

2011 Premium Comparison and Complaint Ratios for Automobile Insurance



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TABLE OF CONTENTS

Premium Comparison and Complaint Ratios for Automobile Insurance

Introduction and Important Information	1
Unmarried Male, Age 18	
Hypothetical 1: Minimum Liability Limit Quotations.....	2
Hypothetical 2: Other Than Minimum Liability Limit Quotations.....	4
Unmarried Female, Age 18	
Hypothetical 3: Minimum Liability Limit Quotations.....	6
Hypothetical 4: Other Than Minimum Liability Limit Quotations.....	8
Married Couple, Age 42	
Hypothetical 5: Minimum Liability Limit Quotations.....	10
Hypothetical 6: Other Than Minimum Liability Limit Quotations.....	12
Married Couple, Age 42, Husband Had At-fault Accident In 2010	
Hypothetical 7: Minimum Liability Limit Quotations.....	14
Hypothetical 8: Other Than Minimum Liability Limit Quotations.....	16
Married Couple, Ages 81 and 80	
Hypothetical 9: Minimum Liability Limit Quotations.....	18
Hypothetical 10: Other Than Minimum Liability Limit Quotations.....	20
Unmarried Female, Age 41	
Hypothetical 11: Rides Bus To Work.....	22
Hypothetical 12: Drives 15 Miles One Way To Work.....	24
Automobile Insurer Telephone Numbers	26
Coverages	27
Notes to the Hypotheticals	29
Abbreviations Used in This Publication	29
Important Note Regarding Complaint Ratios in This Publication	29

INTRODUCTION AND IMPORTANT INFORMATION

Private Passenger Automobile Premium Comparison and Complaint Ratios

The purpose of this Arizona Department of Insurance (ADOI) publication is to encourage consumers to do some comparison shopping for automobile insurance before making a purchase. The ADOI 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 insurers' 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 ADOI received against individual insurers during the twelve-month period ending December 31, 2010 and can assist in the consumer's evaluation process. Please note that the ratios do not reflect the ADOI's determination on the merits of each complaint and, although ratios are informative when compared to one another, the consumer should consider the ratios for a particular insurer in the context of other relevant information about the insurer and its products.

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

1. Some automobile policies contain an exclusion (commonly referred to as the "Household," "Family," or "Intra-Family" Exclusion), which limits bodily injury liability coverage available to family members (or residents of the household) injured as a result of the negligence of another insured. Arizona law permits insurers to impose this Exclusion limiting such coverage to \$15,000 per person/\$30,000 per occurrence (Arizona's minimum financial responsibility limits), despite the amount of liability coverage otherwise purchased under the policy. Typically, the Exclusion states:

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

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

2. In determining either eligibility for coverage or price, some insurers:
 - a. Use a person's credit history. "A Consumer Guide To Understanding How Insurers Use Credit Information" is on the ADOI's web site at www.azinsurance.gov 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.) as exchanges for loss history information on an insured, or a particular property. Participating member insurers exchange this prior loss history information between members, sometimes without independent verification of the validity of the information provided by other members. Consumers who believe the information on their C.L.U.E. (or similar report) is erroneous should take steps to correct it. Information on C.L.U.E. and how to correct a report may be obtained at the following web site: www.choicepointinc.com.
3. Insurers are not permitted to increase the "premium of an insured as a result of an accident not caused or significantly contributed to by the actions of the insured." A.R.S. § 20-263(A).

This publication and the ADOI's "A Consumer Guide To Automobile Insurance" can be useful resources. However, consumers should ultimately consult with an insurance agent or other insurance company representative for details concerning coverage and other purchasing considerations.

Questions or comments regarding this survey or any other insurance matter should be directed to the ADOI by: a) calling (602) 364-2499 (Phoenix) or (1-800) 325-2548 statewide, or b) writing the ADOI, 2910 North 44th Street, Suite 210, Phoenix, Arizona 85018-7269. The ADOI's web site at www.azinsurance.gov contains this and other consumer-oriented insurance publications.

Hypothetical 1: Unmarried male, age 18, drives 15 miles each way to work. He drives a 2010 Ford F150 XLT, 4x2, two-door pickup, regular cab, 8 cylinders. He has a clean driving record for the last three years and no credit history.
Coverages & Limits: Combined single limit liability of \$40,000 or split limits of \$15,000/\$30,000 BI and \$10,000 PD; medical payments of \$5,000; UM and UIM Limits same as liability; \$250 deductible comprehensive; \$500 deductible collision
*** This insurer does not provide coverage for this hypothetical. ** New insurer that had no exposures as of December 31, 2010.**

NAME OF INSURER	Premiums shown are six-month premiums as of March 1, 2011.										Complaint Ratio (CR)		
	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) X 1000 = Complaint Ratio		
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Sierra Vista	Yuma	C	E	CR
	85053	85257	85202	85301	85719	85222	86001	85621	85635	85364			
National Surety Corp	\$1,403	\$1,231	\$1,374	\$1,541	\$1,219	\$1,271	\$1,111	\$1,148	\$1,117	\$1,117	0	415	0.000
Government Employees IC	1,429	1,298	1,362	1,580	1,186	1,384	1,149	1,132	919	1,138	9	99,356	0.091
Milbank IC	1,729	1,652	1,721	1,823	1,603	1,444	1,455	1,393	1,232	1,257	2	12,572	0.159
Titan Ind Co	1,748	1,508	1,416	1,769	1,428	1,354	1,185	1,422	1,236	1,264	4	21,483	0.186
Farmers IC of AZ	1,765	1,789	1,738	1,974	1,679	1,670	1,369	1,261	1,289	1,470	67	808,023	0.083
Teachers IC	1,816	1,762	1,762	2,038	1,906	1,503	1,413	1,773	1,426	1,721	0	1,393	0.000
Unigard IC	1,866	1,203	1,153	1,852	1,449	1,428	1,107	1,289	1,289	1,144	0	4,152	0.000
United Services Auto Assoc	1,878	1,618	1,661	1,911	1,556	1,509	1,409	1,407	1,161	1,319	6	135,135	0.044
Bankers Standard IC	2,043	1,715	2,008	2,096	1,819	1,933	1,501	1,600	1,441	1,502	0	1,222	0.000
Great Northwest IC	2,059	1,847	1,676	2,231	1,525	1,750	1,653	1,767	1,488	1,501	0	1,838	0.000
State Farm Mutual Auto IC	2,101	1,879	1,908	2,101	1,941	1,786	1,470	1,726	1,470	1,726	47	749,057	0.063
IDS Property Casualty IC	2,104	1,884	1,909	2,104	1,944	1,779	1,433	1,682	1,359	1,682	4	31,963	0.125
American National P&C Co	2,143	1,967	2,269	2,143	1,947	2,092	1,831	1,467	1,467	1,478	3	14,658	0.205
Electric IC	2,182	2,195	2,373	2,505	2,124	2,352	1,908	1,847	1,847	2,038	0	10,262	0.000
MGA IC, Inc.	2,245	1,863	2,017	2,328	2,001	1,729	1,676	1,926	1,560	1,472	7	31,267	0.224
Badger Mutual IC	2,253	2,668	1,781	2,495	1,616	1,778	1,625	1,429	1,429	1,429	0	5,369	0.000
Cincinnati IC	2,269	1,949	1,928	2,073	1,776	1,830	1,355	1,350	1,350	1,464	1	1,568	0.638
American Family Mutual IC	2,269	1,860	2,274	2,304	1,949	1,753	1,535	1,753	1,338	1,753	33	258,583	0.128
Depositors IC	2,302	2,043	2,109	2,542	1,929	1,999	1,575	1,815	1,815	1,665	0	4,151	0.000
Hallmark IC	2,393	2,463	2,452	2,393	2,371	1,581	1,422	1,790	1,581	1,581	5	46,668	0.107
Austin Mutual IC	2,426	2,026	2,175	2,426	2,144	2,026	1,773	2,014	2,014	2,014	0	12,492	0.000
AAA Members IC	2,519	2,186	2,355	2,599	1,992	2,013	1,647	2,227	1,495	1,879	10	88,765	0.113
Universal North America IC	2,549	2,443	2,534	3,253	2,486	2,168	1,948	2,082	1,722	2,030	0	251	0.000
Mercury Casualty Co	2,553	2,058	2,147	2,561	2,093	2,190	1,762	2,193	1,735	1,939	5	25,000	0.200
Pharmacists Mutual IC	2,575	2,580	2,334	3,087	2,563	2,617	2,191	2,215	2,215	2,215	0	1,515	0.000
Starr Ind & Liability Co	2,592	2,247	2,056	2,400	2,348	2,097	1,534	1,877	1,877	1,993	0	1,100	0.000
Federal IC	3,016	2,630	2,630	3,023	2,484	2,350	1,918	2,594	2,177	2,373	0	1,259	0.000
Equity IC	3,019	2,706	2,543	2,597	2,385	2,216	1,962	2,175	2,026	1,993	6	4,483	1.338
21st Century Advantage IC	3,021	2,638	2,567	3,201	2,473	2,334	1,803	2,597	1,918	2,119	5	27,616	0.181
Safe Auto IC	3,071	2,624	2,524	3,100	2,803	2,329	1,971	2,915	1,983	2,453	10	24,461	0.409
Safeco IC of America	3,076	2,519	2,469	3,097	2,466	2,439	1,946	2,499	1,952	2,088	8	44,498	0.180
Integon Ind Corp	3,092	2,616	2,989	3,268	2,485	2,419	2,113	2,736	2,088	2,689	0	5,306	0.000
Mapfre IC	3,167	2,795	2,747	3,294	2,578	2,578	2,442	2,478	2,507	2,243	0	4,205	0.000
Occidental F&C Co of NC	3,207	2,803	2,697	3,192	2,564	2,042	1,742	2,214	1,850	2,108	2	2,491	0.803
American Access Casualty Co	3,276	3,156	2,782	2,988	2,797	2,573	4,151	4,151	4,151	4,151	5	7,429	0.673
Secura Supreme IC	3,281	2,661	3,554	3,417	3,153	2,663	2,235	2,562	1,868	2,562	1	3,520	0.284
Peak P&C Ins Corp	3,288	2,921	2,937	3,227	3,032	2,402	2,255	2,329	2,118	2,092	7	108,255	0.065
OBE Ins Corp	3,298	3,298	3,205	3,298	2,609	2,970	3,001	2,893	2,893	2,893	1	1,010	0.990
Central Mutual IC	3,313	3,313	3,313	3,313	2,775	3,031	2,710	3,166	2,710	2,710	3	11,452	0.262
Access IC	3,332	3,080	2,922	2,863	2,777	2,466	2,277	2,320	2,180	2,252	4	9,473	0.422
United Automobile IC	3,340	3,592	2,904	3,268	2,885	2,806	3,399	3,813	3,813	3,700	10	89,589	0.112
Progressive Preferred IC	3,354	2,866	2,729	3,584	2,812	2,779	2,231	2,666	2,106	2,458	23	248,383	0.093
Key IC	3,460	3,760	3,538	3,706	3,190	2,752	3,592	2,704	2,704	2,392	0	6,418	0.000
Safeway IC	3,479	2,891	2,816	3,011	2,928	2,699	2,297	2,495	2,283	2,301	10	228,486	0.044
Arizona Automobile IC	3,552	2,709	2,631	2,841	2,737	2,477	2,121	2,218	2,093	2,100	1	16,322	0.061
Allstate F&C IC	3,564	2,922	3,143	3,880	2,886	3,246	2,512	2,938	2,556	2,556	9	188,521	0.048
LM General IC	3,583	3,073	3,680	5,375	3,419	2,863	2,363	2,652	2,566	2,632	0	763	0.000
Alpha P&C IC	3,604	3,228	3,003	3,764	2,815	2,978	2,278	2,979	2,259	2,526	1	19,021	0.053
Coast National IC	3,676	2,856	2,788	3,741	2,870	2,834	2,192	3,284	2,152	2,641	21	66,841	0.314
Primerio IC	3,695	3,695	3,575	3,611	3,533	3,533	3,533	3,575	3,497	3,497	2	21,142	0.095
Amica Mutual IC	3,709	3,390	3,165	3,703	3,173	3,198	2,634	3,000	2,949	2,852	2	14,208	0.141
Southern IC	3,770	3,424	3,107	3,564	2,955	6,469	5,184	5,184	5,184	5,184	1	3,574	0.280
Metropolitan Casualty IC	3,786	3,156	3,310	4,243	2,672	2,823	2,543	3,463	2,435	2,298	3	44,619	0.067
Anchor General IC	3,848	4,887	3,790	5,071	3,695	4,062	3,765	4,120	3,562	3,858	1	11,394	0.088
Infinity IC	4,027	3,383	3,313	4,430	3,500	3,449	2,935	3,614	2,805	4,272	8	39,142	0.204
Travelers Home and Marine IC	4,046	3,149	3,335	3,822	3,118	3,154	2,736	3,320	2,601	2,639	6	36,877	0.163
Acuity, A Mutual IC	4,051	3,673	3,869	4,210	3,780	3,337	3,141	3,063	2,825	2,984	2	19,412	0.103
Young America IC	4,085	3,977	3,132	3,537	2,876	3,097	2,760	2,738	2,738	2,695	3	27,011	0.111
Mendota IC	4,114	3,601	3,224	4,208	3,065	3,147	2,785	3,183	2,553	2,471	2	23,048	0.087
Imperial F&C IC	4,342	4,231	3,609	4,420	3,742	4,521	3,257	3,962	3,142	3,555	0	4,389	0.000
Encompass P&C Co	4,438	4,661	4,412	5,907	3,785	4,206	3,546	3,838	3,838	3,025	4	14,032	0.285
Western General IC	4,604	4,446	4,069	4,449	4,150	3,444	4,711	3,470	3,379	3,249	1	12,458	0.080
Permanent General Assurance Corp	4,746	3,807	3,807	4,746	4,208	3,578	3,023	3,997	3,218	3,182	8	37,919	0.211
Topa IC	5,229	4,617	4,213	5,340	3,874	2,857	2,661	2,945	2,615	2,792	0	793	0.000
Unitrin Direct IC	5,346	4,530	4,652	5,379	4,289	3,974	3,408	4,679	3,108	4,147	0	2,850	0.000
AssuranceAmerica IC	5,748	5,095	4,561	5,527	4,716	4,339	3,722	5,005	3,906	4,112	5	27,861	0.179
Esurance P&C IC	6,212	5,168	5,254	6,241	4,765	4,339	3,555	5,132	3,489	4,544	1	13,241	0.076
Santa Fe Auto IC	8,344	8,344	8,344	8,344	7,720	7,108	7,108	7,108	7,108	7,108	2	23,617	0.085
Hartford Casualty IC	13,923	11,902	10,210	16,379	11,123	10,515	7,878	6,804	7,439	8,157	0	2,439	0.000
Auto-Owners IC	*	*	*	*	*	*	*	*	*	*	0	958	0.000
Civil Service Employees IC	*	*	*	*	*	*	*	*	*	*	0	2,667	0.000
Cornerstone National IC	*	*	*	*	*	*	*	*	*	*	13	27,723	0.469
Country Preferred IC	*	*	*	*	*	*	*	*	*	*	2	41,207	0.049
Farm Bureau Mutual IC	*	*	*	*	*	*	*	*	*	*	2	47,978	0.042
Fidelity National IC	*	*	*	*	*	*	*	*	*	*	0	3,745	0.000
Kemper Independence IC	*	*	*	*	*	*	*	*	*	*	4	18,235	0.219
Merastar IC	*	*	*	*	*	*	*	*	*	*	0	236	0.000
Twin City Fire IC (AARP)	*	*	*	*	*	*	*	*	*	*	0	35,162	0.000
Union IC of Providence	*	*	*	*	*	*	*	*	*	*	0	2,438	0.000

Hypothetical 2: Unmarried male, age 18, drives 15 miles each way to work. He drives a 2010 Ford F150 XLT, 4x2, two-door pickup, regular cab, 8 cylinders. He has a clean driving record for the last three years and no credit history.

Coverages & Limits: Combined single limit liability 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
 * This insurer does not provide coverage for this hypothetical. ** New insurer that had no exposures as of December 31, 2010.

