2,591	\$2,882	\$3,096	\$2,692	\$2,544	\$1,894	\$2,108	\$2,152	\$1,987	0	4788	0.000
LIBERTY MUTUAL INSURANCE COMPANY - 23043	\$3,172	\$2,634	\$2,551	\$3,598	\$2,262	\$3,172	\$1,763	\$1,821	\$2,429	\$1,626	0	2521	0.000
UNITRIN SAFEGUARD INSURANCE COMPANY - 40703	\$3,191	\$2,718	\$2,724	\$3,594	\$2,535	\$2,298	\$2,142	\$2,150	\$2,351	\$1,868	0	4630	0.000
SENTRY INSURANCE A MUTUAL COMPANY - 24988	\$3,208	\$2,733	\$2,733	\$3,643	\$2,545	\$1,789	\$1,789	\$1,647	\$1,812	\$1,599	2	99275	0.002
PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION - 18139	\$3,208	\$2,733	\$2,733	\$3,643	\$2,545	\$1,789	\$1,789	\$1,647	\$1,812	\$1,599	1	11687	0.009
VIGILANT INSURANCE COMPANY - 20397	\$3,244	\$3,023	\$3,023	\$3,985	\$2,943	\$2,668	\$2,440	\$2,736	\$2,408	\$2,229	0	546	0.000
PACIFIC INDEMNITY COMPANY - 20346	\$3,244	\$3,023	\$3,023	\$3,985	\$2,943	\$2,668	\$2,440	\$2,736	\$2,408	\$2,229	0	7159	0.000
FEDERAL INSURANCE COMPANY - 20281	\$3,244	\$3,023	\$3,023	\$3,985	\$2,943	\$2,668	\$2,440	\$2,736	\$2,408	\$2,229	0	3184	0.000
GREAT NORTHERN INSURANCE COMPANY - 20303	\$3,244	\$3,023	\$3,023	\$3,985	\$2,943	\$2,668	\$2,440	\$2,736	\$2,408	\$2,229	0	1037	0.000
CENTRAL MUTUAL INSURANCE COMPANY - 20230	\$3,300	\$3,128	\$2,762	\$3,055	\$2,411	\$2,386	\$2,178	\$2,518	\$2,289	\$2,078	0	7951	0.000
ECONOMY PREFERRED INSURANCE COMPANY - 38067	\$3,426	\$2,797	\$2,740	\$3,906	\$1,978	\$2,611	\$2,621	\$2,629	\$1,935	\$2,015	0	8524	0.000
PERMANENT GENERAL ASSURANCE CORPORATION - 37648	\$3,592	\$2,782	\$2,993	\$3,946	\$2,749	\$2,557	\$2,109	\$2,632	\$2,493	\$2,029	6	50643	0.012
Amica Property and Casualty Insurance Company - 12287	\$3,632	\$3,217	\$2,978	\$3,578	\$3,103	\$2,979	\$2,464	\$2,711	\$2,687	\$2,691	0	584	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 \$65,000 or split limits of \$25,000/\$50,000 BI and \$15,000 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, 2021										Complaint Ratio (CR)		
Name of Insurer - NAIC#	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio			
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR	
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635				
METROPOLITAN CASUALTY INSURANCE COMPANY - 40169											0	8620	0.000	
COUNTRY PREFERRED INSURANCE COMPANY - 21008											1	28031	0.004	
Noblir Reciprocal Exchange - 16461	\$221	\$180	\$182	\$248	\$171	\$162	\$158	\$175	\$158	\$138	2	2889	0.069	
METROMILE INSURANCE COMPANY - 16187	\$348	\$307	\$303	\$368	\$292	\$221	\$213	\$217	\$211	\$191	1	9062	0.011	
AMSHIELD INSURANCE COMPANY - 15590	\$426	\$374	\$374	\$454	\$367	\$354	\$289	\$316	\$300	\$259	1	10322	0.010	
USAA GENERAL INDEMNITY COMPANY - 18600	\$443	\$401	\$405	\$460	\$373	\$368	\$373	\$352	\$355	\$304	13	130339	0.010	
PROGRESSIVE ADVANCED INSURANCE COMPANY - 11851	\$446	\$382	\$389	\$500	\$364	\$332	\$318	\$331	\$316	\$280	34	567947	0.006	
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY - 36161	\$463	\$400	\$391	\$476	\$387	\$343	\$323	\$315	\$346	\$300	2	102493	0.002	
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941	\$471	\$427	\$429	\$486	\$397	\$392	\$404	\$380	\$378	\$325	10	165633	0.006	
USAA CASUALTY INSURANCE COMPANY - 25968	\$498	\$451	\$454	\$519	\$417	\$413	\$423	\$400	\$400	\$342	6	155044	0.004	
Main Street America Protection Insurance Company - 13026	\$517	\$472	\$491	\$528	\$467	\$473	\$453	\$421	\$440	\$426	1	7089	0.014	
GEICO CASUALTY COMPANY - 41491	\$526	\$481	\$490	\$581	\$439	\$430	\$404	\$390	\$418	\$352	88	1056358	0.008	
TOPA INSURANCE COMPANY - 18031	\$535	\$457	\$453	\$568	\$423	\$388	\$361	\$380	\$367	\$319	1	1292	0.077	
PROGRESSIVE PREFERRED INSURANCE COMPANY - 37834	\$544	\$468	\$470	\$632	\$439	\$393	\$367	\$380	\$352	\$305	26	428900	0.006	
PHARMACISTS MUTUAL INSURANCE COMPANY - 13714	\$555	\$521	\$469	\$649	\$434	\$464	\$401	\$383	\$383	\$383	0	899	0.000	
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY - 25127	\$556	\$471	\$473	\$569	\$434	\$438	\$377	\$426	\$409	\$369	0	16785	0.000	
MILBANK INSURANCE COMPANY - 41653	\$556	\$471	\$473	\$569	\$434	\$438	\$377	\$426	\$409	\$369	1	-	0.00	
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY - 21253	\$575	\$513	\$520	\$594	\$472	\$474	\$482	\$459	\$455	\$390	7	73867	0.009	
CINCINNATI CASUALTY COMPANY, THE - 28665	\$580	\$550	\$523	\$484	\$467	\$338	\$327	\$386	\$365	\$387	0	739	0.000	
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259	\$600	\$522	\$499	\$642	\$479	\$511	\$416	\$448	\$455	\$355	0	3054	0.000	
BADGER MUTUAL INSURANCE COMPANY - 13420	\$635	\$605	\$538	\$678	\$485	\$519	\$458	\$398	\$398	\$398	1	6208	0.016	
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955	\$653	\$574	\$568	\$690	\$555	\$530	\$486	\$551	\$496	\$425	0	11186	0.000	
Clearcover Insurance Company - 16524	\$657	\$599	\$496	\$831	\$593	\$667	\$526	\$741	\$615	\$601	2	3344	0.060	
AUTO-OWNERS INSURANCE COMPANY - 18988	\$673	\$630	\$647	\$759	\$602	\$567	\$479	\$707	\$514	\$452	10	62259	0.016	
ELECTRIC INSURANCE COMPANY - 21261	\$683	\$627	\$671	\$572	\$788	\$627	\$627	\$582	\$627	\$627	0	7887	0.000	
WESTERN AGRICULTURAL INSURANCE COMPANY - 27871	\$688	\$605	\$615	\$779	\$577	\$543	\$452	\$493	\$506	\$426	0	13859	0.000	
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178	\$719	\$607	\$627	\$811	\$652	\$527	\$492	\$569	\$576	\$432	64	925635	0.007	
OWNERS INSURANCE COMPANY - 32700	\$746	\$698	\$717	\$841	\$667	\$606	\$531	\$783	\$569	\$501	2	17339	0.012	
MIDVALE INDEMNITY COMPANY - 27138	\$760	\$646	\$653	\$749	\$606	\$542	\$518	\$475	\$531	\$442	0	1481	0.000	
INFINITY SAFEGUARD INSURANCE COMPANY - 16802	\$760	\$813	\$662	\$913	\$595	\$625	\$666	\$700	\$677	\$581	13	41658	0.031	
AMERICAN FAMILY INSURANCE COMPANY - 10386	\$781	\$655	\$663	\$767	\$623	\$550	\$526	\$489	\$554	\$452	12	140983	0.009	
INFINITY CASUALTY INSURANCE COMPANY - 21792	\$783	\$827	\$697	\$932	\$617	\$638	\$658	\$715	\$693	\$586	8	36411	0.022	

**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 \$65,000 or split limits of \$25,000/\$50,000 BI and \$15,000 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, 2021												Complaint Ratio (CR)		
Name of Insurer - NAIC#	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio			
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR	
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635				
HORACE MANN INSURANCE COMPANY - 22578	\$789	\$658	\$671	\$780	\$654	\$609	\$538	\$583	\$588	\$508	0	5872	0.000	
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693	\$808	\$678	\$653	\$817	\$607	\$544	\$442	\$676	\$487	\$593	2	9317	0.021	
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756	\$816	\$661	\$663	\$793	\$701	\$602	\$572	\$672	\$599	\$543	0	1340	0.000	
BERKLEY INSURANCE COMPANY - 32603	\$840	\$775	\$775	\$928	\$727	\$736	\$639	\$676	\$618	\$621	0	250	0.000	
STILLWATER INSURANCE COMPANY - 25180	\$844	\$688	\$672	\$808	\$715	\$659	\$568	\$672	\$585	\$559	0	2891	0.000	
American Family Connect Property and Casualty Insurance Company - 29068	\$856	\$640	\$626	\$1,095	\$590	\$755	\$568	\$570	\$598	\$419	4	20093	0.020	
SECURA INSURANCE, A MUTUAL COMPANY - 22543	\$872	\$758	\$740	\$957	\$710	\$817	\$703	\$700	\$723	\$601	0	4	0.000	
CSAA AFFINITY INSURANCE COMPANY - 11681	\$879	\$695	\$772	\$939	\$667	\$593	\$512	\$736	\$613	\$497	0	127	0.000	
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939	\$886	\$813	\$813	\$935	\$761	\$761	\$672	\$736	\$700	\$736	0	2728	0.000	
COUNTRY CASUALTY INSURANCE COMPANY - 20982	\$894	\$828	\$814	\$1,026	\$893	\$823	\$599	\$784	\$846	\$580	0	351	0.000	
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773	\$896	\$790	\$803	\$1,013	\$751	\$703	\$584	\$627	\$654	\$550	3	49011	0.006	
CSAA GENERAL INSURANCE COMPANY - 37770	\$897	\$713	\$790	\$959	\$684	\$608	\$527	\$754	\$630	\$511	10	122535	0.008	
COUNTRY MUTUAL INSURANCE COMPANY - 20990	\$899	\$844	\$833	\$1,024	\$879	\$791	\$596	\$742	\$814	\$583	0	2397	0.000	
TWIN CITY FIRE INSURANCE COMPANY - 29459	\$900	\$714	\$756	\$888	\$676	\$657	\$565	\$536	\$599	\$602	0	7888	0.000	
PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD - 34690	\$900	\$714	\$756	\$888	\$676	\$657	\$565	\$536	\$599	\$602	0	2035	0.000	
HARTFORD CASUALTY INSURANCE COMPANY - 29424	\$900	\$714	\$756	\$888	\$676	\$657	\$565	\$536	\$599	\$602	0	1211	0.000	
NATIONWIDE INSURANCE COMPANY OF AMERICA - 25453	\$934	\$745	\$805	\$954	\$633	\$681	\$561	\$624	\$566	\$594	2	10377	0.019	
ECONOMY PREMIER ASSURANCE COMPANY - 40649	\$936	\$865	\$867	\$975	\$810	\$640	\$652	\$671	\$687	\$597	0	7545	0.000	
TEACHERS INSURANCE COMPANY - 22683	\$941	\$759	\$762	\$920	\$806	\$701	\$666	\$780	\$698	\$626	0	159	0.000	
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072	\$946	\$816	\$880	\$1,072	\$816	\$750	\$608	\$649	\$685	\$649	0	17244	0.000	
COAST NATIONAL INSURANCE COMPANY - 25089	\$960	\$719	\$734	\$969	\$746	\$663	\$576	\$757	\$656	\$507	12	131946	0.009	
STATE FARM FIRE AND CASUALTY COMPANY - 25143	\$962	\$817	\$842	\$1,081	\$874	\$706	\$660	\$768	\$779	\$588	2	38146	0.005	
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE - 12873	\$964	\$825	\$952	\$1,002	\$851	\$964	\$658	\$764	\$718	\$689	0	4345	0.000	
SECURA SUPREME INSURANCE COMPANY - 10239	\$983	\$853	\$830	\$1,080	\$794	\$917	\$782	\$779	\$810	\$666	0	3483	0.000	
SAFE AUTO INSURANCE COMPANY - 25405	\$993	\$901	\$818	\$1,032	\$814	\$743	\$664	\$730	\$688	\$560	5	1348	0.371	
ACUITY, A MUTUAL INSURANCE COMPANY - 14184	\$1,011	\$981	\$975	\$1,035	\$953	\$940	\$902	\$875	\$807	\$793	1	8268	0.012	
ROOT INSURANCE COMPANY - 10974	\$1,015	\$865	\$879	\$1,059	\$833	\$751	\$745	\$754	\$705	\$626	9	49506	0.018	
NATIONAL GENERAL INSURANCE COMPANY - 23728	\$1,025	\$914	\$885	\$1,045	\$932	\$861	\$808	\$1,019	\$834	\$757	3	22385	0.013	
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942	\$1,054	\$1,062	\$883	\$809	\$566	\$924	\$726	\$646	\$727	\$648	0	554	0.000	
ANCHOR GENERAL INSURANCE COMPANY - 40010	\$1,071	\$875	\$857	\$1,157	\$831	\$737	\$643	\$693	\$568	\$517	2	3274	0.061	
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401	\$1,078	\$1,086	\$903	\$824	\$576	\$942	\$740	\$656	\$744	\$658	1	19727	0.005	
COMMONWEALTH CASUALTY COMPANY - 13930	\$1,096	\$872	\$944	\$1,216	\$813	\$753	\$617	\$696	\$566	\$676	22	65575	0.034	

