

# **2023**

## **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, 2022 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. Use of credit history information in determining either eligibility for coverage or price. A "[Consumer Guide How Insurers Use Credit Information](#)" is on DIFI's website and provides answers to the most frequently asked consumer questions on how insurers use credit history to determine individual rates and coverage availability.
3. Use reports provided by organizations such as the Comprehensive Loss Underwriting Exchange (C.L.U.E.), also known as LexisNexis, as exchanges for loss history information on an insured, or a particular property. Participating insurers exchange this prior loss history information between insurers, sometimes without independent verification of the validity of the information provided by other insurers. 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 website: [LexisNexis Consumer Portal](#). However, 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 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 website at [difi.az.gov](http://difi.az.gov) contains this and other consumer-oriented insurance information.

## 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.

### **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.

### **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 or peer to peer vehicle sharing. 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.**

Blank premiums are where an insurer does not write that hypothetical due to their internal underwriting rules.

All premiums contained in this publication were provided by the listed insurers using rates in effect as of March 1, 2023 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"

"NQ" means "Not Quoted"

"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 2022 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 Services Section may be contacted at (602) 364-2499 if a consumer has difficulty finding coverage.**

## **Auto Insurer Fees**

Insurers may charge fees either at issuance of a policy or during the term of the policy. Fees are considered supplemental rate information and are filed with the Department. These fees are in addition to the premium that is charged for an automobile insurance policy. In some instances, insurers do not charge separate fees but rather incorporate these fees or expenses into the premium and therefore they are not represented separately on a policy declaration page. Insurance agents/producers may also charge fees as long as they do not duplicate the fees charged by an insurer.

In any event when receiving a premium quote for insurance the consumer should inquire if the quote includes all fees that would be charged at the inception of the policy.

**NOTE: Not all insurers writing private passenger auto business are included in this publication.**

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, 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, 2023										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	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	0	25357	0.000	
STATE NATIONAL INSURANCE COMPANY, INC. - 12831	\$689	\$645	\$636	\$735	\$604	\$545	\$513	\$531	\$537	\$480	2	9669	0.021	
LOYA INSURANCE COMPANY - 11198	\$972	\$1,098	\$906	\$972	\$842	\$648	\$724	\$648	\$648	\$842	2	6364	0.031	
HIROAD ASSURANCE COMPANY - 16138	\$1,222	\$1,386	\$1,490	\$2,002	\$1,495	\$1,265	\$1,047	\$1,641	\$1,350	\$1,597	1	9595	0.010	
CLEARCOVER INSURANCE COMPANY - 16524	\$1,289	\$1,172	\$1,171	\$1,396	\$1,040	\$985	\$964	\$849	\$937	\$794	6	16971	0.035	
YOUNG AMERICA INSURANCE COMPANY - 27090	\$1,318	\$1,090	\$1,144	\$1,318	\$1,090	\$928	\$928	\$928	\$928	\$928	4	5836	0.069	
CSAA AFFINITY INSURANCE COMPANY - 11681	\$1,398	\$1,215	\$1,342	\$1,494	\$1,179	\$1,057	\$979	\$1,188	\$1,068	\$887	0	1922	0.000	
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693	\$1,446	\$1,218	\$1,168	\$1,466	\$1,084	\$959	\$779	\$1,173	\$864	\$1,027	0	2579	0.000	
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941	\$1,458	\$1,322	\$1,326	\$1,520	\$1,219	\$1,164	\$1,216	\$1,072	\$1,158	\$930	11	160935	0.007	
USAA CASUALTY INSURANCE COMPANY - 25968	\$1,495	\$1,353	\$1,352	\$1,573	\$1,233	\$1,180	\$1,230	\$1,083	\$1,187	\$943	18	155581	0.012	
USAA GENERAL INDEMNITY COMPANY - 18600	\$1,513	\$1,364	\$1,374	\$1,584	\$1,247	\$1,199	\$1,235	\$1,084	\$1,190	\$950	14	137609	0.010	
PROGRESSIVE ADVANCED INSURANCE COMPANY - 11851	\$1,513	\$1,251	\$1,276	\$1,684	\$1,239	\$1,047	\$1,008	\$970	\$987	\$849	99	703185	0.014	
GEICO SECURE INSURANCE COMPANY - 14137	\$1,531	\$1,314	\$1,265	\$1,713	\$1,121	\$1,101	\$1,096	\$972	\$1,010	\$934	34	284557	0.012	
CSAA GENERAL INSURANCE COMPANY - 37770	\$1,542	\$1,338	\$1,480	\$1,647	\$1,299	\$1,160	\$1,079	\$1,307	\$1,179	\$971	14	122885	0.011	
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756	\$1,575	\$1,274	\$1,276	\$1,532	\$1,343	\$1,139	\$1,066	\$1,261	\$1,130	\$1,017	0	1011	0.000	
SECURA INSURANCE, A MUTUAL COMPANY - 22543	\$1,631	\$1,413	\$1,374	\$1,807	\$1,317	\$1,535	\$1,283	\$1,255	\$1,326	\$1,074	0	0	#Num!	
MAIN STREET AMERICA PROTECTION INSURANCE COMPANY - 13026	\$1,655	\$1,373	\$1,517	\$1,999	\$1,411	\$1,345	\$1,416	\$1,207	\$1,258	\$1,134	0	12872	0.000	
NETHERLANDS INSURANCE COMPANY, THE - 24171	\$1,736	\$1,865	\$1,869	\$2,385	\$1,748	\$1,616	\$1,346	\$1,351	\$1,811	\$1,259	0	4400	0.000	
PROGRESSIVE PREFERRED INSURANCE COMPANY - 37834	\$1,790	\$1,497	\$1,524	\$2,120	\$1,484	\$1,248	\$1,194	\$1,116	\$1,167	\$983	46	495100	0.009	
COUNTRY MUTUAL INSURANCE COMPANY - 20990	\$1,802	\$1,721	\$1,702	\$2,021	\$1,692	\$1,468	\$1,165	\$1,343	\$1,483	\$1,142	0	2554	0.000	
BADGER MUTUAL INSURANCE COMPANY - 13420	\$1,808	\$1,727	\$1,525	\$1,931	\$1,380	\$1,486	\$1,283	\$1,115	\$1,115	\$1,115	1	5503	0.018	
TEACHERS INSURANCE COMPANY - 22683	\$1,832	\$1,476	\$1,480	\$1,790	\$1,556	\$1,336	\$1,252	\$1,475	\$1,329	\$1,185	0	153	0.000	
SECURA SUPREME INSURANCE COMPANY - 10239	\$1,855	\$1,600	\$1,553	\$2,057	\$1,485	\$1,740	\$1,435	\$1,403	\$1,493	\$1,198	0	2981	0.000	
TOGGLE INSURANCE COMPANY - 44245	\$1,900	\$1,578	\$1,618	\$2,170	\$1,486	\$1,313	\$1,197	\$1,242	\$1,218	\$1,029	0	1310	0.000	
AMERICAN FAMILY INSURANCE COMPANY - 10386	\$1,905	\$1,631	\$1,696	\$2,127	\$1,569	\$1,352	\$1,260	\$1,132	\$1,333	\$1,030	9	227147	0.004	
HARTFORD INSURANCE COMPANY OF THE SOUTHEAST - 38261	\$1,935	\$2,114	\$2,135	\$1,935	\$1,980	\$1,803	\$1,935	\$1,526	\$1,775	\$1,500	13	38363	0.034	
HORACE MANN INSURANCE COMPANY - 22578	\$1,988	\$1,629	\$1,675	\$1,969	\$1,617	\$1,494	\$1,265	\$1,381	\$1,428	\$1,212	1	5073	0.020	
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY - 21253	\$2,009	\$1,794	\$1,803	\$2,096	\$1,629	\$1,570	\$1,618	\$1,427	\$1,575	\$1,244	14	84519	0.017	
WESTERN AGRICULTURAL INSURANCE COMPANY - 27871	\$2,020	\$1,780	\$1,814	\$2,294	\$1,688	\$1,568	\$1,304	\$1,383	\$1,461	\$1,224	2	13529	0.015	
AMSHIELD INSURANCE COMPANY - 15590	\$2,046	\$1,945	\$1,945	\$2,203	\$1,700	\$1,552	\$1,314	\$1,343	\$1,410	\$1,213	6	24223	0.025	
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955	\$2,111	\$1,871	\$1,835	\$2,287	\$1,779	\$1,622	\$1,571	\$1,627	\$1,591	\$1,325	0	10658	0.000	
CENTRAL MUTUAL INSURANCE COMPANY - 20230	\$2,129	\$1,923	\$2,050	\$2,539	\$1,821	\$2,029	\$1,678	\$1,776	\$1,780	\$1,380	1	6373	0.016	

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, 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.

Name of Insurer - NAIC#	Premiums shown are six-month premiums as of March 1, 2023										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 CONNECT PROPERTY AND CASUALTY INSURANCE COMPANY - 29068	\$2,164	\$1,665	\$1,610	\$2,669	\$1,499	\$1,885	\$1,457	\$1,412	\$1,524	\$1,072	2	98692	0.002
ELECTRIC INSURANCE COMPANY - 21261	\$2,207	\$1,918	\$1,875	\$2,563	\$1,753	\$2,164	\$1,646	\$1,713	\$1,823	\$1,271	0	12418	0.000
SPINNAKER INSURANCE COMPANY - 24376	\$2,210	\$1,928	\$1,916	\$2,531	\$1,828	\$1,610	\$1,520	\$1,532	\$1,442	\$1,269	0	685	0.000
INFINITY SAFEGUARD INSURANCE COMPANY - 16802	\$2,246	\$2,422	\$1,900	\$2,708	\$1,739	\$1,863	\$2,047	\$2,074	\$2,000	\$1,745	8	10310	0.078
COUNTRY CASUALTY INSURANCE COMPANY - 20982	\$2,247	\$2,129	\$2,101	\$2,535	\$2,141	\$1,883	\$1,467	\$1,741	\$1,909	\$1,433	0	343	0.000
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178	\$2,289	\$1,959	\$2,004	\$2,691	\$2,060	\$1,689	\$1,598	\$1,743	\$1,822	\$1,352	123	1103770	0.011
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY - 36161	\$2,303	\$1,968	\$1,905	\$2,359	\$1,868	\$1,623	\$1,479	\$1,330	\$1,620	\$1,352	5	107988	0.005
BERKLEY INSURANCE COMPANY - 32603	\$2,342	\$2,178	\$2,178	\$2,597	\$2,059	\$2,045	\$1,763	\$1,802	\$1,673	\$1,683	0	0	#Num!
SAFECO INSURANCE COMPANY OF AMERICA - 24740	\$2,367	\$2,078	\$2,065	\$2,474	\$1,923	\$1,784	\$1,576	\$1,661	\$1,766	\$1,508	19	177402	0.011
TREXIS INSURANCE CORPORATION - 12188	\$2,382	\$2,867	\$2,621	\$2,612	\$2,071	\$2,259	\$2,292	\$2,204	\$2,004	\$2,524	0	5051	0.000
CINCINNATI CASUALTY COMPANY, THE - 28665	\$2,383	\$2,280	\$2,153	\$1,985	\$1,955	\$1,367	\$1,324	\$1,544	\$1,504	\$1,591	0	3003	0.000
NATIONAL GENERAL INSURANCE COMPANY - 23728	\$2,401	\$2,081	\$1,951	\$2,445	\$2,187	\$2,028	\$1,939	\$2,517	\$1,934	\$1,767	4	13745	0.029
STATE FARM FIRE AND CASUALTY COMPANY - 25143	\$2,454	\$2,107	\$2,156	\$2,865	\$2,210	\$1,823	\$1,729	\$1,902	\$1,974	\$1,481	4	49964	0.008
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761	\$2,469	\$1,843	\$2,122	\$2,663	\$1,791	\$2,014	\$1,537	\$1,717	\$1,550	\$1,402	1	18783	0.005
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210	\$2,470	\$2,150	\$2,150	\$2,482	\$1,987	\$1,885	\$1,651	\$2,187	\$1,868	\$1,486	23	45706	0.050
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259	\$2,486	\$2,165	\$2,087	\$2,840	\$2,102	\$2,523	\$1,891	\$1,934	\$2,134	\$1,454	0	9293	0.000
BRISTOL WEST INSURANCE COMPANY - 19658	\$2,490	\$1,918	\$1,929	\$2,501	\$1,963	\$1,721	\$1,517	\$1,927	\$1,740	\$1,325	3	9169	0.033
INFINITY CASUALTY INSURANCE COMPANY - 21792	\$2,572	\$2,722	\$2,144	\$3,017	\$1,971	\$2,096	\$2,301	\$2,351	\$2,269	\$1,975	4	4861	0.082
WESTBEND MUTUAL INSURANCE COMPANY - 15350	\$2,596	\$2,410	\$2,379	\$3,307	\$2,322	\$2,254	\$1,987	\$2,253	\$2,140	\$1,921	0	6725	0.000
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942	\$2,597	\$2,688	\$2,194	\$2,039	\$1,465	\$2,279	\$1,738	\$1,619	\$1,931	\$1,658	0	2622	0.000
BANKERS STANDARD INSURANCE COMPANY - 18279	\$2,603	\$2,304	\$2,482	\$2,852	\$2,328	\$2,333	\$1,994	\$2,226	\$2,058	\$2,047	1	3301	0.030
PEKIN INSURANCE COMPANY - 24228	\$2,614	\$2,417	\$2,260	\$3,023	\$2,072	\$1,843	\$1,796	\$1,992	\$1,960	\$1,432	4	23972	0.017
FALCON INSURANCE COMPANY - 14254	\$2,634	\$1,945	\$1,701	\$2,171	\$1,744	\$1,476	\$1,555	\$1,557	\$1,399	\$1,304	8	27540	0.029
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773	\$2,640	\$2,335	\$2,375	\$2,991	\$2,211	\$2,040	\$1,704	\$1,787	\$1,898	\$1,596	1	43370	0.002
STILLWATER INSURANCE COMPANY - 25180	\$2,666	\$2,118	\$2,059	\$2,638	\$2,276	\$2,082	\$1,747	\$2,123	\$1,802	\$1,745	1	3768	0.027
AUTO-OWNERS INSURANCE COMPANY - 18988	\$2,719	\$2,526	\$2,597	\$2,988	\$2,370	\$2,022	\$1,777	\$2,817	\$2,002	\$1,653	15	75732	0.020
PRIMERO INSURANCE COMPANY - 11855	\$2,732	\$2,570	\$2,570	\$2,570	\$2,384	\$2,258	\$1,346	\$2,384	\$2,258	\$2,204	1	1908	0.052
SAFEMWAY INSURANCE COMPANY - 12521	\$2,930	\$2,383	\$2,046	\$2,692	\$2,151	\$1,847	\$1,407	\$1,485	\$1,385	\$1,515	14	86970	0.016
MIDVALE INDEMNITY COMPANY - 27138	\$2,978	\$2,500	\$2,486	\$2,833	\$2,322	\$2,033	\$1,918	\$1,718	\$2,088	\$1,639	1	12320	0.008
OWNERS INSURANCE COMPANY - 32700	\$2,980	\$2,767	\$2,846	\$3,278	\$2,590	\$2,216	\$1,940	\$3,080	\$2,192	\$1,807	2	17609	0.011
NATIONWIDE GENERAL INSURANCE COMPANY - 23760	\$3,002	\$2,477	\$2,575	\$3,036	\$2,070	\$2,088	\$1,752	\$1,974	\$1,772	\$1,849	0	433	0.000
ACUITY, A MUTUAL INSURANCE COMPANY - 14184	\$3,107	\$3,027	\$2,925	\$3,162	\$2,798	\$2,796	\$2,693	\$2,650	\$2,462	\$2,436	0	8146	0.000



Hypothetical 1: Single male age 21; clean MVR last 3 years; no credit history; drives a 2015 Honda, Civic EX, 4-door sedan, 4 cyl., 1.8L, 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.

Name of Insurer - NAIC#	Premiums shown are six-month premiums as of March 1, 2023										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
FARMERS INSURANCE EXCHANGE - 21652	\$3,150	\$3,143	\$2,798	\$3,380	\$2,920	\$2,804	\$2,725	\$2,490	\$2,553	\$2,347	0	8801	0.000
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939	\$3,159	\$2,866	\$2,866	\$3,355	\$2,675	\$2,675	\$2,328	\$2,567	\$2,431	\$2,567	0	2064	0.000
STONEGATE INSURANCE COMPANY - 14012	\$3,227	\$2,449	\$2,437	\$3,046	\$2,630	\$2,159	\$1,928	\$2,296	\$1,681	\$1,662	0	3340	0.000
MENDOTA INSURANCE COMPANY - 33650	\$3,307	\$3,012	\$2,950	\$3,845	\$2,977	\$2,132	\$2,257	\$1,999	\$1,625	\$1,617	5	13350	0.037
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072	\$3,309	\$2,851	\$3,045	\$3,690	\$2,801	\$2,544	\$2,024	\$2,112	\$2,320	\$2,112	7	14178	0.049
MERCURY CASUALTY COMPANY - 11908	\$3,331	\$3,239	\$3,041	\$3,847	\$2,894	\$2,744	\$2,440	\$2,650	\$2,487	\$2,150	7	15312	0.046
INTEGON NATIONAL INSURANCE COMPANY - 29742	\$3,347	\$2,642	\$2,842	\$3,486	\$2,541	\$2,423	\$1,980	\$3,032	\$2,295	\$2,062	2	5300	0.038
ROOT INSURANCE COMPANY - 10974	\$3,360	\$2,692	\$2,767	\$3,549	\$2,560	\$2,309	\$2,106	\$2,127	\$2,234	\$1,843	2	14576	0.014
AEGIS SECURITY INSURANCE COMPANY - 33898	\$3,405	\$2,471	\$3,571	\$4,513	\$2,956	\$1,978	\$1,935	\$1,908	\$2,080	\$1,955	1	1369	0.073
EQUITY INSURANCE COMPANY - 28746	\$3,780	\$3,163	\$3,077	\$4,031	\$2,687	\$3,415	\$2,501	\$2,272	\$2,172	\$1,800	6	20382	0.029
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	4691	0.000
FIRST ACCEPTANCE INSURANCE COMPANY, INC. - 10336	\$3,834	\$3,094	\$2,763	\$3,988	\$3,490	\$2,908	\$2,432	\$2,531	\$2,437	\$2,137	2	15864	0.013
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688	\$3,911	\$3,349	\$3,383	\$4,101	\$3,045	\$2,880	\$2,742	\$2,748	\$2,675	\$2,399	49	332850	0.015
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805	\$4,236	\$3,168	\$3,435	\$4,586	\$2,877	\$2,626	\$2,634	\$2,546	\$2,171	\$2,110	29	81758	0.035
HARTFORD CASUALTY INSURANCE COMPANY - 29424	\$4,317	\$3,365	\$3,497	\$4,250	\$3,024	\$3,072	\$2,698	\$2,593	\$2,801	\$2,851	0	593	0.000
AMERICAN ACCESS CASUALTY COMPANY - 10730	\$4,362	\$3,376	\$2,576	\$3,176	\$3,365	\$3,177	\$2,837	\$1,748	\$1,716	\$2,069	4	49111	0.008
TWIN CITY FIRE INSURANCE COMPANY - 29459	\$4,397	\$3,755	\$3,588	\$4,820	\$3,696	\$3,305	\$2,964	\$2,986	\$3,241	\$2,534	0	3712	0.000
UNITED INSURANCE COMPANY INC. - 12256	\$4,450	\$3,420	\$3,399	\$4,050	\$2,932	\$4,043	\$2,681	\$3,308	\$3,506	\$2,088	8	71616	0.011
PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION - 18139	\$4,503	\$3,651	\$3,789	\$5,582	\$3,176	\$2,754	\$2,403	\$2,235	\$2,674	\$1,996	1	61002	0.002
STAR CASUALTY INSURANCE COMPANY - 32387	\$4,530	\$3,544	\$2,589	\$2,718	\$3,823	\$3,054	\$2,825	\$2,161	\$1,938	\$2,073	3	3670	0.082
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY - 12484	\$4,625	\$3,850	\$3,863	\$5,438	\$3,621	\$4,625	\$2,807	\$2,887	\$3,610	\$2,752	34	146441	0.023
ALLSTATE INDEMNITY COMPANY - 19240	\$4,667	\$4,154	\$4,629	\$4,934	\$4,157	\$4,254	\$3,905	\$3,884	\$3,864	\$3,864	4	6263	0.064
AMICA PROPERTY AND CASUALTY INSURANCE COMPANY - 12287	\$4,671	\$4,054	\$3,800	\$4,604	\$3,861	\$3,631	\$2,977	\$3,136	\$3,202	\$3,183	2	367	0.545
AMICA MUTUAL INSURANCE COMPANY - 19976	\$4,720	\$4,097	\$3,840	\$4,653	\$3,900	\$3,667	\$3,005	\$3,165	\$3,232	\$3,214	0	17740	0.000
UNITRIN SAFEGUARD INSURANCE COMPANY - 40703	\$4,966	\$4,734	\$4,862	\$5,366	\$4,479	\$4,555	\$4,193	\$4,589	\$4,533	\$3,982	1	4106	0.024
METROMILE INSURANCE COMPANY - 16187	\$5,074	\$4,500	\$4,311	\$5,295	\$4,220	\$2,953	\$2,876	\$2,795	\$2,815	\$2,521	7	11597	0.060
LIBERTY MUTUAL INSURANCE COMPANY - 23043	\$5,106	\$4,246	\$4,261	\$6,008	\$3,992	\$5,106	\$3,090	\$3,179	\$3,981	\$3,029	1	687	0.146
VIGILANT INSURANCE COMPANY - 20397	\$5,251	\$4,878	\$4,878	\$6,514	\$4,845	\$4,430	\$4,026	\$4,514	\$3,930	\$3,591	0	488	0.000
PACIFIC INDEMNITY COMPANY - 20346	\$5,251	\$4,878	\$4,878	\$6,514	\$4,845	\$4,430	\$4,026	\$4,514	\$3,930	\$3,591	1	6971	0.014
GREAT NORTHERN INSURANCE COMPANY - 20303	\$5,251	\$4,878	\$4,878	\$6,514	\$4,845	\$4,430	\$4,026	\$4,514	\$3,930	\$3,591	0	986	0.000
FEDERAL INSURANCE COMPANY - 20281	\$5,251	\$4,878	\$4,878	\$6,514	\$4,845	\$4,430	\$4,026	\$4,514	\$3,930	\$3,591	0	3241	0.000
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS - 43494	\$5,397	\$3,333	\$4,279	\$6,478	\$5,213	\$3,381	\$4,600	\$2,586	\$1,811	\$4,536	9	43887	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, 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, 2023										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				
MGA INSURANCE COMPANY, INC. - 40150	\$5,801	\$4,122	\$5,394	\$7,741	\$4,207	\$3,410	\$3,080	\$2,772	\$3,091	\$2,591	3	24682	0.012	
COMMONWEALTH CASUALTY COMPANY - 13930	\$5,866	\$4,516	\$4,863	\$6,845	\$4,146	\$3,556	\$3,099	\$3,352	\$2,951	\$3,263	32	69079	0.046	
BRANCH INSURANCE EXCHANGE - 16825	\$6,044	\$5,372	\$5,164	\$6,201	\$5,031	\$4,628	\$4,546	\$4,630	\$4,425	\$4,014	4	10474	0.038	
ASSURANCEAMERICA INSURANCE COMPANY - 11558	\$6,112	\$5,958	\$5,227	\$6,465	\$5,442	\$3,977	\$3,764	\$3,078	\$3,018	\$3,154	4	23291	0.017	
ECONOMY PREMIER ASSURANCE COMPANY - 40649	\$6,131	\$5,173	\$4,999	\$6,432	\$4,541	\$3,517	\$3,887	\$3,778	\$3,600	\$2,942	11	26403	0.042	
PERMANENT GENERAL ASSURANCE CORPORATION OF OHIO - 22906	\$7,062	\$6,419	\$7,566	\$7,827	\$6,472	\$5,403	\$4,244	\$5,249	\$8,383	\$4,263	0	21604	0.000	
FARMERS GROUP PROPERTY AND CASUALTY INSURANCE COMPANY - 34339	\$7,730	\$6,216	\$6,439	\$7,057	\$5,884	\$5,953	\$5,743	\$5,273	\$5,619	\$5,273	1	7153	0.014	

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, 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, 2023										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			
STAR CASUALTY INSURANCE COMPANY - 32387	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	3	3670	0.082
AMERICAN ACCESS CASUALTY COMPANY - 10730	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	4	49111	0.008
EQUITY INSURANCE COMPANY - 28746	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	6	20382	0.029
PERMANENT GENERAL ASSURANCE CORPORATION OF OHIO - 22906	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	0	21604	0.000
UNITED INSURANCE COMPANY INC. - 12256	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	8	71616	0.011
MGA INSURANCE COMPANY, INC. - 40150	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	3	24682	0.012
FALCON INSURANCE COMPANY - 14254	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	8	27540	0.029
COUNTRY PREFERRED INSURANCE COMPANY - 21008	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	0	25357	0.000
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	29	81758	0.035
ASSURANCEAMERICA INSURANCE COMPANY - 11558	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	4	23291	0.017
TREXIS INSURANCE CORPORATION - 12188	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	0	5051	0.000
AEGIS SECURITY INSURANCE COMPANY - 33898	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	1	1369	0.073
YOUNG AMERICA INSURANCE COMPANY - 27090	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	4	5836	0.069
LOYA INSURANCE COMPANY - 11198	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	2	6364	0.031
PRIMERO INSURANCE COMPANY - 11855	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	1	1908	0.052
STONEGATE INSURANCE COMPANY - 14012	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	0	3340	0.000
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS - 43494	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	9	43887	0.021
SAFEWAY INSURANCE COMPANY - 12521	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	14	86970	0.016
LIBERTY MUTUAL INSURANCE COMPANY - 23043	\$6479	\$5,214	\$5,254	\$7,655	\$4,818	\$6,479	\$3,565	\$3,801	\$4,832	\$3,616	1	687	0.146
STATE NATIONAL INSURANCE COMPANY, INC. - 12831	\$824	\$769	\$760	\$886	\$714	\$646	\$598	\$623	\$639	\$567	2	9669	0.021
CSAA AFFINITY INSURANCE COMPANY - 11681	\$1,417	\$1,204	\$1,327	\$1,516	\$1,158	\$1,043	\$954	\$1,174	\$1,061	\$872	0	1922	0.000
HIROAD ASSURANCE COMPANY - 16138	\$1,434	\$1,688	\$1,795	\$2,402	\$1,802	\$1,509	\$1,236	\$1,854	\$1,596	\$1,810	1	9595	0.010
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941	\$1,523	\$1,375	\$1,380	\$1,583	\$1,247	\$1,202	\$1,242	\$1,097	\$1,201	\$959	11	160935	0.007
USAA CASUALTY INSURANCE COMPANY - 25968	\$1,553	\$1,400	\$1,400	\$1,629	\$1,257	\$1,213	\$1,250	\$1,101	\$1,225	\$969	18	155581	0.012
CSAA GENERAL INSURANCE COMPANY - 37770	\$1,561	\$1,324	\$1,460	\$1,669	\$1,275	\$1,143	\$1,049	\$1,293	\$1,169	\$956	14	122885	0.011
CLEARCOVER INSURANCE COMPANY - 16524	\$1,580	\$1,443	\$1,460	\$1,757	\$1,269	\$1,204	\$1,140	\$1,016	\$1,161	\$959	6	16971	0.035
USAA GENERAL INDEMNITY COMPANY - 18600	\$1,594	\$1,430	\$1,443	\$1,662	\$1,287	\$1,249	\$1,273	\$1,117	\$1,243	\$989	14	137609	0.010
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693	\$1,625	\$1,370	\$1,310	\$1,658	\$1,213	\$1,059	\$857	\$1,282	\$963	\$1,120	0	2579	0.000
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756	\$1,706	\$1,386	\$1,388	\$1,665	\$1,452	\$1,232	\$1,143	\$1,349	\$1,220	\$1,097	0	1011	0.000
SECURA INSURANCE, A MUTUAL COMPANY - 22543	\$1,761	\$1,522	\$1,482	\$1,950	\$1,421	\$1,662	\$1,373	\$1,341	\$1,427	\$1,153	0	0	#Num!
PROGRESSIVE ADVANCED INSURANCE COMPANY - 11851	\$1,865	\$1,518	\$1,556	\$2,094	\$1,474	\$1,256	\$1,173	\$1,141	\$1,185	\$1,011	99	703185	0.014
GEICO SECURE INSURANCE COMPANY - 14137	\$1,883	\$1,580	\$1,521	\$2,169	\$1,289	\$1,328	\$1,248	\$1,086	\$1,213	\$1,089	34	284557	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, 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, 2023										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
MAIN STREET AMERICA PROTECTION INSURANCE COMPANY - 13026	\$1,898	\$1,561	\$1,768	\$2,315	\$1,606	\$1,557	\$1,589	\$1,320	\$1,399	\$1,262	0	12872	0.000
NETHERLANDS INSURANCE COMPANY, THE - 24171	\$1,947	\$2,091	\$2,115	\$2,778	\$1,962	\$1,842	\$1,472	\$1,523	\$2,041	\$1,404	0	4400	0.000
TEACHERS INSURANCE COMPANY - 22683	\$1,987	\$1,608	\$1,612	\$1,948	\$1,684	\$1,445	\$1,339	\$1,577	\$1,435	\$1,277	0	153	0.000
TOGGLE INSURANCE COMPANY - 44245	\$2,001	\$1,622	\$1,689	\$2,316	\$1,500	\$1,356	\$1,183	\$1,256	\$1,254	\$1,042	0	1310	0.000
SECURA SUPREME INSURANCE COMPANY - 10239	\$2,004	\$1,722	\$1,673	\$2,220	\$1,601	\$1,884	\$1,534	\$1,498	\$1,606	\$1,283	0	2981	0.000
HARTFORD INSURANCE COMPANY OF THE SOUTHEAST - 38261	\$2,005	\$2,187	\$2,224	\$2,005	\$2,056	\$1,868	\$2,005	\$1,556	\$1,826	\$1,525	13	38363	0.034
BADGER MUTUAL INSURANCE COMPANY - 13420	\$2,018	\$1,938	\$1,717	\$2,153	\$1,557	\$1,656	\$1,437	\$1,259	\$1,259	\$1,259	1	5503	0.018
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY - 21253	\$2,117	\$1,881	\$1,894	\$2,200	\$1,683	\$1,634	\$1,667	\$1,471	\$1,647	\$1,295	14	84519	0.017
COUNTRY MUTUAL INSURANCE COMPANY - 20990	\$2,134	\$2,036	\$2,017	\$2,388	\$2,003	\$1,749	\$1,368	\$1,600	\$1,750	\$1,334	0	2554	0.000
PROGRESSIVE PREFERRED INSURANCE COMPANY - 37834	\$2,167	\$1,798	\$1,837	\$2,580	\$1,751	\$1,488	\$1,397	\$1,305	\$1,388	\$1,164	46	495100	0.009
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955	\$2,183	\$1,935	\$1,902	\$2,389	\$1,821	\$1,667	\$1,577	\$1,625	\$1,623	\$1,343	0	10658	0.000
HORACE MANN INSURANCE COMPANY - 22578	\$2,214	\$1,810	\$1,865	\$2,202	\$1,797	\$1,659	\$1,386	\$1,512	\$1,586	\$1,340	1	5073	0.020
AMSHIELD INSURANCE COMPANY - 15590	\$2,219	\$2,087	\$2,087	\$2,388	\$1,834	\$1,684	\$1,393	\$1,427	\$1,507	\$1,291	6	24223	0.025
WESTERN AGRICULTURAL INSURANCE COMPANY - 27871	\$2,223	\$1,947	\$1,993	\$2,521	\$1,845	\$1,721	\$1,417	\$1,494	\$1,604	\$1,336	2	13529	0.015
AMERICAN FAMILY INSURANCE COMPANY - 10386	\$2,344	\$1,968	\$2,067	\$2,613	\$1,887	\$1,623	\$1,504	\$1,320	\$1,580	\$1,193	9	227147	0.004
SPINNAKER INSURANCE COMPANY - 24376	\$2,364	\$2,033	\$2,055	\$2,766	\$1,895	\$1,691	\$1,554	\$1,578	\$1,519	\$1,319	0	685	0.000
NATIONAL GENERAL INSURANCE COMPANY - 23728	\$2,495	\$2,139	\$2,035	\$2,551	\$2,198	\$2,032	\$1,919	\$2,520	\$1,962	\$1,772	4	13745	0.029
ELECTRIC INSURANCE COMPANY - 21261	\$2,499	\$2,161	\$2,109	\$2,915	\$1,980	\$2,437	\$1,822	\$1,886	\$2,047	\$1,415	0	12418	0.000
AMERICAN FAMILY CONNECT PROPERTY AND CASUALTY INSURANCE COMPANY - 29068	\$2,580	\$1,979	\$1,905	\$3,244	\$1,765	\$2,226	\$1,672	\$1,597	\$1,789	\$1,208	2	98692	0.002
WESTBEND MUTUAL INSURANCE COMPANY - 15350	\$2,640	\$2,445	\$2,418	\$3,359	\$2,353	\$2,286	\$2,009	\$2,262	\$2,164	\$1,936	0	6725	0.000
COUNTRY CASUALTY INSURANCE COMPANY - 20982	\$2,644	\$2,508	\$2,480	\$2,971	\$2,521	\$2,230	\$1,712	\$2,062	\$2,239	\$1,666	0	343	0.000
BRISTOL WEST INSURANCE COMPANY - 19658	\$2,682	\$2,025	\$2,075	\$2,691	\$2,047	\$1,777	\$1,549	\$2,003	\$1,835	\$1,380	3	9169	0.033
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178	\$2,687	\$2,307	\$2,349	\$3,155	\$2,406	\$1,972	\$1,843	\$2,019	\$2,132	\$1,581	123	1103770	0.011
CENTRAL MUTUAL INSURANCE COMPANY - 20230	\$2,714	\$2,412	\$2,654	\$3,310	\$2,329	\$2,497	\$2,093	\$2,179	\$2,203	\$1,734	1	6373	0.016
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY - 36161	\$2,715	\$2,280	\$2,217	\$2,775	\$2,171	\$1,907	\$1,651	\$1,461	\$1,848	\$1,554	5	107988	0.005
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210	\$2,727	\$2,366	\$2,355	\$2,769	\$2,148	\$2,016	\$1,743	\$2,374	\$2,052	\$1,580	23	45706	0.050
STATE FARM FIRE AND CASUALTY COMPANY - 25143	\$2,891	\$2,495	\$2,540	\$3,370	\$2,596	\$2,135	\$2,001	\$2,228	\$2,335	\$1,749	4	49964	0.008
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773	\$2,914	\$2,563	\$2,619	\$3,298	\$2,425	\$2,248	\$1,859	\$1,939	\$2,093	\$1,749	1	43370	0.002
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761	\$2,923	\$2,127	\$2,506	\$3,213	\$2,102	\$2,334	\$1,773	\$1,958	\$1,805	\$1,632	1	18783	0.005
BERKLEY INSURANCE COMPANY - 32603	\$2,932	\$2,745	\$2,745	\$3,219	\$2,558	\$2,563	\$2,144	\$2,176	\$2,029	\$2,053	0	0	#Num!
STILLWATER INSURANCE COMPANY - 25180	\$2,937	\$2,318	\$2,259	\$2,897	\$2,483	\$2,275	\$1,908	\$2,323	\$1,972	\$1,889	1	3768	0.027
BANKERS STANDARD INSURANCE COMPANY - 18279	\$2,942	\$2,621	\$2,819	\$3,236	\$2,625	\$2,608	\$2,213	\$2,474	\$2,292	\$2,286	1	3301	0.030

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, 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, 2023										Complaint Ratio (CR)		
	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix 85053	Scottsdale 85257	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85122	Flagstaff 86001	Nogales 85621	Yuma 85364	Sierra Vista 85635	C	E	CR
CINCINNATI CASUALTY COMPANY, THE - 28665	\$2,954	\$2,774	\$2,647	\$2,450	\$2,283	\$1,670	\$1,514	\$1,785	\$1,805	\$1,835	0	3003	0.000
PEKIN INSURANCE COMPANY - 24228	\$2,962	\$2,715	\$2,532	\$3,553	\$2,323	\$2,067	\$1,977	\$2,251	\$2,238	\$1,578	4	23972	0.017
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942	\$2,977	\$3,068	\$2,486	\$2,291	\$1,630	\$2,573	\$1,950	\$1,800	\$2,183	\$1,838	0	2622	0.000
ACUIITY, A MUTUAL INSURANCE COMPANY - 14184	\$3,005	\$2,908	\$2,885	\$3,109	\$2,781	\$2,747	\$2,643	\$2,626	\$2,431	\$2,398	0	8146	0.000
SAFECO INSURANCE COMPANY OF AMERICA - 24740	\$3,006	\$2,549	\$2,524	\$3,143	\$2,318	\$2,167	\$1,831	\$1,982	\$2,178	\$1,763	19	177402	0.011
AUTO-OWNERS INSURANCE COMPANY - 18988	\$3,010	\$2,790	\$2,873	\$3,310	\$2,609	\$2,237	\$1,949	\$3,093	\$2,207	\$1,816	15	75732	0.020
INFINITY SAFEGUARD INSURANCE COMPANY - 16802	\$3,073	\$3,214	\$2,654	\$3,705	\$2,341	\$2,485	\$2,593	\$2,718	\$2,630	\$2,247	8	10310	0.078
MIDVALE INDEMNITY COMPANY - 27138	\$3,205	\$2,658	\$2,652	\$3,050	\$2,465	\$2,146	\$2,022	\$1,766	\$2,192	\$1,688	1	12320	0.008
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939	\$3,300	\$2,985	\$2,985	\$3,523	\$2,781	\$2,781	\$2,400	\$2,665	\$2,513	\$2,665	0	2064	0.000
OWNERS INSURANCE COMPANY - 32700	\$3,317	\$3,072	\$3,165	\$3,650	\$2,866	\$2,464	\$2,139	\$3,400	\$2,428	\$1,995	2	17609	0.011
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259	\$3,320	\$2,876	\$2,760	\$3,837	\$2,782	\$3,329	\$2,415	\$2,447	\$2,790	\$1,884	0	9293	0.000
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072	\$3,344	\$2,813	\$3,048	\$2,703	\$2,804	\$2,528	\$1,955	\$2,067	\$2,260	\$2,067	7	14178	0.049
NATIONWIDE GENERAL INSURANCE COMPANY - 23760	\$3,387	\$2,797	\$2,910	\$3,455	\$2,334	\$2,330	\$1,897	\$2,177	\$1,981	\$2,043	0	433	0.000
AMICA MUTUAL INSURANCE COMPANY - 19976	\$3,494	\$3,043	\$2,843	\$3,444	\$2,885	\$2,701	\$2,214	\$2,330	\$2,388	\$2,369	0	17740	0.000
MENDOTA INSURANCE COMPANY - 33650	\$3,504	\$3,216	\$3,127	\$4,113	\$3,132	\$2,250	\$2,359	\$2,092	\$1,702	\$1,703	5	13350	0.037
FARMERS INSURANCE EXCHANGE - 21652	\$3,513	\$3,445	\$3,102	\$3,765	\$3,154	\$3,075	\$2,927	\$3,641	\$2,803	\$2,535	0	8801	0.000
AMICA PROPERTY AND CASUALTY INSURANCE COMPANY - 12287	\$3,521	\$3,066	\$2,866	\$3,471	\$2,909	\$2,725	\$2,233	\$2,352	\$2,410	\$2,390	2	367	0.545
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688	\$3,998	\$3,337	\$3,426	\$4,238	\$3,034	\$2,863	\$2,685	\$2,649	\$2,637	\$2,328	49	332850	0.015
ROOT INSURANCE COMPANY - 10974	\$4,118	\$3,208	\$3,333	\$4,351	\$3,026	\$2,735	\$2,428	\$2,469	\$2,622	\$2,120	2	14576	0.014
MERCURY CASUALTY COMPANY - 11908	\$4,170	\$4,048	\$3,799	\$4,866	\$3,529	\$3,388	\$2,942	\$3,235	\$3,059	\$2,618	7	15312	0.046
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	4691	0.000
FIRST ACCEPTANCE INSURANCE COMPANY, INC. - 10336	\$4,553	\$3,649	\$3,311	\$4,837	\$4,112	\$3,383	\$2,773	\$2,946	\$2,845	\$2,468	2	15864	0.013
INTEGON NATIONAL INSURANCE COMPANY - 29742	\$4,555	\$3,595	\$3,867	\$4,744	\$3,458	\$3,297	\$2,695	\$4,126	\$3,123	\$2,805	2	5300	0.038
INFINITY CASUALTY INSURANCE COMPANY - 21792	\$4,573	\$4,245	\$3,517	\$4,858	\$3,104	\$3,281	\$3,420	\$3,594	\$3,485	\$2,974	4	4861	0.082
HARTFORD CASUALTY INSURANCE COMPANY - 29424	\$4,603	\$3,572	\$3,731	\$4,549	\$3,237	\$3,292	\$2,839	\$2,725	\$2,966	\$3,011	0	593	0.000
ALLSTATE INDEMNITY COMPANY - 19240	\$5,010	\$4,379	\$4,866	\$5,258	\$4,374	\$4,441	\$4,042	\$4,029	\$3,999	\$3,999	4	6263	0.064
METROMILE INSURANCE COMPANY - 16187	\$5,290	\$4,664	\$4,507	\$5,563	\$4,371	\$3,057	\$2,939	\$2,892	\$2,920	\$2,601	7	11597	0.060
ECONOMY PREMIER ASSURANCE COMPANY - 40649	\$5,332	\$4,461	\$4,306	\$5,646	\$3,781	\$2,990	\$3,253	\$3,206	\$3,016	\$2,437	11	26403	0.042
TWIN CITY FIRE INSURANCE COMPANY - 29459	\$5,625	\$4,738	\$4,553	\$6,249	\$4,657	\$4,275	\$3,627	\$3,674	\$4,085	\$3,148	0	3712	0.000
UNITRIN SAFEGUARD INSURANCE COMPANY - 40703	\$5,686	\$5,474	\$5,574	\$5,809	\$5,153	\$5,200	\$4,715	\$5,252	\$5,153	\$4,463	1	4106	0.024
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY - 12484	\$5,861	\$4,722	\$4,758	\$6,922	\$4,365	\$5,861	\$3,235	\$3,447	\$4,377	\$3,281	34	146441	0.023
FEDERAL INSURANCE COMPANY - 20281	\$6,011	\$5,610	\$5,610	\$7,399	\$5,526	\$5,030	\$4,541	\$5,080	\$4,432	\$4,068	0	3241	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, 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, 2023											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			
VIGILANT INSURANCE COMPANY - 20397	\$6,011	\$5,610	\$5,610	\$7,399	\$5,526	\$5,030	\$4,541	\$5,080	\$4,432	\$4,068	0	488	0.000
PACIFIC INDEMNITY COMPANY - 20346	\$6,011	\$5,610	\$5,610	\$7,399	\$5,526	\$5,030	\$4,541	\$5,080	\$4,432	\$4,068	1	6971	0.014
GREAT NORTHERN INSURANCE COMPANY - 20303	\$6,011	\$5,610	\$5,610	\$7,399	\$5,526	\$5,030	\$4,541	\$5,080	\$4,432	\$4,068	0	986	0.000
PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION - 18139	\$6,470	\$4,947	\$5,285	\$8,139	\$4,200	\$3,692	\$3,024	\$2,737	\$3,499	\$2,472	1	61002	0.002
BRANCH INSURANCE EXCHANGE - 16825	\$6,722	\$5,942	\$5,745	\$6,951	\$5,532	\$5,082	\$4,918	\$5,063	\$4,869	\$4,355	4	10474	0.038
COMMONWEALTH CASUALTY COMPANY - 13930	\$8,597	\$6,440	\$7,107	\$9,803	\$5,710	\$4,955	\$4,143	\$4,383	\$3,920	\$4,297	32	69079	0.046
FARMERS GROUP PROPERTY AND CASUALTY INSURANCE COMPANY - 34339	\$8,850	\$7,017	\$7,378	\$8,124	\$6,576	\$6,778	\$6,466	\$5,968	\$6,430	\$5,968	1	7153	0.014

