

2022

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, 2021 and can assist in the consumer's evaluation process. Please note that the ratios do not reflect DIFI's determination on the merits of each complaint and, although ratios are informative when compared to one another, the consumer should consider the ratios for a particular insurer in the context of other relevant information about the insurer and its products.

When considering automobile insurance purchases, consumers should bear in mind these "Consumer Awareness Points:"

1. Some automobile policies contain an exclusion (commonly referred to as the "Household," "Family," or "Intra-Family" Exclusion), which limits bodily injury liability coverage available to family members (or residents of the household) injured as a result of the negligence of another insured. Arizona law permits insurers to impose this Exclusion limiting such coverage to \$25,000 per person/\$50,000 bodily injury and \$15,000 property damage per occurrence (Arizona's minimum financial responsibility limits), despite the amount of liability coverage otherwise purchased under the policy. Typically, the exclusion states:

We do not provide Liability Coverage for any "insured" for "bodily injury" to you or any "family member" to the extent that the limits of liability for this coverage exceed the limits of liability required by the Arizona Financial Responsibility Law.

"Family member" and other key words important to this Exclusion are commonly defined in the policy. To ensure that the policy meets their coverage expectations, consumers should ask if the offered policy contains this Exclusion, and, if so, carefully read the Exclusion, together with the entire policy, and consider the option of purchasing additional coverages to assure that family members/household residents are covered for bodily injury to the extent the consumer expects and intends.

2. In determining either eligibility for coverage or price, some insurers:
 - a. Some states do not allow the use of credit history information in determining either eligibility for coverage or price; however Arizona does allow the use of credit history information. "[Consumer Guide How Insurers Use Credit Information](#)" is on DIFI's web site and provides answers to the most frequently asked consumer questions on how insurers use credit history to determine individual rates and coverage availability.
 - b. Use reports provided by organizations such as the Comprehensive Loss Underwriting Exchange (C.L.U.E.), also known as LexisNexis, as exchanges for loss history information on an insured, or a particular property. Participating member insurers exchange this prior loss history information between members, sometimes without independent verification of the validity of the information provided by other members. Consumers who believe the information on their C.L.U.E. (or similar report) is erroneous should take steps to correct it. Information on C.L.U.E. and how to correct a report may be obtained at the following web site: [LexisNexis Consumer Portal](#)
3. Insurers are not permitted to increase the "premium of an insured as a result of an accident not caused or significantly contributed to by the actions of the insured." A.R.S. § 20-263(A).

This publication and DIFI's [Automobile/Motorcycle/Vehicle Important things to Know](#) can be useful resources. However, consumers should ultimately consult with an insurance agent or other insurance company representative for details concerning coverage and other purchasing considerations.

Questions or comments regarding this or any other insurance matter should be directed to DIFI by: a) calling (602) 364-2499 or b) writing DIFI, 100 N. 15th Avenue, Suite 261, Phoenix, Arizona 85007-2624. DIFI's web site at [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.

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

Property Damage Coverage – Split Limits

You **must** buy at least \$15,000 of property damage coverage, but you may purchase higher limits. It pays for the property damage that you cause others and for which you are liable due to an automobile accident. Property damage includes, but is not limited to, damage to buildings or other vehicles or their contents, and damage to fences and road signs.

Property damage coverage does not pay for damage to **your** vehicle. To pay for damages to your vehicle, you may buy comprehensive and collision coverages.

If you do not have any or enough property damage coverage and you cause an accident, a court may order you to pay for the property that you damaged in the accident. To decide how much property damage coverage you should buy, you must decide (1) how much coverage you can afford to buy and (2) how much of your assets you would be willing to lose if the damage you cause is serious.

Effective July 1, 2020 the minimum required property damage limits increased to \$15,000.

Bodily Injury and Property Damage Coverage – Combined Single Limits

An insurer may sell a motor vehicle policy that combines coverage for bodily injury and property damage under one liability limit. You must buy at least the minimum liability limit of \$65,000 if you buy combined bodily injury and property damage coverage. You may choose to buy higher limits. For more information on this coverage, please refer to **Bodily Injury Coverage – Split Limits** and **Property Damage Coverage – Split Limits** above.

Uninsured Motorist Coverage and Underinsured Motorist Coverage – Optional Coverages

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

COVERAGES (continued)

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

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

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

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

Medical Payments Coverage – Optional Coverage

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

Comprehensive and Collision Coverages – Optional Coverages

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

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

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

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

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

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

Miscellaneous Notes:

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

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

Unless your policy has an endorsement; an insurer may cancel your policy if a driver uses the insured vehicle for ride sharing or providing transportation network service or using a transportation network application while driving 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, 2022 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 2021 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.**

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

The Arizona Department of Insurance and Financial Institutions is an Equal Employment Opportunity agency that complies with the Americans with Disabilities Act (ADA) and the Arizonans with Disabilities Act. Persons with disabilities may request materials in an alternative format by contacting our ADA Coordinator at (602) 364-3100 and should do so as early as possible to allow reasonable time to make necessary arrangements.

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, 2022										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	13431	0.000
METROPOLITAN CASUALTY INSURANCE COMPANY - 40169	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	1	3242	0.031
LOYA INSURANCE COMPANY - 11198	\$972	\$1,098	\$906	\$972	\$842	\$648	\$724	\$648	\$648	\$842	2	2124	0.094
GEICO SECURE INSURANCE COMPANY - 14137	\$1,025	\$877	\$845	\$1,156	\$750	\$737	\$733	\$648	\$676	\$624	1	100985	0.001
USAA GENERAL INDEMNITY COMPANY - 18600	\$1,133	\$1,012	\$1,021	\$1,182	\$924	\$914	\$914	\$850	\$887	\$726	11	68284	0.016
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941	\$1,161	\$1,046	\$1,047	\$1,209	\$965	\$946	\$975	\$904	\$921	\$760	9	75054	0.012
CENTRAL MUTUAL INSURANCE COMPANY - 20230	\$1,172	\$1,014	\$1,030	\$1,280	\$903	\$1,020	\$806	\$893	\$896	\$692	0	-	0.00
USAA CASUALTY INSURANCE COMPANY - 25968	\$1,240	\$1,117	\$1,117	\$1,303	\$1,018	\$1,000	\$1,023	\$949	\$984	\$805	21	78282	0.027
Hartford Insurance Company of the Southeast - 38261	\$1,240	\$1,350	\$1,370	\$1,240	\$1,270	\$1,157	\$1,240	\$983	\$1,132	\$966	1	-	0.00
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693	\$1,264	\$1,064	\$1,021	\$1,273	\$949	\$845	\$687	\$1,031	\$757	\$902	0	2420	0.000
CSAA AFFINITY INSURANCE COMPANY - 11681	\$1,292	\$1,122	\$1,236	\$1,380	\$1,086	\$975	\$902	\$1,096	\$988	\$819	0	342	0.000
YOUNG AMERICA INSURANCE COMPANY - 27090	\$1,318	\$1,090	\$1,144	\$1,318	\$1,090	\$928	\$928	\$928	\$928	\$928	5	4503	0.111
CSAA GENERAL INSURANCE COMPANY - 37770	\$1,404	\$1,220	\$1,345	\$1,499	\$1,181	\$1,056	\$983	\$1,192	NQ	\$888	9	68668	0.013
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955	\$1,431	\$1,265	\$1,242	\$1,499	\$1,234	\$1,148	\$1,066	\$1,157	\$1,075	\$917	0	6168	0.000
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY - 25127	\$1,485	\$1,251	\$1,271	\$1,548	\$1,169	\$1,203	\$986	\$1,148	\$1,101	\$989	5	6528	0.077
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY - 21253	\$1,500	\$1,327	\$1,341	\$1,562	\$1,202	\$1,200	\$1,206	\$1,128	\$1,171	\$954	5	45552	0.011
SECURA INSURANCE, A MUTUAL COMPANY - 22543	\$1,582	\$1,370	\$1,335	\$1,755	\$1,282	\$1,493	\$1,250	\$1,224	\$1,290	\$1,050	0	-	0.00
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756	\$1,613	\$1,304	\$1,306	\$1,571	\$1,376	\$1,170	\$1,096	\$1,300	\$1,163	\$1,046	0	1147	0.000
AMSHIELD INSURANCE COMPANY - 15590	\$1,642	\$1,559	\$1,559	\$1,771	\$1,478	\$1,350	\$1,143	\$1,168	\$1,226	\$1,055	6	9557	0.063
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259	\$1,681	\$1,455	\$1,411	\$1,802	\$1,354	\$1,439	\$953	\$1,258	\$1,291	\$1,015	1	1654	0.060
NETHERLANDS INSURANCE COMPANY, THE - 24171	\$1,686	\$1,281	\$1,326	\$1,686	\$1,374	\$1,686	\$1,692	\$1,692	\$1,290	\$1,866	0	2000	0.000
COAST NATIONAL INSURANCE COMPANY - 25089	\$1,696	\$1,306	\$1,305	\$1,706	\$1,343	\$1,187	\$1,048	\$1,338	\$1,194	\$909	29	84044	0.035
Main Street America Protection Insurance Company - 13026	\$1,766	\$1,592	\$1,663	\$1,798	\$1,573	\$1,599	\$1,514	\$1,398	\$1,470	\$1,422	1	3302	0.030
SECURA SUPREME INSURANCE COMPANY - 10239	\$1,797	\$1,551	\$1,507	\$1,992	\$1,444	\$1,690	\$1,398	\$1,369	\$1,453	\$1,170	0	1860	0.000
HORACE MANN INSURANCE COMPANY - 22578	\$1,811	\$1,493	\$1,530	\$1,794	\$1,484	\$1,373	\$1,182	\$1,289	\$1,317	\$1,126	0	5297	0.000
BADGER MUTUAL INSURANCE COMPANY - 13420	\$1,829	\$1,747	\$1,540	\$1,953	\$1,394	\$1,500	\$1,295	\$1,128	\$1,128	\$1,128	0	3055	0.000
WESTERN AGRICULTURAL INSURANCE COMPANY - 27871	\$1,842	\$1,622	\$1,653	\$2,091	\$1,538	\$1,429	\$1,188	\$1,258	\$1,332	\$1,115	0	5000	0.000
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761	\$1,851	\$1,382	\$1,589	\$1,985	\$1,345	\$1,512	\$1,152	\$1,283	\$1,160	\$1,051	0	8852	0.000
TEACHERS INSURANCE COMPANY - 22683	\$1,869	\$1,504	\$1,509	\$1,830	\$1,588	\$1,369	\$1,284	\$1,518	\$1,363	\$1,215	0	185	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	205	0.000
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178	\$1,959	\$1,672	\$1,711	\$2,299	\$1,755	\$1,439	\$1,376	\$1,479	\$1,551	\$1,151	82	1029226	0.008
ELECTRIC INSURANCE COMPANY - 21261	\$1,988	\$1,726	\$1,688	\$2,303	\$1,576	\$1,946	\$1,481	\$1,542	\$1,642	\$1,141	0	4580	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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Name of Insurer - NAIC#	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
American Family Connect Property and Casualty Insurance Company - 29068	\$1,994	\$1,527	\$1,477	\$2,502	\$1,374	\$1,730	\$1,320	\$1,273	\$1,394	\$964	1	23087	0.004
INFINITY SAFEGUARD INSURANCE COMPANY - 16802	\$2,039	\$2,216	\$1,753	\$2,500	\$1,582	\$1,689	\$1,838	\$1,892	\$1,816	\$1,578	13	25129	0.052
AMERICAN FAMILY INSURANCE COMPANY - 10386	\$2,046	\$1,685	\$1,694	\$1,974	\$1,571	\$1,354	\$1,275	\$1,148	\$1,377	\$1,063	4	98196	0.004
STILLWATER INSURANCE COMPANY - 25180	\$2,067	\$1,661	\$1,612	\$2,050	\$1,782	\$1,637	\$1,386	\$1,664	\$1,423	\$1,386	1	1721	0.058
ANCHOR GENERAL INSURANCE COMPANY - 40010	\$2,093	\$1,738	\$1,702	\$2,326	\$1,643	\$1,449	\$1,253	\$1,357	\$1,099	\$992	1	1399	0.071
NATIONAL GENERAL INSURANCE COMPANY - 23728	\$2,097	\$1,817	\$1,704	\$2,135	\$1,910	\$1,771	\$1,693	\$2,198	\$1,689	\$1,543	2	8462	0.024
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210	\$2,108	\$1,850	\$1,850	\$2,115	\$1,707	\$1,610	\$1,418	\$1,846	\$1,598	\$1,288	7	29818	0.023
Falcon Insurance Company - 14254	\$2,146	\$1,670	\$1,546	\$1,987	\$1,539	\$1,380	\$1,238	\$1,428	\$1,109	\$1,055	10	12263	0.082
AUTO-OWNERS INSURANCE COMPANY - 18988	\$2,207	\$2,074	\$2,133	\$2,477	\$1,965	\$1,714	\$1,499	\$2,324	\$1,640	\$1,387	5	35000	0.014
COUNTRY CASUALTY INSURANCE COMPANY - 20982	\$2,244	\$2,130	\$2,103	\$2,529	\$2,135	\$1,874	\$1,466	\$1,728	\$1,901	\$1,435	0	-	0.00
SAFeway INSURANCE COMPANY - 12521	\$2,252	\$1,909	\$1,739	\$2,263	\$1,823	\$1,492	\$1,216	\$1,373	\$1,074	\$1,214	7	78941	0.009
ALPHA PROPERTY & CASUALTY INSURANCE COMPANY - 38156	\$2,282	\$1,745	\$1,598	\$2,477	\$1,872	\$1,446	\$1,297	\$1,434	\$1,204	\$1,213	13	32841	0.040
SAFECO INSURANCE COMPANY OF AMERICA - 24740	\$2,340	\$1,999	\$2,043	\$2,408	\$1,842	\$1,775	\$1,514	\$1,710	\$1,720	\$1,470	19	82252	0.023
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE - 12873	\$2,379	\$2,001	\$2,322	\$2,446	\$2,116	\$2,245	\$1,610	\$1,853	\$1,757	\$1,671	0	-	0.00
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	672	0.000
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773	\$2,414	\$2,133	\$2,172	\$2,735	\$2,019	\$1,865	\$1,555	\$1,628	\$1,736	\$1,457	0	15895	0.000
OWNERS INSURANCE COMPANY - 32700	\$2,441	\$2,294	\$2,359	\$2,739	\$2,174	\$1,896	\$1,658	\$2,572	\$1,813	\$1,534	1	8744	0.011
PHARMACISTS MUTUAL INSURANCE COMPANY - 13714	\$2,468	\$2,331	\$2,087	\$2,930	\$2,067	\$2,231	\$1,873	\$1,782	\$1,782	\$1,782	0	365	0.000
EQUITY INSURANCE COMPANY - 28746	\$2,480	\$1,950	\$1,883	\$2,323	\$2,050	\$1,651	\$1,476	\$1,855	\$1,309	\$1,250	5	15379	0.033
STATE FARM FIRE AND CASUALTY COMPANY - 25143	\$2,494	\$2,140	\$2,186	\$2,923	\$2,239	\$1,842	\$1,758	\$1,880	\$1,983	\$1,484	4	41645	0.010
COUNTRY MUTUAL INSURANCE COMPANY - 20990	\$2,499	\$2,389	\$2,363	\$2,803	\$2,342	\$2,025	\$1,619	\$1,847	\$2,050	\$1,590	0	1053	0.000
NATIONWIDE INSURANCE COMPANY OF AMERICA - 25453	\$2,604	\$2,054	\$2,212	\$2,623	\$1,755	\$1,795	\$1,483	\$1,620	\$1,487	\$1,566	3	9953	0.030
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942	\$2,664	\$2,703	\$2,258	\$2,094	\$1,461	\$2,405	\$1,876	\$1,676	\$1,822	\$1,679	1	706	0.142
INFINITY CASUALTY INSURANCE COMPANY - 21792	\$2,672	\$2,887	\$2,437	\$3,173	\$2,072	\$2,197	\$2,202	\$2,375	\$2,312	\$1,964	6	18879	0.032
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939	\$2,692	\$2,444	\$2,444	\$2,860	\$2,280	\$2,280	\$1,983	\$2,188	\$2,071	\$2,188	0	950	0.000
PEKIN INSURANCE COMPANY - 24228	\$2,694	\$2,459	\$2,324	\$3,395	\$2,130	\$1,942	\$1,840	\$2,109	\$2,157	\$1,534	1	13539	0.007
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401	\$2,708	\$2,744	\$2,291	\$2,122	\$1,476	\$2,438	\$1,901	\$1,696	\$1,849	\$1,696	2	6905	0.029
ACUITY, A MUTUAL INSURANCE COMPANY - 14184	\$2,732	\$2,657	\$2,570	\$2,776	\$2,461	\$2,465	\$2,368	\$2,332	\$2,171	\$2,145	0	3920	0.000
MIDVALE INDEMNITY COMPANY - 27138	\$2,754	\$2,304	\$2,290	\$2,611	\$2,122	\$1,849	\$1,736	\$1,535	\$1,888	\$1,465	0	3040	0.000
SAFE AUTO INSURANCE COMPANY - 25405	\$2,940	\$2,695	\$2,409	\$3,021	\$2,420	\$2,165	\$1,940	\$2,088	\$2,001	\$1,611	2	6133	0.033
HARTFORD CASUALTY INSURANCE COMPANY - 29424	\$3,037	\$2,365	\$2,466	\$2,988	\$2,132	\$2,158	\$1,896	\$1,816	\$1,968	\$2,005	2	464	0.431
INTEGON NATIONAL INSURANCE COMPANY - 29742	\$3,040	\$2,399	\$2,581	\$3,166	\$2,308	\$2,200	\$1,799	\$2,754	\$2,085	\$1,872	1	239	0.418

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, 2022										Complaint Ratio (CR)		
Name of Insurer - NAIC#	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY - 12484	\$3,056	\$2,604	\$2,550	\$3,588	\$2,331	\$3,056	\$1,938	\$1,885	\$2,564	\$1,744	16	67183	0.024
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072	\$3,110	\$2,682	\$2,871	\$3,484	\$2,630	\$2,388	\$1,909	\$1,986	\$2,192	\$1,986	1	7370	0.014
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688	\$3,309	\$2,857	\$2,871	\$3,479	\$2,605	\$2,478	\$2,373	\$2,395	\$2,304	\$2,081	32	181469	0.018
PERMANENT GENERAL ASSURANCE CORPORATION OF OHIO - 22906	\$3,356	\$2,886	\$3,205	\$3,574	\$2,672	\$2,413	\$1,782	\$2,025	\$2,229	\$1,679	0	351	0.000
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805	\$3,373	\$2,570	\$2,787	\$3,636	\$2,362	\$2,157	\$2,197	\$2,108	\$1,808	\$1,753	6	38635	0.016
LIBERTY MUTUAL INSURANCE COMPANY - 23043	\$3,392	\$2,890	\$2,830	\$3,983	\$2,587	\$3,392	\$2,151	\$2,092	\$2,846	\$1,936	5	1043	0.479
TWIN CITY FIRE INSURANCE COMPANY - 29459	\$3,678	\$3,138	\$2,999	\$4,033	\$3,088	\$2,764	\$2,465	\$2,480	\$2,706	\$2,113	0	3524	0.000
METROMILE INSURANCE COMPANY - 16187	\$3,682	\$3,242	\$3,153	\$3,884	\$3,042	\$2,116	\$2,037	\$2,016	\$2,015	\$1,802	4	8917	0.045
MENDOTA INSURANCE COMPANY - 33650	\$3,712	\$3,024	\$2,715	\$3,560	\$2,593	\$2,458	\$2,314	\$1,883	\$1,500	\$1,310	4	8262	0.048
UNITED INSURANCE COMPANY INC. - 12256	\$3,753	\$2,935	\$2,909	\$3,469	\$2,532	\$3,421	\$2,332	\$2,817	\$2,972	\$1,805	8	38595	0.021
ASSURANCEAMERICA INSURANCE COMPANY - 11558	\$3,765	\$3,638	\$3,209	\$3,964	\$3,286	\$2,448	\$2,298	\$1,899	\$1,848	\$1,919	8	18235	0.044
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	1079	0.000
AMERICAN ACCESS CASUALTY COMPANY - 10730	\$3,919	\$3,030	\$2,040	\$2,833	\$3,002	\$2,769	\$2,533	\$1,583	\$1,484	\$1,879	6	18298	0.033
UNITRIN SAFEGUARD INSURANCE COMPANY - 40703	\$3,973	\$3,521	\$3,743	\$4,284	\$3,483	\$2,820	\$2,995	\$2,701	\$3,242	\$2,399	2	2826	0.071
STAR CASUALTY INSURANCE COMPANY - 32387	\$4,049	\$3,167	\$2,319	\$2,421	\$3,406	\$2,756	\$2,531	\$1,958	\$1,760	\$1,876	0	905	0.000
COMMONWEALTH CASUALTY COMPANY - 13930	\$4,136	\$3,172	\$3,469	\$4,613	\$2,870	\$2,507	\$2,086	\$2,332	\$1,930	\$2,277	31	40948	0.076
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS - 43494	\$4,427	\$3,687	\$3,508	\$4,383	\$3,688	\$2,768	\$3,073	\$2,420	\$2,163	\$2,335	6	21634	0.028
ALLSTATE INDEMNITY COMPANY - 19240	\$4,599	\$4,096	\$4,570	\$4,871	\$4,101	\$4,205	\$3,863	\$3,841	\$3,823	\$3,823	2	-	0.00
MGA INSURANCE COMPANY, INC. - 40150	\$4,606	\$3,313	\$4,512	\$6,156	\$3,495	\$2,726	\$2,432	\$2,380	\$2,576	\$2,115	4	11951	0.033
Amica Property and Casualty Insurance Company - 12287	\$4,698	\$4,069	\$3,868	\$4,645	\$3,884	\$3,708	\$3,132	\$3,348	\$3,300	\$3,305	0	226	0.000
AMICA MUTUAL INSURANCE COMPANY - 19976	\$4,752	\$4,118	\$3,910	\$4,666	\$3,870	\$3,694	\$3,121	\$3,350	\$3,287	\$3,292	3	10753	0.028
ECONOMY PREFERRED INSURANCE COMPANY - 38067	\$4,926	\$4,066	\$3,919	\$5,685	\$2,952	\$3,821	\$3,871	\$3,813	\$2,827	\$2,909	0	3582	0.000
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE CO. - 34339	\$5,176	\$4,139	\$4,304	\$4,750	\$3,899	\$3,997	\$3,814	\$3,508	\$3,759	\$3,508	4	9249	0.043
FARMERS INSURANCE COMPANY OF ARIZONA - 21598	\$5,257	\$4,994	\$4,941	\$5,881	\$4,750	\$3,997	\$3,409	\$3,646	\$3,552	\$3,217	17	155744	0.011
ECONOMY PREMIER ASSURANCE COMPANY - 40649	\$5,350	\$4,636	\$4,487	\$5,615	\$4,086	\$3,136	\$3,242	\$2,998	\$3,216	\$2,617	0	19416	0.000

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

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	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	38595	0.021
LOYA INSURANCE COMPANY - 11198	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	2	2124	0.094
COUNTRY PREFERRED INSURANCE COMPANY - 21008	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	0	13431	0.000
AMERICAN ACCESS CASUALTY COMPANY - 10730	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	6	18298	0.033
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	6	38635	0.016
ASSURANCEAMERICA INSURANCE COMPANY - 11558	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	8	18235	0.044
MGA INSURANCE COMPANY, INC. - 40150	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	4	11951	0.033
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS - 43494	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	6	21634	0.028
SAFeway INSURANCE COMPANY - 12521	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	7	78941	0.009
Falcon Insurance Company - 14254	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	10	12263	0.082
METROPOLITAN CASUALTY INSURANCE COMPANY - 40169	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	1	3242	0.031
STAR CASUALTY INSURANCE COMPANY - 32387	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	0	905	0.000
ANCHOR GENERAL INSURANCE COMPANY - 40010	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	1	1399	0.071
PERMANENT GENERAL ASSURANCE CORPORATION OF OHIO - 22906	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	0	351	0.000
EQUITY INSURANCE COMPANY - 28746	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	5	15379	0.033
YOUNG AMERICA INSURANCE COMPANY - 27090	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	5	4503	0.111
USAA GENERAL INDEMNITY COMPANY - 18600	\$1,203	\$1,071	\$1,082	\$1,251	\$961	\$957	\$949	\$878	\$934	\$759	11	68284	0.016
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941	\$1,215	\$1,090	\$1,092	\$1,262	\$989	\$975	\$994	\$920	\$956	\$782	9	75054	0.012
GEICO SECURE INSURANCE COMPANY - 14137	\$1,262	\$1,055	\$1,017	\$1,467	\$863	\$891	\$833	\$725	\$815	\$728	1	100985	0.001
USAA CASUALTY INSURANCE COMPANY - 25968	\$1,292	\$1,159	\$1,160	\$1,354	\$1,041	\$1,028	\$1,041	\$962	\$1,017	\$826	21	78282	0.027
Hartford Insurance Company of the Southeast - 38261	\$1,302	\$1,417	\$1,451	\$1,302	\$1,341	\$1,213	\$1,302	\$1,013	\$1,180	\$995	1	-	0.00
CSAA AFFINITY INSURANCE COMPANY - 11681	\$1,310	\$1,114	\$1,226	\$1,402	\$1,070	\$965	\$880	\$1,086	\$984	\$809	0	342	0.000
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693	\$1,407	\$1,186	\$1,135	\$1,428	\$1,053	\$925	\$751	\$1,118	\$836	\$978	0	2420	0.000
CSAA GENERAL INSURANCE COMPANY - 37770	\$1,426	\$1,211	\$1,332	\$1,526	\$1,164	\$1,045	\$959	\$1,179	\$1,072	\$876	9	68668	0.013
CENTRAL MUTUAL INSURANCE COMPANY - 20230	\$1,458	\$1,264	\$1,289	\$1,626	\$1,128	\$1,228	\$977	\$1,062	\$1,084	\$841	0	-	0.00
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955	\$1,492	\$1,318	\$1,297	\$1,565	\$1,282	\$1,181	\$1,082	\$1,166	\$1,103	\$938	0	6168	0.000
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY - 21253	\$1,586	\$1,398	\$1,413	\$1,646	\$1,246	\$1,249	\$1,244	\$1,158	\$1,228	\$992	5	45552	0.011
SECURA INSURANCE, A MUTUAL COMPANY - 22543	\$1,706	\$1,475	\$1,438	\$1,891	\$1,381	\$1,614	\$1,337	\$1,306	\$1,387	\$1,125	0	-	0.00
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756	\$1,744	\$1,416	\$1,418	\$1,704	\$1,485	\$1,264	\$1,172	\$1,388	\$1,252	\$1,125	0	1147	0.000
AMSHIELD INSURANCE COMPANY - 15590	\$1,777	\$1,671	\$1,671	\$1,915	\$1,595	\$1,465	\$1,212	\$1,241	\$1,311	\$1,123	6	9557	0.063
SECURA SUPREME INSURANCE COMPANY - 10239	\$1,936	\$1,665	\$1,620	\$2,147	\$1,552	\$1,825	\$1,490	\$1,457	\$1,557	\$1,248	0	1860	0.000
COAST NATIONAL INSURANCE COMPANY - 25089	\$1,949	\$1,466	\$1,498	\$1,958	\$1,487	\$1,297	\$1,129	\$1,471	\$1,332	\$1,002	29	84044	0.035

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.