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 \$65,000 or split limits of \$25,000/\$50,000 BI and \$15,000 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, 2021										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
INTEGON INDEMNITY CORPORATION - 22772	\$1,121	\$936	\$921	\$1,163	\$923	\$876	\$765	\$1,061	\$824	\$747	0	-	0.00
EQUITY INSURANCE COMPANY - 28746	\$1,154	\$898	\$870	\$1,065	\$941	\$766	\$688	\$854	\$615	\$591	2	7508	0.027
AMICA MUTUAL INSURANCE COMPANY - 19976	\$1,165	\$1,026	\$958	\$1,144	\$987	\$947	\$790	\$867	\$858	\$858	2	19524	0.010
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688	\$1,170	\$1,016	\$1,018	\$1,250	\$915	\$873	\$839	\$855	\$811	\$739	22	315478	0.007
TRUMBULL INSURANCE COMPANY - 27120	\$1,210	\$965	\$991	\$1,230	\$976	\$846	\$740	\$775	\$834	\$700	11	161676	0.007
Falcon Insurance Company - 14254	\$1,213	\$930	\$871	\$1,105	\$853	\$770	\$682	\$785	\$616	\$586	1	15230	0.007
21ST CENTURY PREMIER INSURANCE COMPANY - 20796	\$1,215	\$971	\$1,069	\$1,225	\$972	\$863	\$749	\$787	\$748	\$787	0	-	0.00
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE CO. - 34339	\$1,238	\$973	\$1,028	\$1,164	\$924	\$973	\$922	\$847	\$933	\$847	1	19946	0.005
ECONOMY PREFERRED INSURANCE COMPANY - 38067	\$1,247	\$1,015	\$952	\$1,405	\$760	\$963	\$966	\$978	\$700	\$718	0	8524	0.000
Stonegate Insurance Company - 14012	\$1,270	\$984	\$1,206	\$1,206	\$1,055	\$869	\$766	\$923	\$684	\$678	0	1190	0.000
BANKERS STANDARD INSURANCE COMPANY - 18279	\$1,280	\$1,142	\$1,226	\$1,411	\$1,145	\$1,138	\$969	\$1,084	\$1,002	\$1,000	0	4138	0.000
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761	\$1,288	\$909	\$1,105	\$1,429	\$912	\$1,014	\$763	\$835	\$785	\$713	3	24818	0.012
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS - 43494	\$1,290	\$792	\$1,013	\$1,296	\$1,177	\$799	\$644	\$526	\$448	\$504	2	53453	0.004
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210	\$1,319	\$1,179	\$1,173	\$1,341	\$1,059	\$985	\$865	\$1,151	\$976	\$805	5	61022	0.008
UNITED INSURANCE COMPANY INC. - 12256	\$1,442	\$1,200	\$1,170	\$1,458	\$1,049	\$1,351	\$971	\$1,088	\$1,170	\$752	5	76795	0.007
SAFEMART INSURANCE COMPANY - 12521	\$1,457	\$1,223	\$1,114	\$1,437	\$1,164	\$962	\$785	\$886	\$708	\$792	8	58773	0.014
ALPHA PROPERTY & CASUALTY INSURANCE COMPANY - 38156	\$1,473	\$1,103	\$1,036	\$1,621	\$1,174	\$928	\$819	\$917	\$767	\$769	11	53927	0.020
SAFECO INSURANCE COMPANY OF AMERICA - 24740	\$1,475	\$1,239	\$1,260	\$1,511	\$1,140	\$1,114	\$953	\$1,077	\$1,069	\$936	17	162479	0.010
PRIMERO INSURANCE COMPANY - 11855	\$1,476	\$1,398	\$1,398	\$1,398	\$1,302	\$1,230	\$1,230	\$1,302	\$1,230	\$1,200	0	2273	0.000
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805	\$1,526	\$1,165	\$1,291	\$1,629	\$1,066	\$989	\$976	\$948	\$819	\$781	21	90624	0.023
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY - 12484	\$1,576	\$1,363	\$1,358	\$1,873	\$1,197	\$1,576	\$1,037	\$991	\$1,302	\$896	2	73511	0.003
YOUNG AMERICA INSURANCE COMPANY - 27090	\$1,576	\$1,306	\$1,336	\$1,456	\$1,252	\$1,234	\$1,102	\$1,222	\$1,138	\$1,222	3	10526	0.029
WESTERN GENERAL INSURANCE COMPANY - 27502	\$1,587	\$1,487	\$1,353	\$1,559	\$1,284	\$1,063	\$1,016	\$867	\$788	\$859	1	2905	0.034
MENDOTA INSURANCE COMPANY - 33650	\$1,621	\$1,300	\$1,209	\$1,544	\$1,044	\$1,053	\$970	\$832	\$694	\$573	4	18022	0.022
PEKIN INSURANCE COMPANY - 24228	\$1,634	\$1,486	\$1,393	\$2,049	\$1,411	\$1,259	\$1,193	\$1,371	\$1,396	\$974	5	38058	0.013
Amica Property and Casualty Insurance Company - 12287	\$1,675	\$1,473	\$1,376	\$1,645	\$1,417	\$1,361	\$1,135	\$1,246	\$1,233	\$1,234	0	584	0.000
ASSURANCEAMERICA INSURANCE COMPANY - 11558	\$1,740	\$1,595	\$1,336	\$1,743	\$1,404	\$1,118	\$857	\$893	\$780	\$779	1	28190	0.004
LIBERTY MUTUAL INSURANCE COMPANY - 23043	\$1,749	\$1,513	\$1,507	\$2,079	\$1,328	\$1,749	\$1,151	\$1,100	\$1,445	\$995	0	2521	0.000
AIG PROPERTY CASUALTY COMPANY - 19402	\$1,754	\$1,493	\$1,717	\$1,796	\$1,547	\$1,635	\$1,179	\$1,348	\$1,281	\$1,227	0	4788	0.000
FARMERS INSURANCE COMPANY OF ARIZONA - 21598	\$1,766	\$1,637	\$1,643	\$1,952	\$1,547	\$1,299	\$1,105	\$1,168	\$1,123	\$1,060	18	327743	0.005
MERCURY CASUALTY COMPANY - 11908	\$1,837	\$1,790	\$1,674	\$2,075	\$1,555	\$1,628	\$1,340	\$1,577	\$1,562	\$1,343	1	16285	0.006
ALLSTATE INDEMNITY COMPANY - 19240	\$1,852	\$1,617	\$1,788	\$1,944	\$1,592	\$1,611	\$1,472	\$1,474	\$1,466	\$1,466	4	12565	0.032

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 \$65,000 or split limits of \$25,000/\$50,000 BI and \$15,000 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, 2021											Complaint Ratio (CR)		
Name of Insurer - NAIC#	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
AMERICAN ACCESS CASUALTY COMPANY - 10730	\$1,934	\$1,512	\$1,046	\$1,418	\$1,498	\$1,391	\$1,277	\$829	\$783	\$974	12	45413	0.026
PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION - 18139	\$1,972	\$1,197	\$1,197	\$2,252	\$1,682	\$1,197	\$1,197	\$1,127	\$1,202	\$1,088	1	11687	0.009
SENTRY INSURANCE A MUTUAL COMPANY - 24988	\$1,972	\$1,681	\$1,681	\$2,252	\$1,682	\$1,197	\$1,197	\$1,127	\$1,202	\$1,088	2	99275	0.002
LOYA INSURANCE COMPANY - 11198	\$1,975	\$2,059	\$1,855	\$1,975	\$1,867	\$1,699	\$1,698	\$1,699	\$1,699	\$1,867	2	3780	0.053
UNITRIN SAFEGUARD INSURANCE COMPANY - 40703	\$2,034	\$1,795	\$1,788	\$2,293	\$1,671	\$1,570	\$1,489	\$1,530	\$1,577	\$1,321	0	4630	0.000
STAR CASUALTY INSURANCE COMPANY - 32387	\$2,102	\$1,657	\$1,233	\$1,280	\$1,780	\$1,465	\$1,345	\$1,063	\$963	\$1,024	0	2867	0.000
GREAT NORTHERN INSURANCE COMPANY - 20303	\$2,127	\$1,963	\$1,963	\$2,636	\$1,913	\$1,757	\$1,628	\$1,880	\$1,626	\$1,495	0	1037	0.000
VIGILANT INSURANCE COMPANY - 20397	\$2,127	\$1,963	\$1,963	\$2,636	\$1,913	\$1,757	\$1,628	\$1,880	\$1,626	\$1,495	0	546	0.000
FEDERAL INSURANCE COMPANY - 20281	\$2,127	\$1,963	\$1,963	\$2,636	\$1,913	\$1,757	\$1,628	\$1,880	\$1,626	\$1,495	0	3184	0.000
PACIFIC INDEMNITY COMPANY - 20346	\$2,127	\$1,963	\$1,963	\$2,636	\$1,913	\$1,757	\$1,628	\$1,880	\$1,626	\$1,495	0	7159	0.000
CENTRAL MUTUAL INSURANCE COMPANY - 20230	\$2,342	\$2,241	\$2,002	\$2,166	\$1,735	\$1,762	\$1,612	\$1,878	\$1,693	\$1,532	0	7951	0.000
PERMANENT GENERAL ASSURANCE CORPORATION - 37648	\$2,505	\$1,964	\$2,118	\$2,815	\$1,972	\$1,840	\$1,556	\$1,936	\$1,793	\$1,490	6	50643	0.012
MGA INSURANCE COMPANY, INC. - 40150	\$2,565	\$1,790	\$2,479	\$3,299	\$1,968	\$1,492	\$1,356	\$1,361	\$1,498	\$1,153	7	33036	0.021