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, 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, 2023										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	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	0	25357	0.000	
STATE NATIONAL INSURANCE COMPANY, INC. - 12831	\$689	\$645	\$636	\$735	\$604	\$545	\$513	\$531	\$537	\$480	2	9669	0.021	
LOYA INSURANCE COMPANY - 11198	\$816	\$918	\$762	\$816	\$710	\$550	\$614	\$550	\$550	\$710	2	6364	0.031	
YOUNG AMERICA INSURANCE COMPANY - 27090	\$1,186	\$976	\$1,036	\$1,186	\$976	\$838	\$838	\$838	\$838	\$838	4	5836	0.069	
CLEARCOVER INSURANCE COMPANY - 16524	\$1,221	\$1,121	\$1,124	\$1,345	\$978	\$925	\$875	\$790	\$882	\$737	6	16971	0.035	
HIROAD ASSURANCE COMPANY - 16138	\$1,223	\$1,386	\$1,490	\$2,002	\$1,495	\$1,266	\$1,047	\$1,641	\$1,350	\$1,597	1	9595	0.010	
PROGRESSIVE ADVANCED INSURANCE COMPANY - 11851	\$1,261	\$1,034	\$1,051	\$1,406	\$1,005	\$852	\$805	\$781	\$804	\$679	99	703185	0.014	
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941	\$1,340	\$1,213	\$1,218	\$1,395	\$1,109	\$1,065	\$1,103	\$974	\$1,064	\$850	11	160935	0.007	
CSAA AFFINITY INSURANCE COMPANY - 11681	\$1,351	\$1,157	\$1,276	\$1,441	\$1,123	\$1,005	\$932	\$1,139	\$1,019	\$846	0	1922	0.000	
USAA CASUALTY INSURANCE COMPANY - 25968	\$1,386	\$1,253	\$1,254	\$1,458	\$1,134	\$1,089	\$1,126	\$993	\$1,101	\$870	18	155581	0.012	
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693	\$1,417	\$1,193	\$1,145	\$1,437	\$1,063	\$940	\$763	\$1,149	\$847	\$1,007	0	2579	0.000	
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756	\$1,417	\$1,146	\$1,148	\$1,374	\$1,208	\$1,021	\$960	\$1,128	\$1,012	\$913	0	1011	0.000	
USAA GENERAL INDEMNITY COMPANY - 18600	\$1,465	\$1,321	\$1,329	\$1,534	\$1,202	\$1,157	\$1,186	\$1,041	\$1,154	\$916	14	137609	0.010	
CSAA GENERAL INSURANCE COMPANY - 37770	\$1,486	\$1,271	\$1,406	\$1,588	\$1,236	\$1,102	\$1,027	\$1,257	\$1,124	\$927	14	122885	0.011	
SECURA INSURANCE, A MUTUAL COMPANY - 22543	\$1,505	\$1,311	\$1,272	\$1,660	\$1,220	\$1,409	\$1,195	\$1,175	\$1,232	\$1,007	0	0	#Num!	
MAIN STREET AMERICA PROTECTION INSURANCE COMPANY - 13026	\$1,606	\$1,333	\$1,486	\$1,949	\$1,372	\$1,312	\$1,371	\$1,161	\$1,216	\$1,095	0	12872	0.000	
GEICO SECURE INSURANCE COMPANY - 14137	\$1,621	\$1,382	\$1,335	\$1,824	\$1,182	\$1,167	\$1,142	\$1,016	\$1,070	\$984	34	284557	0.012	
TEACHERS INSURANCE COMPANY - 22683	\$1,643	\$1,324	\$1,328	\$1,601	\$1,395	\$1,195	\$1,123	\$1,315	\$1,186	\$1,060	0	153	0.000	
HARTFORD INSURANCE COMPANY OF THE SOUTHEAST - 38261	\$1,694	\$1,847	\$1,868	\$1,694	\$1,732	\$1,580	\$1,694	\$1,349	\$1,554	\$1,324	13	38363	0.034	
COUNTRY MUTUAL INSURANCE COMPANY - 20990	\$1,696	\$1,616	\$1,599	\$1,905	\$1,594	\$1,390	\$1,097	\$1,270	\$1,401	\$1,073	0	2554	0.000	
PROGRESSIVE PREFERRED INSURANCE COMPANY - 37834	\$1,701	\$1,424	\$1,446	\$2,012	\$1,397	\$1,182	\$1,122	\$1,054	\$1,103	\$926	46	495100	0.009	
SECURA SUPREME INSURANCE COMPANY - 10239	\$1,707	\$1,482	\$1,436	\$1,886	\$1,372	\$1,593	\$1,338	\$1,311	\$1,385	\$1,118	0	2981	0.000	
INFINITY SAFEGUARD INSURANCE COMPANY - 16802	\$1,763	\$1,897	\$1,521	\$2,118	\$1,360	\$1,446	\$1,560	\$1,591	\$1,548	\$1,343	8	10310	0.078	
HORACE MANN INSURANCE COMPANY - 22578	\$1,764	\$1,446	\$1,487	\$1,741	\$1,433	\$1,324	\$1,127	\$1,220	\$1,264	\$1,074	1	5073	0.020	
AEGIS SECURITY INSURANCE COMPANY - 33898	\$1,804	\$2,354	\$3,350	\$4,293	\$2,727	\$1,893	\$1,804	\$1,740	\$1,955	\$1,838	1	1369	0.073	
BADGER MUTUAL INSURANCE COMPANY - 13420	\$1,808	\$1,727	\$1,525	\$1,931	\$1,380	\$1,486	\$1,283	\$1,115	\$1,115	\$1,115	1	5503	0.018	
AMERICAN FAMILY INSURANCE COMPANY - 10386	\$1,814	\$1,554	\$1,616	\$2,025	\$1,493	\$1,290	\$1,204	\$1,081	\$1,267	\$984	9	227147	0.004	
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955	\$1,822	\$1,613	\$1,585	\$1,979	\$1,528	\$1,398	\$1,339	\$1,392	\$1,366	\$1,136	0	10658	0.000	
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY - 21253	\$1,840	\$1,641	\$1,652	\$1,918	\$1,479	\$1,432	\$1,464	\$1,292	\$1,443	\$1,133	14	84519	0.017	
NATIONAL GENERAL INSURANCE COMPANY - 23728	\$1,869	\$1,680	\$1,599	\$1,906	\$1,679	\$1,625	\$1,543	\$1,931	\$1,555	\$1,420	4	13745	0.029	
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178	\$1,899	\$1,625	\$1,661	\$2,231	\$1,703	\$1,399	\$1,317	\$1,438	\$1,507	\$1,119	123	1103770	0.011	
TOGGLE INSURANCE COMPANY - 44245	\$1,900	\$1,578	\$1,618	\$2,170	\$1,486	\$1,313	\$1,197	\$1,242	\$1,218	\$1,029	0	1310	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, 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.

Name of Insurer - NAIC#	Premiums shown are six-month premiums as of March 1, 2023										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
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210	\$1,943	\$1,702	\$1,703	\$1,958	\$1,560	\$1,467	\$1,285	\$1,693	\$1,462	\$1,168	23	45706	0.050
NETHERLANDS INSURANCE COMPANY, THE - 24171	\$1,975	\$2,061	\$2,074	\$2,656	\$1,920	\$1,833	\$1,484	\$1,489	\$2,001	\$1,382	0	4400	0.000
WESTERN AGRICULTURAL INSURANCE COMPANY - 27871	\$1,976	\$1,735	\$1,771	\$2,243	\$1,646	\$1,536	\$1,271	\$1,353	\$1,430	\$1,195	2	13529	0.015
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY - 36161	\$1,976	\$1,694	\$1,639	\$2,022	\$1,605	\$1,397	\$1,278	\$1,155	\$1,398	\$1,170	5	107988	0.005
ELECTRIC INSURANCE COMPANY - 21261	\$1,986	\$1,723	\$1,682	\$2,308	\$1,575	\$1,939	\$1,465	\$1,521	\$1,634	\$1,132	0	12418	0.000
AMSHIELD INSURANCE COMPANY - 15590	\$1,993	\$1,885	\$1,885	\$2,126	\$1,638	\$1,512	\$1,258	\$1,283	\$1,346	\$1,164	6	24223	0.025
BRISTOL WEST INSURANCE COMPANY - 19658	\$2,038	\$1,571	\$1,580	\$2,049	\$1,614	\$1,421	\$1,253	\$1,592	\$1,426	\$1,094	3	9169	0.033
BERKLEY INSURANCE COMPANY - 32603	\$2,041	\$1,897	\$1,897	\$2,265	\$1,797	\$1,782	\$1,539	\$1,568	\$1,458	\$1,467	0	0	#Num!
STATE FARM FIRE AND CASUALTY COMPANY - 25143	\$2,053	\$1,764	\$1,804	\$2,393	\$1,844	\$1,524	\$1,439	\$1,586	\$1,651	\$1,241	4	49964	0.008
SPINNAKER INSURANCE COMPANY - 24376	\$2,063	\$1,798	\$1,797	\$2,370	\$1,681	\$1,485	\$1,391	\$1,404	\$1,337	\$1,166	0	685	0.000
COUNTRY CASUALTY INSURANCE COMPANY - 20982	\$2,127	\$2,009	\$1,984	\$2,403	\$2,029	\$1,794	\$1,390	\$1,658	\$1,815	\$1,353	0	343	0.000
CENTRAL MUTUAL INSURANCE COMPANY - 20230	\$2,129	\$1,923	\$2,050	\$2,539	\$1,821	\$2,029	\$1,678	\$1,776	\$1,780	\$1,380	1	6373	0.016
AMERICAN FAMILY CONNECT PROPERTY AND CASUALTY INSURANCE COMPANY - 29068	\$2,131	\$1,634	\$1,582	\$2,641	\$1,476	\$1,859	\$1,439	\$1,397	\$1,501	\$1,061	2	98692	0.002
TREXIS INSURANCE CORPORATION - 12188	\$2,206	\$2,649	\$2,427	\$2,444	\$1,915	\$2,086	\$2,103	\$2,029	\$1,861	\$2,320	0	5051	0.000
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761	\$2,221	\$1,654	\$1,912	\$2,413	\$1,610	\$1,808	\$1,370	\$1,529	\$1,390	\$1,257	1	18783	0.005
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259	\$2,247	\$1,957	\$1,883	\$2,566	\$1,894	\$2,266	\$1,692	\$1,727	\$1,917	\$1,301	0	9293	0.000
CINCINNATI CASUALTY COMPANY, THE - 28665	\$2,259	\$2,154	\$2,041	\$1,884	\$1,804	\$1,287	\$1,214	\$1,426	\$1,417	\$1,454	0	3003	0.000
SAFECO INSURANCE COMPANY OF AMERICA - 24740	\$2,343	\$2,031	\$2,018	\$2,440	\$1,876	\$1,742	\$1,529	\$1,622	\$1,731	\$1,470	19	177402	0.011
FALCON INSURANCE COMPANY - 14254	\$2,385	\$1,768	\$1,578	\$1,985	\$1,560	\$1,318	\$1,353	\$1,362	\$1,225	\$1,132	8	27540	0.029
BANKERS STANDARD INSURANCE COMPANY - 18279	\$2,403	\$2,112	\$2,291	\$2,632	\$2,147	\$2,152	\$1,840	\$2,053	\$1,899	\$1,888	1	3301	0.030
STILLWATER INSURANCE COMPANY - 25180	\$2,411	\$1,917	\$1,864	\$2,385	\$2,057	\$1,878	\$1,577	\$1,916	\$1,628	\$1,574	1	3768	0.027
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942	\$2,414	\$2,493	\$2,032	\$1,886	\$1,344	\$2,108	\$1,603	\$1,486	\$1,793	\$1,510	0	2622	0.000
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939	\$2,424	\$2,201	\$2,201	\$2,574	\$2,053	\$2,053	\$1,785	\$1,970	\$1,864	\$1,970	0	2064	0.000
PEKIN INSURANCE COMPANY - 24228	\$2,468	\$2,283	\$2,132	\$2,851	\$1,954	\$1,734	\$1,688	\$1,872	\$1,844	\$1,342	4	23972	0.017
WESTBEND MUTUAL INSURANCE COMPANY - 15350	\$2,475	\$2,292	\$2,266	\$3,149	\$2,213	\$2,141	\$1,889	\$2,175	\$2,039	\$1,833	0	6725	0.000
INFINITY CASUALTY INSURANCE COMPANY - 21792	\$2,495	\$2,487	\$1,999	\$2,751	\$1,791	\$1,896	\$2,044	\$2,093	\$2,039	\$1,767	4	4861	0.082
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773	\$2,576	\$2,271	\$2,314	\$2,916	\$2,152	\$1,993	\$1,655	\$1,742	\$1,852	\$1,553	1	43370	0.002
PRIMERO INSURANCE COMPANY - 11855	\$2,588	\$2,444	\$2,444	\$2,444	\$2,258	\$2,318	\$1,274	\$2,258	\$2,138	\$2,084	1	1908	0.052
AUTO-OWNERS INSURANCE COMPANY - 18988	\$2,590	\$2,404	\$2,473	\$2,845	\$2,253	\$1,927	\$1,689	\$2,674	\$1,906	\$1,572	15	75732	0.020
SAFEWAY INSURANCE COMPANY - 12521	\$2,671	\$2,187	\$1,868	\$2,451	\$1,912	\$1,647	\$1,243	\$1,303	\$1,231	\$1,319	14	86970	0.016
ACUITY, A MUTUAL INSURANCE COMPANY - 14184	\$2,673	\$2,604	\$2,519	\$2,730	\$2,409	\$2,413	\$2,312	\$2,281	\$2,122	\$2,097	0	8146	0.000
MERCURY CASUALTY COMPANY - 11908	\$2,742	\$2,663	\$2,499	\$3,178	\$2,353	\$2,241	\$1,976	\$2,155	\$2,032	\$1,749	7	15312	0.046



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, 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.

Name of Insurer - NAIC#	Premiums shown are six-month premiums as of March 1, 2023										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
NATIONWIDE GENERAL INSURANCE COMPANY - 23760	\$2,774	\$2,299	\$2,390	\$2,817	\$1,923	\$1,932	\$1,611	\$1,817	\$1,642	\$1,705	0	433	0.000
STONEGATE INSURANCE COMPANY - 14012	\$2,778	\$2,109	\$2,125	\$2,626	\$2,234	\$1,844	\$1,623	\$1,923	\$1,415	\$1,412	0	3340	0.000
FARMERS INSURANCE EXCHANGE - 21652	\$2,820	\$2,790	\$2,498	\$3,019	\$2,549	\$2,470	\$2,368	\$2,145	\$2,241	\$2,033	0	8801	0.000
OWNERS INSURANCE COMPANY - 32700	\$2,842	\$2,636	\$2,714	\$3,124	\$2,465	\$2,113	\$1,846	\$2,927	\$2,089	\$1,720	2	17609	0.011
MIDVALE INDEMNITY COMPANY - 27138	\$2,849	\$2,401	\$2,394	\$2,729	\$2,227	\$1,968	\$1,861	\$1,661	\$1,991	\$1,583	1	12320	0.008
MENDOTA INSURANCE COMPANY - 33650	\$3,093	\$2,810	\$2,752	\$3,581	\$2,715	\$1,986	\$2,067	\$1,845	\$1,503	\$1,485	5	13350	0.037
INTEGON NATIONAL INSURANCE COMPANY - 29742	\$3,109	\$2,454	\$2,640	\$3,239	\$2,360	\$2,250	\$1,840	\$2,816	\$2,132	\$1,915	2	5300	0.038
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	4691	0.000
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072	\$3,309	\$2,851	\$3,045	\$3,690	\$2,801	\$2,544	\$2,024	\$2,112	\$2,320	\$2,112	7	14178	0.049
AMERICAN ACCESS CASUALTY COMPANY - 10730	\$3,351	\$2,603	\$1,979	\$2,451	\$2,595	\$2,429	\$2,190	\$1,349	\$1,329	\$1,578	4	49111	0.008
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688	\$3,381	\$2,892	\$2,927	\$3,559	\$2,621	\$2,482	\$2,345	\$2,344	\$2,293	\$2,051	49	332850	0.015
EQUITY INSURANCE COMPANY - 28746	\$3,417	\$2,852	\$2,776	\$3,646	\$2,424	\$3,089	\$2,254	\$2,082	\$1,967	\$1,649	6	20382	0.029
STAR CASUALTY INSURANCE COMPANY - 32387	\$3,457	\$2,707	\$1,971	\$2,063	\$2,925	\$2,335	\$2,168	\$1,654	\$1,484	\$1,582	3	3670	0.082
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805	\$3,473	\$2,601	\$2,820	\$3,770	\$2,343	\$2,133	\$2,110	\$2,050	\$1,751	\$1,700	29	81758	0.035
FIRST ACCEPTANCE INSURANCE COMPANY, INC. - 10336	\$3,476	\$2,808	\$2,522	\$3,633	\$3,162	\$2,632	\$2,193	\$2,293	\$2,207	\$1,934	2	15864	0.013
ROOT INSURANCE COMPANY - 10974	\$3,477	\$2,758	\$2,853	\$3,653	\$2,612	\$2,349	\$2,125	\$2,160	\$2,267	\$1,855	2	14576	0.014
HARTFORD CASUALTY INSURANCE COMPANY - 29424	\$3,706	\$2,882	\$3,000	\$3,651	\$2,594	\$2,642	\$2,303	\$2,207	\$2,400	\$2,439	0	593	0.000
TWIN CITY FIRE INSURANCE COMPANY - 29459	\$3,897	\$3,322	\$3,178	\$4,268	\$3,277	\$2,926	\$2,613	\$2,625	\$2,865	\$2,240	0	3712	0.000
AMICA PROPERTY AND CASUALTY INSURANCE COMPANY - 12287	\$3,905	\$3,400	\$3,180	\$3,857	\$3,189	\$2,999	\$2,412	\$2,535	\$2,618	\$2,599	2	367	0.545
AMICA MUTUAL INSURANCE COMPANY - 19976	\$3,948	\$3,438	\$3,213	\$3,898	\$3,222	\$3,029	\$2,436	\$2,559	\$2,643	\$2,625	0	17740	0.000
ALLSTATE INDEMNITY COMPANY - 19240	\$3,953	\$3,495	\$3,874	\$4,147	\$3,470	\$3,527	\$3,220	\$3,202	\$3,179	\$3,179	4	6263	0.064
UNITED INSURANCE COMPANY INC. - 12256	\$4,019	\$3,076	\$3,060	\$3,619	\$2,645	\$3,647	\$2,397	\$2,955	\$3,153	\$1,872	8	71616	0.011
PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION - 18139	\$4,206	\$3,372	\$3,518	\$5,231	\$2,915	\$2,534	\$2,186	\$2,033	\$2,452	\$1,808	1	61002	0.002
COMMONWEALTH CASUALTY COMPANY - 13930	\$4,303	\$3,280	\$3,563	\$4,940	\$2,947	\$2,557	\$2,175	\$2,302	\$2,074	\$2,253	32	69079	0.046
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS - 43494	\$4,408	\$2,726	\$3,493	\$5,273	\$4,214	\$2,735	\$3,706	\$2,079	\$1,465	\$3,658	9	43887	0.021
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY - 12484	\$4,513	\$3,762	\$3,795	\$5,346	\$3,510	\$4,513	\$2,728	\$2,798	\$3,511	\$2,670	34	146441	0.023
UNITRIN SAFEGUARD INSURANCE COMPANY - 40703	\$4,717	\$4,510	\$4,624	\$5,004	\$4,287	\$4,053	\$3,845	\$4,073	\$4,069	\$3,467	1	4106	0.024
METROMILE INSURANCE COMPANY - 16187	\$4,939	\$4,340	\$4,215	\$5,172	\$4,065	\$2,832	\$2,722	\$2,702	\$2,716	\$2,392	7	11597	0.060
LIBERTY MUTUAL INSURANCE COMPANY - 23043	\$4,981	\$4,147	\$4,185	\$5,905	\$3,868	\$4,981	\$3,002	\$3,080	\$3,871	\$2,938	1	687	0.146
GREAT NORTHERN INSURANCE COMPANY - 20303	\$5,197	\$4,838	\$4,838	\$6,438	\$4,801	\$4,384	\$3,977	\$4,441	\$3,875	\$3,544	0	986	0.000
PACIFIC INDEMNITY COMPANY - 20346	\$5,197	\$4,838	\$4,838	\$6,438	\$4,801	\$4,384	\$3,977	\$4,441	\$3,875	\$3,544	1	6971	0.014
FEDERAL INSURANCE COMPANY - 20281	\$5,197	\$4,838	\$4,838	\$6,438	\$4,801	\$4,384	\$3,977	\$4,441	\$3,875	\$3,544	0	3241	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, 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, 2023										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				
VIGILANT INSURANCE COMPANY - 20397	\$5,197	\$4,838	\$4,838	\$6,438	\$4,801	\$4,384	\$3,977	\$4,441	\$3,875	\$3,544	0	488	0.000	
ASSURANCEAMERICA INSURANCE COMPANY - 11558	\$5,702	\$5,469	\$4,853	\$5,956	\$4,949	\$3,694	\$3,462	\$2,827	\$2,779	\$2,876	4	23291	0.017	
ECONOMY PREMIER ASSURANCE COMPANY - 40649	\$5,756	\$4,851	\$4,685	\$6,041	\$4,258	\$3,312	\$3,664	\$3,553	\$3,386	\$2,771	11	26403	0.042	
MGA INSURANCE COMPANY, INC. - 40150	\$5,777	\$4,053	\$5,252	\$7,689	\$3,992	\$3,382	\$2,969	\$2,608	\$3,011	\$2,484	3	24682	0.012	
BRANCH INSURANCE EXCHANGE - 16825	\$6,044	\$5,372	\$5,164	\$6,201	\$5,031	\$4,828	\$4,546	\$4,630	\$4,425	\$4,014	4	10474	0.038	
PERMANENT GENERAL ASSURANCE CORPORATION OF OHIO - 22906	\$6,610	\$5,930	\$7,155	\$7,282	\$5,941	\$4,988	\$3,874	\$4,807	\$4,959	\$3,903	0	21604	0.000	
FARMERS GROUP PROPERTY AND CASUALTY INSURANCE COMPANY - 34339	\$6,921	\$5,553	\$5,791	\$6,351	\$5,258	\$5,333	\$5,133	\$4,717	\$5,057	\$4,717	1	7153	0.014	

Hypothetical 4: Single female age 21; clean MVR last 3 years; no credit history; drives a 2015 Honda, Civic EX, 4-door sedan, 4 cyl., 1.8L, 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, 2023										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				
SAFEWAY INSURANCE COMPANY - 12521	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	14	86970	0.016	
AMERICAN ACCESS CASUALTY COMPANY - 10730	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	4	49111	0.008	
MGA INSURANCE COMPANY, INC. - 40150	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	3	24682	0.012	
STONEGATE INSURANCE COMPANY - 14012	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	0	3340	0.000	
PERMANENT GENERAL ASSURANCE CORPORATION OF OHIO - 22906	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	0	21604	0.000	
PRIMERO INSURANCE COMPANY - 11855	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	1	1908	0.052	
FALCON INSURANCE COMPANY - 14254	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	8	27540	0.029	
UNITED INSURANCE COMPANY INC. - 12256	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	8	71616	0.011	
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	29	81758	0.035	
AEGIS SECURITY INSURANCE COMPANY - 33898	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	1	1369	0.073	
STAR CASUALTY INSURANCE COMPANY - 32387	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	3	3670	0.082	
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS - 43494	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	9	43887	0.021	
COUNTRY PREFERRED INSURANCE COMPANY - 21008	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	0	25357	0.000	
YOUNG AMERICA INSURANCE COMPANY - 27090	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	4	5836	0.069	
EQUITY INSURANCE COMPANY - 28746	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	6	20382	0.029	
TREXIS INSURANCE CORPORATION - 12188	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	0	5051	0.000	
LOYA INSURANCE COMPANY - 11198	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	2	6364	0.031	
ASSURANCEAMERICA INSURANCE COMPANY - 11558	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	4	23291	0.017	
STATE NATIONAL INSURANCE COMPANY, INC. - 12831	\$824	\$769	\$760	\$886	\$714	\$646	\$598	\$623	\$639	\$567	2	9669	0.021	
CSAA AFFINITY INSURANCE COMPANY - 11681	\$1,391	\$1,156	\$1,275	\$1,484	\$1,114	\$1,001	\$913	\$1,146	\$1,026	\$839	0	1922	0.000	
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941	\$1,411	\$1,272	\$1,278	\$1,465	\$1,144	\$1,108	\$1,135	\$1,004	\$1,113	\$884	11	160935	0.007	
HIROAD ASSURANCE COMPANY - 16138	\$1,434	\$1,688	\$1,795	\$2,402	\$1,802	\$1,509	\$1,236	\$1,854	\$1,596	\$1,810	1	9595	0.010	
USAA CASUALTY INSURANCE COMPANY - 25968	\$1,451	\$1,306	\$1,307	\$1,521	\$1,165	\$1,128	\$1,153	\$1,017	\$1,144	\$900	18	155581	0.012	
CLEARCOVER INSURANCE COMPANY - 16524	\$1,518	\$1,397	\$1,418	\$1,711	\$1,211	\$1,147	\$1,054	\$960	\$1,113	\$907	6	16971	0.035	
CSAA GENERAL INSURANCE COMPANY - 37770	\$1,530	\$1,271	\$1,403	\$1,632	\$1,227	\$1,097	\$1,005	\$1,262	\$1,133	\$921	14	122885	0.011	
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756	\$1,533	\$1,246	\$1,248	\$1,491	\$1,306	\$1,105	\$1,029	\$1,207	\$1,093	\$985	0	1011	0.000	
USAA GENERAL INDEMNITY COMPANY - 18600	\$1,550	\$1,391	\$1,401	\$1,616	\$1,246	\$1,210	\$1,227	\$1,077	\$1,210	\$957	14	137609	0.010	
PROGRESSIVE ADVANCED INSURANCE COMPANY - 11851	\$1,588	\$1,281	\$1,310	\$1,786	\$1,222	\$1,047	\$957	\$941	\$988	\$827	99	703185	0.014	
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693	\$1,592	\$1,343	\$1,284	\$1,625	\$1,189	\$1,038	\$840	\$1,256	\$943	\$1,098	0	2579	0.000	
SECURA INSURANCE, A MUTUAL COMPANY - 22543	\$1,618	\$1,408	\$1,368	\$1,784	\$1,312	\$1,519	\$1,277	\$1,253	\$1,321	\$1,079	0	0	#Num!	
HARTFORD INSURANCE COMPANY OF THE SOUTHEAST - 38261	\$1,743	\$1,899	\$1,932	\$1,743	\$1,788	\$1,625	\$1,743	\$1,366	\$1,586	\$1,338	13	38363	0.034	
TEACHERS INSURANCE COMPANY - 22683	\$1,780	\$1,440	\$1,444	\$1,739	\$1,508	\$1,292	\$1,201	\$1,406	\$1,281	\$1,143	0	153	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, 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, 2023										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 SUPREME INSURANCE COMPANY - 10239	\$1,835	\$1,588	\$1,540	\$2,025	\$1,473	\$1,717	\$1,425	\$1,395	\$1,483	\$1,195	0	2981	0.000
MAIN STREET AMERICA PROTECTION INSURANCE COMPANY - 13026	\$1,851	\$1,522	\$1,740	\$2,267	\$1,570	\$1,526	\$1,545	\$1,276	\$1,357	\$1,224	0	12872	0.000
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955	\$1,899	\$1,681	\$1,655	\$2,083	\$1,576	\$1,446	\$1,355	\$1,400	\$1,403	\$1,159	0	10658	0.000
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY - 21253	\$1,954	\$1,734	\$1,749	\$2,029	\$1,540	\$1,502	\$1,519	\$1,343	\$1,520	\$1,190	14	84519	0.017
HORACE MANN INSURANCE COMPANY - 22578	\$1,958	\$1,603	\$1,651	\$1,940	\$1,588	\$1,468	\$1,233	\$1,342	\$1,401	\$1,186	1	5073	0.020
NATIONAL GENERAL INSURANCE COMPANY - 23728	\$1,969	\$1,674	\$1,687	\$2,014	\$1,706	\$1,647	\$1,543	\$1,955	\$1,595	\$1,443	4	13745	0.029
TOGGLE INSURANCE COMPANY - 44245	\$2,001	\$1,622	\$1,689	\$2,316	\$1,500	\$1,356	\$1,183	\$1,256	\$1,254	\$1,042	0	1310	0.000
COUNTRY MUTUAL INSURANCE COMPANY - 20990	\$2,005	\$1,910	\$1,893	\$2,247	\$1,885	\$1,654	\$1,286	\$1,512	\$1,651	\$1,251	0	2554	0.000
SAFECO INSURANCE COMPANY OF AMERICA - 24740	\$2,006	\$2,510	\$2,478	\$3,123	\$2,274	\$2,125	\$1,791	\$1,949	\$2,153	\$1,727	19	177402	0.011
BADGER MUTUAL INSURANCE COMPANY - 13420	\$2,018	\$1,938	\$1,717	\$2,152	\$1,557	\$1,656	\$1,437	\$1,259	\$1,259	\$1,259	1	5503	0.018
PROGRESSIVE PREFERRED INSURANCE COMPANY - 37834	\$2,078	\$1,726	\$1,759	\$2,475	\$1,662	\$1,420	\$1,326	\$1,244	\$1,323	\$1,108	46	495100	0.009
AMSHIELD INSURANCE COMPANY - 15590	\$2,149	\$2,010	\$2,010	\$2,294	\$1,759	\$1,630	\$1,329	\$1,359	\$1,434	\$1,234	6	24223	0.025
BRISTOL WEST INSURANCE COMPANY - 19658	\$2,160	\$1,635	\$1,673	\$2,169	\$1,660	\$1,448	\$1,264	\$1,630	\$1,482	\$1,124	3	9169	0.033
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210	\$2,171	\$1,899	\$1,888	\$2,211	\$1,704	\$1,584	\$1,365	\$1,862	\$1,621	\$1,254	23	45706	0.050
WESTERN AGRICULTURAL INSURANCE COMPANY - 27871	\$2,181	\$1,904	\$1,952	\$2,473	\$1,805	\$1,690	\$1,385	\$1,465	\$1,574	\$1,307	2	13529	0.015
GEICO SECURE INSURANCE COMPANY - 14137	\$2,201	\$1,844	\$1,769	\$2,560	\$1,497	\$1,552	\$1,430	\$1,250	\$1,418	\$1,262	34	284557	0.012
NETHERLANDS INSURANCE COMPANY, THE - 24171	\$2,205	\$2,308	\$2,346	\$3,092	\$2,155	\$2,083	\$1,623	\$1,679	\$2,252	\$1,541	0	4400	0.000
AMERICAN FAMILY INSURANCE COMPANY - 10386	\$2,222	\$1,869	\$1,962	\$2,477	\$1,789	\$1,543	\$1,432	\$1,256	\$1,496	\$1,136	9	227147	0.004
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178	\$2,239	\$1,924	\$1,958	\$2,627	\$2,001	\$1,641	\$1,527	\$1,680	\$1,778	\$1,319	123	1103770	0.011
ELECTRIC INSURANCE COMPANY - 21261	\$2,259	\$1,950	\$1,902	\$2,638	\$1,787	\$2,195	\$1,629	\$1,683	\$1,844	\$1,267	0	12418	0.000
SPINNAKER INSURANCE COMPANY - 24376	\$2,262	\$1,936	\$1,969	\$2,654	\$1,788	\$1,593	\$1,448	\$1,493	\$1,448	\$1,227	0	685	0.000
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY - 36161	\$2,318	\$1,952	\$1,896	\$2,370	\$1,857	\$1,632	\$1,420	\$1,263	\$1,589	\$1,334	5	107988	0.005
STATE FARM FIRE AND CASUALTY COMPANY - 25143	\$2,432	\$2,102	\$2,140	\$2,829	\$2,181	\$1,795	\$1,677	\$1,877	\$1,971	\$1,479	4	49964	0.008
INFINITY SAFEGUARD INSURANCE COMPANY - 16802	\$2,472	\$2,577	\$2,168	\$2,972	\$1,877	\$1,980	\$2,028	\$2,144	\$2,089	\$1,774	8	10310	0.078
COUNTRY CASUALTY INSURANCE COMPANY - 20982	\$2,497	\$2,363	\$2,388	\$1,810	\$2,386	\$2,121	\$1,618	\$1,961	\$2,126	\$1,570	0	343	0.000
WESTBEND MUTUAL INSURANCE COMPANY - 15350	\$2,515	\$2,325	\$2,301	\$3,198	\$2,241	\$2,171	\$1,907	\$2,181	\$2,060	\$1,846	0	6725	0.000
AMERICAN FAMILY CONNECT PROPERTY AND CASUALTY INSURANCE COMPANY - 29068	\$2,528	\$1,936	\$1,866	\$3,194	\$1,732	\$2,185	\$1,643	\$1,575	\$1,754	\$1,190	2	98692	0.002
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939	\$2,532	\$2,292	\$2,292	\$2,703	\$2,135	\$2,135	\$1,841	\$2,045	\$1,928	\$2,045	0	2064	0.000
BERKLEY INSURANCE COMPANY - 32603	\$2,547	\$2,384	\$2,384	\$2,799	\$2,227	\$2,226	\$1,867	\$1,891	\$1,764	\$1,783	0	0	#Num!
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761	\$2,644	\$1,919	\$2,270	\$2,928	\$1,900	\$2,106	\$1,590	\$1,753	\$1,627	\$1,471	1	18783	0.005
STILLWATER INSURANCE COMPANY - 25180	\$2,653	\$2,096	\$2,043	\$2,617	\$2,242	\$2,051	\$1,722	\$2,095	\$1,780	\$1,703	1	3768	0.027
ACUIITY, A MUTUAL INSURANCE COMPANY - 14184	\$2,657	\$2,579	\$2,504	\$2,763	\$2,392	\$2,385	\$2,267	\$2,240	\$2,087	\$2,066	0	8146	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, 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, 2023										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
CENTRAL MUTUAL INSURANCE COMPANY - 20230	\$2,714	\$2,412	\$2,654	\$3,310	\$2,329	\$2,497	\$2,093	\$2,179	\$2,203	\$1,734	1	6373	0.016
BANKERS STANDARD INSURANCE COMPANY - 18279	\$2,719	\$2,423	\$2,605	\$2,989	\$2,423	\$2,408	\$2,044	\$2,283	\$2,117	\$2,110	1	3301	0.030
CINCINNATI CASUALTY COMPANY, THE - 28665	\$2,742	\$2,569	\$2,457	\$2,276	\$2,107	\$1,545	\$1,388	\$1,627	\$1,671	\$1,683	0	3003	0.000
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942	\$2,784	\$2,863	\$2,317	\$2,132	\$1,504	\$2,397	\$1,811	\$1,662	\$2,038	\$1,685	0	2622	0.000
PEKIN INSURANCE COMPANY - 24228	\$2,808	\$2,574	\$2,400	\$3,374	\$2,199	\$1,954	\$1,867	\$2,128	\$2,118	\$1,487	4	23972	0.017
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773	\$2,853	\$2,501	\$2,560	\$3,227	\$2,367	\$2,202	\$1,812	\$1,896	\$2,049	\$1,708	1	43370	0.002
AUTO-OWNERS INSURANCE COMPANY - 18988	\$2,873	\$2,661	\$2,741	\$3,158	\$2,486	\$2,136	\$1,856	\$2,942	\$2,105	\$1,730	15	75732	0.020
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259	\$3,023	\$2,618	\$2,509	\$3,493	\$2,526	\$3,015	\$2,179	\$2,204	\$2,526	\$1,703	0	9293	0.000
MIDVALE INDEMNITY COMPANY - 27138	\$3,091	\$2,572	\$2,577	\$2,968	\$2,380	\$2,096	\$1,980	\$1,717	\$2,095	\$1,638	1	12320	0.008
NATIONWIDE GENERAL INSURANCE COMPANY - 23760	\$3,134	\$2,597	\$2,702	\$3,208	\$2,169	\$2,158	\$1,747	\$2,006	\$1,837	\$1,886	0	433	0.000
OWNERS INSURANCE COMPANY - 32700	\$3,169	\$2,933	\$3,023	\$3,485	\$2,733	\$2,354	\$2,039	\$3,237	\$2,318	\$1,902	2	17609	0.011
AMICA MUTUAL INSURANCE COMPANY - 19976	\$3,206	\$2,797	\$2,613	\$3,163	\$2,647	\$2,474	\$2,027	\$2,135	\$2,186	\$2,169	0	17740	0.000
AMICA PROPERTY AND CASUALTY INSURANCE COMPANY - 12287	\$3,232	\$2,819	\$2,634	\$3,188	\$2,668	\$2,496	\$2,045	\$2,155	\$2,205	\$2,188	2	367	0.545
MENDOTA INSURANCE COMPANY - 33650	\$3,298	\$3,018	\$2,935	\$3,849	\$2,869	\$2,106	\$2,172	\$1,942	\$1,586	\$1,573	5	13350	0.037
FARMERS INSURANCE EXCHANGE - 21652	\$3,325	\$3,226	\$2,923	\$3,559	\$2,905	\$2,864	\$2,682	\$2,399	\$2,608	\$2,323	0	8801	0.000
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072	\$3,344	\$2,813	\$3,048	\$3,703	\$2,804	\$2,528	\$1,955	\$2,067	\$2,260	\$2,067	7	14178	0.049
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688	\$3,476	\$2,899	\$2,982	\$3,703	\$2,629	\$2,483	\$2,312	\$2,276	\$2,269	\$2,004	49	332850	0.015
MERCURY CASUALTY COMPANY - 11908	\$3,512	\$3,407	\$3,196	\$4,118	\$2,936	\$2,835	\$2,437	\$2,694	\$2,557	\$2,178	7	15312	0.046
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	4691	0.000
INFINITY CASUALTY INSURANCE COMPANY - 21792	\$3,711	\$3,410	\$2,876	\$3,902	\$2,492	\$2,618	\$2,681	\$2,838	\$2,772	\$2,353	4	4861	0.082
HARTFORD CASUALTY INSURANCE COMPANY - 29424	\$3,965	\$3,069	\$3,215	\$3,921	\$2,790	\$2,841	\$2,431	\$2,327	\$2,549	\$2,584	0	593	0.000
FIRST ACCEPTANCE INSURANCE COMPANY, INC. - 10336	\$4,170	\$3,349	\$3,057	\$4,459	\$3,760	\$3,095	\$2,527	\$2,697	\$2,604	\$2,256	2	15864	0.013
INTEGON NATIONAL INSURANCE COMPANY - 29742	\$4,251	\$3,355	\$3,609	\$4,428	\$3,227	\$3,077	\$2,515	\$3,851	\$2,915	\$2,618	2	5300	0.038
ALLSTATE INDEMNITY COMPANY - 19240	\$4,320	\$3,742	\$4,137	\$4,500	\$3,712	\$3,739	\$3,380	\$3,374	\$3,341	\$3,341	4	6263	0.064
ROOT INSURANCE COMPANY - 10974	\$4,340	\$3,351	\$3,509	\$4,569	\$3,149	\$2,838	\$2,500	\$2,566	\$2,715	\$2,173	2	14576	0.014
TWIN CITY FIRE INSURANCE COMPANY - 29459	\$4,990	\$4,198	\$4,041	\$5,539	\$4,138	\$3,789	\$3,205	\$3,238	\$3,616	\$2,788	0	3712	0.000
ECONOMY PREMIER ASSURANCE COMPANY - 40649	\$5,006	\$4,184	\$4,034	\$5,302	\$3,547	\$2,816	\$3,066	\$3,015	\$2,836	\$2,295	11	26403	0.042
METROMILE INSURANCE COMPANY - 16187	\$5,195	\$4,539	\$4,425	\$5,497	\$4,223	\$2,968	\$2,803	\$2,819	\$2,826	\$2,476	7	11597	0.060
UNITRIN SAFEGUARD INSURANCE COMPANY - 40703	\$5,471	\$5,163	\$5,307	\$5,751	\$4,862	\$4,602	\$4,291	\$4,633	\$4,621	\$3,875	1	4106	0.024
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY - 12484	\$5,714	\$4,605	\$4,668	\$6,805	\$4,228	\$5,714	\$3,146	\$3,349	\$4,246	\$3,181	34	146441	0.023
VIGILANT INSURANCE COMPANY - 20397	\$5,965	\$5,577	\$5,577	\$7,333	\$5,489	\$4,991	\$4,497	\$5,012	\$4,382	\$4,025	0	488	0.000
PACIFIC INDEMNITY COMPANY - 20346	\$5,965	\$5,577	\$5,577	\$7,333	\$5,489	\$4,991	\$4,497	\$5,012	\$4,382	\$4,025	1	6971	0.014