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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			
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259	\$1,955	\$1,694	\$1,631	\$2,099	\$1,570	\$1,662	\$1,088	\$1,423	\$1,476	\$1,161	1	1654	0.060
Main Street America Protection Insurance Company - 13026	\$1,978	\$1,751	\$1,874	\$2,063	\$1,742	\$1,777	\$1,657	\$1,493	\$1,589	\$1,527	1	3302	0.030
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY - 25127	\$1,978	\$1,668	\$1,695	\$2,037	\$1,533	\$1,518	\$1,264	\$1,459	\$1,447	\$1,238	5	6528	0.077
HORACE MANN INSURANCE COMPANY - 22578	\$2,000	\$1,645	\$1,689	\$1,989	\$1,635	\$1,513	\$1,284	\$1,407	\$1,450	\$1,234	0	5297	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	205	0.000
TEACHERS INSURANCE COMPANY - 22683	\$2,023	\$1,635	\$1,639	\$1,986	\$1,715	\$1,478	\$1,370	\$1,618	\$1,469	\$1,306	0	185	0.000
WESTERN AGRICULTURAL INSURANCE COMPANY - 27871	\$2,032	\$1,779	\$1,822	\$2,304	\$1,685	\$1,573	\$1,294	\$1,363	\$1,466	\$1,220	0	5000	0.000
BADGER MUTUAL INSURANCE COMPANY - 13420	\$2,039	\$1,958	\$1,732	\$2,174	\$1,571	\$1,670	\$1,449	\$1,272	\$1,272	\$1,272	0	3055	0.000
AMERICAN FAMILY INSURANCE COMPANY - 10386	\$2,087	\$1,700	\$1,714	\$2,010	\$1,584	\$1,358	\$1,278	\$1,122	\$1,377	\$1,043	4	98196	0.004
NETHERLANDS INSURANCE COMPANY, THE - 24171	\$2,088	\$1,494	\$1,614	\$2,094	\$1,620	\$2,088	\$2,094	\$2,094	\$1,596	\$2,094	0	2000	0.000
NATIONAL GENERAL INSURANCE COMPANY - 23728	\$2,179	\$1,868	\$1,777	\$2,228	\$1,919	\$1,774	\$1,676	\$2,201	\$1,713	\$1,547	2	8462	0.024
ELECTRIC INSURANCE COMPANY - 21261	\$2,249	\$1,945	\$1,897	\$2,619	\$1,780	\$2,190	\$1,639	\$1,697	\$1,842	\$1,270	0	4580	0.000
STILLWATER INSURANCE COMPANY - 25180	\$2,260	\$1,805	\$1,755	\$2,235	\$1,930	\$1,777	\$1,504	\$1,808	\$1,544	\$1,490	1	1721	0.058
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178	\$2,308	\$1,978	\$2,014	\$2,707	\$2,060	\$1,691	\$1,591	\$1,721	\$1,823	\$1,352	82	1029226	0.008
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210	\$2,320	\$2,032	\$2,019	\$2,356	\$1,834	\$1,715	\$1,486	\$2,003	\$1,747	\$1,362	7	29818	0.023
American Family Connect Property and Casualty Insurance Company - 29068	\$2,411	\$1,840	\$1,770	\$3,085	\$1,643	\$2,077	\$1,537	\$1,466	\$1,661	\$1,103	1	23087	0.004
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761	\$2,454	\$1,753	\$2,097	\$2,701	\$1,750	\$1,939	\$1,464	\$1,604	\$1,493	\$1,351	0	8852	0.000
AUTO-OWNERS INSURANCE COMPANY - 18988	\$2,461	\$2,305	\$2,375	\$2,758	\$2,177	\$1,906	\$1,656	\$2,569	\$1,819	\$1,533	5	35000	0.014
Amica Property and Casualty Insurance Company - 12287	\$2,565	\$2,244	\$2,100	\$2,545	\$2,112	\$2,004	\$1,656	\$1,763	\$1,765	\$1,765	0	226	0.000
NATIONWIDE INSURANCE COMPANY OF AMERICA - 25453	\$2,592	\$2,047	\$2,206	\$2,632	\$1,750	\$1,778	\$1,434	\$1,590	\$1,481	\$1,541	3	9953	0.030
AMICA MUTUAL INSURANCE COMPANY - 19976	\$2,593	\$2,267	\$2,122	\$2,555	\$2,104	\$1,997	\$1,650	\$1,763	\$1,759	\$1,760	3	10753	0.028
COUNTRY CASUALTY INSURANCE COMPANY - 20982	\$2,612	\$2,481	\$2,454	\$2,934	\$2,484	\$2,192	\$1,692	\$2,021	\$2,204	\$1,649	0	-	0.00
ACUITY, A MUTUAL INSURANCE COMPANY - 14184	\$2,628	\$2,541	\$2,523	\$2,718	\$2,436	\$2,409	\$2,315	\$2,302	\$2,128	\$2,101	0	3920	0.000
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773	\$2,673	\$2,349	\$2,402	\$3,025	\$2,220	\$2,062	\$1,702	\$1,773	\$1,920	\$1,602	0	15895	0.000
OWNERS INSURANCE COMPANY - 32700	\$2,721	\$2,548	\$2,625	\$3,050	\$2,407	\$2,107	\$1,831	\$2,841	\$2,011	\$1,695	1	8744	0.011
INFINITY SAFEGUARD INSURANCE COMPANY - 16802	\$2,753	\$2,909	\$2,409	\$3,385	\$2,103	\$2,227	\$2,311	\$2,454	\$2,363	\$2,014	13	25129	0.052
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE - 12873	\$2,761	\$2,342	\$2,674	\$2,835	\$2,445	\$2,520	\$1,819	\$2,089	\$2,008	\$1,901	0	-	0.00
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939	\$2,814	\$2,545	\$2,545	\$3,002	\$2,371	\$2,371	\$2,045	\$2,272	\$2,142	\$2,272	0	950	0.000
SAFECO INSURANCE COMPANY OF AMERICA - 24740	\$2,872	\$2,397	\$2,444	\$2,942	\$2,185	\$2,110	\$1,729	\$2,016	\$2,093	\$1,690	19	82252	0.023
COUNTRY MUTUAL INSURANCE COMPANY - 20990	\$2,905	\$2,774	\$2,748	\$3,255	\$2,713	\$2,357	\$1,864	\$2,147	\$2,362	\$1,821	0	1053	0.000
STATE FARM FIRE AND CASUALTY COMPANY - 25143	\$2,940	\$2,532	\$2,574	\$3,443	\$2,629	\$2,164	\$2,034	\$2,194	\$2,335	\$1,744	4	41645	0.010
SAFE AUTO INSURANCE COMPANY - 25405	\$2,940	\$2,695	\$2,409	\$3,021	\$2,420	\$2,165	\$1,940	\$2,088	\$2,001	\$1,611	2	6133	0.033

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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			
MIDVALE INDEMNITY COMPANY - 27138	\$2,949	\$2,437	\$2,429	\$2,793	\$2,245	\$1,943	\$1,822	\$1,576	\$1,981	\$1,506	0	3040	0.000
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	672	0.000
ALPHA PROPERTY & CASUALTY INSURANCE COMPANY - 38156	\$2,994	\$2,191	\$2,036	\$3,277	\$2,322	\$1,817	\$1,586	\$1,758	\$1,502	\$1,498	13	32841	0.040
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942	\$3,034	\$3,071	\$2,548	\$2,337	\$1,621	\$2,688	\$2,100	\$1,857	\$2,068	\$1,850	1	706	0.142
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401	\$3,095	\$3,130	\$2,592	\$2,375	\$1,645	\$2,734	\$2,136	\$1,886	\$2,109	\$1,874	2	6905	0.029
PHARMACISTS MUTUAL INSURANCE COMPANY - 13714	\$3,137	\$2,904	\$2,628	\$3,714	\$2,514	\$2,776	\$2,184	\$2,103	\$2,103	\$2,103	0	365	0.000
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072	\$3,138	\$2,640	\$2,864	\$3,481	\$2,628	\$2,372	\$1,835	\$1,936	\$2,128	\$1,936	1	7370	0.014
PEKIN INSURANCE COMPANY - 24228	\$3,167	\$2,855	\$2,697	\$4,191	\$2,463	\$2,250	\$2,087	\$2,491	\$2,559	\$1,743	1	13539	0.007
HARTFORD CASUALTY INSURANCE COMPANY - 29424	\$3,239	\$2,514	\$2,634	\$3,199	\$2,286	\$2,315	\$1,995	\$1,912	\$2,085	\$2,117	2	464	0.431
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688	\$3,302	\$2,784	\$2,840	\$3,506	\$2,538	\$2,407	\$2,272	\$2,258	\$2,217	\$1,976	32	181469	0.018
METROMILE INSURANCE COMPANY - 16187	\$3,552	\$3,135	\$3,033	\$3,714	\$2,935	\$2,062	\$1,980	\$1,965	\$1,954	\$1,772	4	8917	0.045
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY - 12484	\$3,768	\$3,084	\$2,998	\$4,375	\$2,711	\$3,768	\$2,132	\$2,201	\$2,994	\$2,000	16	67183	0.024
INFINITY CASUALTY INSURANCE COMPANY - 21792	\$3,781	\$4,005	\$3,481	\$4,731	\$2,888	\$2,997	\$2,949	\$3,266	\$3,175	\$2,656	6	18879	0.032
MENDOTA INSURANCE COMPANY - 33650	\$3,968	\$3,211	\$2,875	\$3,801	\$2,728	\$2,602	\$2,426	\$1,988	\$1,594	\$1,384	4	8262	0.048
INTEGON NATIONAL INSURANCE COMPANY - 29742	\$4,137	\$3,265	\$3,512	\$4,309	\$3,140	\$2,994	\$2,448	\$3,747	\$2,837	\$2,548	1	239	0.418
LIBERTY MUTUAL INSURANCE COMPANY - 23043	\$4,183	\$3,423	\$3,328	\$4,857	\$3,099	\$4,183	\$2,366	\$2,443	\$3,323	\$2,220	5	1043	0.479
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	1079	0.000
UNITRIN SAFEGUARD INSURANCE COMPANY - 40703	\$4,543	\$4,117	\$4,349	\$4,720	\$4,035	\$3,329	\$3,378	\$3,135	\$3,771	\$2,765	2	2826	0.071
TWIN CITY FIRE INSURANCE COMPANY - 29459	\$4,724	\$3,977	\$3,823	\$5,251	\$3,909	\$3,593	\$3,032	\$3,066	\$3,426	\$2,636	0	3524	0.000
ALLSTATE INDEMNITY COMPANY - 19240	\$4,927	\$4,309	\$4,793	\$5,181	\$4,305	\$4,381	\$3,991	\$3,976	\$3,950	\$3,950	2	-	0.00
FARMERS INSURANCE COMPANY OF ARIZONA - 21598	\$5,332	\$5,113	\$5,015	\$6,181	\$4,649	\$4,094	\$3,338	\$3,517	\$3,568	\$3,195	17	155744	0.011
ECONOMY PREMIER ASSURANCE COMPANY - 40649	\$5,696	\$4,944	\$4,792	\$5,974	\$4,361	\$3,332	\$3,434	\$3,180	\$3,424	\$2,784	0	19416	0.000
ECONOMY PREFERRED INSURANCE COMPANY - 38067	\$5,824	\$4,815	\$4,770	\$6,775	\$3,381	\$4,496	\$4,558	\$4,485	\$3,333	\$3,516	0	3582	0.000
COMMONWEALTH CASUALTY COMPANY - 13930	\$5,922	\$4,471	\$5,042	\$6,693	\$3,917	\$3,471	\$2,771	\$3,030	\$2,555	\$2,977	31	40948	0.076
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE CO. - 34339	\$6,053	\$4,766	\$5,035	\$5,574	\$4,449	\$4,641	\$4,387	\$4,053	\$4,391	\$4,053	4	9249	0.043

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, 2022										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	13431	0.000
METROPOLITAN CASUALTY INSURANCE COMPANY - 40169	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	1	3242	0.031
LOYA INSURANCE COMPANY - 11198	\$816	\$918	\$762	\$816	\$710	\$550	\$614	\$550	\$550	\$710	2	2124	0.094
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941	\$1,071	\$964	\$967	\$1,115	\$882	\$867	\$886	\$820	\$850	\$696	9	75054	0.012
Hartford Insurance Company of the Southeast - 38261	\$1,091	\$1,187	\$1,203	\$1,091	\$1,116	\$1,018	\$1,091	\$876	\$998	\$858	1	-	0.00
USAA GENERAL INDEMNITY COMPANY - 18600	\$1,099	\$983	\$991	\$1,147	\$892	\$881	\$879	\$813	\$862	\$699	11	68284	0.016
GEICO SECURE INSURANCE COMPANY - 14137	\$1,109	\$947	\$909	\$1,260	\$804	\$795	\$775	\$687	\$728	\$666	1	100985	0.001
USAA CASUALTY INSURANCE COMPANY - 25968	\$1,154	\$1,039	\$1,040	\$1,212	\$940	\$925	\$939	\$869	\$916	\$743	21	78282	0.027
CENTRAL MUTUAL INSURANCE COMPANY - 20230	\$1,172	\$1,014	\$1,030	\$1,280	\$903	\$1,020	\$806	\$893	\$896	\$692	0	-	0.00
YOUNG AMERICA INSURANCE COMPANY - 27090	\$1,186	\$976	\$1,036	\$1,186	\$976	\$838	\$838	\$838	\$838	\$838	5	4503	0.111
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693	\$1,239	\$1,043	\$1,000	\$1,248	\$930	\$828	\$674	\$1,010	\$742	\$884	0	2420	0.000
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955	\$1,244	\$1,099	\$1,080	\$1,306	\$1,069	\$994	\$914	\$995	\$927	\$791	0	6168	0.000
CSAA AFFINITY INSURANCE COMPANY - 11681	\$1,247	\$1,069	\$1,177	\$1,329	\$1,034	\$927	\$861	\$1,052	\$941	\$783	0	342	0.000
CSAA GENERAL INSURANCE COMPANY - 37770	\$1,355	\$1,161	\$1,277	\$1,443	\$1,123	\$1,005	\$936	\$1,141	\$1,026	\$847	9	68668	0.013
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY - 25127	\$1,361	\$1,143	\$1,161	\$1,417	\$1,067	\$1,099	\$900	\$1,049	\$1,007	\$903	5	6528	0.077
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY - 21253	\$1,380	\$1,221	\$1,235	\$1,437	\$1,097	\$1,097	\$1,094	\$1,021	\$1,078	\$871	5	45552	0.011
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756	\$1,450	\$1,171	\$1,174	\$1,408	\$1,236	\$1,048	\$985	\$1,162	\$1,040	\$937	0	1147	0.000
SECURA INSURANCE, A MUTUAL COMPANY - 22543	\$1,460	\$1,272	\$1,237	\$1,613	\$1,186	\$1,370	\$1,165	\$1,147	\$1,198	\$982	0	-	0.00
COAST NATIONAL INSURANCE COMPANY - 25089	\$1,506	\$1,156	\$1,159	\$1,515	\$1,191	\$1,055	\$929	\$1,188	\$1,053	\$807	29	84044	0.035
NETHERLANDS INSURANCE COMPANY, THE - 24171	\$1,566	\$1,182	\$1,227	\$1,566	\$1,266	\$1,566	\$1,566	\$1,530	\$1,191	\$1,566	0	2000	0.000
AMSHIELD INSURANCE COMPANY - 15590	\$1,600	\$1,512	\$1,512	\$1,709	\$1,425	\$1,315	\$1,094	\$1,115	\$1,171	\$1,012	6	9557	0.063
HORACE MANN INSURANCE COMPANY - 22578	\$1,606	\$1,324	\$1,358	\$1,585	\$1,315	\$1,216	\$1,051	\$1,137	\$1,165	\$997	0	5297	0.000
INFINITY SAFEGUARD INSURANCE COMPANY - 16802	\$1,608	\$1,957	\$1,571	\$2,201	\$1,406	\$1,492	\$1,604	\$1,659	\$1,602	\$1,386	13	25129	0.052
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178	\$1,625	\$1,388	\$1,418	\$1,906	\$1,451	\$1,193	\$1,135	\$1,221	\$1,283	\$953	82	1029226	0.008
NATIONAL GENERAL INSURANCE COMPANY - 23728	\$1,632	\$1,467	\$1,396	\$1,664	\$1,466	\$1,419	\$1,347	\$1,686	\$1,358	\$1,240	2	8462	0.024
SECURA SUPREME INSURANCE COMPANY - 10239	\$1,665	\$1,436	\$1,394	\$1,828	\$1,333	\$1,548	\$1,302	\$1,279	\$1,348	\$1,093	0	1860	0.000
TEACHERS INSURANCE COMPANY - 22683	\$1,674	\$1,348	\$1,352	\$1,634	\$1,423	\$1,222	\$1,150	\$1,351	\$1,215	\$1,085	0	185	0.000
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210	\$1,695	\$1,499	\$1,500	\$1,707	\$1,372	\$1,285	\$1,131	\$1,466	\$1,280	\$1,040	7	29818	0.023
Main Street America Protection Insurance Company - 13026	\$1,710	\$1,538	\$1,620	\$1,757	\$1,524	\$1,549	\$1,461	\$1,345	\$1,416	\$1,367	1	3302	0.030
BADGER MUTUAL INSURANCE COMPANY - 13420	\$1,720	\$1,747	\$1,540	\$1,953	\$1,394	\$1,500	\$1,295	\$1,128	\$1,128	\$1,128	0	3055	0.000
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259	\$1,773	\$1,540	\$1,491	\$1,901	\$1,434	\$1,510	\$1,000	\$1,305	\$1,354	\$1,064	1	1654	0.060
ELECTRIC INSURANCE COMPANY - 21261	\$1,788	\$1,551	\$1,514	\$2,073	\$1,416	\$1,744	\$1,318	\$1,370	\$1,471	\$1,017	0	4580	0.000

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Name of Insurer - NAIC#	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
WESTERN AGRICULTURAL INSURANCE COMPANY - 27871	\$1,802	\$1,582	\$1,615	\$2,045	\$1,500	\$1,400	\$1,157	\$1,231	\$1,304	\$1,089	0	5000	0.000
ANCHOR GENERAL INSURANCE COMPANY - 40010	\$1,870	\$1,550	\$1,530	\$2,093	\$1,454	\$1,283	\$1,100	\$1,204	\$962	\$860	1	1399	0.071
STILLWATER INSURANCE COMPANY - 25180	\$1,876	\$1,511	\$1,467	\$1,860	\$1,617	\$1,484	\$1,259	\$1,509	\$1,292	\$1,256	1	1721	0.058
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	205	0.000
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE - 12873	\$1,919	\$1,618	\$1,874	\$1,973	\$1,705	\$1,810	\$1,297	\$1,494	\$1,417	\$1,348	0	-	0.00
Falcon Insurance Company - 14254	\$1,960	\$1,535	\$1,446	\$1,840	\$1,394	\$1,258	\$1,092	\$1,265	\$983	\$932	10	12263	0.082
American Family Connect Property and Casualty Insurance Company - 29068	\$1,970	\$1,504	\$1,456	\$2,489	\$1,358	\$1,713	\$1,308	\$1,263	\$1,377	\$957	1	23087	0.004
ALPHA PROPERTY & CASUALTY INSURANCE COMPANY - 38156	\$1,974	\$1,493	\$1,379	\$2,150	\$1,595	\$1,237	\$1,104	\$1,214	\$1,022	\$1,032	13	32841	0.040
AMERICAN FAMILY INSURANCE COMPANY - 10386	\$1,976	\$1,632	\$1,641	\$1,907	\$1,513	\$1,312	\$1,235	\$1,100	\$1,318	\$1,022	4	98196	0.004
EQUITY INSURANCE COMPANY - 28746	\$2,013	\$1,587	\$1,541	\$1,887	\$1,652	\$1,336	\$1,184	\$1,486	\$1,053	\$1,005	5	15379	0.033
AUTO-OWNERS INSURANCE COMPANY - 18988	\$2,059	\$1,936	\$1,990	\$2,308	\$1,833	\$1,601	\$1,400	\$2,164	\$1,531	\$1,296	5	35000	0.014
STATE FARM FIRE AND CASUALTY COMPANY - 25143	\$2,084	\$1,789	\$1,826	\$2,439	\$1,865	\$1,539	\$1,462	\$1,565	\$1,654	\$1,240	4	41645	0.010
COUNTRY CASUALTY INSURANCE COMPANY - 20982	\$2,128	\$2,014	\$1,990	\$2,402	\$2,026	\$1,787	\$1,391	\$1,647	\$1,810	\$1,356	0	-	0.00
SAFEMART INSURANCE COMPANY - 12521	\$2,139	\$1,820	\$1,666	\$2,153	\$1,686	\$1,389	\$1,119	\$1,253	\$988	\$1,093	7	78941	0.009
INFINITY CASUALTY INSURANCE COMPANY - 21792	\$2,188	\$2,365	\$2,020	\$2,687	\$1,690	\$1,751	\$1,765	\$1,911	\$1,873	\$1,586	6	18879	0.032
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939	\$2,204	\$2,000	\$2,000	\$2,340	\$1,868	\$1,868	\$1,625	\$1,792	\$1,697	\$1,792	0	950	0.000
PHARMACISTS MUTUAL INSURANCE COMPANY - 13714	\$2,226	\$2,093	\$1,886	\$2,641	\$1,847	\$2,004	\$1,655	\$1,579	\$1,579	\$1,579	0	365	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	672	0.000
OWNERS INSURANCE COMPANY - 32700	\$2,277	\$2,140	\$2,201	\$2,552	\$2,027	\$1,770	\$1,548	\$2,393	\$1,692	\$1,432	1	8744	0.011
SAFECO INSURANCE COMPANY OF AMERICA - 24740	\$2,296	\$1,945	\$1,988	\$2,359	\$1,788	\$2,722	\$1,463	\$1,658	\$1,674	\$1,426	19	82252	0.023
ACUITY, A MUTUAL INSURANCE COMPANY - 14184	\$2,348	\$2,284	\$2,212	\$2,396	\$2,115	\$2,125	\$2,031	\$2,005	\$1,868	\$1,844	0	3920	0.000
COUNTRY MUTUAL INSURANCE COMPANY - 20990	\$2,355	\$2,247	\$2,224	\$2,646	\$2,209	\$1,919	\$1,527	\$1,747	\$1,938	\$1,495	0	1053	0.000
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773	\$2,357	\$2,076	\$2,117	\$2,669	\$1,965	\$1,823	\$1,511	\$1,588	\$1,695	\$1,419	0	15895	0.000
NATIONWIDE INSURANCE COMPANY OF AMERICA - 25453	\$2,402	\$1,902	\$2,049	\$2,429	\$1,626	\$1,660	\$1,365	\$1,492	\$1,377	\$1,444	3	9953	0.030
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942	\$2,471	\$2,503	\$2,085	\$1,929	\$1,337	\$2,219	\$1,726	\$1,534	\$1,682	\$1,525	1	706	0.142
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761	\$2,486	\$1,748	\$2,124	\$2,764	\$1,761	\$1,944	\$1,456	\$1,585	\$1,496	\$1,353	0	8852	0.000
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401	\$2,516	\$2,545	\$2,120	\$1,957	\$1,353	\$2,253	\$1,751	\$1,555	\$1,712	\$1,543	2	6905	0.029
PEKIN INSURANCE COMPANY - 24228	\$2,555	\$2,332	\$2,205	\$3,235	\$2,019	\$1,838	\$1,738	\$1,995	\$2,050	\$1,450	1	13539	0.007
HARTFORD CASUALTY INSURANCE COMPANY - 29424	\$2,613	\$2,031	\$2,121	\$2,574	\$1,835	\$1,862	\$1,623	\$1,551	\$1,692	\$1,719	2	464	0.431
MIDVALE INDEMNITY COMPANY - 27138	\$2,622	\$2,201	\$2,193	\$2,501	\$2,025	\$1,779	\$1,675	\$1,475	\$1,790	\$1,407	0	3040	0.000
SAFE AUTO INSURANCE COMPANY - 25405	\$2,752	\$2,526	\$2,259	\$2,823	\$2,265	\$2,027	\$1,818	\$1,956	\$1,876	\$1,513	2	6133	0.033
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805	\$2,755	\$2,102	\$2,279	\$2,976	\$1,916	\$1,747	\$1,753	\$1,691	\$1,452	\$1,408	6	38635	0.016

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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			
INTEGON NATIONAL INSURANCE COMPANY - 29742	\$2,824	\$2,229	\$2,398	\$2,942	\$2,144	\$2,044	\$1,671	\$2,558	\$1,937	\$1,739	1	239	0.418
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688	\$2,857	\$2,463	\$2,481	\$3,018	\$2,239	\$2,133	\$2,023	\$2,037	\$1,972	\$1,775	32	181469	0.018
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY - 12484	\$2,952	\$2,519	\$2,491	\$3,522	\$2,230	\$2,952	\$1,852	\$1,806	\$2,473	\$1,662	16	67183	0.024
AMERICAN ACCESS CASUALTY COMPANY - 10730	\$3,003	\$2,332	\$1,569	\$2,180	\$2,310	\$2,119	\$1,950	\$1,218	\$1,146	\$1,430	6	18298	0.033
COMMONWEALTH CASUALTY COMPANY - 13930	\$3,008	\$2,303	\$2,552	\$3,400	\$2,030	\$1,803	\$1,449	\$1,589	\$1,349	\$1,559	31	40948	0.076
STAR CASUALTY INSURANCE COMPANY - 32387	\$3,095	\$2,424	\$1,770	\$1,843	\$2,610	\$2,110	\$1,946	\$1,502	\$1,351	\$1,435	0	905	0.000
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072	\$3,110	\$2,682	\$2,871	\$3,484	\$2,630	\$2,388	\$1,909	\$1,986	\$2,192	\$1,986	1	7370	0.014
PERMANENT GENERAL ASSURANCE CORPORATION OF OHIO - 22906	\$3,259	\$2,753	\$3,081	\$3,512	\$2,638	\$2,387	\$1,707	\$2,034	\$2,229	\$1,708	0	351	0.000
TWIN CITY FIRE INSURANCE COMPANY - 29459	\$3,269	\$2,784	\$2,665	\$3,579	\$2,746	\$2,453	\$2,181	\$2,187	\$2,398	\$1,872	0	3524	0.000
LIBERTY MUTUAL INSURANCE COMPANY - 23043	\$3,276	\$2,797	\$2,765	\$3,909	\$2,475	\$3,276	\$2,056	\$2,005	\$2,745	\$1,844	5	1043	0.479
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	1079	0.000
UNITED INSURANCE COMPANY INC. - 12256	\$3,356	\$2,610	\$2,590	\$3,063	\$2,256	\$3,051	\$2,058	\$2,491	\$2,645	\$1,597	8	38595	0.021
MENDOTA INSURANCE COMPANY - 33650	\$3,357	\$2,726	\$2,466	\$3,227	\$2,306	\$2,202	\$2,064	\$1,697	\$1,364	\$1,183	4	8262	0.048
UNITRIN SAFEGUARD INSURANCE COMPANY - 40703	\$3,395	\$3,011	\$3,233	\$3,668	\$3,060	\$2,418	\$2,611	\$2,318	\$2,777	\$2,059	2	2826	0.071
ASSURANCEAMERICA INSURANCE COMPANY - 11558	\$3,529	\$3,350	\$2,992	\$3,661	\$2,999	\$2,283	\$2,122	\$1,750	\$1,709	\$1,756	8	18235	0.044
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS - 43494	\$3,635	\$3,017	\$2,879	\$3,601	\$2,994	\$2,250	\$2,491	\$1,943	\$1,738	\$1,888	6	21634	0.028
METROMILE INSURANCE COMPANY - 16187	\$3,636	\$3,200	\$3,119	\$3,866	\$2,955	\$2,064	\$1,963	\$1,986	\$1,994	\$1,738	4	8917	0.045
ALLSTATE INDEMNITY COMPANY - 19240	\$3,885	\$3,437	\$3,814	\$4,084	\$3,414	\$3,478	\$3,178	\$3,159	\$3,139	\$3,139	2	-	0.00
ECONOMY PREFERRED INSURANCE COMPANY - 38067	\$4,306	\$3,568	\$3,453	\$4,998	\$2,559	\$3,336	\$3,351	\$3,306	\$2,465	\$2,567	0	3582	0.000
Amica Property and Casualty Insurance Company - 12287	\$4,319	\$3,744	\$3,556	\$4,275	\$3,570	\$3,405	\$2,878	\$3,076	\$3,032	\$3,036	0	226	0.000
AMICA MUTUAL INSURANCE COMPANY - 19976	\$4,368	\$3,787	\$3,595	\$4,290	\$3,558	\$3,394	\$2,869	\$3,079	\$3,021	\$3,025	3	10753	0.028
MGA INSURANCE COMPANY, INC. - 40150	\$4,374	\$3,118	\$4,216	\$5,835	\$3,207	\$2,581	\$2,249	\$2,175	\$2,411	\$1,954	4	11951	0.033
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE CO. - 34339	\$4,631	\$3,728	\$3,905	\$4,315	\$3,515	\$3,611	\$3,440	\$3,167	\$3,416	\$3,167	4	9249	0.043
FARMERS INSURANCE COMPANY OF ARIZONA - 21598	\$4,876	\$4,591	\$4,564	\$5,432	\$4,362	\$3,673	\$3,138	\$3,361	\$3,237	\$2,976	17	155744	0.011
ECONOMY PREMIER ASSURANCE COMPANY - 40649	\$5,775	\$4,984	\$4,823	\$6,114	\$4,248	\$3,329	\$3,329	\$3,092	\$3,366	\$2,716	0	19416	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.