NAME OF INSURER	Premiums shown are six-month premiums as of March 1, 2011.										Complaint Ratio (CR)		
	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) X 1000 = Complaint Ratio		
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Sierra Vista	Yuma	C	E	CR
	85053	85257	85202	85301	85719	85222	86001	85621	85635	85364			
National Surety Corp	\$1,341	\$1,153	\$1,311	\$1,497	\$1,162	\$1,192	\$1,040	\$1,058	\$1,051	\$1,051	0	415	0.000
Government Employees IC	1,673	1,489	1,569	1,820	1,364	1,578	1,292	1,267	1,035	1,315	9	99,356	0.091
Farmers IC of AZ	1,856	1,864	1,810	2,071	1,751	1,751	1,385	1,243	1,312	1,522	67	808,023	0.083
Milbank IC	1,949	1,860	1,942	2,057	1,803	1,627	1,620	1,560	1,387	1,412	2	12,572	0.159
Teachers IC	1,990	1,929	1,929	2,210	2,054	1,599	1,459	1,852	1,509	1,788	0	1,393	0.000
United Services Auto Assoc	2,007	1,711	1,745	2,015	1,643	1,587	1,454	1,480	1,204	1,388	6	135,135	0.044
Unigard IC	2,013	1,312	1,227	1,999	1,574	1,494	1,169	1,365	1,365	1,200	0	4,152	0.000
IDS Property Casualty IC	2,111	1,897	1,917	2,111	1,972	1,803	1,423	1,689	1,381	1,689	4	31,963	0.125
Titan Ind Co	2,138	1,803	1,703	2,186	1,703	1,601	1,364	1,709	1,432	1,552	4	21,483	0.186
Bankers Standard IC	2,317	1,961	2,259	2,374	2,050	2,124	1,647	1,764	1,602	1,675	0	1,222	0.000
Great Northwest IC	2,325	2,057	1,877	2,558	1,698	1,944	1,810	1,930	1,621	1,659	0	1,838	0.000
AAA Members IC	2,398	2,028	2,182	2,476	1,831	1,851	1,488	2,049	1,374	1,747	10	88,765	0.113
State Farm Mutual Auto IC	2,434	2,181	2,211	2,434	2,262	2,072	1,677	1,973	1,677	1,973	47	749,057	0.063
American National P&C Co	2,435	2,194	2,559	2,435	2,196	2,380	2,051	1,620	1,620	1,647	3	14,658	0.205
Electric IC	2,445	2,493	2,716	2,857	2,409	2,605	2,108	2,061	2,061	2,283	0	10,262	0.000
Depositors IC	2,547	2,255	2,322	2,836	2,128	2,167	1,684	1,944	1,944	1,810	0	4,151	0.000
American Family Mutual IC	2,582	2,132	2,599	2,627	2,221	1,980	1,739	1,980	1,513	1,980	33	258,583	0.128
Badger Mutual IC	2,673	3,180	2,144	2,941	1,945	2,097	1,949	1,703	1,703	1,703	0	5,369	0.000
Austin Mutual IC	2,780	2,358	2,507	2,780	2,466	2,358	2,024	2,331	2,331	2,331	0	12,492	0.000
Cincinnati IC	2,782	2,377	2,341	2,512	2,170	2,164	1,586	1,589	1,589	1,750	1	1,568	0.638
21st Century Advantage IC	2,785	2,429	2,377	2,962	2,283	2,138	1,663	2,383	1,765	1,985	5	27,616	0.181
Starr Ind & Liability Co	2,981	2,595	2,416	2,738	2,716	2,433	1,733	2,148	2,148	2,230	0	1,100	0.000
Universal North America IC	3,092	2,972	3,090	3,929	3,060	2,547	2,326	2,360	2,018	2,409	0	251	0.000
Mercury Casualty Co	3,099	2,812	2,549	3,139	2,464	2,558	2,026	2,549	2,001	2,289	5	25,000	0.200
Amica Mutual IC	3,129	2,893	2,635	3,132	2,662	2,684	2,120	2,406	2,407	2,326	2	14,208	0.141
Pharmacists Mutual IC	3,154	3,171	2,863	3,784	3,100	3,184	2,580	2,602	2,602	2,602	0	1,515	0.000
Mapfre IC	3,176	2,805	2,791	3,282	2,580	2,580	2,396	2,402	2,649	2,195	0	4,205	0.000
Safeco IC of America	3,247	2,597	2,553	3,265	2,553	2,505	2,017	2,584	1,987	2,166	8	44,498	0.180
Allstate F&C IC	3,284	2,634	2,886	3,614	2,646	2,938	2,264	2,611	2,311	2,311	9	188,521	0.048
LM General IC	3,329	2,854	3,544	4,996	3,164	2,555	2,082	2,374	2,292	2,390	0	763	0.000
Secura Supreme IC	3,405	2,773	3,354	3,552	3,267	2,744	2,314	2,640	1,934	2,640	1	3,520	0.284
Hallmark IC	3,427	3,716	3,539	3,427	3,400	2,164	1,946	2,296	2,120	2,120	5	46,668	0.107
Federal IC	3,588	3,100	3,100	3,579	2,948	2,722	2,191	2,991	2,469	2,750	0	1,259	0.000
Peak P&C Ins Corp	3,733	3,358	3,333	3,651	3,417	2,716	2,518	2,574	2,393	2,350	7	108,255	0.065
Occidental F&C Co of NC	3,833	3,349	3,231	3,807	3,100	2,426	2,088	2,642	2,196	2,516	2	2,491	0.803
Progressive Preferred IC	3,983	3,341	3,193	4,444	3,259	3,177	2,480	3,013	2,336	2,862	23	248,383	0.093
Central Mutual IC	4,007	4,007	4,007	4,007	3,332	3,584	3,089	3,603	3,089	3,089	3	11,452	0.262
Metropolitan Casualty IC	4,138	3,417	3,556	4,559	2,906	3,034	2,677	3,706	2,584	2,422	3	44,619	0.067
Coast National IC	4,160	3,217	3,156	4,222	3,145	3,082	2,369	3,581	2,364	2,975	21	66,841	0.314
Travelers Home and Marine IC	4,214	3,280	3,439	4,020	3,226	3,220	2,752	3,367	2,656	2,714	6	36,877	0.163
Integon Ind Corp	4,404	3,738	4,273	4,651	3,458	3,346	2,881	3,794	2,899	3,790	0	5,306	0.000
Encompass P&C Co	4,526	4,792	4,522	6,125	3,839	4,253	3,498	3,836	3,836	3,047	4	14,032	0.285
Alpha P&C IC	4,581	4,000	3,746	4,833	3,479	3,659	2,753	3,644	2,743	3,140	1	19,021	0.053
Acuity, A Mutual IC	4,656	4,199	4,485	4,852	4,317	3,800	3,568	3,468	3,206	3,393	2	19,412	0.103
Mendota IC	5,075	4,356	3,949	5,318	3,711	3,797	3,297	3,808	3,069	3,008	2	23,048	0.087
Western General IC	5,307	5,156	4,698	5,095	4,643	3,798	3,571	3,796	3,694	3,539	1	12,458	0.080
Infinity IC	5,403	4,432	4,370	6,100	4,579	4,473	3,715	4,637	3,559	5,618	8	39,142	0.204
Permanent General Assurance Corp	5,994	4,697	4,697	5,994	5,045	4,321	3,565	4,910	3,799	3,932	8	37,919	0.211
Unitrin Direct IC	6,206	5,253	5,385	6,239	4,865	4,501	3,823	5,307	3,524	4,744	0	2,850	0.000
Esurance P&C IC	6,413	5,253	5,358	6,437	4,780	4,319	3,507	5,179	3,488	4,657	1	13,241	0.076
Hartford Casualty IC	13,032	10,857	9,342	15,459	10,128	10,018	7,103	6,157	6,746	7,514	0	2,439	0.000
Access IC	*	*	*	*	*	*	*	*	*	*	4	9,473	0.422
American Access Casualty Co	*	*	*	*	*	*	*	*	*	*	5	7,429	0.673
Anchor General IC	*	*	*	*	*	*	*	*	*	*	1	11,394	0.088
Arizona Automobile IC	*	*	*	*	*	*	*	*	*	*	1	16,322	0.061
AssuranceAmerica IC	*	*	*	*	*	*	*	*	*	*	5	27,861	0.179
Auto-Owners IC	*	*	*	*	*	*	*	*	*	*	0	958	0.000
Civil Service Employees IC	*	*	*	*	*	*	*	*	*	*	0	2,667	0.000
Cornerstone National IC	*	*	*	*	*	*	*	*	*	*	13	27,723	0.469
Country Preferred IC	*	*	*	*	*	*	*	*	*	*	2	41,207	0.049
Equity IC	*	*	*	*	*	*	*	*	*	*	6	4,483	1.338
Farm Bureau Mutual IC	*	*	*	*	*	*	*	*	*	*	2	47,978	0.042
Fidelity National IC	*	*	*	*	*	*	*	*	*	*	0	3,745	0.000
Imperial F&C IC	*	*	*	*	*	*	*	*	*	*	0	4,389	0.000
Kemper Independence IC	*	*	*	*	*	*	*	*	*	*	4	18,235	0.219
Key IC	*	*	*	*	*	*	*	*	*	*	0	6,418	0.000
Merastar IC	*	*	*	*	*	*	*	*	*	*	0	236	0.000
MGA IC, Inc.	*	*	*	*	*	*	*	*	*	*	7	31,267	0.224
Primero IC	*	*	*	*	*	*	*	*	*	*	2	21,142	0.095
QBE Ins Corp	*	*	*	*	*	*	*	*	*	*	1	1,010	0.990
Safe Auto IC	*	*	*	*	*	*	*	*	*	*	10	24,461	0.409
Safeway IC	*	*	*	*	*	*	*	*	*	*	10	228,486	0.044
Santa Fe Auto IC	*	*	*	*	*	*	*	*	*	*	2	23,617	0.085
Southern IC	*	*	*	*	*	*	*	*	*	*	1	3,574	0.280
Topa IC	*	*	*	*	*	*	*	*	*	*	0	793	0.000
Twin City Fire IC (AARP)	*	*	*	*	*	*	*	*	*	*	0	35,162	0.000
Union IC of Providence	*	*	*	*	*	*	*	*	*	*	0	2,438	0.000
United Automobile IC	*	*	*	*	*	*	*	*	*	*	10	89,589	0.112
Young America IC	*	*	*	*	*	*	*	*	*	*	3	27,011	0.111

Hypothetical 3: Unmarried female, age 18, drives 15 miles each way to work. She drives a 2010 Ford F150 XLT, 4x2, two-door pickup, regular cab, 8 cylinders. She has a clean driving record for the last three years and no credit history.

Coverages & Limits: Combined single limit liability of \$40,000 or split limits of \$15,000/\$30,000 BI and \$10,000 PD; medical payments of \$5,000; UM and UIM Limits same as liability; \$250 deductible comprehensive; \$500 deductible collision
 * This insurer does not provide coverage for this hypothetical. ** New insurer that had no exposures as of December 31, 2010.

NAME OF INSURER	Premiums shown are six-month premiums as of March 1, 2011.										Complaint Ratio (CR)		
	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) X 1000 = Complaint Ratio		
	Phoenix	Scottsdale	Mesa	Glendale	Tucson	Casa Grande	Flagstaff	Nogales	Sierra Vista	Yuma	C	E	CR
	85053	85257	85202	85301	85719	85222	86001	85621	85635	85364			
National Surety Corp	\$1,104	\$964	\$1,082	\$1,221	\$957	\$997	\$865	\$892	\$874	\$874	0	415	0.000
Unigard IC	1,107	718	680	1,100	863	848	660	769	769	680	0	4,152	0.000
Government Employees IC	1,192	1,086	1,138	1,318	986	1,145	948	930	761	942	9	99,356	0.091
Milbank IC	1,223	1,165	1,214	1,288	1,133	1,022	1,026	983	871	887	2	12,572	0.159
Titan Ind Co.	1,343	1,167	1,095	1,359	1,100	1,045	920	1,089	954	975	4	21,483	0.186
Badger Mutual IC	1,478	1,746	1,167	1,639	1,053	1,149	1,055	937	937	937	0	5,369	0.000
Great Northwest IC	1,520	1,368	1,243	1,645	1,129	1,291	1,221	1,300	1,098	1,108	0	1,838	0.000
State Farm Mutual Auto IC	1,589	1,421	1,443	1,589	1,469	1,351	1,111	1,307	1,111	1,307	47	749,057	0.063
United Services Auto Assoc.	1,612	1,386	1,421	1,637	1,333	1,285	1,190	1,200	991	1,126	6	135,135	0.044
Bankers Standard IC	1,638	1,376	1,609	1,679	1,456	1,547	1,203	1,281	1,154	1,203	0	1,222	0.000
Teachers IC	1,639	1,594	1,594	1,836	1,728	1,355	1,282	1,601	1,288	1,557	0	1,393	0.000
Farmers IC of AZ	1,660	1,682	1,637	1,854	1,569	1,560	1,287	1,197	1,208	1,384	67	808,023	0.083
Cincinnati IC	1,721	1,481	1,461	1,575	1,346	1,387	1,028	1,024	1,024	1,111	1	1,568	0.638
Austin Mutual IC	1,741	1,446	1,558	1,741	1,535	1,446	1,273	1,438	1,438	1,438	0	12,492	0.000
Electric IC	1,748	1,760	1,901	2,007	1,701	1,883	1,529	1,479	1,479	1,632	0	10,262	0.000
American Family Mutual IC	1,764	1,443	1,764	1,788	1,506	1,360	1,198	1,360	1,045	1,360	33	258,583	0.128
Depositors IC	1,765	1,579	1,621	1,948	1,484	1,524	1,212	1,363	1,363	1,275	0	4,151	0.000
American National P&C Co	1,782	1,636	1,888	1,782	1,609	1,734	1,515	1,188	1,188	1,216	3	14,658	0.205
MGA IC, Inc.	1,872	1,554	1,682	1,932	1,670	1,444	1,406	1,611	1,308	1,231	7	31,267	0.224
IDS Property Casualty IC	1,903	1,706	1,726	1,903	1,762	1,608	1,294	1,516	1,226	1,516	4	31,963	0.125
Universal North America IC	2,043	1,955	2,030	2,607	1,990	1,733	1,556	1,665	1,379	1,623	0	251	0.000
Pharmacists Mutual IC	2,045	2,048	1,849	2,447	2,042	2,085	1,744	1,764	1,764	1,764	0	1,515	0.000
Mercury Casualty Co	2,086	1,942	1,746	2,101	1,694	1,762	1,415	1,751	1,391	1,560	5	25,000	0.200
Hallmark IC	2,112	2,150	2,150	2,112	2,080	1,396	1,256	1,601	1,412	1,412	5	46,668	0.107
Mapfre IC	2,148	1,885	1,893	2,247	1,764	1,764	1,621	1,617	1,660	1,464	0	4,205	0.000
Central Mutual IC	2,253	2,253	2,253	2,253	1,887	2,060	1,842	2,151	1,842	1,842	3	11,452	0.262
AAA Members IC	2,254	1,947	2,097	2,319	1,777	1,783	1,468	1,982	1,332	1,675	10	88,765	0.113
Amica Mutual IC	2,262	2,056	1,950	2,276	2,002	2,045	1,741	2,009	1,942	1,881	2	14,208	0.141
Equity IC	2,339	2,097	1,973	2,014	1,859	1,734	1,537	1,700	1,585	1,564	6	4,483	1.338
Integon Ind Corp	2,356	2,003	2,290	2,488	1,886	1,832	1,585	2,068	1,580	2,033	0	5,306	0.000
Safe Auto IC	2,356	2,009	1,954	2,375	2,141	1,744	1,471	2,192	1,500	1,853	10	24,461	0.409
21st Century Advantage IC	2,420	2,124	2,066	2,557	1,975	1,856	1,446	2,052	1,521	1,701	5	27,616	0.181
Starr Ind & Liability Co	2,426	2,104	1,931	2,243	2,200	1,965	1,433	1,756	1,756	1,859	0	1,100	0.000
OBE Ins Corp	2,444	2,444	2,363	2,444	1,941	2,199	2,225	2,137	2,137	2,137	1	1,010	0.990
Federal IC	2,490	2,172	2,172	2,496	2,054	1,941	1,584	2,142	1,795	1,961	0	1,259	0.000
Arizona Automobile IC	2,494	2,077	2,020	2,175	2,099	1,907	1,637	1,760	1,617	1,950	1	16,322	0.061
American Access Casualty Co	2,572	2,535	2,327	2,448	2,177	1,909	3,481	3,481	3,481	3,481	5	7,429	0.673
Access IC	2,618	2,426	2,318	2,250	2,209	2,004	1,823	1,874	1,757	1,826	4	9,473	0.422
Safeway IC	2,670	2,219	2,161	2,307	2,246	2,078	1,771	1,925	1,764	1,775	10	228,486	0.044
Travelers Home and Marine IC	2,675	2,090	2,208	2,530	2,061	2,076	1,809	2,184	1,723	1,746	6	36,877	0.163
Key IC	2,698	2,920	2,776	2,890	2,518	2,170	2,836	2,140	2,140	1,894	0	6,418	0.000
Occidental F&C Co of NC	2,721	2,377	2,280	2,711	2,161	1,736	1,476	1,881	1,574	1,790	2	2,491	0.803
Anchor General IC	2,734	3,365	2,673	3,500	2,565	2,808	2,597	2,824	2,469	2,633	1	11,394	0.088
Safeco IC of America	2,747	2,243	2,205	2,768	2,198	2,160	1,731	2,221	1,727	1,867	8	44,498	0.180
Southern IC	2,748	2,493	2,260	2,608	2,177	4,738	3,786	3,786	3,786	3,786	1	3,574	0.280
Allstate F&C IC	2,764	2,257	2,441	3,027	2,235	2,511	1,927	2,250	1,967	1,967	9	188,521	0.048
Progressive Preferred IC	2,783	2,389	2,272	2,995	2,319	2,290	1,820	2,160	1,718	2,017	23	248,383	0.093
Peak P&C Ins Corp	2,783	2,480	2,484	2,726	2,557	2,021	1,896	1,961	1,785	1,766	7	108,255	0.065
United Automobile IC	2,916	3,196	2,549	2,891	2,562	2,518	3,063	3,415	3,415	3,322	10	89,589	0.112
Young America IC	2,931	2,850	2,247	2,538	2,064	2,209	1,971	1,956	1,956	1,924	3	27,011	0.111
Secura Supreme IC	2,957	2,393	2,906	3,082	2,846	2,412	2,017	2,321	1,687	2,321	1	3,520	0.284
Coast National IC	3,027	2,374	2,324	3,069	2,351	2,278	1,759	2,597	1,737	2,158	21	66,841	0.314
Western General IC	3,148	3,057	2,834	3,065	2,842	2,377	2,210	2,380	2,322	2,220	1	12,458	0.080
LM General IC	3,154	2,713	3,363	4,718	3,012	2,498	2,070	2,328	2,250	2,314	0	763	0.000
Infinity IC	3,190	2,686	2,621	3,514	2,764	2,716	2,302	2,812	2,196	3,350	8	39,142	0.204
Acuity, A Mutual IC	3,221	2,920	3,081	3,345	3,000	2,651	2,487	2,425	2,238	2,367	2	19,412	0.103
Alpha P&C IC	3,245	2,921	2,720	3,388	2,554	2,720	2,082	2,742	2,070	2,308	1	19,021	0.053
Metropolitan Casualty IC	3,418	2,835	2,973	3,830	2,394	2,527	2,284	3,088	2,188	2,058	3	44,619	0.067
Mendota IC	3,423	2,999	2,696	3,526	2,534	2,604	2,284	2,593	2,110	2,032	2	23,048	0.087
Imperial F&C IC	3,494	3,218	2,768	3,410	2,843	3,425	2,447	2,966	2,374	2,682	0	4,389	0.000
Primero IC	3,497	3,497	3,575	3,611	3,533	3,533	3,533	3,575	3,497	3,497	2	21,142	0.095
AssuranceAmerica IC	3,625	3,223	2,853	3,445	2,979	2,725	2,357	3,129	2,471	2,581	5	27,861	0.179
Encompass P&C Co	3,766	3,966	3,748	5,013	3,206	3,561	2,997	3,242	3,242	2,561	4	14,032	0.285
Topa IC	3,824	3,390	3,085	3,903	2,830	2,082	1,939	2,141	1,907	2,032	0	793	0.000
Permanent General Assurance Corp	4,118	3,313	3,313	4,118	3,657	3,113	2,644	3,501	2,808	2,782	8	37,919	0.211
Unitrin Direct IC	4,387	3,728	3,827	4,410	3,523	3,252	2,799	3,829	2,557	3,400	0	2,850	0.000
Esurance P&C IC	4,885	4,074	4,152	4,903	3,745	3,379	2,783	3,997	2,743	3,547	1	13,241	0.076
Santa Fe Auto IC	8,344	8,344	8,344	8,344	7,720	7,108	7,108	7,108	7,108	7,108	2	23,617	0.085
Hartford Casualty IC	12,483	10,730	9,213	14,644	10,047	9,396	7,108	6,137	6,715	7,350	0	2,439	0.000
Auto-Owners IC	*	*	*	*	*	*	*	*	*	*	0	958	0.000
Civil Service Employees IC	*	*	*	*	*	*	*	*	*	*	0	2,667	0.000
Cornerstone National IC	*	*	*	*	*	*	*	*	*	*	13	27,723	0.469
Country Preferred IC	*	*	*	*	*	*	*	*	*	*	2	41,207	0.049
Farm Bureau Mutual IC	*	*	*	*	*	*	*	*	*	*	2	47,978	0.042
Fidelity National IC	*	*	*	*	*	*	*	*	*	*	0	3,745	0.000
Kemper Independence IC	*	*	*	*	*	*	*	*	*	*	4	18,235	0.219
Merastar IC	*	*	*	*	*	*	*	*	*	*	0	236	0.000
Twin City Fire IC (AARP)	*	*	*	*	*	*	*	*	*	*	0	35,162	0.000
Union IC of Providence	*	*	*	*	*	*	*	*	*	*	0	2,438	0.000