Hypothetical 4: Single female age 21; clean MVR last 3 years; no credit history; drives a 2015 Honda, Civic EX, 4-door sedan, 4 cyl., 1.8L, 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, 2023										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				
FEDERAL INSURANCE COMPANY - 20281	\$5,965	\$5,577	\$5,577	\$7,333	\$5,489	\$4,991	\$4,497	\$5,012	\$4,382	\$4,025	0	3241	0.000	
GREAT NORTHERN INSURANCE COMPANY - 20303	\$5,965	\$5,577	\$5,577	\$7,333	\$5,489	\$4,991	\$4,497	\$5,012	\$4,382	\$4,025	0	986	0.000	
PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION - 18139	\$6,110	\$4,625	\$4,966	\$7,705	\$3,905	\$3,441	\$2,786	\$2,518	\$3,251	\$2,268	1	61002	0.002	
LIBERTY MUTUAL INSURANCE COMPANY - 23043	\$6,316	\$5,084	\$5,154	\$7,526	\$4,666	\$6,316	\$3,467	\$3,693	\$4,688	\$3,506	1	687	0.146	
COMMONWEALTH CASUALTY COMPANY - 13930	\$6,704	\$4,972	\$5,537	\$7,539	\$4,326	\$3,792	\$3,102	\$3,218	\$2,935	\$3,172	32	69079	0.046	
BRANCH INSURANCE EXCHANGE - 16825	\$6,722	\$5,942	\$5,745	\$6,951	\$5,532	\$5,082	\$4,918	\$5,063	\$4,869	\$4,355	4	10474	0.038	
FARMERS GROUP PROPERTY AND CASUALTY INSURANCE COMPANY - 34339	\$8,011	\$6,329	\$6,703	\$7,391	\$5,941	\$6,134	\$5,843	\$5,398	\$5,861	\$5,398	1	7153	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, 15 miles each way to work; husband drives a 2014 Chevrolet Silverado 1500, crew cab, 8 cyl., 5.3L, automatic, 4x4, 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, 2023										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	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	0	25357	0.000
FARMERS INSURANCE EXCHANGE - 21652	\$1,006	\$972	\$886	\$1,089	\$966	\$835	\$822	\$774	\$867	\$747	0	8801	0.000
AMSHIELD INSURANCE COMPANY - 15590	\$1,078	\$962	\$962	\$1,167	\$881	\$833	\$704	\$773	\$733	\$627	6	24223	0.025
PROGRESSIVE ADVANCED INSURANCE COMPANY - 11851	\$1,085	\$889	\$907	\$1,217	\$859	\$737	\$705	\$701	\$694	\$589	99	703185	0.014
SPINNAKER INSURANCE COMPANY - 24376	\$1,098	\$943	\$971	\$1,276	\$897	\$837	\$793	\$840	\$747	\$666	0	685	0.000
USAA GENERAL INDEMNITY COMPANY - 18600	\$1,125	\$1,027	\$1,038	\$1,169	\$967	\$919	\$967	\$856	\$893	\$756	14	137609	0.010
USAA CASUALTY INSURANCE COMPANY - 25968	\$1,186	\$1,079	\$1,087	\$1,232	\$1,006	\$963	\$1,017	\$905	\$942	\$794	18	155581	0.012
CSAA AFFINITY INSURANCE COMPANY - 11681	\$1,207	\$1,004	\$1,097	\$1,295	\$965	\$906	\$825	\$1,058	\$912	\$767	0	1922	0.000
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941	\$1,251	\$1,142	\$1,153	\$1,289	\$1,071	\$1,024	\$1,080	\$960	\$995	\$841	11	160935	0.007
STATE NATIONAL INSURANCE COMPANY, INC. - 12831	\$1,260	\$1,178	\$1,163	\$1,344	\$1,106	\$1,002	\$947	\$985	\$987	\$884	2	9669	0.021
CSAA GENERAL INSURANCE COMPANY - 37770	\$1,323	\$1,092	\$1,201	\$1,416	\$1,050	\$985	\$899	\$1,153	\$997	\$831	14	122885	0.011
MIDVALE INDEMNITY COMPANY - 27138	\$1,340	\$1,124	\$1,148	\$1,349	\$1,100	\$968	\$934	\$926	\$993	\$830	1	12320	0.008
AMERICAN FAMILY INSURANCE COMPANY - 10386	\$1,342	\$1,164	\$1,198	\$1,507	\$1,133	\$984	\$925	\$884	\$968	\$783	9	227147	0.004
MAIN STREET AMERICA PROTECTION INSURANCE COMPANY - 13026	\$1,358	\$1,137	\$1,234	\$1,606	\$1,163	\$1,115	\$1,174	\$1,041	\$1,073	\$978	0	12872	0.000
BADGER MUTUAL INSURANCE COMPANY - 13420	\$1,363	\$1,295	\$1,140	\$1,457	\$1,036	\$1,116	\$976	\$851	\$851	\$851	1	5503	0.018
NETHERLANDS INSURANCE COMPANY, THE - 24171	\$1,438	\$1,362	\$1,417	\$1,585	\$1,180	\$1,225	\$908	\$1,417	\$1,238	\$909	0	4400	0.000
WESTERN AGRICULTURAL INSURANCE COMPANY - 27871	\$1,446	\$1,262	\$1,283	\$1,638	\$1,214	\$1,166	\$965	\$1,096	\$1,085	\$913	2	13529	0.015
CLEARCOVER INSURANCE COMPANY - 16524	\$1,486	\$1,353	\$1,366	\$1,614	\$1,205	\$1,176	\$1,133	\$1,079	\$1,139	\$967	6	16971	0.035
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY - 21253	\$1,506	\$1,356	\$1,373	\$1,554	\$1,260	\$1,211	\$1,275	\$1,134	\$1,182	\$992	14	84519	0.017
AMERICAN FAMILY CONNECT PROPERTY AND CASUALTY INSURANCE COMPANY - 29068	\$1,511	\$1,127	\$1,103	\$1,805	\$1,049	\$1,356	\$1,041	\$1,089	\$1,071	\$797	2	98692	0.002
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693	\$1,592	\$13,743	\$1,284	\$1,625	\$1,189	\$1,038	\$840	\$1,256	\$943	\$1,098	0	2579	0.000
GEICO SECURE INSURANCE COMPANY - 14137	\$1,595	\$1,371	\$1,312	\$1,815	\$1,175	\$1,175	\$1,146	\$1,088	\$1,070	\$997	34	284557	0.012
ELECTRIC INSURANCE COMPANY - 21261	\$1,616	\$1,383	\$1,354	\$1,865	\$1,229	\$1,583	\$1,152	\$1,269	\$1,349	\$894	0	12418	0.000
CINCINNATI CASUALTY COMPANY, THE - 28665	\$1,623	\$1,521	\$1,464	\$1,350	\$1,311	\$969	\$942	\$1,150	\$1,023	\$1,129	0	3003	0.000
STATE FARM FIRE AND CASUALTY COMPANY - 25143	\$1,629	\$1,385	\$1,427	\$1,862	\$1,454	\$1,203	\$1,154	\$1,357	\$1,336	\$1,007	4	49964	0.008
NATIONAL GENERAL INSURANCE COMPANY - 23728	\$1,640	\$1,391	\$1,360	\$1,677	\$1,441	\$1,341	\$1,257	\$1,668	\$1,287	\$1,180	4	13745	0.029
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955	\$1,643	\$1,445	\$1,425	\$1,782	\$1,370	\$1,275	\$1,228	\$1,341	\$1,252	\$1,052	0	10658	0.000
PROGRESSIVE PREFERRED INSURANCE COMPANY - 37834	\$1,645	\$1,378	\$1,406	\$1,951	\$1,347	\$1,155	\$1,112	\$1,077	\$1,074	\$911	46	495100	0.009
HARTFORD INSURANCE COMPANY OF THE SOUTHEAST - 38261	\$1,651	\$1,768	\$1,807	\$1,651	\$1,671	\$1,558	\$1,651	\$1,383	\$1,487	\$1,316	13	38363	0.034
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178	\$1,669	\$1,416	\$1,458	\$1,920	\$1,489	\$1,235	\$1,181	\$1,359	\$1,349	\$1,013	123	1103770	0.011
HORACE MANN INSURANCE COMPANY - 22578	\$1,688	\$1,398	\$1,420	\$1,660	\$1,385	\$1,296	\$1,134	\$1,268	\$1,263	\$1,086	1	5073	0.020
BERKLEY INSURANCE COMPANY - 32603	\$1,724	\$1,587	\$1,587	\$1,916	\$1,499	\$1,506	\$1,313	\$1,389	\$1,265	\$1,264	0	0	#Num!

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, 15 miles each way to work; husband drives a 2014 Chevrolet Silverado 1500, crew cab, 8 cyl., 5.3L, automatic, 4x4, 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.

Name of Insurer - NAIC#	Premiums shown are six-month premiums as of March 1, 2023										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
INFINITY SAFEGUARD INSURANCE COMPANY - 16802	\$1,739	\$1,840	\$1,492	\$2,067	\$1,404	\$1,459	\$1,571	\$1,688	\$1,613	\$1,377	8	10310	0.078
COUNTRY MUTUAL INSURANCE COMPANY - 20990	\$1,758	\$1,648	\$1,623	\$1,997	\$1,704	\$1,527	\$1,158	\$1,430	\$1,549	\$1,124	0	2554	0.000
STILLWATER INSURANCE COMPANY - 25180	\$1,821	\$1,456	\$1,420	\$1,802	\$1,555	\$1,428	\$1,203	\$1,461	\$1,243	\$1,201	1	3768	0.027
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773	\$1,849	\$1,623	\$1,648	\$2,089	\$1,554	\$1,476	\$1,226	\$1,364	\$1,373	\$1,157	1	43370	0.002
HIROAD ASSURANCE COMPANY - 16138	\$1,860	\$2,078	\$2,242	\$3,022	\$2,247	\$1,913	\$1,587	\$2,523	\$2,045	\$2,452	1	9595	0.010
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	4691	0.000
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756	\$1,894	\$1,535	\$1,539	\$1,863	\$1,627	\$1,414	\$1,324	\$1,595	\$1,420	\$1,275	0	1011	0.000
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939	\$1,917	\$1,762	\$1,762	\$2,012	\$1,651	\$1,651	\$1,475	\$1,599	\$1,525	\$1,599	0	2064	0.000
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY - 36161	\$1,932	\$1,619	\$1,578	\$1,986	\$1,553	\$1,370	\$1,228	\$1,178	\$1,357	\$1,145	5	107988	0.005
SECURA INSURANCE, A MUTUAL COMPANY - 22543	\$1,932	\$1,673	\$1,633	\$2,111	\$1,563	\$1,802	\$1,553	\$1,568	\$1,612	\$1,341	0	0	#Num!
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072	\$1,940	\$1,684	\$1,815	\$2,200	\$1,719	\$1,589	\$1,300	\$1,440	\$1,449	\$1,440	7	14178	0.049
TREXIS INSURANCE CORPORATION - 12188	\$1,952	\$2,327	\$2,107	\$2,107	\$1,753	\$1,876	\$1,933	\$1,855	\$1,668	\$2,043	0	5051	0.000
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942	\$1,963	\$2,035	\$1,668	\$1,548	\$1,156	\$1,712	\$1,332	\$1,261	\$1,487	\$1,348	0	2622	0.000
AUTO-OWNERS INSURANCE COMPANY - 18988	\$2,029	\$1,900	\$1,934	\$2,209	\$1,759	\$1,534	\$1,358	\$2,085	\$1,514	\$1,298	15	75732	0.020
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259	\$2,047	\$1,746	\$1,683	\$2,297	\$1,547	\$1,920	\$1,400	\$1,501	\$1,634	\$1,079	0	9293	0.000
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761	\$2,059	\$1,524	\$1,780	\$2,299	\$1,484	\$1,660	\$1,260	\$1,420	\$1,305	\$1,181	1	18783	0.005
ACUITY, A MUTUAL INSURANCE COMPANY - 14184	\$2,108	\$2,056	\$1,996	\$2,160	\$1,889	\$1,934	\$1,825	\$1,816	\$1,693	\$1,665	0	8146	0.000
MERCURY CASUALTY COMPANY - 11908	\$2,154	\$2,080	\$1,984	\$2,472	\$1,883	\$1,809	\$1,625	\$1,798	\$1,641	\$1,424	7	15312	0.046
AMICA PROPERTY AND CASUALTY INSURANCE COMPANY - 12287	\$2,167	\$1,852	\$1,813	\$2,130	\$1,814	\$1,788	\$1,509	\$1,647	\$1,634	\$1,591	2	367	0.545
AMICA MUTUAL INSURANCE COMPANY - 19976	\$2,167	\$1,831	\$1,786	\$2,102	\$1,787	\$1,754	\$1,478	\$1,610	\$1,601	\$1,560	0	17740	0.000
SECURA SUPREME INSURANCE COMPANY - 10239	\$2,183	\$1,881	\$1,830	\$2,383	\$1,752	\$2,026	\$1,730	\$1,744	\$1,802	\$1,487	0	2981	0.000
TWIN CITY FIRE INSURANCE COMPANY - 29459	\$2,192	\$1,855	\$1,838	\$2,374	\$1,940	\$1,653	\$1,543	\$1,608	\$1,570	\$1,305	0	3712	0.000
SAFECO INSURANCE COMPANY OF AMERICA - 24740	\$2,193	\$1,878	\$1,856	\$2,271	\$1,722	\$1,661	\$1,437	\$1,563	\$1,607	\$1,395	19	177402	0.011
TOGGLE INSURANCE COMPANY - 44245	\$2,213	\$1,804	\$1,857	\$2,551	\$1,681	\$1,517	\$1,385	\$1,482	\$1,408	\$1,175	0	1310	0.000
NATIONWIDE GENERAL INSURANCE COMPANY - 23760	\$2,215	\$1,844	\$1,936	\$2,264	\$1,560	\$1,637	\$1,395	\$1,595	\$1,411	\$1,481	0	433	0.000
TEACHERS INSURANCE COMPANY - 22683	\$2,223	\$1,795	\$1,801	\$2,200	\$1,902	\$1,678	\$1,569	\$1,888	\$1,686	\$1,500	0	153	0.000
OWNERS INSURANCE COMPANY - 32700	\$2,230	\$2,088	\$2,126	\$2,429	\$1,929	\$1,686	\$1,488	\$2,288	\$1,662	\$1,424	2	17609	0.011
PEKIN INSURANCE COMPANY - 24228	\$2,329	\$2,142	\$2,027	\$2,787	\$1,836	\$1,677	\$1,623	\$1,866	\$1,808	\$1,314	4	23972	0.017
COUNTRY CASUALTY INSURANCE COMPANY - 20982	\$2,329	\$2,153	\$2,113	\$2,673	\$2,306	\$2,107	\$1,556	\$2,001	\$2,144	\$1,500	0	343	0.000
CENTRAL MUTUAL INSURANCE COMPANY - 20230	\$2,396	\$2,131	\$2,244	\$2,747	\$1,969	\$2,276	\$1,841	\$2,034	\$2,013	\$1,529	1	6373	0.016
HARTFORD CASUALTY INSURANCE COMPANY - 29424	\$2,494	\$1,934	\$2,060	\$2,464	\$1,817	\$1,791	\$1,567	\$1,540	\$1,592	\$1,653	0	593	0.000
PRIMERO INSURANCE COMPANY - 11855	\$2,516	\$2,390	\$2,390	\$2,390	\$2,216	\$2,078	\$1,322	\$2,216	\$2,078	\$2,024	1	1908	0.052



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, 15 miles each way to work; husband drives a 2014 Chevrolet Silverado 1500, crew cab, 8 cyl., 5.3L, automatic, 4x4, 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.

Name of Insurer - NAIC#	Premiums shown are six-month premiums as of March 1, 2023										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
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210	\$2,530	\$2,195	\$2,205	\$2,582	\$1,994	\$1,878	\$1,624	\$2,244	\$1,847	\$1,479	23	45706	0.050
YOUNG AMERICA INSURANCE COMPANY - 27090	\$2,554	\$2,128	\$2,146	\$2,332	\$2,020	\$2,008	\$1,768	\$1,978	\$1,840	\$1,978	4	5836	0.069
STONEGATE INSURANCE COMPANY - 14012	\$2,636	\$1,981	\$1,935	\$2,431	\$2,148	\$1,774	\$1,625	\$1,923	\$1,431	\$1,412	0	3340	0.000
MENDOTA INSURANCE COMPANY - 33650	\$2,693	\$2,428	\$2,436	\$3,053	\$2,339	\$1,772	\$1,850	\$1,739	\$1,386	\$1,351	5	13350	0.037
FARMERS GROUP PROPERTY AND CASUALTY INSURANCE COMPANY - 34339	\$2,771	\$2,216	\$2,297	\$2,567	\$2,102	\$2,172	\$2,066	\$1,908	\$2,074	\$1,908	1	7153	0.014
WESTBEND MUTUAL INSURANCE COMPANY - 15350	\$2,800	\$2,593	\$2,565	\$3,549	\$2,517	\$2,451	\$2,179	\$2,556	\$2,346	\$2,135	0	6725	0.000
FALCON INSURANCE COMPANY - 14254	\$2,804	\$2,031	\$1,761	\$2,250	\$1,846	\$1,573	\$1,680	\$1,679	\$1,515	\$1,422	8	27540	0.029
SAFEWAY INSURANCE COMPANY - 12521	\$2,811	\$2,232	\$1,924	\$2,501	\$1,990	\$1,782	\$1,319	\$1,391	\$1,373	\$1,438	14	86970	0.016
BANKERS STANDARD INSURANCE COMPANY - 18279	\$2,814	\$2,494	\$2,675	\$3,079	\$2,509	\$2,520	\$2,164	\$2,415	\$2,231	\$2,217	1	3301	0.030
AEGIS SECURITY INSURANCE COMPANY - 33898	\$2,902	\$1,978	\$2,725	\$3,660	\$2,165	\$1,667	\$1,495	\$1,512	\$1,654	\$1,258	1	1369	0.073
INTEGON NATIONAL INSURANCE COMPANY - 29742	\$2,928	\$2,310	\$2,486	\$3,049	\$2,222	\$2,119	\$1,732	\$2,652	\$2,008	\$1,803	2	5300	0.038
EQUITY INSURANCE COMPANY - 28746	\$2,947	\$2,421	\$2,367	\$3,133	\$2,056	\$2,681	\$1,955	\$1,853	\$1,754	\$1,399	6	20382	0.029
BRISTOL WEST INSURANCE COMPANY - 19658	\$2,980	\$2,260	\$2,286	\$3,005	\$2,329	\$2,073	\$1,812	\$2,358	\$2,070	\$1,595	3	9169	0.033
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS - 43494	\$3,092	\$1,891	\$2,435	\$3,638	\$2,989	\$1,935	\$2,632	\$1,609	\$1,138	\$2,612	9	43887	0.021
METROMILE INSURANCE COMPANY - 16187	\$3,129	\$2,730	\$2,636	\$3,290	\$2,547	\$1,839	\$1,789	\$1,794	\$1,756	\$1,554	7	11597	0.060
INFINITY CASUALTY INSURANCE COMPANY - 21792	\$3,154	\$3,449	\$2,855	\$3,868	\$2,564	\$2,660	\$2,798	\$3,006	\$2,905	\$2,475	4	4861	0.082
ASSURANCEAMERICA INSURANCE COMPANY - 11558	\$3,177	\$2,960	\$2,677	\$3,228	\$2,644	\$2,060	\$1,907	\$1,599	\$1,559	\$1,577	4	23291	0.017
UNITED INSURANCE COMPANY INC. - 12256	\$3,185	\$2,476	\$2,468	\$2,938	\$2,180	\$2,952	\$1,979	\$2,350	\$2,515	\$1,555	8	71616	0.011
FIRST ACCEPTANCE INSURANCE COMPANY, INC. - 10336	\$3,265	\$2,610	\$2,423	\$3,493	\$2,956	\$2,469	\$1,999	\$2,201	\$2,075	\$1,796	2	15864	0.013
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688	\$3,298	\$2,851	\$2,872	\$3,466	\$2,586	\$2,461	\$2,353	\$2,438	\$2,273	\$2,061	49	332850	0.015
LOYA INSURANCE COMPANY - 11198	\$3,369	\$3,493	\$3,179	\$3,369	\$3,205	\$2,954	\$2,938	\$2,954	\$2,954	\$3,205	2	6364	0.031
STAR CASUALTY INSURANCE COMPANY - 32387	\$3,520	\$2,806	\$2,134	\$2,235	\$2,997	\$2,455	\$2,273	\$1,812	\$1,651	\$1,758	3	3670	0.082
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY - 12484	\$3,694	\$3,166	\$3,201	\$4,330	\$2,984	\$3,694	\$2,617	\$2,559	\$2,971	\$2,399	34	146441	0.023
PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION - 18139	\$3,756	\$2,944	\$3,098	\$4,712	\$2,531	\$2,262	\$1,942	\$1,908	\$2,212	\$1,603	1	61002	0.002
ECONOMY PREMIER ASSURANCE COMPANY - 40649	\$3,782	\$3,289	\$3,279	\$3,876	\$3,164	\$2,475	\$2,969	\$2,612	\$2,634	\$2,301	11	26403	0.042
ROOT INSURANCE COMPANY - 10974	\$3,877	\$3,080	\$3,180	\$4,115	\$2,924	\$2,704	\$2,499	\$2,641	\$2,594	\$2,142	2	14576	0.014
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805	\$3,899	\$2,932	\$3,176	\$4,234	\$2,656	\$2,425	\$2,386	\$2,358	\$2,008	\$1,932	29	81758	0.035
GREAT NORTHERN INSURANCE COMPANY - 20303	\$3,998	\$3,654	\$3,654	\$5,003	\$3,610	\$3,341	\$3,090	\$3,620	\$3,074	\$2,794	0	986	0.000
VIGILANT INSURANCE COMPANY - 20397	\$3,998	\$3,654	\$3,654	\$5,003	\$3,610	\$3,341	\$3,090	\$3,620	\$3,074	\$2,794	0	488	0.000
PACIFIC INDEMNITY COMPANY - 20346	\$3,998	\$3,654	\$3,654	\$5,003	\$3,610	\$3,341	\$3,090	\$3,620	\$3,074	\$2,794	1	6971	0.014
FEDERAL INSURANCE COMPANY - 20281	\$3,998	\$3,654	\$3,654	\$5,003	\$3,610	\$3,341	\$3,090	\$3,620	\$3,074	\$2,794	0	3241	0.000
LIBERTY MUTUAL INSURANCE COMPANY - 23043	\$4,052	\$3,466	\$3,505	\$4,757	\$3,264	\$4,052	\$2,859	\$2,794	\$3,251	\$2,617	1	687	0.146

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, 15 miles each way to work; husband drives a 2014 Chevrolet Silverado 1500, crew cab, 8 cyl., 5.3L, automatic, 4x4, 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, 2023										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				
COMMONWEALTH CASUALTY COMPANY - 13930	\$4,080	\$3,148	\$3,388	\$4,714	\$2,890	\$2,509	\$2,200	\$2,344	\$2,104	\$2,288	32	69079	0.046	
ALLSTATE INDEMNITY COMPANY - 19240	\$4,134	\$3,619	\$4,035	\$4,373	\$3,615	\$3,657	\$3,348	\$3,379	\$3,368	\$3,368	4	6263	0.064	
AMERICAN ACCESS CASUALTY COMPANY - 10730	\$4,269	\$3,339	\$2,648	\$3,153	\$3,322	\$3,229	\$2,846	\$1,874	\$1,827	\$2,221	4	49111	0.008	
BRANCH INSURANCE EXCHANGE - 16825	\$4,565	\$4,085	\$3,986	\$4,695	\$3,879	\$3,663	\$3,613	\$3,736	\$3,536	\$3,261	4	10474	0.038	
UNITRIN SAFEGUARD INSURANCE COMPANY - 40703	\$4,789	\$4,421	\$4,436	\$5,418	\$4,033	\$3,954	\$3,678	\$4,028	\$3,913	\$3,398	1	4106	0.024	
PERMANENT GENERAL ASSURANCE CORPORATION OF OHIO - 22906	\$5,217	\$4,563	\$5,568	\$5,605	\$4,859	\$3,860	\$3,234	\$4,021	\$3,983	\$3,338	0	21604	0.000	
MGA INSURANCE COMPANY, INC. - 40150	\$6,094	\$4,205	\$5,427	\$7,930	\$4,151	\$3,540	\$3,080	\$2,708	\$3,128	\$2,570	3	24682	0.012	

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, 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, 2023										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
EQUITY INSURANCE COMPANY - 28746	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	6	20382	0.029
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	29	81758	0.035
SAFEWAY INSURANCE COMPANY - 12521	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	14	86970	0.016
UNITED INSURANCE COMPANY INC. - 12256	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	8	71616	0.011
PRIMERO INSURANCE COMPANY - 11855	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	1	1908	0.052
TREXIS INSURANCE CORPORATION - 12188	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	0	5051	0.000
ASSURANCEAMERICA INSURANCE COMPANY - 11558	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	4	23291	0.017
MGA INSURANCE COMPANY, INC. - 40150	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	3	24682	0.012
FALCON INSURANCE COMPANY - 14254	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	8	27540	0.029
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS - 43494	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	9	43887	0.021
AEGIS SECURITY INSURANCE COMPANY - 33898	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	1	1369	0.073
YOUNG AMERICA INSURANCE COMPANY - 27090	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	4	5836	0.069
LOYA INSURANCE COMPANY - 11198	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	2	6364	0.031
STAR CASUALTY INSURANCE COMPANY - 32387	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	3	3670	0.082
STONEGATE INSURANCE COMPANY - 14012	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	0	3340	0.000
AMERICAN ACCESS CASUALTY COMPANY - 10730	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	4	49111	0.008
AMICA PROPERTY AND CASUALTY INSURANCE COMPANY - 12287	\$901	\$1,642	\$1,580	\$1,870	\$1,587	\$1,538	\$1,290	\$1,398	\$1,403	\$1,367	2	367	0.545
AMSHIELD INSURANCE COMPANY - 15590	\$964	\$833	\$833	\$1,031	\$774	\$740	\$601	\$654	\$631	\$541	6	24223	0.025
SPINNAKER INSURANCE COMPANY - 24376	\$1,166	\$993	\$1,007	\$1,373	\$922	\$851	\$798	\$857	\$785	\$669	0	685	0.000
USAA GENERAL INDEMNITY COMPANY - 18600	\$1,170	\$1,064	\$1,077	\$1,212	\$988	\$947	\$987	\$876	\$925	\$778	14	137609	0.010
USAA CASUALTY INSURANCE COMPANY - 25968	\$1,223	\$1,110	\$1,119	\$1,268	\$1,021	\$984	\$1,030	\$917	\$969	\$811	18	155581	0.012
FARMERS INSURANCE EXCHANGE - 21652	\$1,228	\$1,163	\$1,065	\$1,350	\$1,129	\$992	\$959	\$889	\$1,036	\$872	0	8801	0.000
CSAA AFFINITY INSURANCE COMPANY - 11681	\$1,244	\$988	\$1,083	\$1,331	\$945	\$887	\$795	\$1,050	\$909	\$748	0	1922	0.000
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941	\$1,304	\$1,187	\$1,200	\$1,342	\$1,095	\$1,058	\$1,105	\$982	\$1,035	\$868	11	160935	0.007
CSAA GENERAL INSURANCE COMPANY - 37770	\$1,357	\$1,077	\$1,183	\$1,455	\$1,032	\$964	\$869	\$1,151	\$995	\$812	14	122885	0.011
PROGRESSIVE ADVANCED INSURANCE COMPANY - 11851	\$1,377	\$1,113	\$1,138	\$1,599	\$1,051	\$913	\$843	\$848	\$859	\$719	99	703185	0.014
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955	\$1,411	\$1,241	\$1,228	\$1,547	\$1,163	\$1,085	\$1,022	\$1,106	\$1,061	\$884	0	10658	0.000
MIDVALE INDEMNITY COMPANY - 27138	\$1,433	\$1,192	\$1,220	\$1,441	\$1,159	\$1,020	\$982	\$947	\$1,032	\$853	1	12320	0.008
STATE NATIONAL INSURANCE COMPANY, INC. - 12831	\$1,498	\$1,397	\$1,381	\$1,610	\$1,301	\$1,180	\$1,096	\$1,147	\$1,166	\$1,036	2	9669	0.021
BADGER MUTUAL INSURANCE COMPANY - 13420	\$1,533	\$1,465	\$1,300	\$1,631	\$1,186	\$1,264	\$1,114	\$985	\$985	\$985	1	5503	0.018
MAIN STREET AMERICA PROTECTION INSURANCE COMPANY - 13026	\$1,546	\$1,283	\$1,427	\$1,848	\$1,314	\$1,278	\$1,307	\$1,128	\$1,182	\$1,077	0	12872	0.000
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY - 21253	\$1,572	\$1,410	\$1,430	\$1,618	\$1,293	\$1,251	\$1,306	\$1,161	\$1,230	\$1,026	14	84519	0.017

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, 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, 2023										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	\$1,598	\$1,362	\$1,416	\$1,790	\$1,318	\$1,143	\$1,070	\$994	\$1,110	\$878	9	227147	0.004
WESTERN AGRICULTURAL INSURANCE COMPANY - 27871	\$1,626	\$1,416	\$1,445	\$1,838	\$1,355	\$1,307	\$1,074	\$1,203	\$1,220	\$1,020	2	13529	0.015
NETHERLANDS INSURANCE COMPANY, THE - 24171	\$1,702	\$1,574	\$1,680	\$1,841	\$1,429	\$1,468	\$1,057	\$1,680	\$1,493	\$1,106	0	4400	0.000
NATIONAL GENERAL INSURANCE COMPANY - 23728	\$1,705	\$1,430	\$1,417	\$1,744	\$1,451	\$1,348	\$1,246	\$1,681	\$1,303	\$1,189	4	13745	0.029
HARTFORD INSURANCE COMPANY OF THE SOUTHEAST - 38261	\$1,722	\$1,846	\$1,903	\$1,722	\$1,755	\$1,620	\$1,722	\$1,412	\$1,537	\$1,344	13	38363	0.034
AMERICAN FAMILY CONNECT PROPERTY AND CASUALTY INSURANCE COMPANY - 29068	\$1,779	\$1,320	\$1,288	\$2,198	\$1,223	\$1,576	\$1,176	\$1,207	\$1,237	\$879	2	98692	0.002
HORACE MANN INSURANCE COMPANY - 22578	\$1,845	\$1,574	\$1,574	\$1,839	\$1,534	\$1,436	\$1,247	\$1,393	\$1,398	\$1,204	1	5073	0.020
AMICA MUTUAL INSURANCE COMPANY - 19976	\$1,865	\$1,612	\$1,552	\$1,835	\$1,557	\$1,505	\$1,261	\$1,366	\$1,373	\$1,337	0	17740	0.000
CLEARCOVER INSURANCE COMPANY - 16524	\$1,876	\$1,718	\$1,757	\$2,096	\$1,514	\$1,472	\$1,371	\$1,309	\$1,468	\$1,206	6	16971	0.035
ELECTRIC INSURANCE COMPANY - 21261	\$1,885	\$1,580	\$1,545	\$2,155	\$1,415	\$1,807	\$1,297	\$1,411	\$1,534	\$1,011	0	12418	0.000
COUNTRY PREFERRED INSURANCE COMPANY - 21008	\$1,892	\$1,782	\$1,759	\$2,133	\$1,847	\$1,666	\$1,238	\$1,563	\$1,677	\$1,201	0	25357	0.000
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693	\$1,909	\$1,600	\$1,544	\$1,959	\$1,429	\$1,267	\$1,025	\$1,608	\$1,147	\$1,412	0	2579	0.000
CINCINNATI CASUALTY COMPANY, THE - 28665	\$1,921	\$1,762	\$1,716	\$1,592	\$1,484	\$1,127	\$1,045	\$1,267	\$1,170	\$1,263	0	3003	0.000
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072	\$1,958	\$1,683	\$1,826	\$2,206	\$1,726	\$1,568	\$1,266	\$1,399	\$1,419	\$1,399	7	14178	0.049
STATE FARM FIRE AND CASUALTY COMPANY - 25143	\$1,977	\$1,703	\$1,743	\$2,250	\$1,771	\$1,452	\$1,379	\$1,666	\$1,665	\$1,253	4	49964	0.008
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178	\$1,985	\$1,699	\$1,739	\$2,281	\$1,772	\$1,460	\$1,381	\$1,611	\$1,624	\$1,217	123	1103770	0.011
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939	\$1,986	\$1,820	\$1,820	\$2,095	\$1,703	\$1,703	\$1,510	\$1,647	\$1,565	\$1,647	0	2064	0.000
STILLWATER INSURANCE COMPANY - 25180	\$1,995	\$1,584	\$1,548	\$1,968	\$1,687	\$1,552	\$1,306	\$1,589	\$1,352	\$1,294	1	3768	0.027
PROGRESSIVE PREFERRED INSURANCE COMPANY - 37834	\$1,999	\$1,666	\$1,699	\$2,388	\$1,593	\$1,381	\$1,302	\$1,259	\$1,283	\$1,080	46	495100	0.009
GEICO SECURE INSURANCE COMPANY - 14137	\$2,034	\$1,707	\$1,636	\$2,415	\$1,405	\$1,474	\$1,341	\$1,251	\$1,347	\$1,205	34	284557	0.012
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756	\$2,049	\$1,672	\$1,674	\$2,020	\$1,760	\$1,532	\$1,424	\$1,707	\$1,533	\$1,379	0	1011	0.000
SECURA INSURANCE, A MUTUAL COMPANY - 22543	\$2,083	\$1,805	\$1,764	\$2,271	\$1,692	\$1,950	\$1,671	\$1,682	\$1,736	\$1,447	0	0	#Num!
COUNTRY MUTUAL INSURANCE COMPANY - 20990	\$2,089	\$1,967	\$1,942	\$2,356	\$2,035	\$1,835	\$1,366	\$1,719	\$1,846	\$1,323	0	2554	0.000
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773	\$2,101	\$1,842	\$1,876	\$2,371	\$1,754	\$1,676	\$1,382	\$1,517	\$1,564	\$1,311	1	43370	0.002
BERKLEY INSURANCE COMPANY - 32603	\$2,101	\$1,950	\$1,950	\$2,315	\$1,816	\$1,838	\$1,555	\$1,631	\$1,492	\$1,502	0	0	#Num!
ACUIITY, A MUTUAL INSURANCE COMPANY - 14184	\$2,131	\$2,055	\$2,007	\$2,233	\$1,897	\$1,932	\$1,800	\$1,794	\$1,681	\$1,653	0	8146	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	4691	0.000
HIROAD ASSURANCE COMPANY - 16138	\$2,151	\$2,495	\$2,664	\$3,575	\$2,671	\$2,249	\$1,849	\$2,817	\$2,385	\$2,746	1	9595	0.010
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942	\$2,261	\$2,333	\$1,896	\$1,750	\$1,289	\$1,944	\$1,499	\$1,405	\$1,684	\$1,493	0	2622	0.000
AUTO-OWNERS INSURANCE COMPANY - 18988	\$2,274	\$2,124	\$2,166	\$2,475	\$1,963	\$1,720	\$1,508	\$2,309	\$1,687	\$1,442	15	75732	0.020
NATIONWIDE GENERAL INSURANCE COMPANY - 23760	\$2,318	\$1,935	\$2,030	\$2,389	\$1,634	\$1,692	\$1,407	\$1,629	\$1,468	\$1,517	0	433	0.000
INFINITY SAFEGUARD INSURANCE COMPANY - 16802	\$2,332	\$2,406	\$2,030	\$2,770	\$1,835	\$1,905	\$1,964	\$2,146	\$2,064	\$1,737	8	10310	0.078