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 \$65,000 or split limits of \$25,000/\$50,000 BI and \$15,000 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, 2021										Complaint Ratio (CR)		
Name of Insurer - NAIC#	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio			
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR	
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635				
INTEGON INDEMNITY CORPORATION - 22772											0	-	0.00	
PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD - 34690											0	2035	0.000	
ALPHA PROPERTY & CASUALTY INSURANCE COMPANY - 38156											11	53927	0.020	
METROPOLITAN CASUALTY INSURANCE COMPANY - 40169											0	8620	0.000	
ANCHOR GENERAL INSURANCE COMPANY - 40010											2	3274	0.061	
ASSURANCEAMERICA INSURANCE COMPANY - 11558											1	28190	0.004	
COUNTRY PREFERRED INSURANCE COMPANY - 21008											1	28031	0.004	
MGA INSURANCE COMPANY, INC. - 40150											7	33036	0.021	
TWIN CITY FIRE INSURANCE COMPANY - 29459											0	7888	0.000	
NATIONAL GENERAL INSURANCE COMPANY - 23728											3	22385	0.013	
EQUITY INSURANCE COMPANY - 28746											2	7508	0.027	
TRUMBULL INSURANCE COMPANY - 27120											11	161676	0.007	
HARTFORD CASUALTY INSURANCE COMPANY - 29424											0	1211	0.000	
COMMONWEALTH CASUALTY COMPANY - 13930											22	65575	0.034	
Noblr Reciprocal Exchange - 16461	\$407	\$328	\$334	\$453	\$311	\$293	\$295	\$320	\$285	\$251	2	2889	0.069	
Clearcover Insurance Company - 16524	\$517	\$925	\$1,071	\$570	\$715	\$775	\$506	\$563	\$545	\$495	2	3344	0.060	
TOPA INSURANCE COMPANY - 18031	\$561	\$488	\$475	\$585	\$459	\$417	\$400	\$402	\$395	\$352	1	1292	0.077	
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY - 25127	\$582	\$495	\$497	\$597	\$457	\$461	\$400	\$449	\$429	\$390	0	16785	0.000	
MILBANK INSURANCE COMPANY - 41653	\$582	\$495	\$497	\$597	\$457	\$461	\$400	\$449	\$429	\$390	1	-	0.00	
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY - 36161	\$610	\$519	\$505	\$630	\$505	\$445	\$425	\$421	\$452	\$388	2	102493	0.002	
PROGRESSIVE ADVANCED INSURANCE COMPANY - 11851	\$650	\$563	\$561	\$715	\$564	\$500	\$494	\$501	\$465	\$419	34	567947	0.006	
Main Street America Protection Insurance Company - 13026	\$652	\$601	\$616	\$654	\$592	\$599	\$576	\$542	\$564	\$549	1	7089	0.014	
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259	\$656	\$570	\$548	\$709	\$524	\$567	\$460	\$497	\$502	\$394	0	3054	0.000	
USAA GENERAL INDEMNITY COMPANY - 18600	\$687	\$624	\$624	\$720	\$589	\$573	\$592	\$558	\$548	\$469	13	130339	0.010	
AMSHIELD INSURANCE COMPANY - 15590	\$717	\$636	\$636	\$778	\$630	\$595	\$519	\$571	\$531	\$458	1	10322	0.010	
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941	\$728	\$661	\$659	\$756	\$625	\$609	\$641	\$601	\$581	\$500	10	165633	0.006	
ELECTRIC INSURANCE COMPANY - 21261	\$746	\$823	\$718	\$512	\$659	\$823	\$823	\$685	\$823	\$823	0	7887	0.000	
USAA CASUALTY INSURANCE COMPANY - 25968	\$776	\$704	\$703	\$814	\$660	\$647	\$677	\$637	\$620	\$532	6	155044	0.004	
PROGRESSIVE PREFERRED INSURANCE COMPANY - 37834	\$828	\$724	\$708	\$930	\$723	\$629	\$921	\$618	\$554	\$501	26	428900	0.006	
AUTO-OWNERS INSURANCE COMPANY - 18988	\$863	\$811	\$835	\$980	\$781	\$712	\$625	\$920	\$670	\$594	10	62259	0.016	
METROMILE INSURANCE COMPANY - 16187	\$889	\$762	\$731	\$935	\$721	\$536	\$536	\$541	\$516	\$453	1	9062	0.011	
CINCINNATI CASUALTY COMPANY, THE - 28665	\$896	\$864	\$813	\$752	\$768	\$554	\$565	\$694	\$598	\$674	0	739	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 \$65,000 or split limits of \$25,000/\$50,000 BI and \$15,000 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, 2021										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
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY - 21253	\$896	\$800	\$805	\$930	\$748	\$743	\$770	\$732	\$705	\$608	7	73867	0.009
INFINITY SAFEGUARD INSURANCE COMPANY - 16802	\$906	\$958	\$784	\$1,083	\$718	\$750	\$852	\$852	\$818	\$698	13	41658	0.031
WESTERN AGRICULTURAL INSURANCE COMPANY - 27871	\$918	\$807	\$820	\$1,045	\$774	\$731	\$614	\$681	\$684	\$577	0	13859	0.000
MIDVALE INDEMNITY COMPANY - 27138	\$929	\$787	\$798	\$919	\$742	\$659	\$629	\$592	\$650	\$541	0	1481	0.000
INFINITY CASUALTY INSURANCE COMPANY - 21792	\$930	\$969	\$824	\$1,101	\$742	\$762	\$782	\$867	\$834	\$700	8	36411	0.022
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178	\$941	\$789	\$823	\$1,053	\$862	\$696	\$673	\$788	\$769	\$578	64	925635	0.007
AMERICAN FAMILY INSURANCE COMPANY - 10386	\$955	\$801	\$816	\$951	\$771	\$676	\$648	\$630	\$686	\$568	12	140983	0.009
OWNERS INSURANCE COMPANY - 32700	\$956	\$899	\$925	\$1,086	\$866	\$790	\$693	\$1,020	\$743	\$659	2	17339	0.012
BADGER MUTUAL INSURANCE COMPANY - 13420	\$973	\$925	\$793	\$1,050	\$725	\$792	\$687	\$615	\$615	\$615	1	6208	0.016
HORACE MANN INSURANCE COMPANY - 22578	\$983	\$826	\$839	\$978	\$822	\$768	\$685	\$750	\$745	\$646	0	5872	0.000
PHARMACISTS MUTUAL INSURANCE COMPANY - 13714	\$1,000	\$947	\$845	\$1,179	\$796	\$840	\$772	\$735	\$735	\$735	0	899	0.000
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756	\$1,026	\$827	\$830	\$1,002	\$882	\$766	\$728	\$866	\$765	\$691	0	1340	0.000
American Family Connect Property and Casualty Insurance Company - 29068	\$1,035	\$775	\$761	\$1,288	\$724	\$925	\$713	\$731	\$733	\$538	4	20093	0.020
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955	\$1,060	\$934	\$918	\$1,115	\$911	\$879	\$823	\$934	\$824	\$710	0	11186	0.000
GEICO CASUALTY COMPANY - 41491	\$1,070	\$947	\$959	\$1,125	\$904	\$899	\$921	\$850	\$868	\$753	88	1056358	0.008
BERKLEY INSURANCE COMPANY - 32603	\$1,074	\$979	\$979	\$1,205	\$923	\$936	\$823	\$887	\$799	\$797	0	250	0.000
PEKIN INSURANCE COMPANY - 24228	\$1,076	\$968	\$917	\$1,420	\$914	\$831	\$777	\$939	\$946	\$639	5	38058	0.013
ROOT INSURANCE COMPANY - 10974	\$1,157	\$982	\$999	\$1,213	\$943	\$854	\$841	\$853	\$800	\$706	9	49506	0.018
NATIONWIDE INSURANCE COMPANY OF AMERICA - 25453	\$1,167	\$914	\$1,001	\$1,194	\$773	\$862	\$707	\$810	\$711	\$760	2	10377	0.019
SECURA INSURANCE, A MUTUAL COMPANY - 22543	\$1,178	\$1,025	\$1,003	\$1,290	\$963	\$1,107	\$967	\$972	\$991	\$833	0	4	0.000
TEACHERS INSURANCE COMPANY - 22683	\$1,190	\$955	\$959	\$1,169	\$1,020	\$897	\$855	\$1,012	\$896	\$803	0	159	0.000
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773	\$1,212	\$1,068	\$1,086	\$1,377	\$1,021	\$957	\$804	\$876	\$894	\$755	3	49011	0.006
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693	\$1,224	\$1,020	\$988	\$1,229	\$920	\$849	\$688	\$1,082	\$749	\$949	2	9317	0.021
SAFE AUTO INSURANCE COMPANY - 25405	\$1,225	\$1,056	\$947	\$1,223	\$979	\$900	\$812	\$901	\$819	\$683	5	1348	0.371
STATE FARM FIRE AND CASUALTY COMPANY - 25143	\$1,235	\$1,039	\$1,082	\$1,381	\$1,133	\$912	\$883	\$1,036	\$1,016	\$766	2	38146	0.005
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072	\$1,255	\$1,086	\$1,178	\$1,434	\$1,111	\$1,039	\$849	\$944	\$951	\$944	0	17244	0.000
COUNTRY CASUALTY INSURANCE COMPANY - 20982	\$1,272	\$1,169	\$1,145	\$1,470	\$1,281	\$1,180	\$862	\$1,133	\$1,219	\$834	0	351	0.000
COUNTRY MUTUAL INSURANCE COMPANY - 20990	\$1,275	\$1,191	\$1,171	\$1,460	\$1,256	\$1,131	\$854	\$1,069	\$1,169	\$834	0	2397	0.000
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761	\$1,309	\$926	\$1,123	\$1,450	\$927	\$1,032	\$777	\$852	\$800	\$726	3	24818	0.012
SECURA SUPREME INSURANCE COMPANY - 10239	\$1,320	\$1,145	\$1,119	\$1,447	\$1,073	\$1,236	\$1,071	\$1,078	\$1,104	\$921	0	3483	0.000
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE - 12873	\$1,356	\$1,150	\$1,351	\$1,411	\$1,207	\$1,356	\$955	\$1,114	\$1,034	\$994	0	4345	0.000
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939	\$1,422	\$1,319	\$1,319	\$1,487	\$1,237	\$1,237	\$1,116	\$1,202	\$1,150	\$1,202	0	2728	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 \$65,000 or split limits of \$25,000/\$50,000 BI and \$15,000 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, 2021										Complaint Ratio (CR)		
Name of Insurer - NAIC#	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
21ST CENTURY PREMIER INSURANCE COMPANY - 20796	\$1,480	\$1,144	\$1,259	\$1,460	\$1,181	\$1,059	\$924	\$987	\$919	\$917	0	-	0.00
ACUITY, A MUTUAL INSURANCE COMPANY - 14184	\$1,485	\$1,447	\$1,423	\$1,491	\$1,400	\$1,368	\$1,344	\$1,291	\$1,179	\$1,157	1	8268	0.012
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210	\$1,522	\$1,362	\$1,349	\$1,548	\$1,243	\$1,177	\$1,040	\$1,393	\$1,145	\$952	5	61022	0.008
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805	\$1,526	\$1,165	\$1,291	\$1,629	\$1,066	\$989	\$976	\$948	\$819	\$781	21	90624	0.023
MERCURY CASUALTY COMPANY - 11908	\$1,591	\$2,000	\$1,950	\$2,348	\$1,809	\$1,974	\$1,591	\$1,986	\$1,859	\$1,594	1	16285	0.006
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688	\$1,600	\$1,397	\$1,396	\$1,698	\$1,271	\$1,236	\$1,202	\$1,270	\$1,148	\$1,063	22	315478	0.007
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942	\$1,639	\$1,679	\$1,411	\$1,328	\$961	\$1,502	\$1,198	\$1,093	\$1,156	\$1,148	0	554	0.000
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401	\$1,657	\$1,699	\$1,427	\$1,341	\$970	\$1,518	\$1,209	\$1,104	\$1,168	\$1,157	1	19727	0.005
COAST NATIONAL INSURANCE COMPANY - 25089	\$1,679	\$1,248	\$1,255	\$1,708	\$1,335	\$1,225	\$1,068	\$1,436	\$1,172	\$930	12	131946	0.009
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE CO. - 34339	\$1,718	\$1,379	\$1,459	\$1,611	\$1,309	\$1,346	\$1,347	\$1,214	\$1,296	\$1,214	1	19946	0.005
ECONOMY PREFERRED INSURANCE COMPANY - 38067	\$1,737	\$1,393	\$1,275	\$1,870	\$1,066	\$1,328	\$1,334	\$1,392	\$961	\$962	0	8524	0.000
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS - 43494	\$1,765	\$1,076	\$1,385	\$1,764	\$1,632	\$1,124	\$903	\$760	\$635	\$710	2	53453	0.004
YOUNG AMERICA INSURANCE COMPANY - 27090	\$1,816	\$1,510	\$1,528	\$1,672	\$1,444	\$1,444	\$1,276	\$1,432	\$1,324	\$1,432	3	10526	0.029
Stonegate Insurance Company - 14012	\$1,839	\$1,415	\$1,739	\$1,739	\$1,563	\$1,272	\$1,164	\$1,413	\$1,029	\$1,014	0	1190	0.000
BANKERS STANDARD INSURANCE COMPANY - 18279	\$1,871	\$1,652	\$1,775	\$2,047	\$1,671	\$1,689	\$1,453	\$1,625	\$1,496	\$1,486	0	4138	0.000
AMICA MUTUAL INSURANCE COMPANY - 19976	\$1,908	\$1,659	\$1,569	\$1,871	\$1,671	\$1,637	\$1,404	\$1,560	\$1,519	\$1,514	2	19524	0.010
CSAA AFFINITY INSURANCE COMPANY - 11681	\$1,911	\$1,628	\$1,792	\$2,035	\$1,574	\$1,428	\$1,315	\$1,772	\$1,529	\$1,192	0	127	0.000
ECONOMY PREMIER ASSURANCE COMPANY - 40649	\$1,999	\$1,845	\$1,915	\$2,125	\$1,858	\$1,357	\$1,390	\$1,377	\$1,499	\$1,315	0	7545	0.000
SAFeway INSURANCE COMPANY - 12521	\$2,024	\$1,694	\$1,525	\$2,012	\$1,720	\$1,393	\$1,161	\$1,328	\$1,028	\$1,205	8	58773	0.014
CSAA GENERAL INSURANCE COMPANY - 37770	\$2,102	\$1,798	\$1,978	\$2,236	\$1,741	\$1,574	\$1,457	\$1,949	\$1,693	\$1,315	10	122535	0.008
LOYA INSURANCE COMPANY - 11198	\$2,236	\$2,322	\$2,086	\$2,236	\$2,115	\$1,929	\$1,910	\$1,929	\$1,929	\$2,115	2	3780	0.053
UNITRIN SAFEGUARD INSURANCE COMPANY - 40703	\$2,574	\$2,308	\$2,293	\$2,900	\$2,155	\$2,074	\$1,989	\$2,072	\$2,061	\$1,775	0	4630	0.000
STAR CASUALTY INSURANCE COMPANY - 32387	\$2,576	\$2,043	\$1,567	\$1,642	\$2,170	\$1,803	\$1,641	\$1,330	\$1,209	\$1,296	0	2867	0.000
SENTRY INSURANCE A MUTUAL COMPANY - 24988	\$2,579	\$2,196	\$2,196	\$2,944	\$2,303	\$1,688	\$1,688	\$1,635	\$1,683	\$1,553	2	99275	0.002
PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION - 18139	\$2,579	\$2,196	\$2,196	\$2,944	\$2,303	\$1,688	\$1,688	\$1,635	\$1,683	\$1,553	1	11687	0.009
PRIMERO INSURANCE COMPANY - 11855	\$2,592	\$2,466	\$2,466	\$2,466	\$2,280	\$2,166	\$2,166	\$2,280	\$2,166	\$2,082	0	2273	0.000
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY - 12484	\$2,600	\$2,376	\$2,391	\$2,935	\$2,125	\$2,600	\$2,010	\$1,790	\$2,217	\$1,632	2	73511	0.003
AIG PROPERTY CASUALTY COMPANY - 19402	\$2,608	\$2,213	\$2,557	\$2,677	\$2,313	\$2,463	\$1,759	\$2,022	\$1,914	\$1,836	0	4788	0.000
FARMERS INSURANCE COMPANY OF ARIZONA - 21598	\$2,659	\$2,503	\$2,478	\$2,900	\$2,498	\$2,118	\$1,930	\$2,224	\$1,925	\$1,812	18	327743	0.005
UNITED INSURANCE COMPANY INC. - 12256	\$2,815	\$2,480	\$2,363	\$2,651	\$2,260	\$2,531	\$1,863	\$1,781	\$2,178	\$1,414	5	76795	0.007
Amica Property and Casualty Insurance Company - 12287	\$2,826	\$2,454	\$2,324	\$2,771	\$2,474	\$2,424	\$2,077	\$2,310	\$2,251	\$2,242	0	584	0.000
LIBERTY MUTUAL INSURANCE COMPANY - 23043	\$2,886	\$2,637	\$2,654	\$3,257	\$2,359	\$2,886	\$2,231	\$1,987	\$2,461	\$1,812	0	2521	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 \$65,000 or split limits of \$25,000/\$50,000 BI and \$15,000 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, 2021												Complaint Ratio (CR)		
Name of Insurer - NAIC#	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio			
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR	
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635				
ALLSTATE INDEMNITY COMPANY - 19240	\$3,040	\$2,689	\$3,023	\$3,253	\$2,715	\$2,771	\$2,555	\$2,583	\$2,583	\$2,583	4	12565	0.032	
SAFECO INSURANCE COMPANY OF AMERICA - 24740	\$3,139	\$2,776	\$2,803	\$3,281	\$2,655	\$2,637	\$2,460	\$2,582	\$2,358	\$2,346	17	162479	0.010	
PACIFIC INDEMNITY COMPANY - 20346	\$3,216	\$2,937	\$2,937	\$4,045	\$2,914	\$2,694	\$2,522	\$2,928	\$2,516	\$2,293	0	7159	0.000	
VIGILANT INSURANCE COMPANY - 20397	\$3,216	\$2,937	\$2,937	\$4,045	\$2,914	\$2,694	\$2,522	\$2,928	\$2,516	\$2,293	0	546	0.000	
GREAT NORTHERN INSURANCE COMPANY - 20303	\$3,216	\$2,937	\$2,937	\$4,045	\$2,914	\$2,694	\$2,522	\$2,928	\$2,516	\$2,293	0	1037	0.000	
FEDERAL INSURANCE COMPANY - 20281	\$3,216	\$2,937	\$2,937	\$4,045	\$2,914	\$2,694	\$2,522	\$2,928	\$2,516	\$2,293	0	3184	0.000	
STILLWATER INSURANCE COMPANY - 25180	\$3,329	\$2,678	\$2,577	\$3,140	\$2,798	\$2,716	\$2,282	\$2,761	\$2,324	\$2,335	0	2891	0.000	
PERMANENT GENERAL ASSURANCE CORPORATION - 37648	\$3,420	\$2,703	\$2,912	\$3,705	\$2,780	\$2,614	\$2,243	\$2,788	\$2,539	\$2,111	6	50643	0.012	
MENDOTA INSURANCE COMPANY - 33650	\$3,641	\$3,153	\$2,929	\$3,551	\$2,799	\$2,495	\$2,788	\$1,928	\$1,612	\$1,355	4	18022	0.022	
Falcon Insurance Company - 14254	\$3,773	\$3,776	\$3,287	\$3,315	\$3,129	\$3,018	\$1,450	\$2,892	\$2,942	\$2,914	1	15230	0.007	
CENTRAL MUTUAL INSURANCE COMPANY - 20230	\$3,911	\$3,747	\$3,371	\$3,615	\$2,898	\$3,061	\$2,845	\$3,288	\$2,992	\$2,691	0	7951	0.000	
WESTERN GENERAL INSURANCE COMPANY - 27502	\$3,922	\$3,356	\$3,361	\$4,527	\$3,209	\$2,886	\$2,745	\$2,481	\$2,563	\$2,257	1	2905	0.034	
AMERICAN ACCESS CASUALTY COMPANY - 10730	\$3,947	\$3,028	\$2,267	\$2,855	\$2,990	\$3,021	\$2,604	\$1,866	\$1,732	\$2,381	12	45413	0.026	