	Premiums shown are six-month premiums as of March 1, 2022										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	13431	0.000
Falcon Insurance Company - 14254	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	10	12263	0.082
LOYA INSURANCE COMPANY - 11198	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	2	2124	0.094
STAR CASUALTY INSURANCE COMPANY - 32387	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	0	905	0.000
AMERICAN ACCESS CASUALTY COMPANY - 10730	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	6	18298	0.033
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS - 43494	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	6	21634	0.028
UNITED INSURANCE COMPANY INC. - 12256	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	8	38595	0.021
ASSURANCEAMERICA INSURANCE COMPANY - 11558	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	8	18235	0.044
METROPOLITAN CASUALTY INSURANCE COMPANY - 40169	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	1	3242	0.031
YOUNG AMERICA INSURANCE COMPANY - 27090	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	5	4503	0.111
MGA INSURANCE COMPANY, INC. - 40150	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	4	11951	0.033
PERMANENT GENERAL ASSURANCE CORPORATION OF OHIO - 22906	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	0	351	0.000
SAFeway INSURANCE COMPANY - 12521	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	7	78941	0.009
EQUITY INSURANCE COMPANY - 28746	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	5	15379	0.033
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	6	38635	0.016
ANCHOR GENERAL INSURANCE COMPANY - 40010	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	1	1399	0.071
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941	\$1,129	\$1,012	\$1,016	\$1,172	\$911	\$901	\$911	\$841	\$889	\$722	9	75054	0.012
Hartford Insurance Company of the Southeast - 38261	\$1,136	\$1,234	\$1,264	\$1,136	\$1,168	\$1,060	\$1,136	\$894	\$1,029	\$877	1	-	0.00
USAA GENERAL INDEMNITY COMPANY - 18600	\$1,173	\$1,044	\$1,053	\$1,219	\$932	\$927	\$917	\$843	\$911	\$734	11	68284	0.016
USAA CASUALTY INSURANCE COMPANY - 25968	\$1,211	\$1,086	\$1,087	\$1,268	\$968	\$957	\$962	\$887	\$953	\$768	21	78282	0.027
CSAA AFFINITY INSURANCE COMPANY - 11681	\$1,282	\$1,067	\$1,175	\$1,370	\$1,024	\$923	\$843	\$1,055	\$949	\$778	0	342	0.000
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955	\$1,307	\$1,153	\$1,137	\$1,374	\$1,118	\$1,030	\$936	\$1,010	\$960	\$815	0	6168	0.000
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693	\$1,379	\$1,163	\$1,112	\$1,400	\$1,032	\$907	\$736	\$1,096	\$820	\$958	0	2420	0.000
GEICO SECURE INSURANCE COMPANY - 14137	\$1,388	\$1,159	\$1,113	\$1,630	\$944	\$981	\$898	\$787	\$897	\$795	1	100985	0.001
CSAA GENERAL INSURANCE COMPANY - 37770	\$1,394	\$1,160	\$1,278	\$1,488	\$1,116	\$1,000	\$916	\$1,148	\$1,036	\$840	9	68668	0.013
CENTRAL MUTUAL INSURANCE COMPANY - 20230	\$1,458	\$1,264	\$1,289	\$1,626	\$1,128	\$1,228	\$977	\$1,062	\$1,084	\$841	0	-	0.00
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY - 21253	\$1,471	\$1,295	\$1,311	\$1,525	\$1,146	\$1,150	\$1,137	\$1,056	\$1,139	\$913	5	45552	0.011
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756	\$1,565	\$1,271	\$1,273	\$1,525	\$1,333	\$1,131	\$1,054	\$1,240	\$1,120	\$1,009	0	1147	0.000
SECURA INSURANCE, A MUTUAL COMPANY - 22543	\$1,569	\$1,364	\$1,327	\$1,731	\$1,274	\$1,476	\$1,243	\$1,221	\$1,285	\$1,051	0	-	0.00
COAST NATIONAL INSURANCE COMPANY - 25089	\$1,697	\$1,276	\$1,306	\$1,706	\$1,298	\$1,136	\$988	\$1,286	\$1,156	\$875	29	84044	0.035
NATIONAL GENERAL INSURANCE COMPANY - 23728	\$1,719	\$1,462	\$1,473	\$1,759	\$1,490	\$1,438	\$1,347	\$1,707	\$1,393	\$1,260	2	8462	0.024
AMSHIELD INSURANCE COMPANY - 15590	\$1,722	\$1,609	\$1,609	\$1,840	\$1,530	\$1,418	\$1,156	\$1,182	\$1,247	\$1,073	6	9557	0.063

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, 2022										Complaint Ratio (CR)		
Name of Insurer - NAIC#	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
HORACE MANN INSURANCE COMPANY - 22578	\$1,769	\$1,456	\$1,496	\$1,752	\$1,445	\$1,337	\$1,142	\$1,241	\$1,280	\$1,092	0	5297	0.000
SECURA SUPREME INSURANCE COMPANY - 10239	\$1,775	\$1,536	\$1,493	\$1,961	\$1,428	\$1,665	\$1,383	\$1,357	\$1,439	\$1,163	0	1860	0.000
TEACHERS INSURANCE COMPANY - 22683	\$1,809	\$1,463	\$1,467	\$1,771	\$1,535	\$1,318	\$1,227	\$1,441	\$1,309	\$1,167	0	185	0.000
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY - 25127	\$1,822	\$1,534	\$1,557	\$1,875	\$1,408	\$1,393	\$1,161	\$1,339	\$1,330	\$1,137	5	6528	0.077
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210	\$1,883	\$1,667	\$1,650	\$1,921	\$1,486	\$1,378	\$1,193	\$1,605	\$1,409	\$1,107	7	29818	0.023
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178	\$1,924	\$1,650	\$1,679	\$2,254	\$1,713	\$1,408	\$1,320	\$1,432	\$1,520	\$1,128	82	1029226	0.008
Main Street America Protection Insurance Company - 13026	\$1,925	\$1,697	\$1,834	\$2,025	\$1,696	\$1,729	\$1,607	\$1,441	\$1,536	\$1,474	1	3302	0.030
WESTERN AGRICULTURAL INSURANCE COMPANY - 27871	\$1,994	\$1,740	\$1,785	\$2,261	\$1,649	\$1,545	\$1,265	\$1,337	\$1,439	\$1,195	0	5000	0.000
NETHERLANDS INSURANCE COMPANY, THE - 24171	\$1,995	\$1,404	\$1,542	\$1,995	\$1,524	\$1,995	\$1,995	\$1,995	\$1,530	\$1,995	0	2000	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	205	0.000
AMERICAN FAMILY INSURANCE COMPANY - 10386	\$2,010	\$1,643	\$1,656	\$1,938	\$1,522	\$1,313	\$1,235	\$1,074	\$1,315	\$1,001	4	98196	0.004
ELECTRIC INSURANCE COMPANY - 21261	\$2,033	\$1,756	\$1,711	\$2,369	\$1,607	\$1,973	\$1,465	\$1,515	\$1,659	\$1,138	0	4580	0.000
BADGER MUTUAL INSURANCE COMPANY - 13420	\$2,039	\$1,958	\$1,732	\$2,174	\$1,571	\$1,670	\$1,449	\$1,272	\$1,272	\$1,272	0	3055	0.000
STILLWATER INSURANCE COMPANY - 25180	\$2,049	\$1,638	\$1,594	\$2,025	\$1,749	\$1,608	\$1,363	\$1,637	\$1,400	\$1,349	1	1721	0.058
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259	\$2,078	\$1,805	\$1,737	\$2,231	\$1,675	\$1,759	\$1,150	\$1,489	\$1,562	\$1,228	1	1654	0.060
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761	\$2,227	\$1,587	\$1,905	\$2,466	\$1,587	\$1,756	\$1,318	\$1,443	\$1,351	\$1,223	0	8852	0.000
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE - 12873	\$2,238	\$1,903	\$2,168	\$2,298	\$1,978	\$2,039	\$1,474	\$1,693	\$1,627	\$1,541	0	-	0.00
AUTO-OWNERS INSURANCE COMPANY - 18988	\$2,297	\$2,152	\$2,217	\$2,572	\$2,032	\$1,781	\$1,547	\$2,393	\$1,699	\$1,434	5	35000	0.014
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939	\$2,302	\$2,083	\$2,083	\$2,458	\$1,941	\$1,941	\$1,675	\$1,860	\$1,754	\$1,860	0	950	0.000
ACUITY, A MUTUAL INSURANCE COMPANY - 14184	\$2,322	\$2,056	\$2,187	\$2,409	\$2,008	\$2,089	\$1,985	\$1,962	\$1,832	\$1,806	0	3920	0.000
Amica Property and Casualty Insurance Company - 12287	\$2,368	\$2,105	\$1,968	\$2,385	\$1,983	\$1,877	\$1,558	\$1,658	\$1,658	\$1,659	0	226	0.000
American Family Connect Property and Casualty Insurance Company - 29068	\$2,376	\$1,806	\$1,742	\$3,057	\$1,619	\$2,047	\$1,514	\$1,448	\$1,634	\$1,089	1	23087	0.004
NATIONWIDE INSURANCE COMPANY OF AMERICA - 25453	\$2,389	\$1,893	\$2,041	\$2,434	\$1,620	\$1,642	\$1,320	\$1,465	\$1,371	\$1,420	3	9953	0.030
AMICA MUTUAL INSURANCE COMPANY - 19976	\$2,392	\$2,125	\$1,988	\$2,393	\$1,976	\$1,871	\$1,554	\$1,660	\$1,652	\$1,653	3	10753	0.028
STATE FARM FIRE AND CASUALTY COMPANY - 25143	\$2,466	\$2,127	\$2,161	\$2,883	\$2,201	\$1,815	\$1,700	\$1,841	\$1,962	\$1,468	4	41645	0.010
COUNTRY CASUALTY INSURANCE COMPANY - 20982	\$2,480	\$2,350	\$2,326	\$2,788	\$2,362	\$2,094	\$1,607	\$1,930	\$2,102	\$1,562	0	-	0.00
OWNERS INSURANCE COMPANY - 32700	\$2,539	\$2,379	\$2,450	\$2,843	\$2,247	\$1,968	\$1,710	\$2,646	\$1,878	\$1,585	1	8744	0.011
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773	\$2,619	\$2,294	\$2,349	\$2,962	\$2,169	\$2,021	\$1,659	\$1,734	\$1,881	\$1,565	0	15895	0.000
ALPHA PROPERTY & CASUALTY INSURANCE COMPANY - 38156	\$2,627	\$1,902	\$1,781	\$2,885	\$2,007	\$1,577	\$1,370	\$1,512	\$1,296	\$1,294	13	32841	0.040
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	672	0.000
COUNTRY MUTUAL INSURANCE COMPANY - 20990	\$2,742	\$2,613	\$2,590	\$3,076	\$2,563	\$2,236	\$1,761	\$2,035	\$2,236	\$1,715	0	1053	0.000
SAFE AUTO INSURANCE COMPANY - 25405	\$2,752	\$2,526	\$2,259	\$2,823	\$2,265	\$2,027	\$1,818	\$1,956	\$1,876	\$1,513	2	6133	0.033

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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			
INFINITY SAFEGUARD INSURANCE COMPANY - 16802	\$2,753	\$2,909	\$2,409	\$3,385	\$2,103	\$2,227	\$2,311	\$2,454	\$2,363	\$2,014	13	25129	0.052
HARTFORD CASUALTY INSURANCE COMPANY - 29424	\$2,798	\$2,166	\$2,276	\$2,765	\$1,978	\$2,005	\$1,712	\$1,638	\$1,798	\$1,821	2	464	0.431
MIDVALE INDEMNITY COMPANY - 27138	\$2,820	\$2,340	\$2,340	\$2,693	\$2,150	\$1,881	\$1,769	\$1,520	\$1,880	\$1,451	0	3040	0.000
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942	\$2,829	\$2,860	\$2,367	\$2,165	\$1,493	\$2,493	\$1,944	\$1,711	\$1,922	\$1,691	1	706	0.142
SAFECO INSURANCE COMPANY OF AMERICA - 24740	\$2,837	\$2,343	\$2,384	\$2,897	\$2,129	\$2,053	\$1,680	\$1,961	\$2,047	\$1,645	19	82252	0.023
PHARMACISTS MUTUAL INSURANCE COMPANY - 13714	\$2,855	\$2,632	\$2,394	\$3,376	\$2,269	\$2,516	\$1,948	\$1,880	\$1,880	\$1,880	0	365	0.000
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688	\$2,869	\$2,416	\$2,470	\$3,063	\$2,195	\$2,086	\$1,951	\$1,935	\$1,909	\$1,697	32	181469	0.018
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401	\$2,892	\$2,920	\$2,413	\$2,204	\$1,517	\$2,540	\$1,980	\$1,739	\$1,964	\$1,716	2	6905	0.029
PEKIN INSURANCE COMPANY - 24228	\$3,021	\$2,719	\$2,571	\$4,021	\$2,347	\$2,142	\$1,983	\$2,375	\$2,448	\$1,656	1	13539	0.007
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072	\$3,138	\$2,640	\$2,864	\$3,481	\$2,628	\$2,372	\$1,835	\$1,936	\$2,128	\$1,936	1	7370	0.014
INFINITY CASUALTY INSURANCE COMPANY - 21792	\$3,139	\$3,324	\$2,915	\$3,925	\$2,390	\$2,472	\$2,407	\$2,674	\$2,612	\$2,180	6	18879	0.032
METROMILE INSURANCE COMPANY - 16187	\$3,500	\$3,076	\$2,990	\$3,674	\$2,842	\$2,000	\$1,908	\$1,922	\$1,911	\$1,676	4	8917	0.045
MENDOTA INSURANCE COMPANY - 33650	\$3,605	\$2,912	\$2,627	\$3,464	\$2,439	\$2,343	\$2,176	\$1,802	\$1,458	\$1,258	4	8262	0.048
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY - 12484	\$3,639	\$2,985	\$2,927	\$4,288	\$2,595	\$3,639	\$2,042	\$2,116	\$2,880	\$1,906	16	67183	0.024
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	1079	0.000
INTEGON NATIONAL INSURANCE COMPANY - 29742	\$3,861	\$3,047	\$3,278	\$4,022	\$2,931	\$2,795	\$2,285	\$3,497	\$2,648	\$2,378	1	239	0.418
UNITRIN SAFEGUARD INSURANCE COMPANY - 40703	\$4,030	\$3,505	\$3,735	\$4,375	\$3,516	\$2,838	\$2,929	\$2,677	\$3,214	\$2,361	2	2826	0.071
LIBERTY MUTUAL INSURANCE COMPANY - 23043	\$4,039	\$3,313	\$3,249	\$4,760	\$2,881	\$4,039	\$2,267	\$2,349	\$3,197	\$2,116	5	1043	0.479
TWIN CITY FIRE INSURANCE COMPANY - 29459	\$4,202	\$3,532	\$3,402	\$4,663	\$3,483	\$3,191	\$2,686	\$2,709	\$3,039	\$2,339	0	3524	0.000
ALLSTATE INDEMNITY COMPANY - 19240	\$4,237	\$3,672	\$4,065	\$4,424	\$3,644	\$3,679	\$3,330	\$3,321	\$3,292	\$3,292	2	-	0.00
COMMONWEALTH CASUALTY COMPANY - 13930	\$4,668	\$3,477	\$3,977	\$5,280	\$2,977	\$2,678	\$2,073	\$2,225	\$1,917	\$2,196	31	40948	0.076
FARMERS INSURANCE COMPANY OF ARIZONA - 21598	\$4,959	\$4,707	\$4,646	\$5,717	\$4,277	\$3,762	\$3,082	\$3,249	\$3,253	\$2,961	17	155744	0.011
ECONOMY PREFERRED INSURANCE COMPANY - 38067	\$5,178	\$4,290	\$4,263	\$6,050	\$2,977	\$3,995	\$4,022	\$3,954	\$2,955	\$3,155	0	3582	0.000
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE CO. - 34339	\$5,519	\$4,329	\$4,612	\$5,112	\$4,051	\$4,235	\$3,999	\$3,698	\$4,039	\$3,698	4	9249	0.043
ECONOMY PREMIER ASSURANCE COMPANY - 40649	\$6,152	\$5,318	\$5,155	\$6,510	\$4,535	\$3,538	\$3,528	\$3,281	\$3,584	\$2,890	0	19416	0.000

Hypothetical 5: Married couple age 42; clean MVR last 3 years; wife drives a 2016 Toyota, Camry LE Hybrid, 4-door sedan, 4 cyl., 2.5L, automatic, 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, 2022										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	13431	0.000
METROPOLITAN CASUALTY INSURANCE COMPANY - 40169	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	1	3242	0.031
AMSHIELD INSURANCE COMPANY - 15590	\$871	\$775	\$775	\$945	\$766	\$725	\$612	\$672	\$637	\$545	6	9557	0.063
ANCHOR GENERAL INSURANCE COMPANY - 40010	\$871	\$706	\$685	\$912	\$681	\$608	\$540	\$572	\$483	\$448	1	1399	0.071
USAA GENERAL INDEMNITY COMPANY - 18600	\$909	\$822	\$831	\$941	\$776	\$765	\$777	\$748	\$722	\$634	11	68284	0.016
Hartford Insurance Company of the Southeast - 38261	\$956	\$1,016	\$1,047	\$956	\$969	\$906	\$956	\$817	\$855	\$775	1	-	0.00
GEICO SECURE INSURANCE COMPANY - 14137	\$997	\$850	\$813	\$1,150	\$727	\$728	\$703	\$663	\$662	\$611	1	100985	0.001
USAA CASUALTY INSURANCE COMPANY - 25968	\$1,024	\$927	\$934	\$1,062	\$867	\$862	\$886	\$851	\$815	\$718	21	78282	0.027
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941	\$1,041	\$943	\$949	\$1,072	\$889	\$879	\$913	\$869	\$829	\$730	9	75054	0.012
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY - 25127	\$1,074	\$936	\$945	\$1,122	\$879	\$938	\$792	\$909	\$815	\$793	5	6528	0.077
CSAA AFFINITY INSURANCE COMPANY - 11681	\$1,115	\$932	\$1,017	\$1,195	\$894	\$873	\$765	\$982	\$848	\$714	0	342	0.000
MIDVALE INDEMNITY COMPANY - 27138	\$1,131	\$944	\$961	\$1,125	\$904	\$792	\$757	\$728	\$799	\$656	0	3040	0.000
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955	\$1,134	\$994	\$984	\$1,196	\$963	\$920	\$843	\$956	\$861	\$738	0	6168	0.000
AMERICAN FAMILY INSURANCE COMPANY - 10386	\$1,153	\$944	\$966	\$1,154	\$922	\$792	\$759	\$745	\$822	\$660	4	98196	0.004
STILLWATER INSURANCE COMPANY - 25180	\$1,166	\$963	\$940	\$1,156	\$1,018	\$934	\$811	\$949	\$832	\$803	1	1721	0.058
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY - 21253	\$1,173	\$1,046	\$1,063	\$1,208	\$975	\$982	\$1,003	\$971	\$920	\$814	5	45552	0.011
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259	\$1,187	\$1,025	\$987	\$1,271	\$939	\$1,012	\$659	\$883	\$900	\$703	1	1654	0.060
CSAA GENERAL INSURANCE COMPANY - 37770	\$1,200	\$999	\$1,093	\$1,285	\$960	\$898	\$823	\$1,051	\$909	\$761	9	68668	0.013
INFINITY SAFEGUARD INSURANCE COMPANY - 16802	\$1,267	\$1,346	\$1,095	\$1,519	\$1,039	\$1,071	\$1,152	\$1,256	\$1,197	\$1,036	13	25129	0.052
CENTRAL MUTUAL INSURANCE COMPANY - 20230	\$1,296	\$1,187	\$1,202	\$1,336	\$1,120	\$1,213	\$1,052	\$1,149	\$1,144	\$1,019	0	-	0.00
WESTERN AGRICULTURAL INSURANCE COMPANY - 27871	\$1,324	\$1,156	\$1,175	\$1,499	\$1,111	\$1,067	\$882	\$1,002	\$994	\$835	0	5000	0.000
NETHERLANDS INSURANCE COMPANY, THE - 24171	\$1,326	\$918	\$1,026	\$1,212	\$1,008	\$1,326	\$1,338	\$1,194	\$1,056	\$1,170	0	2000	0.000
INFINITY CASUALTY INSURANCE COMPANY - 21792	\$1,328	\$1,386	\$1,184	\$1,584	\$1,098	\$1,109	\$1,140	\$1,311	\$1,246	\$1,036	6	18879	0.032
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178	\$1,373	\$1,161	\$1,198	\$1,572	\$1,219	\$1,013	\$981	\$1,120	\$1,110	\$836	82	1029226	0.008
American Family Connect Property and Casualty Insurance Company - 29068	\$1,394	\$1,034	\$1,012	\$1,712	\$961	\$1,244	\$942	\$977	\$979	\$711	1	23087	0.004
Main Street America Protection Insurance Company - 13026	\$1,427	\$1,288	\$1,341	\$1,451	\$1,273	\$1,290	\$1,227	\$1,132	\$1,190	\$1,151	1	3302	0.030
NATIONAL GENERAL INSURANCE COMPANY - 23728	\$1,432	\$1,215	\$1,188	\$1,464	\$1,258	\$1,171	\$1,098	\$1,457	\$1,124	\$1,030	2	8462	0.024
ELECTRIC INSURANCE COMPANY - 21261	\$1,466	\$1,254	\$1,227	\$1,688	\$1,112	\$1,433	\$1,043	\$1,153	\$1,224	\$809	0	4580	0.000
BADGER MUTUAL INSURANCE COMPANY - 13420	\$1,492	\$1,419	\$1,237	\$1,600	\$1,126	\$1,218	\$1,062	\$933	\$933	\$933	0	3055	0.000
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693	\$1,501	\$1,255	\$1,216	\$1,523	\$1,129	\$1,021	\$830	\$1,308	\$912	\$1,151	0	2420	0.000
HORACE MANN INSURANCE COMPANY - 22578	\$1,530	\$1,288	\$1,305	\$1,523	\$1,279	\$1,197	\$1,060	\$1,185	\$1,170	\$1,011	0	5297	0.000
STATE FARM FIRE AND CASUALTY COMPANY - 25143	\$1,550	\$1,317	\$1,356	\$1,780	\$1,379	\$1,139	\$1,097	\$1,254	\$1,259	\$946	4	41645	0.010

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, 2022										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			
ALPHA PROPERTY & CASUALTY INSURANCE COMPANY - 38156	\$1,580	\$1,203	\$1,116	\$1,720	\$1,298	\$1,015	\$905	\$1,022	\$842	\$848	13	32841	0.040
AUTO-OWNERS INSURANCE COMPANY - 18988	\$1,585	\$1,495	\$1,539	\$1,760	\$1,415	\$1,268	\$1,111	\$1,662	\$1,206	\$1,058	5	35000	0.014
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE - 12873	\$1,605	\$1,361	\$1,578	\$1,655	\$1,422	\$1,538	\$1,104	\$1,272	\$1,197	\$1,146	0	-	0.00
CINCINNATI CASUALTY COMPANY, THE - 28665	\$1,623	\$1,521	\$1,464	\$1,350	\$1,311	\$969	\$942	\$1,150	\$1,023	\$1,129	0	672	0.000
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773	\$1,698	\$1,490	\$1,513	\$1,919	\$1,426	\$1,356	\$1,124	\$1,249	\$1,261	\$1,062	0	15895	0.000
Amica Property and Casualty Insurance Company - 12287	\$1,719	\$1,476	\$1,432	\$1,700	\$1,431	\$1,406	\$1,189	\$1,306	\$1,275	\$1,260	0	226	0.000
NATIONWIDE INSURANCE COMPANY OF AMERICA - 25453	\$1,731	\$1,389	\$1,508	\$1,773	\$1,202	\$1,274	\$1,056	\$1,189	\$1,078	\$1,138	3	9953	0.030
AMICA MUTUAL INSURANCE COMPANY - 19976	\$1,734	\$1,490	\$1,443	\$1,704	\$1,424	\$1,399	\$1,183	\$1,303	\$1,268	\$1,252	3	10753	0.028
OWNERS INSURANCE COMPANY - 32700	\$1,752	\$1,653	\$1,702	\$1,947	\$1,565	\$1,402	\$1,228	\$1,838	\$1,333	\$1,169	1	8744	0.011
HARTFORD CASUALTY INSURANCE COMPANY - 29424	\$1,774	\$1,372	\$1,471	\$1,748	\$1,300	\$1,273	\$1,111	\$1,088	\$1,130	\$1,171	2	464	0.431
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072	\$1,807	\$1,575	\$1,697	\$2,054	\$1,600	\$1,480	\$1,213	\$1,340	\$1,355	\$1,340	1	7370	0.014
SAFE AUTO INSURANCE COMPANY - 25405	\$1,809	\$1,652	\$1,487	\$1,880	\$1,501	\$1,364	\$1,226	\$1,340	\$1,254	\$1,029	2	6133	0.033
TWIN CITY FIRE INSURANCE COMPANY - 29459	\$1,842	\$1,556	\$1,547	\$1,994	\$1,630	\$1,388	\$1,286	\$1,334	\$1,315	\$1,091	0	3524	0.000
ACUITY, A MUTUAL INSURANCE COMPANY - 14184	\$1,863	\$1,811	\$1,759	\$1,900	\$1,665	\$1,712	\$1,611	\$1,604	\$1,499	\$1,473	0	3920	0.000
PHARMACISTS MUTUAL INSURANCE COMPANY - 13714	\$1,883	\$1,783	\$1,585	\$2,212	\$1,480	\$1,572	\$1,403	\$1,335	\$1,335	\$1,335	0	365	0.000
SECURA INSURANCE, A MUTUAL COMPANY - 22543	\$1,883	\$1,629	\$1,590	\$2,056	\$1,525	\$1,759	\$1,518	\$1,532	\$1,574	\$1,313	0	-	0.00
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	1079	0.000
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756	\$1,920	\$1,555	\$1,559	\$1,889	\$1,649	\$1,434	\$1,343	\$1,619	\$1,439	\$1,292	0	1147	0.000
SAFECO INSURANCE COMPANY OF AMERICA - 24740	\$1,944	\$1,644	\$1,668	\$1,993	\$1,509	\$1,495	\$1,270	\$1,448	\$1,415	\$1,247	19	82252	0.023
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE CO. - 34339	\$1,974	\$1,559	\$1,634	\$1,845	\$1,486	\$1,550	\$1,460	\$1,352	\$1,479	\$1,352	4	9249	0.043
COAST NATIONAL INSURANCE COMPANY - 25089	\$1,983	\$1,489	\$1,504	\$2,006	\$1,555	\$1,401	\$1,223	\$1,614	\$1,375	\$1,070	29	84044	0.035
SAFEWAY INSURANCE COMPANY - 12521	\$2,005	\$1,673	\$1,535	\$1,926	\$1,546	\$1,301	\$1,062	\$1,190	\$985	\$1,081	7	78941	0.009
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942	\$2,007	\$2,039	\$1,716	\$1,591	\$1,152	\$1,804	\$1,442	\$1,313	\$1,423	\$1,370	1	706	0.142
EQUITY INSURANCE COMPANY - 28746	\$2,012	\$1,553	\$1,497	\$1,828	\$1,641	\$1,342	\$1,223	\$1,506	\$1,095	\$1,052	5	15379	0.033
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401	\$2,041	\$2,070	\$1,740	\$1,612	\$1,167	\$1,828	\$1,459	\$1,325	\$1,447	\$1,385	2	6905	0.029
COUNTRY CASUALTY INSURANCE COMPANY - 20982	\$2,100	\$1,937	\$1,898	\$2,413	\$2,091	\$1,916	\$1,410	\$1,829	\$1,957	\$1,360	0	-	0.00
ECONOMY PREMIER ASSURANCE COMPANY - 40649	\$2,118	\$1,848	\$1,831	\$2,178	\$1,750	\$1,349	\$1,646	\$1,452	\$1,431	\$1,223	0	19416	0.000
SECURA SUPREME INSURANCE COMPANY - 10239	\$2,124	\$1,828	\$1,783	\$2,318	\$1,705	\$1,975	\$1,688	\$1,705	\$1,757	\$1,453	0	1860	0.000
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210	\$2,144	\$1,883	\$1,886	\$2,188	\$1,695	\$1,581	\$1,367	\$1,872	\$1,557	\$1,259	7	29818	0.023
COUNTRY MUTUAL INSURANCE COMPANY - 20990	\$2,156	\$2,017	\$1,983	\$2,458	\$2,100	\$1,881	\$1,431	\$1,767	\$1,918	\$1,390	0	1053	0.000
ECONOMY PREFERRED INSURANCE COMPANY - 38067	\$2,174	\$1,767	\$1,637	\$2,442	\$1,327	\$1,687	\$1,694	\$1,692	\$1,232	\$1,239	0	3582	0.000
TOGGLE INSURANCE COMPANY - 44245	\$2,213	\$1,804	\$1,857	\$2,251	\$1,681	\$1,517	\$1,385	\$1,482	\$1,408	\$1,175	0	205	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.

	Premiums shown are six-month premiums as of March 1, 2022										Complaint Ratio (CR)		
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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			
TEACHERS INSURANCE COMPANY - 22683	\$2,242	\$1,809	\$1,815	\$2,219	\$1,919	\$1,694	\$1,586	\$1,909	\$1,703	\$1,515	0	185	0.000
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS - 43494	\$2,267	\$1,849	\$1,787	\$2,275	\$1,844	\$1,419	\$1,532	\$1,266	\$1,087	\$1,181	6	21634	0.028
METROMILE INSURANCE COMPANY - 16187	\$2,288	\$1,997	\$1,937	\$2,418	\$1,869	\$1,343	\$1,294	\$1,326	\$1,284	\$1,138	4	8917	0.045
Falcon Insurance Company - 14254	\$2,289	\$1,735	\$1,597	\$2,041	\$1,619	\$1,450	\$1,335	\$1,527	\$1,200	\$1,149	10	12263	0.082
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761	\$2,291	\$1,602	\$1,966	\$2,615	\$1,616	\$1,771	\$1,332	\$1,454	\$1,392	\$1,260	0	8852	0.000
PEKIN INSURANCE COMPANY - 24228	\$2,355	\$2,143	\$2,042	\$3,029	\$1,853	\$1,713	\$1,635	\$1,917	\$1,919	\$1,368	1	13539	0.007
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805	\$2,421	\$1,849	\$2,003	\$2,622	\$1,689	\$1,548	\$1,530	\$1,516	\$1,294	\$1,242	6	38635	0.016
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939	\$2,427	\$2,234	\$2,234	\$2,547	\$2,095	\$2,095	\$1,868	\$2,027	\$1,932	\$2,027	0	950	0.000
COMMONWEALTH CASUALTY COMPANY - 13930	\$2,437	\$1,895	\$2,068	\$2,726	\$1,721	\$1,527	\$1,297	\$1,418	\$1,211	\$1,388	31	40948	0.076
ASSURANCEAMERICA INSURANCE COMPANY - 11558	\$2,487	\$2,292	\$2,087	\$2,507	\$2,024	\$1,613	\$1,482	\$1,264	\$1,207	\$1,224	8	18235	0.044
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	5	4503	0.111
INTEGON NATIONAL INSURANCE COMPANY - 29742	\$2,659	\$2,099	\$2,258	\$2,770	\$2,018	\$1,925	\$1,573	\$2,409	\$1,823	\$1,638	1	239	0.418
UNITRIN SAFEGUARD INSURANCE COMPANY - 40703	\$2,742	\$2,413	\$2,609	\$2,972	\$2,462	\$1,985	\$2,162	\$1,978	\$2,259	\$1,726	2	2826	0.071
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688	\$2,781	\$2,420	\$2,427	\$2,929	\$2,204	\$2,112	\$2,029	\$2,124	\$1,952	\$1,781	32	181469	0.018
MENDOTA INSURANCE COMPANY - 33650	\$2,786	\$2,168	\$2,012	\$2,650	\$1,906	\$1,869	\$1,698	\$1,516	\$1,155	\$1,003	4	8262	0.048
AMERICAN ACCESS CASUALTY COMPANY - 10730	\$2,888	\$2,275	\$1,624	\$2,142	\$2,253	\$2,127	\$1,943	\$1,315	\$1,245	\$1,549	6	18298	0.033
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY - 12484	\$2,908	\$2,499	\$2,467	\$3,427	\$2,201	\$2,908	\$2,028	\$1,890	\$2,402	\$1,705	16	67183	0.024
UNITED INSURANCE COMPANY INC. - 12256	\$3,134	\$2,484	\$2,470	\$2,949	\$2,206	\$2,922	\$2,018	\$2,339	\$2,490	\$1,577	8	38595	0.021
STAR CASUALTY INSURANCE COMPANY - 32387	\$3,154	\$2,517	\$1,922	\$2,001	\$2,682	\$2,227	\$2,051	\$1,655	\$1,511	\$1,603	0	905	0.000
LIBERTY MUTUAL INSURANCE COMPANY - 23043	\$3,228	\$2,774	\$2,738	\$3,804	\$2,443	\$3,228	\$2,252	\$2,098	\$2,666	\$1,893	5	1043	0.479
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	2124	0.094
PERMANENT GENERAL ASSURANCE CORPORATION OF OHIO - 22906	\$3,414	\$2,995	\$3,531	\$3,656	\$3,043	\$2,429	\$2,037	\$2,474	\$2,528	\$2,079	0	351	0.000
FARMERS INSURANCE COMPANY OF ARIZONA - 21598	\$3,621	\$3,356	\$3,358	\$4,017	\$3,164	\$2,711	\$2,345	\$2,615	\$2,435	\$2,259	17	155744	0.011
ALLSTATE INDEMNITY COMPANY - 19240	\$4,074	\$3,568	\$3,982	\$4,317	\$3,565	\$3,614	\$3,311	\$3,340	\$3,332	\$3,332	2	-	0.00
MGA INSURANCE COMPANY, INC. - 40150	\$4,430	\$3,062	\$4,129	\$5,821	\$3,145	\$2,606	\$2,246	\$2,323	\$2,422	\$1,937	4	11951	0.033

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.