Hypothetical 4: Unmarried female, age 18, drives 15 miles each way to work. She drives a 2010 Ford F150 XLT, 4x2, two-door pickup, regular cab, 8 cylinders. She has a clean driving record for the last three years and no credit history.

Coverages & Limits: Combined single limit liability 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.

* This insurer does not provide coverage for this hypothetical. ** New insurer that had no exposures as of December 31, 2010.

NAME OF INSURER	Premiums shown are six-month premiums as of March 1, 2011.										Complaint Ratio (CR)		
	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) X 1000 = Complaint Ratio		
	Phoenix 85053	Scottsdale 85257	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85222	Flagstaff 86001	Nogales 85621	Sierra Vista 85635	Yuma 85364	C	E	CR
National Surety Corp	\$1,070	\$915	\$1,047	\$1,207	\$926	\$946	\$819	\$831	\$834	\$834	0	415	0.000
Unigard IC	1,202	788	729	1,197	943	888	701	820	820	716	0	4,152	0.000
Milbank IC	1,393	1,326	1,385	1,468	1,287	1,166	1,555	1,115	993	1,010	2	12,572	0.159
Government Employees IC	1,406	1,252	1,319	1,529	1,142	1,314	1,074	1,050	864	1,100	9	99,356	0.091
Titan Ind Co.	1,649	1,401	1,322	1,688	1,317	1,243	1,063	1,316	1,109	1,200	4	21,483	0.186
Farmers IC of AZ	1,716	1,725	1,676	1,913	1,610	1,609	1,282	1,160	1,211	1,408	67	808,023	0.083
Great Northwest IC	1,726	1,532	1,399	1,901	1,266	1,444	1,346	1,432	1,205	1,231	0	1,838	0.000
United Services Auto Assoc	1,743	1,482	1,510	1,745	1,423	1,368	1,242	1,277	1,040	1,200	6	135,135	0.044
Badger Mutual IC	1,757	2,087	1,412	1,934	1,277	1,367	1,275	1,126	1,126	1,126	0	5,369	0.000
Teachers IC	1,783	1,734	1,734	1,977	1,849	1,434	1,318	1,664	1,358	1,608	0	1,393	0.000
State Farm Mutual Auto IC	1,846	1,656	1,678	1,846	1,719	1,576	1,271	1,502	1,271	1,502	47	749,057	0.063
Bankers Standard IC	1,865	1,581	1,818	1,909	1,646	1,705	1,325	1,418	1,289	1,347	0	1,222	0.000
IDS Property Casualty IC	1,918	1,726	1,743	1,918	1,796	1,638	1,291	1,531	1,256	1,531	4	31,963	0.125
Electric IC	1,967	2,009	2,184	2,299	1,939	2,091	1,694	1,656	1,656	1,833	0	10,262	0.000
Depositors IC	1,976	1,763	1,806	2,201	1,658	1,675	1,312	1,485	1,485	1,404	0	4,151	0.000
Austin Mutual IC	1,985	1,676	1,788	1,985	1,756	1,676	1,446	1,657	1,657	1,657	0	12,492	0.000
American Family Mutual IC	1,994	1,644	2,001	2,025	1,707	1,528	1,350	1,528	1,177	1,528	33	258,583	0.128
American National P&C Co	2,039	1,834	2,140	2,039	1,824	1,983	1,708	1,322	1,322	1,363	3	14,658	0.205
Cincinnati IC	2,123	1,819	1,783	1,920	1,654	1,649	1,212	1,216	1,216	1,337	1	1,568	0.638
AAA Members IC	2,162	1,813	1,951	2,229	1,642	1,649	1,332	1,837	1,230	1,565	10	88,765	0.113
21st Century Advantage IC	2,243	1,968	1,926	2,380	1,834	1,710	1,342	1,893	1,410	1,602	5	27,616	0.181
Amica Mutual IC	2,430	2,249	2,046	2,433	2,067	2,076	1,643	1,861	1,863	1,802	2	14,208	0.141
Mapfre IC	2,483	2,186	2,214	2,579	2,032	2,032	1,839	1,813	1,854	1,659	0	4,205	0.000
Universal North America IC	2,491	2,389	2,491	3,168	2,466	2,047	1,870	1,899	1,627	1,936	0	251	0.000
Pharmacists Mutual IC	2,524	2,536	2,285	3,019	2,485	2,551	2,063	2,081	2,081	2,081	0	1,515	0.000
Mercury Casualty Co	2,576	2,323	2,111	2,620	2,028	2,096	1,655	2,073	1,632	1,875	5	25,000	0.200
Allstate F&C IC	2,579	2,058	2,270	2,861	2,075	2,298	1,758	2,020	1,801	1,801	9	188,521	0.048
Central Mutual IC	2,735	2,735	2,735	2,735	2,277	2,443	2,107	2,456	2,107	2,107	3	11,452	0.262
Travelers Home and Marine IC	2,773	2,168	2,266	2,648	2,127	2,112	1,815	2,209	1,751	1,789	6	36,877	0.163
Starr Ind & Liability Co	2,802	2,442	2,280	2,572	2,554	2,290	1,623	2,018	2,018	2,087	0	1,100	0.000
Safeco IC of America	2,883	2,302	2,269	2,901	2,265	2,211	1,788	2,287	1,754	1,926	8	44,498	0.180
LM General IC	2,941	2,528	3,135	4,402	2,798	2,301	1,883	2,150	2,074	2,166	0	763	0.000
Federal IC	2,980	2,573	2,573	2,973	2,452	2,260	1,819	2,483	2,045	2,286	0	1,259	0.000
Hallmark IC	3,000	3,213	3,075	3,000	2,954	1,894	1,704	2,035	1,875	1,875	5	46,668	0.107
Secura Supreme IC	3,069	2,494	3,021	3,203	4,371	2,485	2,088	2,391	1,745	2,391	1	3,520	0.284
Peak P&C Ins Corp	3,201	2,891	2,844	3,115	2,906	2,310	2,136	2,192	2,042	2,007	7	108,255	0.065
Occidental F&C Co of NC	3,225	2,818	2,709	3,206	2,587	2,045	1,752	2,227	1,855	2,118	2	2,491	0.803
Integon Ind Corp	3,395	2,890	3,307	3,583	2,654	2,562	2,189	2,899	2,214	2,901	0	5,306	0.000
Progressive Preferred IC	3,398	2,862	2,733	3,820	2,766	2,692	2,084	2,518	1,961	2,420	23	248,383	0.093
Coast National IC	3,570	2,781	2,738	3,610	2,670	2,575	1,974	2,955	1,984	2,534	21	66,841	0.314
Western General IC	3,627	3,540	3,262	3,505	3,178	2,618	2,461	2,602	2,536	2,413	1	12,458	0.080
Metropolitan Casualty IC	3,671	3,021	3,141	4,047	2,562	2,677	2,372	3,260	2,291	2,138	3	44,619	0.067
Acuity, A Mutual IC	3,715	3,349	3,584	3,871	3,439	3,030	2,835	2,756	2,550	2,701	2	19,412	0.103
Encompass P&C Co	3,851	4,088	3,853	5,231	3,265	3,591	2,946	3,227	3,227	2,567	4	14,032	0.285
Alpha P&C IC	4,130	3,627	3,399	4,361	3,159	3,343	2,516	3,349	2,511	2,867	1	19,021	0.053
Infinity IC	4,550	3,574	3,515	4,921	3,673	3,583	2,963	3,676	2,831	4,483	8	39,142	0.204
Unitrin Direct IC	5,070	4,301	4,407	5,093	3,981	3,669	3,127	4,328	2,886	3,873	0	2,850	0.000
Esurance P&C IC	5,076	4,160	4,254	5,092	3,773	3,378	2,759	4,060	2,753	3,646	1	13,241	0.076
Permanent General Assurance Corp	5,171	4,062	4,062	5,171	4,367	3,739	3,102	4,270	3,299	3,415	8	37,919	0.211
Mendota IC	5,193	4,448	4,058	5,494	3,768	3,856	3,309	3,804	3,108	3,036	2	23,048	0.087
Hartford Casualty IC	11,595	9,736	8,384	13,704	9,109	8,867	6,368	5,516	6,055	6,728	0	2,439	0.000
Access IC	*	*	*	*	*	*	*	*	*	*	4	9,473	0.422
American Access Casualty Co	*	*	*	*	*	*	*	*	*	*	5	7,429	0.673
Anchor General IC	*	*	*	*	*	*	*	*	*	*	1	11,394	0.088
Arizona Automobile IC	*	*	*	*	*	*	*	*	*	*	1	16,322	0.061
AssuranceAmerica IC	*	*	*	*	*	*	*	*	*	*	5	27,861	0.179
Auto-Owners IC	*	*	*	*	*	*	*	*	*	*	0	958	0.000
Civil Service Employees IC	*	*	*	*	*	*	*	*	*	*	0	2,667	0.000
Cornerstone National IC	*	*	*	*	*	*	*	*	*	*	13	27,723	0.469
Country Preferred IC	*	*	*	*	*	*	*	*	*	*	2	41,207	0.049
Equity IC	*	*	*	*	*	*	*	*	*	*	6	4,483	1.338
Farm Bureau Mutual IC	*	*	*	*	*	*	*	*	*	*	2	47,978	0.042
Fidelity National IC	*	*	*	*	*	*	*	*	*	*	0	3,745	0.000
Imperial F&C IC	*	*	*	*	*	*	*	*	*	*	0	4,389	0.000
Kemper Independence IC	*	*	*	*	*	*	*	*	*	*	4	18,235	0.219
Key IC	*	*	*	*	*	*	*	*	*	*	0	6,418	0.000
Merastar IC	*	*	*	*	*	*	*	*	*	*	0	236	0.000
MGA IC, Inc.	*	*	*	*	*	*	*	*	*	*	7	31,267	0.224
Primerio IC	*	*	*	*	*	*	*	*	*	*	2	21,142	0.095
QBE Ins Corp	*	*	*	*	*	*	*	*	*	*	1	1,010	0.990
Safe Auto IC	*	*	*	*	*	*	*	*	*	*	10	24,461	0.409
Safeway IC	*	*	*	*	*	*	*	*	*	*	10	228,486	0.044
Santa Fe Auto IC	*	*	*	*	*	*	*	*	*	*	2	23,617	0.085
Southern IC	*	*	*	*	*	*	*	*	*	*	1	3,574	0.280
Topa IC	*	*	*	*	*	*	*	*	*	*	0	793	0.000
Twin City Fire IC (AARP)	*	*	*	*	*	*	*	*	*	*	0	35,162	0.000
Union IC of Providence	*	*	*	*	*	*	*	*	*	*	0	2,438	0.000
United Automobile IC	*	*	*	*	*	*	*	*	*	*	10	89,589	0.112
Young America IC	*	*	*	*	*	*	*	*	*	*	3	27,011	0.111

Hypothetical 5: Married couple; age 42; each drives 15 miles each way to work, has a clean driving record for the last three years and a median (average) credit score; wife drives a 2010 Ford Taurus SEL, four-door sedan, automatic; husband drives a 2008 Ford Explorer, 4X4, four-door, Sport Trac.
Coverages & Limits: Combined single limit liability of \$40,000 or split limits of \$15,000/\$30,000 BI and \$10,000 PD;
 medical payments of \$5,000; UM and UIM Limits same as liability; \$250 deductible comprehensive; \$500 deductible collision.