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, 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, 2023										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
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY - 36161	\$2,340	\$1,930	\$1,884	\$2,401	\$1,852	\$1,650	\$1,397	\$1,303	\$1,585	\$1,342	5	107988	0.005
SECURA SUPREME INSURANCE COMPANY - 10239	\$2,345	\$2,021	\$1,968	\$2,557	\$1,886	\$2,183	\$1,850	\$1,860	\$1,933	\$1,594	0	2981	0.000
TEACHERS INSURANCE COMPANY - 22683	\$2,403	\$1,952	\$1,957	\$2,382	\$2,055	\$1,812	\$1,680	\$2,015	\$1,817	\$1,617	0	153	0.000
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761	\$2,487	\$1,790	\$2,145	\$2,842	\$1,779	\$1,954	\$1,479	\$1,639	\$1,546	\$1,399	1	18783	0.005
OWNERS INSURANCE COMPANY - 32700	\$2,511	\$2,344	\$2,390	\$2,733	\$2,162	\$1,897	\$1,659	\$2,544	\$1,860	\$1,587	2	17609	0.011
TOGGLE INSURANCE COMPANY - 44245	\$2,553	\$2,037	\$2,123	\$2,973	\$1,856	\$1,717	\$1,482	\$1,614	\$1,587	\$1,286	0	1310	0.000
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210	\$2,585	\$2,263	\$2,244	\$2,669	\$2,003	\$1,870	\$1,596	\$2,259	\$1,883	\$1,477	23	45706	0.050
PEKIN INSURANCE COMPANY - 24228	\$2,594	\$2,347	\$2,228	\$3,311	\$2,012	\$1,833	\$1,748	\$2,092	\$2,050	\$1,420	4	23972	0.017
MERCURY CASUALTY COMPANY - 11908	\$2,610	\$2,520	\$2,397	\$3,027	\$2,229	\$2,161	\$1,898	\$2,117	\$1,955	\$1,680	7	15312	0.046
TWIN CITY FIRE INSURANCE COMPANY - 29459	\$2,630	\$2,201	\$2,223	\$2,863	\$2,350	\$1,990	\$1,774	\$1,850	\$1,849	\$1,529	0	3712	0.000
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259	\$2,694	\$2,304	\$2,202	\$3,060	\$2,051	\$2,511	\$1,785	\$1,879	\$2,111	\$1,400	0	9293	0.000
HARTFORD CASUALTY INSURANCE COMPANY - 29424	\$2,714	\$2,094	\$2,269	\$2,690	\$2,027	\$1,957	\$1,675	\$1,648	\$1,710	\$1,776	0	593	0.000
COUNTRY CASUALTY INSURANCE COMPANY - 20982	\$2,748	\$2,559	\$2,518	\$3,122	\$2,736	\$2,511	\$1,822	\$2,385	\$2,536	\$1,756	0	343	0.000
WESTBEND MUTUAL INSURANCE COMPANY - 15350	\$2,837	\$2,624	\$2,595	\$3,590	\$2,542	\$2,478	\$2,194	\$2,555	\$2,363	\$2,145	0	6725	0.000
MENDOTA INSURANCE COMPANY - 33650	\$2,852	\$2,592	\$2,581	\$3,268	\$2,463	\$1,867	\$1,933	\$1,815	\$1,450	\$1,421	5	13350	0.037
CENTRAL MUTUAL INSURANCE COMPANY - 20230	\$2,893	\$2,560	\$2,757	\$3,382	\$2,414	\$2,671	\$2,192	\$2,379	\$2,370	\$1,834	1	6373	0.016
SAFECO INSURANCE COMPANY OF AMERICA - 24740	\$2,942	\$2,393	\$2,335	\$3,019	\$2,142	\$2,063	\$1,724	\$1,918	\$2,070	\$1,666	19	177402	0.011
INFINITY CASUALTY INSURANCE COMPANY - 21792	\$2,971	\$3,196	\$2,760	\$3,707	\$2,411	\$2,490	\$2,498	\$2,767	\$2,677	\$2,236	4	4861	0.082
BRISTOL WEST INSURANCE COMPANY - 19658	\$3,110	\$2,323	\$2,387	\$3,131	\$2,367	\$2,087	\$1,816	\$2,381	\$2,121	\$1,617	3	9169	0.033
ECONOMY PREMIER ASSURANCE COMPANY - 40649	\$3,123	\$2,736	\$2,752	\$3,236	\$2,559	\$2,023	\$2,363	\$2,125	\$2,135	\$1,867	11	26403	0.042
BANKERS STANDARD INSURANCE COMPANY - 18279	\$3,181	\$2,842	\$3,038	\$3,489	\$2,830	\$2,818	\$2,406	\$2,686	\$2,488	\$2,480	1	3301	0.030
FARMERS GROUP PROPERTY AND CASUALTY INSURANCE COMPANY - 34339	\$3,248	\$2,547	\$2,708	\$3,030	\$2,413	\$2,529	\$2,380	\$2,209	\$2,444	\$2,209	1	7153	0.014
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688	\$3,292	\$2,789	\$2,849	\$3,507	\$2,530	\$2,404	\$2,273	\$2,328	\$2,195	\$1,974	49	332850	0.015
METROMILE INSURANCE COMPANY - 16187	\$3,292	\$2,867	\$2,800	\$3,504	\$2,688	\$1,924	\$1,825	\$1,869	\$1,854	\$1,634	7	11597	0.060
INTEGON NATIONAL INSURANCE COMPANY - 29742	\$3,944	\$3,112	\$3,348	\$4,108	\$2,994	\$2,854	\$2,334	\$3,572	\$2,704	\$2,429	2	5300	0.038
FIRST ACCEPTANCE INSURANCE COMPANY, INC. - 10336	\$4,099	\$3,276	\$3,090	\$4,494	\$3,672	\$3,035	\$2,409	\$2,692	\$2,557	\$2,192	2	15864	0.013
ALLSTATE INDEMNITY COMPANY - 19240	\$4,527	\$3,863	\$4,283	\$4,746	\$3,836	\$3,852	\$3,503	\$3,538	\$3,519	\$3,519	4	6263	0.064
VIGILANT INSURANCE COMPANY - 20397	\$4,530	\$4,164	\$4,164	\$5,626	\$4,076	\$3,750	\$3,445	\$4,021	\$3,431	\$3,134	0	488	0.000
GREAT NORTHERN INSURANCE COMPANY - 20303	\$4,530	\$4,164	\$4,164	\$5,626	\$4,076	\$3,750	\$3,445	\$4,021	\$3,431	\$3,134	0	986	0.000
FEDERAL INSURANCE COMPANY - 20281	\$4,530	\$4,164	\$4,164	\$5,626	\$4,076	\$3,750	\$3,445	\$4,021	\$3,431	\$3,134	0	3241	0.000
PACIFIC INDEMNITY COMPANY - 20346	\$4,530	\$4,164	\$4,164	\$5,626	\$4,076	\$3,750	\$3,445	\$4,021	\$3,431	\$3,134	1	6971	0.014
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY - 12484	\$4,697	\$3,871	\$3,953	\$5,588	\$3,560	\$4,697	\$2,942	\$3,045	\$3,533	\$2,801	34	146441	0.023

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, 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, 2023										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				
ROOT INSURANCE COMPANY - 10974	\$4,793	\$3,712	\$3,880	\$5,086	\$3,494	\$3,225	\$2,900	\$3,080	\$3,068	\$2,483	2	14576	0.014	
BRANCH INSURANCE EXCHANGE - 16825	\$5,039	\$4,474	\$4,387	\$5,303	\$4,217	\$3,970	\$3,868	\$4,036	\$3,831	\$3,489	4	10474	0.038	
LIBERTY MUTUAL INSURANCE COMPANY - 23043	\$5,165	\$4,248	\$4,340	\$6,154	\$3,903	\$5,165	\$3,220	\$3,334	\$3,875	\$3,063	1	687	0.146	
PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION - 18139	\$5,487	\$4,080	\$4,412	\$6,965	\$3,428	\$3,086	\$2,485	\$2,347	\$2,949	\$2,019	1	61002	0.002	
UNITRIN SAFEGUARD INSURANCE COMPANY - 40703	\$5,571	\$5,060	\$5,109	\$6,331	\$4,586	\$4,489	\$4,115	\$4,540	\$4,458	\$3,789	1	4106	0.024	
PERMANENT GENERAL ASSURANCE CORPORATION OF OHIO - 22906	\$5,993	\$5,216	\$6,311	\$6,516	\$5,466	\$4,446	\$3,576	\$4,499	\$4,526	\$3,692	0	21604	0.000	
COMMONWEALTH CASUALTY COMPANY - 13930	\$6,129	\$4,613	\$5,077	\$6,928	\$4,104	\$3,608	\$4,104	\$3,186	\$2,904	\$3,133	32	69079	0.046	

Hypothetical 7: Married couple age 42; husband had 1 at-fault accident in last 3 years; wife drives 2016 Toyota, Camry LE Hybrid, 4-door sedan, 4 cyl., 2.5L, automatic, 15 miles to work; husband drives a 2014 Chevrolet Silverado 1500, crew cab, 8 cyl., 5.3L, automatic, 4x4, 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, 2023										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			
BADGER MUTUAL INSURANCE COMPANY - 13420	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	1	5503	0.018
AUTO-OWNERS INSURANCE COMPANY - 18988	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	15	75732	0.020
COUNTRY PREFERRED INSURANCE COMPANY - 21008	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	0	25357	0.000
PROGRESSIVE ADVANCED INSURANCE COMPANY - 11851	\$981	\$814	\$830	\$1,098	\$780	\$658	\$617	\$600	\$624	\$527	99	703185	0.014
STATE NATIONAL INSURANCE COMPANY, INC. - 12831	\$1,260	\$1,178	\$1,163	\$1,344	\$1,106	\$1,002	\$947	\$985	\$987	\$884	2	9669	0.021
FARMERS INSURANCE EXCHANGE - 21652	\$1,413	\$1,375	\$1,245	\$1,532	\$1,350	\$1,184	\$1,165	\$1,090	\$1,205	\$1,043	0	8801	0.000
AMERICAN FAMILY INSURANCE COMPANY - 10386	\$1,522	\$1,315	\$1,358	\$1,711	\$1,278	\$1,105	\$1,035	\$979	\$1,091	\$871	9	227147	0.004
USAA GENERAL INDEMNITY COMPANY - 18600	\$1,532	\$1,395	\$1,406	\$1,593	\$1,306	\$1,237	\$1,298	\$1,148	\$1,206	\$1,008	14	137609	0.010
USAA CASUALTY INSURANCE COMPANY - 25968	\$1,611	\$1,463	\$1,470	\$1,676	\$1,358	\$1,293	\$1,363	\$1,209	\$1,270	\$1,057	18	155581	0.012
WESTERN AGRICULTURAL INSURANCE COMPANY - 27871	\$1,649	\$1,440	\$1,463	\$1,868	\$1,385	\$1,330	\$1,100	\$1,251	\$1,238	\$1,041	2	13529	0.015
SPINNAKER INSURANCE COMPANY - 24376	\$1,668	\$1,439	\$1,460	\$1,928	\$1,350	\$1,233	\$1,168	\$1,218	\$1,120	\$978	0	685	0.000
MIDVALE INDEMNITY COMPANY - 27138	\$1,686	\$1,408	\$1,428	\$1,671	\$1,353	\$1,183	\$1,131	\$1,092	\$1,211	\$989	1	12320	0.008
MAIN STREET AMERICA PROTECTION INSURANCE COMPANY - 13026	\$1,690	\$1,407	\$1,528	\$2,005	\$1,437	\$1,374	\$1,455	\$1,277	\$1,322	\$1,198	0	12872	0.000
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941	\$1,701	\$1,549	\$1,560	\$1,756	\$1,445	\$1,377	\$1,448	\$1,284	\$1,342	\$1,121	11	160935	0.007
CINCINNATI CASUALTY COMPANY, THE - 28665	\$1,746	\$1,640	\$1,575	\$1,452	\$1,412	\$1,035	\$1,004	\$1,217	\$1,098	\$1,200	0	3003	0.000
CLEARCOVER INSURANCE COMPANY - 16524	\$1,834	\$1,674	\$1,683	\$1,996	\$1,483	\$1,431	\$1,377	\$1,287	\$1,378	\$1,167	6	16971	0.035
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178	\$1,848	\$1,570	\$1,615	\$2,136	\$1,651	\$1,366	\$1,304	\$1,485	\$1,489	\$1,115	123	1103770	0.011
AMERICAN FAMILY CONNECT PROPERTY AND CASUALTY INSURANCE COMPANY - 29068	\$1,863	\$1,401	\$1,368	\$2,224	\$1,293	\$1,662	\$1,286	\$1,325	\$1,320	\$975	2	98692	0.002
STATE FARM FIRE AND CASUALTY COMPANY - 25143	\$1,909	\$1,629	\$1,676	\$2,181	\$1,707	\$1,416	\$1,357	\$1,586	\$1,569	\$1,189	4	49964	0.008
ELECTRIC INSURANCE COMPANY - 21261	\$1,947	\$1,643	\$1,606	\$2,203	\$1,462	\$1,867	\$1,368	\$1,497	\$1,594	\$1,058	0	12418	0.000
AMSHIELD INSURANCE COMPANY - 15590	\$1,963	\$1,824	\$1,824	\$2,112	\$1,617	\$1,499	\$1,258	\$1,317	\$1,337	\$1,149	6	24223	0.025
HORACE MANN INSURANCE COMPANY - 22578	\$2,012	\$1,677	\$1,707	\$1,989	\$1,661	\$1,548	\$1,349	\$1,502	\$1,504	\$1,292	1	5073	0.020
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072	\$2,023	\$1,755	\$1,891	\$2,290	\$1,789	\$1,654	\$1,350	\$1,494	\$1,507	\$1,494	7	14178	0.049
BERKLEY INSURANCE COMPANY - 32603	\$2,046	\$1,891	\$1,891	\$2,277	\$1,789	\$1,787	\$1,556	\$1,634	\$1,490	\$1,492	0	0	#Num!
NETHERLANDS INSURANCE COMPANY, THE - 24171	\$2,057	\$1,739	\$1,883	\$2,225	\$1,793	\$2,163	\$2,088	\$1,984	\$1,810	\$1,873	0	4400	0.000
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY - 21253	\$2,057	\$1,849	\$1,867	\$2,126	\$1,711	\$1,637	\$1,718	\$1,524	\$1,604	\$1,330	14	84519	0.017
CSAA AFFINITY INSURANCE COMPANY - 11681	\$2,090	\$1,689	\$1,865	\$2,242	\$1,625	\$1,502	\$1,359	\$1,785	\$1,537	\$1,256	0	1922	0.000
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942	\$2,114	\$2,191	\$1,793	\$1,666	\$1,236	\$1,844	\$1,432	\$1,352	\$1,596	\$1,437	0	2622	0.000
HARTFORD INSURANCE COMPANY OF THE SOUTHEAST - 38261	\$2,124	\$2,282	\$2,328	\$2,124	\$2,156	\$1,996	\$2,124	\$1,761	\$1,918	\$1,685	13	38363	0.034
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955	\$2,131	\$1,880	\$1,852	\$2,311	\$1,784	\$1,643	\$1,587	\$1,689	\$1,615	\$1,351	0	10658	0.000
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693	\$2,193	\$1,834	\$1,774	\$2,238	\$1,644	\$1,474	\$1,195	\$1,885	\$1,326	\$1,657	0	2579	0.000
INFINITY SAFEGUARD INSURANCE COMPANY - 16802	\$2,195	\$2,326	\$1,881	\$2,603	\$1,762	\$1,837	\$1,983	\$2,110	\$2,023	\$1,733	8	10310	0.078

Hypothetical 7: Married couple age 42; husband had 1 at-fault accident in last 3 years; wife drives 2016 Toyota, Camry LE Hybrid, 4-door sedan, 4 cyl., 2.5L, automatic, 15 miles to work; husband drives a 2014 Chevrolet Silverado 1500, crew cab, 8 cyl., 5.3L, automatic, 4x4, 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.

Name of Insurer - NAIC#	Premiums shown are six-month premiums as of March 1, 2023										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
NATIONAL GENERAL INSURANCE COMPANY - 23728	\$2,239	\$1,909	\$1,841	\$2,287	\$1,971	\$1,831	\$1,723	\$2,274	\$1,757	\$1,604	4	13745	0.029
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259	\$2,243	\$1,921	\$1,850	\$2,523	\$1,706	\$2,107	\$1,542	\$1,642	\$1,792	\$1,186	0	9293	0.000
TREXIS INSURANCE CORPORATION - 12188	\$2,247	\$2,683	\$2,429	\$2,431	\$2,014	\$2,158	\$2,224	\$2,133	\$1,919	\$2,358	0	5051	0.000
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939	\$2,250	\$2,072	\$2,072	\$2,362	\$1,942	\$1,942	\$1,736	\$1,880	\$1,794	\$1,880	0	2064	0.000
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756	\$2,260	\$1,831	\$1,834	\$2,214	\$1,938	\$1,668	\$1,563	\$1,877	\$1,673	\$1,503	0	1011	0.000
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY - 36161	\$2,268	\$1,907	\$1,852	\$2,333	\$1,819	\$1,600	\$1,448	\$1,388	\$1,595	\$1,340	5	107988	0.005
COUNTRY MUTUAL INSURANCE COMPANY - 20990	\$2,273	\$2,144	\$2,113	\$2,573	\$2,178	\$1,930	\$1,488	\$1,794	\$1,955	\$1,449	0	2554	0.000
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	4691	0.000
CSAA GENERAL INSURANCE COMPANY - 37770	\$2,293	\$1,858	\$2,052	\$2,455	\$1,788	\$1,647	\$1,498	\$1,960	\$1,690	\$1,378	14	122885	0.011
GEICO SECURE INSURANCE COMPANY - 14137	\$2,320	\$1,990	\$1,906	\$2,636	\$1,791	\$1,692	\$1,658	\$1,547	\$1,541	\$1,431	34	284557	0.012
PEKIN INSURANCE COMPANY - 24228	\$2,329	\$2,142	\$2,027	\$2,787	\$1,836	\$1,677	\$1,623	\$1,866	\$1,808	\$1,314	4	23972	0.017
ACUIITY, A MUTUAL INSURANCE COMPANY - 14184	\$2,341	\$2,280	\$2,214	\$2,397	\$2,093	\$2,147	\$2,024	\$2,015	\$1,879	\$1,846	0	8146	0.000
TWIN CITY FIRE INSURANCE COMPANY - 29459	\$2,353	\$1,992	\$1,966	\$2,546	\$2,075	\$1,769	\$1,645	\$1,705	\$1,688	\$1,393	0	3712	0.000
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773	\$2,372	\$2,083	\$2,114	\$2,681	\$1,995	\$1,894	\$1,573	\$1,751	\$1,761	\$1,485	1	43370	0.002
SECURA INSURANCE, A MUTUAL COMPANY - 22543	\$2,427	\$2,108	\$2,048	\$2,664	\$1,963	\$2,264	\$1,939	\$1,935	\$2,002	\$1,653	0	0	#Num!
TOGGLE INSURANCE COMPANY - 44245	\$2,520	\$2,060	\$2,120	\$2,902	\$1,916	\$1,726	\$1,569	\$1,672	\$1,601	\$1,336	0	1310	0.000
STILLWATER INSURANCE COMPANY - 25180	\$2,536	\$2,025	\$1,974	\$2,510	\$2,165	\$1,985	\$1,671	\$2,029	\$1,726	\$1,667	1	3768	0.027
INFINITY CASUALTY INSURANCE COMPANY - 21792	\$2,558	\$2,788	\$2,307	\$3,141	\$2,090	\$2,166	\$2,280	\$2,467	\$2,373	\$2,018	4	4861	0.082
PROGRESSIVE PREFERRED INSURANCE COMPANY - 37834	\$2,586	\$2,167	\$2,204	\$3,069	\$2,121	\$1,809	\$1,733	\$1,660	\$1,683	\$1,422	46	495100	0.009
TEACHERS INSURANCE COMPANY - 22683	\$2,646	\$2,136	\$2,143	\$2,609	\$2,261	\$1,976	\$1,849	\$2,217	\$1,984	\$1,765	0	153	0.000
AMICA PROPERTY AND CASUALTY INSURANCE COMPANY - 12287	\$2,701	\$2,302	\$2,257	\$2,651	\$2,263	\$2,231	\$1,884	\$2,054	\$2,041	\$1,987	2	367	0.545
AMICA MUTUAL INSURANCE COMPANY - 19976	\$2,731	\$2,333	\$2,279	\$2,685	\$2,295	\$2,262	\$1,904	\$2,077	\$2,063	\$2,011	0	17740	0.000
SECURA SUPREME INSURANCE COMPANY - 10239	\$2,749	\$2,377	\$2,306	\$3,015	\$2,204	\$2,551	\$2,164	\$2,160	\$2,247	\$1,835	0	2981	0.000
HIROAD ASSURANCE COMPANY - 16138	\$2,774	\$3,110	\$3,354	\$4,517	\$3,361	\$2,858	\$2,370	\$3,754	\$3,054	\$3,649	1	9595	0.010
YOUNG AMERICA INSURANCE COMPANY - 27090	\$2,776	\$2,290	\$2,326	\$2,536	\$2,188	\$2,182	\$1,924	\$2,146	\$1,990	\$2,146	4	5836	0.069
OWNERS INSURANCE COMPANY - 32700	\$2,795	\$2,608	\$2,667	\$3,054	\$2,418	\$2,102	\$1,847	\$2,867	\$2,073	\$1,751	2	17609	0.011
HARTFORD CASUALTY INSURANCE COMPANY - 29424	\$2,829	\$2,199	\$2,330	\$2,791	\$2,047	\$2,023	\$1,763	\$1,716	\$1,813	\$1,866	0	593	0.000
SAFECO INSURANCE COMPANY OF AMERICA - 24740	\$2,874	\$2,472	\$2,445	\$2,984	\$2,266	\$2,175	\$1,881	\$2,041	\$2,105	\$1,822	19	177402	0.011
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761	\$2,883	\$2,145	\$2,484	\$3,164	\$2,079	\$2,341	\$1,777	\$2,005	\$1,823	\$1,648	1	18783	0.005
CENTRAL MUTUAL INSURANCE COMPANY - 20230	\$2,907	\$2,618	\$2,760	\$3,391	\$2,443	\$2,786	\$2,276	\$2,462	\$2,447	\$1,873	1	6373	0.016
STONEGATE INSURANCE COMPANY - 14012	\$2,918	\$2,195	\$2,145	\$2,698	\$2,388	\$1,966	\$1,805	\$2,142	\$1,588	\$1,564	0	3340	0.000
MERCURY CASUALTY COMPANY - 11908	\$2,922	\$2,827	\$2,688	\$3,363	\$2,550	\$2,444	\$2,188	\$2,415	\$2,219	\$1,919	7	15312	0.046



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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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	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
COUNTRY CASUALTY INSURANCE COMPANY - 20982	\$2,948	\$2,746	\$2,699	\$3,367	\$2,881	\$2,600	\$1,956	\$2,449	\$2,642	\$1,893	0	343	0.000
NATIONWIDE GENERAL INSURANCE COMPANY - 23760	\$2,982	\$2,463	\$2,587	\$3,036	\$2,071	\$2,172	\$1,849	\$2,113	\$1,854	\$1,958	0	433	0.000
MENDOTA INSURANCE COMPANY - 33650	\$3,051	\$2,771	\$2,755	\$3,504	\$2,679	\$1,995	\$2,089	\$1,943	\$1,552	\$1,527	5	13350	0.037
FALCON INSURANCE COMPANY - 14254	\$3,094	\$2,249	\$1,950	\$2,494	\$2,041	\$1,738	\$1,854	\$1,853	\$1,670	\$1,568	8	27540	0.029
SAFeway INSURANCE COMPANY - 12521	\$3,113	\$2,486	\$2,139	\$2,792	\$2,219	\$1,972	\$1,468	\$1,547	\$1,508	\$1,593	14	86970	0.016
WESTBEND MUTUAL INSURANCE COMPANY - 15350	\$3,123	\$2,893	\$2,860	\$3,964	\$2,809	\$2,733	\$2,430	\$2,848	\$2,616	\$2,380	0	6725	0.000
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210	\$3,162	\$2,739	\$2,752	\$3,217	\$2,492	\$2,343	\$2,020	\$2,789	\$2,309	\$1,838	23	45706	0.050
FARMERS GROUP PROPERTY AND CASUALTY INSURANCE COMPANY - 34339	\$3,231	\$2,581	\$2,683	\$2,991	\$2,450	\$2,531	\$2,400	\$2,218	\$2,404	\$2,218	1	7153	0.014
AEGIS SECURITY INSURANCE COMPANY - 33898	\$3,271	\$2,236	\$3,064	\$4,125	\$2,430	\$1,876	\$1,686	\$1,705	\$1,862	\$1,418	1	1369	0.073
UNITED INSURANCE COMPANY INC. - 12256	\$3,487	\$2,715	\$2,706	\$3,216	\$2,394	\$3,231	\$2,170	\$2,569	\$2,752	\$1,704	8	71616	0.011
PRIMERO INSURANCE COMPANY - 11855	\$3,488	\$3,308	\$3,308	\$3,308	\$3,086	\$2,900	\$1,838	\$3,086	\$2,900	\$2,804	1	1908	0.052
BANKERS STANDARD INSURANCE COMPANY - 18279	\$3,555	\$3,145	\$3,379	\$3,894	\$3,174	\$3,190	\$2,736	\$3,057	\$2,820	\$2,804	1	3301	0.030
AMERICAN ACCESS CASUALTY COMPANY - 10730	\$3,605	\$2,858	\$2,276	\$2,702	\$2,844	\$2,763	\$2,445	\$1,626	\$1,586	\$1,917	4	49111	0.008
EQUITY INSURANCE COMPANY - 28746	\$3,668	\$3,015	\$2,945	\$3,899	\$2,556	\$3,335	\$2,433	\$2,302	\$2,179	\$1,737	6	20382	0.029
FIRST ACCEPTANCE INSURANCE COMPANY, INC. - 10336	\$3,675	\$2,936	\$2,720	\$3,924	\$3,328	\$2,774	\$2,249	\$2,466	\$2,330	\$2,019	2	15864	0.013
LOYA INSURANCE COMPANY - 11198	\$3,686	\$3,836	\$3,464	\$3,686	\$3,489	\$3,187	\$3,176	\$3,187	\$3,187	\$3,489	2	6364	0.031
ASSURANCEAMERICA INSURANCE COMPANY - 11558	\$3,705	\$3,501	\$3,134	\$3,831	\$3,127	\$2,404	\$2,231	\$1,868	\$1,807	\$1,853	4	23291	0.017
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688	\$3,723	\$3,213	\$3,239	\$3,900	\$2,911	\$2,762	\$2,636	\$2,716	\$2,554	\$2,308	49	332850	0.015
BRISTOL WEST INSURANCE COMPANY - 19658	\$3,790	\$2,900	\$2,895	\$3,820	\$2,981	\$2,663	\$2,326	\$3,048	\$2,683	\$2,056	3	9169	0.033
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS - 43494	\$3,842	\$2,361	\$3,039	\$4,544	\$3,678	\$2,378	\$3,226	\$1,974	\$1,376	\$3,198	9	43887	0.021
STAR CASUALTY INSURANCE COMPANY - 32387	\$3,997	\$3,177	\$2,406	\$2,522	\$3,397	\$2,774	\$2,566	\$2,036	\$1,851	\$1,973	3	3670	0.082
INTEGON NATIONAL INSURANCE COMPANY - 29742	\$4,030	\$3,180	\$3,421	\$4,197	\$3,059	\$2,917	\$2,384	\$3,650	\$2,763	\$2,482	2	5300	0.038
ROOT INSURANCE COMPANY - 10974	\$4,226	\$3,362	\$3,472	\$4,495	\$3,192	\$2,946	\$2,724	\$2,875	\$2,826	\$2,335	2	14576	0.014
ALLSTATE INDEMNITY COMPANY - 19240	\$4,394	\$3,854	\$4,287	\$4,635	\$3,840	\$3,887	\$3,557	\$3,577	\$3,562	\$3,562	4	6263	0.064
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805	\$4,421	\$3,314	\$3,593	\$4,800	\$2,998	\$2,737	\$2,694	\$2,652	\$2,259	\$2,178	29	81758	0.035
PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION - 18139	\$4,447	\$3,490	\$3,671	\$5,575	\$2,999	\$2,670	\$2,287	\$2,227	\$2,601	\$1,887	1	61002	0.002
COMMONWEALTH CASUALTY COMPANY - 13930	\$4,519	\$3,480	\$3,751	\$5,225	\$3,185	\$2,762	\$2,413	\$2,567	\$2,306	\$2,506	32	69079	0.046
METROMILE INSURANCE COMPANY - 16187	\$4,590	\$4,062	\$3,918	\$4,872	\$3,773	\$2,657	\$2,591	\$2,598	\$2,584	\$2,283	7	11597	0.060
PACIFIC INDEMNITY COMPANY - 20346	\$4,614	\$4,661	\$4,661	\$6,383	\$4,619	\$4,282	\$3,955	\$4,627	\$4,131	\$3,566	1	6971	0.014
GREAT NORTHERN INSURANCE COMPANY - 20303	\$4,614	\$4,661	\$4,661	\$6,383	\$4,619	\$4,282	\$3,955	\$4,627	\$4,131	\$3,566	0	986	0.000
FEDERAL INSURANCE COMPANY - 20281	\$4,614	\$4,661	\$4,661	\$6,383	\$4,619	\$4,282	\$3,955	\$4,627	\$4,131	\$3,566	0	3241	0.000
VIGILANT INSURANCE COMPANY - 20397	\$4,614	\$4,661	\$4,661	\$6,383	\$4,619	\$4,282	\$3,955	\$4,627	\$4,131	\$3,566	0	488	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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	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 PREMIER ASSURANCE COMPANY - 40649	\$4,629	\$4,018	\$3,990	\$4,756	\$3,833	\$2,961	\$3,520	\$3,148	\$3,147	\$2,724	11	26403	0.042
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY - 12484	\$4,903	\$4,216	\$4,241	\$5,720	\$3,958	\$4,903	\$3,380	\$3,321	\$3,922	\$3,131	34	146441	0.023
BRANCH INSURANCE EXCHANGE - 16825	\$4,943	\$4,429	\$4,320	\$5,095	\$4,188	\$3,930	\$3,849	\$3,977	\$3,795	\$3,481	4	10474	0.038
LIBERTY MUTUAL INSURANCE COMPANY - 23043	\$5,388	\$4,625	\$4,654	\$6,293	\$4,339	\$5,388	\$3,701	\$3,636	\$4,302	\$3,424	1	687	0.146
UNITRIN SAFEGUARD INSURANCE COMPANY - 40703	\$6,225	\$5,778	\$5,753	\$7,079	\$5,206	\$4,995	\$4,715	\$5,011	\$5,005	\$4,328	1	4106	0.024
PERMANENT GENERAL ASSURANCE CORPORATION OF OHIO - 22906	\$6,257	\$5,513	\$6,706	\$6,766	\$5,841	\$4,661	\$3,873	\$4,820	\$4,793	\$3,986	0	21604	0.000
MGA INSURANCE COMPANY, INC. - 40150	\$6,687	\$4,633	\$5,964	\$8,720	\$4,565	\$3,892	\$3,398	\$2,972	\$3,439	\$2,835	3	24682	0.012

**Hypothetical 8: Married couple age 42; husband had 1 at-fault accident in last 3 years; wife drives 2016 Toyota, Camry LE Hybrid, 4-door sedan, 4 cyl., 2.5L, automatic, 15 miles to work; husband drives a 2014 Chevrolet Silverado 1500, crew cab, 8 cyl., 5.3L, automatic, 4x4, 15 miles each way to work; clean MVR last 3 years.**

**Coverage & Limits: Combined Single Limit of \$300,000 or Split Limits of \$100,000/\$300,000 BI and \$50,000 PD; medical payments of \$5,000; UM and UIM Limits same as liability; \$250 deductible comprehensive; \$500 deductible collision.**

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	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix 85053	Scottsdale 85257	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85122	Flagstaff 86001	Nogales 85621	Yuma 85364	Sierra Vista 85635	C	E	CR
STONEGATE INSURANCE COMPANY - 14012	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	0	3340	0.000
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS - 43494	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	9	43887	0.021
AMERICAN ACCESS CASUALTY COMPANY - 10730	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	4	49111	0.008
LOYA INSURANCE COMPANY - 11198	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	2	6364	0.031
SAFEMART INSURANCE COMPANY - 12521	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	14	86970	0.016
YOUNG AMERICA INSURANCE COMPANY - 27090	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	4	5836	0.069
MGA INSURANCE COMPANY, INC. - 40150	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	3	24682	0.012
AEGIS SECURITY INSURANCE COMPANY - 33898	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	1	1369	0.073
STAR CASUALTY INSURANCE COMPANY - 32387	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	3	3670	0.082
COUNTRY PREFERRED INSURANCE COMPANY - 21008	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	0	25357	0.000
BADGER MUTUAL INSURANCE COMPANY - 13420	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	1	5503	0.018
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	29	81758	0.035
UNITED INSURANCE COMPANY INC. - 12256	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	8	71616	0.011
EQUITY INSURANCE COMPANY - 28746	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	6	20382	0.029
AUTO-OWNERS INSURANCE COMPANY - 18988	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	15	75732	0.020
PRIMERO INSURANCE COMPANY - 11855	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	1	1908	0.052
FALCON INSURANCE COMPANY - 14254	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	8	27540	0.029
ASSURANCEAMERICA INSURANCE COMPANY - 11558	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	4	23291	0.017
TREXIS INSURANCE CORPORATION - 12188	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	0	5051	0.000
PROGRESSIVE ADVANCED INSURANCE COMPANY - 11851	\$1,309	\$1,063	\$1,090	\$1,483	\$996	\$854	\$770	\$762	\$808	\$677	99	703185	0.014
STATE NATIONAL INSURANCE COMPANY, INC. - 12831	\$1,498	\$1,397	\$1,381	\$1,610	\$1,301	\$1,180	\$1,096	\$1,147	\$1,166	\$1,036	2	9669	0.021
USAA GENERAL INDEMNITY COMPANY - 18600	\$1,599	\$1,450	\$1,463	\$1,658	\$1,338	\$1,277	\$1,327	\$1,174	\$1,252	\$1,040	14	137609	0.010
SPINNAKER INSURANCE COMPANY - 24376	\$1,660	\$1,415	\$1,442	\$1,945	\$1,321	\$1,209	\$1,116	\$1,171	\$1,087	\$948	0	685	0.000
USAA CASUALTY INSURANCE COMPANY - 25968	\$1,667	\$1,509	\$1,517	\$1,732	\$1,381	\$1,326	\$1,381	\$1,227	\$1,310	\$1,082	18	155581	0.012
FARMERS INSURANCE EXCHANGE - 21652	\$1,713	\$1,631	\$1,492	\$1,881	\$1,575	\$1,398	\$1,351	\$1,244	\$1,434	\$1,215	0	8801	0.000
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941	\$1,779	\$1,615	\$1,628	\$1,834	\$1,482	\$1,426	\$1,483	\$1,317	\$1,399	\$1,159	11	160935	0.007
MIDVALE INDEMNITY COMPANY - 27138	\$1,804	\$1,493	\$1,518	\$1,786	\$1,429	\$1,247	\$1,191	\$1,120	\$1,264	\$1,018	1	12320	0.008
AMERICAN FAMILY INSURANCE COMPANY - 10386	\$1,819	\$1,544	\$1,609	\$2,039	\$1,493	\$1,289	\$1,201	\$1,106	\$1,257	\$981	9	227147	0.004
WESTERN AGRICULTURAL INSURANCE COMPANY - 27871	\$1,851	\$1,612	\$1,645	\$2,093	\$1,543	\$1,487	\$1,222	\$1,370	\$1,388	\$1,161	2	13529	0.015
MAIN STREET AMERICA PROTECTION INSURANCE COMPANY - 13026	\$1,923	\$1,589	\$1,769	\$2,306	\$1,625	\$1,576	\$1,620	\$1,387	\$1,457	\$1,320	0	12872	0.000
AMSHIELD INSURANCE COMPANY - 15590	\$2,038	\$1,862	\$1,862	\$2,182	\$1,663	\$1,551	\$1,265	\$1,319	\$1,357	\$1,164	6	24223	0.025
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072	\$2,039	\$1,750	\$1,899	\$2,295	\$1,795	\$1,630	\$1,312	\$1,451	\$1,474	\$1,451	7	14178	0.049

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CINCINNATI CASUALTY COMPANY, THE - 28665	\$2,070	\$1,904	\$1,845	\$1,717	\$1,602	\$1,205	\$1,117	\$1,344	\$1,260	\$1,347	0	3003	0.000
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY - 21253	\$2,154	\$1,928	\$1,950	\$2,221	\$1,759	\$1,695	\$1,762	\$1,564	\$1,673	\$1,378	14	84519	0.017
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178	\$2,195	\$1,880	\$1,922	\$2,533	\$1,960	\$1,613	\$1,521	\$1,755	\$1,785	\$1,336	123	1103770	0.011
AMERICAN FAMILY CONNECT PROPERTY AND CASUALTY INSURANCE COMPANY - 29068	\$2,197	\$1,645	\$1,599	\$2,705	\$1,510	\$1,935	\$1,453	\$1,472	\$1,529	\$1,077	2	98692	0.002
CSAA AFFINITY INSURANCE COMPANY - 11681	\$2,211	\$1,699	\$1,878	\$1,363	\$1,631	\$1,504	\$1,343	\$1,823	\$1,571	\$1,261	0	1922	0.000
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955	\$2,214	\$1,955	\$1,928	\$2,426	\$1,834	\$1,696	\$1,599	\$1,691	\$1,654	\$1,373	0	10658	0.000
HORACE MANN INSURANCE COMPANY - 22578	\$2,217	\$1,849	\$1,886	\$2,198	\$1,831	\$1,709	\$1,477	\$1,643	\$1,658	\$1,424	1	5073	0.020
ELECTRIC INSURANCE COMPANY - 21261	\$2,231	\$1,880	\$1,835	\$2,550	\$1,683	\$2,135	\$1,540	\$1,664	\$1,812	\$1,198	0	12418	0.000
CLEARCOVER INSURANCE COMPANY - 16524	\$2,260	\$2,070	\$2,106	\$2,521	\$1,818	\$1,751	\$1,636	\$1,533	\$1,717	\$1,415	6	16971	0.035
HARTFORD INSURANCE COMPANY OF THE SOUTHEAST - 38261	\$2,298	\$2,472	\$2,543	\$2,298	\$2,349	\$2,156	\$2,298	\$1,862	\$2,060	\$1,783	13	38363	0.034
NATIONAL GENERAL INSURANCE COMPANY - 23728	\$2,310	\$1,950	\$1,906	\$2,365	\$1,980	\$1,832	\$1,703	\$2,279	\$1,774	\$1,609	4	13745	0.029
STATE FARM FIRE AND CASUALTY COMPANY - 25143	\$2,318	\$2,002	\$2,047	\$2,638	\$2,080	\$1,708	\$1,620	\$1,948	\$1,955	\$1,477	4	49964	0.008
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939	\$2,330	\$2,140	\$2,140	\$2,460	\$2,004	\$2,004	\$1,776	\$1,936	\$1,842	\$1,936	0	2064	0.000
AMICA MUTUAL INSURANCE COMPANY - 19976	\$2,343	\$2,019	\$1,945	\$2,304	\$1,952	\$1,897	\$1,585	\$1,715	\$1,725	\$1,681	0	17740	0.000
AMICA PROPERTY AND CASUALTY INSURANCE COMPANY - 12287	\$2,351	\$2,024	\$1,950	\$2,310	\$1,961	\$1,907	\$1,596	\$1,728	\$1,735	\$1,691	2	367	0.545
ACUITY, A MUTUAL INSURANCE COMPANY - 14184	\$2,386	\$2,302	\$2,248	\$2,501	\$2,123	\$2,164	\$2,015	\$2,010	\$1,882	\$1,852	0	8146	0.000
CSAA GENERAL INSURANCE COMPANY - 37770	\$2,423	\$1,868	\$2,063	\$2,588	\$1,793	\$1,650	\$1,479	\$1,999	\$1,729	\$1,382	14	122885	0.011
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942	\$2,431	\$2,509	\$2,038	\$1,880	\$1,378	\$2,093	\$1,608	\$1,506	\$1,807	\$1,590	0	2622	0.000
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756	\$2,441	\$1,989	\$1,991	\$2,397	\$2,092	\$1,802	\$1,676	\$2,004	\$1,803	\$1,620	0	1011	0.000
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693	\$2,448	\$2,053	\$1,978	\$2,514	\$1,830	\$1,618	\$1,307	\$2,041	\$1,467	\$1,791	0	2579	0.000
BERKLEY INSURANCE COMPANY - 32603	\$2,500	\$2,328	\$2,328	\$2,756	\$2,173	\$2,186	\$1,849	\$1,914	\$1,764	\$1,778	0	0	#Num!
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	4691	0.000
SECURA INSURANCE, A MUTUAL COMPANY - 22543	\$2,607	\$2,263	\$2,202	\$2,856	\$2,112	\$2,438	\$2,073	\$2,063	\$2,148	\$1,772	0	0	#Num!
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773	\$2,687	\$2,354	\$2,398	\$3,032	\$2,243	\$2,142	\$1,766	\$1,940	\$1,998	\$1,675	1	43370	0.002
COUNTRY MUTUAL INSURANCE COMPANY - 20990	\$2,691	\$2,544	\$2,514	\$3,030	\$2,584	\$2,302	\$1,747	\$2,140	\$2,311	\$1,696	0	2554	0.000
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY - 36161	\$2,714	\$2,243	\$2,186	\$2,783	\$2,145	\$1,903	\$1,629	\$1,521	\$1,837	\$1,553	5	107988	0.005
PEKIN INSURANCE COMPANY - 24228	\$2,730	\$2,474	\$2,342	\$3,488	\$2,116	\$1,931	\$1,838	\$2,204	\$2,157	\$1,494	4	23972	0.017
STILLWATER INSURANCE COMPANY - 25180	\$2,780	\$2,205	\$2,153	\$2,742	\$2,350	\$2,159	\$1,816	\$2,209	\$1,879	\$1,798	1	3768	0.027
TWIN CITY FIRE INSURANCE COMPANY - 29459	\$2,837	\$2,378	\$2,388	\$3,089	\$2,520	\$2,142	\$1,901	\$1,972	\$2,000	\$1,641	0	3712	0.000
TEACHERS INSURANCE COMPANY - 22683	\$2,858	\$2,319	\$2,325	\$2,823	\$2,439	\$2,130	\$1,976	\$2,362	\$2,135	\$1,898	0	153	0.000
NETHERLANDS INSURANCE COMPANY, THE - 24171	\$2,918	\$2,037	\$2,278	\$2,938	\$2,131	\$2,677	\$2,577	\$2,649	\$2,251	\$2,544	0	4400	0.000
TOGGLE INSURANCE COMPANY - 44245	\$2,947	\$2,362	\$2,460	\$3,429	\$2,157	\$1,987	\$1,722	\$1,868	\$1,836	\$1,496	0	1310	0.000