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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			
LOYA INSURANCE COMPANY - 11198	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	2	2124	0.094
SAFEWAY INSURANCE COMPANY - 12521	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	7	78941	0.009
UNITED INSURANCE COMPANY INC. - 12256	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	8	38595	0.021
STAR CASUALTY INSURANCE COMPANY - 32387	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	0	905	0.000
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS - 43494	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	6	21634	0.028
MGA INSURANCE COMPANY, INC. - 40150	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	4	11951	0.033
YOUNG AMERICA INSURANCE COMPANY - 27090	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	5	4503	0.111
Falcon Insurance Company - 14254	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	10	12263	0.082
EQUITY INSURANCE COMPANY - 28746	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	5	15379	0.033
ANCHOR GENERAL INSURANCE COMPANY - 40010	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	1	1399	0.071
AMERICAN ACCESS CASUALTY COMPANY - 10730	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	6	18298	0.033
ASSURANCEAMERICA INSURANCE COMPANY - 11558	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	8	18235	0.044
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	6	38635	0.016
METROPOLITAN CASUALTY INSURANCE COMPANY - 40169	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	1	3242	0.031
AMSHIELD INSURANCE COMPANY - 15590	\$776	\$670	\$670	\$832	\$673	\$643	\$523	\$569	\$549	\$471	6	9557	0.063
USAA GENERAL INDEMNITY COMPANY - 18600	\$951	\$858	\$868	\$983	\$797	\$791	\$798	\$762	\$752	\$654	11	68284	0.016
Hartford Insurance Company of the Southeast - 38261	\$1,015	\$1,082	\$1,127	\$1,015	\$1,041	\$955	\$1,015	\$847	\$896	\$802	1	-	0.00
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955	\$1,033	\$907	\$899	\$1,095	\$875	\$826	\$745	\$835	\$771	\$659	0	6168	0.000
USAA CASUALTY INSURANCE COMPANY - 25968	\$1,058	\$956	\$963	\$1,096	\$882	\$879	\$900	\$857	\$839	\$732	21	78282	0.027
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941	\$1,085	\$981	\$988	\$1,116	\$910	\$905	\$932	\$882	\$862	\$750	9	75054	0.012
CSAA AFFINITY INSURANCE COMPANY - 11681	\$1,140	\$911	\$999	\$1,220	\$871	\$822	\$742	\$968	\$840	\$697	0	342	0.000
AMERICAN FAMILY INSURANCE COMPANY - 10386	\$1,157	\$940	\$963	\$1,154	\$913	\$784	\$750	\$716	\$806	\$638	4	98196	0.004
MIDVALE INDEMNITY COMPANY - 27138	\$1,198	\$993	\$1,012	\$1,191	\$947	\$827	\$790	\$741	\$828	\$670	0	3040	0.000
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY - 21253	\$1,226	\$1,090	\$1,109	\$1,260	\$1,002	\$1,011	\$1,026	\$986	\$957	\$837	5	45552	0.011
CSAA GENERAL INSURANCE COMPANY - 37770	\$1,228	\$979	\$1,073	\$1,312	\$940	\$875	\$793	\$1,040	\$903	\$744	9	68668	0.013
STILLWATER INSURANCE COMPANY - 25180	\$1,273	\$1,043	\$1,018	\$1,258	\$1,100	\$1,011	\$876	\$1,028	\$899	\$860	1	1721	0.058
GEICO SECURE INSURANCE COMPANY - 14137	\$1,299	\$1,085	\$1,040	\$1,565	\$893	\$940	\$843	\$786	\$861	\$762	1	100985	0.001
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY - 25127	\$1,370	\$1,184	\$1,193	\$1,414	\$1,095	\$1,124	\$961	\$1,094	\$1,022	\$944	5	6528	0.077
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259	\$1,427	\$1,239	\$1,178	\$1,527	\$1,127	\$1,204	\$778	\$1,023	\$1,054	\$830	1	1654	0.060
NATIONAL GENERAL INSURANCE COMPANY - 23728	\$1,489	\$1,249	\$1,237	\$1,523	\$1,267	\$1,177	\$1,088	\$1,468	\$1,138	\$1,038	2	8462	0.024
WESTERN AGRICULTURAL INSURANCE COMPANY - 27871	\$1,495	\$1,303	\$1,330	\$1,691	\$1,246	\$1,202	\$987	\$1,104	\$1,123	\$939	0	5000	0.000
CENTRAL MUTUAL INSURANCE COMPANY - 20230	\$1,520	\$1,398	\$1,417	\$1,583	\$1,322	\$1,406	\$1,225	\$1,328	\$1,329	\$1,190	0	-	0.00

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, 2022										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	\$1,603	\$1,418	\$1,515	\$1,668	\$1,412	\$1,434	\$1,346	\$1,212	\$1,288	\$1,239	1	3302	0.030
Amica Property and Casualty Insurance Company - 12287	\$1,614	\$1,406	\$1,336	\$1,600	\$1,334	\$1,322	\$1,075	\$1,174	\$1,162	\$1,149	0	226	0.000
AMICA MUTUAL INSURANCE COMPANY - 19976	\$1,627	\$1,417	\$1,346	\$1,604	\$1,331	\$1,316	\$1,071	\$1,172	\$1,157	\$1,143	3	10753	0.028
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178	\$1,643	\$1,405	\$1,440	\$1,877	\$1,462	\$1,208	\$1,153	\$1,345	\$1,353	\$1,016	82	1029226	0.008
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693	\$1,657	\$1,388	\$1,340	\$1,691	\$1,242	\$1,108	\$898	\$1,403	\$998	\$1,232	0	2420	0.000
BADGER MUTUAL INSURANCE COMPANY - 13420	\$1,662	\$1,589	\$1,397	\$1,774	\$1,276	\$1,366	\$1,200	\$1,067	\$1,067	\$1,067	0	3055	0.000
HORACE MANN INSURANCE COMPANY - 22578	\$1,681	\$1,417	\$1,438	\$1,676	\$1,407	\$1,318	\$1,159	\$1,293	\$1,286	\$1,114	0	5297	0.000
American Family Connect Property and Casualty Insurance Company - 29068	\$1,687	\$1,243	\$1,211	\$2,144	\$1,152	\$1,489	\$1,086	\$1,111	\$1,160	\$802	1	23087	0.004
INFINITY SAFEGUARD INSURANCE COMPANY - 16802	\$1,709	\$1,639	\$1,498	\$1,884	\$1,360	\$1,403	\$1,444	\$1,483	\$1,421	\$1,218	13	25129	0.052
ELECTRIC INSURANCE COMPANY - 21261	\$1,711	\$1,433	\$1,401	\$1,951	\$1,281	\$1,637	\$1,174	\$1,281	\$1,392	\$915	0	4580	0.000
NETHERLANDS INSURANCE COMPANY, THE - 24171	\$1,734	\$1,110	\$1,306	\$1,734	\$1,251	\$1,734	\$1,752	\$1,734	\$1,380	\$1,740	0	2000	0.000
NATIONWIDE INSURANCE COMPANY OF AMERICA - 25453	\$1,750	\$1,411	\$1,530	\$1,808	\$1,221	\$1,276	\$1,035	\$1,177	\$1,092	\$1,132	3	9953	0.030
AUTO-OWNERS INSURANCE COMPANY - 18988	\$1,787	\$1,681	\$1,731	\$1,979	\$1,587	\$1,425	\$1,241	\$1,850	\$1,351	\$1,182	5	35000	0.014
SAFE AUTO INSURANCE COMPANY - 25405	\$1,809	\$1,652	\$1,487	\$1,880	\$1,501	\$1,364	\$1,226	\$1,340	\$1,254	\$1,029	2	6133	0.033
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072	\$1,818	\$1,564	\$1,698	\$2,050	\$1,601	\$1,456	\$1,176	\$1,298	\$1,320	\$1,298	1	7370	0.014
ACUITY, A MUTUAL INSURANCE COMPANY - 14184	\$1,867	\$1,800	\$1,760	\$1,951	\$1,661	\$1,699	\$1,582	\$1,575	\$1,480	\$1,453	0	3920	0.000
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE - 12873	\$1,877	\$1,609	\$1,832	\$1,930	\$1,648	\$1,733	\$1,262	\$1,445	\$1,379	\$1,315	0	-	0.00
STATE FARM FIRE AND CASUALTY COMPANY - 25143	\$1,884	\$1,622	\$1,658	\$2,154	\$1,682	\$1,379	\$1,312	\$1,546	\$1,571	\$1,178	4	41645	0.010
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	672	0.000
HARTFORD CASUALTY INSURANCE COMPANY - 29424	\$1,940	\$1,494	\$1,629	\$1,917	\$1,460	\$1,400	\$1,189	\$1,173	\$1,221	\$1,262	2	464	0.431
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773	\$1,941	\$1,701	\$1,733	\$2,189	\$1,618	\$1,548	\$1,276	\$1,397	\$1,446	\$1,211	0	15895	0.000
OWNERS INSURANCE COMPANY - 32700	\$1,976	\$1,858	\$1,914	\$2,189	\$1,754	\$1,576	\$1,372	\$2,046	\$1,493	\$1,307	1	8744	0.011
ALPHA PROPERTY & CASUALTY INSURANCE COMPANY - 38156	\$2,015	\$1,477	\$1,385	\$2,208	\$1,574	\$1,243	\$1,084	\$1,221	\$1,025	\$1,023	13	32841	0.040
SECURA INSURANCE, A MUTUAL COMPANY - 22543	\$2,027	\$1,754	\$1,715	\$2,208	\$1,646	\$1,898	\$1,628	\$1,640	\$1,693	\$1,414	0	-	0.00
INFINITY CASUALTY INSURANCE COMPANY - 21792	\$2,041	\$2,083	\$1,841	\$2,454	\$1,619	\$1,646	\$1,617	\$1,868	\$1,793	\$1,475	6	18879	0.032
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761	\$2,062	\$1,459	\$1,772	\$2,349	\$1,464	\$1,606	\$1,210	\$1,329	\$1,262	\$1,143	0	8852	0.000
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756	\$2,073	\$1,690	\$1,693	\$2,044	\$1,781	\$1,550	\$1,442	\$1,729	\$1,552	\$1,395	0	1147	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	1079	0.000
COAST NATIONAL INSURANCE COMPANY - 25089	\$2,194	\$1,618	\$1,666	\$2,216	\$1,669	\$1,484	\$1,282	\$1,715	\$1,486	\$1,141	29	84044	0.035
METROMILE INSURANCE COMPANY - 16187	\$2,204	\$1,928	\$1,886	\$2,324	\$1,792	\$1,304	\$1,243	\$1,250	\$1,261	\$1,129	4	8917	0.045
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210	\$2,215	\$1,965	\$1,937	\$2,290	\$1,722	\$1,594	\$1,358	\$1,910	\$1,605	\$1,270	7	29818	0.023
TWIN CITY FIRE INSURANCE COMPANY - 29459	\$2,219	\$1,856	\$1,879	\$2,412	\$1,989	\$1,680	\$1,487	\$1,542	\$1,556	\$1,285	0	3524	0.000

Hypothetical 6: Married couple age 42; clean MVR last 3 years; wife drives a 2016 Toyota, Camry LE Hybrid, 4-door sedan, 4 cyl., 2.5L, automatic, 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, 2022										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
COUNTRY PREFERRED INSURANCE COMPANY - 21008	\$2,255	\$2,117	\$2,086	\$2,555	\$2,201	\$1,981	\$1,485	\$1,861	\$2,004	\$1,441	0	13431	0.000
SECURA SUPREME INSURANCE COMPANY - 10239	\$2,274	\$1,960	\$1,912	\$2,481	\$1,831	\$2,122	\$1,801	\$1,813	\$1,880	\$1,553	0	1860	0.000
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942	\$2,296	\$2,326	\$1,943	\$1,784	\$1,282	\$2,025	\$1,613	\$1,457	\$1,621	\$1,511	1	706	0.142
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401	\$2,344	\$2,371	\$1,978	\$1,812	\$1,302	\$2,057	\$1,641	\$1,477	\$1,651	\$1,531	2	6905	0.029
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE CO. - 34339	\$2,351	\$1,828	\$1,957	\$2,199	\$1,729	\$1,832	\$1,710	\$1,592	\$1,771	\$1,592	4	9249	0.043
PHARMACISTS MUTUAL INSURANCE COMPANY - 13714	\$2,396	\$2,240	\$1,994	\$2,790	\$1,826	\$1,972	\$1,632	\$1,571	\$1,571	\$1,571	0	365	0.000
TEACHERS INSURANCE COMPANY - 22683	\$2,420	\$1,964	\$1,969	\$2,399	\$2,070	\$1,826	\$1,695	\$2,033	\$1,832	\$1,630	0	185	0.000
ECONOMY PREFERRED INSURANCE COMPANY - 38067	\$2,438	\$1,979	\$1,874	\$2,751	\$1,438	\$1,884	\$1,889	\$1,886	\$1,372	\$1,425	0	3582	0.000
COUNTRY CASUALTY INSURANCE COMPANY - 20982	\$2,445	\$2,272	\$2,232	\$2,781	\$2,447	\$2,253	\$1,628	\$2,150	\$2,284	\$1,571	0	-	0.00
SAFECO INSURANCE COMPANY OF AMERICA - 24740	\$2,463	\$2,006	\$2,012	\$2,497	\$1,809	\$1,784	\$1,471	\$1,718	\$1,754	\$1,440	19	82252	0.023
COUNTRY MUTUAL INSURANCE COMPANY - 20990	\$2,488	\$2,335	\$2,301	\$2,818	\$2,424	\$2,181	\$1,636	\$2,047	\$2,205	\$1,587	0	1053	0.000
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939	\$2,513	\$2,308	\$2,308	\$2,653	\$2,159	\$2,159	\$1,912	\$2,087	\$1,982	\$2,087	0	950	0.000
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	205	0.000
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688	\$2,721	\$2,324	\$2,361	\$2,902	\$2,115	\$2,024	\$1,924	\$1,993	\$1,851	\$1,676	32	181469	0.018
PEKIN INSURANCE COMPANY - 24228	\$2,742	\$2,446	\$2,342	\$3,801	\$2,114	\$1,956	\$1,821	\$2,266	\$2,279	\$1,532	1	13539	0.007
MENDOTA INSURANCE COMPANY - 33650	\$2,970	\$2,308	\$2,133	\$2,830	\$2,008	\$1,975	\$1,783	\$1,596	\$1,226	\$1,061	4	8262	0.048
ECONOMY PREMIER ASSURANCE COMPANY - 40649	\$3,074	\$2,684	\$2,641	\$3,179	\$2,492	\$1,895	\$2,198	\$1,972	\$1,999	\$1,683	0	19416	0.000
UNITRIN SAFEGUARD INSURANCE COMPANY - 40703	\$3,269	\$2,824	\$3,024	\$3,559	\$2,839	\$2,337	\$2,432	\$2,274	\$2,622	\$1,977	2	2826	0.071
INTEGON NATIONAL INSURANCE COMPANY - 29742	\$3,582	\$2,827	\$3,041	\$3,731	\$2,719	\$2,593	\$2,119	\$3,245	\$2,456	\$2,206	1	239	0.418
COMMONWEALTH CASUALTY COMPANY - 13930	\$3,608	\$2,740	\$3,072	\$4,043	\$2,422	\$2,181	\$1,789	\$1,917	\$1,667	\$1,888	31	40948	0.076
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY - 12484	\$3,760	\$3,084	\$3,029	\$4,427	\$2,645	\$3,760	\$2,231	\$2,287	\$2,855	\$1,975	16	67183	0.024
FARMERS INSURANCE COMPANY OF ARIZONA - 21598	\$3,934	\$3,680	\$3,659	\$4,483	\$3,352	\$2,948	\$2,467	\$2,700	\$2,613	\$2,393	17	155744	0.011
PERMANENT GENERAL ASSURANCE CORPORATION OF OHIO - 22906	\$4,040	\$3,519	\$4,129	\$4,388	\$3,530	\$2,996	\$2,309	\$2,858	\$2,961	\$2,361	0	351	0.000
LIBERTY MUTUAL INSURANCE COMPANY - 23043	\$4,173	\$3,424	\$3,362	\$4,914	\$2,936	\$4,173	\$2,477	\$2,539	\$3,169	\$2,193	5	1043	0.479
ALLSTATE INDEMNITY COMPANY - 19240	\$4,454	\$3,800	\$4,219	\$4,678	\$3,775	\$4,799	\$3,458	\$3,492	\$3,475	\$3,475	2	-	0.00

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, 2022										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	0	3055	0.000
COUNTRY PREFERRED INSURANCE COMPANY - 21008	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	0	13431	0.000
ECONOMY PREFERRED INSURANCE COMPANY - 38067	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	0	3582	0.000
AUTO-OWNERS INSURANCE COMPANY - 18988	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	5	35000	0.014
ANCHOR GENERAL INSURANCE COMPANY - 40010	\$1,104	\$903	\$878	\$1,182	\$864	\$767	\$674	\$721	\$599	\$551	1	1399	0.071
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259	\$1,187	\$1,025	\$987	\$1,271	\$939	\$1,012	\$659	\$883	\$900	\$703	1	1654	0.060
USAA GENERAL INDEMNITY COMPANY - 18600	\$1,229	\$1,108	\$1,118	\$1,275	\$1,040	\$1,020	\$1,034	\$989	\$967	\$836	11	68284	0.016
AMERICAN FAMILY INSURANCE COMPANY - 10386	\$1,245	\$1,016	\$1,038	\$1,240	\$987	\$847	\$810	\$786	\$877	\$698	4	98196	0.004
Hartford Insurance Company of the Southeast - 38261	\$1,277	\$1,363	\$1,400	\$1,277	\$1,297	\$1,203	\$1,277	\$1,082	\$1,144	\$1,025	1	-	0.00
GEICO SECURE INSURANCE COMPANY - 14137	\$1,308	\$1,113	\$1,066	\$1,506	\$949	\$946	\$919	\$852	\$860	\$791	1	100985	0.001
USAA CASUALTY INSURANCE COMPANY - 25968	\$1,387	\$1,253	\$1,260	\$1,442	\$1,166	\$1,152	\$1,185	\$1,130	\$1,095	\$951	21	78282	0.027
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941	\$1,410	\$1,274	\$1,278	\$1,454	\$1,194	\$1,174	\$1,217	\$1,154	\$1,112	\$965	9	75054	0.012
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY - 25127	\$1,415	\$1,221	\$1,232	\$1,477	\$1,144	\$1,210	\$1,016	\$1,169	\$1,065	\$1,017	5	6528	0.077
CENTRAL MUTUAL INSURANCE COMPANY - 20230	\$1,440	\$1,328	\$1,342	\$1,494	\$1,255	\$1,351	\$1,173	\$1,278	\$1,274	\$1,137	0	-	0.00
MIDVALE INDEMNITY COMPANY - 27138	\$1,451	\$1,208	\$1,222	\$1,425	\$1,140	\$991	\$941	\$884	\$1,001	\$803	0	3040	0.000
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955	\$1,483	\$1,307	\$1,289	\$1,563	\$1,267	\$1,195	\$1,099	\$1,223	\$1,117	\$955	0	6168	0.000
WESTERN AGRICULTURAL INSURANCE COMPANY - 27871	\$1,509	\$1,318	\$1,339	\$1,710	\$1,267	\$1,247	\$1,006	\$1,142	\$1,133	\$952	0	5000	0.000
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178	\$1,517	\$1,285	\$1,324	\$1,744	\$1,349	\$1,118	\$1,079	\$1,221	\$1,222	\$917	82	1029226	0.008
INFINITY SAFEGUARD INSURANCE COMPANY - 16802	\$1,562	\$1,663	\$1,348	\$1,868	\$1,272	\$1,317	\$1,420	\$1,536	\$1,465	\$1,251	13	25129	0.052
AMSHIELD INSURANCE COMPANY - 15590	\$1,579	\$1,465	\$1,465	\$1,702	\$1,406	\$1,304	\$1,094	\$1,145	\$1,163	\$999	6	9557	0.063
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY - 21253	\$1,595	\$1,419	\$1,439	\$1,645	\$1,316	\$1,317	\$1,342	\$1,293	\$1,240	\$1,081	5	45552	0.011
STILLWATER INSURANCE COMPANY - 25180	\$1,615	\$1,323	\$1,289	\$1,600	\$1,403	\$1,280	\$1,104	\$1,301	\$1,134	\$1,092	1	1721	0.058
INFINITY CASUALTY INSURANCE COMPANY - 21792	\$1,632	\$1,707	\$1,454	\$1,941	\$1,340	\$1,358	\$1,399	\$1,591	\$1,518	\$1,267	6	18879	0.032
American Family Connect Property and Casualty Insurance Company - 29068	\$1,712	\$1,282	\$1,251	\$2,092	\$1,182	\$1,520	\$1,159	\$1,186	\$1,203	\$870	1	23087	0.004
NETHERLANDS INSURANCE COMPANY, THE - 24171	\$1,713	\$1,448	\$1,568	\$1,853	\$1,493	\$1,801	\$1,739	\$1,652	\$1,507	\$1,560	0	2000	0.000
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	672	0.000
ELECTRIC INSURANCE COMPANY - 21261	\$1,766	\$1,489	\$1,455	\$1,993	\$1,322	\$1,689	\$1,238	\$1,357	\$1,444	\$956	0	4580	0.000
STATE FARM FIRE AND CASUALTY COMPANY - 25143	\$1,829	\$1,559	\$1,602	\$2,099	\$1,629	\$1,348	\$1,296	\$1,474	\$1,486	\$1,122	4	41645	0.010
HORACE MANN INSURANCE COMPANY - 22578	\$1,840	\$1,542	\$1,565	\$1,821	\$1,529	\$1,428	\$1,529	\$1,400	\$1,390	\$1,200	0	5297	0.000
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072	\$1,883	\$1,641	\$1,768	\$2,140	\$1,665	\$1,541	\$1,261	\$1,390	\$1,409	\$1,390	1	7370	0.014
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693	\$1,915	\$1,602	\$1,550	\$1,944	\$1,439	\$1,298	\$1,053	\$1,654	\$1,161	\$1,453	0	2420	0.000
CSAA AFFINITY INSURANCE COMPANY - 11681	\$1,918	\$1,553	\$1,713	\$2,056	\$1,491	\$1,380	\$1,250	\$1,638	\$1,407	\$1,159	0	342	0.000

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, 2022										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			
Main Street America Protection Insurance Company - 13026	\$1,927	\$1,733	\$1,801	\$1,952	\$1,706	\$1,729	\$1,644	\$1,514	\$1,594	\$1,540	1	3302	0.030
NATIONAL GENERAL INSURANCE COMPANY - 23728	\$1,955	\$1,667	\$1,608	\$1,997	\$1,721	\$1,599	\$1,505	\$1,986	\$1,534	\$1,401	2	8462	0.024
TWIN CITY FIRE INSURANCE COMPANY - 29459	\$1,979	\$1,674	\$1,656	\$2,139	\$1,744	\$1,485	\$1,372	\$1,417	\$1,416	\$1,167	0	3524	0.000
ALPHA PROPERTY & CASUALTY INSURANCE COMPANY - 38156	\$2,000	\$1,528	\$1,412	\$2,179	\$1,642	\$1,276	\$1,143	\$1,272	\$1,058	\$1,068	13	32841	0.040
HARTFORD CASUALTY INSURANCE COMPANY - 29424	\$2,011	\$1,558	\$1,660	\$1,978	\$1,463	\$1,437	\$1,251	\$1,211	\$1,284	\$1,323	2	464	0.431
PHARMACISTS MUTUAL INSURANCE COMPANY - 13714	\$2,027	\$1,927	\$1,710	\$2,382	\$1,599	\$1,697	\$1,515	\$1,441	\$1,441	\$1,441	0	365	0.000
CSAA GENERAL INSURANCE COMPANY - 37770	\$2,074	\$1,683	\$1,854	\$2,221	\$1,613	\$1,490	\$1,356	\$1,771	\$1,529	\$1,246	9	68668	0.013
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE - 12873	\$2,141	\$1,796	\$2,081	\$2,182	\$1,897	\$1,985	\$1,459	\$1,655	\$1,574	\$1,496	0	-	0.00
Amica Property and Casualty Insurance Company - 12287	\$2,150	\$1,844	\$1,789	\$2,126	\$1,789	\$1,761	\$1,486	\$1,630	\$1,593	\$1,575	0	226	0.000
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942	\$2,160	\$2,195	\$1,844	\$1,710	\$1,232	\$1,945	\$1,548	\$1,406	\$1,523	\$1,457	1	706	0.142
AMICA MUTUAL INSURANCE COMPANY - 19976	\$2,170	\$1,862	\$1,803	\$2,130	\$1,781	\$1,751	\$1,480	\$1,627	\$1,585	\$1,566	3	10753	0.028
NATIONWIDE INSURANCE COMPANY OF AMERICA - 25453	\$2,175	\$1,732	\$1,885	\$2,225	\$1,492	\$1,590	\$1,313	\$1,481	\$1,332	\$1,415	3	9953	0.030
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773	\$2,178	\$1,911	\$1,941	\$2,461	\$1,829	\$1,739	\$1,442	\$1,603	\$1,617	\$1,362	0	15895	0.000
OWNERS INSURANCE COMPANY - 32700	\$2,194	\$2,066	\$2,127	\$2,443	\$1,955	\$1,738	\$1,520	\$2,300	\$1,655	\$1,434	1	8744	0.011
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401	\$2,196	\$2,227	\$1,870	\$1,733	\$1,246	\$1,969	\$1,566	\$1,418	\$1,548	\$1,472	2	6905	0.029
SAFE AUTO INSURANCE COMPANY - 25405	\$2,208	\$2,009	\$1,805	\$2,287	\$1,816	\$1,643	\$1,471	\$1,610	\$1,512	\$1,227	2	6133	0.033
ECONOMY PREMIER ASSURANCE COMPANY - 40649	\$2,209	\$1,942	\$1,937	\$2,295	\$1,787	\$1,396	\$1,630	\$1,458	\$1,467	\$1,254	0	19416	0.000
SAFEWAY INSURANCE COMPANY - 12521	\$2,245	\$1,880	\$1,720	\$2,180	\$1,744	\$1,461	\$1,189	\$1,334	\$1,092	\$1,199	7	78941	0.009
EQUITY INSURANCE COMPANY - 28746	\$2,263	\$1,752	\$1,692	\$2,070	\$1,845	\$1,506	\$1,363	\$1,687	\$1,217	\$1,169	5	15379	0.033
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	1079	0.000
Falcon Insurance Company - 14254	\$2,289	\$1,735	\$1,597	\$2,041	\$1,619	\$1,450	\$1,335	\$1,527	\$1,200	\$1,149	10	12263	0.082
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756	\$2,291	\$1,854	\$1,858	\$2,245	\$1,964	\$1,692	\$1,586	\$1,905	\$1,697	\$1,523	0	1147	0.000
SECURA INSURANCE, A MUTUAL COMPANY - 22543	\$2,362	\$2,048	\$1,996	\$2,592	\$1,911	\$2,206	\$1,892	\$1,891	\$1,953	\$1,617	0	-	0.00
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS - 43494	\$2,413	\$1,675	\$1,621	\$2,064	\$1,658	\$1,271	\$1,370	\$1,115	\$956	\$1,048	6	21634	0.028
COAST NATIONAL INSURANCE COMPANY - 25089	\$2,505	\$1,896	\$1,899	\$2,527	\$1,970	\$1,772	\$1,556	\$2,036	\$1,756	\$1,355	29	84044	0.035
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	205	0.000
ACUIITY, A MUTUAL INSURANCE COMPANY - 14184	\$2,530	\$2,466	\$2,390	\$2,585	\$2,265	\$2,322	\$2,186	\$2,175	\$2,032	\$1,994	0	3920	0.000
SAFECO INSURANCE COMPANY OF AMERICA - 24740	\$2,566	\$2,174	\$2,210	\$2,634	\$1,994	\$1,970	\$1,671	\$1,906	\$1,866	\$1,637	19	82252	0.023
COUNTRY CASUALTY INSURANCE COMPANY - 20982	\$2,645	\$2,460	\$2,414	\$3,025	\$2,601	\$2,352	\$1,763	\$2,227	\$2,401	\$1,709	0	-	0.00
TEACHERS INSURANCE COMPANY - 22683	\$2,669	\$2,152	\$2,159	\$2,631	\$2,280	\$1,995	\$1,868	\$2,241	\$2,003	\$1,782	0	185	0.000
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210	\$2,670	\$2,337	\$2,336	\$2,716	\$2,108	\$1,963	\$1,695	\$2,315	\$1,940	\$1,554	7	29818	0.023
SECURA SUPREME INSURANCE COMPANY - 10239	\$2,670	\$2,307	\$2,242	\$2,932	\$2,145	\$2,482	\$2,110	\$2,107	\$2,190	\$1,794	0	1860	0.000

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, 2022										Complaint Ratio (CR)		
Name of Insurer - NAIC#	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE CO. - 34339	\$2,679	\$2,120	\$2,221	\$2,493	\$2,012	\$2,098	\$1,978	\$1,825	\$1,996	\$1,825	4	9249	0.043
COMMONWEALTH CASUALTY COMPANY - 13930	\$2,691	\$2,088	\$2,284	\$3,017	\$1,891	\$1,676	\$1,416	\$1,548	\$1,321	\$1,516	31	40948	0.076
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805	\$2,721	\$2,074	\$2,246	\$2,949	\$1,892	\$1,735	\$1,717	\$1,695	\$1,445	\$1,390	6	38635	0.016
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	5	4503	0.111
COUNTRY MUTUAL INSURANCE COMPANY - 20990	\$2,788	\$2,625	\$2,584	\$3,163	\$2,684	\$2,377	\$1,838	\$2,217	\$2,421	\$1,792	0	1053	0.000
PEKIN INSURANCE COMPANY - 24228	\$2,789	\$2,535	\$2,418	\$3,586	\$2,203	\$2,025	\$1,942	\$2,266	\$2,263	\$1,620	1	13539	0.007
ASSURANCEAMERICA INSURANCE COMPANY - 11558	\$2,889	\$2,701	\$2,434	\$2,966	\$2,386	\$1,874	\$1,727	\$1,468	\$1,404	\$1,432	8	18235	0.044
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939	\$2,921	\$2,690	\$2,690	\$3,067	\$2,523	\$2,523	\$2,252	\$2,443	\$2,328	\$2,443	0	950	0.000
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688	\$3,121	\$2,712	\$2,721	\$3,278	\$2,466	\$2,357	\$2,261	\$2,355	\$2,181	\$1,985	32	181469	0.018
MENDOTA INSURANCE COMPANY - 33650	\$3,173	\$2,480	\$2,278	\$3,020	\$2,169	\$2,119	\$1,930	\$1,701	\$1,305	\$1,131	4	8262	0.048
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761	\$3,194	\$2,241	\$2,731	\$358	\$2,255	\$2,488	\$1,868	\$2,046	\$1,934	\$1,749	0	8852	0.000
AMERICAN ACCESS CASUALTY COMPANY - 10730	\$3,266	\$2,564	\$1,818	\$2,412	\$2,537	\$2,396	\$2,181	\$1,465	\$1,383	\$1,733	6	18298	0.033
UNITED INSURANCE COMPANY INC. - 12256	\$3,433	\$2,726	\$2,709	\$3,231	\$2,424	\$3,201	\$2,215	\$2,559	\$2,727	\$1,729	8	38595	0.021
METROMILE INSURANCE COMPANY - 16187	\$3,489	\$3,072	\$2,977	\$3,724	\$2,860	\$2,008	\$1,910	\$1,950	\$1,938	\$1,711	4	8917	0.045
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY - 12484	\$3,560	\$3,079	\$3,011	\$4,128	\$2,704	\$3,560	\$2,463	\$2,293	\$2,924	\$2,079	16	67183	0.024
STAR CASUALTY INSURANCE COMPANY - 32387	\$3,577	\$2,845	\$2,162	\$2,253	\$3,035	\$2,512	\$2,310	\$1,855	\$1,690	\$1,796	0	905	0.000
UNITRIN SAFEGUARD INSURANCE COMPANY - 40703	\$3,602	\$3,190	\$3,443	\$3,892	\$3,252	\$2,597	\$2,844	\$2,565	\$2,971	\$2,253	2	2826	0.071
METROPOLITAN CASUALTY INSURANCE COMPANY - 40169	\$3,610	\$2,932	\$2,721	\$4,053	\$2,201	\$2,793	\$2,810	\$2,814	\$2,040	\$2,053	1	3242	0.031
INTEGON NATIONAL INSURANCE COMPANY - 29742	\$3,660	\$2,889	\$3,107	\$3,812	\$2,778	\$2,649	\$2,166	\$3,315	\$2,510	\$2,254	1	239	0.418
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	2124	0.094
LIBERTY MUTUAL INSURANCE COMPANY - 23043	\$3,951	\$3,417	\$3,343	\$4,582	\$3,001	\$3,951	\$2,734	\$2,545	\$3,245	\$2,307	5	1043	0.479
ALLSTATE INDEMNITY COMPANY - 19240	\$4,325	\$3,795	\$4,227	\$4,572	\$3,782	\$3,837	\$3,515	\$3,533	\$3,520	\$3,520	2	-	0.00
FARMERS INSURANCE COMPANY OF ARIZONA - 21598	\$4,326	\$4,023	\$4,018	\$4,807	\$3,790	\$3,245	\$2,801	\$3,118	\$2,920	\$2,695	17	155744	0.011
MGA INSURANCE COMPANY, INC. - 40150	\$4,941	\$3,429	\$4,614	\$6,505	\$3,511	\$2,906	\$2,512	\$2,584	\$2,704	\$2,169	4	11951	0.033
PERMANENT GENERAL ASSURANCE CORPORATION OF OHIO - 22906	\$5,483	\$4,814	\$5,337	\$5,892	\$5,110	\$4,086	\$3,438	\$4,247	\$4,211	\$3,542	0	351	0.000