**** New insurer that had no exposures as of December 31, 2010.**

NAME OF INSURER	Premiums shown are six-month premiums as of March 1, 2011.										Complaint Ratio (CR)		
	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) X 1000 = Complaint Ratio		
	Phoenix 85053	Scottsdale 85257	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85222	Flagstaff 86001	Nogales 85621	Sierra Vista 85635	Yuma 85364	C	E	CR
Cornerstone National IC	\$425	\$450	\$417	\$425	\$349	\$269	\$248	\$338	\$263	\$293	13	27,723	0.469
Government Employees IC	540	486	505	596	441	521	422	445	350	438	9	99,356	0.091
21st Century Advantage IC	682	602	584	712	546	520	408	570	428	472	5	27,616	0.181
Titan Ind Co	719	650	612	732	614	612	542	637	564	572	4	21,483	0.186
Civil Service Employees IC	733	713	787	876	696	637	480	694	563	559	0	2,667	0.000
Safeco IC of America	743	615	608	751	601	608	486	627	493	528	8	44,498	0.180
Electric IC	804	817	880	927	786	855	697	676	676	748	0	10,262	0.000
Farmers IC of AZ	814	800	793	912	745	764	618	660	609	700	67	808,023	0.083
Depositors IC	826	750	774	901	717	742	616	707	707	648	0	4,151	0.000
Mapfre IC	869	795	765	896	705	705	659	680	692	624	0	4,205	0.000
Mercury Casualty Co	881	834	772	910	731	784	618	787	609	686	5	25,000	0.200
United Services Auto Assoc	910	792	824	926	757	777	708	732	613	677	6	135,135	0.044
Kemper Independence IC	921	793	816	976	800	745	664	794	650	647	4	18,235	0.219
Arizona Automobile IC	954	796	775	836	800	721	649	675	636	634	1	16,322	0.061
Amica Mutual IC	994	913	849	992	852	851	707	801	788	762	2	14,208	0.141
Acuity, A Mutual IC	996	903	950	1,047	910	840	772	760	701	732	2	19,412	0.103
Great Northwest IC	1,013	914	845	1,104	731	873	814	883	774	751	0	1,838	0.000
Mendota IC	1,015	910	837	1,069	777	826	716	865	661	647	2	23,048	0.087
Unigard IC	1,022	669	631	1,019	804	797	617	728	728	640	0	4,152	0.000
National Surety Corp	1,047	917	1,035	1,190	906	945	814	849	839	839	0	415	0.000
American National P&C Co	1,050	938	1,097	1,050	952	1,006	885	731	731	722	3	14,658	0.205
MGA IC, Inc.	1,066	877	943	1,077	931	834	813	937	758	724	7	31,267	0.224
Travelers Home and Marine IC	1,070	839	880	1,018	832	842	740	893	698	707	6	36,877	0.163
Country Preferred IC	1,080	974	1,069	1,440	1,239	1,093	815	1,028	747	1,028	2	41,207	0.049
Unitrin Direct IC	1,081	906	941	1,094	860	801	687	967	655	843	0	2,850	0.000
Infinity IC	1,089	933	929	1,219	961	971	818	1,039	790	1,191	8	39,142	0.204
IDS Property Casualty IC	1,115	997	1,015	1,115	1,035	976	779	958	777	958	4	31,963	0.125
American Access Casualty Co	1,121	941	946	998	943	909	1,155	1,155	1,155	1,155	5	7,429	0.673
State Farm Mutual Auto IC	1,129	1,011	1,028	1,129	1,049	969	790	943	790	943	47	749,057	0.063
Fidelity National IC	1,137	927	925	1,080	876	1,056	692	805	694	717	0	3,745	0.000
Badger Mutual IC	1,180	1,392	936	1,310	846	920	848	756	756	756	0	5,369	0.000
Bankers Standard IC	1,193	1,015	1,174	1,223	1,053	1,117	875	931	841	876	0	1,222	0.000
Integon Ind Corp	1,199	964	1,137	1,276	935	914	798	1,057	815	1,010	0	5,306	0.000
AAA Members IC	1,228	1,040	1,120	1,270	944	970	783	1,094	726	900	10	88,765	0.113
Universal North America IC	1,298	1,223	1,282	1,661	1,255	1,102	985	1,075	885	1,031	0	251	0.000
LM General IC	1,309	1,136	1,377	1,899	1,256	1,113	945	1,020	1,000	1,010	0	763	0.000
Austin Mutual IC	1,319	1,096	1,179	1,319	1,161	1,096	965	1,088	1,088	1,088	0	12,492	0.000
Safe Auto IC	1,333	1,114	1,087	1,352	1,197	976	820	1,243	841	991	10	24,461	0.409
Progressive Preferred IC	1,337	1,163	1,123	1,451	1,129	1,149	901	1,118	859	1,008	23	248,383	0.093
Secura Supreme IC	1,339	1,036	1,302	1,413	1,291	1,157	901	1,175	770	1,175	1	3,520	0.284
Federal IC	1,353	1,191	1,191	1,352	1,139	1,070	893	1,168	988	1,084	0	1,259	0.000
Western General IC	1,356	1,272	1,215	1,271	1,134	981	926	971	954	910	1	12,458	0.080
American Family Mutual IC	1,380	1,106	1,355	1,402	1,180	1,084	936	1,084	832	1,084	33	258,583	0.128
AssuranceAmerica IC	1,407	1,262	1,171	1,415	1,161	1,108	925	1,270	965	1,053	5	27,861	0.179
Auto-Owners IC	1,434	1,149	1,277	1,458	1,162	1,091	880	1,306	897	961	0	958	0.000
Farm Bureau Mutual IC	1,443	1,203	1,170	1,908	1,196	1,147	962	1,187	879	1,021	2	47,978	0.042
Access IC	1,503	1,393	1,345	1,296	1,291	1,211	1,082	1,121	1,054	1,102	4	9,473	0.422
Hallmark	1,519	1,418	1,418	1,519	1,384	1,000	906	1,311	1,134	1,134	5	46,668	0.107
Allstate F&C IC	1,520	1,236	1,346	1,706	1,223	1,371	1,039	1,228	1,088	1,088	9	188,521	0.048
Anchor General IC	1,523	1,705	1,429	1,773	1,320	1,422	1,320	1,412	1,267	1,315	1	11,394	0.088
Esurance P&C IC	1,530	1,270	1,305	1,547	1,185	1,093	911	1,323	915	1,095	1	13,241	0.076
Union IC of Providence	1,543	1,708	1,356	1,541	1,420	1,416	1,108	1,186	1,186	1,186	0	2,438	0.000
Central Mutual IC	1,550	1,550	1,550	1,550	1,303	1,422	1,282	1,497	1,282	1,282	3	11,452	0.262
Equity IC	1,574	1,390	1,313	1,338	1,252	1,183	1,058	1,161	1,087	1,078	6	4,483	1.338
Imperial F&C IC	1,582	1,487	1,305	1,576	1,312	1,625	1,143	1,438	1,108	1,259	0	4,389	0.000
Encompass P&C Co	1,656	1,389	1,349	1,810	1,225	1,299	1,141	1,210	1,210	1,003	4	14,032	0.285
Safeway IC	1,675	1,372	1,343	1,410	1,394	1,325	1,139	1,238	1,144	1,156	10	228,486	0.044
Pharmacists Mutual IC	1,679	1,678	1,509	2,003	1,422	1,453	1,204	1,221	1,221	1,221	0	1,515	0.000
Teachers IC	1,681	1,592	1,592	1,936	1,748	1,460	1,367	1,719	1,379	1,727	0	1,393	0.000
Cincinnati IC	1,690	1,531	1,503	1,636	1,386	1,429	1,065	1,066	1,066	1,150	1	1,568	0.638
Starr Ind & Liability Co	1,698	1,493	1,366	1,594	1,550	1,398	1,100	1,296	1,296	1,366	0	1,100	0.000
Alpha P&C IC	1,732	1,657	1,545	1,825	1,440	1,584	1,222	1,618	1,209	1,313	1	19,021	0.053
Merastar IC	1,732	1,306	1,388	1,484	1,385	1,182	1,071	1,215	1,071	1,215	0	236	0.000
Metropolitan Casualty IC	1,740	1,433	1,480	1,916	1,215	1,272	1,115	1,534	1,072	1,022	3	44,619	0.067
Key IC	1,756	1,870	1,786	1,846	1,660	1,462	1,834	1,438	1,438	1,318	0	6,418	0.000
OBE Ins Corp	1,776	1,776	1,697	1,776	1,442	1,602	1,625	1,551	1,551	1,551	1	1,010	0.990
Southern IC	1,789	1,633	1,476	1,718	1,457	2,960	2,381	2,381	2,381	2,381	1	3,574	0.280
Permanent General Assurance Corp	1,795	1,481	1,481	1,795	1,688	1,430	1,230	1,541	1,324	1,303	8	37,919	0.211
United Automobile IC	1,802	1,936	1,552	1,779	1,641	1,618	1,785	1,916	1,916	1,898	10	89,589	0.112
Peak P&C Ins Corp	1,837	1,611	1,602	1,795	1,670	1,344	1,249	1,338	1,202	1,179	7	108,255	0.065
Milbank IC	1,962	1,872	1,950	2,066	1,815	1,641	1,649	1,583	1,398	1,425	2	12,572	0.159
Coast National IC	1,977	1,490	1,462	2,031	1,546	1,586	1,223	1,899	1,200	1,428	21	66,841	0.314
Hartford Casualty IC	2,215	2,074	1,996	2,363	2,070	1,721	1,838	1,765	1,786	1,799	0	2,439	0.000
Topa IC	2,266	1,988	1,840	2,315	1,756	1,381	1,312	1,441	1,287	1,376	0	793	0.000
Occidental F&C Co of NC	2,399	2,094	1,986	2,392	1,860	1,530	1,292	1,662	1,398	1,579	2	2,491	0.803
Young America IC	2,577	2,494	1,967	2,232	1,805	1,878	1,669	1,665	1,665	1,627	3	27,011	0.111
Primero IC	2,669	2,669	2,447	2,525	2,363	2,363	2,363	2,447	2,297	2,297	2	21,142	0.095
Santa Fe Auto IC	3,118	3,118	3,118	3,118	2,890	2,668	2,668	2,668	2,668	2,668	2	23,617	0.085
Twin City Fire IC (AARP)	*	*	*	*	*	*	*	*	*	*	0	35,162	0.000

Hypothetical 6: Married couple; age 42; each drives 15 miles each way to work, has a clean driving record for the last three years and a median (average) credit score; wife drives a 2010 Ford Taurus SEL, four-door sedan, automatic; husband drives a 2008 Ford Explorer, 4X4, four-door, Sport Trac.
Coverages & Limits: Combined single limit liability 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.
 * This insurer does not provide coverage for this hypothetical. ** New insurer that had no exposures as of December 31, 2010.

NAME OF INSURER	Premiums shown are six-month premiums as of March 1, 2011.										Complaint Ratio (CR)		
	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) X 1000 = Complaint Ratio		
	Phoenix 85053	Scottsdale 85257	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85222	Flagstaff 86001	Nogales 85621	Sierra Vista 85635	Yuma 85364	C	E	CR
21st Century Advantage IC	\$591	\$524	\$511	\$619	\$473	\$449	\$357	\$492	\$374	\$416	5	27,616	0.181
Government Employees IC	652	573	600	709	527	609	492	512	413	531	9	99,356	0.091
Safeco IC of America	737	600	594	743	589	590	476	612	477	516	8	44,498	0.180
Civil Service Employees IC	855	849	926	1,075	804	735	555	802	654	647	0	2,667	0.000
Titan Ind Co	873	783	736	903	723	725	623	754	644	684	4	21,483	0.186
Depositors IC	936	849	869	1,029	812	824	675	774	774	717	0	4,151	0.000
Farmers IC of AZ	941	923	910	1,053	858	878	690	700	679	790	67	808,023	0.083
Electric IC	957	999	1,066	1,128	950	986	807	790	790	875	0	10,262	0.000
United Services Auto Assoc	979	849	876	984	812	826	747	779	652	725	6	135,135	0.044
Travelers Home and Marine IC	993	786	812	954	776	771	662	805	639	653	6	36,877	0.163
Kemper Independence IC	1,009	864	887	1,082	859	792	698	862	690	691	4	18,235	0.219
Mapfre IC	1,013	956	955	1,037	829	829	752	759	789	706	0	4,205	0.000
National Surety Corp	1,016	871	1,005	1,195	884	889	770	781	803	803	0	415	0.000
Amica Mutual IC	1,061	986	896	1,064	902	895	716	809	808	781	2	14,208	0.141
Mercury Casualty Co	1,067	992	921	1,114	862	921	717	919	705	810	5	25,000	0.200
Fidelity National IC	1,081	883	881	1,036	833	1,004	655	758	651	682	0	3,745	0.000
Unigard IC	1,122	743	682	1,120	889	837	661	780	780	678	0	4,152	0.000
Acuity, A Mutual IC	1,160	1,043	1,112	1,221	1,054	968	887	870	807	842	2	19,412	0.103
Country Preferred IC	1,161	1,057	1,152	1,518	1,331	1,184	861	1,118	798	1,118	2	41,207	0.049
IDS Property Casualty IC	1,170	1,060	1,076	1,170	1,124	1,063	810	1,035	867	1,035	4	31,963	0.125
AAA Members IC	1,173	963	1,034	1,212	868	890	707	1,007	663	836	10	88,765	0.113
Unitrin Direct IC	1,192	1,000	1,036	1,205	934	868	740	1,048	709	919	0	2,850	0.000
Great Northwest IC	1,203	1,075	1,000	1,325	897	1,023	943	1,013	853	868	0	1,838	0.000
Mendota IC	1,220	1,085	1,004	1,311	920	977	830	1,008	778	764	2	23,048	0.087
American National P&C Co	1,248	1,073	1,270	1,248	1,108	1,170	1,022	832	832	830	3	14,658	0.205
LM General IC	1,283	1,114	1,350	1,864	1,226	1,074	901	988	966	992	0	763	0.000
Integon Ind Corp	1,338	1,095	1,280	1,419	1,023	996	854	1,154	884	1,128	0	5,306	0.000
State Farm Mutual Auto IC	1,343	1,210	1,227	1,343	1,268	1,172	924	1,125	924	1,125	47	749,057	0.063
Esurance P&C IC	1,380	1,125	1,159	1,392	1,037	950	809	1,298	910	1,099	1	13,241	0.076
Secura Supreme IC	1,384	1,077	1,349	1,463	1,332	1,187	930	1,147	795	1,147	1	3,520	0.284
Bankers Standard IC	1,392	1,202	1,359	1,423	1,215	1,257	990	1,055	964	1,005	0	1,222	0.000
Badger Mutual IC	1,428	1,686	1,154	1,570	1,052	1,118	1,048	930	930	930	0	5,369	0.000
Infinity IC	1,433	1,210	1,205	1,642	1,235	1,240	1,020	1,305	986	1,532	8	39,142	0.204
Central Mutual IC	1,455	1,455	1,455	1,455	1,223	1,300	1,137	1,321	1,137	1,137	3	11,452	0.262
Progressive Preferred IC	1,478	1,281	1,239	1,660	1,227	1,244	943	1,184	897	1,092	23	248,383	0.093
Allstate F&C IC	1,507	1,197	1,333	1,733	1,211	1,326	1,005	1,165	1,062	1,062	9	188,521	0.048
Western General IC	1,541	1,459	1,381	1,441	1,264	1,074	1,024	1,056	1,036	985	1	12,458	0.080
Austin Mutual IC	1,545	1,314	1,397	1,545	1,365	1,314	1,129	1,294	1,294	1,294	0	12,492	0.000
American Family Mutual IC	1,575	1,282	1,556	1,603	1,356	1,238	1,080	1,238	962	1,238	33	258,583	0.128
Universal North America IC	1,633	1,534	1,639	2,094	1,617	1,337	1,223	1,266	1,082	1,268	0	251	0.000
Farm Bureau Mutual IC	1,654	1,428	1,347	2,223	1,385	1,322	1,110	1,351	1,003	1,180	2	47,978	0.042
Federal IC	1,659	1,441	1,441	1,652	1,388	1,269	1,039	1,385	1,142	1,290	0	1,259	0.000
Encompass P&C Co	1,698	1,744	1,686	2,261	1,514	1,594	1,380	1,476	1,476	1,222	4	14,032	0.285
Auto-Owners IC	1,747	1,412	1,549	1,769	1,420	1,332	1,082	1,579	1,100	1,170	0	958	0.000
Metropolitan Casualty IC	1,782	1,454	1,496	1,930	1,237	1,279	1,109	1,540	1,073	1,009	3	44,619	0.067
Teachers IC	1,784	1,697	1,697	2,022	1,831	1,512	1,388	1,746	1,426	1,738	0	1,393	0.000
Merastar IC	1,786	1,395	1,462	1,555	1,431	1,230	1,090	1,261	1,090	1,261	0	236	0.000
Coast National IC	1,882	1,436	1,402	1,923	1,447	1,465	1,134	1,742	1,117	1,367	21	66,841	0.314
Starr Ind & Liability Co	1,934	1,706	1,584	1,804	1,771	1,607	1,239	1,476	1,476	1,523	0	1,100	0.000
Union IC of Providence	1,963	2,182	1,703	1,923	1,784	1,733	1,324	1,424	1,424	1,424	0	2,438	0.000
Hallmark IC	1,965	1,766	1,809	1,965	1,747	1,229	1,113	1,533	1,362	1,362	5	46,668	0.107
Peak P&C Ins Corp	2,126	1,895	1,832	2,051	1,892	1,532	1,404	1,500	1,377	1,344	7	108,255	0.065
Pharmacists Mutual IC	2,143	2,152	1,921	2,543	1,798	1,845	1,468	1,483	1,483	1,483	0	1,515	0.000
Milbank IC	2,234	2,126	2,220	2,354	2,059	1,869	1,857	1,791	1,594	1,621	2	12,572	0.159
Permanent General Assurance Corp	2,243	1,791	1,791	2,243	2,011	1,692	1,422	1,868	1,531	1,578	8	37,919	0.211
Cincinnati IC	2,244	1,929	1,866	2,044	1,733	1,733	1,289	1,299	1,299	1,416	1	1,568	0.638
Alpha P&C IC	2,274	2,173	2,033	2,455	1,852	2,035	1,543	2,046	1,523	1,684	1	19,021	0.053
Hartford Casualty IC	2,299	2,135	2,093	2,445	2,176	1,767	1,890	1,829	1,849	1,864	0	2,439	0.000
Occidental F&C Co of NC	2,872	2,505	2,373	2,858	2,240	1,820	1,544	1,989	1,662	1,887	2	2,491	0.803
Access IC	*	*	*	*	*	*	*	*	*	*	4	9,473	0.422
American Access Casualty Co	*	*	*	*	*	*	*	*	*	*	5	7,429	0.673
Anchor General IC	*	*	*	*	*	*	*	*	*	*	1	11,394	0.088
Arizona Automobile IC	*	*	*	*	*	*	*	*	*	*	1	16,322	0.061
AssuranceAmerica IC	*	*	*	*	*	*	*	*	*	*	5	27,861	0.179
Cornerstone National IC	*	*	*	*	*	*	*	*	*	*	13	27,723	0.469
Equity IC	*	*	*	*	*	*	*	*	*	*	6	4,483	1.338
Imperial F&C IC	*	*	*	*	*	*	*	*	*	*	0	4,389	0.000
Key IC	*	*	*	*	*	*	*	*	*	*	0	6,418	0.000
MGA IC, Inc.	*	*	*	*	*	*	*	*	*	*	7	31,267	0.224
Primero IC	*	*	*	*	*	*	*	*	*	*	2	21,142	0.095
QBE Ins Corp	*	*	*	*	*	*	*	*	*	*	1	1,010	0.990
Safe Auto IC	*	*	*	*	*	*	*	*	*	*	10	24,461	0.409
Safeway IC	*	*	*	*	*	*	*	*	*	*	10	228,486	0.044
Santa Fe Auto IC	*	*	*	*	*	*	*	*	*	*	2	23,617	0.085
Southern IC	*	*	*	*	*	*	*	*	*	*	1	3,574	0.280
Topa IC	*	*	*	*	*	*	*	*	*	*	0	793	0.000
Twin City Fire IC (AARP)	*	*	*	*	*	*	*	*	*	*	0	35,162	0.000
United Automobile IC	*	*	*	*	*	*	*	*	*	*	10	89,589	0.112
Young America IC	*	*	*	*	*	*	*	*	*	*	3	27,011	0.111

Hypothetical 7: Married couple; age 42; each drives 15 miles each way to work and has a median (average) credit score; wife has a clean driving record for the last three years and drives a 2010 Ford Taurus SEL, four-door sedan, automatic; husband had one at-fault accident in 2010 and drives a 2008 Ford Explorer, 4X4, four-door, Sport Trac.