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 5FNYP4H4&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 \$65,000 or split limits of \$25,000/\$50,000 BI and \$15,000 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, 2021										Complaint Ratio (CR)		
Name of Insurer - NAIC#	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio			
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR	
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635				
METROPOLITAN CASUALTY INSURANCE COMPANY - 40169											0	8620	0.000	
COUNTRY PREFERRED INSURANCE COMPANY - 21008											1	28031	0.004	
ROOT INSURANCE COMPANY - 10974	\$828	\$706	\$716	\$864	\$674	\$596	\$583	\$578	\$557	\$487	9	49506	0.018	
USAA GENERAL INDEMNITY COMPANY - 18600	\$882	\$799	\$806	\$913	\$751	\$737	\$748	\$715	\$702	\$612	13	130339	0.010	
Noblir Reciprocal Exchange - 16461	\$898	\$770	\$757	\$976	\$726	\$646	\$630	\$646	\$624	\$550	2	2889	0.069	
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941	\$1,004	\$912	\$914	\$1,034	\$856	\$841	\$871	\$825	\$801	\$699	10	165633	0.006	
USAA CASUALTY INSURANCE COMPANY - 25968	\$1,040	\$943	\$948	\$1,079	\$879	\$868	\$893	\$851	\$829	\$723	6	155044	0.004	
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY - 21253	\$1,173	\$1,049	\$1,063	\$1,209	\$975	\$974	\$994	\$956	\$922	\$807	7	73867	0.009	
MILBANK INSURANCE COMPANY - 41653	\$1,271	\$1,099	\$1,110	\$1,308	\$1,020	\$1,012	\$895	\$987	\$942	\$866	1	-	0.00	
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY - 25127	\$1,271	\$1,099	\$1,110	\$1,308	\$1,020	\$1,012	\$895	\$987	\$942	\$866	0	16785	0.000	
PROGRESSIVE ADVANCED INSURANCE COMPANY - 11851	\$1,339	\$1,146	\$1,167	\$1,505	\$1,087	\$954	\$917	\$940	\$900	\$791	34	567947	0.006	
PROGRESSIVE PREFERRED INSURANCE COMPANY - 37834	\$1,433	\$1,255	\$1,255	\$1,635	\$1,185	\$1,034	\$986	\$990	\$938	\$822	26	428900	0.006	
TOPA INSURANCE COMPANY - 18031	\$1,438	\$1,250	\$1,226	\$1,541	\$1,156	\$1,023	\$957	\$982	\$980	\$853	1	1292	0.077	
Main Street America Protection Insurance Company - 13026	\$1,580	\$1,423	\$1,502	\$1,630	\$1,414	\$1,442	\$1,357	\$1,245	\$1,310	\$1,269	1	7089	0.014	
GEICO CASUALTY COMPANY - 41491	\$1,583	\$1,447	\$1,457	\$1,738	\$1,309	\$1,259	\$1,196	\$1,119	\$1,210	\$1,014	88	1056358	0.008	
AMSHIELD INSURANCE COMPANY - 15590	\$1,630	\$1,522	\$1,522	\$1,775	\$1,465	\$1,350	\$1,146	\$1,212	\$1,222	\$1,043	1	10322	0.010	
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY - 36161	\$1,662	\$1,410	\$1,367	\$1,709	\$1,350	\$1,167	\$1,101	\$1,057	\$1,187	\$993	2	102493	0.002	
HORACE MANN INSURANCE COMPANY - 22578	\$1,703	\$1,423	\$1,447	\$1,676	\$1,411	\$1,314	\$1,158	\$1,277	\$1,275	\$1,102	0	5872	0.000	
PHARMACISTS MUTUAL INSURANCE COMPANY - 13714	\$1,714	\$1,623	\$1,449	\$2,008	\$1,666	\$1,778	\$1,580	\$1,502	\$1,502	\$1,502	0	899	0.000	
INFINITY SAFEGUARD INSURANCE COMPANY - 16802	\$1,910	\$2,057	\$1,689	\$2,379	\$1,522	\$1,586	\$1,670	\$1,831	\$1,737	\$1,476	13	41658	0.031	
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756	\$1,932	\$1,565	\$1,569	\$1,876	\$1,663	\$1,421	\$1,355	\$1,605	\$1,426	\$1,288	0	1340	0.000	
PEKIN INSURANCE COMPANY - 24228	\$1,981	\$1,822	\$1,713	\$2,362	\$1,716	\$1,557	\$1,486	\$1,692	\$1,685	\$1,207	5	38058	0.013	
Falcon Insurance Company - 14254	\$1,992	\$1,509	\$1,406	\$1,781	\$1,394	\$1,259	\$1,130	\$1,296	\$1,023	\$978	1	15230	0.007	
WESTERN AGRICULTURAL INSURANCE COMPANY - 27871	\$1,995	\$1,748	\$1,781	\$2,254	\$1,665	\$1,568	\$1,292	\$1,404	\$1,455	\$1,213	0	13859	0.000	
INFINITY CASUALTY INSURANCE COMPANY - 21792	\$2,055	\$2,183	\$1,869	\$2,540	\$1,648	\$1,686	\$1,704	\$1,951	\$1,853	\$1,545	8	36411	0.022	
ELECTRIC INSURANCE COMPANY - 21261	\$2,157	\$1,982	\$1,963	\$2,322	\$1,876	\$2,132	\$1,846	\$1,924	\$1,957	\$1,644	0	7887	0.000	
ACUITY, A MUTUAL INSURANCE COMPANY - 14184	\$2,183	\$2,042	\$2,068	\$2,234	\$2,060	\$2,039	\$1,955	\$1,897	\$1,764	\$1,719	1	8268	0.012	
Clearcover Insurance Company - 16524	\$2,194	\$1,071	\$1,445	\$1,417	\$981	\$2,075	\$1,072	\$1,181	\$1,865	\$1,603	2	3344	0.060	
TEACHERS INSURANCE COMPANY - 22683	\$2,226	\$1,796	\$1,803	\$2,175	\$1,911	\$1,658	\$1,580	\$1,868	\$1,662	\$1,490	0	159	0.000	
BADGER MUTUAL INSURANCE COMPANY - 13420	\$2,242	\$2,139	\$1,880	\$2,396	\$1,695	\$1,812	\$1,695	\$1,387	\$1,387	\$1,387	1	6208	0.016	
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178	\$2,248	\$1,899	\$1,956	\$2,542	\$2,055	\$1,649	\$1,544	\$1,758	\$1,785	\$1,339	64	925635	0.007	
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955	\$2,262	\$1,996	\$1,964	\$2,369	\$1,944	\$1,816	\$1,672	\$1,837	\$1,694	\$1,448	0	11186	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 5FN4F4H4&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 \$65,000 or split limits of \$25,000/\$50,000 BI and \$15,000 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, 2021										Complaint Ratio (CR)		
Name of Insurer - NAIC#	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
BANKERS STANDARD INSURANCE COMPANY - 18279	\$2,283	\$2,038	\$2,184	\$2,403	\$2,043	\$2,031	\$1,727	\$1,944	\$1,787	\$1,891	0	4138	0.000
AMERICAN FAMILY INSURANCE COMPANY - 10386	\$2,344	\$1,915	\$1,928	\$2,261	\$1,805	\$1,537	\$1,449	\$1,333	\$1,597	\$1,222	12	140983	0.009
American Family Connect Property and Casualty Insurance Company - 29068	\$2,345	\$1,802	\$1,742	\$2,902	\$1,616	\$2,022	\$1,564	\$1,506	\$1,643	\$1,138	4	20093	0.020
NATIONWIDE INSURANCE COMPANY OF AMERICA - 25453	\$2,346	\$1,848	\$2,000	\$2,377	\$1,564	\$1,700	\$1,405	\$1,568	\$1,399	\$1,486	2	10377	0.019
CSAA AFFINITY INSURANCE COMPANY - 11681	\$2,378	\$1,972	\$2,197	\$2,558	\$1,900	\$1,707	\$1,468	\$2,031	\$1,719	\$1,406	0	127	0.000
NATIONAL GENERAL INSURANCE COMPANY - 23728	\$2,409	\$2,049	\$1,970	\$2,466	\$2,098	\$1,946	\$1,827	\$2,430	\$1,881	\$1,707	3	22385	0.013
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259	\$2,418	\$2,122	\$2,047	\$2,616	\$1,972	\$2,078	\$1,720	\$1,789	\$1,860	\$1,458	0	3054	0.000
COAST NATIONAL INSURANCE COMPANY - 25089	\$2,421	\$1,833	\$1,865	\$2,443	\$1,927	\$1,695	\$1,480	\$1,912	\$1,654	\$1,291	12	131946	0.009
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE - 12873	\$2,525	\$1,983	\$2,497	\$2,630	\$2,244	\$2,525	\$1,727	\$2,022	\$1,896	\$1,817	0	4345	0.000
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942	\$2,559	\$2,587	\$2,176	\$2,007	\$1,442	\$2,289	\$1,822	\$1,644	\$1,799	\$1,700	0	554	0.000
CSAA GENERAL INSURANCE COMPANY - 37770	\$2,568	\$2,136	\$2,376	\$2,759	\$2,057	\$1,840	\$1,592	\$2,197	\$1,870	\$1,517	10	122535	0.008
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693	\$2,576	\$2,176	\$2,085	\$2,574	\$1,944	\$1,728	\$1,415	\$2,084	\$1,544	\$1,827	2	9317	0.021
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401	\$2,606	\$2,634	\$2,212	\$2,038	\$1,463	\$2,326	\$1,853	\$1,670	\$1,830	\$1,723	1	19727	0.005
METROMILE INSURANCE COMPANY - 16187	\$2,610	\$2,302	\$2,240	\$2,769	\$2,137	\$1,484	\$1,407	\$1,403	\$1,439	\$1,255	1	9062	0.011
AUTO-OWNERS INSURANCE COMPANY - 18988	\$2,625	\$2,451	\$2,523	\$2,993	\$2,343	\$2,116	\$1,848	\$2,801	\$1,994	\$1,735	10	62259	0.016