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SECURA SUPREME INSURANCE COMPANY - 10239	\$2,947	\$2,546	\$2,472	\$3,230	\$2,362	\$2,742	\$2,304	\$2,296	\$2,403	\$1,959	0	2981	0.000
INFINITY SAFEGUARD INSURANCE COMPANY - 16802	\$2,954	\$3,048	\$2,569	\$3,498	\$2,314	\$2,407	\$2,484	\$2,696	\$2,600	\$2,192	8	10310	0.078
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259	\$2,956	\$2,533	\$2,423	\$3,366	\$2,260	\$2,760	\$1,968	\$2,060	\$2,320	\$1,540	0	9293	0.000
HARTFORD CASUALTY INSURANCE COMPANY - 29424	\$3,077	\$2,378	\$2,558	\$3,044	\$2,273	\$2,209	\$1,884	\$1,835	\$1,948	\$2,006	0	593	0.000
GEICO SECURE INSURANCE COMPANY - 14137	\$3,078	\$2,586	\$2,481	\$3,634	\$2,128	\$2,221	\$2,035	\$1,872	\$2,932	\$1,819	34	284557	0.012
NATIONWIDE GENERAL INSURANCE COMPANY - 23760	\$3,089	\$2,558	\$2,684	\$3,167	\$2,148	\$2,224	\$1,851	\$2,139	\$1,908	\$1,988	0	433	0.000
OWNERS INSURANCE COMPANY - 32700	\$3,135	\$2,917	\$2,987	\$3,425	\$2,699	\$2,356	\$2,051	\$3,182	\$2,312	\$1,947	2	17609	0.011
PROGRESSIVE PREFERRED INSURANCE COMPANY - 37834	\$3,153	\$2,628	\$2,678	\$3,773	\$2,522	\$2,172	\$2,040	\$1,955	\$2,017	\$1,690	46	495100	0.009
WESTBEND MUTUAL INSURANCE COMPANY - 15350	\$3,162	\$2,925	\$2,891	\$4,008	\$2,833	\$2,760	\$2,444	\$2,846	\$2,633	\$2,388	0	6725	0.000
HIROAD ASSURANCE COMPANY - 16138	\$3,221	\$3,748	\$3,998	\$5,362	\$4,009	\$3,372	\$2,770	\$4,204	\$3,574	\$4,099	1	9595	0.010
MENDOTA INSURANCE COMPANY - 33650	\$3,236	\$2,961	\$2,922	\$3,754	\$2,823	\$2,106	\$2,182	\$2,030	\$1,625	\$1,606	5	13350	0.037
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210	\$3,385	\$2,950	\$2,932	\$3,486	\$2,618	\$2,439	\$2,079	\$2,939	\$2,470	\$1,914	23	45706	0.050
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761	\$3,439	\$2,492	\$2,957	\$3,852	\$2,461	\$2,729	\$2,065	\$2,296	\$2,135	\$1,930	1	18783	0.005
COUNTRY CASUALTY INSURANCE COMPANY - 20982	\$3,464	\$3,241	\$3,194	\$3,926	\$3,394	\$3,075	\$2,278	\$2,896	\$3,100	\$2,202	0	343	0.000
CENTRAL MUTUAL INSURANCE COMPANY - 20230	\$3,548	\$3,165	\$3,421	\$4,228	\$3,012	\$3,299	\$2,731	\$2,909	\$2,910	\$2,264	1	6373	0.016
MERCURY CASUALTY COMPANY - 11908	\$3,570	\$3,453	\$3,272	\$4,147	\$3,041	\$2,940	\$2,576	\$2,866	\$2,659	\$2,280	7	15312	0.046
INFINITY CASUALTY INSURANCE COMPANY - 21792	\$3,682	\$3,964	\$3,420	\$4,582	\$2,979	\$3,082	\$3,095	\$3,406	\$3,304	\$2,765	4	4861	0.082
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688	\$3,720	\$3,147	\$3,215	\$3,945	\$2,851	\$2,701	\$2,548	\$2,598	\$2,472	\$2,215	49	332850	0.015
FARMERS GROUP PROPERTY AND CASUALTY INSURANCE COMPANY - 34339	\$3,800	\$2,985	\$3,162	\$3,536	\$2,813	\$2,950	\$2,775	\$2,574	\$2,843	\$2,574	1	7153	0.014
SAFECO INSURANCE COMPANY OF AMERICA - 24740	\$3,835	\$3,140	\$3,071	\$3,950	\$2,814	\$2,700	\$2,252	\$2,500	\$2,703	\$2,175	19	177402	0.011
ECONOMY PREMIER ASSURANCE COMPANY - 40649	\$3,836	\$3,346	\$3,347	\$3,985	\$3,100	\$2,423	\$2,809	\$2,564	\$2,552	\$2,207	11	26403	0.042
BRISTOL WEST INSURANCE COMPANY - 19658	\$3,915	\$2,992	\$2,675	\$2,947	\$2,060	\$2,675	\$2,359	\$2,716	\$3,942	\$3,052	3	9169	0.033
BANKERS STANDARD INSURANCE COMPANY - 18279	\$4,003	\$3,567	\$3,823	\$4,397	\$3,568	\$3,556	\$3,031	\$3,389	\$3,134	\$3,125	1	3301	0.030
FIRST ACCEPTANCE INSURANCE COMPANY, INC. - 10336	\$4,604	\$3,676	\$3,458	\$5,038	\$4,128	\$3,401	\$2,704	\$3,012	\$2,868	\$2,457	2	15864	0.013
ALLSTATE INDEMNITY COMPANY - 19240	\$4,812	\$4,117	\$4,557	\$5,032	\$4,081	\$4,100	\$3,726	\$3,752	\$3,727	\$3,727	4	6263	0.064
METROMILE INSURANCE COMPANY - 16187	\$5,077	\$4,458	\$4,327	\$5,412	\$4,153	\$2,926	\$2,787	\$2,826	\$2,806	\$2,460	7	11597	0.060
VIGILANT INSURANCE COMPANY - 20397	\$5,244	\$5,263	\$5,263	\$7,118	\$5,175	\$4,771	\$4,378	\$5,098	\$4,548	\$3,962	0	488	0.000
FEDERAL INSURANCE COMPANY - 20281	\$5,244	\$5,263	\$5,263	\$7,118	\$5,175	\$4,771	\$4,378	\$5,098	\$4,548	\$3,962	0	3241	0.000
GREAT NORTHERN INSURANCE COMPANY - 20303	\$5,244	\$5,263	\$5,263	\$7,118	\$5,175	\$4,771	\$4,378	\$5,098	\$4,548	\$3,962	0	986	0.000
PACIFIC INDEMNITY COMPANY - 20346	\$5,244	\$5,263	\$5,263	\$7,118	\$5,175	\$4,771	\$4,378	\$5,098	\$4,548	\$3,962	1	6971	0.014
ROOT INSURANCE COMPANY - 10974	\$5,246	\$4,066	\$4,251	\$5,570	\$3,826	\$3,524	\$3,171	\$3,366	\$3,353	\$2,713	2	14576	0.014
INTEGON NATIONAL INSURANCE COMPANY - 29742	\$5,470	\$4,317	\$4,644	\$5,697	\$4,152	\$3,959	\$3,236	\$4,955	\$3,751	\$3,369	2	5300	0.038

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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				
BRANCH INSURANCE EXCHANGE - 16825	\$5,499	\$4,889	\$4,795	\$5,701	\$4,590	\$4,295	\$4,149	\$4,332	\$4,148	\$3,753	4	10474	0.038	
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY - 12484	\$6,206	\$5,137	\$5,216	\$7,338	\$4,721	\$6,206	\$3,819	\$3,955	\$4,674	\$3,666	34	146441	0.023	
PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION - 18139	\$6,537	\$4,861	\$5,258	\$8,293	\$4,082	\$3,664	\$2,942	\$2,757	\$3,487	\$2,389	1	61002	0.002	
COMMONWEALTH CASUALTY COMPANY - 13930	\$6,813	\$5,115	\$5,641	\$7,705	\$4,534	\$3,981	\$3,350	\$3,493	\$3,184	\$3,435	32	69079	0.046	
LIBERTY MUTUAL INSURANCE COMPANY - 23043	\$6,835	\$5,648	\$5,736	\$8,089	\$5,185	\$6,835	\$4,189	\$4,340	\$5,136	\$4,019	1	687	0.146	
UNITRIN SAFEGUARD INSURANCE COMPANY - 40703	\$7,186	\$6,575	\$6,591	\$8,207	\$5,927	\$5,658	\$5,255	\$5,651	\$5,676	\$4,814	1	4106	0.024	
PERMANENT GENERAL ASSURANCE CORPORATION OF OHIO - 22906	\$7,235	\$6,333	\$7,638	\$7,914	\$6,606	\$5,401	\$4,301	\$5,422	\$5,477	\$4,429	0	21604	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, 2023										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			
UNITED INSURANCE COMPANY INC. - 12256	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	8	71616	0.011
PRIMERO INSURANCE COMPANY - 11855	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	1	1908	0.052
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	29	81758	0.035
COUNTRY PREFERRED INSURANCE COMPANY - 21008	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	0	25357	0.000
PROGRESSIVE ADVANCED INSURANCE COMPANY - 11851	\$483	\$405	\$412	\$498	\$379	\$341	\$316	\$312	\$335	\$300	99	703185	0.014
STATE NATIONAL INSURANCE COMPANY, INC. - 12831	\$511	\$477	\$471	\$545	\$448	\$407	\$385	\$403	\$401	\$360	2	9669	0.021
FARMERS INSURANCE EXCHANGE - 21652	\$573	\$567	\$506	\$613	\$518	\$505	\$482	\$438	\$458	\$414	0	8801	0.000
AMSHIELD INSURANCE COMPANY - 15590	\$688	\$636	\$636	\$739	\$567	\$519	\$447	\$457	\$473	\$409	6	24223	0.025
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY - 36161	\$711	\$611	\$595	\$726	\$584	\$518	\$471	\$433	\$512	\$439	5	107988	0.005
CSAA AFFINITY INSURANCE COMPANY - 11681	\$809	\$695	\$763	\$860	\$675	\$610	\$569	\$687	\$622	\$521	0	1922	0.000
CLEARCOVER INSURANCE COMPANY - 16524	\$821	\$754	\$751	\$891	\$665	\$624	\$605	\$531	\$603	\$507	6	16971	0.035
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259	\$827	\$722	\$693	\$940	\$648	\$786	\$590	\$614	\$663	\$456	0	9293	0.000
SPINNAKER INSURANCE COMPANY - 24376	\$870	\$761	\$762	\$996	\$719	\$641	\$603	\$613	\$578	\$507	0	685	0.000
MAIN STREET AMERICA PROTECTION INSURANCE COMPANY - 13026	\$875	\$732	\$801	\$1,012	\$732	\$709	\$724	\$595	\$639	\$581	0	12872	0.000
CSAA GENERAL INSURANCE COMPANY - 37770	\$886	\$761	\$833	\$942	\$739	\$665	\$621	\$751	\$680	\$567	14	122885	0.011
HARTFORD INSURANCE COMPANY OF THE SOUTHEAST - 38261	\$887	\$966	\$975	\$887	\$909	\$829	\$887	\$712	\$819	\$701	13	38363	0.034
PROGRESSIVE PREFERRED INSURANCE COMPANY - 37834	\$888	\$744	\$754	\$1,048	\$731	\$615	\$586	\$545	\$575	\$481	46	495100	0.009
HIROAD ASSURANCE COMPANY - 16138	\$904	\$1,020	\$1,097	\$1,478	\$1,098	\$933	\$773	\$1,212	\$995	\$1,178	1	9595	0.010
USAA GENERAL INDEMNITY COMPANY - 18600	\$933	\$852	\$847	\$978	\$783	\$737	\$761	\$670	\$743	\$593	14	137609	0.010
CINCINNATI CASUALTY COMPANY, THE - 28665	\$989	\$948	\$896	\$823	\$791	\$560	\$533	\$623	\$620	\$637	0	3003	0.000
AUTO-OWNERS INSURANCE COMPANY - 18988	\$1,025	\$948	\$977	\$1,124	\$888	\$763	\$662	\$1,040	\$749	\$615	15	75732	0.020
WESTERN AGRICULTURAL INSURANCE COMPANY - 27871	\$1,025	\$903	\$920	\$1,161	\$858	\$798	\$858	\$706	\$743	\$624	2	13529	0.015
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939	\$1,029	\$775	\$775	\$890	\$725	\$725	\$643	\$701	\$667	\$701	0	2064	0.000
USAA CASUALTY INSURANCE COMPANY - 25968	\$1,032	\$944	\$930	\$1,086	\$860	\$807	\$836	\$738	\$825	\$651	18	155581	0.012
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072	\$1,033	\$904	\$954	\$1,152	\$885	\$803	\$653	\$679	\$739	\$679	7	14178	0.049
AMERICAN FAMILY INSURANCE COMPANY - 10386	\$1,035	\$888	\$922	\$1,162	\$857	\$736	\$686	\$629	\$729	\$567	9	227147	0.004
BADGER MUTUAL INSURANCE COMPANY - 13420	\$1,045	\$992	\$871	\$1,115	\$789	\$862	\$749	\$650	\$650	\$650	1	5503	0.018
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941	\$1,046	\$954	\$946	\$1,090	\$872	\$823	\$850	\$753	\$834	\$662	11	160935	0.007
COUNTRY MUTUAL INSURANCE COMPANY - 20990	\$1,047	\$1,005	\$997	\$1,167	\$981	\$852	\$674	\$775	\$859	\$661	0	2554	0.000
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178	\$1,082	\$928	\$950	\$1,267	\$975	\$795	\$754	\$838	\$872	\$648	123	1103770	0.011
BERKLEY INSURANCE COMPANY - 32603	\$1,084	\$1,011	\$1,011	\$1,198	\$956	\$950	\$820	\$835	\$777	\$782	0	0	#Num!
MERCURY CASUALTY COMPANY - 11908	\$1,087	\$1,058	\$994	\$1,258	\$941	\$895	\$794	\$863	\$811	\$703	7	15312	0.046

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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			
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756	\$1,088	\$881	\$884	\$1,037	\$932	\$773	\$745	\$850	\$763	\$695	0	1011	0.000
OWNERS INSURANCE COMPANY - 32700	\$1,127	\$1,042	\$1,074	\$1,236	\$974	\$839	\$725	\$1,141	\$823	\$675	2	17609	0.011
ELECTRIC INSURANCE COMPANY - 21261	\$1,136	\$991	\$967	\$1,322	\$908	\$1,112	\$846	\$872	\$936	\$653	0	12418	0.000
STATE FARM FIRE AND CASUALTY COMPANY - 25143	\$1,155	\$993	\$1,016	\$1,345	\$1,041	\$848	\$805	\$912	\$943	\$704	4	49964	0.008
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955	\$1,156	\$1,024	\$1,006	\$1,256	\$970	\$884	\$846	\$873	\$864	\$717	0	10658	0.000
MIDVALE INDEMNITY COMPANY - 27138	\$1,222	\$1,026	\$1,024	\$1,167	\$951	\$838	\$792	\$697	\$847	\$668	1	12320	0.008
SECURA INSURANCE, A MUTUAL COMPANY - 22543	\$1,231	\$1,083	\$1,046	\$1,371	\$1,002	\$1,157	\$974	\$936	\$995	\$803	0	0	#Num!
TEACHERS INSURANCE COMPANY - 22683	\$1,240	\$1,001	\$1,005	\$1,186	\$1,057	\$885	\$855	\$969	\$874	\$791	0	153	0.000
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693	\$1,246	\$1,056	\$1,007	\$1,240	\$940	\$828	\$679	\$969	\$741	\$847	0	2579	0.000
HORACE MANN INSURANCE COMPANY - 22578	\$1,253	\$1,025	\$1,057	\$1,209	\$1,015	\$933	\$811	\$847	\$884	\$759	1	5073	0.020
AMERICAN FAMILY CONNECT PROPERTY AND CASUALTY INSURANCE COMPANY - 29068	\$1,296	\$966	\$966	\$1,620	\$901	\$1,128	\$873	\$841	\$912	\$637	2	98692	0.002
NATIONAL GENERAL INSURANCE COMPANY - 23728	\$1,297	\$1,165	\$1,123	\$1,325	\$1,154	\$1,058	\$991	\$1,232	\$1,042	\$931	4	13745	0.029
COUNTRY CASUALTY INSURANCE COMPANY - 20982	\$1,302	\$1,242	\$1,230	\$1,456	\$1,235	\$1,085	\$843	\$996	\$1,096	\$826	0	343	0.000
NATIONWIDE GENERAL INSURANCE COMPANY - 23760	\$1,308	\$1,090	\$1,134	\$1,326	\$919	\$935	\$805	\$897	\$812	\$839	0	433	0.000
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773	\$1,342	\$1,188	\$1,208	\$1,516	\$1,126	\$1,040	\$869	\$913	\$967	\$815	1	43370	0.002
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY - 21253	\$1,355	\$1,223	\$1,213	\$1,414	\$1,115	\$1,052	\$1,085	\$958	\$1,071	\$843	14	84519	0.017
SECURA SUPREME INSURANCE COMPANY - 10239	\$1,402	\$1,228	\$1,181	\$1,559	\$1,129	\$1,309	\$1,090	\$1,045	\$1,120	\$894	0	2981	0.000
AEGIS SECURITY INSURANCE COMPANY - 33898	\$1,470	\$993	\$1,155	\$1,722	\$822	\$827	\$662	\$552	\$732	\$538	1	1369	0.073
BRISTOL WEST INSURANCE COMPANY - 19658	\$1,538	\$1,198	\$1,197	\$1,544	\$1,200	\$1,063	\$923	\$1,171	\$1,069	\$812	3	9169	0.033
MENDOTA INSURANCE COMPANY - 33650	\$1,538	\$1,434	\$1,368	\$1,837	\$1,336	\$977	\$990	\$887	\$729	\$735	5	13350	0.037
TOGGLE INSURANCE COMPANY - 44245	\$1,572	\$1,300	\$1,329	\$1,795	\$1,211	\$1,078	\$971	\$1,013	\$1,000	\$831	0	1310	0.000
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210	\$1,593	\$1,375	\$1,389	\$1,604	\$1,259	\$1,177	\$1,018	\$1,352	\$1,185	\$927	23	45706	0.050
FARMERS GROUP PROPERTY AND CASUALTY INSURANCE COMPANY - 34339	\$1,596	\$1,265	\$1,320	\$1,461	\$1,179	\$1,220	\$1,145	\$1,053	\$1,151	\$1,053	1	7153	0.014
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942	\$1,597	\$1,650	\$1,343	\$1,247	\$887	\$1,395	\$1,059	\$981	\$1,183	\$998	0	2622	0.000
METROMILE INSURANCE COMPANY - 16187	\$1,612	\$1,439	\$1,388	\$1,675	\$1,354	\$965	\$941	\$925	\$936	\$837	7	11597	0.060
TREXIS INSURANCE CORPORATION - 12188	\$1,615	\$1,933	\$1,773	\$1,786	\$1,396	\$1,523	\$1,535	\$1,482	\$1,356	\$1,708	0	5051	0.000
GEICO SECURE INSURANCE COMPANY - 14137	\$1,624	\$1,388	\$1,333	\$1,856	\$1,179	\$1,178	\$1,134	\$1,018	\$1,081	\$989	34	284557	0.012
FIRST ACCEPTANCE INSURANCE COMPANY, INC. - 10336	\$1,627	\$1,297	\$1,186	\$1,730	\$1,472	\$1,206	\$980	\$1,056	\$1,012	\$881	2	15864	0.013
ACUIITY, A MUTUAL INSURANCE COMPANY - 14184	\$1,681	\$1,636	\$1,583	\$1,732	\$1,514	\$1,493	\$1,440	\$1,413	\$1,313	\$1,306	0	8146	0.000
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761	\$1,682	\$1,226	\$1,446	\$1,848	\$1,215	\$1,347	\$1,018	\$1,115	\$1,031	\$934	1	18783	0.005
SAFECO INSURANCE COMPANY OF AMERICA - 24740	\$1,683	\$1,422	\$1,425	\$1,749	\$1,310	\$1,214	\$1,037	\$1,121	\$1,221	\$1,019	19	177402	0.011
BANKERS STANDARD INSURANCE COMPANY - 18279	\$1,713	\$1,515	\$1,627	\$1,884	\$1,530	\$1,542	\$1,324	\$1,484	\$1,365	\$1,358	1	3301	0.030



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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
LOYA INSURANCE COMPANY - 11198	\$1,757	\$1,829	\$1,658	\$1,757	\$1,665	\$1,523	\$1,524	\$1,523	\$1,523	\$1,665	2	6364	0.031
INFINITY SAFEGUARD INSURANCE COMPANY - 16802	\$1,787	\$1,883	\$1,546	\$2,070	\$1,359	\$1,440	\$1,522	\$1,536	\$1,522	\$1,315	8	10310	0.078
NETHERLANDS INSURANCE COMPANY, THE - 24171	\$1,864	\$1,507	\$1,417	\$2,557	\$1,378	\$1,350	\$806	\$1,081	\$1,654	\$1,008	0	4400	0.000
FALCON INSURANCE COMPANY - 14254	\$1,892	\$1,382	\$1,201	\$1,538	\$1,250	\$1,062	\$1,129	\$1,130	\$1,018	\$952	8	27540	0.029
STILLWATER INSURANCE COMPANY - 25180	\$1,896	\$1,514	\$1,469	\$1,874	\$1,622	\$1,451	\$1,226	\$1,473	\$1,265	\$1,206	1	3768	0.027
ECONOMY PREMIER ASSURANCE COMPANY - 40649	\$1,909	\$1,675	\$1,671	\$1,972	\$1,581	\$1,210	\$1,400	\$1,287	\$1,282	\$1,110	11	26403	0.042
STONEGATE INSURANCE COMPANY - 14012	\$1,940	\$1,463	\$1,430	\$1,806	\$1,595	\$1,308	\$1,196	\$1,426	\$1,049	\$1,033	0	3340	0.000
YOUNG AMERICA INSURANCE COMPANY - 27090	\$1,982	\$1,646	\$1,688	\$1,856	\$1,592	\$1,526	\$1,382	\$1,514	\$1,424	\$1,514	4	5836	0.069
SAFEWAY INSURANCE COMPANY - 12521	\$2,030	\$1,636	\$1,408	\$1,851	\$1,482	\$1,299	\$979	\$1,035	\$978	\$1,061	14	86970	0.016
PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION - 18139	\$2,054	\$1,632	\$1,711	\$2,559	\$1,403	\$1,216	\$1,035	\$947	\$1,172	\$852	1	61002	0.002
ALLSTATE INDEMNITY COMPANY - 19240	\$2,099	\$1,847	\$2,033	\$2,184	\$1,819	\$1,848	\$1,690	\$1,671	\$1,654	\$1,654	4	6263	0.064
AMICA PROPERTY AND CASUALTY INSURANCE COMPANY - 12287	\$2,105	\$1,812	\$1,738	\$2,070	\$1,759	\$1,686	\$1,421	\$1,522	\$1,522	\$1,499	2	367	0.545
INTEGON NATIONAL INSURANCE COMPANY - 29742	\$2,109	\$1,665	\$1,791	\$2,197	\$1,601	\$1,527	\$1,248	\$1,911	\$1,446	\$1,299	2	5300	0.038
AMICA MUTUAL INSURANCE COMPANY - 19976	\$2,124	\$1,829	\$1,753	\$2,088	\$1,774	\$1,701	\$1,431	\$1,534	\$1,534	\$1,512	0	17740	0.000
TWIN CITY FIRE INSURANCE COMPANY - 29459	\$2,163	\$1,825	\$1,737	\$2,374	\$1,825	\$1,624	\$1,399	\$1,396	\$1,566	\$1,216	0	3712	0.000
PEKIN INSURANCE COMPANY - 24228	\$2,172	\$2,003	\$1,868	\$2,525	\$1,725	\$1,520	\$1,485	\$1,633	\$1,618	\$1,184	4	23972	0.017
WESTBEND MUTUAL INSURANCE COMPANY - 15350	\$2,250	\$2,097	\$2,064	\$2,858	\$2,013	\$1,945	\$1,709	\$1,903	\$1,826	\$1,648	0	6725	0.000
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688	\$2,275	\$1,919	\$1,957	\$2,380	\$1,734	\$1,612	\$1,521	\$1,466	\$1,498	\$1,323	49	332850	0.015
CENTRAL MUTUAL INSURANCE COMPANY - 20230	\$2,323	\$2,155	\$2,259	\$2,783	\$2,040	\$2,263	\$1,883	\$1,964	\$1,972	\$1,527	1	6373	0.016
INFINITY CASUALTY INSURANCE COMPANY - 21792	\$2,375	\$2,343	\$1,925	\$2,553	\$1,684	\$1,780	\$1,883	\$1,895	\$1,885	\$1,631	4	4861	0.082
HARTFORD CASUALTY INSURANCE COMPANY - 29424	\$2,468	\$1,909	\$1,995	\$2,437	\$1,729	\$1,763	\$1,488	\$1,405	\$1,589	\$1,590	0	593	0.000
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	4691	0.000
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY - 12484	\$2,991	\$2,583	\$2,585	\$3,464	\$2,403	\$2,991	\$1,937	\$1,928	\$2,365	\$1,847	34	146441	0.023
AMERICAN ACCESS CASUALTY COMPANY - 10730	\$3,046	\$2,369	\$1,816	\$2,231	\$2,362	\$2,226	\$1,997	\$1,246	\$1,224	\$1,463	4	49111	0.008
EQUITY INSURANCE COMPANY - 28746	\$3,053	\$2,523	\$2,456	\$3,260	\$2,124	\$2,746	\$1,945	\$1,875	\$1,723	\$1,489	6	20382	0.029
FEDERAL INSURANCE COMPANY - 20281	\$3,074	\$2,839	\$2,839	\$3,380	\$2,808	\$2,567	\$2,357	\$2,670	\$2,323	\$2,122	0	3241	0.000
GREAT NORTHERN INSURANCE COMPANY - 20303	\$3,074	\$2,839	\$2,839	\$3,380	\$2,808	\$2,567	\$2,357	\$2,670	\$2,323	\$2,122	0	986	0.000
VIGILANT INSURANCE COMPANY - 20397	\$3,074	\$2,839	\$2,839	\$3,380	\$2,808	\$2,567	\$2,357	\$2,670	\$2,323	\$2,122	0	488	0.000
PACIFIC INDEMNITY COMPANY - 20346	\$3,074	\$2,839	\$2,839	\$3,380	\$2,808	\$2,567	\$2,357	\$2,670	\$2,323	\$2,122	1	6971	0.014
COMMONWEALTH CASUALTY COMPANY - 13930	\$3,082	\$2,363	\$2,557	\$3,578	\$2,163	\$1,867	\$1,633	\$1,738	\$1,556	\$1,695	32	69079	0.046
ROOT INSURANCE COMPANY - 10974	\$3,095	\$2,430	\$2,513	\$3,270	\$2,301	\$2,079	\$1,879	\$1,918	\$2,002	\$1,624	2	14576	0.014
LIBERTY MUTUAL INSURANCE COMPANY - 23043	\$3,292	\$2,839	\$2,841	\$3,816	\$2,639	\$3,292	\$2,124	\$2,114	\$2,598	\$2,025	1	687	0.146

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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				
STAR CASUALTY INSURANCE COMPANY - 32387	\$3,318	\$2,598	\$1,894	\$1,979	\$2,809	\$2,254	\$2,088	\$1,601	\$1,438	\$1,534	3	3670	0.082	
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS - 43494	\$3,333	\$2,081	\$2,653	\$3,977	\$3,127	\$2,032	\$2,717	\$1,401	\$976	\$2,691	9	43887	0.021	
PERMANENT GENERAL ASSURANCE CORPORATION OF OHIO - 22906	\$3,952	\$3,510	\$4,183	\$4,297	\$3,588	\$2,965	\$2,388	\$2,949	\$2,995	\$2,428	0	21604	0.000	
UNITRIN SAFEGUARD INSURANCE COMPANY - 40703	\$3,971	\$3,693	\$3,629	\$4,542	\$3,298	\$2,997	\$2,834	\$3,028	\$3,019	\$2,545	1	4106	0.024	
ASSURANCEAMERICA INSURANCE COMPANY - 11558	\$3,980	\$3,841	\$3,389	\$4,235	\$3,431	\$2,571	\$2,392	\$1,954	\$1,921	\$1,986	4	23291	0.017	
BRANCH INSURANCE EXCHANGE - 16825	\$4,086	\$3,686	\$3,514	\$4,156	\$3,492	\$3,230	\$3,229	\$3,227	\$3,097	\$2,865	4	10474	0.038	
MGA INSURANCE COMPANY, INC. - 40150	\$4,961	\$3,477	\$4,599	\$6,645	\$3,547	\$2,810	\$2,594	\$2,403	\$2,636	\$2,180	3	24682	0.012	

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, 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, 2023										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				
SAFEWAY INSURANCE COMPANY - 12521	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	14	86970	0.016	
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	29	81758	0.035	
TREXIS INSURANCE CORPORATION - 12188	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	0	5051	0.000	
PRIMERO INSURANCE COMPANY - 11855	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	1	1908	0.052	
EQUITY INSURANCE COMPANY - 28746	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	6	20382	0.029	
MGA INSURANCE COMPANY, INC. - 40150	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	3	24682	0.012	
FALCON INSURANCE COMPANY - 14254	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	8	27540	0.029	
AMERICAN ACCESS CASUALTY COMPANY - 10730	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	4	49111	0.008	
AEGIS SECURITY INSURANCE COMPANY - 33898	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	1	1369	0.073	
UNITED INSURANCE COMPANY INC. - 12256	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	8	71616	0.011	
LOYA INSURANCE COMPANY - 11198	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	2	6364	0.031	
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS - 43494	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	9	43887	0.021	
STONEGATE INSURANCE COMPANY - 14012	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	0	3340	0.000	
STAR CASUALTY INSURANCE COMPANY - 32387	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	3	3670	0.082	
ASSURANCEAMERICA INSURANCE COMPANY - 11558	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	4	23291	0.017	
YOUNG AMERICA INSURANCE COMPANY - 27090	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	4	5836	0.069	
PROGRESSIVE ADVANCED INSURANCE COMPANY - 11851	\$600	\$510	\$521	\$658	\$473	\$424	\$381	\$380	\$413	\$362	99	703185	0.014	
STATE NATIONAL INSURANCE COMPANY, INC. - 12831	\$606	\$564	\$558	\$651	\$526	\$478	\$445	\$468	\$472	\$420	2	9669	0.021	
AMSHIELD INSURANCE COMPANY - 15590	\$616	\$552	\$552	\$656	\$500	\$463	\$383	\$393	\$409	\$354	6	24223	0.025	
FARMERS INSURANCE EXCHANGE - 21652	\$707	\$684	\$620	\$765	\$621	\$605	\$571	\$511	\$560	\$494	0	8801	0.000	
CSAA AFFINITY INSURANCE COMPANY - 11681	\$830	\$689	\$753	\$883	\$664	\$602	\$555	\$687	\$620	\$515	0	1922	0.000	
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY - 36161	\$847	\$715	\$696	\$863	\$683	\$612	\$529	\$475	\$589	\$504	5	107988	0.005	
HARTFORD INSURANCE COMPANY OF THE SOUTHEAST - 38261	\$906	\$984	\$1,000	\$906	\$927	\$846	\$906	\$714	\$832	\$703	13	38363	0.034	
CSAA GENERAL INSURANCE COMPANY - 37770	\$910	\$754	\$828	\$969	\$727	\$656	\$605	\$752	\$681	\$558	14	122885	0.011	
SPINNAKER INSURANCE COMPANY - 24376	\$934	\$808	\$817	\$1,088	\$751	\$675	\$620	\$635	\$611	\$528	0	685	0.000	
USAA GENERAL INDEMNITY COMPANY - 18600	\$986	\$895	\$891	\$1,029	\$809	\$769	\$785	\$691	\$777	\$617	14	137609	0.010	
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955	\$999	\$886	\$872	\$1,097	\$829	\$760	\$710	\$729	\$737	\$607	0	10658	0.000	
MAIN STREET AMERICA PROTECTION INSURANCE COMPANY - 13026	\$1,012	\$838	\$942	\$1,188	\$842	\$827	\$820	\$658	\$719	\$652	0	12872	0.000	
HIROAD ASSURANCE COMPANY - 16138	\$1,052	\$1,231	\$1,311	\$1,759	\$1,314	\$1,104	\$905	\$1,361	\$1,168	\$1,328	1	9595	0.010	
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072	\$1,054	\$905	\$969	\$1,170	\$899	\$806	\$641	\$673	\$730	\$673	7	14178	0.049	
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939	\$1,070	\$977	\$977	\$1,132	\$913	\$913	\$802	\$880	\$834	\$880	0	2064	0.000	
PROGRESSIVE PREFERRED INSURANCE COMPANY - 37834	\$1,076	\$895	\$913	\$1,278	\$865	\$735	\$689	\$642	\$686	\$572	46	495100	0.009	

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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
USAA CASUALTY INSURANCE COMPANY - 25968	\$1,083	\$984	\$972	\$1,136	\$883	\$838	\$857	\$757	\$859	\$673	18	155581	0.012
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259	\$1,085	\$947	\$899	\$1,240	\$848	\$1,018	\$740	\$763	\$847	\$583	0	9293	0.000
CLEARCOVER INSURANCE COMPANY - 16524	\$1,089	\$1,003	\$1,018	\$1,225	\$874	\$826	\$765	\$690	\$807	\$659	6	16971	0.035
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941	\$1,109	\$1,006	\$1,000	\$1,153	\$903	\$863	\$880	\$780	\$877	\$692	11	160935	0.007
COUNTRY PREFERRED INSURANCE COMPANY - 21008	\$1,143	\$1,097	\$1,090	\$1,269	\$1,081	\$949	\$732	\$869	\$949	\$716	0	25357	0.000
WESTERN AGRICULTURAL INSURANCE COMPANY - 27871	\$1,148	\$1,007	\$1,030	\$1,298	\$954	\$892	\$735	\$776	\$832	\$694	2	13529	0.015
BADGER MUTUAL INSURANCE COMPANY - 13420	\$1,158	\$1,102	\$9,721	\$1,231	\$886	\$955	\$835	\$732	\$732	\$732	1	5503	0.018
AUTO-OWNERS INSURANCE COMPANY - 18988	\$1,167	\$1,078	\$1,111	\$1,279	\$1,006	\$870	\$748	\$1,172	\$850	\$698	15	75732	0.020
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756	\$1,172	\$954	\$956	\$1,121	\$1,004	\$835	\$798	\$910	\$823	\$750	0	1011	0.000
CINCINNATI CASUALTY COMPANY, THE - 28665	\$1,187	\$1,117	\$1,064	\$984	\$915	\$666	\$605	\$709	\$732	\$731	0	3003	0.000
AMERICAN FAMILY INSURANCE COMPANY - 10386	\$1,246	\$1,051	\$1,099	\$1,394	\$1,010	\$866	\$802	\$720	\$850	\$646	9	227147	0.004
COUNTRY MUTUAL INSURANCE COMPANY - 20990	\$1,267	\$1,216	\$1,207	\$1,407	\$1,196	\$1,050	\$810	\$959	\$1,048	\$792	0	2554	0.000
OWNERS INSURANCE COMPANY - 32700	\$1,290	\$1,190	\$1,228	\$1,414	\$1,109	\$961	\$823	\$1,292	\$938	\$769	2	17609	0.011
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178	\$1,295	\$1,118	\$1,138	\$1,510	\$1,164	\$947	\$887	\$1,005	\$1,055	\$784	123	1103770	0.011
ELECTRIC INSURANCE COMPANY - 21261	\$1,304	\$1,131	\$1,101	\$1,525	\$1,039	\$1,269	\$947	\$972	\$1,065	\$736	0	12418	0.000
MIDVALE INDEMNITY COMPANY - 27138	\$1,329	\$1,103	\$1,105	\$1,271	\$1,021	\$896	\$846	\$726	\$898	\$697	1	12320	0.008
SECURA INSURANCE, A MUTUAL COMPANY - 22543	\$1,336	\$1,171	\$1,132	\$1,484	\$1,085	\$1,258	\$1,047	\$1,007	\$1,077	\$868	0	0	#Num!
TEACHERS INSURANCE COMPANY - 22683	\$1,337	\$1,085	\$1,089	\$1,284	\$1,139	\$956	\$914	\$1,037	\$943	\$853	0	153	0.000
BERKLEY INSURANCE COMPANY - 32603	\$1,364	\$1,280	\$1,280	\$1,493	\$1,193	\$1,196	\$1,000	\$1,014	\$947	\$958	0	0	#Num!
MERCURY CASUALTY COMPANY - 11908	\$1,378	\$1,339	\$1,258	\$1,611	\$1,161	\$1,121	\$967	\$1,066	\$1,011	\$865	7	15312	0.046
HORACE MANN INSURANCE COMPANY - 22578	\$1,382	\$1,131	\$1,167	\$1,340	\$1,121	\$1,031	\$887	\$932	\$977	\$839	1	5073	0.020
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693	\$1,388	\$1,178	\$1,120	\$1,393	\$1,043	\$908	\$742	\$1,056	\$819	\$922	0	2579	0.000
STATE FARM FIRE AND CASUALTY COMPANY - 25143	\$1,407	\$1,223	\$1,245	\$1,628	\$1,270	\$1,028	\$967	\$1,131	\$1,178	\$879	4	49964	0.008
NATIONAL GENERAL INSURANCE COMPANY - 23728	\$1,431	\$1,213	\$1,188	\$1,470	\$1,177	\$1,123	\$1,036	\$1,308	\$1,120	\$988	4	13745	0.029
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY - 21253	\$1,436	\$1,288	\$1,281	\$1,493	\$1,156	\$1,102	\$1,123	\$992	\$1,124	\$881	14	84519	0.017
NATIONWIDE GENERAL INSURANCE COMPANY - 23760	\$1,447	\$1,206	\$1,255	\$1,479	\$1,014	\$1,023	\$856	\$970	\$890	\$909	0	433	0.000
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773	\$1,511	\$1,332	\$1,359	\$1,705	\$1,259	\$1,172	\$969	\$1,011	\$1,091	\$914	1	43370	0.002
SECURA SUPREME INSURANCE COMPANY - 10239	\$1,517	\$1,323	\$1,275	\$1,685	\$1,218	\$1,419	\$1,169	\$1,121	\$1,207	\$961	0	2981	0.000
TOGGLE INSURANCE COMPANY - 44245	\$1,536	\$1,247	\$1,290	\$1,773	\$1,145	\$1,039	\$906	\$963	\$960	\$787	0	1310	0.000
COUNTRY CASUALTY INSURANCE COMPANY - 20982	\$1,574	\$1,504	\$1,492	\$1,750	\$1,508	\$1,340	\$1,014	\$1,235	\$1,342	\$990	0	343	0.000
AMERICAN FAMILY CONNECT PROPERTY AND CASUALTY INSURANCE COMPANY - 29068	\$1,578	\$1,206	\$1,164	\$2,013	\$1,082	\$1,361	\$1,021	\$974	\$1,094	\$731	2	98692	0.002
BRISTOL WEST INSURANCE COMPANY - 19658	\$1,599	\$1,217	\$1,244	\$1,604	\$1,228	\$1,070	\$937	\$1,199	\$1,102	\$833	3	9169	0.033