Coverages & Limits: Combined single limit liability of \$40,000 or split limits of \$15,000/\$30,000 BI and \$10,000 PD;

medical payments of \$5,000; UM and UIM Limits same as liability; \$250 deductible comprehensive; \$500 deductible collision.

* This insurer does not provide coverage for this hypothetical. ** New insurer that had no exposures as of December 31, 2010.

NAME OF INSURER	Premiums shown are six-month premiums as of March 1, 2011.										Complaint Ratio (CR)		
	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) X 1000 = Complaint Ratio		
	Phoenix 85053	Scottsdale 85257	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85222	Flagstaff 86001	Nogales 85621	Sierra Vista 85635	Yuma 85364	C	E	CR
Farmers IC of AZ	\$939	\$925	\$916	\$1,051	\$861	\$881	\$711	\$752	\$698	\$804	67	808,023	0.083
Titan Ind Co	951	848	798	969	800	787	694	825	724	736	4	21,483	0.186
Mapfre IC	969	927	904	985	872	872	856	870	876	837	0	4,205	0.000
United Services Auto Assoc	999	869	902	1,016	831	846	774	796	667	738	6	135,135	0.044
National Surety Corp	1,017	887	1,004	1,156	879	914	784	815	809	809	0	415	0.000
Civil Service Employees IC	1,017	998	1,089	1,196	970	884	664	956	777	773	0	2,667	0.000
Electric IC	1,035	1,056	1,137	1,199	1,012	1,106	899	872	872	965	0	10,262	0.000
21st Century Advantage IC	1,069	943	915	1,119	860	813	638	894	669	742	5	27,616	0.181
Government Employees IC	1,089	984	1,024	1,200	892	1,052	855	888	701	875	9	99,356	0.091
Safeco IC of America	1,109	911	895	1,119	890	908	715	936	732	774	8	44,498	0.180
Depositors IC	1,122	1,008	1,045	1,231	961	1,000	814	949	949	861	0	4,151	0.000
Amica Mutual IC	1,137	1,040	973	1,136	968	968	799	907	892	862	2	14,208	0.141
Arizona Automobile IC	1,154	952	926	1,000	957	861	767	803	752	751	1	16,322	0.061
Great Northwest IC	1,177	1,062	980	1,280	882	1,011	947	1,026	858	867	0	1,838	0.000
MGA IC, Inc.	1,181	973	1,041	1,188	1,031	919	897	1,030	835	797	7	31,267	0.224
Mercury Casualty Co	1,189	1,126	1,038	1,229	980	1,015	828	1,051	813	918	5	25,000	0.200
American National P&C Co	1,197	1,074	1,254	1,197	1,081	1,149	1,006	816	816	816	3	14,658	0.205
Kemper Independence IC	1,256	1,074	1,104	1,337	1,082	1,002	886	1,072	869	866	4	18,235	0.219
Cornerstone National IC	1,270	1,249	1,224	1,270	1,091	1,008	861	1,206	906	1,088	13	27,723	0.469
Acuity, A Mutual IC	1,271	1,152	1,210	1,334	1,163	1,072	985	969	894	932	2	19,412	0.103
IDS Property Casualty IC	1,277	1,142	1,161	1,277	1,186	1,109	887	1,081	876	1,081	4	31,963	0.125
State Farm Mutual Auto IC	1,279	1,147	1,164	1,279	1,190	1,094	893	1,059	893	1,059	47	749,057	0.063
Universal North America IC	1,298	1,223	1,282	1,661	1,255	1,102	985	1,075	885	1,031	0	251	0.000
Unitrin Direct IC	1,309	1,100	1,138	1,324	1,042	966	829	1,162	781	1,017	0	2,850	0.000
Mendota IC	1,322	1,192	1,088	1,390	1,007	1,073	925	1,112	860	833	2	23,048	0.087
Unigard IC	1,346	877	829	1,340	1,058	1,041	808	953	953	833	0	4,152	0.000
American Access Casualty Co	1,348	1,144	1,130	1,206	1,134	1,094	1,383	1,383	1,383	1,383	5	7,429	0.673
Fidelity National IC	1,370	1,120	1,118	1,305	1,055	1,276	833	967	833	861	0	3,745	0.000
Badger Mutual IC	1,391	1,644	1,105	1,546	999	1,086	1,001	893	893	893	0	5,369	0.000
Austin Mutual IC	1,410	1,174	1,261	1,410	1,240	1,174	1,029	1,166	1,166	1,166	0	12,492	0.000
Infinity IC	1,420	1,189	1,177	1,553	1,219	1,232	1,037	1,310	999	1,513	8	39,142	0.204
Travelers Home and Marine IC	1,467	1,140	1,195	1,393	1,133	1,151	1,009	1,228	951	963	6	36,877	0.163
Bankers Standard IC	1,498	1,269	1,473	1,536	1,325	1,407	1,100	1,170	1,057	1,100	0	1,222	0.000
Western General IC	1,504	1,417	1,351	1,417	1,269	1,092	1,029	1,081	1,061	1,012	1	12,458	0.080
American Family Mutual IC	1,516	1,242	1,491	1,538	1,316	1,220	1,072	1,220	968	1,220	33	258,583	0.128
Integon Ind Corp	1,582	1,282	1,501	1,686	1,238	1,211	1,061	1,402	1,075	1,344	0	5,306	0.000
Safe Auto IC	1,616	1,357	1,321	1,637	1,452	1,186	997	1,508	1,020	1,215	10	24,461	0.409
Hallmark IC	1,654	1,477	1,561	1,654	1,525	1,093	989	1,416	1,224	1,224	5	46,668	0.107
Progressive Preferred IC	1,668	1,455	1,397	1,813	1,409	1,424	1,117	1,374	1,058	1,245	23	248,383	0.093
Allstate F&C IC	1,680	1,362	1,485	1,879	1,351	1,513	1,143	1,347	1,196	1,196	9	188,521	0.048
AssuranceAmerica IC	1,680	1,511	1,392	1,680	1,386	1,318	1,099	1,506	1,150	1,321	5	27,861	0.179
Access IC	1,682	1,559	1,504	1,450	1,442	1,352	1,208	1,251	1,174	1,227	4	9,473	0.422
AAA Members IC	1,747	1,484	1,596	1,808	1,347	1,386	1,118	1,561	1,033	1,282	10	88,765	0.113
Farm Bureau Mutual IC	1,753	1,459	1,419	2,317	1,453	1,391	1,165	1,439	1,065	1,238	2	47,978	0.042
Secura Supreme IC	1,758	1,384	1,718	1,850	1,691	1,486	1,187	1,433	1,007	1,433	1	3,520	0.284
Central Mutual IC	1,779	1,779	1,779	1,779	1,494	1,630	1,466	1,714	1,466	1,466	3	11,452	0.262
Federal IC	1,809	1,586	1,586	1,808	1,511	1,422	1,178	1,556	1,317	1,437	0	1,259	0.000
Cincinnati IC	1,822	1,565	1,537	1,672	1,417	1,461	1,089	1,091	1,091	1,175	1	1,568	0.638
Anchor General IC	1,845	2,090	1,743	2,182	1,617	1,751	1,622	1,738	1,555	1,617	1	11,394	0.088
LM General IC	1,845	1,589	1,946	2,722	1,766	1,552	1,310	1,410	1,385	1,397	0	763	0.000
Esurance P&C IC	1,886	1,564	1,601	1,905	1,454	1,344	1,109	1,622	1,111	1,350	1	13,241	0.076
Equity IC	1,887	1,673	1,578	1,610	1,502	1,412	1,260	1,384	1,295	1,283	6	4,483	1.338
Key IC	1,894	2,026	1,936	2,002	1,792	1,576	1,978	1,552	1,552	1,408	0	6,418	0.000
Safeway IC	1,900	1,559	1,524	1,606	1,582	1,498	1,284	1,396	1,287	1,302	10	228,486	0.044
Encompass P&C Co	1,951	1,997	1,929	2,590	1,733	1,860	1,623	1,728	1,728	1,411	4	14,032	0.285
Alpha P&C IC	1,959	1,864	1,739	2,069	1,618	1,777	1,365	1,811	1,352	1,475	1	19,021	0.053
Permanent General Assurance Corp	1,993	1,642	1,642	1,993	1,878	1,587	1,364	1,717	1,472	1,445	8	37,919	0.211
Imperial F&C IC	1,994	1,874	1,639	1,978	1,648	2,038	1,433	1,796	1,391	1,578	0	4,389	0.000
Teachers IC	1,998	1,900	1,900	2,293	2,082	1,721	1,614	2,028	1,627	2,029	0	1,393	0.000
Southern IC	2,012	1,834	1,658	1,929	1,635	3,367	2,701	2,701	2,701	2,701	1	3,574	0.280
Pharmacists Mutual IC	2,035	2,034	1,831	2,429	1,746	1,784	1,483	1,504	1,504	1,504	0	1,515	0.000
QBE Ins Corp	2,035	2,035	1,943	2,035	1,643	1,831	1,857	1,772	1,772	1,772	1	1,010	0.990
Peak P&C Ins Corp	2,054	1,800	1,792	2,006	1,868	1,511	1,407	1,505	1,351	1,327	7	108,255	0.065
United Automobile IC	2,065	2,224	1,770	2,038	1,862	1,826	2,042	2,207	2,207	2,181	10	89,589	0.112
Starr Ind & Liability Co	2,166	1,898	1,730	2,030	1,973	1,775	1,385	1,639	1,639	1,735	0	1,100	0.000
Merastar IC	2,249	1,691	1,799	1,922	1,803	1,534	1,389	1,578	1,389	1,578	0	236	0.000
Metropolitan Casualty IC	2,307	1,892	1,954	2,530	1,605	1,676	1,471	2,014	1,411	1,341	3	44,619	0.067
Coast National IC	2,317	1,764	1,719	2,375	1,813	1,848	1,431	2,201	1,401	1,687	21	66,841	0.314
Milbank IC	2,462	2,351	2,450	2,593	2,281	2,059	2,070	1,984	1,754	1,787	2	12,572	0.159
Occidental F&C Co of NC	2,514	2,195	2,083	2,507	1,951	1,603	1,354	1,742	1,463	1,654	2	2,491	0.803
Topa IC	2,534	2,223	2,056	2,589	1,955	1,526	1,447	1,591	1,418	1,516	0	793	0.000
Hartford Casualty IC	2,603	2,449	2,354	2,768	2,439	2,002	2,181	2,099	2,123	2,139	0	2,439	0.000
Young America IC	2,799	2,711	2,137	2,423	1,960	2,039	1,814	1,806	1,806	1,764	3	27,011	0.111
Primerio IC	2,987	2,987	2,753	2,831	2,663	2,663	2,663	2,753	2,591	2,591	2	21,142	0.095
Santa Fe Auto IC	3,670	3,670	3,670	3,670	3,400	3,136	3,136	3,136	3,136	3,136	2	23,617	0.085
Auto-Owners IC	*	*	*	*	*	*	*	*	*	*	0	958	0.000
Country Preferred IC	*	*	*	*	*	*	*	*	*	*	2	41,207	0.049
Twin City Fire IC (AARP)	*	*	*	*	*	*	*	*	*	*	0	35,162	0.000
Union IC of Providence	*	*	*	*	*	*	*	*	*	*	0	2,438	0.000

Hypothetical 8: Married couple; age 42; each drives 15 miles each way to work and has a median (average) credit score; wife has a clean driving record for the last three years and drives a 2010 Ford Taurus SEL, four-door sedan, automatic; husband had one at-fault accident in 2010 and drives a 2008 Ford Explorer, 4X4, four-door, Sport Trac.

Coverages & Limits: Combined single limit liability 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.

* This insurer does not provide coverage for this hypothetical. ** New insurer that had no exposures as of December 31, 2010.