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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Name of Insurer - NAIC#	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
ECONOMY PREFERRED INSURANCE COMPANY - 38067	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	0	3582	0.000
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	6	38635	0.016
COUNTRY PREFERRED INSURANCE COMPANY - 21008	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	0	13431	0.000
BADGER MUTUAL INSURANCE COMPANY - 13420	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	0	3055	0.000
LOYA INSURANCE COMPANY - 11198	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	2	2124	0.094
ASSURANCEAMERICA INSURANCE COMPANY - 11558	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	8	18235	0.044
Falcon Insurance Company - 14254	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	10	12263	0.082
STAR CASUALTY INSURANCE COMPANY - 32387	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	0	905	0.000
EQUITY INSURANCE COMPANY - 28746	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	5	15379	0.033
AMERICAN ACCESS CASUALTY COMPANY - 10730	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	6	18298	0.033
SAFeway INSURANCE COMPANY - 12521	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	7	78941	0.009
AUTO-OWNERS INSURANCE COMPANY - 18988	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	5	35000	0.014
ANCHOR GENERAL INSURANCE COMPANY - 40010	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	1	1399	0.071
YOUNG AMERICA INSURANCE COMPANY - 27090	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	5	4503	0.111
MGA INSURANCE COMPANY, INC. - 40150	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	4	11951	0.033
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS - 43494	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	6	21634	0.028
UNITED INSURANCE COMPANY INC. - 12256	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	8	38595	0.021
AMERICAN FAMILY INSURANCE COMPANY - 10386	\$1,249	\$1,012	\$1,036	\$1,241	\$979	\$838	\$800	\$755	\$861	\$675	4	98196	0.004
USAA GENERAL INDEMNITY COMPANY - 18600	\$1,293	\$1,161	\$1,173	\$1,337	\$1,072	\$1,058	\$1,064	\$1,010	\$1,010	\$865	11	68284	0.016
Hartford Insurance Company of the Southeast - 38261	\$1,403	\$1,501	\$1,560	\$1,403	\$1,442	\$1,317	\$1,403	\$1,153	\$1,241	\$1,099	1	-	0.00
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259	\$1,427	\$1,239	\$1,178	\$1,527	\$1,127	\$1,204	\$778	\$1,023	\$1,054	\$830	1	1654	0.060
USAA CASUALTY INSURANCE COMPANY - 25968	\$1,440	\$1,297	\$1,304	\$1,494	\$1,189	\$1,179	\$1,203	\$1,140	\$1,132	\$971	21	78282	0.027
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941	\$1,476	\$1,330	\$1,336	\$1,520	\$1,226	\$1,213	\$1,245	\$1,174	\$1,160	\$994	9	75054	0.012
MIDVALE INDEMNITY COMPANY - 27138	\$1,539	\$1,270	\$1,287	\$1,509	\$1,196	\$1,037	\$983	\$902	\$1,041	\$823	0	3040	0.000
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955	\$1,565	\$1,376	\$1,361	\$1,652	\$1,331	\$1,242	\$1,127	\$1,241	\$1,160	\$988	0	6168	0.000
AMSHIELD INSURANCE COMPANY - 15590	\$1,634	\$1,492	\$1,492	\$1,753	\$1,446	\$1,349	\$1,101	\$1,148	\$1,181	\$1,013	6	9557	0.063
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY - 21253	\$1,674	\$1,485	\$1,506	\$1,723	\$1,356	\$1,361	\$1,376	\$1,316	\$1,296	\$1,115	5	45552	0.011
WESTERN AGRICULTURAL INSURANCE COMPANY - 27871	\$1,702	\$1,483	\$1,513	\$1,925	\$1,418	\$1,368	\$1,124	\$1,257	\$1,277	\$1,068	0	5000	0.000
GEICO SECURE INSURANCE COMPANY - 14137	\$1,709	\$1,425	\$1,367	\$2,049	\$1,170	\$1,227	\$1,108	\$1,016	\$1,122	\$993	1	100985	0.001
CENTRAL MUTUAL INSURANCE COMPANY - 20230	\$1,710	\$1,578	\$1,597	\$1,755	\$1,494	\$1,580	\$1,380	\$1,490	\$1,493	\$1,338	0	-	0.00
STILLWATER INSURANCE COMPANY - 25180	\$1,768	\$1,437	\$1,401	\$1,746	\$1,519	\$1,391	\$1,197	\$1,414	\$1,230	\$1,174	1	1721	0.058
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178	\$1,812	\$1,550	\$1,587	\$2,079	\$1,613	\$1,331	\$1,267	\$1,460	\$1,482	\$1,111	82	1029226	0.008

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.

	Premiums shown are six-month premiums as of March 1, 2022										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			
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY - 25127	\$1,842	\$1,580	\$1,593	\$1,898	\$1,456	\$1,478	\$1,260	\$1,436	\$1,362	\$1,233	5	6528	0.077
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072	\$1,894	\$1,627	\$1,767	\$2,135	\$1,666	\$1,515	\$1,221	\$1,345	\$1,373	\$1,345	1	7370	0.014
Amica Property and Casualty Insurance Company - 12287	\$1,997	\$1,735	\$1,651	\$1,981	\$1,655	\$1,607	\$1,333	\$1,452	\$1,439	\$1,424	0	226	0.000
CSAA AFFINITY INSURANCE COMPANY - 11681	\$2,011	\$1,556	\$1,719	\$2,154	\$1,488	\$1,377	\$1,231	\$1,663	\$1,436	\$1,556	0	342	0.000
AMICA MUTUAL INSURANCE COMPANY - 19976	\$2,013	\$1,750	\$1,663	\$1,987	\$1,646	\$1,601	\$1,327	\$1,451	\$1,433	\$1,417	3	10753	0.028
HORACE MANN INSURANCE COMPANY - 22578	\$2,016	\$1,689	\$1,718	\$1,999	\$1,675	\$1,565	\$1,370	\$1,521	\$1,522	\$1,314	0	5297	0.000
NATIONAL GENERAL INSURANCE COMPANY - 23728	\$2,017	\$1,703	\$1,664	\$2,065	\$1,729	\$1,600	\$1,487	\$1,990	\$1,549	\$1,405	2	8462	0.024
ELECTRIC INSURANCE COMPANY - 21261	\$2,023	\$1,704	\$1,663	\$2,307	\$1,523	\$1,933	\$1,395	\$1,510	\$1,642	\$1,083	0	4580	0.000
American Family Connect Property and Casualty Insurance Company - 29068	\$2,066	\$1,540	\$1,496	\$2,609	\$1,412	\$1,814	\$1,336	\$1,347	\$1,426	\$982	1	23087	0.004
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	672	0.000
INFINITY SAFEGUARD INSURANCE COMPANY - 16802	\$2,115	\$2,192	\$1,851	\$2,530	\$1,675	\$1,732	\$1,786	\$1,965	\$1,886	\$1,586	13	25129	0.052
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693	\$2,121	\$1,778	\$1,714	\$2,166	\$1,588	\$1,413	\$1,144	\$1,779	\$1,275	\$1,561	0	2420	0.000
Main Street America Protection Insurance Company - 13026	\$2,164	\$1,909	\$2,035	\$2,245	\$1,894	\$1,926	\$1,806	\$1,621	\$1,727	\$1,658	1	3302	0.030
NATIONWIDE INSURANCE COMPANY OF AMERICA - 25453	\$2,165	\$1,731	\$1,882	\$2,230	\$1,492	\$1,568	\$1,269	\$1,445	\$1,326	\$1,386	3	9953	0.030
CSAA GENERAL INSURANCE COMPANY - 37770	\$2,177	\$1,688	\$1,861	\$2,326	\$1,614	\$1,488	\$1,332	\$1,800	\$1,558	\$1,247	9	68668	0.013
HARTFORD CASUALTY INSURANCE COMPANY - 29424	\$2,194	\$1,695	\$1,833	\$2,167	\$1,634	\$1,578	\$1,339	\$1,304	\$1,386	\$1,424	2	464	0.431
SAFE AUTO INSURANCE COMPANY - 25405	\$2,208	\$2,009	\$1,805	\$2,287	\$1,816	\$1,643	\$1,471	\$1,610	\$1,512	\$1,227	2	6133	0.033
STATE FARM FIRE AND CASUALTY COMPANY - 25143	\$2,225	\$1,920	\$1,961	\$2,543	\$1,989	\$1,633	\$1,551	\$1,818	\$1,855	\$1,396	4	41645	0.010
TWIN CITY FIRE INSURANCE COMPANY - 29459	\$2,395	\$2,007	\$2,020	\$2,604	\$2,133	\$1,809	\$1,595	\$1,648	\$1,685	\$1,380	0	3524	0.000
OWNERS INSURANCE COMPANY - 32700	\$2,463	\$2,313	\$2,383	\$2,738	\$2,183	\$1,946	\$1,691	\$2,553	\$1,848	\$1,597	1	8744	0.011
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942	\$2,467	\$2,500	\$2,086	\$1,915	\$1,370	\$2,179	\$1,730	\$1,558	\$1,733	\$1,607	1	706	0.142
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756	\$2,470	\$2,011	\$2,014	\$2,426	\$2,117	\$1,825	\$1,698	\$2,031	\$1,825	\$1,640	0	1147	0.000
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773	\$2,481	\$2,173	\$2,214	\$2,798	\$2,068	\$1,977	\$1,629	\$1,785	\$1,846	\$1,546	0	15895	0.000
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE - 12873	\$2,503	\$2,123	\$2,416	\$2,550	\$2,204	\$2,245	\$1,663	\$1,882	\$1,813	\$1,718	0	-	0.00
NETHERLANDS INSURANCE COMPANY, THE - 24171	\$2,507	\$1,750	\$1,957	\$2,524	\$1,831	\$2,300	\$2,214	\$2,276	\$1,934	\$2,186	0	2000	0.000
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401	\$2,519	\$2,548	\$2,124	\$1,945	\$1,390	\$2,215	\$1,761	\$1,581	\$1,765	\$1,626	2	6905	0.029
INFINITY CASUALTY INSURANCE COMPANY - 21792	\$2,522	\$2,575	\$2,273	\$3,023	\$1,991	\$2,029	\$1,995	\$2,285	\$2,201	\$1,815	6	18879	0.032
SECURA INSURANCE, A MUTUAL COMPANY - 22543	\$2,532	\$2,195	\$2,140	\$2,776	\$2,053	\$2,371	\$2,019	\$2,014	\$2,091	\$1,729	0	-	0.00
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	1079	0.000
PHARMACISTS MUTUAL INSURANCE COMPANY - 13714	\$2,547	\$2,391	\$2,126	\$2,967	\$1,951	\$2,104	\$1,749	\$1,680	\$1,680	\$1,680	0	365	0.000
ACUIITY, A MUTUAL INSURANCE COMPANY - 14184	\$2,553	\$2,466	\$2,407	\$2,668	\$2,273	\$2,321	\$2,165	\$2,157	\$2,019	\$1,984	0	3920	0.000
ALPHA PROPERTY & CASUALTY INSURANCE COMPANY - 38156	\$2,569	\$1,885	\$1,762	\$2,819	\$2,003	\$1,572	\$1,375	\$1,531	\$1,295	\$1,296	13	32841	0.040

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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	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			
COAST NATIONAL INSURANCE COMPANY - 25089	\$2,796	\$2,077	\$2,126	\$2,821	\$2,130	\$1,891	\$1,640	\$2,179	\$1,912	\$1,456	29	84044	0.035
SECURA SUPREME INSURANCE COMPANY - 10239	\$2,855	\$2,465	\$2,398	\$3,132	\$2,294	\$2,662	\$2,243	\$2,235	\$2,333	\$1,909	0	1860	0.000
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761	\$2,866	\$2,037	\$2,454	\$3,206	\$2,035	\$2,251	\$1,693	\$1,866	\$1,750	\$1,583	0	8852	0.000
TEACHERS INSURANCE COMPANY - 22683	\$2,878	\$2,333	\$2,339	\$2,842	\$2,456	\$2,147	\$1,993	\$2,384	\$2,152	\$1,913	0	185	0.000
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210	\$2,883	\$2,542	\$2,511	\$2,969	\$2,232	\$2,064	\$1,760	\$2,466	\$2,091	\$1,633	7	29818	0.023
PEKIN INSURANCE COMPANY - 24228	\$2,893	\$2,577	\$2,468	\$4,010	\$2,228	\$2,062	\$1,918	\$2,386	\$2,403	\$1,613	1	13539	0.007
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	205	0.000
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939	\$3,027	\$2,778	\$2,778	\$3,191	\$2,602	\$2,602	\$2,306	\$2,515	\$2,390	\$2,515	0	950	0.000
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688	\$3,058	\$2,608	\$2,651	\$3,249	\$2,371	\$2,262	\$2,146	\$2,212	\$2,072	\$1,871	32	181469	0.018
COUNTRY CASUALTY INSURANCE COMPANY - 20982	\$3,064	\$2,864	\$2,818	\$3,478	\$3,021	\$2,744	\$2,026	\$2,596	\$2,779	\$1,961	0	-	0.00
METROMILE INSURANCE COMPANY - 16187	\$3,190	\$2,808	\$2,720	\$3,370	\$2,628	\$1,855	\$1,790	\$1,784	\$1,766	\$1,579	4	8917	0.045
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE CO. - 34339	\$3,200	\$2,495	\$2,660	\$2,987	\$2,346	\$2,486	\$2,323	\$2,159	\$2,394	\$2,159	4	9249	0.043
COUNTRY MUTUAL INSURANCE COMPANY - 20990	\$3,213	\$3,031	\$2,990	\$3,631	\$3,090	\$2,747	\$2,099	\$2,558	\$2,773	\$2,041	0	1053	0.000
SAFECO INSURANCE COMPANY OF AMERICA - 24740	\$3,236	\$2,646	\$2,663	\$3,287	\$2,389	\$2,350	\$1,933	\$2,260	\$2,308	\$1,892	19	82252	0.023
ECONOMY PREMIER ASSURANCE COMPANY - 40649	\$3,237	\$2,833	\$2,800	\$3,381	\$2,550	\$1,971	\$2,195	\$1,988	\$2,055	\$1,724	0	19416	0.000
MENDOTA INSURANCE COMPANY - 33650	\$3,389	\$2,641	\$2,418	\$3,229	\$2,285	\$2,242	\$2,028	\$1,790	\$1,386	\$1,197	4	8262	0.048
METROPOLITAN CASUALTY INSURANCE COMPANY - 40169	\$3,985	\$3,242	\$3,084	\$4,512	\$2,351	\$3,067	\$3,085	\$3,082	\$2,250	\$2,326	1	3242	0.031
COMMONWEALTH CASUALTY COMPANY - 13930	\$3,997	\$3,028	\$3,404	\$4,488	\$2,665	\$2,398	\$1,953	\$2,093	\$1,817	\$2,063	31	40948	0.076
UNITRIN SAFEGUARD INSURANCE COMPANY - 40703	\$4,254	\$3,698	\$3,958	\$4,618	\$3,717	\$3,029	\$3,174	\$2,933	\$3,417	\$2,564	2	2826	0.071
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY - 12484	\$4,577	\$3,779	\$3,683	\$5,320	\$3,242	\$4,577	\$2,713	\$2,769	\$3,477	\$2,409	16	67183	0.024
FARMERS INSURANCE COMPANY OF ARIZONA - 21598	\$4,701	\$4,413	\$4,375	\$5,369	\$4,018	\$3,531	\$2,944	\$3,218	\$3,138	\$2,853	17	155744	0.011
ALLSTATE INDEMNITY COMPANY - 19240	\$4,728	\$4,046	\$4,484	\$4,955	\$4,011	\$4,040	\$3,675	\$3,699	\$3,677	\$3,677	2	-	0.00
INTEGON NATIONAL INSURANCE COMPANY - 29742	\$4,968	\$3,921	\$4,218	\$5,175	\$3,771	\$3,596	\$2,940	\$4,500	\$3,407	\$3,060	1	239	0.418
LIBERTY MUTUAL INSURANCE COMPANY - 23043	\$5,080	\$4,195	\$4,089	\$5,905	\$3,598	\$5,080	\$3,012	\$3,074	\$3,859	\$2,674	5	1043	0.479
PERMANENT GENERAL ASSURANCE CORPORATION OF OHIO - 22906	\$6,314	\$5,512	\$6,636	\$6,864	\$5,755	\$4,709	\$3,802	\$4,756	\$4,789	\$3,917	0	351	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.

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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			
COUNTRY PREFERRED INSURANCE COMPANY - 21008	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	0	13431	0.000
METROPOLITAN CASUALTY INSURANCE COMPANY - 40169	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	1	3242	0.031
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	6	38635	0.016
ANCHOR GENERAL INSURANCE COMPANY - 40010	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	1	1399	0.071
UNITED INSURANCE COMPANY INC. - 12256	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	8	38595	0.021
AMSHIELD INSURANCE COMPANY - 15590	\$552	\$509	\$509	\$594	\$493	\$451	\$388	\$398	\$412	\$356	6	9557	0.063
Hartford Insurance Company of the Southeast - 38261	\$553	\$600	\$607	\$553	\$566	\$519	\$553	\$449	\$510	\$443	1	-	0.00
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY - 25127	\$599	\$494	\$497	\$617	\$459	\$465	\$387	\$445	\$439	\$385	5	6528	0.077
USAA GENERAL INDEMNITY COMPANY - 18600	\$722	\$655	\$652	\$754	\$599	\$576	\$581	\$533	\$573	\$465	11	68284	0.016
CSAA AFFINITY INSURANCE COMPANY - 11681	\$747	\$647	\$706	\$795	\$626	\$568	\$529	\$638	\$577	\$486	0	342	0.000
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955	\$790	\$698	\$687	\$829	\$680	\$629	\$579	\$625	\$588	\$501	0	6168	0.000
CSAA GENERAL INSURANCE COMPANY - 37770	\$810	\$698	\$763	\$861	\$676	\$611	\$571	\$688	\$625	\$522	9	68668	0.013
AUTO-OWNERS INSURANCE COMPANY - 18988	\$827	\$775	\$797	\$922	\$732	\$641	\$557	\$853	\$611	\$516	5	35000	0.014
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941	\$836	\$759	\$753	\$870	\$693	\$665	\$679	\$621	\$666	\$538	9	75054	0.012
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178	\$840	\$717	\$735	\$980	\$752	\$616	\$590	\$648	\$673	\$501	82	1029226	0.008
GEICO SECURE INSURANCE COMPANY - 14137	\$860	\$729	\$699	\$997	\$616	\$616	\$589	\$526	\$563	\$510	1	100985	0.001
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259	\$869	\$762	\$732	\$938	\$709	\$741	\$491	\$628	\$658	\$520	1	1654	0.060
Main Street America Protection Insurance Company - 13026	\$877	\$774	\$811	\$894	\$761	\$768	\$730	\$656	\$699	\$670	1	3302	0.030
PHARMACISTS MUTUAL INSURANCE COMPANY - 13714	\$886	\$837	\$748	\$1,048	\$683	\$741	\$605	\$578	\$578	\$578	0	365	0.000
USAA CASUALTY INSURANCE COMPANY - 25968	\$893	\$814	\$803	\$938	\$740	\$708	\$722	\$660	\$713	\$573	21	78282	0.027
OWNERS INSURANCE COMPANY - 32700	\$914	\$857	\$881	\$1,020	\$809	\$708	\$616	\$943	\$675	\$570	1	8744	0.011
WESTERN AGRICULTURAL INSURANCE COMPANY - 27871	\$936	\$825	\$840	\$1,060	\$783	\$729	\$606	\$643	\$678	\$569	0	5000	0.000
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072	\$968	\$849	\$897	\$1,085	\$829	\$755	\$615	\$639	\$696	\$639	1	7370	0.014
CINCINNATI CASUALTY COMPANY, THE - 28665	\$989	\$948	\$896	\$823	\$791	\$560	\$533	\$623	\$630	\$637	0	672	0.000
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY - 21253	\$1,008	\$904	\$900	\$1,050	\$820	\$795	\$801	\$738	\$794	\$639	5	45552	0.011
ELECTRIC INSURANCE COMPANY - 21261	\$1,025	\$894	\$872	\$1,191	\$818	\$1,002	\$763	\$787	\$844	\$589	0	4580	0.000
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939	\$1,038	\$953	\$953	\$1,094	\$892	\$892	\$791	\$862	\$820	\$862	0	950	0.000
STATE FARM FIRE AND CASUALTY COMPANY - 25143	\$1,053	\$902	\$923	\$1,230	\$943	\$770	\$736	\$807	\$845	\$629	4	41645	0.010
BADGER MUTUAL INSURANCE COMPANY - 13420	\$1,063	\$1,010	\$885	\$1,135	\$802	\$875	\$760	\$660	\$660	\$660	0	3055	0.000
MIDVALE INDEMNITY COMPANY - 27138	\$1,063	\$888	\$886	\$1,013	\$816	\$715	\$673	\$584	\$718	\$559	0	3040	0.000
NATIONWIDE INSURANCE COMPANY OF AMERICA - 25453	\$1,074	\$859	\$926	\$1,089	\$741	\$764	\$641	\$701	\$648	\$675	3	9953	0.030
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693	\$1,096	\$929	\$886	\$1,085	\$828	\$735	\$603	\$859	\$654	\$751	0	2420	0.000

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	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756	\$1,105	\$893	\$896	\$1,053	\$945	\$785	\$757	\$865	\$774	\$706	0	1147	0.000
NATIONAL GENERAL INSURANCE COMPANY - 23728	\$1,133	\$1,017	\$981	\$1,157	\$1,008	\$924	\$865	\$1,076	\$910	\$813	2	8462	0.024
HORACE MANN INSURANCE COMPANY - 22578	\$1,141	\$937	\$965	\$1,100	\$930	\$855	\$753	\$783	\$811	\$701	0	5297	0.000
AMERICAN FAMILY INSURANCE COMPANY - 10386	\$1,154	\$934	\$931	\$1,087	\$859	\$729	\$680	\$572	\$752	\$546	4	98196	0.004
COUNTRY CASUALTY INSURANCE COMPANY - 20982	\$1,157	\$1,105	\$1,094	\$1,293	\$1,099	\$966	\$751	\$888	\$978	\$736	0	-	0.00
SECURA INSURANCE, A MUTUAL COMPANY - 22543	\$1,193	\$1,049	\$1,014	\$1,328	\$973	\$1,123	\$947	\$911	\$967	\$783	0	-	0.00
American Family Connect Property and Casualty Insurance Company - 29068	\$1,209	\$923	\$895	\$1,539	\$835	\$1,049	\$798	\$767	\$844	\$579	1	23087	0.004
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773	\$1,229	\$1,087	\$1,105	\$1,388	\$1,029	\$952	\$794	\$833	\$885	\$745	0	15895	0.000
METROMILE INSURANCE COMPANY - 16187	\$1,238	\$1,097	\$1,071	\$1,298	\$1,025	\$738	\$707	\$700	\$714	\$627	4	8917	0.045
TEACHERS INSURANCE COMPANY - 22683	\$1,253	\$1,009	\$1,013	\$1,198	\$1,067	\$895	\$866	\$981	\$883	\$799	0	185	0.000
COUNTRY MUTUAL INSURANCE COMPANY - 20990	\$1,277	\$1,227	\$1,215	\$1,424	\$1,196	\$1,035	\$824	\$940	\$1,046	\$811	0	1053	0.000
CENTRAL MUTUAL INSURANCE COMPANY - 20230	\$1,288	\$1,133	\$1,136	\$1,405	\$1,013	\$1,142	\$909	\$987	\$996	\$766	0	-	0.00
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE - 12873	\$1,293	\$1,085	\$1,250	\$1,316	\$1,143	\$1,173	\$868	\$982	\$939	\$891	0	-	0.00
NETHERLANDS INSURANCE COMPANY, THE - 24171	\$1,314	\$1,053	\$1,113	\$1,515	\$1,146	\$1,542	\$1,542	\$1,440	\$1,182	\$1,542	0	2000	0.000
SECURA SUPREME INSURANCE COMPANY - 10239	\$1,354	\$1,186	\$1,143	\$1,507	\$1,094	\$1,268	\$1,059	\$1,015	\$1,087	\$871	0	1860	0.000
ALPHA PROPERTY & CASUALTY INSURANCE COMPANY - 38156	\$1,363	\$1,028	\$958	\$1,500	\$1,083	\$848	\$755	\$822	\$703	\$706	13	32841	0.040
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210	\$1,376	\$1,198	\$1,207	\$1,382	\$1,093	\$1,020	\$886	\$1,158	\$1,025	\$814	7	29818	0.023
STILLWATER INSURANCE COMPANY - 25180	\$1,397	\$1,140	\$1,106	\$1,381	\$1,212	\$1,071	\$924	\$1,082	\$949	\$897	1	1721	0.058
ACUITY, A MUTUAL INSURANCE COMPANY - 14184	\$1,463	\$1,423	\$1,377	\$1,506	\$1,317	\$1,304	\$1,254	\$1,230	\$1,143	\$1,137	0	3920	0.000
INFINITY SAFEGUARD INSURANCE COMPANY - 16802	\$1,506	\$1,607	\$1,320	\$1,782	\$1,147	\$1,214	\$1,279	\$1,304	\$1,286	\$1,110	13	25129	0.052
COAST NATIONAL INSURANCE COMPANY - 25089	\$1,515	\$1,158	\$1,159	\$1,529	\$1,155	\$1,037	\$899	\$1,176	\$1,059	\$794	29	84044	0.035
Falcon Insurance Company - 14254	\$1,548	\$1,188	\$1,095	\$1,406	\$1,104	\$990	\$902	\$1,036	\$809	\$772	10	12263	0.082
SAFEWAY INSURANCE COMPANY - 12521	\$1,560	\$1,309	\$1,193	\$1,544	\$1,256	\$1,033	\$845	\$956	\$758	\$852	7	78941	0.009
TOGGLE INSURANCE COMPANY - 44245	\$1,572	\$1,300	\$1,329	\$1,795	\$1,211	\$1,078	\$971	\$1,013	\$1,000	\$831	0	205	0.000
FARMERS INSURANCE COMPANY OF ARIZONA - 21598	\$1,620	\$1,643	\$1,615	\$1,955	\$1,527	\$1,320	\$1,097	\$1,164	\$1,158	\$1,046	17	155744	0.011
EQUITY INSURANCE COMPANY - 28746	\$1,632	\$1,272	\$1,226	\$1,509	\$1,341	\$1,084	\$977	\$1,218	\$868	\$831	5	15379	0.033
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942	\$1,636	\$1,659	\$1,379	\$1,277	\$883	\$1,468	\$1,140	\$1,013	\$1,112	\$1,006	1	706	0.142
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE CO. - 34339	\$1,652	\$1,302	\$1,366	\$1,519	\$1,212	\$1,267	\$1,178	\$1,087	\$1,194	\$1,087	4	9249	0.043
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401	\$1,666	\$1,686	\$1,403	\$1,296	\$896	\$1,489	\$1,156	\$1,026	\$1,130	\$1,018	2	6905	0.029
SAFECO INSURANCE COMPANY OF AMERICA - 24740	\$1,677	\$1,386	\$1,427	\$1,719	\$1,270	\$1,218	\$997	\$1,159	\$1,206	\$996	19	82252	0.023
MENDOTA INSURANCE COMPANY - 33650	\$1,687	\$1,350	\$1,209	\$1,621	\$1,115	\$1,079	\$992	\$826	\$683	\$587	4	8262	0.048
COMMONWEALTH CASUALTY COMPANY - 13930	\$1,736	\$1,350	\$1,475	\$1,947	\$1,234	\$1,085	\$930	\$1,021	\$862	\$996	31	40948	0.076