MIDVALE INDEMNITY COMPANY - 27138	\$2,644	\$2,169	\$2,169	\$2,522	\$1,995	\$1,709	\$1,597	\$1,403	\$1,736	\$1,309	0	1481	0.000
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072	\$2,652	\$2,281	\$2,450	\$2,962	\$2,287	\$2,116	\$1,682	\$1,826	\$1,908	\$1,826	0	17244	0.000
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773	\$2,750	\$2,415	\$2,460	\$3,100	\$2,293	\$2,146	\$1,766	\$1,889	\$1,988	\$1,664	3	49011	0.006
OWNERS INSURANCE COMPANY - 32700	\$2,908	\$2,715	\$2,795	\$3,316	\$2,596	\$2,345	\$2,049	\$3,104	\$2,210	\$1,923	2	17339	0.012
STATE FARM FIRE AND CASUALTY COMPANY - 25143	\$2,925	\$2,476	\$2,550	\$3,307	\$2,676	\$2,142	\$2,007	\$2,294	\$2,335	\$1,752	2	38146	0.005
STILLWATER INSURANCE COMPANY - 25180	\$2,997	\$2,425	\$2,362	\$2,872	\$2,536	\$2,304	\$1,974	\$2,337	\$2,034	\$1,927	0	2891	0.000
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939	\$3,065	\$2,830	\$2,830	\$3,214	\$2,655	\$2,655	\$2,379	\$2,574	\$2,457	\$2,574	0	2728	0.000
INTEGON INDEMNITY CORPORATION - 22772	\$3,101	\$2,574	\$2,542	\$3,238	\$2,524	\$2,382	\$2,067	\$2,889	\$2,267	\$2,039	0	-	0.00
SECURA INSURANCE, A MUTUAL COMPANY - 22543	\$3,131	\$2,732	\$2,650	\$3,457	\$2,537	\$2,928	\$2,500	\$2,463	\$2,568	\$2,102	0	4	0.000
SAFE AUTO INSURANCE COMPANY - 25405	\$3,179	\$2,853	\$2,571	\$3,295	\$2,521	\$2,254	\$1,986	\$2,219	\$2,087	\$1,635	5	1348	0.371
BERKLEY INSURANCE COMPANY - 32603	\$3,426	\$3,141	\$3,141	\$3,833	\$2,957	\$2,971	\$2,579	\$2,746	\$2,478	\$2,476	0	250	0.000
COUNTRY CASUALTY INSURANCE COMPANY - 20982	\$3,493	\$3,302	\$3,258	\$3,963	\$3,384	\$3,005	\$2,304	\$2,810	\$3,104	\$2,265	0	351	0.000
ECONOMY PREMIER ASSURANCE COMPANY - 40649	\$3,530	\$3,299	\$3,282	\$3,701	\$3,028	\$2,310	\$2,261	\$2,236	\$2,502	\$2,090	0	7545	0.000
SECURA SUPREME INSURANCE COMPANY - 10239	\$3,554	\$3,088	\$2,985	\$3,920	\$2,853	\$3,303	\$2,793	\$2,751	\$2,885	\$2,342	0	3483	0.000
HARTFORD CASUALTY INSURANCE COMPANY - 29424	\$3,586	\$2,825	\$2,938	\$3,515	\$2,573	\$2,529	\$2,182	\$2,037	\$2,350	\$2,341	0	1211	0.000
TWIN CITY FIRE INSURANCE COMPANY - 29459	\$3,586	\$2,825	\$2,938	\$3,515	\$2,573	\$2,529	\$2,182	\$2,037	\$2,350	\$2,341	0	7888	0.000
PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD - 34690	\$3,586	\$2,825	\$2,938	\$3,515	\$2,573	\$2,529	\$2,182	\$2,037	\$2,350	\$2,341	0	2035	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 5FN4F4H4&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 \$65,000 or split limits of \$25,000/\$50,000 BI and \$15,000 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	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
AIG PROPERTY CASUALTY COMPANY - 19402	\$3,597	\$2,976	\$3,446	\$3,609	\$3,206	\$3,238	\$2,443	\$2,694	\$2,633	\$2,465	0	4788	0.000
COUNTRY MUTUAL INSURANCE COMPANY - 20990	\$3,753	\$3,587	\$3,549	\$4,230	\$3,574	\$3,115	\$2,451	\$2,874	\$3,219	\$2,427	0	2397	0.000
21ST CENTURY PREMIER INSURANCE COMPANY - 20796	\$3,799	\$2,945	\$3,259	\$3,787	\$3,003	\$2,665	\$2,304	\$2,451	\$2,288	\$2,265	0	-	0.00
AMICA MUTUAL INSURANCE COMPANY - 19976	\$3,810	\$3,289	\$3,136	\$3,743	\$3,231	\$3,185	\$2,623	\$2,870	\$2,848	\$2,503	2	19524	0.010
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761	\$4,109	\$2,858	\$3,486	\$4,482	\$2,880	\$3,214	\$2,401	\$2,624	\$2,449	\$2,213	3	24818	0.012
EQUITY INSURANCE COMPANY - 28746	\$4,156	\$3,289	\$3,212	\$3,934	\$3,396	\$2,739	\$2,396	\$3,026	\$2,130	\$2,033	2	7508	0.027
CINCINNATI CASUALTY COMPANY, THE - 28665	\$4,211	\$4,125	\$3,809	\$3,532	\$3,525	\$2,375	\$2,369	\$2,695	\$2,726	\$2,816	0	739	0.000
SAFECO INSURANCE COMPANY OF AMERICA - 24740	\$4,391	\$3,765	\$3,856	\$4,514	\$3,458	\$3,292	\$2,842	\$3,185	\$3,197	\$2,736	17	162479	0.010
UNITED INSURANCE COMPANY INC. - 12256	\$4,423	\$3,693	\$3,594	\$4,451	\$3,229	\$4,125	\$2,969	\$3,300	\$3,571	\$2,281	5	76795	0.007
SAFEMWAY INSURANCE COMPANY - 12521	\$4,446	\$3,766	\$3,431	\$4,475	\$3,591	\$2,936	\$2,384	\$2,689	\$2,097	\$2,361	8	58773	0.014
WESTERN GENERAL INSURANCE COMPANY - 27502	\$4,450	\$3,881	\$3,868	\$5,047	\$3,730	\$3,254	\$3,125	\$2,128	\$2,929	\$2,598	1	2905	0.034
ALLSTATE INDEMNITY COMPANY - 19240	\$4,589	\$4,025	\$4,476	\$4,829	\$4,017	\$4,074	\$3,719	\$3,723	\$3,701	\$3,701	4	12565	0.032
MENDOTA INSURANCE COMPANY - 33650	\$4,611	\$3,687	\$3,328	\$4,311	\$3,010	\$3,017	\$2,781	\$2,304	\$1,906	\$1,571	4	18022	0.022
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688	\$4,778	\$4,174	\$4,166	\$4,962	\$3,802	\$3,629	\$3,550	\$3,604	\$3,421	\$3,142	22	315478	0.007
Stonegate Insurance Company - 14012	\$4,817	\$3,801	\$4,702	\$4,702	\$4,018	\$3,289	\$2,809	\$3,408	\$2,493	\$2,475	0	1190	0.000
ANCHOR GENERAL INSURANCE COMPANY - 40010	\$4,938	\$4,104	\$4,077	\$5,623	\$3,816	\$3,351	\$2,840	\$3,146	\$2,461	\$2,164	2	3274	0.061
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805	\$4,945	\$3,774	\$4,181	\$5,270	\$3,447	\$3,195	\$3,176	\$3,046	\$2,641	\$2,528	21	90624	0.023
SENTRY INSURANCE A MUTUAL COMPANY - 24988	\$5,007	\$4,259	\$4,259	\$5,709	\$4,227	\$2,926	\$2,926	\$2,724	\$2,922	\$2,653	2	99275	0.002
PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION - 18139	\$5,007	\$4,259	\$4,259	\$5,709	\$4,227	\$2,926	\$2,926	\$2,724	\$2,922	\$2,653	1	11687	0.009
LOYA INSURANCE COMPANY - 11198	\$5,059	\$5,293	\$4,700	\$5,059	\$4,744	\$4,263	\$4,242	\$4,263	\$4,263	\$4,744	2	3780	0.053
ECONOMY PREFERRED INSURANCE COMPANY - 38067	\$5,095	\$4,246	\$4,093	\$6,023	\$3,085	\$3,986	\$4,066	\$3,980	\$2,951	\$3,027	0	8524	0.000
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS - 43494	\$5,322	\$3,267	\$4,218	\$5,309	\$5,011	\$3,267	\$2,663	\$2,031	\$1,745	\$2,004	2	53453	0.004
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY - 12484	\$5,403	\$4,698	\$4,490	\$5,990	\$4,049	\$5,403	\$3,352	\$3,209	\$4,362	\$2,978	2	73511	0.003
FARMERS INSURANCE COMPANY OF ARIZONA - 21598	\$5,471	\$5,048	\$4,913	\$5,832	\$4,831	\$4,039	\$3,424	\$3,667	\$3,677	\$3,210	18	327743	0.005
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE CO. - 34339	\$5,579	\$4,449	\$4,601	\$5,179	\$4,161	\$4,354	\$4,179	\$3,825	\$4,071	\$3,825	1	19946	0.005
ALPHA PROPERTY & CASUALTY INSURANCE COMPANY - 38156	\$5,596	\$4,122	\$3,874	\$6,179	\$4,314	\$3,376	\$2,978	\$3,191	\$2,764	\$2,789	11	53927	0.020
Amica Property and Casualty Insurance Company - 12287	\$5,664	\$4,889	\$4,666	\$5,567	\$4,806	\$4,739	\$3,769	\$4,283	\$4,248	\$3,731	0	584	0.000
TRUMBULL INSURANCE COMPANY - 27120	\$5,670	\$4,567	\$4,479	\$5,720	\$4,359	\$3,796	\$3,423	\$3,479	\$3,988	\$3,185	11	161676	0.007
COMMONWEALTH CASUALTY COMPANY - 13930	\$5,705	\$4,383	\$4,908	\$6,576	\$3,866	\$3,691	\$2,668	\$3,013	\$2,431	\$2,992	22	65575	0.034
UNITRIN SAFEGUARD INSURANCE COMPANY - 40703	\$5,849	\$5,092	\$5,071	\$6,576	\$4,708	\$4,324	\$4,075	\$4,151	\$4,394	\$3,586	0	4630	0.000
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210	\$5,888	\$5,070	\$5,102	\$5,919	\$4,621	\$4,311	\$3,706	\$4,985	\$4,308	\$3,340	5	61022	0.008
ASSURANCEAMERICA INSURANCE COMPANY - 11558	\$5,927	\$5,876	\$4,641	\$6,476	\$5,173	\$3,810	\$2,985	\$3,088	\$2,659	\$2,764	1	28190	0.004