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	Phoenix 85053	Scottsdale 85257	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85122	Flagstaff 86001	Nogales 85621	Yuma 85364	Sierra Vista 85635	C	E	CR
ECONOMY PREMIER ASSURANCE COMPANY - 40649	\$1,626	\$1,438	\$1,448	\$1,700	\$1,317	\$1,027	\$1,156	\$1,084	\$1,077	\$936	11	26403	0.042
MENDOTA INSURANCE COMPANY - 33650	\$1,653	\$1,552	\$1,470	\$1,992	\$1,422	\$1,046	\$1,046	\$941	\$775	\$785	5	13350	0.037
ACUITY, A MUTUAL INSURANCE COMPANY - 14184	\$1,709	\$1,654	\$1,608	\$1,797	\$1,535	\$1,509	\$1,440	\$1,416	\$1,318	\$1,312	0	8146	0.000
METROMILE INSURANCE COMPANY - 16187	\$1,765	\$1,568	\$1,522	\$1,857	\$1,471	\$1,050	\$998	\$998	\$1,004	\$894	7	11597	0.060
AMICA MUTUAL INSURANCE COMPANY - 19976	\$1,793	\$1,555	\$1,475	\$1,765	\$1,494	\$1,420	\$1,186	\$1,268	\$1,280	\$1,259	0	17740	0.000
AMICA PROPERTY AND CASUALTY INSURANCE COMPANY - 12287	\$1,809	\$1,568	\$1,488	\$1,781	\$1,507	\$1,435	\$1,199	\$1,283	\$1,294	\$1,272	2	367	0.545
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942	\$1,858	\$1,911	\$1,545	\$1,422	\$1,001	\$1,597	\$1,204	\$1,107	\$1,358	\$1,122	0	2622	0.000
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210	\$1,860	\$1,603	\$1,607	\$1,894	\$1,441	\$1,335	\$1,143	\$1,567	\$1,384	\$1,048	23	45706	0.050
FARMERS GROUP PROPERTY AND CASUALTY INSURANCE COMPANY - 34339	\$1,868	\$1,455	\$1,550	\$1,719	\$1,350	\$1,422	\$1,323	\$1,224	\$1,358	\$1,224	1	7153	0.014
BANKERS STANDARD INSURANCE COMPANY - 18279	\$1,934	\$1,723	\$1,846	\$2,130	\$1,718	\$1,716	\$1,465	\$1,642	\$1,515	\$1,511	1	3301	0.030
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761	\$2,059	\$1,461	\$1,766	\$2,314	\$1,473	\$1,610	\$1,213	\$1,313	\$1,242	\$1,125	1	18783	0.005
FIRST ACCEPTANCE INSURANCE COMPANY, INC. - 10336	\$2,073	\$1,642	\$1,525	\$2,261	\$1,859	\$1,501	\$1,193	\$1,314	\$1,267	\$1,086	2	15864	0.013
GEICO SECURE INSURANCE COMPANY - 14137	\$2,087	\$1,746	\$1,679	\$2,474	\$1,424	\$1,498	\$1,350	\$1,200	\$1,376	\$1,217	34	284557	0.012
STILLWATER INSURANCE COMPANY - 25180	\$2,107	\$1,670	\$1,625	\$2,076	\$1,784	\$1,602	\$1,353	\$1,629	\$1,398	\$1,320	1	3768	0.027
SAFECO INSURANCE COMPANY OF AMERICA - 24740	\$2,177	\$1,778	\$1,767	\$2,259	\$1,605	\$1,500	\$1,231	\$1,364	\$1,535	\$1,210	19	177402	0.011
WESTBEND MUTUAL INSURANCE COMPANY - 15350	\$2,290	\$2,131	\$2,102	\$2,909	\$2,041	\$1,976	\$1,728	\$1,912	\$1,848	\$1,663	0	6725	0.000
ALLSTATE INDEMNITY COMPANY - 19240	\$2,383	\$2,038	\$2,235	\$2,461	\$2,001	\$2,013	\$1,826	\$1,814	\$1,792	\$1,792	4	6263	0.064
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688	\$2,412	\$1,991	\$2,061	\$2,561	\$1,802	\$1,678	\$1,564	\$1,499	\$1,539	\$1,348	49	332850	0.015
NETHERLANDS INSURANCE COMPANY, THE - 24171	\$2,535	\$2,049	\$1,927	\$3,477	\$1,874	\$1,605	\$1,096	\$1,470	\$2,249	\$1,370	0	4400	0.000
PEKIN INSURANCE COMPANY - 24228	\$2,588	\$2,365	\$2,202	\$3,129	\$2,029	\$1,797	\$1,715	\$1,942	\$1,950	\$1,373	4	23972	0.017
INFINITY SAFEGUARD INSURANCE COMPANY - 16802	\$2,680	\$2,708	\$2,342	\$3,093	\$2,004	\$2,107	\$2,102	\$2,219	\$2,193	\$1,845	8	10310	0.078
HARTFORD CASUALTY INSURANCE COMPANY - 29424	\$2,701	\$2,077	\$2,190	\$2,680	\$1,908	\$1,942	\$1,603	\$1,513	\$1,722	\$1,720	0	593	0.000
CENTRAL MUTUAL INSURANCE COMPANY - 20230	\$2,871	\$2,615	\$2,827	\$3,497	\$2,521	\$2,700	\$2,267	\$2,335	\$2,367	\$1,852	1	6373	0.016
TWIN CITY FIRE INSURANCE COMPANY - 29459	\$2,886	\$2,402	\$2,342	\$3,208	\$2,407	\$2,192	\$1,788	\$1,799	\$2,056	\$1,578	0	3712	0.000
INTEGON NATIONAL INSURANCE COMPANY - 29742	\$2,945	\$2,324	\$2,500	\$3,067	\$2,235	\$2,131	\$1,742	\$2,667	\$2,019	\$1,814	2	5300	0.038
PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION - 18139	\$3,003	\$2,257	\$2,433	\$3,792	\$1,897	\$1,668	\$1,334	\$1,190	\$1,572	\$1,082	1	61002	0.002
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	4691	0.000
PACIFIC INDEMNITY COMPANY - 20346	\$3,563	\$3,306	\$3,306	\$4,402	\$3,230	\$2,938	\$2,683	\$3,040	\$2,649	\$2,433	1	6971	0.014
GREAT NORTHERN INSURANCE COMPANY - 20303	\$3,563	\$3,306	\$3,306	\$4,402	\$3,230	\$2,938	\$2,683	\$3,040	\$2,649	\$2,433	0	986	0.000
VIGILANT INSURANCE COMPANY - 20397	\$3,563	\$3,306	\$3,306	\$4,402	\$3,230	\$2,938	\$2,683	\$3,040	\$2,649	\$2,433	0	488	0.000
FEDERAL INSURANCE COMPANY - 20281	\$3,563	\$3,306	\$3,306	\$4,402	\$3,230	\$2,938	\$2,683	\$3,040	\$2,649	\$2,433	0	3241	0.000
INFINITY CASUALTY INSURANCE COMPANY - 21792	\$3,755	\$3,416	\$2,958	\$3,877	\$2,520	\$2,643	\$2,637	\$2,778	\$2,755	\$2,320	4	4861	0.082

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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 PERSONAL INSURANCE COMPANY - 12484	\$3,759	\$3,127	\$3,154	\$4,406	\$2,865	\$3,759	\$2,216	\$2,305	\$2,830	\$2,177	34	146441	0.023	
ROOT INSURANCE COMPANY - 10974	\$3,856	\$2,946	\$3,085	\$4,078	\$2,769	\$2,507	\$2,203	\$2,264	\$2,393	\$1,902	2	14576	0.014	
LIBERTY MUTUAL INSURANCE COMPANY - 23043	\$4,145	\$3,444	\$3,474	\$4,863	\$3,152	\$4,145	\$2,434	\$2,533	\$3,115	\$2,391	1	687	0.146	
UNITRIN SAFEGUARD INSURANCE COMPANY - 40703	\$4,283	\$4,320	\$4,286	\$5,395	\$3,859	\$3,512	\$3,252	\$3,538	\$3,537	\$2,923	1	4106	0.024	
BRANCH INSURANCE EXCHANGE - 16825	\$4,384	\$3,942	\$3,774	\$4,496	\$3,722	\$3,435	\$3,397	\$3,419	\$3,301	\$3,025	4	10474	0.038	
COMMONWEALTH CASUALTY COMPANY - 13930	\$4,656	\$3,476	\$3,852	\$5,280	\$3,075	\$2,687	\$2,255	\$2,354	\$2,136	\$2,313	32	69079	0.046	
PERMANENT GENERAL ASSURANCE CORPORATION OF OHIO - 22906	\$4,672	\$4,112	\$4,868	\$5,143	\$4,147	\$3,505	\$2,703	\$3,390	\$3,497	\$2,754	0	21604	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, 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, 2023										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	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	0	25357	0.000	
PROGRESSIVE ADVANCED INSURANCE COMPANY - 11851	\$440	\$368	\$374	\$488	\$354	\$314	\$300	\$298	\$297	\$259	99	703185	0.014	
STATE NATIONAL INSURANCE COMPANY, INC. - 12831	\$473	\$442	\$437	\$505	\$413	\$375	\$351	\$367	\$369	\$331	2	9669	0.021	
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY - 36161	\$507	\$440	\$428	\$522	\$424	\$379	\$352	\$335	\$378	\$328	5	107988	0.005	
FARMERS INSURANCE EXCHANGE - 21652	\$520	\$500	\$452	\$570	\$472	\$443	\$431	\$397	\$428	\$384	0	8801	0.000	
AMSHIELD INSURANCE COMPANY - 15590	\$527	\$464	\$464	\$561	\$423	\$407	\$333	\$363	\$345	\$298	6	24223	0.025	
CINCINNATI CASUALTY COMPANY, THE - 28665	\$530	\$499	\$480	\$443	\$426	\$317	\$305	\$371	\$335	\$365	0	3003	0.000	
MAIN STREET AMERICA PROTECTION INSURANCE COMPANY - 13026	\$545	\$465	\$512	\$639	\$474	\$466	\$471	\$418	\$434	\$402	0	12872	0.000	
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259	\$560	\$474	\$455	\$621	\$412	\$526	\$381	\$422	\$445	\$296	0	9293	0.000	
USAA GENERAL INDEMNITY COMPANY - 18600	\$575	\$524	\$527	\$599	\$486	\$465	\$483	\$428	\$460	\$380	14	137609	0.010	
USAA CASUALTY INSURANCE COMPANY - 25968	\$584	\$532	\$533	\$610	\$489	\$469	\$490	\$435	\$469	\$385	18	155581	0.012	
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941	\$593	\$541	\$544	\$614	\$499	\$481	\$501	\$445	\$476	\$393	11	160935	0.007	
BADGER MUTUAL INSURANCE COMPANY - 13420	\$618	\$589	\$526	\$659	\$474	\$508	\$447	\$387	\$387	\$387	1	5503	0.018	
PROGRESSIVE PREFERRED INSURANCE COMPANY - 37834	\$653	\$541	\$551	\$772	\$525	\$451	\$426	\$412	\$421	\$352	46	495100	0.009	
ELECTRIC INSURANCE COMPANY - 21261	\$676	\$574	\$562	\$778	\$517	\$657	\$482	\$520	\$556	\$375	0	12418	0.000	
AMERICAN FAMILY INSURANCE COMPANY - 10386	\$680	\$588	\$607	\$760	\$568	\$494	\$465	\$435	\$484	\$388	9	227147	0.004	
CSAA AFFINITY INSURANCE COMPANY - 11681	\$726	\$603	\$567	\$771	\$582	\$537	\$498	\$622	\$546	\$464	0	1922	0.000	
COUNTRY MUTUAL INSURANCE COMPANY - 20990	\$728	\$681	\$671	\$826	\$709	\$640	\$479	\$601	\$649	\$464	0	2554	0.000	
WESTERN AGRICULTURAL INSURANCE COMPANY - 27871	\$748	\$656	\$668	\$848	\$627	\$593	\$627	\$540	\$552	\$464	2	13529	0.015	
CSAA GENERAL INSURANCE COMPANY - 37770	\$755	\$627	\$687	\$803	\$605	\$557	\$518	\$648	\$569	\$481	14	122885	0.011	
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY - 21253	\$776	\$698	\$704	\$805	\$641	\$618	\$643	\$571	\$615	\$503	14	84519	0.017	
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939	\$785	\$716	\$716	\$829	\$669	\$669	\$588	\$645	\$612	\$645	0	2064	0.000	
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955	\$797	\$700	\$693	\$867	\$660	\$616	\$585	\$642	\$602	\$505	0	10658	0.000	
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756	\$805	\$652	\$654	\$782	\$691	\$594	\$564	\$662	\$591	\$535	0	1011	0.000	
HARTFORD INSURANCE COMPANY OF THE SOUTHEAST - 38261	\$810	\$870	\$886	\$810	\$825	\$763	\$810	\$670	\$741	\$651	13	38363	0.034	
SECURA INSURANCE, A MUTUAL COMPANY - 22543	\$852	\$743	\$723	\$935	\$695	\$798	\$687	\$684	\$707	\$587	0	0	#Num!	
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178	\$858	\$732	\$751	\$994	\$765	\$631	\$596	\$679	\$691	\$517	123	1103770	0.011	
HORACE MANN INSURANCE COMPANY - 22578	\$863	\$717	\$733	\$853	\$711	\$661	\$577	\$627	\$637	\$547	1	5073	0.020	
HIROAD ASSURANCE COMPANY - 16138	\$893	\$1,008	\$1,084	\$1,460	\$1,087	\$923	\$764	\$1,200	\$984	\$1,167	1	9595	0.010	
CLEARCOVER INSURANCE COMPANY - 16524	\$894	\$815	\$825	\$983	\$721	\$695	\$663	\$612	\$674	\$565	6	16971	0.035	
MIDVALE INDEMNITY COMPANY - 27138	\$905	\$773	\$783	\$897	\$736	\$662	\$636	\$597	\$658	\$555	1	12320	0.008	
SPINNAKER INSURANCE COMPANY - 24376	\$909	\$784	\$787	\$1,067	\$723	\$662	\$611	\$641	\$595	\$510	0	685	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, 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, 2023										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				
BERKLEY INSURANCE COMPANY - 32603	\$921	\$854	\$854	\$1,015	\$804	\$808	\$703	\$731	\$675	\$679	0	0	#Num!	
AMERICAN FAMILY CONNECT PROPERTY AND CASUALTY INSURANCE COMPANY - 29068	\$925	\$695	\$681	\$1,142	\$645	\$826	\$635	\$645	\$654	\$478	2	98692	0.002	
TEACHERS INSURANCE COMPANY - 22683	\$932	\$753	\$756	\$911	\$798	\$693	\$658	\$771	\$691	\$620	0	153	0.000	
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693	\$941	\$789	\$759	\$955	\$705	\$628	\$509	\$783	\$565	\$686	0	2579	0.000	
STATE FARM FIRE AND CASUALTY COMPANY - 25143	\$943	\$809	\$830	\$1,082	\$843	\$969	\$660	\$767	\$775	\$586	4	49964	0.008	
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773	\$947	\$835	\$848	\$1,071	\$795	\$745	\$621	\$671	\$693	\$584	1	43370	0.002	
SECURA SUPREME INSURANCE COMPANY - 10239	\$960	\$834	\$810	\$1,053	\$775	\$895	\$762	\$758	\$789	\$647	0	2981	0.000	
COUNTRY CASUALTY INSURANCE COMPANY - 20982	\$974	\$899	\$882	\$1,116	\$969	\$893	\$650	\$850	\$907	\$626	0	343	0.000	
METROMILE INSURANCE COMPANY - 16187	\$984	\$850	\$844	\$1,033	\$804	\$612	\$581	\$598	\$590	\$520	7	11597	0.060	
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072	\$1,010	\$869	\$937	\$1,141	\$872	\$800	\$648	\$692	\$730	\$692	7	14178	0.049	
GEICO SECURE INSURANCE COMPANY - 14137	\$1,019	\$890	\$857	\$1,152	\$776	\$781	\$753	\$712	\$723	\$676	34	284557	0.012	
CENTRAL MUTUAL INSURANCE COMPANY - 20230	\$1,022	\$919	\$964	\$1,182	\$855	\$971	\$792	\$867	\$859	\$659	1	6373	0.016	
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942	\$1,038	\$1,066	\$867	\$796	\$570	\$892	\$679	\$625	\$772	\$645	0	2622	0.000	
TOGGLE INSURANCE COMPANY - 44245	\$1,039	\$848	\$871	\$1,195	\$783	\$709	\$634	\$675	\$656	\$541	0	1310	0.000	
MERCURY CASUALTY COMPANY - 11908	\$1,058	\$1,020	\$969	\$1,225	\$905	\$876	\$771	\$857	\$793	\$683	7	15312	0.046	
AUTO-OWNERS INSURANCE COMPANY - 18988	\$1,065	\$992	\$1,015	\$1,161	\$925	\$800	\$703	\$1,086	\$787	\$663	15	75732	0.020	
STILLWATER INSURANCE COMPANY - 25180	\$1,093	\$872	\$852	\$1,079	\$928	\$844	\$712	\$865	\$738	\$706	1	3768	0.027	
OWNERS INSURANCE COMPANY - 32700	\$1,170	\$1,089	\$1,115	\$1,276	\$1,013	\$879	\$769	\$1,190	\$864	\$726	2	17609	0.011	
NATIONAL GENERAL INSURANCE COMPANY - 23728	\$1,174	\$1,047	\$1,013	\$1,197	\$1,067	\$986	\$925	\$1,167	\$955	\$867	4	13745	0.029	
NETHERLANDS INSURANCE COMPANY, THE - 24171	\$1,175	\$1,175	\$1,033	\$1,175	\$921	\$1,175	\$777	\$732	\$1,002	\$674	0	4400	0.000	
INFINITY SAFEGUARD INSURANCE COMPANY - 16802	\$1,203	\$1,275	\$1,031	\$1,418	\$932	\$986	\$1,059	\$1,086	\$1,058	\$914	8	10310	0.078	
AEGIS SECURITY INSURANCE COMPANY - 33898	\$1,221	\$815	\$945	\$1,405	\$678	\$684	\$544	\$453	\$601	\$441	1	1369	0.073	
PEKIN INSURANCE COMPANY - 24228	\$1,235	\$1,137	\$1,068	\$1,456	\$968	\$875	\$841	\$960	\$940	\$674	4	23972	0.017	
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210	\$1,240	\$1,095	\$1,092	\$1,260	\$994	\$932	\$815	\$1,094	\$921	\$748	23	45706	0.050	
NATIONWIDE GENERAL INSURANCE COMPANY - 23760	\$1,245	\$1,041	\$1,090	\$1,276	\$878	\$907	\$767	\$871	\$782	\$812	0	433	0.000	
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688	\$1,259	\$1,068	\$1,090	\$1,342	\$966	\$914	\$861	\$867	\$835	\$749	49	332850	0.015	
PRIMERO INSURANCE COMPANY - 11855	\$1,268	\$1,202	\$1,202	\$1,202	\$1,124	\$1,046	\$656	\$1,124	\$1,046	\$1,022	1	1908	0.052	
TWIN CITY FIRE INSURANCE COMPANY - 29459	\$1,282	\$1,090	\$1,072	\$1,391	\$1,127	\$965	\$897	\$925	\$927	\$759	0	3712	0.000	
ACUITY, A MUTUAL INSURANCE COMPANY - 14184	\$1,315	\$1,274	\$1,263	\$1,353	\$1,227	\$1,201	\$1,167	\$1,130	\$1,035	\$1,027	0	8146	0.000	
FIRST ACCEPTANCE INSURANCE COMPANY, INC. - 10336	\$1,323	\$1,057	\$984	\$1,422	\$1,192	\$993	\$801	\$880	\$835	\$721	2	15864	0.013	
FARMERS GROUP PROPERTY AND CASUALTY INSURANCE COMPANY - 34339	\$1,345	\$1,066	\$1,120	\$1,251	\$1,009	\$1,049	\$993	\$919	\$1,002	\$919	1	7153	0.014	
HARTFORD CASUALTY INSURANCE COMPANY - 29424	\$1,353	\$1,054	\$1,118	\$1,330	\$981	\$962	\$840	\$812	\$871	\$891	0	593	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.

Name of Insurer - NAIC#	Premiums shown are six-month premiums as of March 1, 2023										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
BANKERS STANDARD INSURANCE COMPANY - 18279	\$1,364	\$1,212	\$1,300	\$1,509	\$1,219	\$1,220	\$1,042	\$1,289	\$1,077	\$1,076	1	3301	0.030
AMICA PROPERTY AND CASUALTY INSURANCE COMPANY - 12287	\$1,368	\$1,175	\$1,130	\$1,342	\$1,150	\$1,103	\$943	\$1,013	\$1,007	\$989	2	367	0.545
AMICA MUTUAL INSURANCE COMPANY - 19976	\$1,380	\$1,186	\$1,140	\$1,354	\$1,160	\$1,113	\$950	\$1,021	\$1,015	\$998	0	17740	0.000
TREXIS INSURANCE CORPORATION - 12188	\$1,407	\$1,681	\$1,532	\$1,537	\$1,243	\$1,342	\$1,366	\$1,314	\$1,196	\$1,480	0	5051	0.000
FALCON INSURANCE COMPANY - 14254	\$1,423	\$1,039	\$926	\$1,162	\$924	\$786	\$811	\$814	\$736	\$684	8	27540	0.029
YOUNG AMERICA INSURANCE COMPANY - 27090	\$1,424	\$1,178	\$1,214	\$1,322	\$1,136	\$1,094	\$998	\$1,076	\$1,016	\$1,076	4	5836	0.069
BRISTOL WEST INSURANCE COMPANY - 19658	\$1,465	\$1,108	\$1,130	\$1,474	\$1,128	\$996	\$870	\$1,127	\$1,008	\$771	3	9169	0.033
STONEGATE INSURANCE COMPANY - 14012	\$1,491	\$1,122	\$1,115	\$1,385	\$1,202	\$955	\$893	\$1,057	\$787	\$776	0	3340	0.000
INFINITY CASUALTY INSURANCE COMPANY - 21792	\$1,585	\$1,590	\$1,289	\$1,755	\$1,161	\$1,225	\$1,313	\$1,348	\$1,317	\$1,137	4	4861	0.082
MENDOTA INSURANCE COMPANY - 33650	\$1,631	\$1,492	\$1,461	\$1,867	\$1,351	\$1,054	\$1,062	\$973	\$801	\$775	5	13350	0.037
WESTBEND MUTUAL INSURANCE COMPANY - 15350	\$1,631	\$1,505	\$1,491	\$2,070	\$1,466	\$1,422	\$1,267	\$1,504	\$1,371	\$1,243	0	6725	0.000
EQUITY INSURANCE COMPANY - 28746	\$1,644	\$1,360	\$1,329	\$1,750	\$1,160	\$1,494	\$1,092	\$1,013	\$974	\$787	6	20382	0.029
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	4691	0.000
SAFECO INSURANCE COMPANY OF AMERICA - 24740	\$1,801	\$1,508	\$1,490	\$1,854	\$1,378	\$1,315	\$1,130	\$1,233	\$1,301	\$1,101	19	177402	0.011
INTEGON NATIONAL INSURANCE COMPANY - 29742	\$1,801	\$1,422	\$1,529	\$1,876	\$1,367	\$1,304	\$1,066	\$1,632	\$1,235	\$1,109	2	5300	0.038
ALLSTATE INDEMNITY COMPANY - 19240	\$1,813	\$1,582	\$1,743	\$1,893	\$1,551	\$1,566	\$1,429	\$1,426	\$1,416	\$1,416	4	6263	0.064
SAFEMWAY INSURANCE COMPANY - 12521	\$1,815	\$1,471	\$1,258	\$1,649	\$1,286	\$1,134	\$843	\$888	\$852	\$901	14	86970	0.016
ECONOMY PREMIER ASSURANCE COMPANY - 40649	\$1,878	\$1,644	\$1,644	\$1,931	\$1,571	\$1,215	\$1,442	\$1,290	\$1,293	\$1,129	11	26403	0.042
LOYA INSURANCE COMPANY - 11198	\$1,964	\$2,048	\$1,844	\$1,964	\$1,856	\$1,688	\$1,687	\$1,688	\$1,688	\$1,856	2	6364	0.031
ROOT INSURANCE COMPANY - 10974	\$1,973	\$1,558	\$1,624	\$2,069	\$1,475	\$1,357	\$1,236	\$1,298	\$1,302	\$1,074	2	14576	0.014
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805	\$2,058	\$1,554	\$1,683	\$2,231	\$1,411	\$1,289	\$1,273	\$1,245	\$1,071	\$1,033	29	81758	0.035
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761	\$2,070	\$1,438	\$1,782	\$2,402	\$1,464	\$1,587	\$1,196	\$1,295	\$1,254	\$1,136	1	18783	0.005
COMMONWEALTH CASUALTY COMPANY - 13930	\$2,071	\$1,597	\$1,720	\$2,401	\$1,469	\$1,272	\$1,120	\$1,193	\$1,071	\$1,164	32	69079	0.046
AMERICAN ACCESS CASUALTY COMPANY - 10730	\$2,135	\$1,671	\$1,297	\$1,578	\$1,665	\$1,581	\$1,418	\$910	\$894	\$1,061	4	49111	0.008
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS - 43494	\$2,180	\$1,340	\$1,719	\$2,572	\$2,055	\$1,329	\$1,799	\$909	\$653	\$1,783	9	43887	0.021
UNITED INSURANCE COMPANY INC. - 12256	\$2,205	\$1,700	\$1,692	\$2,008	\$1,473	\$2,016	\$1,340	\$1,631	\$1,738	\$1,050	8	71616	0.011
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY - 12484	\$2,249	\$1,911	\$1,942	\$2,676	\$1,815	\$2,249	\$1,515	\$1,516	\$1,798	\$1,421	34	146441	0.023
PACIFIC INDEMNITY COMPANY - 20346	\$2,305	\$2,114	\$2,114	\$2,857	\$2,053	\$1,892	\$1,742	\$2,058	\$1,745	\$1,595	1	6971	0.014
FEDERAL INSURANCE COMPANY - 20281	\$2,305	\$2,114	\$2,114	\$2,857	\$2,053	\$1,892	\$1,742	\$2,058	\$1,745	\$1,595	0	3241	0.000
VIGILANT INSURANCE COMPANY - 20397	\$2,305	\$2,114	\$2,114	\$2,857	\$2,053	\$1,892	\$1,742	\$2,058	\$1,745	\$1,595	0	488	0.000
GREAT NORTHERN INSURANCE COMPANY - 20303	\$2,305	\$2,114	\$2,114	\$2,857	\$2,053	\$1,892	\$1,742	\$2,058	\$1,745	\$1,595	0	986	0.000
STAR CASUALTY INSURANCE COMPANY - 32387	\$2,315	\$1,825	\$1,351	\$1,409	\$1,967	\$1,597	\$1,479	\$1,154	\$1,043	\$1,110	3	3670	0.082

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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, 2023										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				
BRANCH INSURANCE EXCHANGE - 16825	\$2,389	\$2,120	\$2,065	\$2,470	\$2,023	\$1,923	\$1,915	\$1,992	\$1,858	\$1,716	4	10474	0.038	
LIBERTY MUTUAL INSURANCE COMPANY - 23043	\$2,470	\$2,094	\$2,129	\$2,943	\$1,988	\$2,470	\$1,656	\$1,658	\$1,970	\$1,552	1	687	0.146	
PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION - 18139	\$2,563	\$2,033	\$2,131	\$3,199	\$1,755	\$1,540	\$1,322	\$1,245	\$1,495	\$1,093	1	61002	0.002	
ASSURANCEAMERICA INSURANCE COMPANY - 11558	\$2,935	\$2,723	\$2,471	\$2,949	\$2,468	\$1,905	\$1,778	\$1,482	\$1,445	\$1,474	4	23291	0.017	
UNITRIN SAFEGUARD INSURANCE COMPANY - 40703	\$3,150	\$2,907	\$2,891	\$3,606	\$2,635	\$2,525	\$2,369	\$2,586	\$2,508	\$2,156	1	4106	0.024	
MGA INSURANCE COMPANY, INC. - 40150	\$3,481	\$2,410	\$3,170	\$4,591	\$2,447	\$2,029	\$1,791	\$1,654	\$1,822	\$1,504	3	24682	0.012	
PERMANENT GENERAL ASSURANCE CORPORATION OF OHIO - 22906	\$3,917	\$3,400	\$4,103	\$4,201	\$3,578	\$2,896	\$2,375	\$2,944	\$2,948	\$2,457	0	21604	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, 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, 2023										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				
MGA INSURANCE COMPANY, INC. - 40150	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	3	24682	0.012	
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS - 43494	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	9	43887	0.021	
ASSURANCEAMERICA INSURANCE COMPANY - 11558	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	4	23291	0.017	
COUNTRY PREFERRED INSURANCE COMPANY - 21008	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	0	25357	0.000	
STONEGATE INSURANCE COMPANY - 14012	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	0	3340	0.000	
NATIONAL GENERAL INSURANCE COMPANY - 23728	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	4	13745	0.029	
STATE NATIONAL INSURANCE COMPANY, INC. - 12831	\$534	\$591	\$584	\$676	\$559	\$510	\$489	\$517	\$503	\$453	2	9669	0.021	
MAIN STREET AMERICA PROTECTION INSURANCE COMPANY - 13026	\$619	\$528	\$563	\$726	\$542	\$518	\$553	\$507	\$514	\$474	0	12872	0.000	
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY - 36161	\$646	\$564	\$546	\$665	\$547	\$479	\$466	\$440	\$486	\$419	5	107988	0.005	
AMERICAN FAMILY INSURANCE COMPANY - 10386	\$672	\$579	\$598	\$759	\$568	\$494	\$464	\$454	\$484	\$395	9	227147	0.004	
PROGRESSIVE ADVANCED INSURANCE COMPANY - 11851	\$727	\$607	\$614	\$816	\$630	\$528	\$535	\$513	\$490	\$427	99	703185	0.014	
HIROAD ASSURANCE COMPANY - 16138	\$773	\$855	\$926	\$1,248	\$928	\$792	\$659	\$1,060	\$849	\$1,029	1	9595	0.010	
FARMERS INSURANCE EXCHANGE - 21652	\$811	\$799	\$716	\$881	\$785	\$720	\$722	\$681	\$695	\$653	0	8801	0.000	
CINCINNATI CASUALTY COMPANY, THE - 28665	\$833	\$797	\$756	\$697	\$713	\$529	\$539	\$680	\$554	\$642	0	3003	0.000	
AMSHIELD INSURANCE COMPANY - 15590	\$886	\$789	\$789	\$959	\$725	\$685	\$597	\$657	\$611	\$526	6	24223	0.025	
BADGER MUTUAL INSURANCE COMPANY - 13420	\$898	\$853	\$736	\$966	\$672	\$733	\$638	\$815	\$815	\$815	1	5503	0.018	
USAA GENERAL INDEMNITY COMPANY - 18600	\$908	\$835	\$831	\$957	\$791	\$741	\$798	\$699	\$731	\$605	14	137609	0.010	
AMERICAN ACCESS CASUALTY COMPANY - 10730	\$913	\$1,053	\$644	\$889	\$805	\$653	\$668	\$454	\$429	\$478	4	49111	0.008	
USAA CASUALTY INSURANCE COMPANY - 25968	\$915	\$838	\$832	\$964	\$788	\$742	\$800	\$703	\$735	\$606	18	155581	0.012	
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941	\$926	\$849	\$846	\$965	\$804	\$757	\$815	\$716	\$744	\$617	11	160935	0.007	
COUNTRY MUTUAL INSURANCE COMPANY - 20990	\$928	\$862	\$845	\$1,063	\$919	\$833	\$622	\$793	\$853	\$603	0	2554	0.000	
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756	\$1,011	\$815	\$818	\$987	\$869	\$754	\$717	\$852	\$753	\$680	0	1011	0.000	
WESTERN AGRICULTURAL INSURANCE COMPANY - 27871	\$1,028	\$903	\$917	\$1,172	\$867	\$822	\$689	\$770	\$769	\$649	2	13529	0.015	
ELECTRIC INSURANCE COMPANY - 21261	\$1,046	\$882	\$867	\$1,198	\$790	\$1,023	\$755	\$829	\$867	\$587	0	12418	0.000	
HORACE MANN INSURANCE COMPANY - 22578	\$1,067	\$893	\$908	\$1,062	\$887	\$827	\$729	\$800	\$801	\$691	1	5073	0.020	
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259	\$1,081	\$898	\$877	\$1,199	\$776	\$1,039	\$757	\$875	\$888	\$589	0	9293	0.000	
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939	\$1,096	\$1,012	\$1,012	\$1,149	\$948	\$948	\$850	\$919	\$877	\$919	0	2064	0.000	
MIDVALE INDEMNITY COMPANY - 27138	\$1,127	\$959	\$975	\$1,127	\$921	\$821	\$792	\$765	\$821	\$696	1	12320	0.008	
HARTFORD INSURANCE COMPANY OF THE SOUTHEAST - 38261	\$1,130	\$1,205	\$1,223	\$1,130	\$1,150	\$1,066	\$1,130	\$960	\$1,040	\$924	13	38363	0.034	
AMERICAN FAMILY CONNECT PROPERTY AND CASUALTY INSURANCE COMPANY - 29068	\$1,141	\$860	\$845	\$1,362	\$807	\$1,034	\$818	\$849	\$821	\$626	2	98692	0.002	
SECURA INSURANCE, A MUTUAL COMPANY - 22543	\$1,143	\$996	\$974	\$1,252	\$937	\$1,074	\$937	\$941	\$962	\$809	0	0	#Num!	
TOGGLE INSURANCE COMPANY - 44245	\$1,154	\$924	\$958	\$1,339	\$842	\$776	\$668	\$725	\$716	\$579	0	1310	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, 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, 2023										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
PROGRESSIVE PREFERRED INSURANCE COMPANY - 37834	\$1,168	\$985	\$995	\$1,403	\$1,026	\$856	\$840	\$805	\$790	\$676	46	495100	0.009
TEACHERS INSURANCE COMPANY - 22683	\$1,177	\$946	\$950	\$1,156	\$1,009	\$887	\$843	\$999	\$886	\$794	0	153	0.000
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178	\$1,202	\$1,019	\$1,056	\$1,384	\$1,088	\$897	\$879	\$1,012	\$992	\$744	123	1103770	0.011
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY - 21253	\$1,225	\$1,108	\$1,105	\$1,277	\$1,041	\$984	\$1,058	\$930	\$972	\$800	14	84519	0.017
BERKLEY INSURANCE COMPANY - 32603	\$1,230	\$1,132	\$1,132	\$1,372	\$1,070	\$1,072	\$938	\$986	\$901	\$902	0	0	#Num!
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955	\$1,232	\$1,084	\$1,067	\$1,325	\$1,040	\$966	\$961	\$1,058	\$963	\$814	0	10658	0.000
COUNTRY CASUALTY INSURANCE COMPANY - 20982	\$1,273	\$1,163	\$1,134	\$1,476	\$1,289	\$1,195	\$866	\$1,154	\$1,225	\$832	0	343	0.000
SECURA SUPREME INSURANCE COMPANY - 10239	\$1,282	\$1,112	\$1,086	\$1,405	\$1,041	\$1,198	\$1,039	\$1,044	\$1,070	\$892	0	2981	0.000
STATE FARM FIRE AND CASUALTY COMPANY - 25143	\$1,297	\$1,102	\$1,143	\$1,483	\$1,173	\$970	\$952	\$1,114	\$1,082	\$818	4	49964	0.008
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773	\$1,321	\$1,166	\$1,183	\$1,503	\$1,116	\$1,048	\$882	\$968	\$979	\$828	1	43370	0.002
NATIONWIDE GENERAL INSURANCE COMPANY - 23760	\$1,333	\$1,098	\$1,155	\$1,354	\$923	\$978	\$849	\$965	\$846	\$890	0	433	0.000
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072	\$1,339	\$1,158	\$1,257	\$1,527	\$1,188	\$1,109	\$904	\$1,013	\$1,013	\$1,013	7	14178	0.049
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761	\$1,392	\$1,029	\$1,207	\$1,556	\$1,006	\$1,123	\$854	\$954	\$881	\$799	1	18783	0.005
MERCURY CASUALTY COMPANY - 11908	\$1,401	\$1,356	\$1,280	\$1,617	\$1,240	\$1,189	\$1,070	\$1,173	\$1,066	\$935	7	15312	0.046
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693	\$1,412	\$1,176	\$1,139	\$1,426	\$1,059	\$972	\$786	\$1,244	\$861	\$1,091	0	2579	0.000
INFINITY SAFEGUARD INSURANCE COMPANY - 16802	\$1,447	\$1,517	\$1,233	\$1,695	\$1,128	\$1,189	\$1,271	\$1,323	\$1,282	\$1,101	8	10310	0.078
AUTO-OWNERS INSURANCE COMPANY - 18988	\$1,471	\$1,380	\$1,404	\$1,602	\$1,291	\$1,109	\$994	\$1,531	\$1,100	\$941	15	75732	0.020
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210	\$1,482	\$1,306	\$1,299	\$1,507	\$1,206	\$1,154	\$1,018	\$1,377	\$1,118	\$917	23	45706	0.050
PRIMERO INSURANCE COMPANY - 11855	\$1,496	\$1,424	\$1,424	\$1,424	\$1,316	\$1,238	\$800	\$1,316	\$1,238	\$1,202	1	1908	0.052
FIRST ACCEPTANCE INSURANCE COMPANY, INC. - 10336	\$1,510	\$1,205	\$1,112	\$1,601	\$1,369	\$1,169	\$957	\$1,053	\$983	\$851	2	15864	0.013
PEKIN INSURANCE COMPANY - 24228	\$1,517	\$1,375	\$1,294	\$1,909	\$1,171	\$1,059	\$1,000	\$1,190	\$1,178	\$805	4	23972	0.017
CLEARCOVER INSURANCE COMPANY - 16524	\$1,534	\$1,360	\$1,374	\$1,625	\$1,251	\$1,227	\$1,251	\$1,120	\$1,178	\$1,016	6	16971	0.035
CSAA AFFINITY INSURANCE COMPANY - 11681	\$1,557	\$1,344	\$1,467	\$1,661	\$1,298	\$1,213	\$1,158	\$1,434	\$1,270	\$1,022	0	1922	0.000
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942	\$1,585	\$1,658	\$1,356	\$1,274	\$956	\$1,401	\$1,000	\$1,045	\$1,212	\$1,119	0	2622	0.000
OWNERS INSURANCE COMPANY - 32700	\$1,607	\$1,507	\$1,533	\$1,751	\$1,406	\$1,212	\$1,083	\$1,668	\$1,200	\$1,026	2	17609	0.011
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688	\$1,669	\$1,439	\$1,452	\$1,767	\$1,311	\$1,253	\$1,201	\$1,249	\$1,154	\$1,050	49	332850	0.015
TREXIS INSURANCE CORPORATION - 12188	\$1,679	\$2,006	\$1,810	\$1,792	\$1,516	\$1,618	\$1,678	\$1,603	\$1,437	\$1,766	0	5051	0.000
CSAA GENERAL INSURANCE COMPANY - 37770	\$1,728	\$1,493	\$1,632	\$1,842	\$1,443	\$1,342	\$1,288	\$1,591	\$1,413	\$1,130	14	122885	0.011
SPINNAKER INSURANCE COMPANY - 24376	\$1,730	\$1,498	\$1,484	\$1,953	\$1,477	\$1,299	\$1,268	\$1,287	\$1,151	\$1,032	0	685	0.000
FARMERS GROUP PROPERTY AND CASUALTY INSURANCE COMPANY - 34339	\$1,743	\$1,410	\$1,472	\$1,613	\$1,362	\$1,362	\$1,337	\$1,229	\$1,316	\$1,229	1	7153	0.014
AMICA MUTUAL INSURANCE COMPANY - 19976	\$1,747	\$1,492	\$1,458	\$1,715	\$1,480	\$1,451	\$1,241	\$1,353	\$1,333	\$1,302	0	17740	0.000
INFINITY CASUALTY INSURANCE COMPANY - 21792	\$1,758	\$1,782	\$1,463	\$1,980	\$1,326	\$1,389	\$1,474	\$1,544	\$1,501	\$1,286	4	4861	0.082