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, 2022										Complaint Ratio (CR)		
Name of Insurer - NAIC#	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
ECONOMY PREMIER ASSURANCE COMPANY - 40649	\$1,749	\$1,530	\$1,483	\$1,818	\$1,397	\$1,043	\$1,109	\$1,028	\$1,089	\$899	0	19416	0.000
HARTFORD CASUALTY INSURANCE COMPANY - 29424	\$1,755	\$1,359	\$1,423	\$1,733	\$1,236	\$1,253	\$1,058	\$996	\$1,130	\$1,133	2	464	0.431
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	2124	0.094
TWIN CITY FIRE INSURANCE COMPANY - 29459	\$1,840	\$1,550	\$1,474	\$2,016	\$1,549	\$1,379	\$1,183	\$1,177	\$1,328	\$1,030	0	3524	0.000
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688	\$1,853	\$1,575	\$1,599	\$1,944	\$1,429	\$1,335	\$1,268	\$1,228	\$1,243	\$1,106	32	181469	0.018
PEKIN INSURANCE COMPANY - 24228	\$1,854	\$1,697	\$1,597	\$2,302	\$1,469	\$1,326	\$1,261	\$1,428	\$1,462	\$1,046	1	13539	0.007
SAFE AUTO INSURANCE COMPANY - 25405	\$1,856	\$1,706	\$1,530	\$1,907	\$1,538	\$1,386	\$1,245	\$1,330	\$1,281	\$1,038	2	6133	0.033
INTEGON NATIONAL INSURANCE COMPANY - 29742	\$1,916	\$1,512	\$1,626	\$1,995	\$1,454	\$1,387	\$1,134	\$1,735	\$1,314	\$1,180	1	239	0.418
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	5	4503	0.111
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761	\$1,991	\$1,372	\$1,670	\$2,241	\$1,404	\$1,532	\$1,147	\$1,229	\$1,180	\$1,069	0	8852	0.000
ALLSTATE INDEMNITY COMPANY - 19240	\$2,053	\$1,807	\$1,993	\$2,143	\$1,781	\$1,815	\$1,661	\$1,641	\$1,626	\$1,626	2	-	0.00
INFINITY CASUALTY INSURANCE COMPANY - 21792	\$2,056	\$2,186	\$1,890	\$2,429	\$1,562	\$1,619	\$1,618	\$1,705	\$1,708	\$1,449	6	18879	0.032
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS - 43494	\$2,307	\$1,920	\$1,835	\$2,285	\$1,878	\$1,389	\$1,546	\$1,131	\$1,022	\$1,140	6	21634	0.028
ASSURANCEAMERICA INSURANCE COMPANY - 11558	\$2,460	\$2,351	\$2,086	\$2,600	\$2,079	\$1,586	\$1,465	\$1,207	\$1,179	\$1,210	8	18235	0.044
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY - 12484	\$2,501	\$2,163	\$2,101	\$2,838	\$1,886	\$2,501	\$1,560	\$1,507	\$2,016	\$1,377	16	67183	0.024
UNITRIN SAFEGUARD INSURANCE COMPANY - 40703	\$2,591	\$2,286	\$2,442	\$2,802	\$2,309	\$1,839	\$1,954	\$1,746	\$2,099	\$1,550	2	2826	0.071
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	1079	0.000
AMERICAN ACCESS CASUALTY COMPANY - 10730	\$2,734	\$2,125	\$1,443	\$1,987	\$2,105	\$1,941	\$1,782	\$1,127	\$1,059	\$1,326	6	18298	0.033
LIBERTY MUTUAL INSURANCE COMPANY - 23043	\$2,776	\$2,401	\$2,332	\$3,150	\$2,094	\$2,776	\$1,732	\$1,672	\$2,238	\$1,528	5	1043	0.479
STAR CASUALTY INSURANCE COMPANY - 32387	\$2,983	\$2,336	\$1,710	\$1,776	\$2,517	\$2,046	\$1,882	\$1,461	\$1,315	\$1,398	0	905	0.000
PERMANENT GENERAL ASSURANCE CORPORATION OF OHIO - 22906	\$3,007	\$2,593	\$3,084	\$3,244	\$2,779	\$2,201	\$1,814	\$2,214	\$2,230	\$1,847	0	351	0.000
ECONOMY PREFERRED INSURANCE COMPANY - 38067	\$3,206	\$2,653	\$5,218	\$3,664	\$1,940	\$2,482	\$2,484	\$2,482	\$1,829	\$1,877	0	3582	0.000
Amica Property and Casualty Insurance Company - 12287	\$4,205	\$3,627	\$3,488	\$4,160	\$3,499	\$3,397	\$2,878	\$3,133	\$3,058	\$3,042	0	226	0.000
AMICA MUTUAL INSURANCE COMPANY - 19976	\$4,243	\$3,662	\$3,519	\$4,172	\$3,485	\$3,381	\$2,865	\$3,128	\$3,044	\$3,028	3	10753	0.028
MGA INSURANCE COMPANY, INC. - 40150	\$4,808	\$3,420	\$4,780	\$6,494	\$3,715	\$2,848	\$2,549	\$2,604	\$2,725	\$2,217	4	11951	0.033

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, 2022												Complaint Ratio (CR)		
Name of Insurer - NAIC#	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio			
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR	
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635				
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS - 43494	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	6	21634	0.028	
EQUITY INSURANCE COMPANY - 28746	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	5	15379	0.033	
UNITED INSURANCE COMPANY INC. - 12256	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	8	38595	0.021	
AMERICAN ACCESS CASUALTY COMPANY - 10730	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	6	18298	0.033	
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	6	38635	0.016	
LOYA INSURANCE COMPANY - 11198	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	2	2124	0.094	
SAFeway INSURANCE COMPANY - 12521	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	7	78941	0.009	
ANCHOR GENERAL INSURANCE COMPANY - 40010	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	1	1399	0.071	
Falcon Insurance Company - 14254	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	10	12263	0.082	
ASSURANCEAMERICA INSURANCE COMPANY - 11558	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	8	18235	0.044	
STAR CASUALTY INSURANCE COMPANY - 32387	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	0	905	0.000	
METROPOLITAN CASUALTY INSURANCE COMPANY - 40169	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	1	3242	0.031	
YOUNG AMERICA INSURANCE COMPANY - 27090	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	5	4503	0.111	
MGA INSURANCE COMPANY, INC. - 40150	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	4	11951	0.033	
AMSHIELD INSURANCE COMPANY - 15590	\$493	\$441	\$441	\$525	\$435	\$403	\$333	\$341	\$356	\$308	6	9557	0.063	
Hartford Insurance Company of the Southeast - 38261	\$571	\$618	\$632	\$571	\$588	\$534	\$571	\$456	\$521	\$450	1	-	0.00	
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955	\$723	\$638	\$629	\$761	\$618	\$568	\$514	\$553	\$530	\$449	0	6168	0.000	
CSAA AFFINITY INSURANCE COMPANY - 11681	\$767	\$640	\$700	\$816	\$616	\$560	\$516	\$635	\$577	\$480	0	342	0.000	
USAA GENERAL INDEMNITY COMPANY - 18600	\$770	\$694	\$693	\$801	\$624	\$606	\$605	\$552	\$605	\$487	11	68284	0.016	
CSAA GENERAL INSURANCE COMPANY - 37770	\$832	\$691	\$755	\$883	\$665	\$603	\$556	\$687	\$624	\$514	9	68668	0.013	
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY - 25127	\$855	\$712	\$716	\$869	\$648	\$625	\$536	\$606	\$617	\$516	5	6528	0.077	
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941	\$889	\$802	\$798	\$922	\$719	\$698	\$703	\$643	\$701	\$561	9	75054	0.012	
USAA CASUALTY INSURANCE COMPANY - 25968	\$941	\$852	\$842	\$985	\$763	\$735	\$741	\$676	\$744	\$593	21	78282	0.027	
AUTO-OWNERS INSURANCE COMPANY - 18988	\$950	\$888	\$914	\$1,057	\$836	\$736	\$636	\$969	\$699	\$590	5	35000	0.014	
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072	\$985	\$847	\$907	\$1,094	\$839	\$755	\$601	\$628	\$685	\$628	1	7370	0.014	
Main Street America Protection Insurance Company - 13026	\$994	\$860	\$925	\$1,037	\$853	\$864	\$809	\$708	\$764	\$728	1	3302	0.030	
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178	\$1,007	\$867	\$884	\$1,171	\$901	\$736	\$696	\$781	\$818	\$608	82	1029226	0.008	
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259	\$1,048	\$921	\$877	\$1,130	\$849	\$887	\$579	\$733	\$776	\$615	1	1654	0.060	
OWNERS INSURANCE COMPANY - 32700	\$1,050	\$981	\$1,010	\$1,168	\$924	\$814	\$702	\$1,071	\$772	\$652	1	8744	0.011	
WESTERN AGRICULTURAL INSURANCE COMPANY - 27871	\$1,052	\$923	\$944	\$1,189	\$873	\$818	\$674	\$710	\$863	\$637	0	5000	0.000	
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY - 21253	\$1,074	\$957	\$955	\$1,114	\$855	\$834	\$832	\$764	\$837	\$668	5	45552	0.011	
NATIONWIDE INSURANCE COMPANY OF AMERICA - 25453	\$1,076	\$864	\$931	\$1,101	\$744	\$762	\$625	\$693	\$653	\$670	3	9953	0.030	

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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			
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939	\$1,079	\$986	\$986	\$1,141	\$922	\$922	\$811	\$889	\$843	\$889	0	950	0.000
GEICO SECURE INSURANCE COMPANY - 14137	\$1,110	\$919	\$883	\$1,339	\$744	\$787	\$698	\$618	\$721	\$629	1	100985	0.001
METROMILE INSURANCE COMPANY - 16187	\$1,138	\$1,019	\$987	\$1,181	\$956	\$693	\$668	\$655	\$669	\$598	4	8917	0.045
MIDVALE INDEMNITY COMPANY - 27138	\$1,145	\$945	\$946	\$1,091	\$869	\$758	\$712	\$604	\$758	\$579	0	3040	0.000
PHARMACISTS MUTUAL INSURANCE COMPANY - 13714	\$1,160	\$1,076	\$966	\$1,364	\$862	\$954	\$728	\$705	\$705	\$705	0	365	0.000
BADGER MUTUAL INSURANCE COMPANY - 13420	\$1,176	\$1,120	\$986	\$1,251	\$899	\$968	\$846	\$742	\$742	\$742	0	3055	0.000
ELECTRIC INSURANCE COMPANY - 21261	\$1,177	\$1,020	\$994	\$1,375	\$937	\$1,144	\$854	\$877	\$961	\$664	0	4580	0.000
AMERICAN FAMILY INSURANCE COMPANY - 10386	\$1,179	\$944	\$944	\$1,110	\$870	\$735	\$685	\$564	\$758	\$540	4	98196	0.004
CINCINNATI CASUALTY COMPANY, THE - 28665	\$1,187	\$1,117	\$1,064	\$984	\$915	\$666	\$605	\$709	\$732	\$731	0	672	0.000
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756	\$1,188	\$966	\$969	\$1,136	\$1,017	\$846	\$809	\$924	\$834	\$760	0	1147	0.000
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693	\$1,210	\$1,026	\$977	\$1,207	\$911	\$799	\$654	\$928	\$717	\$810	0	2420	0.000
NATIONAL GENERAL INSURANCE COMPANY - 23728	\$1,250	\$1,059	\$1,037	\$1,284	\$1,028	\$981	\$905	\$1,142	\$978	\$863	2	8462	0.024
HORACE MANN INSURANCE COMPANY - 22578	\$1,251	\$1,028	\$1,059	\$1,211	\$1,020	\$939	\$819	\$856	\$891	\$769	0	5297	0.000
STATE FARM FIRE AND CASUALTY COMPANY - 25143	\$1,271	\$1,098	\$1,118	\$1,478	\$1,139	\$927	\$874	\$985	\$1,038	\$772	4	41645	0.010
SECURA INSURANCE, A MUTUAL COMPANY - 22543	\$1,293	\$1,133	\$1,096	\$1,437	\$1,052	\$1,219	\$1,019	\$980	\$1,046	\$846	0	-	0.00
TEACHERS INSURANCE COMPANY - 22683	\$1,348	\$1,092	\$1,096	\$1,294	\$1,149	\$965	\$924	\$1,048	\$951	\$860	0	185	0.000
COUNTRY PREFERRED INSURANCE COMPANY - 21008	\$1,362	\$1,308	\$1,297	\$1,515	\$1,282	\$1,119	\$874	\$1,021	\$1,122	\$856	0	13431	0.000
COUNTRY CASUALTY INSURANCE COMPANY - 20982	\$1,387	\$1,327	\$1,316	\$1,541	\$1,331	\$1,182	\$895	\$1,092	\$1,187	\$875	0	-	0.00
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773	\$1,390	\$1,224	\$1,250	\$1,568	\$1,156	\$1,078	\$890	\$927	\$1,004	\$840	0	15895	0.000
SECURA SUPREME INSURANCE COMPANY - 10239	\$1,465	\$1,278	\$1,234	\$1,628	\$1,180	\$1,374	\$1,135	\$1,088	\$1,173	\$935	0	1860	0.000
ACUITY, A MUTUAL INSURANCE COMPANY - 14184	\$1,478	\$1,430	\$1,389	\$1,552	\$1,328	\$1,309	\$1,246	\$1,227	\$1,144	\$1,137	0	3920	0.000
American Family Connect Property and Casualty Insurance Company - 29068	\$1,500	\$1,136	\$1,097	\$1,950	\$1,024	\$1,291	\$948	\$906	\$1,028	\$676	1	23087	0.004
COUNTRY MUTUAL INSURANCE COMPANY - 20990	\$1,510	\$1,448	\$1,437	\$1,680	\$1,418	\$1,237	\$967	\$1,128	\$1,240	\$947	0	1053	0.000
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE - 12873	\$1,528	\$1,296	\$1,467	\$1,554	\$1,343	\$1,341	\$999	\$1,128	\$1,094	\$1,034	0	-	0.00
TOGGLE INSURANCE COMPANY - 44245	\$1,536	\$1,247	\$1,290	\$1,773	\$1,145	\$1,039	\$906	\$963	\$960	\$787	0	205	0.000
STILLWATER INSURANCE COMPANY - 25180	\$1,556	\$1,258	\$1,223	\$1,533	\$1,334	\$1,186	\$1,020	\$1,200	\$1,049	\$982	1	1721	0.058
CENTRAL MUTUAL INSURANCE COMPANY - 20230	\$1,556	\$1,366	\$1,379	\$1,724	\$1,223	\$1,334	\$1,066	\$1,147	\$1,169	\$905	0	-	0.00
FARMERS INSURANCE COMPANY OF ARIZONA - 21598	\$1,582	\$1,530	\$1,491	\$1,852	\$1,378	\$1,230	\$988	\$1,038	\$1,070	\$949	17	155744	0.011
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210	\$1,599	\$1,392	\$1,391	\$1,626	\$1,245	\$1,151	\$986	\$1,337	\$1,190	\$913	7	29818	0.023
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761	\$1,765	\$1,232	\$1,509	\$1,981	\$1,253	\$1,369	\$1,027	\$1,105	\$1,054	\$955	0	8852	0.000
COAST NATIONAL INSURANCE COMPANY - 25089	\$1,790	\$1,320	\$1,364	\$1,798	\$1,311	\$1,151	\$993	\$1,326	\$1,213	\$897	29	84044	0.035
MENDOTA INSURANCE COMPANY - 33650	\$1,828	\$1,454	\$1,298	\$1,756	\$1,187	\$1,158	\$1,054	\$884	\$736	\$628	4	8262	0.048

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, 2022										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			
ALPHA PROPERTY & CASUALTY INSURANCE COMPANY - 38156	\$1,835	\$1,321	\$1,246	\$2,035	\$1,381	\$1,090	\$944	\$1,033	\$897	\$892	13	32841	0.040
SAFE AUTO INSURANCE COMPANY - 25405	\$1,856	\$1,706	\$1,530	\$1,907	\$1,538	\$1,386	\$1,245	\$1,330	\$1,281	\$1,038	2	6133	0.033
ECONOMY PREMIER ASSURANCE COMPANY - 40649	\$1,884	\$1,646	\$1,596	\$1,973	\$1,462	\$1,122	\$1,155	\$1,078	\$1,154	\$952	0	19416	0.000
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942	\$1,888	\$1,910	\$1,579	\$1,444	\$994	\$1,662	\$1,292	\$1,138	\$1,282	\$1,125	1	706	0.142
HARTFORD CASUALTY INSURANCE COMPANY - 29424	\$1,921	\$1,479	\$1,565	\$1,906	\$1,367	\$1,382	\$1,139	\$1,075	\$1,226	\$1,224	2	464	0.431
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401	\$1,930	\$1,950	\$1,610	\$1,470	\$1,012	\$1,692	\$1,316	\$1,157	\$1,309	\$1,141	2	6905	0.029
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688	\$1,931	\$1,608	\$1,655	\$2,054	\$1,459	\$1,365	\$1,281	\$1,233	\$1,256	\$1,108	32	181469	0.018
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE CO. - 34339	\$1,959	\$1,518	\$1,626	\$1,813	\$1,407	\$1,497	\$1,381	\$1,281	\$1,427	\$1,281	4	9249	0.043
INFINITY SAFEGUARD INSURANCE COMPANY - 16802	\$2,040	\$2,100	\$1,813	\$2,422	\$1,529	\$1,606	\$1,598	\$1,704	\$1,676	\$1,411	13	25129	0.052
NETHERLANDS INSURANCE COMPANY, THE - 24171	\$2,049	\$1,296	\$1,530	\$2,019	\$1,455	\$2,046	\$2,046	\$2,046	\$1,566	\$2,046	0	2000	0.000
SAFECO INSURANCE COMPANY OF AMERICA - 24740	\$2,090	\$1,689	\$1,729	\$2,130	\$1,529	\$1,471	\$1,161	\$1,391	\$1,491	\$1,162	19	82252	0.023
PEKIN INSURANCE COMPANY - 24228	\$2,284	\$2,061	\$1,940	\$2,973	\$1,777	\$1,612	\$1,495	\$1,767	\$1,821	\$1,244	1	13539	0.007
ALLSTATE INDEMNITY COMPANY - 19240	\$2,327	\$1,991	\$2,187	\$2,411	\$1,995	\$1,973	\$1,792	\$1,778	\$1,759	\$1,759	2	-	0.00
TWIN CITY FIRE INSURANCE COMPANY - 29459	\$2,457	\$2,044	\$1,995	\$2,728	\$2,050	\$1,865	\$1,517	\$1,522	\$1,747	\$1,340	0	3524	0.000
COMMONWEALTH CASUALTY COMPANY - 13930	\$2,524	\$1,916	\$2,152	\$2,836	\$1,699	\$1,518	\$1,251	\$1,347	\$1,159	\$1,323	31	40948	0.076
Amica Property and Casualty Insurance Company - 12287	\$2,605	\$2,276	\$2,150	\$2,585	\$2,157	\$2,067	\$1,722	\$1,861	\$1,844	\$1,834	0	226	0.000
AMICA MUTUAL INSURANCE COMPANY - 19976	\$2,626	\$2,293	\$2,166	\$2,591	\$2,148	\$2,058	\$1,715	\$1,859	\$1,837	\$1,827	3	10753	0.028
INTEGON NATIONAL INSURANCE COMPANY - 29742	\$2,674	\$2,111	\$2,271	\$2,786	\$2,030	\$1,936	\$1,582	\$2,423	\$1,834	\$1,647	1	239	0.418
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	1079	0.000
INFINITY CASUALTY INSURANCE COMPANY - 21792	\$3,074	\$3,169	\$2,823	\$3,676	\$2,304	\$2,386	\$2,291	\$2,503	\$2,487	\$2,069	6	18879	0.032
UNITRIN SAFEGUARD INSURANCE COMPANY - 40703	\$3,149	\$2,720	\$2,881	\$3,423	\$2,709	\$2,209	\$2,234	\$2,060	\$2,485	\$1,816	2	2826	0.071
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY - 12484	\$3,167	\$2,621	\$2,538	\$3,606	\$2,254	\$3,167	\$1,764	\$1,829	\$2,414	\$1,623	16	67183	0.024
PERMANENT GENERAL ASSURANCE CORPORATION OF OHIO - 22906	\$3,392	\$3,099	\$3,547	\$3,811	\$3,156	\$2,662	\$2,025	\$2,609	\$2,567	\$2,164	0	351	0.000
LIBERTY MUTUAL INSURANCE COMPANY - 23043	\$3,515	\$2,910	\$2,817	\$4,002	\$2,502	\$3,515	\$1,958	\$2,030	\$2,680	\$1,801	5	1043	0.479
ECONOMY PREFERRED INSURANCE COMPANY - 38067	\$3,684	\$3,047	\$2,972	\$4,243	\$2,154	\$2,839	\$2,848	\$2,834	\$2,094	\$2,208	0	3582	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, 2022										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	13431	0.000
METROPOLITAN CASUALTY INSURANCE COMPANY - 40169	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	1	3242	0.031
AMSHIELD INSURANCE COMPANY - 15590	\$426	\$374	\$374	\$454	\$367	\$354	\$289	\$316	\$300	\$259	6	9557	0.063
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY - 25127	\$451	\$381	\$383	\$466	\$356	\$371	\$314	\$358	\$336	\$313	5	6528	0.077
USAA GENERAL INDEMNITY COMPANY - 18600	\$455	\$412	\$415	\$472	\$382	\$377	\$380	\$359	\$364	\$310	11	68284	0.016
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941	\$483	\$438	\$440	\$499	\$406	\$401	\$412	\$387	\$388	\$331	9	75054	0.012
USAA CASUALTY INSURANCE COMPANY - 25968	\$511	\$463	\$465	\$533	\$427	\$422	\$432	\$407	\$410	\$349	21	78282	0.027
Hartford Insurance Company of the Southeast - 38261	\$514	\$549	\$560	\$514	\$523	\$486	\$514	\$431	\$468	\$418	1	-	0.00
Main Street America Protection Insurance Company - 13026	\$517	\$472	\$491	\$528	\$467	\$473	\$453	\$421	\$440	\$426	1	3302	0.030
CENTRAL MUTUAL INSURANCE COMPANY - 20230	\$518	\$442	\$451	\$555	\$382	\$454	\$354	\$401	\$401	\$305	0	-	0.00
CINCINNATI CASUALTY COMPANY, THE - 28665	\$530	\$499	\$480	\$443	\$426	\$317	\$305	\$371	\$335	\$365	0	672	0.000
GEICO SECURE INSURANCE COMPANY - 14137	\$534	\$461	\$443	\$613	\$398	\$402	\$383	\$360	\$370	\$342	1	100985	0.001
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955	\$542	\$474	\$471	\$573	\$458	\$437	\$398	\$452	\$408	\$350	0	6168	0.000
PHARMACISTS MUTUAL INSURANCE COMPANY - 13714	\$555	\$521	\$469	\$649	\$434	\$464	\$401	\$383	\$383	\$383	0	365	0.000
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY - 21253	\$590	\$526	\$534	\$610	\$484	\$485	\$492	\$467	\$467	\$398	5	45552	0.011
ELECTRIC INSURANCE COMPANY - 21261	\$613	\$519	\$508	\$704	\$468	\$595	\$437	\$471	\$504	\$339	0	4580	0.000
BADGER MUTUAL INSURANCE COMPANY - 13420	\$632	\$601	\$535	\$673	\$482	\$516	\$455	\$395	\$395	\$395	0	3055	0.000
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259	\$644	\$555	\$533	\$686	\$509	\$545	\$356	\$476	\$485	\$380	1	1654	0.060
CSAA AFFINITY INSURANCE COMPANY - 11681	\$673	\$564	\$613	\$714	\$545	\$503	\$465	\$579	\$510	\$436	0	342	0.000
WESTERN AGRICULTURAL INSURANCE COMPANY - 27871	\$683	\$599	\$610	\$774	\$572	\$541	\$449	\$493	\$505	\$423	0	5000	0.000
CSAA GENERAL INSURANCE COMPANY - 37770	\$691	\$577	\$630	\$733	\$558	\$514	\$476	\$592	\$523	\$446	9	68668	0.013
METROMILE INSURANCE COMPANY - 16187	\$696	\$613	\$610	\$737	\$577	\$445	\$423	\$434	\$429	\$380	4	8917	0.045
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178	\$717	\$610	\$626	\$829	\$635	\$526	\$501	\$562	\$575	\$430	82	1029226	0.008
AMERICAN FAMILY INSURANCE COMPANY - 10386	\$724	\$599	\$607	\$711	\$566	\$494	\$469	\$433	\$498	\$396	4	98196	0.004
MIDVALE INDEMNITY COMPANY - 27138	\$764	\$649	\$656	\$752	\$608	\$544	\$519	\$477	\$535	\$444	0	3040	0.000
HORACE MANN INSURANCE COMPANY - 22578	\$789	\$658	\$671	\$780	\$654	\$609	\$538	\$583	\$588	\$508	0	5297	0.000
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939	\$792	\$723	\$723	\$836	\$676	\$676	\$595	\$652	\$619	\$652	0	950	0.000
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756	\$816	\$661	\$663	\$793	\$701	\$602	\$572	\$672	\$599	\$543	0	1147	0.000
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693	\$822	\$690	\$664	\$831	\$617	\$554	\$450	\$688	\$495	\$603	0	2420	0.000
SECURA INSURANCE, A MUTUAL COMPANY - 22543	\$828	\$721	\$703	\$909	\$676	\$777	\$669	\$668	\$688	\$572	0	-	0.00
AUTO-OWNERS INSURANCE COMPANY - 18988	\$851	\$801	\$824	\$946	\$758	\$672	\$587	\$884	\$639	\$552	5	35000	0.014
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE - 12873	\$854	\$728	\$839	\$883	\$754	\$808	\$579	\$669	\$631	\$605	0	-	0.00

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, 2022										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 CASUALTY INSURANCE COMPANY - 20982	\$862	\$796	\$781	\$988	\$860	\$793	\$576	\$756	\$808	\$555	0	-	0.00
American Family Connect Property and Casualty Insurance Company - 29068	\$863	\$644	\$630	\$1,097	\$598	\$768	\$578	\$587	\$605	\$429	1	23087	0.004
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773	\$868	\$765	\$777	\$981	\$727	\$683	\$568	\$613	\$636	\$535	0	15895	0.000
COUNTRY MUTUAL INSURANCE COMPANY - 20990	\$875	\$818	\$805	\$995	\$853	\$768	\$579	\$721	\$781	\$561	0	1053	0.000
STILLWATER INSURANCE COMPANY - 25180	\$876	\$714	\$698	\$866	\$754	\$686	\$590	\$700	\$609	\$582	1	1721	0.058
INFINITY SAFEGUARD INSURANCE COMPANY - 16802	\$886	\$948	\$770	\$1,053	\$691	\$727	\$777	\$805	\$784	\$676	13	25129	0.052
STATE FARM FIRE AND CASUALTY COMPANY - 25143	\$916	\$784	\$803	\$1,058	\$813	\$673	\$639	\$715	\$738	\$555	4	41645	0.010
SECURA SUPREME INSURANCE COMPANY - 10239	\$932	\$810	\$788	\$1,023	\$755	\$872	\$743	\$741	\$770	\$633	0	1860	0.000
OWNERS INSURANCE COMPANY - 32700	\$941	\$886	\$910	\$1,046	\$838	\$742	\$649	\$977	\$706	\$610	1	8744	0.011
TEACHERS INSURANCE COMPANY - 22683	\$941	\$759	\$762	\$920	\$806	\$701	\$666	\$780	\$698	\$626	0	185	0.000
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072	\$946	\$816	\$880	\$1,072	\$816	\$750	\$608	\$649	\$685	\$649	1	7370	0.014
HARTFORD CASUALTY INSURANCE COMPANY - 29424	\$963	\$748	\$799	\$946	\$703	\$686	\$597	\$574	\$619	\$633	2	464	0.431
INFINITY CASUALTY INSURANCE COMPANY - 21792	\$972	\$1,032	\$864	\$1,150	\$761	\$791	\$822	\$873	\$853	\$727	6	18879	0.032
NATIONAL GENERAL INSURANCE COMPANY - 23728	\$1,025	\$914	\$885	\$1,045	\$932	\$861	\$808	\$1,019	\$834	\$757	2	8462	0.024
TOGGLE INSURANCE COMPANY - 44245	\$1,039	\$848	\$871	\$1,195	\$783	\$709	\$634	\$675	\$656	\$541	0	205	0.000
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688	\$1,042	\$890	\$904	\$1,113	\$808	\$770	\$728	\$739	\$704	\$635	32	181469	0.018
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942	\$1,054	\$1,062	\$883	\$809	\$566	\$924	\$726	\$646	\$727	\$648	1	706	0.142
NATIONWIDE INSURANCE COMPANY OF AMERICA - 25453	\$1,071	\$862	\$930	\$1,093	\$743	\$767	\$638	\$701	\$649	\$676	3	9953	0.030
ANCHOR GENERAL INSURANCE COMPANY - 40010	\$1,075	\$879	\$860	\$1,161	\$834	\$740	\$646	\$695	\$571	\$520	1	1399	0.071
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401	\$1,078	\$1,086	\$903	\$824	\$476	\$942	\$740	\$656	\$744	\$658	2	6905	0.029
TWIN CITY FIRE INSURANCE COMPANY - 29459	\$1,078	\$913	\$901	\$1,168	\$945	\$812	\$748	\$768	\$776	\$637	0	3524	0.000
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210	\$1,087	\$969	\$966	\$1,103	\$877	\$818	\$718	\$949	\$807	\$666	7	29818	0.023
ECONOMY PREMIER ASSURANCE COMPANY - 40649	\$1,096	\$953	\$943	\$1,136	\$884	\$686	\$817	\$725	\$772	\$613	0	19416	0.000
COAST NATIONAL INSURANCE COMPANY - 25089	\$1,114	\$836	\$850	\$1,124	\$860	\$766	\$668	\$878	\$766	\$588	29	84044	0.035
Amica Property and Casualty Insurance Company - 12287	\$1,121	\$970	\$931	\$1,110	\$924	\$898	\$753	\$821	\$807	\$799	0	226	0.000
AMICA MUTUAL INSURANCE COMPANY - 19976	\$1,132	\$980	\$940	\$1,114	\$921	\$893	\$750	\$819	\$803	\$796	3	10753	0.028
ACUIITY, A MUTUAL INSURANCE COMPANY - 14184	\$1,159	\$1,122	\$1,116	\$1,191	\$1,083	\$1,066	\$1,033	\$998	\$916	\$907	0	3920	0.000
ALPHA PROPERTY & CASUALTY INSURANCE COMPANY - 38156	\$1,169	\$884	\$825	\$1,284	\$940	\$737	\$656	\$726	\$601	\$614	13	32841	0.040
NETHERLANDS INSURANCE COMPANY, THE - 24171	\$1,170	\$804	\$906	\$1,170	\$906	\$1,170	\$1,185	\$1,170	\$936	\$1,170	0	2000	0.000
Falcon Insurance Company - 14254	\$1,182	\$908	\$853	\$1,079	\$831	\$751	\$661	\$761	\$598	\$569	10	12263	0.082
EQUITY INSURANCE COMPANY - 28746	\$1,217	\$946	\$917	\$1,121	\$989	\$807	\$724	\$898	\$645	\$619	5	15379	0.033
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE CO. - 34339	\$1,261	\$996	\$1,052	\$1,185	\$942	\$989	\$928	\$860	\$946	\$860	4	9249	0.043