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 5FN9F4H4&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 \$65,000 or split limits of \$25,000/\$50,000 BI and \$15,000 PD; medical payments of \$5,000; UM and UIM Limits same as liability; \$250 deductible comprehensive; \$500 deductible collision.

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	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR	
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635				
LIBERTY MUTUAL INSURANCE COMPANY - 23043	\$5,997	\$5,214	\$4,984	\$6,649	\$4,494	\$5,997	\$3,721	\$3,562	\$4,842	\$3,306	0	2521	0.000	
PRIMERO INSURANCE COMPANY - 11855	\$6,138	\$5,802	\$5,802	\$5,802	\$5,352	\$5,100	\$5,100	\$5,352	\$5,100	\$4,962	0	2273	0.000	
MERCURY CASUALTY COMPANY - 11908	\$6,283	\$6,103	\$5,667	\$7,103	\$5,276	\$5,464	\$4,508	\$5,250	\$5,253	\$4,512	1	16285	0.006	
PACIFIC INDEMNITY COMPANY - 20346	\$6,737	\$6,287	\$6,287	\$8,304	\$6,179	\$5,636	\$5,111	\$5,717	\$4,993	\$4,603	0	7159	0.000	
GREAT NORTHERN INSURANCE COMPANY - 20303	\$6,737	\$6,287	\$6,287	\$8,304	\$6,179	\$5,636	\$5,111	\$5,717	\$4,993	\$4,603	0	1037	0.000	
VIGILANT INSURANCE COMPANY - 20397	\$6,737	\$6,287	\$6,287	\$8,304	\$6,179	\$5,636	\$5,111	\$5,717	\$4,993	\$4,603	0	546	0.000	
FEDERAL INSURANCE COMPANY - 20281	\$6,737	\$6,287	\$6,287	\$8,304	\$6,179	\$5,636	\$5,111	\$5,717	\$4,993	\$4,603	0	3184	0.000	
PERMANENT GENERAL ASSURANCE CORPORATION - 37648	\$6,836	\$5,355	\$5,728	\$7,468	\$5,385	\$5,023	\$4,169	\$5,178	\$4,832	\$3,973	6	50643	0.012	
MGA INSURANCE COMPANY, INC. - 40150	\$7,641	\$5,447	\$7,759	\$10,117	\$6,222	\$4,452	\$4,164	\$4,145	\$4,284	\$3,556	7	33036	0.021	
YOUNG AMERICA INSURANCE COMPANY - 27090	\$7,912	\$6,604	\$6,730	\$7,282	\$6,364	\$6,478	\$5,650	\$6,472	\$5,944	\$6,472	3	10526	0.029	
STAR CASUALTY INSURANCE COMPANY - 32387	\$8,406	\$6,528	\$4,711	\$4,873	\$7,074	\$5,755	\$5,270	\$4,059	\$3,639	\$3,876	0	2867	0.000	
AMERICAN ACCESS CASUALTY COMPANY - 10730	\$9,557	\$7,365	\$5,045	\$6,891	\$7,289	\$6,845	\$6,179	\$3,949	\$3,693	\$4,780	12	45413	0.026	
CENTRAL MUTUAL INSURANCE COMPANY - 20230	\$9,996	\$9,546	\$8,500	\$9,236	\$7,352	\$7,437	\$6,777	\$7,943	\$7,129	\$6,458	0	7951	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 5FNYP4H4&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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	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
WESTERN GENERAL INSURANCE COMPANY - 27502											1	2905	0.034
UNITED INSURANCE COMPANY INC. - 12256											5	76795	0.007
MGA INSURANCE COMPANY, INC. - 40150											7	33036	0.021
EQUITY INSURANCE COMPANY - 28746											2	7508	0.027
ASSURANCEAMERICA INSURANCE COMPANY - 11558											1	28190	0.004
LOYA INSURANCE COMPANY - 11198											2	3780	0.053
INTEGON INDEMNITY CORPORATION - 22772											0	-	0.00
21ST CENTURY PREMIER INSURANCE COMPANY - 20796											0	-	0.00
SAFEWAY INSURANCE COMPANY - 12521											8	58773	0.014
STAR CASUALTY INSURANCE COMPANY - 32387											0	2867	0.000
YOUNG AMERICA INSURANCE COMPANY - 27090											3	10526	0.029
Falcon Insurance Company - 14254											1	15230	0.007
METROPOLITAN CASUALTY INSURANCE COMPANY - 40169											0	8620	0.000
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805											21	90624	0.023
ANCHOR GENERAL INSURANCE COMPANY - 40010											2	3274	0.061
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS - 43494											2	53453	0.004
PRIMERO INSURANCE COMPANY - 11855											0	2273	0.000
PERMANENT GENERAL ASSURANCE CORPORATION - 37648											6	50643	0.012
Stonegate Insurance Company - 14012											0	1190	0.000
USAA GENERAL INDEMNITY COMPANY - 18600	\$928	\$838	\$847	\$958	\$776	\$766	\$772	\$732	\$735	\$634	13	130339	0.010
Noblir Reciprocal Exchange - 16461	\$1,015	\$857	\$851	\$1,107	\$798	\$721	\$676	\$721	\$695	\$595	2	2889	0.069
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941	\$1,053	\$954	\$958	\$1,083	\$880	\$871	\$894	\$842	\$837	\$722	10	165633	0.006
USAA CASUALTY INSURANCE COMPANY - 25968	\$1,081	\$978	\$983	\$1,119	\$898	\$890	\$909	\$861	\$858	\$740	6	155044	0.004
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY - 21253	\$1,234	\$1,099	\$1,115	\$1,268	\$1,007	\$1,009	\$1,022	\$976	\$965	\$835	7	73867	0.009
AMSHIELD INSURANCE COMPANY - 15590	\$1,422	\$1,308	\$1,308	\$1,541	\$1,269	\$1,179	\$972	\$1,026	\$1,045	\$890	1	10322	0.010
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY - 25127	\$1,436	\$1,219	\$1,227	\$1,469	\$1,122	\$1,107	\$964	\$1,077	\$1,052	\$932	0	16785	0.000
MILBANK INSURANCE COMPANY - 41653	\$1,436	\$1,219	\$1,227	\$1,469	\$1,122	\$1,107	\$964	\$1,077	\$1,052	\$932	1	-	0.00
PROGRESSIVE ADVANCED INSURANCE COMPANY - 11851	\$1,608	\$1,356	\$1,395	\$1,829	\$1,273	\$1,129	\$1,051	\$1,092	\$1,063	\$918	34	567947	0.006
PROGRESSIVE PREFERRED INSURANCE COMPANY - 37834	\$1,731	\$1,497	\$1,509	\$1,997	\$1,397	\$1,230	\$1,148	\$1,160	\$1,114	\$968	26	428900	0.006
ROOT INSURANCE COMPANY - 10974	\$1,747	\$1,482	\$1,509	\$1,828	\$1,417	\$1,256	\$1,224	\$1,230	\$1,167	\$1,022	9	49506	0.018
TOPA INSURANCE COMPANY - 18031	\$1,790	\$1,546	\$1,528	\$1,934	\$1,419	\$1,263	\$1,151	\$1,203	\$1,204	\$1,033	1	1292	0.077
Main Street America Protection Insurance Company - 13026	\$1,808	\$1,592	\$1,730	\$1,915	\$1,597	\$1,633	\$1,511	\$1,346	\$1,436	\$1,384	1	7089	0.014



**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 5FN4F4H4&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.**