NAME OF INSURER	Premiums shown are six-month premiums as of March 1, 2011.										Complaint Ratio (CR)		
	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) X 1000 = Complaint Ratio		
	Phoenix 85053	Scottsdale 85257	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85222	Flagstaff 86001	Nogales 85621	Sierra Vista 85635	Yuma 85364	C	E	CR
21st Century Advantage IC	\$921	\$814	\$795	\$968	\$742	\$698	\$553	\$767	\$579	\$650	5	27,616	0.181
National Surety Corp	1,013	865	1,001	1,191	881	885	763	772	796	796	0	415	0.000
United Services Auto Assoc	1,078	934	962	1,083	894	902	818	850	711	793	6	135,135	0.044
Farmers IC of AZ	1,090	1,071	1,054	1,219	995	1,017	799	801	782	911	67	808,023	0.083
Safeco IC of America	1,110	896	882	1,118	878	887	706	919	712	763	8	44,498	0.180
Mapfre IC	1,134	1,102	1,068	1,147	1,027	1,027	994	1,002	1,017	970	0	4,205	0.000
Amica Mutual IC	1,149	1,066	969	1,153	974	966	769	870	870	841	2	14,208	0.141
Titan Ind Co	1,165	1,022	964	1,200	954	936	800	985	832	894	4	21,483	0.186
Civil Service Employees IC	1,170	1,157	1,263	1,436	1,107	1,007	756	1,087	889	882	0	2,667	0.000
Electric IC	1,216	1,263	1,358	1,432	1,205	1,263	1,032	1,009	1,009	1,118	0	10,262	0.000
Depositors IC	1,250	1,124	1,156	1,383	1,071	1,093	879	1,021	1,021	939	0	4,151	0.000
Government Employees IC	1,289	1,139	1,193	1,400	1,041	1,210	977	1,004	806	1,033	9	99,356	0.091
Fidelity National IC	1,305	1,062	1,065	1,251	1,003	1,210	789	910	782	822	0	3,745	0.000
IDS Property Casualty IC	1,330	1,202	1,219	1,330	1,273	1,194	916	1,154	965	1,154	4	31,963	0.125
Kemper Independence IC	1,383	1,183	1,221	1,492	1,177	1,083	1,008	1,175	945	946	4	18,235	0.219
Great Northwest IC	1,406	1,259	1,165	1,551	1,045	1,194	1,097	1,178	997	1,012	0	1,838	0.000
American National P&C Co	1,414	1,226	1,450	1,414	1,254	1,334	1,158	927	927	936	3	14,658	0.205
Travelers Home and Marine IC	1,447	1,135	1,173	1,388	1,122	1,114	956	1,169	919	941	6	36,877	0.163
Unitrin Direct IC	1,453	1,221	1,262	1,468	1,139	1,055	898	1,267	851	1,118	0	2,850	0.000
Mercury Casualty Co	1,459	1,351	1,254	1,525	1,173	1,210	969	1,239	652	1,099	5	25,000	0.200
Unigard IC	1,481	982	898	1,478	1,176	1,096	868	1,022	1,022	886	0	4,152	0.000
Acuity, A Mutual IC	1,482	1,333	1,420	1,557	1,346	1,235	1,132	1,110	1,030	1,074	2	19,412	0.103
State Farm Mutual Auto IC	1,519	1,369	1,385	1,519	1,433	1,317	1,044	1,259	1,044	1,259	47	749,057	0.063
Mendota IC	1,602	1,429	1,313	1,719	1,199	1,275	1,083	1,304	1,017	994	2	23,048	0.087
Universal North America IC	1,633	1,534	1,639	2,094	1,617	1,337	1,223	1,266	1,082	1,268	0	251	0.000
Austin Mutual IC	1,650	1,404	1,492	1,650	1,455	1,404	1,203	1,382	1,382	1,382	0	12,492	0.000
Allstate F&C IC	1,668	1,322	1,473	1,909	1,339	1,467	1,109	1,282	1,169	1,169	9	188,521	0.048
Central Mutual IC	1,668	1,668	1,668	1,668	1,399	1,490	1,298	1,510	1,298	1,298	3	11,452	0.262
AAA Members IC	1,675	1,377	1,480	1,731	1,242	1,271	1,012	1,441	951	1,196	10	88,765	0.113
Badger Mutual IC	1,683	1,990	1,363	1,852	1,243	1,320	1,237	1,099	1,099	1,099	0	5,369	0.000
American Family Mutual IC	1,711	1,418	1,692	1,739	1,492	1,374	1,216	1,374	1,098	1,216	33	258,583	0.128
Western General IC	1,715	1,630	1,539	1,611	1,417	1,199	1,140	1,179	1,155	1,098	1	12,458	0.080
Integon Ind Corp	1,727	1,419	1,656	1,834	1,319	1,280	1,098	1,484	1,134	1,454	0	5,306	0.000
Bankers Standard IC	1,731	1,486	1,690	1,770	1,517	1,571	1,232	1,315	1,199	1,251	0	1,222	0.000
LM General IC	1,800	1,551	1,900	2,658	1,717	1,490	1,242	1,361	1,332	1,367	0	763	0.000
Secura Supreme IC	1,822	1,440	1,782	1,919	1,748	1,527	1,226	1,472	1,041	1,472	1	3,520	0.284
Infinity IC	1,839	1,551	1,539	2,106	1,581	1,585	1,302	1,659	1,257	1,960	8	39,142	0.204
Esurance P&C IC	1,880	1,529	1,573	1,896	1,404	1,279	1,050	1,569	1,061	1,316	1	13,241	0.076
Encompass P&C Co	1,990	2,056	1,980	2,666	1,755	1,861	1,594	1,709	1,709	1,408	4	14,032	0.285
Farm Bureau Mutual IC	1,996	1,715	1,618	2,679	1,670	1,588	1,330	1,624	1,205	1,416	2	47,978	0.042
Progressive Preferred IC	2,000	1,725	1,661	2,250	1,648	1,651	1,260	1,560	1,193	1,455	23	248,383	0.093
Teachers IC	2,121	2,023	2,023	2,397	2,180	1,779	1,633	2,058	1,679	2,041	0	1,393	0.000
Hallmark IC	2,152	1,975	2,011	2,152	1,943	1,353	1,223	1,665	1,480	1,480	5	46,668	0.107
Federal IC	2,187	1,896	1,896	2,178	1,818	1,668	1,359	1,823	1,508	1,691	0	1,259	0.000
Coast National IC	2,242	1,724	1,676	2,286	1,722	1,733	1,346	2,049	1,324	1,639	21	66,841	0.314
Merastar IC	2,283	1,768	1,858	1,974	1,830	1,563	1,392	1,600	1,392	1,600	0	236	0.000
Cincinnati IC	2,292	1,970	1,907	2,087	1,772	1,770	1,317	1,327	1,327	1,445	1	1,568	0.638
Metropolitan Casualty IC	2,328	1,899	1,946	2,511	1,613	1,665	1,437	1,997	1,388	1,307	3	44,619	0.067
Peak P&C Ins Corp	2,371	2,112	2,045	2,287	2,113	1,718	1,577	1,684	1,543	1,508	7	108,255	0.065
Starr Ind & Liability Co	2,462	2,166	2,003	2,293	2,248	2,034	1,557	1,861	1,861	1,930	0	1,100	0.000
Permanent General Assurance Corp	2,471	1,973	1,973	2,471	2,220	1,865	1,569	2,067	1,693	1,737	8	37,919	0.211
Alpha P&C IC	2,549	2,414	2,261	2,751	2,060	2,258	1,707	2,270	1,688	1,876	1	19,021	0.053
Pharmacists Mutual IC	2,567	2,576	2,307	3,051	2,178	2,236	1,787	1,808	1,808	1,808	0	1,515	0.000
Hartford Casualty IC	2,663	2,486	2,435	2,824	2,525	2,034	2,217	2,149	2,172	2,191	0	2,439	0.000
Milbank IC	2,784	2,654	2,770	2,936	2,569	2,327	2,314	2,230	1,981	2,016	2	12,572	0.159
Occidental F&C Co of NC	3,006	2,623	2,487	2,992	2,349	1,905	1,617	2,081	1,738	1,976	2	2,491	0.803
Access IC	*	*	*	*	*	*	*	*	*	*	4	9,473	0.422
American Access Casualty Co	*	*	*	*	*	*	*	*	*	*	5	7,429	0.673
Anchor General IC	*	*	*	*	*	*	*	*	*	*	1	11,394	0.088
Arizona Automobile IC	*	*	*	*	*	*	*	*	*	*	1	16,322	0.061
AssuranceAmerica IC	*	*	*	*	*	*	*	*	*	*	5	27,861	0.179
Auto-Owners IC	*	*	*	*	*	*	*	*	*	*	0	958	0.000
Cornerstone National IC	*	*	*	*	*	*	*	*	*	*	13	27,723	0.469
Country Preferred IC	*	*	*	*	*	*	*	*	*	*	2	41,207	0.049
Equity IC	*	*	*	*	*	*	*	*	*	*	6	4,483	1.338
Imperial F&C IC	*	*	*	*	*	*	*	*	*	*	0	4,389	0.000
Key IC	*	*	*	*	*	*	*	*	*	*	0	6,418	0.000
MGA IC, Inc.	*	*	*	*	*	*	*	*	*	*	7	31,267	0.224
Primerio IC	*	*	*	*	*	*	*	*	*	*	2	21,142	0.095
QBE Ins Corp	*	*	*	*	*	*	*	*	*	*	1	1,010	0.990
Safe Auto IC	*	*	*	*	*	*	*	*	*	*	10	24,461	0.409
Safeway IC	*	*	*	*	*	*	*	*	*	*	10	228,486	0.044
Santa Fe Auto IC	*	*	*	*	*	*	*	*	*	*	2	23,617	0.085
Southern IC	*	*	*	*	*	*	*	*	*	*	1	3,574	0.280
Topa IC	*	*	*	*	*	*	*	*	*	*	0	793	0.000
Twin City Fire IC (AARP)	*	*	*	*	*	*	*	*	*	*	0	35,162	0.000
Union IC of Providence	*	*	*	*	*	*	*	*	*	*	0	2,438	0.000
United Automobile IC	*	*	*	*	*	*	*	*	*	*	10	89,589	0.112
Young America IC	*	*	*	*	*	*	*	*	*	*	3	27,011	0.111

Hypothetical 9: Married couple - male age 81 and female age 80. Both drivers have a clean driving record and no credit history.

They drive a 2010 Ford Taurus SEL, four-door sedan, automatic, for pleasure use.

Coverages & Limits: Combined single limit liability of \$40,000 or split limits of \$15,000/\$30,000 BI and \$10,000 PD;

medical payments of \$5,000; UM and UIM Limits same as liability; \$250 deductible comprehensive; \$500 deductible collision.

* This insurer does not provide coverage for this hypothetical. ** New insurer that had no exposures as of December 31, 2010.

NAME OF INSURER	Premiums shown are six-month premiums as of March 1, 2011.										Complaint Ratio (CR)		
	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) X 1000 = Complaint Ratio		
	Phoenix 85053	Scottsdale 85257	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85222	Flagstaff 86001	Nogales 85621	Sierra Vista 85635	Yuma 85364	C	E	CR
Electric IC	\$520	\$528	\$568	\$600	\$507	\$553	\$451	\$437	\$437	\$483	0	10,262	0.000
Safeco IC of America	584	488	476	587	478	482	389	492	396	412	8	44,498	0.180
Civil Service Employees IC	653	626	696	756	623	570	428	618	500	497	0	2,667	0.000
Bankers Standard IC	668	567	658	685	591	633	496	526	474	493	0	1,222	0.000
Badger Mutual IC	673	792	527	750	480	523	479	433	433	433	0	5,369	0.000
Great Northwest IC	677	613	561	736	509	581	545	584	493	498	0	1,838	0.000
Titan Ind Co	688	618	571	705	575	558	504	587	517	524	4	21,483	0.186
Central Mutual IC	717	717	717	717	605	664	609	710	609	609	3	11,452	0.262
Unigard IC	719	470	439	716	566	546	427	501	501	438	0	4,152	0.000
State Farm Mutual Auto IC	722	647	657	722	670	619	508	603	508	603	47	749,057	0.063
Mercury Casualty Co	740	697	630	755	605	632	509	627	502	561	5	25,000	0.200
Acuity, A Mutual IC	759	686	728	790	704	620	581	565	524	555	2	19,412	0.103
United Services Auto Assoc	812	703	719	827	682	646	611	608	510	574	6	135,135	0.044
IDS Property Casualty IC	829	746	755	829	776	708	570	674	547	674	4	31,963	0.125
National Surety Corp	829	714	811	913	721	742	641	641	632	632	0	415	0.000
Farm Bureau Mutual IC	840	710	681	1,114	699	666	555	688	509	593	2	47,978	0.042
American Family Mutual IC	860	697	852	871	727	661	584	661	513	661	33	258,583	0.128
Kemper Independence IC	864	746	759	920	745	679	598	713	579	583	4	18,235	0.219
Government Employees IC*	877	757	811	958	687	836	674	722	567	698	9	99,356	0.091
Austin Mutual IC	897	743	801	897	791	743	659	738	738	738	0	12,492	0.000
Depositors IC	903	823	844	1,011	771	795	638	704	704	671	0	4,151	0.000
Farmers IC of AZ	912	910	887	1,015	832	838	673	642	643	749	67	808,023	0.083
Mendota IC	930	833	749	964	701	731	642	743	595	576	2	23,048	0.087
American National P&C Co	972	882	1,023	972	871	932	826	649	649	661	3	14,658	0.205
Auto-Owners IC	976	783	871	993	791	744	600	893	612	656	0	958	0.000
Peak P&C Ins Corp	982	878	873	962	898	720	664	687	637	623	7	108,255	0.065
MGA IC, Inc.	984	844	895	987	896	749	749	789	705	649	7	31,267	0.224
Pharmacists Mutual IC	998	996	894	1,191	894	912	763	775	775	775	0	1,515	0.000
Travelers Home and Marine IC	1,053	843	884	997	824	816	711	845	686	699	6	36,877	0.163
Universal North America IC	1,059	996	1,047	1,365	1,025	912	812	906	730	852	0	251	0.000
AAA Members IC	1,070	934	1,006	1,102	853	850	703	934	634	798	10	88,765	0.113
Fidelity National IC	1,070	882	875	1,017	814	993	656	756	659	669	0	3,745	0.000
AssuranceAmerica IC	1,098	987	890	1,065	896	829	705	917	730	777	5	27,861	0.179
Progressive Preferred IC	1,109	971	920	1,194	930	930	739	863	694	807	23	248,383	0.093
LM General IC	1,152	1,011	1,217	1,656	1,109	960	838	885	874	888	0	763	0.000
21st Century Advantage IC	1,159	1,039	1,011	1,211	932	863	697	927	702	825	5	27,616	0.181
Safe Auto IC	1,163	999	980	1,170	1,059	858	729	1,069	745	922	10	24,461	0.409
OBE Ins Corp	1,220	1,220	1,171	1,220	983	1,098	1,112	1,066	1,066	1,066	1	1,010	0.990
Teachers IC	1,221	1,184	1,184	1,375	1,304	1,044	996	1,231	981	1,182	0	1,393	0.000
Milbank IC	1,264	1,205	1,255	1,330	1,170	1,058	1,066	1,021	904	921	2	12,572	0.159
Integon Ind Corp	1,281	1,082	1,228	1,353	1,022	1,018	883	1,165	874	1,134	0	5,306	0.000
Secura Supreme IC	1,284	1,047	2,152	1,331	1,232	1,029	879	992	738	992	1	3,520	0.284
Imperial F&C IC	1,300	1,212	1,043	1,271	1,068	1,293	927	1,131	899	1,015	0	4,389	0.000
Equity IC	1,304	1,159	1,090	1,112	1,023	953	849	937	875	860	6	4,483	1.338
Access IC	1,306	1,192	1,142	1,118	1,093	1,015	905	926	874	912	4	9,473	0.422
Esurance P&C IC	1,308	1,112	1,128	1,314	1,032	952	806	1,113	798	989	1	13,241	0.076
Allstate F&C IC	1,324	1,065	1,166	1,453	1,072	1,190	904	1,030	910	910	9	188,521	0.048
Starr Ind & Liability Co	1,363	1,191	1,089	1,272	1,239	1,111	849	1,015	1,015	1,075	0	1,100	0.000
American Access Casualty Co	1,413	1,419	1,409	1,463	1,243	1,079	2,403	2,403	2,403	2,403	5	7,429	0.673
Occidental F&C Co of NC	1,432	1,250	1,189	1,428	1,114	920	774	996	839	946	2	2,491	0.803
Alpha P&C IC	1,445	1,336	1,238	1,517	1,160	1,246	960	1,258	953	1,053	1	19,021	0.053
Unitrin Direct IC	1,482	1,276	1,303	1,491	1,211	1,129	993	1,330	922	1,179	0	2,850	0.000
Metropolitan Casualty IC	1,487	1,208	1,249	1,626	1,022	1,064	946	1,278	909	850	3	44,619	0.067
Hallmark IC	1,491	1,417	1,469	1,491	1,435	1,000	905	1,256	1,088	1,088	5	46,668	0.107
Merastar IC	1,515	1,130	1,211	1,294	1,224	1,050	954	1,081	954	1,081	0	236	0.000
Infinity IC	1,558	1,328	1,287	1,733	1,346	1,328	1,120	1,365	1,068	1,638	8	39,142	0.204
Cincinnati IC	1,623	1,402	1,369	1,485	1,264	1,305	973	966	966	1,048	1	1,568	0.638
Federal IC	1,624	1,416	1,416	1,623	1,357	1,265	1,042	1,388	1,152	1,288	0	1,259	0.000
Key IC	1,690	1,828	1,738	1,810	1,582	1,378	1,768	1,360	1,360	1,204	0	6,418	0.000
Santa Fe Auto IC	1,700	1,700	1,700	1,700	1,580	1,465	1,465	1,465	1,465	1,465	2	23,617	0.085
Coast National IC	1,711	1,348	1,287	1,740	1,352	1,353	1,069	1,575	1,031	1,283	21	66,841	0.314
Amica Mutual IC	1,749	1,600	1,492	1,747	1,503	1,509	1,253	1,427	1,400	1,355	2	14,208	0.141
Permanent General Assurance Corp	1,751	1,421	1,421	1,751	1,579	1,344	1,150	1,499	1,224	1,213	8	37,919	0.211
Encompass P&C Co	1,903	1,999	1,896	2,533	1,616	1,793	1,525	1,671	1,671	1,278	4	14,032	0.285
Primero IC	2,057	2,057	1,937	1,973	1,895	1,895	1,895	1,937	1,859	1,859	2	21,142	0.095
United Automobile IC	2,222	2,548	1,950	2,322	2,080	2,034	2,252	2,480	2,480	2,425	10	89,589	0.112
Hartford Casualty IC	2,270	1,975	1,738	2,625	1,898	1,723	1,350	1,183	1,281	1,374	0	2,439	0.000
Young America IC	2,316	2,249	1,774	2,007	1,630	1,724	1,538	1,527	1,527	1,499	3	27,011	0.111
Twin City Fire IC (AARP)	2,814	2,400	2,101	3,277	2,288	2,161	1,623	1,420	1,539	1,671	0	35,162	0.000
Anchor General IC	*	*	*	*	*	*	*	*	*	*	1	11,394	0.088
Arizona Automobile IC	*	*	*	*	*	*	*	*	*	*	1	16,322	0.061
Cornerstone National IC	*	*	*	*	*	*	*	*	*	*	13	27,723	0.469
Country Preferred IC	*	*	*	*	*	*	*	*	*	*	2	41,207	0.049
Mapfre IC	*	*	*	*	*	*	*	*	*	*	0	4,205	0.000
Safeway IC	*	*	*	*	*	*	*	*	*	*	10	228,486	0.044
Southern IC	*	*	*	*	*	*	*	*	*	*	1	3,574	0.280
Topa IC	*	*	*	*	*	*	*	*	*	*	0	793	0.000
Union IC of Providence	*	*	*	*	*	*	*	*	*	*	0	2,438	0.000
Western General IC	*	*	*	*	*	*	*	*	*	*	1	12,458	0.080

Hypothetical 10: Married couple - male age 81 and female age 80. Both drivers have a clean driving record and no credit history.

They drive a 2010 Ford Taurus SEL, four-door sedan, automatic, for pleasure use.

Coverages & Limits: Combined single limit liability 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.

* This insurer does not provide coverage for this hypothetical. ** New insurer that had no exposures as of December 31, 2010.

