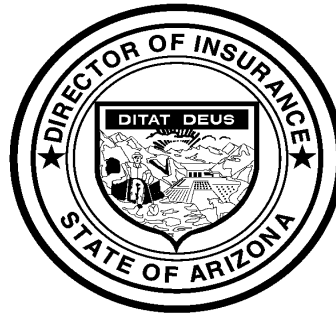


**Arizona
Department
Of Insurance**

**Automobile Premium
Comparison Survey**

Edition 1 - 2005



**Janet Napolitano
Governor**

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Director of Insurance**

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INTRODUCTION AND IMPORTANT INFORMATION
Private Passenger Automobile Premium Comparison Survey

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 insurer's premiums against another's.

The consumer should evaluate coverage and service, as well as price. The complaint ratios (ratios) provided in this publication include the number of written complaints ADOI received against individual insurers during the twelve-month period ending December 31, 2003 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, 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 has language like the following:

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.id.state.az.us 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, together with 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) 912-8444 (Phoenix), (520) 628-6370 (Tucson), or (1-800) 325-2548 statewide, or b) writing the ADOI, 2910 North 44th Street, Second Floor, Phoenix, Arizona 85018-7256. The ADOI's web site at www.id.state.az.us contains this and other consumer-oriented insurance publications.

Hypothetical 1: Unmarried male, age 18, drives 15 miles each way to work. He drives a 2005 Ford F150 XLT, 4x2, two-door pickup (regular cab, 8 cylinders). He has a clean driving record for the last three years and a median (average) credit score.

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. ** This insurer had no exposures as of December 31, 2003.