	Premiums shown are six-month premiums as of March 1, 2021										Complaint Ratio (CR)		
Name of Insurer - NAIC#	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
HORACE MANN INSURANCE COMPANY - 22578	\$1,871	\$1,565	\$1,594	\$1,846	\$1,552	\$1,447	\$1,266	\$1,395	\$1,403	\$1,213	0	5872	0.000
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY - 36161	\$1,906	\$1,598	\$1,549	\$1,958	\$1,533	\$1,335	\$1,203	\$1,130	\$1,323	\$1,108	2	102493	0.002
GEICO CASUALTY COMPANY - 41491	\$1,933	\$1,774	\$1,812	\$2,179	\$1,593	\$1,531	\$1,409	\$1,323	\$1,507	\$1,227	88	1056358	0.008
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756	\$2,074	\$1,691	\$1,695	\$2,019	\$1,787	\$1,530	\$1,449	\$1,709	\$1,531	\$1,385	0	1340	0.000
CSAA AFFINITY INSURANCE COMPANY - 11681	\$2,114	\$1,714	\$1,905	\$2,275	\$1,643	\$1,476	\$1,261	\$1,774	\$1,511	\$1,217	0	127	0.000
PHARMACISTS MUTUAL INSURANCE COMPANY - 13714	\$2,131	\$1,988	\$1,784	\$2,486	\$1,992	\$2,169	\$1,806	\$1,734	\$1,734	\$1,734	0	899	0.000
ACUITY, A MUTUAL INSURANCE COMPANY - 14184	\$2,170	\$2,018	\$2,056	\$2,257	\$2,045	\$2,010	\$1,914	\$1,863	\$1,734	\$1,696	1	8268	0.012
WESTERN AGRICULTURAL INSURANCE COMPANY - 27871	\$2,231	\$1,946	\$1,992	\$2,818	\$1,849	\$1,749	\$1,429	\$1,538	\$1,626	\$1,354	0	13859	0.000
CSAA GENERAL INSURANCE COMPANY - 37770	\$2,286	\$1,856	\$2,064	\$2,455	\$1,780	\$1,597	\$1,366	\$1,921	\$1,641	\$1,312	10	122535	0.008
NATIONWIDE INSURANCE COMPANY OF AMERICA - 25453	\$2,340	\$1,849	\$1,997	\$2,386	\$1,562	\$1,681	\$1,365	\$1,535	\$1,394	\$1,462	2	10377	0.019
AMERICAN FAMILY INSURANCE COMPANY - 10386	\$2,350	\$1,904	\$1,919	\$2,261	\$1,793	\$1,520	\$1,431	\$1,288	\$1,579	\$1,186	12	140983	0.009
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955	\$2,378	\$2,096	\$2,067	\$2,496	\$2,034	\$1,881	\$1,710	\$1,864	\$1,754	\$1,493	0	11186	0.000
ELECTRIC INSURANCE COMPANY - 21261	\$2,387	\$2,193	\$2,171	\$2,577	\$2,080	\$2,355	\$1,431	\$2,108	\$2,161	\$1,815	0	7887	0.000
TEACHERS INSURANCE COMPANY - 22683	\$2,389	\$1,939	\$1,945	\$2,339	\$2,050	\$1,779	\$1,683	\$1,984	\$1,782	\$1,597	0	159	0.000
PEKIN INSURANCE COMPANY - 24228	\$2,401	\$2,177	\$2,048	\$3,009	\$2,047	\$1,862	\$1,741	\$2,052	\$2,068	\$1,420	5	38058	0.013
Clearcover Insurance Company - 16524	\$2,422	\$2,354	\$3,114	\$2,892	\$1,833	\$2,088	\$1,030	\$3,040	\$3,423	\$3,961	2	3344	0.060
METROMILE INSURANCE COMPANY - 16187	\$2,455	\$2,183	\$2,102	\$2,593	\$2,028	\$1,409	\$1,342	\$1,337	\$1,354	\$1,198	1	9062	0.011
BADGER MUTUAL INSURANCE COMPANY - 13420	\$2,507	\$2,407	\$2,127	\$2,673	\$1,923	\$2,032	\$1,785	\$1,579	\$1,579	\$1,579	1	6208	0.016
NATIONAL GENERAL INSURANCE COMPANY - 23728	\$2,579	\$2,173	\$2,117	\$2,654	\$2,173	\$2,002	\$1,853	\$2,502	\$1,963	\$1,760	3	22385	0.013
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178	\$2,620	\$2,228	\$2,283	\$2,963	\$2,397	\$1,917	\$1,770	\$2,035	\$2,090	\$1,569	64	925635	0.007
BANKERS STANDARD INSURANCE COMPANY - 18279	\$2,635	\$2,371	\$2,534	\$2,924	\$2,352	\$2,318	\$1,960	\$2,205	\$2,035	\$2,041	0	4138	0.000
INFINITY SAFEGUARD INSURANCE COMPANY - 16802	\$2,648	\$2,781	\$2,372	\$3,314	\$2,062	\$2,143	\$2,386	\$2,418	\$2,305	\$1,928	13	41658	0.031
AMICA MUTUAL INSURANCE COMPANY - 19976	\$2,653	\$2,322	\$2,175	\$2,745	\$2,340	\$2,265	\$1,845	\$2,036	\$2,042	\$2,034	2	19524	0.010
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072	\$2,690	\$2,265	\$2,469	\$2,981	\$2,297	\$2,094	\$1,629	\$1,776	\$1,866	\$1,776	0	17244	0.000
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE - 12873	\$2,752	\$2,150	\$2,708	\$2,860	\$2,437	\$2,752	\$1,854	\$2,163	\$2,045	\$1,955	0	4345	0.000
MIDVALE INDEMNITY COMPANY - 27138	\$2,836	\$2,303	\$2,307	\$2,699	\$2,120	\$1,806	\$1,686	\$1,452	\$1,839	\$1,360	0	1481	0.000
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	2	9317	0.021
AUTO-OWNERS INSURANCE COMPANY - 18988	\$2,898	\$2,697	\$2,777	\$3,293	\$2,570	\$2,323	\$2,021	\$3,065	\$2,184	\$1,897	10	62259	0.016
American Family Connect Property and Casualty Insurance Company - 29068	\$2,902	\$2,220	\$2,137	\$3,668	\$1,979	\$2,488	\$1,861	\$1,772	\$2,001	\$1,332	4	20093	0.020
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942	\$2,906	\$2,934	\$2,449	\$2,237	\$1,596	\$2,556	\$2,034	\$1,816	\$2,032	\$1,865	0	554	0.000
COAST NATIONAL INSURANCE COMPANY - 25089	\$2,939	\$2,045	\$2,121	\$2,774	\$2,261	\$1,842	\$1,708	\$2,241	\$1,837	\$1,517	12	131946	0.009
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401	\$2,972	\$2,998	\$2,498	\$2,279	\$1,623	\$2,605	\$2,073	\$1,852	\$2,077	\$1,895	1	19727	0.005

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 5FNYP4H4&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, 2021										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
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773	\$3,093	\$2,704	\$2,766	\$3,482	\$2,561	\$2,409	\$1,965	\$2,084	\$2,236	\$1,861	3	49011	0.006
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259	\$3,101	\$2,721	\$2,612	\$3,351	\$2,521	\$2,635	\$2,145	\$2,201	\$2,334	\$1,836	0	3054	0.000
SAFE AUTO INSURANCE COMPANY - 25405	\$3,179	\$2,853	\$2,571	\$3,295	\$2,521	\$2,254	\$1,986	\$2,219	\$2,087	\$1,635	5	1348	0.371
OWNERS INSURANCE COMPANY - 32700	\$3,209	\$2,987	\$3,076	\$3,647	\$2,847	\$2,574	\$2,239	\$3,395	\$2,419	\$2,102	2	17339	0.012
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939	\$3,236	\$2,972	\$2,972	\$3,410	\$2,780	\$2,780	\$2,464	\$2,688	\$2,557	\$2,688	0	2728	0.000
INFINITY CASUALTY INSURANCE COMPANY - 21792	\$3,244	\$3,373	\$2,983	\$4,069	\$2,521	\$2,587	\$2,949	\$2,901	\$2,775	\$2,284	8	36411	0.022
SECURA INSURANCE, A MUTUAL COMPANY - 22543	\$3,314	\$2,885	\$2,799	\$3,652	\$2,679	\$3,101	\$2,618	\$2,580	\$2,706	\$2,209	0	4	0.000
STILLWATER INSURANCE COMPANY - 25180	\$3,347	\$2,684	\$2,620	\$3,206	\$2,804	\$2,556	\$2,185	\$2,597	\$2,254	\$2,115	0	2891	0.000
STATE FARM FIRE AND CASUALTY COMPANY - 25143	\$3,445	\$2,940	\$3,010	\$3,888	\$3,156	\$2,516	\$2,328	\$2,705	\$2,783	\$2,089	2	38146	0.005
SECURA SUPREME INSURANCE COMPANY - 10239	\$3,757	\$3,253	\$3,148	\$4,141	\$3,008	\$3,498	\$2,922	\$2,874	\$3,037	\$2,451	0	3483	0.000
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761	\$3,804	\$2,669	\$3,238	\$4,204	\$2,686	\$2,972	\$2,230	\$2,436	\$2,283	\$2,064	3	24818	0.012
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	250	0.000
COUNTRY PREFERRED INSURANCE COMPANY - 21008	\$3,886	\$3,720	\$3,689	\$4,369	\$3,699	\$3,236	\$2,517	\$2,987	\$3,329	\$2,489	1	28031	0.004
HARTFORD CASUALTY INSURANCE COMPANY - 29424	\$3,913	\$3,065	\$3,218	\$3,856	\$2,838	\$2,781	\$2,343	\$2,191	\$2,536	\$2,525	0	1211	0.000
TWIN CITY FIRE INSURANCE COMPANY - 29459	\$3,913	\$3,065	\$3,218	\$3,856	\$2,838	\$2,781	\$2,343	\$2,191	\$2,536	\$2,525	0	7888	0.000
PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD - 34690	\$3,913	\$3,065	\$3,218	\$3,856	\$2,838	\$2,781	\$2,343	\$2,191	\$2,536	\$2,525	0	2035	0.000
AIG PROPERTY CASUALTY COMPANY - 19402	\$3,947	\$3,308	\$3,756	\$3,992	\$3,505	\$3,453	\$2,582	\$2,854	\$2,871	\$2,655	0	4788	0.000
Amica Property and Casualty Insurance Company - 12287	\$3,999	\$3,498	\$3,280	\$4,138	\$3,526	\$3,413	\$2,782	\$3,070	\$3,078	\$3,067	0	584	0.000
COUNTRY CASUALTY INSURANCE COMPANY - 20982	\$4,066	\$3,859	\$3,820	\$4,589	\$3,944	\$3,515	\$2,658	\$3,285	\$3,612	\$2,613	0	351	0.000
ECONOMY PREMIER ASSURANCE COMPANY - 40649	\$4,152	\$3,934	\$3,852	\$4,382	\$3,470	\$2,681	\$2,557	\$2,549	\$2,893	\$2,374	0	7545	0.000
COUNTRY MUTUAL INSURANCE COMPANY - 20990	\$4,354	\$4,168	\$4,135	\$4,896	\$4,136	\$3,618	\$2,817	\$3,333	\$3,719	\$2,784	0	2397	0.000
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688	\$4,779	\$4,139	\$4,143	\$5,019	\$3,738	\$3,549	\$3,458	\$3,464	\$3,338	\$3,035	22	315478	0.007
CINCINNATI CASUALTY COMPANY, THE - 28665	\$4,900	\$4,740	\$4,413	\$4,092	\$3,981	\$2,743	\$2,622	\$2,990	\$3,094	\$3,145	0	739	0.000
MENDOTA INSURANCE COMPANY - 33650	\$4,924	\$3,922	\$3,528	\$4,599	\$3,180	\$3,198	\$2,924	\$2,434	\$2,020	\$1,661	4	18022	0.022
ECONOMY PREFERRED INSURANCE COMPANY - 38067	\$5,052	\$4,180	\$4,154	\$5,967	\$2,939	\$3,893	\$3,976	\$3,901	\$2,910	\$3,023	0	8524	0.000
ALLSTATE INDEMNITY COMPANY - 19240	\$5,133	\$4,387	\$4,859	\$5,356	\$4,361	\$4,382	\$3,965	\$3,981	\$3,948	\$3,948	4	12565	0.032
SAFECO INSURANCE COMPANY OF AMERICA - 24740	\$5,372	\$4,510	\$4,609	\$5,500	\$4,101	\$3,915	\$3,249	\$3,755	\$3,887	\$3,150	17	162479	0.010
FARMERS INSURANCE COMPANY OF ARIZONA - 21598	\$5,439	\$5,379	\$5,173	\$6,316	\$4,973	\$4,312	\$3,518	\$3,724	\$3,894	\$3,324	18	327743	0.005
TRUMBULL INSURANCE COMPANY - 27120	\$6,159	\$4,927	\$4,898	\$6,231	\$4,779	\$4,141	\$3,649	\$3,722	\$4,277	\$3,426	11	161676	0.007
MERCURY CASUALTY COMPANY - 11908	\$6,381	\$6,126	\$5,673	\$7,254	\$5,252	\$5,448	\$4,432	\$5,242	\$5,210	\$4,440	1	16285	0.006
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	11687	0.009
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	2	99275	0.002