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, 2022										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	\$1,313	\$1,102	\$1,010	\$1,289	\$1,023	\$852	\$690	\$774	\$626	\$687	7	78941	0.009
COMMONWEALTH CASUALTY COMPANY - 13930	\$1,328	\$1,035	\$1,128	\$1,486	\$945	\$836	\$715	\$784	\$667	\$766	31	40948	0.076
ECONOMY PREFERRED INSURANCE COMPANY - 38067	\$1,332	\$1,088	\$1,018	\$1,502	\$807	\$1,029	\$1,028	\$1,034	\$753	\$767	0	3582	0.000
SAFE AUTO INSURANCE COMPANY - 25405	\$1,338	\$1,235	\$1,109	\$1,379	\$1,133	\$1,031	\$938	\$1,009	\$953	\$797	2	6133	0.033
YOUNG AMERICA INSURANCE COMPANY - 27090	\$1,424	\$1,178	\$1,214	\$1,322	\$1,136	\$1,094	\$998	\$1,076	\$1,016	\$1,076	5	4503	0.111
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761	\$1,541	\$1,074	\$1,325	\$1,767	\$1,091	\$1,190	\$896	\$970	\$934	\$847	0	8852	0.000
INTEGON NATIONAL INSURANCE COMPANY - 29742	\$1,636	\$1,291	\$1,389	\$1,704	\$1,242	\$1,184	\$968	\$1,482	\$1,122	\$1,008	1	239	0.418
SAFECO INSURANCE COMPANY OF AMERICA - 24740	\$1,636	\$1,360	\$1,381	\$1,672	\$1,246	\$1,221	\$1,030	\$1,177	\$1,179	\$1,016	19	82252	0.023
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805	\$1,653	\$1,271	\$1,375	\$1,785	\$1,165	\$1,066	\$1,066	\$1,037	\$895	\$863	6	38635	0.016
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS - 43494	\$1,653	\$1,345	\$1,301	\$1,650	\$1,325	\$1,014	\$1,098	\$882	\$767	\$838	6	21634	0.028
MENDOTA INSURANCE COMPANY - 33650	\$1,699	\$1,361	\$1,252	\$1,634	\$1,122	\$1,108	\$1,005	\$876	\$709	\$607	4	8262	0.048
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	1079	0.000
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY - 12484	\$1,774	\$1,530	\$1,523	\$2,119	\$1,356	\$1,774	\$1,190	\$1,135	\$1,472	\$1,022	16	67183	0.024
ALLSTATE INDEMNITY COMPANY - 19240	\$1,782	\$1,555	\$1,715	\$1,865	\$1,525	\$1,544	\$1,410	\$1,406	\$1,398	\$1,398	2	-	0.00
ASSURANCEAMERICA INSURANCE COMPANY - 11558	\$1,841	\$1,687	\$1,544	\$1,834	\$1,512	\$1,195	\$1,105	\$936	\$901	\$914	8	18235	0.044
UNITED INSURANCE COMPANY INC. - 12256	\$1,861	\$1,460	\$1,450	\$1,724	\$1,273	\$1,708	\$1,168	\$1,393	\$1,476	\$910	8	38595	0.021
UNITRIN SAFEGUARD INSURANCE COMPANY - 40703	\$1,907	\$1,683	\$1,825	\$2,072	\$1,733	\$1,381	\$1,511	\$1,349	\$1,586	\$1,187	2	2826	0.071
AMERICAN ACCESS CASUALTY COMPANY - 10730	\$1,917	\$1,499	\$1,036	\$1,407	\$1,485	\$1,378	\$1,267	\$821	\$775	\$963	6	18298	0.033
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	2124	0.094
LIBERTY MUTUAL INSURANCE COMPANY - 23043	\$1,969	\$1,699	\$1,690	\$2,352	\$1,505	\$1,969	\$1,321	\$1,259	\$1,634	\$1,135	5	1043	0.479
FARMERS INSURANCE COMPANY OF ARIZONA - 21598	\$2,045	\$1,858	\$1,892	\$2,237	\$1,757	\$1,476	\$1,270	\$1,355	\$1,256	\$1,226	17	155744	0.011
STAR CASUALTY INSURANCE COMPANY - 32387	\$2,092	\$1,650	\$1,228	\$1,274	\$1,772	\$1,459	\$1,341	\$1,060	\$961	\$1,021	0	905	0.000
PEKIN INSURANCE COMPANY - 24228	\$2,284	\$2,061	\$1,940	\$2,973	\$1,777	\$1,612	\$1,495	\$1,767	\$1,821	\$1,244	1	13539	0.007
PERMANENT GENERAL ASSURANCE CORPORATION OF OHIO - 22906	\$2,430	\$2,140	\$2,633	\$2,745	\$2,287	\$1,827	\$1,452	\$1,893	\$1,830	\$1,584	0	351	0.000
MGA INSURANCE COMPANY, INC. - 40150	\$3,396	\$2,390	\$3,315	\$4,500	\$2,583	\$2,001	\$1,772	\$1,789	\$1,897	\$1,539	4	11951	0.033

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, 2022												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				
ANCHOR GENERAL INSURANCE COMPANY - 40010	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	1	1399	0.071	
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS - 43494	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	6	21634	0.028	
AMERICAN ACCESS CASUALTY COMPANY - 10730	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	6	18298	0.033	
COUNTRY PREFERRED INSURANCE COMPANY - 21008	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	0	13431	0.000	
EQUITY INSURANCE COMPANY - 28746	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	5	15379	0.033	
NATIONAL GENERAL INSURANCE COMPANY - 23728	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	2	8462	0.024	
ALPHA PROPERTY & CASUALTY INSURANCE COMPANY - 38156	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	13	32841	0.040	
METROPOLITAN CASUALTY INSURANCE COMPANY - 40169	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	1	3242	0.031	
ASSURANCEAMERICA INSURANCE COMPANY - 11558	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	8	18235	0.044	
MGA INSURANCE COMPANY, INC. - 40150	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	4	11951	0.033	
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY - 25127	\$526	\$454	\$455	\$547	\$426	\$446	\$386	\$434	\$395	\$381	5	6528	0.077	
Main Street America Protection Insurance Company - 13026	\$652	\$601	\$616	\$654	\$592	\$599	\$576	\$542	\$564	\$549	1	3302	0.030	
USAA GENERAL INDEMNITY COMPANY - 18600	\$686	\$625	\$623	\$721	\$592	\$573	\$597	\$558	\$551	\$470	11	68284	0.016	
Hartford Insurance Company of the Southeast - 38261	\$692	\$733	\$751	\$692	\$704	\$656	\$692	\$594	\$635	\$571	1	-	0.00	
AMSHIELD INSURANCE COMPANY - 15590	\$717	\$636	\$636	\$778	\$630	\$595	\$519	\$571	\$531	\$458	6	9557	0.063	
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941	\$725	\$660	\$656	\$754	\$626	\$607	\$644	\$599	\$583	\$499	9	75054	0.012	
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259	\$761	\$652	\$629	\$815	\$601	\$657	\$432	\$586	\$584	\$461	1	1654	0.060	
USAA CASUALTY INSURANCE COMPANY - 25968	\$773	\$704	\$699	\$813	\$663	\$645	\$680	\$635	\$622	\$531	21	78282	0.027	
CINCINNATI CASUALTY COMPANY, THE - 28665	\$833	\$797	\$756	\$697	\$713	\$529	\$539	\$680	\$554	\$642	0	672	0.000	
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955	\$882	\$774	\$764	\$929	\$753	\$727	\$675	\$770	\$680	\$586	0	6168	0.000	
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY - 21253	\$889	\$797	\$799	\$925	\$749	\$738	\$771	\$728	\$704	\$605	5	45552	0.011	
BADGER MUTUAL INSURANCE COMPANY - 13420	\$927	\$881	\$758	\$997	\$691	\$752	\$655	\$585	\$585	\$585	0	3055	0.000	
WESTERN AGRICULTURAL INSURANCE COMPANY - 27871	\$938	\$823	\$836	\$1,068	\$789	\$750	\$627	\$701	\$701	\$591	0	5000	0.000	
CENTRAL MUTUAL INSURANCE COMPANY - 20230	\$945	\$788	\$812	\$999	\$692	\$839	\$646	\$752	\$742	\$562	0	-	0.00	
ELECTRIC INSURANCE COMPANY - 21261	\$947	\$797	\$784	\$1,081	\$712	\$924	\$682	\$751	\$784	\$530	0	4580	0.000	
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178	\$949	\$803	\$831	\$1,091	\$852	\$703	\$693	\$783	\$775	\$582	82	1029226	0.008	
AMERICAN FAMILY INSURANCE COMPANY - 10386	\$961	\$798	\$815	\$961	\$769	\$665	\$636	\$626	\$677	\$554	4	98196	0.004	
MIDVALE INDEMNITY COMPANY - 27138	\$962	\$816	\$828	\$955	\$770	\$683	\$652	\$619	\$674	\$563	0	3040	0.000	
HORACE MANN INSURANCE COMPANY - 22578	\$983	\$826	\$839	\$978	\$822	\$768	\$685	\$750	\$745	\$646	0	5297	0.000	
PHARMACISTS MUTUAL INSURANCE COMPANY - 13714	\$1,000	\$947	\$845	\$1,179	\$796	\$840	\$772	\$735	\$735	\$735	0	365	0.000	
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE - 12873	\$1,017	\$865	\$1,003	\$1,052	\$900	\$977	\$697	\$807	\$757	\$726	0	-	0.00	
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756	\$1,026	\$827	\$830	\$1,002	\$882	\$766	\$728	\$866	\$765	\$691	0	1147	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, 2022										Complaint Ratio (CR)		
Name of Insurer - NAIC#	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
American Family Connect Property and Casualty Insurance Company - 29068	\$1,056	\$788	\$775	\$1,301	\$741	\$951	\$734	\$759	\$750	\$556	1	23087	0.004
INFINITY SAFEGUARD INSURANCE COMPANY - 16802	\$1,057	\$1,118	\$913	\$1,250	\$832	\$872	\$978	\$978	\$946	\$811	13	25129	0.052
GEICO SECURE INSURANCE COMPANY - 14137	\$1,063	\$914	\$894	\$1,212	\$831	\$800	\$841	\$781	\$733	\$699	1	100985	0.001
SAFE AUTO INSURANCE COMPANY - 25405	\$1,091	\$1,408	\$1,250	\$1,566	\$1,308	\$1,195	\$1,091	\$1,164	\$1,090	\$921	2	6133	0.033
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939	\$1,104	\$1,020	\$1,020	\$1,157	\$956	\$956	\$858	\$927	\$885	\$927	0	950	0.000
SECURA INSURANCE, A MUTUAL COMPANY - 22543	\$1,119	\$975	\$954	\$1,226	\$917	\$1,051	\$920	\$924	\$943	\$793	0	-	0.00
INFINITY CASUALTY INSURANCE COMPANY - 21792	\$1,152	\$1,207	\$1,018	\$1,353	\$909	\$940	\$972	\$1,052	\$1,021	\$864	6	18879	0.032
TOGGLE INSURANCE COMPANY - 44245	\$1,154	\$924	\$958	\$1,339	\$842	\$776	\$668	\$725	\$716	\$579	0	205	0.000
AUTO-OWNERS INSURANCE COMPANY - 18988	\$1,155	\$1,096	\$1,123	\$1,287	\$1,043	\$922	\$817	\$1,226	\$879	\$770	5	35000	0.014
NATIONWIDE INSURANCE COMPANY OF AMERICA - 25453	\$1,164	\$918	\$1,002	\$1,183	\$788	\$850	\$718	\$805	\$718	\$765	3	9953	0.030
STATE FARM FIRE AND CASUALTY COMPANY - 25143	\$1,183	\$1,006	\$1,038	\$1,363	\$1,064	\$876	\$859	\$966	\$968	\$728	4	41645	0.010
TEACHERS INSURANCE COMPANY - 22683	\$1,190	\$955	\$959	\$1,169	\$1,020	\$897	\$855	\$1,012	\$896	\$803	0	185	0.000
COUNTRY CASUALTY INSURANCE COMPANY - 20982	\$1,195	\$1,094	\$1,068	\$1,382	\$1,205	\$1,113	\$810	\$1,072	\$1,141	\$780	0	-	0.00
COUNTRY MUTUAL INSURANCE COMPANY - 20990	\$1,203	\$1,119	\$1,097	\$1,379	\$1,186	\$1,070	\$806	\$1,015	\$1,096	\$782	0	1053	0.000
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773	\$1,208	\$1,065	\$1,082	\$1,374	\$1,018	\$958	\$804	\$882	\$895	\$756	0	15895	0.000
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693	\$1,248	\$1,040	\$1,007	\$1,253	\$938	\$865	\$701	\$1,102	\$763	\$966	0	2420	0.000
SECURA SUPREME INSURANCE COMPANY - 10239	\$1,253	\$1,086	\$1,062	\$1,374	\$1,020	\$1,174	\$1,020	\$1,024	\$1,048	\$876	0	1860	0.000
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210	\$1,253	\$1,119	\$1,108	\$1,273	\$1,024	\$974	\$862	\$1,148	\$948	\$786	7	29818	0.023
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072	\$1,255	\$1,086	\$1,178	\$1,434	\$1,111	\$1,039	\$849	\$944	\$951	\$944	1	7370	0.014
OWNERS INSURANCE COMPANY - 32700	\$1,278	\$1,212	\$1,242	\$1,424	\$1,154	\$1,020	\$904	\$1,357	\$973	\$852	1	8744	0.011
PEKIN INSURANCE COMPANY - 24228	\$1,300	\$1,180	\$1,126	\$1,700	\$1,024	\$940	\$893	\$1,053	\$1,064	\$746	1	13539	0.007
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688	\$1,419	\$1,234	\$1,238	\$1,505	\$1,127	\$1,084	\$1,045	\$1,097	\$1,000	\$916	32	181469	0.018
CSAA AFFINITY INSURANCE COMPANY - 11681	\$1,427	\$1,235	\$1,347	\$1,525	\$1,191	\$1,116	\$1,063	\$1,320	\$1,166	\$941	0	342	0.000
NETHERLANDS INSURANCE COMPANY, THE - 24171	\$1,554	\$1,185	\$1,260	\$1,554	\$1,260	\$1,554	\$1,536	\$1,554	\$1,230	\$1,554	0	2000	0.000
CSAA GENERAL INSURANCE COMPANY - 37770	\$1,563	\$1,353	\$1,477	\$1,666	\$1,307	\$1,216	\$1,168	\$1,439	\$1,281	\$1,028	9	68668	0.013
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761	\$1,563	\$1,093	\$1,345	\$1,787	\$1,108	\$1,210	\$912	\$989	\$950	\$861	0	8852	0.000
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942	\$1,639	\$1,679	\$1,411	\$1,328	\$961	\$1,502	\$1,198	\$1,093	\$1,156	\$1,148	1	706	0.142
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401	\$1,657	\$1,699	\$1,427	\$1,341	\$970	\$1,518	\$1,209	\$1,104	\$1,168	\$1,157	2	6905	0.029
ACUIITY, A MUTUAL INSURANCE COMPANY - 14184	\$1,666	\$1,625	\$1,600	\$1,676	\$1,557	\$1,518	\$1,509	\$1,448	\$1,314	\$1,301	0	3920	0.000
METROMILE INSURANCE COMPANY - 16187	\$1,676	\$1,447	\$1,420	\$1,790	\$1,387	\$1,043	\$1,006	\$1,029	\$990	\$876	4	8917	0.045
SAFEWAY INSURANCE COMPANY - 12521	\$1,691	\$1,417	\$1,284	\$1,674	\$1,393	\$1,139	\$940	\$1,069	\$839	\$963	7	78941	0.009
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE CO. - 34339	\$1,695	\$1,362	\$1,432	\$1,578	\$1,311	\$1,326	\$1,291	\$1,187	\$1,276	\$1,187	4	9249	0.043

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, 2022										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			
Amica Property and Casualty Insurance Company - 12287	\$1,795	\$1,531	\$1,498	\$1,772	\$1,517	\$1,508	\$1,297	\$1,437	\$1,383	\$1,366	0	226	0.000
AMICA MUTUAL INSURANCE COMPANY - 19976	\$1,806	\$1,541	\$1,505	\$1,773	\$1,510	\$1,500	\$1,289	\$1,433	\$1,375	\$1,358	3	10753	0.028
ECONOMY PREFERRED INSURANCE COMPANY - 38067	\$1,811	\$1,459	\$1,338	\$1,968	\$1,108	\$1,381	\$1,372	\$1,431	\$1,001	\$996	0	3582	0.000
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805	\$2,020	\$1,561	\$1,691	\$2,171	\$1,452	\$1,334	\$1,368	\$1,322	\$1,137	\$1,096	6	38635	0.016
COAST NATIONAL INSURANCE COMPANY - 25089	\$2,032	\$1,519	\$1,519	\$2,065	\$1,612	\$1,481	\$1,296	\$1,736	\$1,432	\$1,127	29	84044	0.035
ECONOMY PREMIER ASSURANCE COMPANY - 40649	\$2,172	\$1,955	\$1,918	\$2,204	\$1,953	\$1,353	\$1,565	\$1,457	\$1,484	\$1,276	0	19416	0.000
HARTFORD CASUALTY INSURANCE COMPANY - 29424	\$2,240	\$1,737	\$1,825	\$2,213	\$1,587	\$1,609	\$1,435	\$1,412	\$1,437	\$1,501	2	464	0.431
UNITRIN SAFEGUARD INSURANCE COMPANY - 40703	\$2,247	\$1,996	\$2,209	\$2,431	\$2,121	\$1,645	\$1,900	\$1,641	\$1,921	\$1,447	2	2826	0.071
Falcon Insurance Company - 14254	\$2,262	\$1,721	\$1,520	\$2,000	\$1,653	\$1,454	\$1,426	\$1,629	\$1,264	\$1,214	10	12263	0.082
PERMANENT GENERAL ASSURANCE CORPORATION OF OHIO - 22906	\$2,430	\$2,140	\$2,633	\$2,745	\$2,287	\$1,827	\$1,452	\$1,893	\$1,830	\$1,584	0	351	0.000
TWIN CITY FIRE INSURANCE COMPANY - 29459	\$2,503	\$2,133	\$2,058	\$2,726	\$2,145	\$1,892	\$1,815	\$1,904	\$1,825	\$1,509	0	3524	0.000
STAR CASUALTY INSURANCE COMPANY - 32387	\$2,528	\$2,006	\$1,536	\$1,608	\$2,133	\$1,770	\$1,614	\$1,305	\$1,187	\$1,271	0	905	0.000
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	1079	0.000
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY - 12484	\$2,876	\$2,617	\$2,632	\$3,270	\$2,359	\$2,876	\$2,268	\$2,018	\$2,469	\$1,835	16	67183	0.024
ALLSTATE INDEMNITY COMPANY - 19240	\$2,883	\$2,551	\$2,960	\$3,076	\$2,565	\$2,621	\$2,416	\$2,432	\$2,429	\$2,429	2	-	0.00
COMMONWEALTH CASUALTY COMPANY - 13930	\$2,919	\$2,329	\$2,473	\$3,243	\$2,242	\$1,901	\$1,717	\$1,984	\$1,571	\$1,918	31	40948	0.076
FARMERS INSURANCE COMPANY OF ARIZONA - 21598	\$3,046	\$2,831	\$2,826	\$3,302	\$2,827	\$2,429	\$2,232	\$2,609	\$2,184	\$2,108	17	155744	0.011
LIBERTY MUTUAL INSURANCE COMPANY - 23043	\$3,193	\$2,904	\$2,921	\$3,630	\$2,619	\$3,193	\$2,518	\$2,240	\$2,740	\$2,037	5	1043	0.479
INTEGON NATIONAL INSURANCE COMPANY - 29742	\$3,213	\$2,536	\$2,728	\$3,347	\$2,439	\$2,326	\$1,901	\$2,910	\$2,203	\$1,979	1	239	0.418
SAFECO INSURANCE COMPANY OF AMERICA - 24740	\$3,255	\$2,865	\$2,890	\$3,397	\$2,731	\$2,721	\$2,518	\$2,662	\$2,439	\$2,409	19	82252	0.023
STILLWATER INSURANCE COMPANY - 25180	\$3,531	\$2,839	\$2,735	\$3,527	\$3,064	\$2,890	\$2,426	\$2,942	\$2,472	\$2,488	1	1721	0.058
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	2124	0.094
MENDOTA INSURANCE COMPANY - 33650	\$5,457	\$4,860	\$4,506	\$5,438	\$4,606	\$3,850	\$4,369	\$2,946	\$2,259	\$2,086	4	8262	0.048
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	5	4503	0.111
UNITED INSURANCE COMPANY INC. - 12256	\$8,956	\$6,976	\$6,933	\$8,520	\$5,978	\$8,274	\$5,630	\$6,903	\$7,172	\$4,372	8	38595	0.021

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, 2022										Complaint Ratio (CR)		
Name of Insurer - NAIC#	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) x 100=Complaint Ratio		
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Yuma	Sierra Vista	C	E	CR
	85053	85257	85202	85301	85719	85122	86001	85621	85364	85635			
METROPOLITAN CASUALTY INSURANCE COMPANY - 40169	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	1	3242	0.031
COUNTRY PREFERRED INSURANCE COMPANY - 21008	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	0	13431	0.000
SAFeway INSURANCE COMPANY - 12521	\$400	\$3,395	\$3,109	\$4,023	\$3,150	\$2,596	\$2,085	\$2,337	\$1,842	\$2,033	7	78941	0.009
USAA GENERAL INDEMNITY COMPANY - 18600	\$854	\$775	\$782	\$884	\$731	\$346	\$729	\$699	\$682	\$597	11	68284	0.016
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941	\$973	\$884	\$888	\$1,001	\$832	\$819	\$849	\$806	\$777	\$682	9	75054	0.012
USAA CASUALTY INSURANCE COMPANY - 25968	\$1,008	\$915	\$921	\$1,046	\$855	\$845	\$871	\$832	\$804	\$706	21	78282	0.027
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY - 25127	\$1,017	\$873	\$878	\$1,056	\$820	\$852	\$730	\$824	\$765	\$722	5	6528	0.077
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY - 21253	\$1,138	\$1,017	\$1,033	\$1,172	\$948	\$949	\$969	\$935	\$895	\$788	5	45552	0.011
GEICO SECURE INSURANCE COMPANY - 14137	\$1,186	\$1,007	\$964	\$1,366	\$852	\$847	\$818	\$737	\$772	\$703	1	100985	0.001
TOGGLE INSURANCE COMPANY - 44245	\$1,310	\$1,083	\$1,097	\$1,493	\$1,046	\$933	\$896	\$945	\$860	\$737	0	205	0.000
Hartford Insurance Company of the Southeast - 38261	\$1,433	\$1,560	\$1,582	\$1,433	\$1,462	\$1,339	\$1,433	\$1,159	\$1,296	\$1,119	1	-	0.00
Main Street America Protection Insurance Company - 13026	\$1,580	\$1,423	\$1,502	\$1,630	\$1,414	\$1,442	\$1,357	\$1,245	\$1,310	\$1,269	1	3302	0.030
AMSHIELD INSURANCE COMPANY - 15590	\$1,630	\$1,522	\$1,522	\$1,775	\$1,465	\$1,350	\$1,146	\$1,212	\$1,222	\$1,043	6	9557	0.063
CSAA AFFINITY INSURANCE COMPANY - 11681	\$1,688	\$1,441	\$1,587	\$1,807	\$1,394	\$1,265	\$1,168	\$1,445	\$1,280	\$1,060	0	342	0.000
HORACE MANN INSURANCE COMPANY - 22578	\$1,703	\$1,423	\$1,447	\$1,676	\$1,411	\$1,314	\$1,158	\$1,277	\$1,275	\$1,102	0	5297	0.000
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955	\$1,707	\$1,499	\$1,482	\$1,793	\$1,452	\$1,365	\$1,242	\$1,383	\$1,273	\$1,086	0	6168	0.000
PHARMACISTS MUTUAL INSURANCE COMPANY - 13714	\$1,714	\$1,623	\$1,449	\$2,008	\$1,666	\$1,778	\$1,580	\$1,502	\$1,502	\$1,502	0	365	0.000
CSAA GENERAL INSURANCE COMPANY - 37770	\$1,836	\$1,564	\$1,724	\$1,961	\$1,513	\$1,368	\$1,269	\$1,567	\$1,393	\$1,145	9	68668	0.013
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756	\$1,932	\$1,565	\$1,569	\$1,876	\$1,663	\$1,421	\$1,355	\$1,605	\$1,426	\$1,288	0	1147	0.000
Falcon Insurance Company - 14254	\$1,960	\$1,484	\$1,386	\$1,752	\$1,369	\$1,237	\$1,107	\$1,269	\$1,003	\$957	10	12263	0.082
CENTRAL MUTUAL INSURANCE COMPANY - 20230	\$2,010	\$1,721	\$1,253	\$2,178	\$1,522	\$1,738	\$1,362	\$1,524	\$1,531	\$1,164	0	-	0.00
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE - 12873	\$2,117	\$1,797	\$2,079	\$2,189	\$1,879	\$2,017	\$1,437	\$1,664	\$1,570	\$1,501	0	-	0.00
BADGER MUTUAL INSURANCE COMPANY - 13420	\$2,181	\$2,079	\$1,835	\$2,327	\$1,651	\$1,760	\$1,539	\$1,347	\$1,347	\$1,347	0	3055	0.000
INFINITY SAFEGUARD INSURANCE COMPANY - 16802	\$2,181	\$2,349	\$1,920	\$2,686	\$1,728	\$1,806	\$1,912	\$2,061	\$1,970	\$1,682	13	25129	0.052
TEACHERS INSURANCE COMPANY - 22683	\$2,226	\$1,796	\$1,803	\$2,175	\$1,911	\$1,658	\$1,580	\$1,868	\$1,662	\$1,490	0	185	0.000
WESTERN AGRICULTURAL INSURANCE COMPANY - 27871	\$2,229	\$1,954	\$1,989	\$2,526	\$1,866	\$1,762	\$1,459	\$1,602	\$1,639	\$1,376	0	5000	0.000
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178	\$2,246	\$1,911	\$1,957	\$2,612	\$2,001	\$1,651	\$1,576	\$1,733	\$1,781	\$1,329	82	1029226	0.008
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259	\$2,248	\$1,958	\$1,887	\$2,418	\$1,813	\$1,932	\$1,276	\$1,681	\$1,723	\$1,356	1	1654	0.060
AMERICAN FAMILY INSURANCE COMPANY - 10386	\$2,314	\$1,881	\$1,892	\$2,229	\$1,769	\$1,498	\$1,408	\$1,289	\$1,559	\$1,178	4	98196	0.004
American Family Connect Property and Casualty Insurance Company - 29068	\$2,349	\$1,802	\$1,743	\$2,887	\$1,622	\$2,040	\$1,578	\$1,534	\$1,648	\$1,157	1	23087	0.004
NETHERLANDS INSURANCE COMPANY, THE - 24171	\$2,352	\$2,152	\$2,143	\$2,660	\$2,352	\$2,328	\$2,486	\$2,105	\$1,758	\$2,050	0	2000	0.000
NATIONAL GENERAL INSURANCE COMPANY - 23728	\$2,409	\$2,049	\$1,970	\$2,466	\$2,098	\$1,946	\$1,827	\$2,430	\$1,881	\$1,707	2	8462	0.024

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, 2022										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			
ELECTRIC INSURANCE COMPANY - 21261	\$2,481	\$2,100	\$2,055	\$2,797	\$1,865	\$2,387	\$1,772	\$1,943	\$2,042	\$1,363	0	4580	0.000
INFINITY CASUALTY INSURANCE COMPANY - 21792	\$2,506	\$2,674	\$2,271	\$3,075	\$1,989	\$2,047	\$2,086	\$2,333	\$2,235	\$1,877	6	18879	0.032
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939	\$2,522	\$2,317	\$2,317	\$2,652	\$2,172	\$2,172	\$1,931	\$2,100	\$2,000	\$2,100	0	950	0.000
STATE FARM FIRE AND CASUALTY COMPANY - 25143	\$2,536	\$2,164	\$2,213	\$2,955	\$2,260	\$1,858	\$1,767	\$1,942	\$2,015	\$1,501	4	41645	0.010
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942	\$2,559	\$2,587	\$2,176	\$2,007	\$1,442	\$2,289	\$1,822	\$1,644	\$1,799	\$1,700	1	706	0.142
ACUITY, A MUTUAL INSURANCE COMPANY - 14184	\$2,564	\$2,508	\$2,433	\$2,631	\$2,312	\$2,378	\$2,221	\$2,215	\$2,076	\$2,030	0	3920	0.000
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401	\$2,606	\$2,634	\$2,212	\$2,038	\$1,463	\$2,326	\$1,853	\$1,670	\$1,830	\$1,723	2	6905	0.029
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693	\$2,610	\$2,204	\$2,113	\$2,607	\$1,970	\$1,752	\$1,435	\$2,114	\$1,565	\$1,854	0	2420	0.000
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072	\$2,652	\$2,281	\$2,450	\$2,962	\$2,287	\$2,116	\$1,682	\$1,826	\$1,908	\$1,826	1	7370	0.014
MIDVALE INDEMNITY COMPANY - 27138	\$2,681	\$2,197	\$2,195	\$2,553	\$2,020	\$1,728	\$1,614	\$1,416	\$1,761	\$1,324	0	3040	0.000
NATIONWIDE INSURANCE COMPANY OF AMERICA - 25453	\$2,707	\$2,154	\$2,328	\$2,747	\$1,853	\$1,928	\$1,590	\$1,764	\$1,606	\$1,699	3	9953	0.030
AUTO-OWNERS INSURANCE COMPANY - 18988	\$2,798	\$2,618	\$2,709	\$3,137	\$2,467	\$2,192	\$1,895	\$2,937	\$2,090	\$1,782	5	35000	0.014
PEKIN INSURANCE COMPANY - 24228	\$2,803	\$2,555	\$2,415	\$3,514	\$2,198	\$2,019	\$1,896	\$2,207	\$2,238	\$1,575	1	13539	0.007
COAST NATIONAL INSURANCE COMPANY - 25089	\$2,916	\$2,213	\$2,240	\$2,941	\$2,311	\$2,040	\$1,785	\$2,308	\$2,010	\$1,557	29	84044	0.035
SECURA INSURANCE, A MUTUAL COMPANY - 22543	\$2,966	\$2,589	\$2,512	\$3,273	\$2,403	\$2,773	\$2,372	\$2,337	\$2,435	\$1,997	0	-	0.00
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773	\$2,988	\$2,631	\$2,675	\$3,377	\$2,504	\$2,344	\$1,946	\$2,100	\$2,178	\$1,831	0	15895	0.000
STILLWATER INSURANCE COMPANY - 25180	\$3,090	\$2,499	\$2,434	\$3,052	\$2,659	\$2,384	\$2,039	\$2,420	\$2,101	\$1,997	1	1721	0.058
OWNERS INSURANCE COMPANY - 32700	\$3,094	\$2,895	\$2,995	\$3,469	\$2,729	\$2,423	\$2,096	\$3,248	\$2,312	\$1,970	1	8744	0.011
COUNTRY CASUALTY INSURANCE COMPANY - 20982	\$3,313	\$3,113	\$3,063	\$3,758	\$3,205	\$2,855	\$2,184	\$2,672	\$2,906	\$2,127	0	-	0.00
SECURA SUPREME INSURANCE COMPANY - 10239	\$3,360	\$2,922	\$2,828	\$3,707	\$2,702	\$3,127	\$2,649	\$2,606	\$2,733	\$2,220	0	1860	0.000
Amica Property and Casualty Insurance Company - 12287	\$3,433	\$2,953	\$2,857	\$3,400	\$2,831	\$2,776	\$2,311	\$2,459	\$2,426	\$2,404	0	226	0.000
AMICA MUTUAL INSURANCE COMPANY - 19976	\$3,470	\$2,985	\$2,886	\$3,411	\$2,820	\$2,763	\$2,301	\$2,458	\$2,414	\$2,395	3	10753	0.028
COUNTRY MUTUAL INSURANCE COMPANY - 20990	\$3,597	\$3,415	\$3,369	\$4,054	\$3,415	\$2,986	\$2,347	\$2,757	\$3,031	\$2,297	0	1053	0.000
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	1079	0.000
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	672	0.000
SAFE AUTO INSURANCE COMPANY - 25405	\$3,812	\$3,456	\$3,104	\$3,918	\$3,062	\$2,722	\$2,412	\$2,643	\$2,526	\$1,995	2	6133	0.033
ECONOMY PREMIER ASSURANCE COMPANY - 40649	\$4,095	\$3,612	\$3,533	\$4,255	\$3,296	\$2,450	\$2,557	\$2,380	\$2,564	\$2,111	0	19416	0.000
INTEGON NATIONAL INSURANCE COMPANY - 29742	\$4,209	\$3,322	\$3,574	\$4,384	\$3,195	\$3,046	\$2,490	\$3,813	\$2,886	\$2,592	1	239	0.418
EQUITY INSURANCE COMPANY - 28746	\$4,270	\$3,383	\$3,313	\$4,047	\$3,474	\$2,807	\$2,441	\$3,090	\$2,173	\$2,068	5	15379	0.033
ANCHOR GENERAL INSURANCE COMPANY - 40010	\$4,292	\$3,594	\$3,509	\$4,841	\$3,401	\$2,984	\$2,568	\$2,786	\$2,239	\$2,010	1	1399	0.071
HARTFORD CASUALTY INSURANCE COMPANY - 29424	\$4,330	\$3,379	\$3,550	\$4,255	\$3,110	\$3,066	\$2,684	\$2,576	\$2,795	\$2,850	2	464	0.431
ALLSTATE INDEMNITY COMPANY - 19240	\$4,490	\$3,938	\$4,373	\$4,717	\$3,922	\$3,979	\$3,631	\$3,627	\$3,603	\$3,603	2	-	0.00