NAME OF INSURER	Premiums shown are six-month premiums as of January 1, 2005.										03 Complaint Ratio (CR)		
	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) X 1000 = Complaint Ratio		
	Phoenix 85022	Scottsdale 85257	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85222	Flagstaff 86001	Nogales 85621	Safford 85546	Yuma 85364	C	E	CR
Pharmacists Mutual IC	1,398	1,398	1,370	1,738	1,297	1,441	1,133	1,121	1,121	1,121	0	2,018	0.000
United Services Auto Assoc	1,677	1,685	1,588	1,653	1,452	1,515	1,303	1,432	1,167	1,302	17	135,247	0.126
IC of the State of PA	1,703	1,316	1,717	1,800	1,507	1,608	1,201	1,355	1,228	1,279	0	2,917	0.000
Standard Fire IC	1,821	1,939	1,748	1,821	1,591	1,663	1,204	1,596	1,697	1,690	0	0	0.000
State Farm Mutual Auto IC	1,973	1,713	1,847	1,973	1,855	1,626	1,408	1,626	1,408	1,626	68	600,066	0.113
Electric IC	2,001	1,605	1,788	2,181	1,931	1,892	1,726	1,530	1,530	1,830	1	1,384	0.723
Austin Mutual IC	2,175	1,783	2,284	2,091	2,091	1,783	1,494	1,994	1,994	1,994	1	3,857	0.259
Allstate P&C IC	2,269	2,169	2,355	2,849	2,401	2,175	1,812	2,051	1,627	1,985	5	122,961	0.041
Amica Mutual IC	2,523	2,166	2,251	2,561	2,275	2,203	1,832	2,054	2,015	2,036	1	13,089	0.076
Integon Ind Corp	2,536	2,369	2,340	2,257	2,079	1,756	1,440	2,128	1,532	2,074	1	13,559	0.074
American Family Mutual IC	2,602	2,107	2,923	3,048	2,529	2,211	1,867	2,211	1,954	2,211	70	306,891	0.228
Sentinel IC, Ltd	2,622	2,483	2,748	3,215	2,218	2,384	1,981	2,439	2,439	2,462	0	3,680	0.000
Fireman's Fund IC	2,671	3,284	2,638	3,284	2,869	2,939	2,939	2,939	2,939	2,939	1	3,011	0.332
AMEX AC	2,736	2,367	2,550	2,736	2,541	2,232	1,931	2,232	1,931	2,232	6	25,055	0.239
Country Mutual IC	2,740	2,370	2,667	3,075	2,907	2,314	1,923	2,375	1,895	2,375	8	34,749	0.230
Fidelity National IC	2,762	2,492	2,612	2,762	2,859	2,359	2,151	2,359	2,151	2,359	0	456	0.000
SAFECO IC of America	2,808	2,689	2,584	2,869	2,367	2,214	1,866	2,213	1,866	2,184	10	52,137	0.192
American National P&C Co	2,821	2,442	2,292	2,821	2,311	1,576	1,432	1,675	1,432	1,432	6	17,691	0.339
Unigard IC	2,979	2,620	3,250	3,491	2,598	2,644	2,127	2,415	2,415	2,248	1	12,376	0.081
21st Century IC of the Southwest	3,030	2,957	2,740	3,030	2,712	2,645	2,054	2,645	2,277	2,194	8	24,653	0.325
Liberty Mutual Fire IC	3,070	2,857	3,112	3,894	3,195	2,958	2,192	2,957	2,192	2,801	13	44,825	0.290
Allied P&C IC	3,094	3,317	3,244	3,007	3,060	3,107	2,543	2,741	3,000	2,562	0	2,234	0.000
Unitrin Direct P&C Co	3,155	2,789	2,817	3,337	2,599	2,389	1,959	2,782	1,963	2,461	2	2,019	0.991
Metropolitan Casualty IC	3,286	2,992	3,140	3,771	2,822	2,860	2,130	2,928	2,223	2,343	4	15,205	0.263
Central Mutual IC	3,386	3,386	3,379	4,462	2,891	3,937	3,001	3,400	3,001	3,400	0	8,081	0.000
Financial Ind Co	3,445	3,426	3,139	3,599	3,303	2,708	2,442	3,347	2,271	2,520	16	12,187	1.313