Hypothetical 12: Single female age 41; she has a clean driving record last 3 years; good credit score; drives a 2017 Tesla Model 3, 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, 2023										Complaint Ratio (CR)		
	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix 85053	Scottsdale 85257	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85122	Flagstaff 86001	Nogales 85621	Yuma 85364	Sierra Vista 85635	C	E	CR
GEICO SECURE INSURANCE COMPANY - 14137	\$1,779	\$1,535	\$1,591	\$2,912	\$1,394	\$1,343	\$1,418	\$1,329	\$1,239	\$1,179	34	284557	0.012
CENTRAL MUTUAL INSURANCE COMPANY - 20230	\$1,787	\$1,589	\$1,655	\$2,036	\$1,454	\$1,712	\$1,376	\$1,537	\$1,512	\$1,153	1	6373	0.016
AMICA PROPERTY AND CASUALTY INSURANCE COMPANY - 12287	\$1,827	\$1,557	\$1,528	\$1,793	\$1,555	\$1,532	\$1,316	\$1,439	\$1,413	\$1,379	2	367	0.545
ACUIITY, A MUTUAL INSURANCE COMPANY - 14184	\$1,916	\$1,872	\$1,836	\$1,929	\$1,793	\$1,740	\$1,736	\$1,665	\$1,510	\$1,493	0	8146	0.000
BANKERS STANDARD INSURANCE COMPANY - 18279	\$2,023	\$1,780	\$1,912	\$2,226	\$1,808	\$1,837	\$1,585	\$1,783	\$1,631	\$1,621	1	3301	0.030
NETHERLANDS INSURANCE COMPANY, THE - 24171	\$2,104	\$2,106	\$1,887	\$2,250	\$1,686	\$1,643	\$1,533	\$1,378	\$1,743	\$1,266	0	4400	0.000
WESTBEND MUTUAL INSURANCE COMPANY - 15350	\$2,209	\$2,045	\$2,020	\$2,818	\$2,005	\$1,942	\$1,750	\$2,127	\$1,892	\$1,732	0	6725	0.000
PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION - 18139	\$2,303	\$1,870	\$1,935	\$2,865	\$1,637	\$1,451	\$1,288	\$1,264	\$1,431	\$1,077	1	61002	0.002
BRANCH INSURANCE EXCHANGE - 16825	\$2,349	\$2,093	\$2,036	\$2,428	\$1,997	\$1,897	\$1,889	\$1,957	\$1,833	\$1,696	4	10474	0.038
ROOT INSURANCE COMPANY - 10974	\$2,411	\$1,969	\$2,020	\$2,559	\$1,888	\$1,769	\$1,685	\$1,794	\$1,704	\$1,447	2	14576	0.014
METROMILE INSURANCE COMPANY - 16187	\$2,431	\$2,096	\$2,038	\$2,580	\$1,996	\$1,482	\$1,451	\$1,471	\$1,425	\$1,267	7	11597	0.060
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805	\$2,457	\$1,871	\$2,028	\$2,652	\$1,727	\$1,584	\$1,605	\$1,561	\$1,337	\$1,289	29	81758	0.035
SAFEMWAY INSURANCE COMPANY - 12521	\$2,498	\$2,003	\$1,734	\$2,288	\$1,890	\$1,638	\$1,253	\$1,334	\$1,233	\$1,380	14	86970	0.016
EQUITY INSURANCE COMPANY - 28746	\$2,543	\$2,083	\$2,042	\$2,730	\$1,802	\$2,347	\$1,751	\$1,641	\$1,561	\$1,229	6	20382	0.029
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	4691	0.000
BRISTOL WEST INSURANCE COMPANY - 19658	\$2,739	\$2,099	\$2,073	\$2,771	\$2,204	\$2,004	\$1,773	\$2,308	\$1,965	\$1,531	3	9169	0.033
STAR CASUALTY INSURANCE COMPANY - 32387	\$2,789	\$2,213	\$1,686	\$1,776	\$2,357	\$1,928	\$1,770	\$1,413	\$1,283	\$1,376	3	3670	0.082
FALCON INSURANCE COMPANY - 14254	\$2,804	\$2,041	\$1,691	\$2,245	\$1,906	\$1,618	\$1,810	\$1,793	\$1,607	\$1,529	8	27540	0.029
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY - 12484	\$2,853	\$2,547	\$2,596	\$3,328	\$2,481	\$2,853	\$2,185	\$2,101	\$2,423	\$1,969	34	146441	0.023
ALLSTATE INDEMNITY COMPANY - 19240	\$2,917	\$2,580	\$2,890	\$3,107	\$2,594	\$2,646	\$2,437	\$2,454	\$2,450	\$2,450	4	6263	0.064
TWIN CITY FIRE INSURANCE COMPANY - 29459	\$3,008	\$2,566	\$2,474	\$3,280	\$2,580	\$2,277	\$2,197	\$2,315	\$2,198	\$1,822	0	3712	0.000
LIBERTY MUTUAL INSURANCE COMPANY - 23043	\$3,140	\$2,801	\$2,856	\$3,668	\$2,728	\$3,140	\$2,401	\$2,307	\$2,664	\$2,161	1	687	0.146
HARTFORD CASUALTY INSURANCE COMPANY - 29424	\$3,177	\$2,466	\$2,585	\$3,143	\$2,243	\$2,284	\$2,039	\$2,014	\$2,040	\$2,132	0	593	0.000
ECONOMY PREMIER ASSURANCE COMPANY - 40649	\$3,234	\$2,908	\$2,873	\$3,280	\$2,918	\$2,052	\$2,441	\$2,304	\$2,250	\$1,962	11	26403	0.042
UNITRIN SAFEGUARD INSURANCE COMPANY - 40703	\$3,517	\$3,257	\$3,235	\$4,006	\$2,961	\$2,854	\$2,702	\$2,778	\$2,832	\$2,458	1	4106	0.024
INTEGON NATIONAL INSURANCE COMPANY - 29742	\$3,538	\$2,792	\$3,003	\$3,685	\$2,685	\$2,560	\$2,093	\$3,204	\$2,426	\$2,179	2	5300	0.038
PACIFIC INDEMNITY COMPANY - 20346	\$3,559	\$3,207	\$3,207	\$4,499	\$3,173	\$2,962	\$2,785	\$3,353	\$2,807	\$2,540	1	6971	0.014
GREAT NORTHERN INSURANCE COMPANY - 20303	\$3,559	\$3,207	\$3,207	\$4,499	\$3,173	\$2,962	\$2,785	\$3,353	\$2,807	\$2,540	0	986	0.000
VIGILANT INSURANCE COMPANY - 20397	\$3,559	\$3,207	\$3,207	\$4,499	\$3,173	\$2,962	\$2,785	\$3,353	\$2,807	\$2,540	0	488	0.000
FEDERAL INSURANCE COMPANY - 20281	\$3,559	\$3,207	\$3,207	\$4,499	\$3,173	\$2,962	\$2,785	\$3,353	\$2,807	\$2,540	0	3241	0.000
SAFECO INSURANCE COMPANY OF AMERICA - 24740	\$3,954	\$3,497	\$3,462	\$4,169	\$3,381	\$3,245	\$3,033	\$3,132	\$3,086	\$2,866	19	177402	0.011
COMMONWEALTH CASUALTY COMPANY - 13930	\$4,447	\$3,460	\$3,692	\$5,259	\$3,276	\$2,765	\$2,475	\$2,731	\$2,354	\$2,646	32	69079	0.046

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		Premiums shown are six-month premiums as of March 1, 2023										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				
LOYA INSURANCE COMPANY - 11198	\$5,033	\$5,267	\$4,676	\$5,033	\$4,719	\$4,238	\$4,219	\$4,238	\$4,238	\$4,719	2	6364	0.031	
STILLWATER INSURANCE COMPANY - 25180	\$5,875	\$4,684	\$4,514	\$5,882	\$5,083	\$4,909	\$4,076	\$5,016	\$4,154	\$4,247	1	3768	0.027	
PERMANENT GENERAL ASSURANCE CORPORATION OF OHIO - 22906	\$5,933	\$5,162	\$6,455	\$6,346	\$5,646	\$4,400	\$3,843	\$4,824	\$4,689	\$3,983	0	21604	0.000	
MENDOTA INSURANCE COMPANY - 33650	\$6,261	\$4,820	\$5,187	\$6,457	\$6,070	\$3,950	\$4,513	\$4,024	\$3,130	\$2,982	5	13350	0.037	
YOUNG AMERICA INSURANCE COMPANY - 27090	\$7,095	\$5,937	\$6,081	\$6,591	\$5,745	\$5,799	\$5,097	\$5,805	\$5,367	\$5,805	4	5836	0.069	
UNITED INSURANCE COMPANY INC. - 12256	\$10,441	\$7,961	\$7,932	\$9,714	\$6,746	\$9,568	\$6,302	\$7,949	\$8,301	\$4,922	8	71616	0.011	
AEGIS SECURITY INSURANCE COMPANY - 33898	\$12,148	\$8,917	\$13,217	\$16,695	\$10,936	\$7,144	\$7,119	\$7,327	\$8,828	\$6,125	1	1369	0.073	

Hypothetical 13: Family - Wife 43 years of age, clean MVR last 3 years; good credit score; drives 2017 Subaru Forester 2.0 XT, 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, 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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	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
COUNTRY PREFERRED INSURANCE COMPANY - 21008	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	0	25357	0.000
USAA GENERAL INDEMNITY COMPANY - 18600	\$1,090	\$997	\$1,006	\$1,132	\$937	\$899	\$934	\$830	\$868	\$733	14	137609	0.010
USAA CASUALTY INSURANCE COMPANY - 25968	\$1,167	\$1,064	\$1,070	\$1,212	\$991	\$946	\$998	\$888	\$929	\$782	18	155581	0.012
STATE NATIONAL INSURANCE COMPANY, INC. - 12831	\$1,179	\$1,103	\$1,089	\$1,260	\$1,030	\$937	\$876	\$919	\$922	\$826	2	9669	0.021
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941	\$1,209	\$1,106	\$1,115	\$1,246	\$1,036	\$989	\$1,041	\$926	\$964	\$814	11	160935	0.007
PROGRESSIVE ADVANCED INSURANCE COMPANY - 11851	\$1,274	\$1,054	\$1,076	\$1,421	\$1,027	\$858	\$826	\$799	\$811	\$691	99	703185	0.014
TOGGLE INSURANCE COMPANY - 44245	\$1,310	\$1,083	\$1,097	\$1,493	\$1,046	\$933	\$896	\$945	\$860	\$737	0	1310	0.000
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693	\$1,411	\$1,176	\$1,139	\$1,426	\$1,059	\$972	\$786	\$1,244	\$861	\$1,091	0	2579	0.000
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY - 21253	\$1,513	\$1,364	\$1,380	\$1,562	\$1,266	\$1,214	\$1,277	\$1,136	\$1,190	\$997	14	84519	0.017
MAIN STREET AMERICA PROTECTION INSURANCE COMPANY - 13026	\$1,548	\$1,295	\$1,440	\$1,867	\$1,333	\$1,290	\$1,328	\$1,137	\$1,187	\$1,084	0	12872	0.000
FARMERS INSURANCE EXCHANGE - 21652	\$1,668	\$1,675	\$1,498	\$1,755	\$1,575	\$1,469	\$1,441	\$1,333	\$1,360	\$1,265	0	8801	0.000
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY - 36161	\$1,776	\$1,500	\$1,456	\$1,822	\$1,433	\$1,246	\$1,153	\$1,095	\$1,255	\$1,052	5	107988	0.005
CSAA AFFINITY INSURANCE COMPANY - 11681	\$1,837	\$1,565	\$1,728	\$1,966	\$1,518	\$1,373	\$1,269	\$1,570	\$1,389	\$1,150	0	1922	0.000
HARTFORD INSURANCE COMPANY OF THE SOUTHEAST - 38261	\$1,932	\$2,100	\$2,127	\$1,932	\$1,971	\$1,805	\$1,932	\$1,564	\$1,761	\$1,514	13	38363	0.034
HORACE MANN INSURANCE COMPANY - 22578	\$1,952	\$1,623	\$1,655	\$1,919	\$1,608	\$1,494	\$1,302	\$1,437	\$1,447	\$1,243	1	5073	0.020
PROGRESSIVE PREFERRED INSURANCE COMPANY - 37834	\$1,988	\$1,679	\$1,712	\$2,342	\$1,637	\$1,379	\$1,329	\$1,245	\$1,295	\$1,094	46	495100	0.009
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756	\$1,995	\$1,617	\$1,621	\$1,937	\$1,718	\$1,467	\$1,397	\$1,655	\$1,470	\$1,328	0	1011	0.000
AMSHIELD INSURANCE COMPANY - 15590	\$2,024	\$1,892	\$1,892	\$2,199	\$1,685	\$1,553	\$1,318	\$1,394	\$1,405	\$1,199	6	24223	0.025
CSAA GENERAL INSURANCE COMPANY - 37770	\$2,026	\$1,723	\$1,902	\$2,168	\$1,672	\$1,507	\$1,398	\$1,731	\$1,532	\$1,261	14	122885	0.011
GEICO SECURE INSURANCE COMPANY - 14137	\$2,079	\$1,783	\$1,704	\$2,367	\$1,505	\$1,499	\$1,448	\$1,317	\$1,371	\$1,258	34	284557	0.012
AMERICAN FAMILY INSURANCE COMPANY - 10386	\$2,095	\$1,770	\$1,848	\$2,344	\$1,717	\$1,464	\$1,355	\$1,245	\$1,464	\$1,113	9	227147	0.004
BADGER MUTUAL INSURANCE COMPANY - 13420	\$2,135	\$2,036	\$1,802	\$2,276	\$1,621	\$1,730	\$1,511	\$1,318	\$1,318	\$1,318	1	5503	0.018
COUNTRY MUTUAL INSURANCE COMPANY - 20990	\$2,220	\$2,091	\$2,060	\$2,512	\$2,137	\$1,897	\$1,457	\$1,771	\$1,927	\$1,419	0	2554	0.000
TEACHERS INSURANCE COMPANY - 22683	\$2,310	\$1,866	\$1,873	\$2,257	\$1,983	\$1,717	\$1,634	\$1,933	\$1,723	\$1,543	0	153	0.000
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955	\$2,416	\$2,130	\$2,102	\$2,632	\$2,012	\$1,861	\$1,772	\$1,898	\$1,818	\$1,519	0	10658	0.000
BANKERS STANDARD INSURANCE COMPANY - 18279	\$2,440	\$2,169	\$2,325	\$2,716	\$2,184	\$2,184	\$1,862	\$2,108	\$1,928	\$1,928	1	3301	0.030
WESTERN AGRICULTURAL INSURANCE COMPANY - 27871	\$2,445	\$2,144	\$2,182	\$2,771	\$2,049	\$1,934	\$1,603	\$1,761	\$1,799	\$1,510	2	13529	0.015
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939	\$2,465	\$2,265	\$2,265	\$2,591	\$2,120	\$2,120	\$1,888	\$2,052	\$1,955	\$2,052	0	2064	0.000
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942	\$2,506	\$2,589	\$2,121	\$1,957	\$1,447	\$2,177	\$1,687	\$1,585	\$1,890	\$1,679	0	2622	0.000
AMERICAN FAMILY CONNECT PROPERTY AND CASUALTY INSURANCE COMPANY - 29068	\$2,560	\$1,974	\$1,912	\$3,094	\$1,778	\$2,230	\$1,751	\$1,707	\$1,811	\$1,295	2	98692	0.002
STATE FARM FIRE AND CASUALTY COMPANY - 25143	\$2,614	\$2,231	\$2,285	\$3,039	\$2,341	\$1,925	\$1,824	\$2,053	\$2,096	\$1,565	4	49964	0.008
HIROAD ASSURANCE COMPANY - 16138	\$2,649	\$3,097	\$3,300	\$4,420	\$3,313	\$2,779	\$2,281	\$3,448	\$2,944	\$3,364	1	9595	0.010

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	Phoenix 85053	Scottsdale 85257	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85122	Flagstaff 86001	Nogales 85621	Yuma 85364	Sierra Vista 85635	C	E	CR
SPINNAKER INSURANCE COMPANY - 24376	\$2,707	\$2,354	\$2,377	\$3,087	\$2,215	\$1,963	\$1,855	\$1,875	\$1,776	\$1,563	0	685	0.000
ELECTRIC INSURANCE COMPANY - 21261	\$2,736	\$2,317	\$2,270	\$3,093	\$2,065	\$2,638	\$1,958	\$2,143	\$2,253	\$1,509	0	12418	0.000
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178	\$2,742	\$2,339	\$2,393	\$3,202	\$2,456	\$2,021	\$1,912	\$2,117	\$2,179	\$1,622	123	1103770	0.011
NATIONAL GENERAL INSURANCE COMPANY - 23728	\$2,759	\$2,346	\$2,256	\$2,824	\$2,403	\$2,228	\$2,092	\$2,783	\$2,154	\$1,955	4	13745	0.029
MERCURY CASUALTY COMPANY - 11908	\$2,815	\$2,734	\$2,591	\$3,243	\$2,435	\$2,318	\$2,057	\$2,251	\$2,111	\$1,814	7	15312	0.046
NETHERLANDS INSURANCE COMPANY, THE - 24171	\$2,820	\$2,280	\$2,143	\$3,868	\$2,085	\$2,208	\$1,219	\$1,635	\$2,502	\$1,524	0	4400	0.000
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072	\$2,851	\$2,452	\$2,630	\$3,177	\$2,462	\$2,276	\$1,805	\$1,966	\$2,047	\$1,966	7	14178	0.049
PEKIN INSURANCE COMPANY - 24228	\$2,889	\$2,664	\$2,494	\$3,351	\$2,264	\$2,043	\$1,952	\$2,220	\$2,183	\$1,558	4	23972	0.017
COUNTRY CASUALTY INSURANCE COMPANY - 20982	\$2,895	\$2,692	\$2,643	\$3,307	\$2,845	\$2,574	\$1,926	\$2,436	\$2,622	\$1,864	0	343	0.000
ACUIITY, A MUTUAL INSURANCE COMPANY - 14184	\$2,924	\$2,861	\$2,772	\$3,004	\$2,635	\$2,700	\$2,531	\$2,521	\$2,363	\$2,313	0	8146	0.000
MIDVALE INDEMNITY COMPANY - 27138	\$3,038	\$2,495	\$2,494	\$2,902	\$2,318	\$1,989	\$1,867	\$1,668	\$2,051	\$1,558	1	12320	0.008
SECURA INSURANCE, A MUTUAL COMPANY - 22543	\$3,055	\$2,667	\$2,582	\$3,370	\$2,470	\$2,849	\$2,431	\$2,394	\$2,499	\$2,045	0	0	#Num!
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS - 43494	\$3,111	\$1,895	\$2,452	\$3,664	\$2,995	\$1,930	\$2,637	\$1,595	\$1,122	\$2,615	9	43887	0.021
BERKLEY INSURANCE COMPANY - 32603	\$3,117	\$2,856	\$2,856	\$3,471	\$2,672	\$2,701	\$2,334	\$2,518	\$2,253	\$2,250	0	0	#Num!
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773	\$3,268	\$2,879	\$2,926	\$3,694	\$2,743	\$2,564	\$2,134	\$2,304	\$2,382	\$2,006	1	43370	0.002
TREXIS INSURANCE CORPORATION - 12188	\$3,286	\$3,941	\$3,631	\$3,654	\$2,867	\$3,117	\$3,187	\$3,061	\$2,794	\$3,485	0	5051	0.000
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259	\$3,429	\$2,965	\$2,866	\$3,891	\$2,751	\$3,384	\$2,534	\$2,664	\$2,865	\$1,947	0	9293	0.000
AUTO-OWNERS INSURANCE COMPANY - 18988	\$3,457	\$3,214	\$3,301	\$3,802	\$2,970	\$2,580	\$2,248	\$3,564	\$2,550	\$2,125	15	75732	0.020
SECURA SUPREME INSURANCE COMPANY - 10239	\$3,465	\$3,015	\$2,912	\$3,823	\$2,780	\$3,216	\$2,717	\$2,676	\$2,810	\$2,275	0	2981	0.000
AMICA PROPERTY AND CASUALTY INSURANCE COMPANY - 12287	\$3,468	\$2,966	\$2,886	\$3,408	\$2,871	\$2,807	\$2,328	\$2,519	\$2,532	\$2,472	2	367	0.545
AMICA MUTUAL INSURANCE COMPANY - 19976	\$3,500	\$2,995	\$2,912	\$3,440	\$2,898	\$2,829	\$2,348	\$2,537	\$2,551	\$2,493	0	17740	0.000
CLEARCOVER INSURANCE COMPANY - 16524	\$3,509	\$3,228	\$3,204	\$3,812	\$2,820	\$2,642	\$2,543	\$2,276	\$2,530	\$2,127	6	16971	0.035
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	4691	0.000
CENTRAL MUTUAL INSURANCE COMPANY - 20230	\$3,674	\$3,288	\$3,501	\$4,339	\$3,089	\$3,474	\$2,844	\$3,056	\$3,057	\$2,332	1	6373	0.016
CINCINNATI CASUALTY COMPANY, THE - 28665	\$3,761	\$3,667	\$3,413	\$3,144	\$3,147	\$2,145	\$2,139	\$2,483	\$2,418	\$2,546	0	3003	0.000
OWNERS INSURANCE COMPANY - 32700	\$3,816	\$3,546	\$3,643	\$4,200	\$3,271	\$2,847	\$2,473	\$3,927	\$2,811	\$2,339	2	17609	0.011
NATIONWIDE GENERAL INSURANCE COMPANY - 23760	\$3,893	\$3,223	\$3,361	\$3,943	\$2,709	\$2,770	\$2,327	\$2,641	\$2,343	\$2,470	0	433	0.000
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761	\$4,084	\$2,999	\$3,497	\$4,434	\$2,936	\$3,294	\$2,496	\$2,784	\$2,533	\$2,288	1	18783	0.005
MENDOTA INSURANCE COMPANY - 33650	\$4,179	\$3,928	\$3,804	\$4,969	\$3,770	\$2,724	\$2,885	\$2,532	\$2,072	\$2,087	5	13350	0.037
PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION - 18139	\$4,358	\$3,575	\$3,689	\$5,383	\$3,110	\$2,674	\$2,353	\$2,188	\$2,603	\$1,950	1	61002	0.002
FIRST ACCEPTANCE INSURANCE COMPANY, INC. - 10336	\$4,453	\$3,538	\$3,223	\$4,706	\$4,041	\$3,316	\$2,706	\$2,920	\$2,789	\$2,423	2	15864	0.013
ALLSTATE INDEMNITY COMPANY - 19240	\$4,579	\$4,014	\$4,451	\$4,798	\$3,996	\$4,043	\$3,686	\$3,685	\$3,657	\$3,657	4	6263	0.064



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INTEGON NATIONAL INSURANCE COMPANY - 29742	\$4,634	\$3,657	\$3,934	\$4,827	\$3,518	\$3,354	\$2,742	\$4,198	\$3,178	\$2,854	2	5300	0.038
WESTBEND MUTUAL INSURANCE COMPANY - 15350	\$4,730	\$4,384	\$4,327	\$6,019	\$4,239	\$4,120	\$3,648	\$4,248	\$3,952	\$3,562	0	6725	0.000
STILLWATER INSURANCE COMPANY - 25180	\$4,802	\$3,819	\$3,727	\$4,733	\$4,080	\$3,660	\$3,088	\$3,732	\$3,201	\$3,032	1	3768	0.027
SAFECO INSURANCE COMPANY OF AMERICA - 24740	\$4,807	\$4,171	\$4,151	\$5,030	\$3,816	\$3,535	\$3,036	\$3,250	\$3,511	\$2,924	19	177402	0.011
BRISTOL WEST INSURANCE COMPANY - 19658	\$4,894	\$3,772	\$3,807	\$4,917	\$3,894	\$3,393	\$2,987	\$3,775	\$3,391	\$2,603	3	9169	0.033
SAFEWAY INSURANCE COMPANY - 12521	\$4,994	\$4,096	\$3,492	\$4,593	\$3,560	\$3,088	\$2,315	\$2,434	\$2,292	\$2,450	14	86970	0.016
LOYA INSURANCE COMPANY - 11198	\$5,033	\$5,267	\$4,676	\$5,033	\$4,719	\$4,238	\$4,219	\$4,238	\$4,238	\$4,719	2	6364	0.031
ROOT INSURANCE COMPANY - 10974	\$5,065	\$4,095	\$4,186	\$5,391	\$3,902	\$3,522	\$3,290	\$3,395	\$3,407	\$2,807	2	14576	0.014
FARMERS GROUP PROPERTY AND CASUALTY INSURANCE COMPANY - 34339	\$5,417	\$4,343	\$4,484	\$4,986	\$4,084	\$4,219	\$4,010	\$3,700	\$3,948	\$3,700	1	7153	0.014
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688	\$5,648	\$4,868	\$4,901	\$5,881	\$4,422	\$4,157	\$4,003	\$4,025	\$3,886	\$3,503	49	332850	0.015
PRIMERO INSURANCE COMPANY - 11855	\$5,690	\$5,366	\$5,366	\$5,366	\$4,940	\$4,718	\$2,834	\$4,940	\$4,718	\$4,568	1	1908	0.052
GREAT NORTHERN INSURANCE COMPANY - 20303	\$5,902	\$5,429	\$5,429	\$7,367	\$5,388	\$4,976	\$4,567	\$5,269	\$4,503	\$4,101	0	986	0.000
PACIFIC INDEMNITY COMPANY - 20346	\$5,902	\$5,429	\$5,429	\$7,367	\$5,388	\$4,976	\$4,567	\$5,269	\$4,503	\$4,101	1	6971	0.014
FEDERAL INSURANCE COMPANY - 20281	\$5,902	\$5,429	\$5,429	\$7,367	\$5,388	\$4,976	\$4,567	\$5,269	\$4,503	\$4,101	0	3241	0.000
VIGILANT INSURANCE COMPANY - 20397	\$5,902	\$5,429	\$5,429	\$7,367	\$5,388	\$4,976	\$4,567	\$5,269	\$4,503	\$4,101	0	488	0.000
FALCON INSURANCE COMPANY - 14254	\$5,987	\$4,477	\$4,044	\$5,051	\$3,903	\$3,291	\$3,314	\$3,354	\$3,018	\$2,766	8	27540	0.029
TWIN CITY FIRE INSURANCE COMPANY - 29459	\$6,052	\$5,179	\$5,008	\$6,544	\$5,239	\$4,497	\$4,192	\$4,254	\$4,423	\$3,558	0	3712	0.000
HARTFORD CASUALTY INSURANCE COMPANY - 29424	\$6,089	\$4,756	\$4,983	\$5,992	\$4,351	\$4,320	\$3,778	\$3,936	\$3,936	\$4,011	0	593	0.000
STONEGATE INSURANCE COMPANY - 14012	\$6,139	\$4,667	\$4,792	\$5,836	\$4,847	\$4,020	\$3,442	\$4,048	\$2,994	\$2,977	0	3340	0.000
INFINITY SAFEGUARD INSURANCE COMPANY - 16802	\$6,167	\$6,603	\$5,400	\$7,500	\$4,811	\$5,059	\$5,352	\$5,652	\$5,455	\$4,676	8	10310	0.078
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210	\$6,264	\$5,356	\$5,403	\$6,307	\$4,908	\$4,603	\$3,955	\$5,358	\$4,609	\$3,550	23	45706	0.050
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY - 12484	\$6,598	\$5,722	\$5,667	\$7,557	\$5,274	\$6,598	\$4,282	\$4,213	\$5,218	\$4,071	34	146441	0.023
UNITED INSURANCE COMPANY INC. - 12256	\$6,704	\$5,172	\$5,143	\$6,103	\$4,474	\$6,115	\$4,068	\$4,950	\$5,273	\$3,170	8	71616	0.011
INFINITY CASUALTY INSURANCE COMPANY - 21792	\$6,853	\$7,706	\$6,316	\$8,696	\$5,600	\$5,883	\$6,209	\$6,565	\$6,342	\$5,435	4	4861	0.082
METROMILE INSURANCE COMPANY - 16187	\$6,920	\$6,107	\$5,920	\$7,319	\$5,734	\$3,941	\$3,787	\$3,765	\$3,791	\$3,372	7	11597	0.060
EQUITY INSURANCE COMPANY - 28746	\$7,053	\$5,857	\$5,695	\$7,447	\$4,890	\$6,311	\$4,507	\$4,139	\$4,012	\$3,219	6	20382	0.029
YOUNG AMERICA INSURANCE COMPANY - 27090	\$7,095	\$5,937	\$6,081	\$6,591	\$5,745	\$5,799	\$5,097	\$5,805	\$5,367	\$5,805	4	5836	0.069
AEGIS SECURITY INSURANCE COMPANY - 33898	\$7,177	\$5,147	\$7,511	\$9,527	\$6,167	\$4,165	\$4,005	\$3,983	\$4,365	\$4,079	1	1369	0.073
LIBERTY MUTUAL INSURANCE COMPANY - 23043	\$7,274	\$6,301	\$6,242	\$8,337	\$5,804	\$7,274	\$4,705	\$4,629	\$5,744	\$4,472	1	687	0.146
BRANCH INSURANCE EXCHANGE - 16825	\$7,825	\$7,035	\$6,764	\$8,016	\$6,626	\$6,123	\$6,036	\$6,116	\$5,874	\$5,391	4	10474	0.038
ECONOMY PREMIER ASSURANCE COMPANY - 40649	\$7,888	\$6,910	\$6,800	\$8,117	\$6,552	\$4,793	\$5,448	\$5,201	\$5,109	\$4,321	11	26403	0.042
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805	\$8,168	\$6,186	\$6,714	\$8,836	\$5,603	\$5,088	\$5,100	\$4,893	\$4,192	\$4,079	29	81758	0.035

Hypothetical 13: Family - Wife 43 years of age, clean MVR last 3 years; good credit score; drives 2017 Subaru Forester 2.0 XT, 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, 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, 2023										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				
COMMONWEALTH CASUALTY COMPANY - 13930	\$8,590	\$6,544	\$7,108	\$9,871	\$5,853	\$5,065	\$4,267	\$4,528	\$4,066	\$4,432	32	69079	0.046	
UNITRIN SAFEGUARD INSURANCE COMPANY - 40703	\$8,727	\$8,239	\$8,293	\$9,572	\$7,542	\$7,066	\$6,663	\$7,216	\$7,074	\$6,026	1	4106	0.024	
ASSURANCEAMERICA INSURANCE COMPANY - 11558	\$9,044	\$8,981	\$7,773	\$9,793	\$8,148	\$5,891	\$5,581	\$4,589	\$4,460	\$4,697	4	23291	0.017	
STAR CASUALTY INSURANCE COMPANY - 32387	\$9,125	\$7,083	\$5,067	\$5,264	\$7,718	\$6,183	\$5,719	\$4,333	\$3,869	\$4,128	3	3670	0.082	
PERMANENT GENERAL ASSURANCE CORPORATION OF OHIO - 22906	\$9,491	\$8,573	\$10,174	\$10,481	\$8,735	\$7,204	\$5,699	\$7,071	\$7,209	\$5,755	0	21604	0.000	
AMERICAN ACCESS CASUALTY COMPANY - 10730	\$10,178	\$7,855	\$6,070	\$7,391	\$7,822	\$7,502	\$6,612	\$4,130	\$4,031	\$4,946	4	49111	0.008	
MGA INSURANCE COMPANY, INC. - 40150	\$10,785	\$7,696	\$10,385	\$14,601	\$8,198	\$6,354	\$5,820	\$5,459	\$5,873	\$4,935	3	24682	0.012	

Hypothetical 14: Family - Wife 43 years of age, clean MVR last 3 years; good credit score; drives 2017 Subaru Forester 2.0 XT, 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, 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, 2023										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
MGA INSURANCE COMPANY, INC. - 40150	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	3	24682	0.012
TREXIS INSURANCE CORPORATION - 12188	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	0	5051	0.000
FALCON INSURANCE COMPANY - 14254	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	8	27540	0.029
AMERICAN ACCESS CASUALTY COMPANY - 10730	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	4	49111	0.008
AEGIS SECURITY INSURANCE COMPANY - 33898	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	1	1369	0.073
LOYA INSURANCE COMPANY - 11198	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	2	6364	0.031
PRIMERO INSURANCE COMPANY - 11855	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	1	1908	0.052
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS - 43494	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	9	43887	0.021
UNITED INSURANCE COMPANY INC. - 12256	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	8	71616	0.011
PERMANENT GENERAL ASSURANCE CORPORATION OF OHIO - 22906	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	0	21604	0.000
SAFEWAY INSURANCE COMPANY - 12521	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	14	86970	0.016
EQUITY INSURANCE COMPANY - 28746	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	6	20382	0.029
YOUNG AMERICA INSURANCE COMPANY - 27090	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	4	5836	0.069
STAR CASUALTY INSURANCE COMPANY - 32387	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	3	3670	0.082
STONEGATE INSURANCE COMPANY - 14012	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	0	3340	0.000
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	29	81758	0.035
ASSURANCEAMERICA INSURANCE COMPANY - 11558	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	4	23291	0.017
HIROAD ASSURANCE COMPANY - 16138	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	1	9595	0.010
USAA GENERAL INDEMNITY COMPANY - 18600	\$1,137	\$1,035	\$1,047	\$1,177	\$960	\$919	\$957	\$849	\$901	\$757	14	137609	0.010
USAA CASUALTY INSURANCE COMPANY - 25968	\$1,207	\$1,097	\$1,104	\$1,251	\$1,009	\$970	\$1,014	\$902	\$958	\$801	18	155581	0.012
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941	\$1,265	\$1,154	\$1,164	\$1,301	\$1,063	\$1,024	\$1,068	\$950	\$1,006	\$843	11	160935	0.007
TOGGLE INSURANCE COMPANY - 44245	\$1,350	\$1,102	\$1,123	\$1,548	\$1,044	\$945	\$878	\$935	\$870	\$732	0	1310	0.000
STATE NATIONAL INSURANCE COMPANY, INC. - 12831	\$1,417	\$1,322	\$1,307	\$1,526	\$1,224	\$1,115	\$1,025	\$1,081	\$1,100	\$978	2	9669	0.021
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY - 21253	\$1,584	\$1,423	\$1,442	\$1,631	\$1,304	\$1,259	\$1,313	\$1,168	\$1,242	\$1,035	14	84519	0.017
PROGRESSIVE ADVANCED INSURANCE COMPANY - 11851	\$1,588	\$1,294	\$1,326	\$1,784	\$1,239	\$1,045	\$972	\$952	\$986	\$832	99	703185	0.014
AMSHIELD INSURANCE COMPANY - 15590	\$1,770	\$1,629	\$1,629	\$1,914	\$1,459	\$1,355	\$1,118	\$1,179	\$1,201	\$1,023	6	24223	0.025
MAIN STREET AMERICA PROTECTION INSURANCE COMPANY - 13026	\$1,817	\$1,502	\$1,720	\$2,217	\$1,549	\$1,526	\$1,518	\$1,263	\$1,342	\$1,224	0	12872	0.000
CSAA AFFINITY INSURANCE COMPANY - 11681	\$1,861	\$1,527	\$1,690	\$1,994	\$1,476	\$1,335	\$1,217	\$1,547	\$1,370	\$1,116	0	1922	0.000
FARMERS INSURANCE EXCHANGE - 21652	\$1,977	\$1,953	\$1,761	\$2,081	\$1,810	\$1,710	\$1,646	\$1,504	\$1,588	\$1,447	0	8801	0.000
HARTFORD INSURANCE COMPANY OF THE SOUTHEAST - 38261	\$1,995	\$2,167	\$2,211	\$1,995	\$2,044	\$1,863	\$1,995	\$1,586	\$1,802	\$1,536	13	38363	0.034
CSAA GENERAL INSURANCE COMPANY - 37770	\$2,051	\$1,684	\$1,861	\$2,194	\$1,625	\$1,468	\$1,338	\$1,704	\$1,514	\$1,222	14	122885	0.011
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY - 36161	\$2,075	\$1,735	\$1,685	\$2,127	\$1,655	\$1,452	\$1,276	\$1,187	\$1,426	\$1,195	5	107988	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, 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, 15 miles each way to work; Son - 17 years of age, clean MVR, B average grade in high school.  
 Coverage & Limits: Combined Single Limit of \$300,000 or Split Limits of \$100,000/\$300,000 BI and \$50,000 PD; medical payments of \$5,000; UM and UIM Limits same as liability; \$250 deductible comprehensive; \$500 deductible collision.

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	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix 85053	Scottsdale 85257	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85122	Flagstaff 86001	Nogales 85621	Yuma 85364	Sierra Vista 85635	C	E	CR
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955	\$2,105	\$1,854	\$1,835	\$2,316	\$1,732	\$1,609	\$1,493	\$1,586	\$1,560	\$1,294	0	10658	0.000
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756	\$2,143	\$1,749	\$1,752	\$2,086	\$1,846	\$1,579	\$1,494	\$1,763	\$1,580	\$1,429	0	1011	0.000
HORACE MANN INSURANCE COMPANY - 22578	\$2,157	\$1,794	\$1,832	\$2,127	\$1,776	\$1,653	\$1,428	\$1,577	\$1,600	\$1,375	1	5073	0.020
GEICO SECURE INSURANCE COMPANY - 14137	\$2,359	\$1,968	\$1,883	\$2,790	\$1,586	\$1,665	\$1,499	\$1,339	\$1,521	\$1,341	34	284557	0.012
COUNTRY PREFERRED INSURANCE COMPANY - 21008	\$2,385	\$2,254	\$2,225	\$2,682	\$2,308	\$2,062	\$1,554	\$1,927	\$2,077	\$1,511	0	25357	0.000
BADGER MUTUAL INSURANCE COMPANY - 13420	\$2,400	\$2,304	\$2,049	\$2,553	\$1,849	\$1,950	\$1,714	\$1,510	\$1,510	\$1,510	1	5503	0.018
PROGRESSIVE PREFERRED INSURANCE COMPANY - 37834	\$2,413	\$2,022	\$2,068	\$2,861	\$1,942	\$1,651	\$1,564	\$1,462	\$1,548	\$1,300	46	495100	0.009
TEACHERS INSURANCE COMPANY - 22683	\$2,482	\$2,016	\$2,022	\$2,429	\$2,129	\$1,845	\$1,743	\$2,054	\$1,848	\$1,655	0	153	0.000
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939	\$2,556	\$2,341	\$2,341	\$2,698	\$2,189	\$2,189	\$1,935	\$2,115	\$2,008	\$2,115	0	2064	0.000
AMERICAN FAMILY INSURANCE COMPANY - 10386	\$2,616	\$2,167	\$2,285	\$2,921	\$2,096	\$1,779	\$1,635	\$1,469	\$1,767	\$1,304	9	227147	0.004
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	1	3301	0.030
COUNTRY MUTUAL INSURANCE COMPANY - 20990	\$2,637	\$2,492	\$2,460	\$2,966	\$2,547	\$2,275	\$1,716	\$2,124	\$2,289	\$1,667	0	2554	0.000
WESTERN AGRICULTURAL INSURANCE COMPANY - 27871	\$2,674	\$2,332	\$2,384	\$3,028	\$2,226	\$2,105	\$1,729	\$1,886	\$1,958	\$1,635	2	13529	0.015
SPINNAKER INSURANCE COMPANY - 24376	\$2,837	\$2,446	\$2,470	\$3,288	\$2,265	\$2,020	\$1,870	\$1,913	\$1,832	\$1,593	0	685	0.000
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942	\$2,865	\$2,948	\$2,398	\$2,197	\$1,606	\$2,460	\$1,889	\$1,758	\$2,128	\$1,849	0	2622	0.000
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072	\$2,894	\$2,437	\$2,654	\$3,204	\$2,475	\$2,257	\$1,757	\$1,919	\$2,005	\$1,919	7	14178	0.049
ACUITY, A MUTUAL INSURANCE COMPANY - 14184	\$2,937	\$2,854	\$2,779	\$3,073	\$2,640	\$2,687	\$2,499	\$2,493	\$2,338	\$2,292	0	8146	0.000
NATIONAL GENERAL INSURANCE COMPANY - 23728	\$2,953	\$2,488	\$2,424	\$3,039	\$2,488	\$2,293	\$2,122	\$2,865	\$2,248	\$2,015	4	13745	0.029
AMICA MUTUAL INSURANCE COMPANY - 19976	\$3,017	\$2,565	\$2,465	\$2,931	\$2,461	\$2,394	\$1,963	\$2,122	\$2,150	\$2,099	0	17740	0.000
AMICA PROPERTY AND CASUALTY INSURANCE COMPANY - 12287	\$3,044	\$2,586	\$2,488	\$2,957	\$2,483	\$2,418	\$1,984	\$2,144	\$2,174	\$2,121	2	367	0.545
ELECTRIC INSURANCE COMPANY - 21261	\$3,063	\$2,592	\$2,533	\$3,489	\$2,319	\$2,945	\$1,503	\$2,337	\$2,505	\$1,669	0	12418	0.000
AMERICAN FAMILY CONNECT PROPERTY AND CASUALTY INSURANCE COMPANY - 29068	\$3,085	\$2,373	\$2,286	\$3,810	\$2,121	\$2,661	\$2,032	\$1,953	\$2,148	\$1,474	2	98692	0.002
STATE FARM FIRE AND CASUALTY COMPANY - 25143	\$3,144	\$2,704	\$2,754	\$3,646	\$2,812	\$2,303	\$2,157	\$2,464	\$2,548	\$1,900	4	49964	0.008
NETHERLANDS INSURANCE COMPANY, THE - 24171	\$3,206	\$2,106	\$4,204	\$3,485	\$2,100	\$4,123	\$3,864	\$2,086	\$2,113	\$2,082	0	4400	0.000
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178	\$3,260	\$2,795	\$2,845	\$3,805	\$2,911	\$2,391	\$2,232	\$2,486	\$2,592	\$1,928	123	1103770	0.011
SECURA INSURANCE, A MUTUAL COMPANY - 22543	\$3,278	\$2,856	\$2,769	\$3,611	\$2,650	\$3,064	\$2,591	\$2,548	\$2,675	\$2,186	0	0	#Num!
MIDVALE INDEMNITY COMPANY - 27138	\$3,284	\$2,671	\$2,676	\$3,133	\$2,481	\$2,118	\$1,986	\$1,735	\$2,180	\$1,626	1	12320	0.008
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693	\$3,325	\$2,812	\$2,688	\$3,365	\$2,496	\$2,177	\$1,775	\$2,609	\$1,972	\$2,285	0	2579	0.000
COUNTRY CASUALTY INSURANCE COMPANY - 20982	\$3,415	\$3,193	\$3,143	\$3,868	\$3,367	\$3,061	\$2,252	\$2,896	\$3,092	\$2,178	0	343	0.000
PEKIN INSURANCE COMPANY - 24228	\$3,513	\$3,198	\$2,996	\$4,315	\$2,716	\$2,453	\$2,300	\$2,708	\$2,699	\$1,848	4	23972	0.017
MERCURY CASUALTY COMPANY - 11908	\$3,544	\$3,439	\$3,250	\$4,126	\$2,989	\$2,883	\$2,497	\$2,758	\$2,610	\$2,222	7	15312	0.046
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773	\$3,582	\$3,140	\$3,205	\$4,047	\$2,987	\$2,802	\$2,310	\$2,478	\$2,603	\$2,180	1	43370	0.002

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 Coverage & Limits: Combined Single Limit of \$300,000 or Split Limits of \$100,000/\$300,000 BI and \$50,000 PD; medical payments of \$5,000; UM and UIM Limits same as liability; \$250 deductible comprehensive; \$500 deductible collision.