NAME OF INSURER	Premiums shown are six-month premiums as of March 1, 2011.										Complaint Ratio (CR)		
	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) X 1000 = Complaint Ratio		
	Phoenix 85053	Scottsdale 85257	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85222	Flagstaff 86001	Nogales 85621	Sierra Vista 85635	Yuma 85364	C	E	CR
Safeco IC of America	\$602	\$493	\$483	\$604	\$485	\$484	\$395	\$497	\$395	\$418	8	44,498	0.180
Electric IC	616	638	682	723	610	635	520	509	509	561	0	10,262	0.000
Civil Service Employees IC	740	719	795	890	702	640	480	691	563	557	0	2,667	0.000
Bankers Standard IC	779	672	762	797	678	709	558	593	541	563	0	1,222	0.000
Great Northwest IC	791	709	654	876	591	671	620	661	559	570	0	1,838	0.000
National Surety Corp	793	668	776	899	689	693	597	587	597	597	0	415	0.000
Unigard IC	801	532	481	799	636	583	464	546	546	471	0	4,152	0.000
Badger Mutual IC	802	944	641	885	586	627	583	526	526	526	0	5,369	0.000
State Farm Mutual Auto IC	847	762	773	847	796	735	586	707	586	707	47	749,057	0.063
Titan Ind Co	857	751	699	884	693	673	584	711	603	645	4	21,483	0.186
IDS Property Casualty IC	859	778	786	859	821	753	585	714	594	714	4	31,963	0.125
Central Mutual IC	860	860	860	860	731	776	692	807	692	692	3	11,452	0.262
United Services Auto Assoc	881	756	769	885	733	694	644	653	542	618	6	135,135	0.044
Acuity, A Mutual IC	900	808	869	940	828	731	680	658	613	649	2	19,412	0.103
Mercury Casualty Co	920	842	769	950	731	759	600	749	591	678	5	25,000	0.200
Depositors IC	940	854	871	1,058	803	811	644	717	717	687	0	4,151	0.000
Farm Bureau Mutual IC	970	849	791	1,309	815	774	647	790	586	691	2	47,978	0.042
American Family Mutual IC	972	797	967	986	828	748	665	748	585	748	33	258,583	0.128
Kemper Independence IC	981	842	859	1,059	839	758	661	807	647	657	4	18,235	0.219
AAA Members IC	997	848	913	1,028	770	769	620	846	571	727	10	88,765	0.113
Fidelity National IC	998	817	814	956	758	926	608	697	603	626	0	3,745	0.000
Travelers Home and Marine IC	1,012	809	838	967	788	772	664	797	648	665	6	36,877	0.163
Farmers IC of AZ	1,020	1,014	985	1,135	925	932	732	675	700	824	67	808,023	0.083
21st Century Advantage IC	1,037	932	913	1,088	834	768	629	827	634	751	5	27,616	0.181
Austin Mutual IC	1,041	879	938	1,041	919	879	760	867	867	867	0	12,492	0.000
Government Employees IC*	1,056	897	963	1,146	823	978	785	831	664	829	9	99,356	0.091
Auto-Owners IC	1,064	860	945	1,078	866	812	659	965	671	714	0	958	0.000
LM General IC	1,104	968	1,165	1,587	1,058	911	783	843	830	856	0	763	0.000
American National P&C Co	1,128	991	1,165	1,128	997	1,067	937	728	728	749	3	14,658	0.205
Mendota IC	1,142	1,008	917	1,213	847	882	760	886	712	697	2	23,048	0.087
Peak P&C Ins Corp	1,182	1,074	1,039	1,145	1,060	855	776	798	759	738	7	108,255	0.065
Allstate F&C IC	1,240	977	1,092	1,397	1,002	1,089	826	926	843	843	9	188,521	0.048
Progressive Preferred IC	1,258	1,086	1,034	1,408	1,033	1,024	790	943	744	901	23	248,383	0.093
Pharmacists Mutual IC	1,268	1,271	1,132	1,502	1,119	1,147	920	932	932	932	0	1,515	0.000
Esurance P&C IC	1,297	1,078	1,100	1,302	987	899	751	1,072	753	959	1	13,241	0.076
Universal North America IC	1,311	1,228	1,317	1,699	1,304	1,088	988	1,051	881	1,028	0	251	0.000
Teachers IC	1,321	1,280	1,280	1,472	1,385	1,098	1,020	1,271	1,030	1,218	0	1,393	0.000
Secura Supreme IC	1,331	1,089	1,309	1,382	1,275	1,059	909	1,021	764	1,021	1	3,520	0.284
Milbank IC	1,432	1,363	1,422	1,507	1,323	1,198	1,195	1,151	1,024	1,041	2	12,572	0.159
Integon Ind Corp	1,456	1,233	1,401	1,535	1,134	1,119	958	1,284	968	1,271	0	5,306	0.000
Amica Mutual IC	1,462	1,354	1,234	1,466	1,248	1,249	997	1,130	1,127	1,090	2	14,208	0.141
Merastar IC	1,501	1,143	1,212	1,292	1,209	1,037	929	1,063	929	1,063	0	236	0.000
Starr Ind & Liability Co	1,555	1,364	1,266	1,442	1,420	1,279	956	1,155	1,155	1,198	0	1,100	0.000
Metropolitan Casualty IC	1,583	1,302	1,333	1,697	1,118	1,150	1,012	1,362	982	918	3	44,619	0.067
Unitrin Direct IC	1,640	1,409	1,439	1,649	1,318	1,226	1,069	1,446	999	1,289	0	2,850	0.000
Occidental F&C Co of NC	1,687	1,471	1,398	1,678	1,319	1,075	910	1,170	980	1,112	2	2,491	0.803
Coast National IC	1,696	1,343	1,285	1,718	1,312	1,298	1,023	1,504	997	1,271	21	66,841	0.314
Alpha P&C IC	1,947	1,785	1,664	2,089	1,526	1,639	1,238	1,635	1,229	1,387	1	19,021	0.053
Encompass P&C Co	1,951	2,061	1,954	2,641	1,653	1,815	1,509	1,620	1,620	1,294	4	14,032	0.285
Hallmark IC	1,969	1,958	1,944	1,969	1,882	1,261	1,140	1,490	1,336	1,336	5	46,668	0.107
Cincinnati IC	2,057	1,777	1,708	1,868	1,590	1,589	1,187	1,185	1,185	1,298	1	1,568	0.638
Federal IC	2,086	1,790	1,790	2,077	1,732	1,568	1,259	1,721	1,380	1,604	0	1,259	0.000
Permanent General Assurance Corp	2,197	1,735	1,735	2,197	1,888	1,609	1,343	1,824	1,431	1,483	8	37,919	0.211
Hartford Casualty IC	2,290	1,928	1,736	2,663	1,891	1,777	1,312	1,163	1,252	1,352	0	2,439	0.000
Infinity IC	2,303	1,812	1,773	2,498	1,839	1,801	1,478	1,840	1,415	2,256	8	39,142	0.204
Twin City Fire IC (AARP)	2,452	2,041	1,833	2,862	1,993	1,920	1,380	1,225	1,319	1,434	0	35,162	0.000
Access IC	*	*	*	*	*	*	*	*	*	*	4	9,473	0.422
American Access Casualty Co	*	*	*	*	*	*	*	*	*	*	5	7,429	0.673
Anchor General IC	*	*	*	*	*	*	*	*	*	*	1	11,394	0.088
Arizona Automobile IC	*	*	*	*	*	*	*	*	*	*	1	16,322	0.061
AssuranceAmerica IC	*	*	*	*	*	*	*	*	*	*	5	27,861	0.179
Cornerstone National IC	*	*	*	*	*	*	*	*	*	*	13	27,723	0.469
Country Preferred IC	*	*	*	*	*	*	*	*	*	*	2	41,207	0.049
Equity IC	*	*	*	*	*	*	*	*	*	*	6	4,483	1.338
Imperial F&C IC	*	*	*	*	*	*	*	*	*	*	0	4,389	0.000
Key IC	*	*	*	*	*	*	*	*	*	*	0	6,418	0.000
Mapfre IC	*	*	*	*	*	*	*	*	*	*	0	4,205	0.000
MGA IC, Inc.	*	*	*	*	*	*	*	*	*	*	7	31,267	0.224
Primerio IC	*	*	*	*	*	*	*	*	*	*	2	21,142	0.095
QBE Ins Corp	*	*	*	*	*	*	*	*	*	*	1	1,010	0.990
Safe Auto IC	*	*	*	*	*	*	*	*	*	*	10	24,461	0.409
Safeway IC	*	*	*	*	*	*	*	*	*	*	10	228,486	0.044
Santa Fe Auto IC	*	*	*	*	*	*	*	*	*	*	2	23,617	0.085
Southern IC	*	*	*	*	*	*	*	*	*	*	1	3,574	0.280
Topa IC	*	*	*	*	*	*	*	*	*	*	0	793	0.000
Union IC of Providence	*	*	*	*	*	*	*	*	*	*	0	2,438	0.000
United Automobile IC	*	*	*	*	*	*	*	*	*	*	10	89,589	0.112
Western General IC	*	*	*	*	*	*	*	*	*	*	1	12,458	0.080
Young America IC	*	*	*	*	*	*	*	*	*	*	3	27,011	0.111

Hypothetical 11: Unmarried female; age 41; rides bus to work. She has a clean driving record the last 3 years, a median (average) credit score and drives a 2010 Ford Taurus SEL, four-door sedan, automatic, for pleasure use.

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

**** New insurer that had no exposures as of December 31, 2010.**

NAME OF INSURER	Premiums shown are six-month premiums as of March 1, 2011.										Complaint Ratio (CR)		
	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) X 1000 = Complaint Ratio		
	Phoenix 85053	Scottsdale 85257	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85222	Flagstaff 86001	Nogales 85621	Sierra Vista 85635	Yuma 85364	C	E	CR
Government Employees IC	\$279	\$251	\$261	\$308	\$228	\$270	\$220	\$229	\$181	\$226	9	99,356	0.091
Safeco IC of America	411	343	340	415	336	343	278	355	283	300	8	44,498	0.180
Titan Ind Co	425	380	358	432	358	355	315	374	328	332	4	21,483	0.186
Civil Service Employees IC	463	446	494	542	440	404	305	440	356	353	0	2,667	0.000
21st Century Advantage IC	477	425	413	496	380	352	282	384	289	330	5	27,616	0.181
Depositors IC	484	438	453	532	417	433	355	409	409	375	0	4,151	0.000
Unigard IC	487	317	294	486	381	368	290	338	338	296	0	4,152	0.000
Electric IC	497	506	544	575	486	531	433	419	419	463	0	10,262	0.000
United Services Auto Assoc	537	466	485	547	447	454	417	427	357	395	6	135,135	0.044
Mapfre IC	546	495	477	565	442	442	420	431	440	394	0	4,205	0.000
Acuity, A Mutual IC	569	515	541	598	520	480	442	436	402	418	2	19,412	0.103
Farmers IC of AZ	585	634	570	712	532	591	439	494	429	539	67	808,023	0.083
State Farm Mutual Auto IC	586	525	534	586	543	504	412	493	412	493	47	749,057	0.063
Country Preferred IC	602	546	596	803	691	608	460	571	420	571	2	41,207	0.049
Kemper Independence IC	606	516	533	646	520	486	429	520	420	417	4	18,235	0.219
Mercury Casualty Co	607	579	529	629	502	534	442	533	416	469	5	25,000	0.200
American National P&C Co	610	548	636	610	550	587	518	424	424	422	3	14,658	0.205
Amica Mutual IC	629	575	536	629	540	542	451	512	503	486	2	14,208	0.141
Great Northwest IC	641	579	531	696	482	550	518	555	470	472	0	1,838	0.000
Badger Mutual IC	649	764	508	725	462	503	460	419	419	419	0	5,369	0.000
National Surety Corp	650	571	644	734	563	589	509	528	519	519	0	415	0.000
MGA IC, Inc.	654	549	586	658	583	510	503	560	471	444	7	31,267	0.224
Bankers Standard IC	668	567	658	685	591	633	496	526	474	493	0	1,222	0.000
Travelers Home and Marine IC	668	527	551	634	520	525	463	555	441	447	6	36,877	0.163
Farm Bureau Mutual IC	680	569	552	900	564	541	454	560	414	482	2	47,978	0.042
Universal North America IC	692	649	683	892	669	595	529	592	479	555	0	251	0.000
Unitrin Direct IC	696	592	609	705	564	531	462	637	442	555	0	2,850	0.000
AAA Members IC	723	616	662	744	559	572	472	649	431	539	10	88,765	0.113
Central Mutual IC	741	741	741	741	626	687	630	733	630	630	3	11,452	0.262
Austin Mutual IC	748	620	669	748	659	620	547	616	616	616	0	12,492	0.000
Mendota IC	749	679	622	791	572	608	525	622	489	472	2	23,048	0.087
American Family Mutual IC	765	615	751	777	658	609	528	609	470	609	33	258,583	0.128
Auto-Owners IC	765	614	685	685	622	585	474	700	484	518	0	958	0.000
Infinity IC	765	652	644	859	667	671	560	706	538	824	8	39,142	0.204
Secura Supreme IC	768	592	745	807	744	673	522	650	445	650	1	3,520	0.284
IDS Property Casualty IC	769	688	702	769	716	672	547	664	534	664	4	31,963	0.125
Integon Ind Corp	781	636	741	832	616	610	533	704	540	673	0	5,306	0.000
Fidelity National IC	815	667	665	775	631	765	502	589	505	519	0	3,745	0.000
Western General IC	818	779	739	780	704	604	567	598	587	559	1	12,458	0.080
Union IC of Providence	830	913	732	844	765	776	608	647	647	647	0	2,438	0.000
Progressive Preferred IC	833	727	701	905	703	714	558	687	531	621	23	248,383	0.093
Cornerstone National IC	842	826	811	842	726	675	575	804	606	725	13	27,723	0.469
Cincinnati IC	892	766	754	822	693	719	537	539	539	578	1	1,568	0.638
Pharmacists Mutual IC	904	901	808	1,077	809	824	689	700	700	700	0	1,515	0.000
Safe Auto IC	919	776	753	932	831	689	584	865	595	699	10	24,461	0.409
Allstate F&C IC	938	766	833	1,051	757	850	648	761	672	672	9	188,521	0.048
Federal IC	964	841	841	964	803	750	617	824	687	763	0	1,259	0.000
Key IC	1,000	1,066	1,024	1,060	940	832	1,048	820	820	742	0	6,418	0.000
Access IC	1,002	919	883	861	848	792	706	725	684	714	4	9,473	0.422
AssuranceAmerica IC	1,005	916	843	1,008	830	794	663	891	686	736	5	27,861	0.179
Arizona Automobile IC	1,009	830	812	857	843	793	682	740	681	688	1	16,322	0.061
Teachers IC	1,026	976	976	1,177	1,082	893	841	1,049	838	1,039	0	1,393	0.000
Anchor General IC	1,027	1,179	981	1,234	914	994	922	993	884	923	1	11,394	0.088
Alpha P&C IC	1,055	1,007	933	1,114	869	945	732	954	723	787	1	19,021	0.053
Equity IC	1,058	941	888	904	847	799	710	782	731	726	6	4,483	1.338
QBE Ins Corp	1,074	1,074	1,032	1,074	869	969	981	942	942	942	1	1,010	0.990
Metropolitan Casualty IC	1,086	888	920	1,192	747	782	695	942	668	627	3	44,619	0.067
Imperial F&C IC	1,105	1,038	910	1,093	920	1,138	805	1,014	781	886	0	4,389	0.000
Merastar IC	1,140	852	910	971	920	789	716	811	716	811	0	236	0.000
Starr Ind & Liability Co	1,141	1,004	922	1,069	1,043	941	727	862	862	907	0	1,100	0.000
LM General IC	1,166	1,017	1,223	1,674	1,121	1,006	868	917	906	910	0	763	0.000
Permanent General Assurance Corp	1,181	974	974	1,181	1,123	942	806	1,022	874	852	8	37,919	0.211
Esurance P&C IC	1,183	999	1,021	1,194	936	869	740	1,036	741	871	1	13,241	0.076
Hartford Casualty IC	1,185	1,027	936	1,353	1,016	933	762	684	709	730	0	2,439	0.000
Hallmark IC	1,190	1,081	1,147	1,190	1,123	803	730	1,047	900	900	5	46,668	0.107
Southern IC	1,190	1,084	981	1,142	969	2,014	1,613	1,613	1,613	1,613	1	3,574	0.280
Safeway IC	1,196	985	965	1,012	1,001	954	813	891	818	827	10	228,486	0.044
American Access Casualty Co	1,199	992	972	1,041	930	963	1,179	1,179	1,179	1,179	5	7,429	0.673
United Automobile IC	1,257	1,352	1,077	1,249	1,126	1,107	1,248	1,345	1,345	1,336	10	89,589	0.112
Milbank IC	1,332	1,271	1,324	1,404	1,236	1,116	1,126	1,077	953	972	2	12,572	0.159
Encompass P&C Co	1,367	1,385	1,343	1,795	1,225	1,324	1,177	1,244	1,244	1,005	4	14,032	0.285
Coast National IC	1,411	1,069	1,043	1,448	1,105	1,133	879	1,356	859	1,029	21	66,841	0.314
Occidental F&C Co of NC	1,432	1,253	1,191	1,430	1,115	921	777	995	839	947	2	2,491	0.803
Peak P&C Ins Corp	1,526	1,354	1,343	1,488	1,385	1,105	1,027	1,092	988	975	7	108,255	0.065
Topa IC	1,570	1,367	1,273	1,607	1,218	962	913	1,007	896	961	0	793	0.000
Young America IC	1,616	1,568	1,238	1,402	1,137	1,193	1,063	1,057	1,057	1,037	3	27,011	0.111
Santa Fe Auto IC	1,670	1,670	1,670	1,670	1,550	1,435	1,435	1,435	1,435	1,435	2	23,617	0.085
Primero IC	1,799	1,799	1,685	1,721	1,643	1,643	1,643	1,685	1,601	1,601	2	21,142	0.095
Twin City Fire IC (AARP)	*	*	*	*	*	*	*	*	*	*	0	35,162	0.000

Hypothetical 12: Unmarried female; age 41; drives 15 miles each way to work. She has a clean driving record the last 3 years, a median (average) credit score and drives a 2010 Ford Taurus SEL, four-door sedan, automatic.