Esurance IC	3,451	3,063	3,035	3,729	2,859	2,721	2,192	3,318	2,197	2,774	0	2,386	0.000
Titan IC	3,675	4,363	3,424	3,675	4,129	4,088	2,986	4,912	3,332	3,514	10	51,917	0.193
Horace Mann P&C IC	3,684	3,036	3,036	3,102	2,847	2,779	2,225	2,958	2,603	2,794	0	1,337	0.000
CSE Safeguard IC	3,742	3,006	3,270	3,568	2,802	2,740	2,276	2,776	2,410	2,461	2	3,110	0.643
Federal IC	3,790	4,878	3,790	4,878	3,845	4,609	3,866	4,017	4,017	4,186	1	1,149	0.870
American Fire & Casualty Co	3,883	3,128	3,080	3,711	2,402	3,167	2,244	2,073	2,316	2,135	0	486	0.000
Phoenix Ind IC	3,911	3,911	3,024	3,288	3,024	2,268	2,268	2,004	2,429	1,925	11	64,770	0.170
Safe Auto IC	3,913	3,473	3,482	4,203	3,254	3,076	2,497	3,673	2,507	3,101	**	**	**
Sentry Ins A Mutual Co	4,006	3,491	3,634	4,006	3,789	3,257	2,897	3,257	2,903	3,257	2	3,308	0.605
Progressive Preferred IC	4,120	3,847	3,743	4,533	3,568	3,393	2,714	3,752	2,656	3,356	1	42,945	0.023
Victoria Select IC	4,190	3,135	3,951	4,054	4,525	3,190	2,959	3,448	2,668	2,646	1	8,354	0.120
Western United IC	4,439	4,305	3,973	4,604	3,783	3,586	2,791	4,281	2,891	3,475	0	920	0.000
Guaranty National IC	4,460	4,152	4,071	4,719	3,799	3,762	2,915	3,454	3,014	3,377	2	5,916	0.338
Occidental Fire & Cas Co of NC	4,758	4,070	4,306	3,836	3,253	3,356	2,919	3,105	2,586	2,915	1	2,037	0.491
American Bankers IC of FL	4,889	5,519	4,329	4,889	3,982	4,385	3,909	3,869	3,877	3,823	13	45,783	0.284
Topa IC	4,969	4,969	4,485	5,906	4,289	5,041	4,033	4,033	4,033	4,033	2	14,620	0.137
QBE Ins Corp	5,056	4,934	5,138	4,934	3,601	3,816	3,709	3,837	3,837	3,837	4	4,183	0.956
MGA IC	5,187	5,187	4,219	4,457	4,236	3,560	3,560	3,634	3,560	3,607	**	**	**
Infinity IC	5,199	4,844	4,540	5,277	4,833	4,389	4,009	5,228	4,105	4,129	3	58	51.724
Dairyland IC	5,610	5,898	4,932	5,184	4,776	3,534	3,534	3,450	3,336	3,258	10	54,102	0.185
Clarendon National IC	6,144	3,239	3,284	3,918	4,447	4,395	3,510	4,241	4,241	3,547	5	1,260	3.968
Lincoln General IC	6,669	4,927	4,830	5,186	4,940	4,728	3,910	4,730	4,730	3,901	1	1,140	0.877
Arizona Automobile IC	6,958	7,529	6,780	7,529	5,776	5,630	5,469	4,581	4,581	5,508	0	888	0.000
Sagamore IC	7,033	7,008	6,633	7,371	5,943	5,960	5,067	5,930	5,067	5,305	0	36	0.000
Benchmark IC	9,216	9,242	9,278	8,702	8,118	7,750	8,118	7,860	7,860	7,052	14	24,423	0.573
Encompass Ind Co	*	*	*	*	*	*	*	*	*	*	2	928	2.155
Farmers IC of AZ	*	*	*	*	*	*	*	*	*	*	122	493,175	0.247
Government Employees IC	*	*	*	*	*	*	*	*	*	*	7	48,640	0.144
Merastar IC	*	*	*	*	*	*	*	*	*	*	0	2,767	0.000
Nationwide Mutual IC	*	*	*	*	*	*	*	*	*	*	7	16,823	0.416
Owners IC	*	*	*	*	*	*	*	*	*	*	0	5,924	0.000
Response Worldwide IC	*	*	*	*	*	*	*	*	*	*	4	1,669	2.397
Safeway IC	*	*	*	*	*	*	*	*	*	*	16	76,285	0.210
Union IC of Providence	*	*	*	*	*	*	*	*	*	*	0	3,285	0.000
Western Agricultural IC	*	*	*	*	*	*	*	*	*	*	6	32,858	0.183