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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			
ALPHA PROPERTY & CASUALTY INSURANCE COMPANY - 38156	\$4,524	\$3,362	\$3,146	\$4,989	\$3,521	\$2,737	\$2,433	\$2,581	\$2,240	\$2,271	13	32841	0.040
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688	\$4,726	\$4,105	\$4,412	\$4,932	\$3,744	\$3,540	\$3,432	\$3,478	\$3,315	\$3,010	32	181469	0.018
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761	\$4,737	\$3,275	\$4,026	\$5,264	\$3,322	\$3,666	\$2,743	\$2,979	\$2,818	\$2,546	0	8852	0.000
SAFECO INSURANCE COMPANY OF AMERICA - 24740	\$4,774	\$4,063	\$4,162	\$4,903	\$3,720	\$3,554	\$3,018	\$3,428	\$3,467	\$2,923	19	82252	0.023
MENDOTA INSURANCE COMPANY - 33650	\$4,854	\$3,892	\$3,467	\$4,609	\$3,308	\$3,209	\$2,910	\$2,464	\$1,949	\$1,694	4	8262	0.048
ECONOMY PREFERRED INSURANCE COMPANY - 38067	\$4,902	\$4,056	\$3,910	\$5,738	\$2,949	\$3,836	\$3,916	\$3,787	\$2,841	\$2,927	0	3582	0.000
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	2124	0.094
TWIN CITY FIRE INSURANCE COMPANY - 29459	\$5,075	\$4,337	\$4,199	\$5,486	\$4,391	\$3,769	\$3,493	\$3,535	\$3,698	\$2,975	0	3524	0.000
METROMILE INSURANCE COMPANY - 16187	\$5,181	\$4,591	\$4,482	\$5,537	\$4,225	\$2,941	\$2,801	\$2,785	\$2,842	\$2,485	4	8917	0.045
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210	\$5,224	\$4,485	\$4,524	\$5,251	\$4,094	\$3,815	\$3,276	\$4,402	\$3,821	\$2,954	7	29818	0.023
UNITRIN SAFEGUARD INSURANCE COMPANY - 40703	\$5,463	\$4,832	\$5,145	\$5,896	\$4,841	\$3,862	\$4,095	\$3,711	\$4,394	\$3,276	2	2826	0.071
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805	\$5,513	\$4,194	\$4,549	\$5,973	\$3,806	\$3,464	\$3,423	\$3,362	\$2,860	\$2,760	6	38635	0.016
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS - 43494	\$5,515	\$4,402	\$4,233	\$5,351	\$4,308	\$3,200	\$3,518	\$2,632	\$2,333	\$2,599	6	21634	0.028
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE CO. - 34339	\$5,657	\$4,505	\$4,668	\$5,226	\$4,224	\$4,415	\$4,164	\$3,840	\$4,117	\$3,840	4	9249	0.043
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY - 12484	\$5,902	\$5,129	\$4,901	\$6,564	\$4,441	\$5,902	\$3,736	\$3,557	\$4,787	\$3,296	16	67183	0.024
UNITED INSURANCE COMPANY INC. - 12256	\$5,951	\$4,683	\$4,642	\$5,491	\$4,093	\$5,449	\$3,732	\$4,416	\$4,698	\$2,890	8	38595	0.021
FARMERS INSURANCE COMPANY OF ARIZONA - 21598	\$6,092	\$5,566	\$5,460	\$6,455	\$5,341	\$4,484	\$3,843	\$4,154	\$4,049	\$3,617	17	155744	0.011
PERMANENT GENERAL ASSURANCE CORPORATION OF OHIO - 22906	\$6,104	\$5,525	\$6,481	\$6,746	\$5,596	\$4,565	\$3,664	\$4,506	\$4,616	\$3,702	0	351	0.000
ASSURANCEAMERICA INSURANCE COMPANY - 11558	\$6,235	\$6,157	\$5,341	\$6,742	\$5,522	\$4,069	\$3,825	\$3,217	\$3,079	\$3,227	8	18235	0.044
LIBERTY MUTUAL INSURANCE COMPANY - 23043	\$6,551	\$5,694	\$5,440	\$7,286	\$4,930	\$6,551	\$4,147	\$3,949	\$5,314	\$3,658	5	1043	0.479
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	5	4503	0.111
COMMONWEALTH CASUALTY COMPANY - 13930	\$8,119	\$6,175	\$6,889	\$9,254	\$5,343	\$4,754	\$3,685	\$4,040	\$3,439	\$3,978	31	40948	0.076
STAR CASUALTY INSURANCE COMPANY - 32387	\$8,304	\$6,449	\$4,644	\$4,801	\$6,993	\$5,682	\$5,210	\$4,003	\$3,589	\$3,819	0	905	0.000
MGA INSURANCE COMPANY, INC. - 40150	\$8,763	\$6,300	\$9,067	\$11,902	\$7,231	\$5,184	\$4,772	\$4,845	\$5,064	\$4,166	4	11951	0.033
AMERICAN ACCESS CASUALTY COMPANY - 10730	\$9,187	\$7,127	\$4,854	\$6,665	\$7,055	\$6,589	\$5,970	\$3,785	\$3,543	\$4,557	6	18298	0.033

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, 2022												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	4	11951	0.033	
YOUNG AMERICA INSURANCE COMPANY - 27090	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	5	4503	0.111	
PERMANENT GENERAL ASSURANCE CORPORATION OF OHIO - 22906	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	0	351	0.000	
ANCHOR GENERAL INSURANCE COMPANY - 40010	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	1	1399	0.071	
LOYA INSURANCE COMPANY - 11198	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	2	2124	0.094	
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS - 43494	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	6	21634	0.028	
ASSURANCEAMERICA INSURANCE COMPANY - 11558	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	8	18235	0.044	
STAR CASUALTY INSURANCE COMPANY - 32387	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	0	905	0.000	
SAFEWAY INSURANCE COMPANY - 12521	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	7	78941	0.009	
UNITED INSURANCE COMPANY INC. - 12256	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	8	38595	0.021	
METROPOLITAN CASUALTY INSURANCE COMPANY - 40169	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	1	3242	0.031	
EQUITY INSURANCE COMPANY - 28746	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	5	15379	0.033	
AMERICAN ACCESS CASUALTY COMPANY - 10730	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	6	18298	0.033	
ARIZONA AUTOMOBILE INSURANCE COMPANY - 11805	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	6	38635	0.016	
Falcon Insurance Company - 14254	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	NQ	10	12263	0.082	
USAA GENERAL INDEMNITY COMPANY - 18600	\$897	\$810	\$820	\$926	\$753	\$743	\$750	\$714	\$712	\$617	11	68284	0.016	
UNITED SERVICES AUTOMOBILE ASSOCIATION - 25941	\$1,018	\$923	\$927	\$1,046	\$854	\$846	\$870	\$821	\$810	\$703	9	75054	0.012	
USAA CASUALTY INSURANCE COMPANY - 25968	\$1,045	\$946	\$952	\$1,082	\$872	\$865	\$885	\$840	\$831	\$721	21	78282	0.027	
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY - 21253	\$1,192	\$1,063	\$1,080	\$1,225	\$977	\$980	\$995	\$952	\$934	\$813	5	45552	0.011	
TOGGLE INSURANCE COMPANY - 44245	\$1,350	\$1,102	\$1,123	\$1,548	\$1,044	\$945	\$878	\$935	\$870	\$732	0	205	0.000	
GEICO SECURE INSURANCE COMPANY - 14137	\$1,355	\$1,135	\$1,087	\$1,597	\$936	\$961	\$888	\$796	\$877	\$781	1	100985	0.001	
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY - 25127	\$1,404	\$1,207	\$1,214	\$1,438	\$1,111	\$1,096	\$964	\$1,071	\$1,036	\$927	5	6528	0.077	
AMSHIELD INSURANCE COMPANY - 15590	\$1,422	\$1,308	\$1,308	\$1,541	\$1,269	\$1,179	\$972	\$1,026	\$1,045	\$890	6	9557	0.063	
Hartford Insurance Company of the Southeast - 38261	\$1,496	\$1,626	\$1,663	\$1,496	\$1,530	\$1,398	\$1,496	\$1,186	\$1,346	\$1,148	1	-	0.00	
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON - 35955	\$1,576	\$1,383	\$1,373	\$1,663	\$1,337	\$1,241	\$1,114	\$1,227	\$1,157	\$982	0	6168	0.000	
CSAA AFFINITY INSURANCE COMPANY - 11681	\$1,706	\$1,407	\$1,550	\$1,827	\$1,353	\$1,231	\$1,119	\$1,418	\$1,258	\$1,032	0	342	0.000	
Main Street America Protection Insurance Company - 13026	\$1,808	\$1,592	\$1,730	\$1,915	\$1,597	\$1,633	\$1,511	\$1,346	\$1,436	\$1,384	1	3302	0.030	
CSAA GENERAL INSURANCE COMPANY - 37770	\$1,857	\$1,528	\$1,685	\$1,983	\$1,469	\$1,331	\$1,215	\$1,542	\$1,372	\$1,115	9	68668	0.013	
HORACE MANN INSURANCE COMPANY - 22578	\$1,871	\$1,565	\$1,594	\$1,846	\$1,552	\$1,447	\$1,266	\$1,395	\$1,403	\$1,213	0	5297	0.000	
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY - 22756	\$2,074	\$1,691	\$1,695	\$2,019	\$1,787	\$1,530	\$1,449	\$1,709	\$1,531	\$1,385	0	1147	0.000	
PHARMACISTS MUTUAL INSURANCE COMPANY - 13714	\$2,131	\$1,988	\$1,784	\$2,486	\$1,992	\$2,169	\$1,806	\$1,734	\$1,734	\$1,734	0	365	0.000	
AMERICAN FAMILY INSURANCE COMPANY - 10386	\$2,321	\$1,869	\$1,884	\$2,229	\$1,757	\$1,481	\$1,390	\$1,244	\$1,541	\$1,143	4	98196	0.004	

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, 2022										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			
TEACHERS INSURANCE COMPANY - 22683	\$2,389	\$1,939	\$1,945	\$2,339	\$2,050	\$1,779	\$1,683	\$1,984	\$1,782	\$1,597	0	185	0.000
Amica Property and Casualty Insurance Company - 12287	\$2,417	\$2,101	\$1,998	\$2,524	\$2,079	\$1,998	\$1,646	\$1,770	\$1,777	\$1,758	0	226	0.000
AMICA MUTUAL INSURANCE COMPANY - 19976	\$2,440	\$2,121	\$2,016	\$2,535	\$2,070	\$1,989	\$1,637	\$1,771	\$1,767	\$1,752	3	10753	0.028
WESTERN AGRICULTURAL INSURANCE COMPANY - 27871	\$2,443	\$2,130	\$2,179	\$2,766	\$2,032	\$1,923	\$1,578	\$1,719	\$1,789	\$1,493	0	5000	0.000
BADGER MUTUAL INSURANCE COMPANY - 13420	\$2,446	\$2,347	\$2,082	\$2,604	\$1,879	\$1,980	\$1,742	\$1,539	\$1,539	\$1,539	0	3055	0.000
CENTRAL MUTUAL INSURANCE COMPANY - 20230	\$2,477	\$2,128	\$2,177	\$2,737	\$1,888	\$2,074	\$1,637	\$1,802	\$1,834	\$1,403	0	-	0.00
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE - 12873	\$2,478	\$2,123	\$2,413	\$2,555	\$2,183	\$2,276	\$1,640	\$1,890	\$1,809	\$1,722	0	-	0.00
ACUITY, A MUTUAL INSURANCE COMPANY - 14184	\$2,562	\$2,489	\$2,423	\$2,674	\$2,300	\$2,352	\$2,186	\$2,178	\$2,048	\$2,005	0	3920	0.000
NATIONAL GENERAL INSURANCE COMPANY - 23728	\$2,579	\$2,173	\$2,117	\$2,654	\$2,173	\$2,002	\$1,853	\$2,502	\$1,963	\$1,760	2	8462	0.024
UNITED HERITAGE PROPERTY & CASUALTY COMPANY - 18939	\$2,615	\$2,396	\$2,396	\$2,764	\$2,243	\$2,243	\$1,979	\$2,165	\$2,055	\$2,165	0	950	0.000
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA - 19259	\$2,628	\$2,291	\$2,195	\$2,827	\$2,112	\$2,241	\$1,464	\$1,909	\$1,980	\$1,560	1	1654	0.060
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY - 25178	\$2,685	\$2,299	\$2,342	\$3,119	\$2,388	\$1,967	\$1,849	\$2,057	\$2,140	\$1,595	82	1029226	0.008
ENCOMPASS PROPERTY AND CASUALTY COMPANY - 10072	\$2,690	\$2,265	\$2,469	\$2,981	\$2,297	\$2,094	\$1,629	\$1,776	\$1,866	\$1,776	1	7370	0.014
NATIONWIDE INSURANCE COMPANY OF AMERICA - 25453	\$2,713	\$2,164	\$2,338	\$2,774	\$1,863	\$1,917	\$1,547	\$1,735	\$1,607	\$1,677	3	9953	0.030
ELECTRIC INSURANCE COMPANY - 21261	\$2,775	\$2,347	\$2,294	\$3,156	\$2,096	\$2,665	\$1,363	\$2,119	\$2,269	\$1,509	0	4580	0.000
MIDVALE INDEMNITY COMPANY - 27138	\$2,879	\$2,336	\$2,339	\$2,735	\$2,150	\$1,828	\$1,707	\$1,467	\$1,867	\$1,376	0	3040	0.000
American Family Connect Property and Casualty Insurance Company - 29068	\$2,887	\$2,204	\$2,124	\$3,631	\$1,971	\$2,488	\$1,861	\$1,788	\$1,996	\$1,341	1	23087	0.004
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY - 10693	\$2,889	\$2,444	\$2,337	\$2,908	\$2,173	\$1,908	\$1,559	\$2,284	\$1,719	\$2,000	0	2420	0.000
AMERICAN NATIONAL GENERAL INSURANCE COMPANY - 39942	\$2,906	\$2,934	\$2,449	\$2,237	\$1,596	\$2,556	\$2,034	\$1,816	\$2,032	\$1,865	1	706	0.142
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY - 28401	\$2,972	\$2,998	\$2,498	\$2,279	\$1,623	\$2,605	\$2,073	\$1,852	\$2,077	\$1,895	2	6905	0.029
NETHERLANDS INSURANCE COMPANY, THE - 24171	\$3,024	\$3,452	\$3,364	\$3,348	\$3,294	\$3,026	\$3,672	\$3,367	\$2,988	\$2,405	0	2000	0.000
INFINITY SAFEGUARD INSURANCE COMPANY - 16802	\$3,044	\$3,189	\$2,716	\$3,762	\$2,358	\$2,457	\$2,740	\$2,743	\$2,632	\$2,209	13	25129	0.052
STATE FARM FIRE AND CASUALTY COMPANY - 25143	\$3,060	\$2,630	\$2,676	\$3,557	\$2,726	\$2,236	\$2,096	\$2,344	\$2,457	\$1,829	4	41645	0.010
AUTO-OWNERS INSURANCE COMPANY - 18988	\$3,145	\$2,933	\$3,039	\$3,522	\$2,757	\$2,454	\$2,108	\$3,271	\$2,335	\$1,982	5	35000	0.014
SECURA INSURANCE, A MUTUAL COMPANY - 22543	\$3,178	\$2,769	\$2,689	\$3,504	\$2,574	\$2,978	\$2,526	\$2,482	\$2,603	\$2,131	0	-	0.00
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY - 13773	\$3,285	\$2,877	\$2,938	\$3,710	\$2,734	\$2,568	\$2,113	\$2,264	\$2,387	\$1,996	0	15895	0.000
STILLWATER INSURANCE COMPANY - 25180	\$3,440	\$2,758	\$2,692	\$3,386	\$2,927	\$2,635	\$2,251	\$2,679	\$2,321	\$2,185	1	1721	0.058
OWNERS INSURANCE COMPANY - 32700	\$3,476	\$3,242	\$3,359	\$3,893	\$3,048	\$2,712	\$2,331	\$3,617	\$2,581	\$2,191	1	8744	0.011
PEKIN INSURANCE COMPANY - 24228	\$3,561	\$3,189	\$3,027	\$4,775	\$2,742	\$2,519	\$2,314	\$2,831	\$2,897	\$1,937	1	13539	0.007
COAST NATIONAL INSURANCE COMPANY - 25089	\$3,580	\$2,479	\$2,561	\$3,357	\$2,735	\$2,224	\$2,076	\$2,730	\$2,240	\$1,845	29	84044	0.035
SECURA SUPREME INSURANCE COMPANY - 10239	\$3,595	\$3,119	\$3,020	\$3,964	\$2,886	\$3,351	\$2,810	\$2,761	\$2,913	\$2,359	0	1860	0.000
COUNTRY PREFERRED INSURANCE COMPANY - 21008	\$3,789	\$3,598	\$3,556	\$4,259	\$3,593	\$3,156	\$2,451	\$2,913	\$3,176	\$2,390	0	13431	0.000

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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			
SAFE AUTO INSURANCE COMPANY - 25405	\$3,812	\$3,456	\$3,104	\$3,918	\$3,062	\$2,722	\$2,412	\$2,643	\$2,526	\$1,995	2	6133	0.033
COUNTRY CASUALTY INSURANCE COMPANY - 20982	\$3,878	\$3,655	\$3,605	\$4,374	\$3,756	\$3,362	\$2,534	\$3,146	\$3,392	\$2,461	0	-	0.00
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	1079	0.000
INFINITY CASUALTY INSURANCE COMPANY - 21792	\$3,967	\$4,133	\$3,637	\$4,939	\$3,062	\$3,154	\$3,602	\$3,496	\$3,367	\$2,786	6	18879	0.032
MUTUAL OF ENUMCLAW INSURANCE COMPANY - 14761	\$4,193	\$2,940	\$3,570	\$4,643	\$2,960	\$3,273	\$2,454	\$2,681	\$2,516	\$2,273	0	8852	0.000
COUNTRY MUTUAL INSURANCE COMPANY - 20990	\$4,197	\$3,985	\$3,939	\$4,718	\$3,974	\$3,490	\$2,713	\$3,218	\$3,508	\$2,643	0	1053	0.000
ECONOMY PREMIER ASSURANCE COMPANY - 40649	\$4,349	\$3,827	\$3,751	\$4,559	\$3,389	\$2,570	\$2,603	\$2,434	\$2,657	\$2,177	0	19416	0.000
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	672	0.000
HARTFORD CASUALTY INSURANCE COMPANY - 29424	\$4,689	\$3,644	\$3,871	\$4,625	\$3,418	\$3,346	\$2,859	\$2,751	\$2,998	\$3,049	2	464	0.431
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY - 29688	\$4,735	\$4,039	\$4,095	\$4,992	\$3,683	\$3,480	\$3,337	\$3,355	\$3,229	\$2,908	32	181469	0.018
METROMILE INSURANCE COMPANY - 16187	\$4,869	\$4,312	\$4,190	\$5,145	\$4,014	\$2,769	\$2,655	\$2,661	\$2,671	\$2,355	4	8917	0.045
ALLSTATE INDEMNITY COMPANY - 19240	\$5,041	\$4,307	\$4,763	\$5,252	\$4,274	\$4,292	\$3,883	\$3,893	\$3,858	\$3,858	2	-	0.00
MENDOTA INSURANCE COMPANY - 33650	\$5,204	\$4,150	\$3,684	\$4,939	\$3,496	\$3,408	\$3,067	\$2,606	\$2,079	\$1,797	4	8262	0.048
ECONOMY PREFERRED INSURANCE COMPANY - 38067	\$5,548	\$4,606	\$4,582	\$6,535	\$3,231	\$4,314	\$4,404	\$4,269	\$3,210	\$3,379	0	3582	0.000
INTEGON NATIONAL INSURANCE COMPANY - 29742	\$5,818	\$4,592	\$4,940	\$6,060	\$4,416	\$4,211	\$3,443	\$5,270	\$3,990	\$3,583	1	239	0.418
SAFECO INSURANCE COMPANY OF AMERICA - 24740	\$5,947	\$4,947	\$5,051	\$6,080	\$4,481	\$4,293	\$3,498	\$4,103	\$4,288	\$3,413	19	82252	0.023
TWIN CITY FIRE INSURANCE COMPANY - 29459	\$6,166	\$5,212	\$5,102	\$6,721	\$5,327	\$4,616	\$4,083	\$4,142	\$4,427	\$3,528	0	3524	0.000
ALPHA PROPERTY & CASUALTY INSURANCE COMPANY - 38156	\$6,313	\$4,478	\$4,242	\$7,016	\$4,652	\$3,656	\$3,152	\$3,383	\$2,975	\$2,977	13	32841	0.040
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY - 30210	\$6,406	\$5,509	\$5,516	\$6,515	\$4,928	\$4,552	\$3,865	\$5,359	\$4,699	\$3,525	7	29818	0.023
FARMERS INSURANCE COMPANY OF ARIZONA - 21598	\$6,457	\$6,301	\$6,112	\$7,448	\$5,828	\$5,073	\$4,176	\$4,454	\$4,533	\$3,964	17	155744	0.011
UNITRIN SAFEGUARD INSURANCE COMPANY - 40703	\$6,561	\$5,686	\$6,009	\$7,117	\$5,625	\$4,590	\$4,643	\$4,328	\$5,149	\$3,798	2	2826	0.071
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE CO. - 34339	\$6,568	\$5,158	\$5,422	\$6,081	\$4,791	\$5,083	\$4,755	\$4,408	\$4,762	\$4,408	4	9249	0.043
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY - 12484	\$7,270	\$6,067	\$5,778	\$8,116	\$5,215	\$7,270	\$4,119	\$4,176	\$5,650	\$3,804	16	67183	0.024
LIBERTY MUTUAL INSURANCE COMPANY - 23043	\$8,070	\$6,734	\$6,414	\$9,009	\$5,789	\$8,070	\$4,573	\$4,635	\$6,272	\$4,222	5	1043	0.479
COMMONWEALTH CASUALTY COMPANY - 13930	\$12,821	\$9,458	\$10,927	\$14,606	\$7,961	\$7,158	\$5,352	\$5,750	\$4,944	\$5,685	31	40948	0.076

INSURER	TELEPHONE NUMBER	INSURER	TELEPHONE NUMBER
ACUITY, A MUTUAL INSURANCE COMPANY	800-242-7666	FARMERS INSURANCE COMPANY OF ARIZONA	888-327-6335
AIG PROPERTY CASUALTY COMPANY	800-225-5244	GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY	800-531-8722
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY	800-ALLSTATE	GEICO SECURE INSURANCE COMPANY	800-861-8380
ALLSTATE INDEMNITY COMPANY	800-ALLSTATE	HARTFORD CASUALTY INSURANCE COMPANY	888-413-2261
ALPHA PROPERTY & CASUALTY INSURANCE COMPANY	866-860-9348	Hartford Insurance Company of the Southeast	888-413-2261
AMERICAN ACCESS CASUALTY COMPANY	888-663-5443	HORACE MANN INSURANCE COMPANY	800-999-1030
American Family Connect Property and Casualty Insurance Company	800-535-2001	HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY	800-999-1030
AMERICAN FAMILY INSURANCE COMPANY	800-692-6326	INFINITY CASUALTY INSURANCE COMPANY	800-782-1020
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS	800-486-5616	INFINITY SAFEGUARD INSURANCE COMPANY	800-782-1020
AMERICAN NATIONAL GENERAL INSURANCE COMPANY	417-887-4990	INTEGON NATIONAL INSURANCE COMPANY	800-462-2123
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY	417-887-4990	LIBERTY MUTUAL INSURANCE COMPANY	888-398-8924
AMICA MUTUAL INSURANCE COMPANY	800-652-6422	LIBERTY MUTUAL PERSONAL INSURANCE COMPANY	888-398-8924
Amica Property and Casualty Insurance Company	800-652-6422	LOYA INSURANCE COMPANY	800-444-4040
AMSHIELD INSURANCE COMPANY	844-267-4435	Main Street America Protection Insurance Company	800-258-5310
ANCHOR GENERAL INSURANCE COMPANY	800-542-6246	MENDOTA INSURANCE COMPANY	800-422-0792
ARIZONA AUTOMOBILE INSURANCE COMPANY	888-793-7888	METROMILE INSURANCE COMPANY	888-242-5204
ASSURANCEAMERICA INSURANCE COMPANY	888-952-2902	METROPOLITAN CASUALTY INSURANCE COMPANY	800-327-6335
AUTO-OWNERS INSURANCE COMPANY	800-346-0346	METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE CO.	800-327-6335
BADGER MUTUAL INSURANCE COMPANY	800-837-7833	MGA INSURANCE COMPANY, INC.	866-424-6726
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON	866-680-5143	MIDVALE INDEMNITY COMPANY	844-263-0250
CENTRAL MUTUAL INSURANCE COMPANY	800-736-7000	MUTUAL OF ENUMCLAW INSURANCE COMPANY	800-366-5551
CINCINNATI CASUALTY COMPANY, THE	888-242-8811	NATIONAL GENERAL INSURANCE COMPANY	800-462-2123
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY	800-282-6848	NATIONWIDE INSURANCE COMPANY OF AMERICA	877-669-6877
COAST NATIONAL INSURANCE COMPANY	888-888-0080	NETHERLANDS INSURANCE COMPANY, THE	888-398-8924
COMMONWEALTH CASUALTY COMPANY	877-603-1310	OWNERS INSURANCE COMPANY	800-346-0346
COUNTRY CASUALTY INSURANCE COMPANY	866-268-6879	PEKIN INSURANCE COMPANY	800-322-0160
COUNTRY MUTUAL INSURANCE COMPANY	866-268-6879	PERMANENT GENERAL ASSURANCE CORPORATION OF OHIO	877-975-7352
COUNTRY PREFERRED INSURANCE COMPANY	866-268-6879	PHARMACISTS MUTUAL INSURANCE COMPANY	800-247-5930
CSAA AFFINITY INSURANCE COMPANY	800-922-8228	PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	888-813-7873
CSAA GENERAL INSURANCE COMPANY	800-922-8228	SAFE AUTO INSURANCE COMPANY	800-723-3288
ECONOMY PREFERRED INSURANCE COMPANY	800-327-6335	SAFECO INSURANCE COMPANY OF AMERICA	877-672-1985
ECONOMY PREMIER ASSURANCE COMPANY	800-327-6335	SAFEWAY INSURANCE COMPANY	866-605-9501
ELECTRIC INSURANCE COMPANY	800.227.2757	SECURA INSURANCE, A MUTUAL COMPANY	800-558-3405
ENCOMPASS PROPERTY AND CASUALTY COMPANY	800-255-7828	SECURA SUPREME INSURANCE COMPANY	800-558-3405
EQUITY INSURANCE COMPANY	800-777-0404	SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	866-513-4395
ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY	800-378-7262	STAR CASUALTY INSURANCE COMPANY	877-782-7210
Falcon Insurance Company	800-929-3252	STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY	833-724-3577
FARM BUREAU PROPERTY & CASUALTY INSURANCE COMPANY	866-399-3237	STATE FARM FIRE AND CASUALTY COMPANY	See Yellow Pages

INSURER	TELEPHONE NUMBER	INSURER	TELEPHONE NUMBER
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	See Yellow Pages		
STILLWATER INSURANCE COMPANY	855-712-4114		
TEACHERS INSURANCE COMPANY	800-999-1030		
TOGGLE INSURANCE COMPANY	855-864-1530		
TWIN CITY FIRE INSURANCE COMPANY	888-413-2261		
UNITED HERITAGE PROPERTY & CASUALTY COMPANY	800-877-8862		
UNITED INSURANCE COMPANY INC.	602-393-3334		
UNITED SERVICES AUTOMOBILE ASSOCIATION	800-531-8722		
UNITRIN SAFEGUARD INSURANCE COMPANY	866-860-9348		
USAA CASUALTY INSURANCE COMPANY	800-531-8722		
USAA GENERAL INDEMNITY COMPANY	800-531-8722		
WESTERN AGRICULTURAL INSURANCE COMPANY	866-399-3237		
YOUNG AMERICA INSURANCE COMPANY	800-444-4040		



Arizona Department of Insurance and Financial Institutions

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Call the Department's **Consumer
Services Section:**

Phoenix: 602-364-2499