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	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 SUPREME INSURANCE COMPANY - 10239	\$3,714	\$3,223	\$3,115	\$4,095	\$2,977	\$3,455	\$2,890	\$2,839	\$3,001	\$2,423	0	2981	0.000
BERKLEY INSURANCE COMPANY - 32603	\$3,815	\$3,528	\$3,528	\$4,209	\$3,264	\$3,315	\$2,787	\$2,965	\$2,674	\$2,689	0	0	#Num!
AUTO-OWNERS INSURANCE COMPANY - 18988	\$3,861	\$3,581	\$3,683	\$4,249	\$3,302	\$2,878	\$2,486	\$3,948	\$2,833	\$2,350	15	75732	0.020
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	4691	0.000
NATIONWIDE GENERAL INSURANCE COMPANY - 23760	\$4,108	\$3,403	\$3,547	\$4,190	\$2,856	\$2,886	\$2,362	\$2,718	\$2,446	\$2,549	0	433	0.000
OWNERS INSURANCE COMPANY - 32700	\$4,283	\$3,969	\$4,086	\$4,716	\$3,653	\$3,191	\$2,748	\$4,370	\$3,138	\$2,599	2	17609	0.011
CLEARCOVER INSURANCE COMPANY - 16524	\$4,361	\$4,022	\$4,048	\$4,863	\$3,489	\$3,281	\$3,059	\$2,765	\$3,193	\$2,616	6	16971	0.035
CINCINNATI CASUALTY COMPANY, THE - 28665	\$4,372	\$4,212	\$3,949	\$3,645	\$3,550	\$2,472	\$2,362	\$2,740	\$2,744	\$2,836	0	3003	0.000
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259	\$4,402	\$3,799	\$3,649	\$5,042	\$3,525	\$4,290	\$3,128	\$3,246	\$3,600	\$2,439	0	9293	0.000
MENDOTA INSURANCE COMPANY - 33650	\$4,446	\$4,208	\$4,045	\$5,335	\$3,984	\$2,883	\$3,023	\$2,658	\$2,178	\$2,205	5	13350	0.037
CENTRAL MUTUAL INSURANCE COMPANY - 20230	\$4,595	\$4,045	\$4,456	\$5,559	\$3,886	\$4,227	\$3,498	\$3,680	\$3,729	\$2,887	1	6373	0.016
WESTBEND MUTUAL INSURANCE COMPANY - 15350	\$4,796	\$4,437	\$4,385	\$6,097	\$4,284	\$4,170	\$3,672	\$4,250	\$3,984	\$3,577	0	6725	0.000
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761	\$4,925	\$3,522	\$4,207	\$5,447	\$3,507	\$3,887	\$2,933	\$3,230	\$3,002	\$2,712	1	18783	0.005
BRISTOL WEST INSURANCE COMPANY - 19658	\$5,002	\$3,822	\$3,890	\$5,025	\$3,928	\$3,411	\$2,989	\$3,805	\$3,432	\$2,625	3	9169	0.033
ALLSTATE INDEMNITY COMPANY - 19240	\$5,150	\$4,399	\$4,858	\$5,352	\$4,363	\$4,372	\$3,950	\$3,962	\$3,923	\$3,923	4	6263	0.064
STILLWATER INSURANCE COMPANY - 25180	\$5,387	\$4,251	\$4,159	\$5,291	\$4,527	\$4,078	\$3,437	\$4,165	\$3,568	\$3,345	1	3768	0.027
FIRST ACCEPTANCE INSURANCE COMPANY, INC. - 10336	\$5,558	\$4,383	\$4,053	\$6,009	\$4,997	\$4,041	\$3,224	\$3,555	\$3,415	\$2,926	2	15864	0.013
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688	\$5,760	\$4,870	\$4,965	\$6,065	\$4,424	\$4,157	\$3,957	\$3,945	\$3,847	\$3,438	49	332850	0.015
ROOT INSURANCE COMPANY - 10974	\$6,072	\$4,789	\$4,951	\$6,456	\$4,530	\$4,094	\$3,730	\$3,870	\$3,930	\$3,783	2	14576	0.014
PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION - 18139	\$6,127	\$4,744	\$5,037	\$7,680	\$4,034	\$3,519	\$2,914	\$2,642	\$3,351	\$2,381	1	61002	0.002
INTEGON NATIONAL INSURANCE COMPANY - 29742	\$6,406	\$5,055	\$5,439	\$6,672	\$4,863	\$4,636	\$3,790	\$5,802	\$4,393	\$3,945	2	5300	0.038
SAFECO INSURANCE COMPANY OF AMERICA - 24740	\$6,408	\$5,362	\$5,320	\$6,718	\$4,819	\$4,508	\$3,680	\$4,064	\$4,549	\$3,570	19	177402	0.011
ECONOMY PREMIER ASSURANCE COMPANY - 40649	\$6,555	\$5,732	\$5,662	\$6,710	\$5,285	\$3,928	\$4,389	\$4,243	\$4,145	\$3,493	11	26403	0.042
HARTFORD CASUALTY INSURANCE COMPANY - 29424	\$6,585	\$5,114	\$5,418	\$6,504	\$4,766	\$4,697	\$4,020	\$3,870	\$4,214	\$4,287	0	593	0.000
VIGILANT INSURANCE COMPANY - 20397	\$6,650	\$6,149	\$6,149	\$8,240	\$6,057	\$5,564	\$5,072	\$5,825	\$4,996	\$4,568	0	488	0.000
FEDERAL INSURANCE COMPANY - 20281	\$6,650	\$6,149	\$6,149	\$8,240	\$6,057	\$5,564	\$5,072	\$5,825	\$4,996	\$4,568	0	3241	0.000
PACIFIC INDEMNITY COMPANY - 20346	\$6,650	\$6,149	\$6,149	\$8,240	\$6,057	\$5,564	\$5,072	\$5,825	\$4,996	\$4,568	1	6971	0.014
GREAT NORTHERN INSURANCE COMPANY - 20303	\$6,650	\$6,149	\$6,149	\$8,240	\$6,057	\$5,564	\$5,072	\$5,825	\$4,996	\$4,568	0	986	0.000
FARMERS GROUP PROPERTY AND CASUALTY INSURANCE COMPANY - 34339	\$6,849	\$5,416	\$5,670	\$6,321	\$5,040	\$5,287	\$4,987	\$4,619	\$4,972	\$4,619	1	7153	0.014
TWIN CITY FIRE INSURANCE COMPANY - 29459	\$7,323	\$6,194	\$6,058	\$7,986	\$6,322	\$5,485	\$4,878	\$4,961	\$5,271	\$4,202	0	3712	0.000
METROMILE INSURANCE COMPANY - 16187	\$7,384	\$6,507	\$6,325	\$7,892	\$6,031	\$4,188	\$3,957	\$3,986	\$4,052	\$3,549	7	11597	0.060
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210	\$7,661	\$6,546	\$6,572	\$7,792	\$5,895	\$5,477	\$4,659	\$6,488	\$5,657	\$4,222	23	45706	0.050

Hypothetical 14: Family - Wife 43 years of age, clean MVR last 3 years; good credit score; drives 2017 Subaru Forester 2.0 XT, 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, 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, 2023										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		\$8,142	\$6,820	\$6,796	\$9,430	\$6,222	\$8,142	\$4,804	\$4,933	\$6,177	\$4,730	34	146441	0.023
BRANCH INSURANCE EXCHANGE - 16825		\$8,483	\$7,599	\$7,336	\$8,758	\$7,131	\$6,574	\$6,408	\$6,538	\$6,318	\$5,739	4	10474	0.038
INFINITY SAFEGUARD INSURANCE COMPANY - 16802		\$8,726	\$9,081	\$7,749	\$10,643	\$6,678	\$6,986	\$7,047	\$7,661	\$7,413	\$6,235	8	10310	0.078
LIBERTY MUTUAL INSURANCE COMPANY - 23043		\$8,988	\$7,520	\$7,495	\$10,416	\$6,856	\$8,988	\$5,285	\$5,428	\$6,808	\$5,204	1	687	0.146
INFINITY CASUALTY INSURANCE COMPANY - 21792		\$9,539	\$10,734	\$9,186	\$12,519	\$7,883	\$8,239	\$8,285	\$9,016	\$8,736	\$7,343	4	4861	0.082
UNITRIN SAFEGUARD INSURANCE COMPANY - 40703		\$10,228	\$9,539	\$9,651	\$11,106	\$8,712	\$8,137	\$7,529	\$8,302	\$8,150	\$6,819	1	4106	0.024
COMMONWEALTH CASUALTY COMPANY - 13930		\$14,175	\$10,430	\$11,690	\$15,875	\$8,545	\$7,823	\$6,045	\$6,282	\$5,713	\$6,193	32	69079	0.046

# Auto Insurers' Fees

	Inception Fees										Other Fees					
	ATA Fee	Billing Fee	Payment Fee	Credit Card	EFT Fee	Phone Fee	Policy Endor Fee	SR-22 Fee	UBI Device Fee	Other Inception Fees	NSF Fee	Rewrite Fee	Renewal Fee	Cancel Fee	Late Fee	Other Fees
ACUITY, A MUTUAL INSURANCE COMPANY	-	-	X	X	X	-	-	-	-	-	X	-	-	-	-	-
AEGIS SECURITY INSURANCE COMPANY	X	X	-	-	-	-	-	X	X	-	X	-	-	X	-	-
AIG PROPERTY CASUALTY COMPANY	-	-	X	-	-	-	-	-	-	-	-	-	-	-	-	-
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	X	-	-	-	-	-	-	X	-	-	X	-	-	-	X	-
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY	X	-	X	-	X	-	-	-	X	-	X	-	-	-	X	-
ALLSTATE INDEMNITY COMPANY	X	-	X	-	X	-	X	-	-	-	X	-	-	-	X	-
ALLSTATE INSURANCE COMPANY	X	-	X	-	X	-	-	-	-	-	X	-	-	-	X	-
ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY	X	-	X	-	X	-	-	-	-	-	X	-	-	-	X	-
ALPHA PROPERTY & CASUALTY INSURANCE COMPANY	X	-	X	-	X	-	-	X	-	-	X	-	X	X	-	-
AMCO INSURANCE COMPANY	X	-	-	-	-	-	-	X	-	-	X	-	-	-	X	-
AMERICAN ACCESS CASUALTY COMPANY	-	-	-	-	-	-	X	X	-	-	X	-	-	-	-	X
AMERICAN EUROPEAN INSURANCE COMPANY	-	X	X	X	X	-	X	X	-	-	X	X	-	-	X	-
AMERICAN FAMILY CONNECT PROPERTY AND CASUALTY INSURANCE COMPANY	X	-	-	X	-	-	-	-	-	-	-	-	-	-	X	X
AMERICAN FAMILY INSURANCE COMPANY	-	-	X	-	-	-	-	X	-	X	X	-	-	-	X	-
AMERICAN FAMILY MUTUAL INSURANCE COMPANY, S.I.	-	-	X	-	-	-	-	X	-	X	X	-	-	-	X	-
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS	-	X	-	-	-	-	X	-	-	-	X	-	X	-	-	-
AMERICAN MODERN PROPERTY AND CASUALTY INSURANCE COMPANY	X	-	X	-	X	-	-	-	-	-	X	-	-	-	X	X

# Auto Insurers' Fees

	Inception Fees										Other Fees					
	ATA Fee	Billing Fee	Payment Fee	Credit Card	EFT Fee	Phone Fee	Policy Endor Fee	SR-22 Fee	UBI Device Fee	Other Inception Fees	NSF Fee	Rewrite Fee	Renewal Fee	Cancel Fee	Late Fee	Other Fees
AMERICAN NATIONAL GENERAL INSURANCE COMPANY	-	-	-	X	-	-	-	-	-	-	X	-	-	-	-	-
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY	-	-	-	X	-	-	-	-	-	-	X	-	-	-	-	-
AMERICAN STANDARD INSURANCE COMPANY OF WISCONSIN	-	-	X	-	-	-	-	X	-	X	X	-	-	-	X	-
AMICA MUTUAL INSURANCE COMPANY	X	-	X	-	-	-	-	-	-	-	-	-	-	-	-	-
AMICA PROPERTY AND CASUALTY INSURANCE COMPANY	X	-	X	-	-	-	-	-	-	-	-	-	-	-	-	-
AMSHIELD INSURANCE COMPANY	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
ANCHOR GENERAL INSURANCE COMPANY	X	-	X	X	X	X	X	X	-	-	-	-	X	X	X	-
ARIZONA AUTOMOBILE INSURANCE COMPANY	X	-	-	-	-	X	X	X	-	-	X	X	X	X	X	-
ASSURANCEAMERICA INSURANCE COMPANY	X	-	X	-	X	-	-	X	-	X	X	X	-	-	X	X
AUTO-OWNERS INSURANCE COMPANY	X	X	-	-	-	X	-	-	-	-	X	-	-	X	-	-
BADGER MUTUAL INSURANCE COMPANY	-	X	-	-	-	-	-	-	-	-	X	-	-	-	X	-
BANKERS STANDARD INSURANCE COMPANY	X	-	X	-	-	-	-	-	-	-	X	-	-	-	-	-
BRANCH INSURANCE EXCHANGE	X	-	X	-	-	-	-	-	-	-	-	-	-	X	X	-
BRISTOL WEST INSURANCE COMPANY	-	-	X	-	-	-	X	X	-	-	X	X	-	-	X	-
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON	-	-	X	-	X	-	-	-	-	-	X	-	-	-	X	-
CENTRAL MUTUAL INSURANCE COMPANY	X	-	X	X	-	-	-	-	-	-	X	-	-	-	X	-
CINCINNATI CASUALTY COMPANY, THE	-	-	X	-	-	-	-	-	-	-	-	-	-	-	-	-
CINCINNATI INSURANCE COMPANY, THE	-	-	X	-	-	-	-	-	-	-	-	-	-	-	-	-



# Auto Insurers' Fees

	Inception Fees										Other Fees					
	ATA Fee	Billing Fee	Payment Fee	Credit Card	EFT Fee	Phone Fee	Policy Endor Fee	SR-22 Fee	UBI Device Fee	Other Inception Fees	NSF Fee	Rewrite Fee	Renewal Fee	Cancel Fee	Late Fee	Other Fees
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY	-	-	X	-	X	-	X	-	-	-	X	-	-	X	X	X
CLEARCOVER INSURANCE COMPANY	X	-	-	X	-	-	-	-	-	X	X	-	-	-	-	-
COMMONWEALTH CASUALTY COMPANY	X	-	X	-	X	-	X	X	-	-	X	X	X	X	-	-
COUNTRY CASUALTY INSURANCE COMPANY	-	-	-	-	-	-	-	-	-	-	X	-	-	-	X	-
COUNTRY MUTUAL INSURANCE COMPANY	-	-	-	-	-	-	-	-	-	-	X	-	-	-	X	-
COUNTRY PREFERRED INSURANCE COMPANY	-	-	-	-	-	-	-	-	-	-	X	-	-	-	X	-
CRESTBROOK INSURANCE COMPANY	X	-	X	-	-	-	-	-	-	-	X	-	-	X	X	-
CSAA AFFINITY INSURANCE COMPANY	X	-	X	-	X	-	-	X	-	-	X	-	-	-	-	-
CSAA GENERAL INSURANCE COMPANY	X	-	X	-	X	-	-	X	-	-	X	-	-	-	-	-
DAIRYLAND INSURANCE COMPANY	-	X	-	-	-	-	-	-	-	-	-	-	-	-	-	-
DEPOSITORS INSURANCE COMPANY	X	-	-	-	-	-	-	X	-	-	X	-	-	-	X	-
ECONOMY PREMIER ASSURANCE COMPANY	X	-	X	-	-	-	-	-	-	-	X	-	-	-	-	-
ELECTRIC INSURANCE COMPANY	-	-	-	-	-	-	-	-	-	-	X	-	-	-	X	-
ENCOMPASS INDEMNITY COMPANY	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
ENCOMPASS INSURANCE COMPANY OF AMERICA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
ENCOMPASS PROPERTY AND CASUALTY COMPANY	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EQUITY INSURANCE COMPANY	X	X	X	X	-	X	X	X	-	-	X	X	X	X	X	-
ESSENTIA INSURANCE COMPANY	X	-	-	-	-	-	-	-	-	-	X	-	-	-	X	X
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

# Auto Insurers' Fees

	Inception Fees										Other Fees					
	ATA Fee	Billing Fee	Payment Fee	Credit Card	EFT Fee	Phone Fee	Policy Endor Fee	SR-22 Fee	UBI Device Fee	Other Inception Fees	NSF Fee	Rewrite Fee	Renewal Fee	Cancel Fee	Late Fee	Other Fees
FALCON INSURANCE COMPANY	X	-	X	-	-	-	X	X	-	-	X	-	X	-	-	X
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY	-	-	X	-	-	-	-	X	X	-	X	-	-	-	X	-
FARMERS GROUP PROPERTY AND CASUALTY INSURANCE COMPANY	X	-	X	-	-	-	-	-	-	-	X	-	-	-	-	-
FARMERS INSURANCE COMPANY OF ARIZONA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
FARMERS INSURANCE EXCHANGE	X	-	X	X	X	-	X	X	-	X	X	-	-	-	-	-
FEDERAL INSURANCE COMPANY	X	-	X	-	-	-	-	-	-	-	-	-	-	-	-	-
FIRST ACCEPTANCE INSURANCE COMPANY, INC.	-	-	-	-	-	-	X	X	-	-	X	X	-	-	X	-
FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	-	-	X	-	-	-	-	X	-	-	-	-	-	-	-	-
FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY	-	-	X	-	-	-	-	X	-	-	-	-	-	-	-	-
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY	-	-	-	-	-	-	-	-	-	-	X	-	-	-	X	-
GEICO CASUALTY COMPANY	-	-	X	-	-	-	-	-	-	-	X	-	-	-	-	-
GEICO GENERAL INSURANCE COMPANY	-	-	X	-	-	-	-	-	-	-	X	-	-	-	-	-
GEICO INDEMNITY COMPANY	-	-	X	-	-	-	-	-	-	-	X	-	-	-	-	-
GEICO SECURE INSURANCE COMPANY	-	-	X	-	-	-	-	-	-	-	X	-	-	-	-	-
GOVERNMENT EMPLOYEES INSURANCE COMPANY	-	-	X	-	-	-	-	-	-	-	X	-	-	-	-	-
GREAT NORTHERN INSURANCE COMPANY	X	-	X	-	-	-	-	-	-	-	-	-	-	-	-	-
HARTFORD ACCIDENT AND INDEMNITY COMPANY	X	-	-	X	X	-	-	-	-	-	X	-	-	-	-	-

# Auto Insurers' Fees

	Inception Fees										Other Fees					
	ATA Fee	Billing Fee	Payment Fee	Credit Card	EFT Fee	Phone Fee	Policy Endor Fee	SR-22 Fee	UBI Device Fee	Other Inception Fees	NSF Fee	Rewrite Fee	Renewal Fee	Cancel Fee	Late Fee	Other Fees
HARTFORD CASUALTY INSURANCE COMPANY	X	-	-	X	X	-	-	-	-	-	X	-	-	-	-	-
HARTFORD FIRE INSURANCE COMPANY	X	-	-	X	X	-	-	-	-	-	X	-	-	-	-	-
HARTFORD INSURANCE COMPANY OF THE MIDWEST	X	-	-	X	X	-	-	-	-	-	X	-	-	-	-	-
HARTFORD INSURANCE COMPANY OF THE SOUTHEAST	X	-	-	X	X	-	-	-	-	-	X	-	-	-	-	-
HARTFORD UNDERWRITERS INSURANCE COMPANY	X	-	-	X	X	-	-	-	-	-	X	-	-	-	-	-
HIROAD ASSURANCE COMPANY	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
HORACE MANN INSURANCE COMPANY	-	-	X	-	X	-	-	-	-	-	X	-	X	-	-	-
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY	-	-	X	-	X	-	-	-	-	-	X	-	X	-	-	-
INFINITY CASUALTY INSURANCE COMPANY	X	X	X	-	X	-	-	X	-	X	X	-	-	-	-	-
INFINITY INSURANCE COMPANY	X	X	X	-	X	-	-	X	-	X	X	-	-	-	-	-
INFINITY SAFEGUARD INSURANCE	X	X	X	-	X	-	-	X	-	X	X	-	-	-	-	-
INFINITY SELECT INSURANCE COMPANY	X	X	X	-	X	-	-	X	-	X	X	-	-	-	-	-
INFINITY STANDARD INSURANCE COMPANY	X	X	X	-	X	-	-	X	-	X	X	-	-	-	-	-
INTEGON INDEMNITY CORPORATION	X	X	-	X	X	-	X	X	-	X	X	-	-	-	-	-
INTEGON NATIONAL INSURANCE COMPANY	X	X	-	X	X	X	-	X	-	X	X	-	-	-	X	-
JUST INSURE, INC.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
LIBERTY MUTUAL INSURANCE COMPANY	X	-	X	-	-	-	-	-	-	-	X	-	-	-	X	-
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY	X	-	X	-	-	-	-	-	-	-	X	-	-	-	X	-

# Auto Insurers' Fees

	Inception Fees										Other Fees					
	ATA Fee	Billing Fee	Payment Fee	Credit Card	EFT Fee	Phone Fee	Policy Endor Fee	SR-22 Fee	UBI Device Fee	Other Inception Fees	NSF Fee	Rewrite Fee	Renewal Fee	Cancel Fee	Late Fee	Other Fees
LOYA INSURANCE COMPANY	X	-	X	-	-	-	X	X	-	-	X	-	-	X	X	-
Main Street America Protection Insurance Company	X	-	X	X	-	-	-	X	-	-	X	-	-	-	X	-
MARKEL AMERICAN INSURANCE COMPANY	X	-	X	-	-	-	-	-	-	-	X	-	-	-	X	X
MENDOTA INSURANCE COMPANY	-	-	-	-	-	-	X	X	-	-	X	-	-	-	-	X
MERCURY CASUALTY COMPANY	X	-	X	-	X	-	-	X	-	X	X	-	X	X	X	X
METROMILE INSURANCE COMPANY	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MGA INSURANCE COMPANY, INC.	X	-	X	X	X	-	X	-	-	-	-	-	-	-	X	X
MIC GENERAL INSURANCE CORPORATION	-	-	X	-	-	-	-	-	-	-	X	-	-	-	-	-
MID-CENTURY INSURANCE COMPANY	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MIDVALE INDEMNITY COMPANY	-	-	X	-	-	-	-	X	-	X	X	-	-	-	X	-
MIDWEST FAMILY MUTUAL INSURANCE COMPANY	-	-	-	-	-	-	X	-	-	-	-	-	-	-	-	-
MILBANK INSURANCE COMPANY	X	-	-	X	-	-	-	-	-	-	-	-	-	-	-	-
MUTUAL OF ENUMCLAW INSURANCE COMPANY	-	-	-	-	X	-	-	-	-	-	-	-	-	-	-	-
NATIONAL GENERAL ASSURANCE COMPANY	-	X	-	X	X	-	X	-	-	-	X	-	-	-	-	-
NATIONAL GENERAL INSURANCE COMPANY	X	X	-	X	X	-	X	-	-	-	X	-	-	-	-	-
NATIONAL GENERAL INSURANCE ONLINE, INC.	-	X	-	X	X	-	X	-	-	-	X	-	-	-	-	-
NATIONWIDE AFFINITY INSURANCE COMPANY OF AMERICA	X	-	-	-	-	-	-	X	-	-	X	-	-	-	X	-
NATIONWIDE GENERAL INSURANCE COMPANY	X	-	-	-	-	-	-	X	-	-	X	-	-	-	X	-

# Auto Insurers' Fees

	Inception Fees										Other Fees					
	ATA Fee	Billing Fee	Payment Fee	Credit Card	EFT Fee	Phone Fee	Policy Endor Fee	SR-22 Fee	UBI Device Fee	Other Inception Fees	NSF Fee	Rewrite Fee	Renewal Fee	Cancel Fee	Late Fee	Other Fees
NATIONWIDE INSURANCE COMPANY OF AMERICA	X	-	-	-	-	-	-	X	-	-	X	-	-	-	X	-
NATIONWIDE MUTUAL INSURANCE COMPANY	X	-	-	-	-	-	-	X	-	-	X	-	-	-	X	-
NETHERLANDS INSURANCE COMPANY, THE	X	-	-	-	-	-	-	-	-	X	-	-	-	-	X	-
NOBLR RECIPROCAL EXCHANGE	X	-	-	-	-	-	-	-	-	-	-	-	-	X	-	-
OWNERS INSURANCE COMPANY	X	X	-	-	-	X	-	-	-	-	X	-	-	X	-	-
PACIFIC INDEMNITY COMPANY	X	-	X	-	-	-	-	-	-	-	-	-	-	-	-	-
PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION	X	X	-	-	-	-	X	-	-	-	X	X	X	-	-	-
PEKIN INSURANCE COMPANY	-	-	-	-	-	-	-	-	-	-	X	-	-	-	-	X
PERMANENT GENERAL ASSURANCE CORPORATION	-	-	-	-	-	X	-	-	-	X	X	-	-	X	-	X
PERMANENT GENERAL ASSURANCE CORPORATION OF OHIO	-	-	X	-	X	X	X	-	-	X	X	-	-	X	-	X
PRIMERO INSURANCE COMPANY	-	-	-	X	-	-	X	X	-	-	X	-	-	X	X	-
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
PROGRESSIVE ADVANCED INSURANCE COMPANY	X	-	-	-	-	-	-	X	-	-	X	-	-	-	-	-
PROGRESSIVE PREFERRED INSURANCE COMPANY	X	-	-	-	-	-	-	X	-	-	X	-	-	X	X	-
PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	X	-	-	X	X	-	-	-	-	-	X	-	-	-	-	-
ROOT INSURANCE COMPANY	-	-	X	-	-	-	-	-	-	-	-	-	-	-	-	-
SAFECO INSURANCE COMPANY OF AMERICA	X	-	X	-	-	-	-	-	-	-	X	-	-	-	X	-

# Auto Insurers' Fees

	Inception Fees										Other Fees					
	ATA Fee	Billing Fee	Payment Fee	Credit Card	EFT Fee	Phone Fee	Policy Endor Fee	SR-22 Fee	UBI Device Fee	Other Inception Fees	NSF Fee	Rewrite Fee	Renewal Fee	Cancel Fee	Late Fee	Other Fees
SAFECO INSURANCE COMPANY OF ILLINOIS	X	-	X	-	-	-	-	-	-	-	X	-	-	-	X	-
SAFEWAY INSURANCE COMPANY	X	-	X	-	-	-	X	X	-	X	X	-	-	-	-	-
SECURA INSURANCE, A MUTUAL COMPANY	X	-	X	-	-	-	-	-	-	-	X	-	-	-	X	-
SECURA SUPREME INSURANCE COMPANY	X	-	X	-	-	-	-	-	-	-	X	-	-	-	X	-
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	X	-	X	X	X	-	-	-	-	-	X	-	-	-	X	-
SENTINEL INSURANCE COMPANY, LTD.	X	-	-	X	X	-	-	-	-	-	X	-	-	-	-	-
SENTRY INSURANCE A MUTUAL COMPANY	X	X	-	-	-	-	-	-	-	-	X	X	X	-	-	-
SENTRY SELECT INSURANCE COMPANY	-	X	-	-	-	-	-	-	-	-	X	-	-	-	-	-
SPINNAKER INSURANCE COMPANY	X	-	-	X	-	-	X	-	-	-	X	-	-	X	X	X
STAR CASUALTY INSURANCE COMPANY	-	-	-	-	-	-	X	-	-	-	-	-	-	-	-	-
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY	X	-	-	X	-	-	-	-	-	-	-	-	-	-	-	-
STATE FARM FIRE AND CASUALTY COMPANY	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
STATE NATIONAL INSURANCE COMPANY, INC.	X	-	-	-	-	-	-	X	-	-	-	-	-	-	-	-
STILLWATER INSURANCE COMPANY	X	-	-	-	-	-	X	-	-	-	X	-	X	-	-	-
STONEGATE INSURANCE COMPANY	X	X	-	-	-	-	X	X	-	-	X	-	X	-	-	X
TEACHERS INSURANCE COMPANY	-	-	X	-	X	-	-	-	-	-	X	-	X	-	-	-
TOGGLE INSURANCE COMPANY	X	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	X	-	X	X	X	-	-	-	-	-	X	-	-	-	X	-

# Auto Insurers' Fees

	Inception Fees										Other Fees					
	ATA Fee	Billing Fee	Payment Fee	Credit Card	EFT Fee	Phone Fee	Policy Endor Fee	SR-22 Fee	UBI Device Fee	Other Inception Fees	NSF Fee	Rewrite Fee	Renewal Fee	Cancel Fee	Late Fee	Other Fees
TREXIS INSURANCE CORPORATION	X	-	-	-	-	-	X	X	-	-	X	X	-	-	X	X
TRUMBULL INSURANCE COMPANY	X	-	-	X	X	-	-	-	-	-	X	-	-	-	-	-
TWIN CITY FIRE INSURANCE COMPANY	X	-	-	X	X	-	-	-	-	-	X	-	-	-	-	-
UNITED HERITAGE PROPERTY & CASUALTY COMPANY	-	X	-	-	-	-	-	-	-	-	X	-	-	-	-	X
UNITED INSURANCE COMPANY INC.	-	X	X	-	-	-	X	-	-	-	X	-	-	X	X	X
UNITED SERVICES AUTOMOBILE ASSOCIATION	-	-	-	-	-	-	-	-	-	-	X	-	-	-	X	-
UNITRIN SAFEGUARD INSURANCE COMPANY	X	-	X	X	X	-	-	-	-	-	-	-	-	-	X	-
USAA CASUALTY INSURANCE COMPANY	-	-	-	-	-	-	-	-	-	-	X	-	-	-	X	-
USAA GENERAL INDEMNITY COMPANY	-	-	-	-	-	-	-	-	-	-	X	-	-	-	X	-
VIGILANT INSURANCE COMPANY	X	-	X	-	-	-	-	-	-	-	-	-	-	-	-	-
VIKING INSURANCE COMPANY OF WISCONSIN	-	X	-	-	-	-	-	-	-	-	-	X	X	-	-	-
Westbend Mutual Insurance Company	X	-	X	-	-	-	-	-	-	-	X	-	-	-	-	X
WESTERN AGRICULTURAL INSURANCE COMPANY	-	-	X	X	-	-	-	X	X	-	X	-	-	-	X	-
YOUNG AMERICA INSURANCE COMPANY	X	-	-	-	-	-	X	X	-	X	X	-	-	-	-	-

INSURER	TELEPHONE NUMBER	INSURER	TELEPHONE NUMBER
ACUITY, A MUTUAL INSURANCE COMPANY	800-242-7666 x1611	FARMERS GROUP PROPERTY AND CASUALTY INSURANCE COMPANY	302-416-8556
AEGIS SECURITY INSURANCE COMPANY	717-409-3060	FARMERS INSURANCE EXCHANGE	302-416-8772
AIG PROPERTY CASUALTY COMPANY	203-246-9563	FEDERAL INSURANCE COMPANY	908-572-3505
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY	847-402-2112	FIRST ACCEPTANCE INSURANCE COMPANY, INC.	615-844-1339
ALLSTATE INDEMNITY COMPANY	847-402-2112	GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY	480-450-6757
AMERICAN ACCESS CASUALTY COMPANY	630-570-7179	GEICO SECURE INSURANCE COMPANY	301-986-2258
AMERICAN FAMILY CONNECT PROPERTY AND CASUALTY INSURANCE COMPANY	920-330-1321	GREAT NORTHERN INSURANCE COMPANY	908-572-3505
AMERICAN FAMILY INSURANCE COMPANY	608-242-4100	HARTFORD CASUALTY INSURANCE COMPANY	860-547-9981
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS	469-298-5888	HARTFORD INSURANCE COMPANY OF THE SOUTHEAST	860-547-9981
AMERICAN NATIONAL GENERAL INSURANCE COMPANY	518-431-5408	HIROAD ASSURANCE COMPANY	401-429-0165
AMICA MUTUAL INSURANCE COMPANY	800-652-6422 x24246	HORACE MANN INSURANCE COMPANY	217-789-5199
AMICA PROPERTY AND CASUALTY INSURANCE COMPANY	800-652-6422 x24246	HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY	217-789-5199
AMSHIELD INSURANCE COMPANY	573-214-4165	INFINITY CASUALTY INSURANCE COMPANY	205-588-3420
ARIZONA AUTOMOBILE INSURANCE COMPANY	480-751-2468	INFINITY SAFEGUARD INSURANCE COMPANY	205-588-3420
ASSURANCEAMERICA INSURANCE COMPANY	7709520200, x 6151	INTEGON NATIONAL INSURANCE COMPANY	216-592-7454
AUTO-OWNERS INSURANCE COMPANY	517-703-2407	LIBERTY MUTUAL INSURANCE COMPANY	513-965-4674
BADGER MUTUAL INSURANCE COMPANY	800-837-7833	LIBERTY MUTUAL PERSONAL INSURANCE COMPANY	513-965-4674
BANKERS STANDARD INSURANCE COMPANY	908-572-3505	LOYA INSURANCE COMPANY	915-629-5101
BERKLEY INSURANCE COMPANY	302-417-4029	MAIN STREET AMERICA PROTECTION INSURANCE COMPANY	904-380-7351
BRANCH INSURANCE EXCHANGE	813-966-2459	MENDOTA INSURANCE COMPANY	678-459-1878
BRISTOL WEST INSURANCE COMPANY	216-459-5947	MERCURY CASUALTY COMPANY	512-338-7311
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON	650-572-4675	METROMILE INSURANCE COMPANY	415-754-0617
CENTRAL MUTUAL INSURANCE COMPANY	419-238-1010 x 2874	MGA INSURANCE COMPANY, INC.	972-629-4997
CINCINNATI CASUALTY COMPANY, THE	513-603-5574	MIDVALE INDEMNITY COMPANY	608-242-4100
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY	925-817-6301	MUTUAL OF ENUMCLAW INSURANCE COMPANY	800-366-5551 x3063
CLEARCOVER INSURANCE COMPANY	607-261-3112	NATIONAL GENERAL INSURANCE COMPANY	216-592-7454
COMMONWEALTH CASUALTY COMPANY	602-533-2232	NATIONWIDE GENERAL INSURANCE COMPANY	877-669-6877
COUNTRY CASUALTY INSURANCE COMPANY	309-821-6538	NETHERLANDS INSURANCE COMPANY, THE	513-965-4674
COUNTRY MUTUAL INSURANCE COMPANY	309-821-6538	OWNERS INSURANCE COMPANY	517-703-2407
COUNTRY PREFERRED INSURANCE COMPANY	309-821-6538	PACIFIC INDEMNITY COMPANY	908-572-3505
CSAA AFFINITY INSURANCE COMPANY	925-279-1506	PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION	608-826-3125
CSAA GENERAL INSURANCE COMPANY	925-279-1506	PEKIN INSURANCE COMPANY	800-322-0160
ECONOMY PREMIER ASSURANCE COMPANY	302-416-8556	PERMANENT GENERAL ASSURANCE CORPORATION OF OHIO	602-472-3989
ELECTRIC INSURANCE COMPANY	800-227-2757 x 5048	PRIMERO INSURANCE COMPANY	800-925-8185 x3131
ENCOMPASS PROPERTY AND CASUALTY COMPANY	847-402-2112	PROGRESSIVE ADVANCED INSURANCE COMPANY	440-910-4102
EQUITY INSURANCE COMPANY	800-777-0404	PROGRESSIVE PREFERRED INSURANCE COMPANY	440-910-4102
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY	847-402-2112	ROOT INSURANCE COMPANY	866-980-9431
FALCON INSURANCE COMPANY	630-423-3130	SAFECO INSURANCE COMPANY OF AMERICA	513-965-4674
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY	515-226-6393	SAFEWAY INSURANCE COMPANY	630-850-3917



INSURER	TELEPHONE NUMBER	INSURER	TELEPHONE NUMBER
SECURA INSURANCE, A MUTUAL COMPANY	800-558-3405 x4329		
SECURA SUPREME INSURANCE COMPANY	800-558-3405 x4329		
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	973-943-1309		
SPINNAKER INSURANCE COMPANY	888-221-7742		
STAR CASUALTY INSURANCE COMPANY	786-801-3592		
STATE FARM FIRE AND CASUALTY COMPANY	309-735-2165		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	309-735-2165		
STATE NATIONAL INSURANCE COMPANY, INC.	817-265-2000		
STILLWATER INSURANCE COMPANY	904-997-7474		
STONEGATE INSURANCE COMPANY	872-249-9662		
TEACHERS INSURANCE COMPANY	217-789-5199		
TOGGLE INSURANCE COMPANY	740 816 3525		
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	865-777-6535		
TREXIS INSURANCE CORPORATION	615-312-2506		
TWIN CITY FIRE INSURANCE COMPANY	860-547-9981		
UNITED HERITAGE PROPERTY & CASUALTY COMPANY	208-493-6113		
UNITED INSURANCE COMPANY INC.	801-226-2662		
UNITED SERVICES AUTOMOBILE ASSOCIATION	480-450-6757		
UNITRIN SAFEGUARD INSURANCE COMPANY	678-627-6109		
USAA CASUALTY INSURANCE COMPANY	480-450-6757		
USAA GENERAL INDEMNITY COMPANY	480-450-6757		
VIGILANT INSURANCE COMPANY	908-572-3505		
WESTBEND MUTUAL INSURANCE COMPANY	262-338-5114		
WESTERN AGRICULTURAL INSURANCE COMPANY	515-226-6393		
YOUNG AMERICA INSURANCE COMPANY	915-629-5101		



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