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

**** New insurer that had no exposures as of December 31, 2010.**

NAME OF INSURER	Premiums shown are six-month premiums as of March 1, 2011.										Complaint Ratio (CR)		
	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) X 1000 = Complaint Ratio		
	Phoenix 85053	Scottsdale 85257	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85222	Flagstaff 86001	Nogales 85621	Sierra Vista 85635	Yuma 85364	C	E	CR
Government Employees IC	\$332	\$300	\$311	\$367	\$272	\$323	\$262	\$275	\$216	\$269	9	99,356	0.091
Safeco IC of America	424	354	351	429	346	353	286	366	291	310	8	44,498	0.180
Titan Ind Co	425	380	358	432	358	355	315	374	328	332	4	21,483	0.186
Depositors IC	484	438	453	532	417	433	355	409	409	375	0	4,151	0.000
Unigard IC	487	317	294	486	381	368	290	338	338	296	0	4,152	0.000
21st Century Advantage IC	501	445	433	520	399	369	295	402	303	346	5	27,616	0.181
Civil Service Employees IC	512	493	546	598	488	447	337	486	394	390	0	2,667	0.000
United Services Auto Assoc	580	503	523	591	482	489	449	461	385	426	6	135,135	0.044
Farmers IC of AZ	585	634	570	712	532	591	439	494	429	539	67	808,023	0.083
Mapfre IC	588	583	517	610	476	476	450	465	474	428	0	4,205	0.000
Electric IC	607	618	665	702	595	649	530	513	513	565	0	10,262	0.000
Mercury Casualty Co	607	579	529	629	502	534	442	533	416	469	5	25,000	0.200
Acuity, A Mutual IC	625	565	594	656	572	526	485	479	440	460	2	19,412	0.103
National Surety Corp	651	572	645	737	563	590	509	531	522	522	0	415	0.000
MGA IC, Inc.	654	549	586	658	583	510	503	560	471	444	7	31,267	0.224
Country Preferred IC	656	594	650	877	754	664	502	624	458	624	2	41,207	0.049
Kemper Independence IC	658	563	578	709	559	516	454	558	454	450	4	18,235	0.219
Travelers Home and Marine IC	677	533	558	643	527	533	471	565	447	453	6	36,877	0.163
Unitrin Direct IC	696	592	609	705	564	531	462	637	442	555	0	2,850	0.000
Great Northwest IC	703	634	584	765	527	606	568	611	515	522	0	1,838	0.000
Amica Mutual IC	723	661	617	722	621	623	518	590	578	560	2	14,208	0.141
State Farm Mutual Auto IC	723	647	658	723	670	621	509	607	509	607	47	749,057	0.063
Badger Mutual IC	735	868	579	818	526	574	526	471	471	471	0	5,369	0.000
American National P&C Co	740	669	777	740	671	716	634	518	518	516	3	14,658	0.205
Mendota IC	749	679	622	791	572	608	525	622	484	472	2	23,048	0.087
Bankers Standard IC	762	645	751	781	674	724	566	600	541	563	0	1,222	0.000
Infinity IC	765	652	644	859	667	671	560	706	538	824	8	39,142	0.204
Integon Ind Corp	781	636	741	832	616	610	533	704	540	673	0	5,306	0.000
Universal North America IC	799	752	791	1,030	774	689	613	686	554	643	0	251	0.000
Fidelity National IC	815	667	665	775	631	765	502	589	505	519	0	3,745	0.000
Western General IC	818	779	739	780	704	604	567	598	587	559	1	12,458	0.080
Austin Mutual IC	822	679	733	822	724	679	600	675	675	675	0	12,492	0.000
AAA Members IC	831	708	760	855	646	658	542	745	494	620	10	88,765	0.113
Progressive Preferred IC	833	727	701	905	703	714	558	687	531	621	23	248,383	0.093
IDS Property Casualty IC	835	746	761	835	775	728	592	718	578	718	4	31,963	0.125
Cornerstone National IC	842	826	811	842	726	675	575	804	606	725	13	27,723	0.469
Secura Supreme IC	855	657	829	899	830	754	581	727	496	727	1	3,520	0.284
American Family Mutual IC	863	694	849	875	740	683	593	683	526	683	33	258,583	0.128
Central Mutual IC	877	877	877	877	739	813	747	869	747	747	3	11,452	0.262
Farm Bureau Mutual IC	909	753	737	1,198	751	723	607	750	555	644	2	47,978	0.042
Safe Auto IC	919	776	753	932	831	689	584	865	595	699	10	24,461	0.409
Auto-Owners IC	931	745	831	948	755	710	572	851	583	626	0	958	0.000
Allstate F&C IC	939	767	834	1,055	757	851	648	764	676	676	9	188,521	0.048
Union IC of Providence	950	1,048	839	967	877	892	697	744	744	744	0	2,438	0.000
Key IC	1,000	1,066	1,024	1,060	940	832	1,048	820	820	742	0	6,418	0.000
Access IC	1,002	919	883	861	848	792	706	725	684	714	4	9,473	0.422
AssuranceAmerica IC	1,005	916	843	1,008	830	794	663	891	686	736	5	27,861	0.179
Arizona Automobile IC	1,009	830	812	857	843	793	682	740	681	688	1	16,322	0.061
Anchor General IC	1,027	1,179	981	1,234	914	994	922	993	884	923	1	11,394	0.088
Federal IC	1,036	903	903	1,036	862	807	663	886	739	819	0	1,259	0.000
Pharmacists Mutual IC	1,048	1,044	939	1,248	938	958	801	815	815	815	0	1,515	0.000
Alpha P&C IC	1,055	1,007	933	1,114	869	945	732	954	723	787	1	19,021	0.053
Equity IC	1,058	941	888	904	847	799	710	782	731	726	6	4,483	1.338
QBE Ins Corp	1,074	1,074	1,032	1,074	869	969	981	942	942	942	1	1,010	0.990
Cincinnati IC	1,081	926	916	996	841	874	650	653	653	701	1	1,568	0.638
Teachers IC	1,098	1,043	1,043	1,258	1,155	955	898	1,121	896	1,113	0	1,393	0.000
Imperial F&C IC	1,105	1,038	910	1,093	920	1,138	805	1,014	781	886	0	4,389	0.000
Merastar IC	1,140	852	910	971	920	789	716	811	716	811	0	236	0.000
Starr Ind & Liability Co	1,141	1,004	922	1,069	1,043	941	727	862	862	907	0	1,100	0.000
Metropolitan Casualty IC	1,150	939	974	1,263	795	829	741	1,001	707	665	3	44,619	0.067
Permanent General Assurance Corp	1,181	974	974	1,181	1,123	942	806	1,022	874	852	8	37,919	0.211
Esurance P&C IC	1,183	999	1,021	1,194	936	869	740	1,036	741	871	1	13,241	0.076
Hallmark IC	1,190	1,081	1,147	1,190	1,123	803	730	1,047	900	900	5	46,668	0.107
Southern IC	1,190	1,084	981	1,142	969	2,014	1,613	1,613	1,613	1,613	1	3,574	0.280
Safeway IC	1,196	985	965	1,012	1,001	954	813	891	818	827	10	228,486	0.044
American Access Casualty Co	1,199	992	972	1,041	930	963	1,179	1,179	1,179	1,179	5	7,429	0.673
LM General IC	1,219	1,062	1,279	1,756	1,172	1,051	905	957	945	949	0	763	0.000
United Automobile IC	1,257	1,352	1,077	1,249	1,126	1,107	1,248	1,345	1,345	1,336	10	89,589	0.112
Milbank IC	1,332	1,271	1,324	1,404	1,236	1,116	1,126	1,077	953	972	2	12,572	0.159
Encompass P&C Co	1,394	1,412	1,370	1,836	1,250	1,349	1,196	1,267	1,267	1,026	4	14,032	0.285
Coast National IC	1,411	1,069	1,043	1,448	1,105	1,133	879	1,356	859	1,029	21	66,841	0.314
Hartford Casualty IC	1,413	1,220	1,103	1,617	1,197	1,110	909	809	836	857	0	2,439	0.000
Occidental F&C Co of NC	1,482	1,296	1,232	1,479	1,154	952	803	1,029	868	979	2	2,491	0.803
Peak P&C Ins Corp	1,526	1,354	1,343	1,488	1,385	1,105	1,027	1,092	988	975	7	108,255	0.065
Topa IC	1,570	1,367	1,273	1,607	1,218	962	913	1,007	896	961	0	793	0.000
Young America IC	1,646	1,596	1,261	1,428	1,156	1,213	1,080	1,074	1,074	1,054	3	27,011	0.111
Santa Fe Auto IC	1,670	1,670	1,670	1,670	1,550	1,435	1,435	1,435	1,435	1,435	2	23,617	0.085
Primero IC	1,799	1,799	1,685	1,721	1,643	1,643	1,643	1,685	1,601	1,601	2	21,142	0.095
Twin City Fire IC (AARP)	*	*	*	*	*	*	*	*	*	*	0	35,162	0.000

AUTOMOBILE INSURER TELEPHONE NUMBERS

<u>INSURER</u>	<u>TELEPHONE NUMBER</u>
AAA Members IC	(866) 298-1232
Access IC	(877) 353-9838
Acuity, A Mutual IC	(800) 242-7666
Allstate F&C IC	(800) 255-7828
Alpha P&C IC	(800) 456-1919
American Access Casualty Co	(630) 645-7750
American Family Mutual IC	See Yellow Pages
American National P&C Co	(602) 327-4282
Amica Mutual IC	(888) 892-6422
Anchor General IC	(800) 542-6246
Arizona Automobile IC	(480) 413-9173
AssuranceAmerica IC	(888) 952-2902
Austin Mutual IC	(800) 328-4628
Auto-Owners IC	(480) 830-7119
Badger Mutual IC	(800) 837-7833
Bankers Standard IC	(800) 444-6161
Central Mutual IC	(800) 786-0673
Cincinnati IC	(513) 870-2000
Civil Service Employees IC	(800) 282-6848
Coast National IC	(888) 888-0080
Cornerstone National IC	(888) 542-4222
Country Preferred IC	(480) 497-5563
Depositors IC	(800) 228-4011
Electric IC	(800) 227-2757
Encompass P&C Co	(866) 567-3499
Equity IC	(480) 319-1431
Esurance P&C IC	(800) 378-7262
Farm Bureau Mutual IC	(480) 635-3600
Farmers IC Of AZ	(800) 327-6377
Federal IC	(623) 445-2500
Fidelity National IC	(800) 849-6140
Government Employees IC	(800) 841-3000
Great Northwest IC	(800) 776-3386
Hallmark IC	(800) 486-5616
Hartford Casualty IC	(800) 423-0567
IDS Property Casualty IC	(800) 842-3344
Imperial F&C IC	(800) 960-7777
Infinity IC	(800) 477-5056
Integon Ind Corp	(877) 468-3466
Kemper Independence IC	(877) 252-7878
Key IC	(888) 255-6503
LM General IC	(800) 837-5254
Mapfre IC	(877) 962-7373
Mendota IC	(800) 422-0792
Merastar IC	(800) 637-2782
Mercury Casualty Co	(800) 503-3724
Metropolitan Casualty IC	(800) 638-4663
MGA IC, Inc.	(866) 424-6726
Milbank IC	(800) 444-9950
National Surety Corp	(866) 386-3932
Occidental F&C Co of NC	(800) 233-1880
Peak P&C Corp	(800) 334-0090
Permanent General Assurance Corp	(866) 519-7422
Pharmacists Mutual IC	(800) 247-5930
Primero IC	(800) 925-8185
Progressive Preferred IC	(800) 876-5581
QBE Ins Corp	(800) 333-5553
Safe Auto IC	(800) 723-3286
Safeco IC of America	(800) 472-3326
Safeway IC	(480) 838-0900
Santa Fe Auto IC	(888) 886-1201
Secura Supreme IC	(866) 356-7870
Southern IC	(800) 223-6973
Starr Ind & Liability Co	(800) 333-5553
State Farm Mutual Auto IC	See Yellow Pages
Teachers IC	(800) 999-1030
Titan Ind Co	(800) 848-2687
Topa IC	(800) 223-6973
Travelers Home and Marine IC	(800) 465-6241
Twin City Fire IC (AARP)	(800) 423-0567
Unigard IC	(800) 456-1626
Union IC of Providence	(800) 432-8422
United Automobile IC	(866) 461-9413
United Services Auto Assoc **	(800) 531-8722
Unitrin Direct IC	(800) 864-8746
Universal North America IC	(866) 778-4462
Western General IC	(800) 525-2664
Young America IC	(800) 831-5299
21st Century Advantage IC	(800) 807-9458

Note: Telephone numbers are subject to change

Some numbers may result in the caller being referred to an agent by the insurer.

** Primarily available to current, retired and former U.S. military officers and their dependents.

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, lost wages, and pain and suffering from any accident. To pay for your injuries and expenses you may buy medical payments coverage, uninsured motorist coverage, and underinsured motorist coverage.

If you do not have sufficient bodily injury coverage and you cause an accident, a court may order you to compensate those you hurt in the accident. To decide how much bodily injury coverage you should buy, you must decide (1) how much coverage you can afford to buy and (2) how much of your assets you would be willing to lose if you cause a serious accident. You must buy at least the minimum bodily injury liability limits, but you may buy higher limits. The minimum required bodily injury coverage is:

- \$15,000 for the injury or death of one person
- \$30,000 for the injury or death of two or more people in any one accident.

Property Damage Coverage – Split Limits

You **must** buy at least \$10,000 of property damage coverage, but you may purchase higher limits. It pays for the property damage that you cause others and for which you are liable due to an automobile accident. Property damage includes, but is not limited to, damage to buildings or other vehicles or their contents, and damage to fences and road signs.

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

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

Bodily Injury and Property Damage Coverage – Combined Single Limits

An insurer may sell a motor vehicle policy that combines coverage for bodily injury and property damage under one liability limit. You must buy at least the minimum liability limit of \$40,000 if you buy combined bodily injury and property damage coverage. You may choose to buy higher limits. For more information on this coverage, please refer to **Bodily Injury Coverage – Split Limits** and **Property Damage Coverage – Split Limits** above.

Uninsured Motorist Coverage and Underinsured Motorist Coverage – Optional Coverages

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

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 Note:

Please note the following when changing insurers. 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.

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.

An insurance company group with multiple insurers may choose one insurer to provide the quotation. Rates vary between insurers and groups of insurers based on various underwriting information of the applicant and the household drivers.

All premiums contained in this publication were provided by the listed insurers using rates in effect as of March 1, 2011 and are ranked according to Phoenix.

The driver's marital status and gender, after a certain age, are not even considered by many insurers for the purpose of determining the driver's premium. However, at some point, age (e.g. age 70, etc.) may become an even more important factor than previously.

ABBREVIATIONS USED IN THIS PUBLICATION

"Assoc" means "Association"

"BI" means "Bodily Injury"

"Co" means "Company"

"Corp" means "Corporation"

"F&C" means "Fire and Casualty"

"IC" means "Insurance Company"

"Ind" means "Indemnity"

"Ins" means "Insurance"

"P&C" means "Property & Casualty"

"PD" means "Property Damage"

"UM" means "Uninsured Motorists"

"UIM" means "Underinsured Motorists"

IMPORTANT NOTE REGARDING COMPLAINT RATIOS IN THIS PUBLICATION

Although the Arizona Department of Insurance receives many complaints against insurers each year, ***not every complaint received by the Department proves to be justified upon investigation.*** The ratios published in this pamphlet represent the number of written complaints regarding automobile insurance received by the Department during 2010 for each 1,000 exposures an insurer has in force. The word "Exposures" refers to the total number of covered vehicles.

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

This publication may be obtained by contacting us at the numbers listed on page 1 of this publication or via our website address. In addition to using this brochure to comparison shop for insurance, consumers should consider the insurer's service to policyholders and the type of insurance contract and coverage available. The Department strongly recommends that consumers consult their professional insurance agents or producers about coverage details. **The Department's Consumer Affairs Division may be contacted at (602) 364-2499 or (1-800) 325-2548 if a consumer has difficulty finding coverage.**

NOTE: Due to space restrictions, not all insurers writing private passenger auto business are included in this publication.

The Arizona Department of Insurance 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.