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	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR	
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635				
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE CO. - 34339	\$6,453	\$5,061	\$5,350	\$6,006	\$4,704	\$5,013	\$4,710	\$4,348	\$4,675	\$4,348	1	19946	0.005	
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210	\$6,584	\$5,664	\$5,672	\$6,699	\$5,054	\$4,659	\$3,951	\$5,479	\$4,821	\$3,611	5	61022	0.008	
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY - 12484	\$6,645	\$5,551	\$5,288	\$7,397	\$4,763	\$6,645	\$3,722	\$3,779	\$5,165	\$3,456	2	73511	0.003	
UNITRIN SAFEGUARD INSURANCE COMPANY - 40703	\$7,056	\$5,976	\$6,023	\$7,857	\$5,574	\$5,124	\$4,740	\$4,828	\$5,226	\$4,150	0	4630	0.000	
LIBERTY MUTUAL INSURANCE COMPANY - 23043	\$7,375	\$6,161	\$5,870	\$8,210	\$5,287	\$7,375	\$4,132	\$4,194	\$5,734	\$3,836	0	2521	0.000	
FEDERAL INSURANCE COMPANY - 20281	\$7,899	\$7,394	\$7,394	\$9,666	\$7,197	\$6,529	\$5,893	\$6,587	\$5,768	\$5,342	0	3184	0.000	
GREAT NORTHERN INSURANCE COMPANY - 20303	\$7,899	\$7,394	\$7,394	\$9,666	\$7,197	\$6,529	\$5,893	\$6,587	\$5,768	\$5,342	0	1037	0.000	
VIGILANT INSURANCE COMPANY - 20397	\$7,899	\$7,394	\$7,394	\$9,666	\$7,197	\$6,529	\$5,893	\$6,587	\$5,768	\$5,342	0	546	0.000	
PACIFIC INDEMNITY COMPANY - 20346	\$7,899	\$7,394	\$7,394	\$9,666	\$7,197	\$6,529	\$5,893	\$6,587	\$5,768	\$5,342	0	7159	0.000	
ALPHA PROPERTY & CASUALTY INSURANCE COMPANY - 38156	\$8,969	\$6,230	\$5,943	\$9,975	\$6,440	\$5,128	\$4,345	\$4,726	\$4,175	\$4,136	11	53927	0.020	
COMMONWEALTH CASUALTY COMPANY - 13930	\$9,072	\$6,885	\$7,846	\$10,611	\$5,884	\$5,699	\$3,949	\$4,388	\$3,564	\$4,437	22	65575	0.034	
AMERICAN ACCESS CASUALTY COMPANY - 10730	\$9,557	\$7,365	\$5,045	\$6,891	\$7,289	\$6,845	\$6,179	\$3,949	\$3,693	\$4,780	12	45413	0.026	
CENTRAL MUTUAL INSURANCE COMPANY - 20230	\$9,951	\$9,395	\$8,240	\$9,201	\$7,193	\$7,039	\$6,349	\$7,414	\$6,675	\$6,082	0	7951	0.000	

INSURER	TELEPHONE NUMBER	INSURER	TELEPHONE NUMBER
21ST CENTURY PREMIER INSURANCE COMPANY	888-542-4222	ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY	800-378-7262
ACUITY, A MUTUAL INSURANCE COMPANY	800-242-7666	Falcon Insurance Company	800-929-3252
AIG PROPERTY CASUALTY COMPANY	888-978-5371	FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY	866-399-3237
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY	800-ALLSTATE	FARMERS INSURANCE COMPANY OF ARIZONA	888-327-6335
ALLSTATE INDEMNITY COMPANY	800-ALLSTATE	FEDERAL INSURANCE COMPANY	800-444-6161
ALPHA PROPERTY & CASUALTY INSURANCE COMPANY	866-860-9348	GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY	800-531-8722
AMERICAN ACCESS CASUALTY COMPANY	630-645-7750	GEICO CASUALTY COMPANY	800-861-8380
American Family Connect Property and Casualty Insurance Company	800.842.3344	GREAT NORTHERN INSURANCE COMPANY	800-444-6161
AMERICAN FAMILY INSURANCE COMPANY	800-692-6326	HARTFORD CASUALTY INSURANCE COMPANY	888-413-2261
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS	800-425-5637	HORACE MANN INSURANCE COMPANY	800-999-1030
AMERICAN NATIONAL GENERAL INSURANCE COMPANY	417-887-4990	HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY	800-999-1030
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY	417-887-4990	INFINITY CASUALTY INSURANCE COMPANY	866-860-9348
AMICA MUTUAL INSURANCE COMPANY	800-242-6422	INFINITY SAFEGUARD INSURANCE COMPANY	866-860-9348
Amica Property and Casualty Insurance Company	800-242-6422	INTEGON INDEMNITY CORPORATION	877-468-3466
AMSHIELD INSURANCE COMPANY	844-267-4435	LIBERTY MUTUAL INSURANCE COMPANY	888-398-8924
ANCHOR GENERAL INSURANCE COMPANY	800-542-6246	LIBERTY MUTUAL PERSONAL INSURANCE COMPANY	888-398-8924
ARIZONA AUTOMOBILE INSURANCE COMPANY	888-793-7888	LOYA INSURANCE COMPANY	800-444-4040
ASSURANCEAMERICA INSURANCE COMPANY	888-952-2902	Main Street America Protection Insurance Company	312-610-5613
AUTO-OWNERS INSURANCE COMPANY	800-346-0346	MENDOTA INSURANCE COMPANY	800-422-0792
BADGER MUTUAL INSURANCE COMPANY	800-837-7833	MERCURY CASUALTY COMPANY	877-707-7987
BANKERS STANDARD INSURANCE COMPANY	800-444-6161	METROMILE INSURANCE COMPANY	888-242-5204
BERKLEY INSURANCE COMPANY	855-663-8551	METROPOLITAN CASUALTY INSURANCE COMPANY	800-438-6388
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON	866-680-5143	METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE CO.	800-438-6388
CENTRAL MUTUAL INSURANCE COMPANY	800-736-7000	MGA INSURANCE COMPANY, INC.	866-424-6726
CINCINNATI CASUALTY COMPANY, THE	888-242-8811	MIDVALE INDEMNITY COMPANY	800-692-6326
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY	800-282-6848	MILBANK INSURANCE COMPANY	833-724-3577
Clearcover Insurance Company	855-444-1875	MUTUAL OF ENUMCLAW INSURANCE COMPANY	800-366-5551
COAST NATIONAL INSURANCE COMPANY	888-888-0080	NATIONAL GENERAL INSURANCE COMPANY	877-468-3466
COMMONWEALTH CASUALTY COMPANY	877-603-1310	NATIONWIDE INSURANCE COMPANY OF AMERICA	877-669-6877
COUNTRY CASUALTY INSURANCE COMPANY	866-268-6879	Noblr Reciprocal Exchange	877-236-6257
COUNTRY MUTUAL INSURANCE COMPANY	866-268-6879	OWNERS INSURANCE COMPANY	800-346-0346
COUNTRY PREFERRED INSURANCE COMPANY	866-268-6879	PACIFIC INDEMNITY COMPANY	800-444-6161
CSAA AFFINITY INSURANCE COMPANY	800-922-8228	PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION	800-334-0090
CSAA GENERAL INSURANCE COMPANY	800-922-8228	PEKIN INSURANCE COMPANY	800-322-0160
ECONOMY PREFERRED INSURANCE COMPANY	800-438-6388	PERMANENT GENERAL ASSURANCE CORPORATION	888-963-0170
ECONOMY PREMIER ASSURANCE COMPANY	800-438-6388	PHARMACISTS MUTUAL INSURANCE COMPANY	800-247-5930
ELECTRIC INSURANCE COMPANY	800-227-2757	PRIMERO INSURANCE COMPANY	800-925-8185
ENCOMPASS PROPERTY AND CASUALTY COMPANY	800-255-7828		
EQUITY INSURANCE COMPANY	800-777-0404		

INSURER	TELEPHONE NUMBER	INSURER	TELEPHONE NUMBER
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		
ROOT INSURANCE COMPANY	866-980-9431		
SAFE AUTO INSURANCE COMPANY	800-723-3288		
SAFECO INSURANCE COMPANY OF AMERICA	877-672-1985		
SAFeway INSURANCE COMPANY	480-838-0900		
SECURA INSURANCE, A MUTUAL COMPANY	800-558-3405		
SECURA SUPREME INSURANCE COMPANY	800-558-3405		
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	866-865-8790		
SENTRY INSURANCE A MUTUAL COMPANY	800-334-0090		
STAR CASUALTY INSURANCE COMPANY	877-782-7210		
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY	833-724-3577		
STATE FARM FIRE AND CASUALTY COMPANY	See Yellow Pages		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	See Yellow Pages		
STILLWATER INSURANCE COMPANY	800-849-6140		
Stonegate Insurance Company	877-205-8010		
TEACHERS INSURANCE COMPANY	800-999-1030		
TOPA INSURANCE COMPANY	877-353-8672		
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	877-252-7878		
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, Ext. 180		
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:

- \$25,000 for the injury or death of one person
- \$50,000 for the injury or death of two or more people in any one accident.

**Effective July 1, 2020 the minimum required liability limits increased to \$25,000 for the injury or death of one person and \$50,000 for the injury or death of two or more people in any one accident.**

### **Property Damage Coverage – Split Limits**

You **must** buy at least \$15,000 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 increased 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 \$65,000 if you buy combined bodily injury and property damage coverage. You may choose to buy higher limits. For more information on this coverage, please refer to **Bodily Injury Coverage – Split Limits** and **Property Damage Coverage – Split Limits** above.

### **Uninsured Motorist Coverage and Underinsured Motorist Coverage – Optional Coverages**

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

## COVERAGES (continued)

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

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

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

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

### **Medical Payments Coverage – Optional Coverage**

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

### **Comprehensive and Collision Coverages – Optional Coverages**

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

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

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

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

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

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

#### **Miscellaneous Notes:**

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

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

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

## NOTES TO THE HYPOTHETICALS

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

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

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

All premiums contained in this publication were provided by the listed insurers using rates in effect as of March 1, 2021 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 "Under Insured Motorists"

## IMPORTANT NOTE REGARDING COMPLAINT RATIOS IN THIS PUBLICATION

Although DIFI receives many complaints against insurers each year, ***not every complaint proves to be justified upon investigation.*** The ratios published in this pamphlet represent the number of written complaints regarding automobile insurance received by DIFI during 2020 for each 1,000 exposures an insurer has in force. The word "Exposures" refers to the total number of covered vehicles.

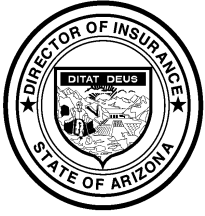
DIFI obtains exposure figures from each insurer. In publishing the information in this pamphlet, DIFI makes no distinction between insurers that write preferred, standard, or non-standard business.

This publication may be obtained by contacting us at the numbers listed below or via our website address. In addition to using this publication to comparison shop for insurance, consumers should consider the insurer's service to policyholders and the type of insurance contract and coverage available. DIFI strongly recommends that consumers consult their professional insurance agents or producers about coverage details. **DIFI's Consumer Protection Services Section may be contacted at (602) 364-2499 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.***





## **Arizona Department of Insurance and Financial Institutions**

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