Hypothetical 2: Unmarried male, age 18, drives 15 miles each way to work. He drives a 2005 Ford F150 XLT, 4x2, two-door pickup (regular cab, 8 cylinders). He has a clean driving record for the last three years and a median (average) credit score.

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. ** This insurer had no exposures as of December 31, 2003.

NAME OF INSURER	Premiums shown are six-month premiums as of January 1, 2005.										03 Complaint Ratio (CR)		
	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) X 1000 = Complaint Ratio		
	Phoenix 85022	Scottsdale 85257	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85222	Flagstaff 86001	Nogales 85621	Safford 85546	Yuma 85364	C	E	CR
IC of the State of PA	1,330	1,038	1,329	1,413	1,178	1,227	913	1,029	947	997	0	2,917	0.000
Pharmacists Mutual IC	1,634	1,634	1,590	2,019	1,495	1,670	1,276	1,257	1,257	1,257	0	2,018	0.000
United Services Auto Assoc	1,911	1,925	1,806	1,885	1,646	1,689	1,435	1,579	1,289	1,450	17	135,247	0.126
Standard Fire IC	2,200	2,352	2,094	2,200	1,922	1,970	1,411	1,888	2,009	1,997	0	0	0.000
State Farm Mutual Auto IC	2,281	2,004	2,135	2,281	2,140	1,869	1,603	1,869	1,603	1,869	68	600,066	0.113
Electric IC	2,340	1,917	2,099	2,536	2,265	2,125	1,938	1,759	1,759	2,081	1	1,384	0.723
Allstate P&C IC	2,485	2,366	2,579	3,148	2,627	2,360	1,892	2,153	1,714	2,116	5	122,961	0.041
Austin Mutual IC	2,581	2,131	2,658	2,446	2,446	2,131	1,772	2,291	2,291	2,991	1	3,857	0.259
Sentinel IC, Ltd	2,662	2,540	2,780	3,287	2,277	2,391	1,988	2,422	2,422	2,451	0	3,680	0.000
American Family Mutual IC	2,820	2,313	3,177	3,304	2,736	2,365	2,026	2,365	2,094	2,365	70	306,891	0.228
Fidelity National IC	2,820	2,554	2,655	2,820	2,872	2,336	2,139	2,336	2,139	2,336	0	456	0.000
Amica Mutual IC	3,002	2,575	2,686	3,037	2,695	2,526	2,079	2,330	2,285	2,327	1	13,089	0.076
Metropolitan Casualty IC	3,017	2,770	2,883	3,482	2,622	2,604	1,904	2,635	2,003	2,117	4	15,205	0.263
Country Mutual IC	3,052	2,661	2,969	3,432	3,228	2,548	2,109	2,624	2,081	2,624	8	34,749	0.230
Integon Ind Corp	3,082	2,854	2,818	2,757	2,509	2,041	1,673	2,474	1,803	2,449	1	13,559	0.074
American National P&C Co	3,105	2,649	2,488	3,105	2,508	1,724	1,552	1,783	1,552	1,552	6	17,691	0.339
AMEX AC	3,128	2,737	2,915	3,128	2,900	2,535	2,179	2,535	2,179	2,535	6	25,055	0.239
Unitrin Direct P&C Co	3,231	2,854	2,897	3,462	2,626	2,394	1,947	2,816	1,962	2,538	2	2,019	0.991
Fireman's Fund IC	3,255	3,938	3,167	1,466	3,459	3,398	3,398	3,398	3,398	3,398	1	3,011	0.332
Esurance IC	3,283	2,904	2,888	3,566	2,663	2,495	2,006	3,067	2,022	2,642	0	2,386	0.000
Unigard IC	3,291	2,908	3,597	3,849	2,867	2,886	2,304	2,613	2,613	2,438	1	12,376	0.081
21st Century IC of the Southwest	3,404	3,325	3,078	3,404	3,033	2,887	2,259	2,887	2,504	2,415	8	24,653	0.325
SAFECO IC of America	3,431	3,264	3,181	3,511	2,897	2,635	2,226	2,677	2,254	2,678	10	52,137	0.192
Liberty Mutual Fire IC	3,512	3,233	3,531	4,383	3,585	3,275	2,448	3,245	2,448	3,091	13	44,825	0.290
Allied P&C IC	3,709	3,981	3,838	3,622	3,622	3,670	2,993	3,215	3,544	2,944	0	2,234	0.000
Progressive Preferred IC	3,848	3,550	3,467	4,251	3,244	3,090	2,450	3,453	2,413	3,129	1	42,945	0.023
Horace Mann P&C IC	4,041	3,350	3,350	3,419	3,130	3,013	2,362	3,178	2,800	2,995	0	1,337	0.000
CSE Safeguard IC	4,066	3,279	3,561	3,958	3,048	2,944	2,436	2,988	2,578	2,643	2	3,110	0.643
Central Mutual IC	4,086	4,086	4,070	5,256	3,449	4,443	3,403	3,846	3,403	3,846	0	8,081	0.000
Financial Ind Co	4,157	4,136	3,721	4,254	3,953	3,089	2,869	3,873	2,646	3,014	16	12,187	1.313
Federal IC	4,426	5,685	4,426	5,685	4,478	5,179	4,321	4,465	4,465	4,690	1	1,149	0.870
American Fire & Casualty Co	4,441	3,588	3,458	4,213	2,674	3,483	2,438	2,308	2,553	2,390	0	486	0.000
Titan IC	4,525	5,273	4,216	4,525	4,866	4,642	3,540	5,600	3,848	4,168	10	51,917	0.193
Sentry Ins A Mutual Co	4,785	4,211	4,302	4,785	4,465	3,772	3,340	3,772	3,379	3,772	2	3,308	0.605
Guaranty National IC	5,175	4,775	4,769	5,427	4,374	4,163	3,291	3,802	3,376	3,771	2	5,916	0.338
Western United IC	5,281	5,122	4,727	5,438	4,412	4,102	3,215	4,911	3,361	4,099	0	920	0.000
Victoria Select IC	5,282	3,927	4,886	5,042	5,508	3,766	3,490	3,936	3,213	3,099	1	8,354	0.120
Occidental Fire & Cas Co of NC	5,715	4,895	5,174	4,614	3,821	3,924	3,388	3,608	2,982	3,293	1	2,037	0.491
Infinity IC	6,987	6,485	6,053	6,989	6,387	5,613	5,201	6,658	5,296	5,895	3	58	51.724
Clarendon National IC	7,461	3,909	4,087	4,834	5,345	5,085	3,981	5,012	5,012	4,136	5	1,260	3.968
Lincoln General IC	7,986	5,841	5,800	6,237	5,931	5,382	4,495	5,544	5,544	4,529	1	1,140	0.877
Sagamore IC	9,012	8,805	8,414	9,336	7,451	7,269	6,376	7,239	6,376	6,614	0	36	0.000
American Bankers IC of FL	*	*	*	*	*	*	*	*	*	*	13	45,783	0.284
Arizona Automobile IC	*	*	*	*	*	*	*	*	*	*	0	888	0.000
Benchmark IC	*	*	*	*	*	*	*	*	*	*	14	24,423	0.573
Dairyland IC	*	*	*	*	*	*	*	*	*	*	10	54,102	0.185
Encompass Ind Co	*	*	*	*	*	*	*	*	*	*	2	928	2.155
Farmers IC of AZ	*	*	*	*	*	*	*	*	*	*	122	493,175	0.247
Government Employees IC	*	*	*	*	*	*	*	*	*	*	7	48,640	0.144
Merastar IC	*	*	*	*	*	*	*	*	*	*	0	2,767	0.000
MGA IC	*	*	*	*	*	*	*	*	*	*	**	**	**
Nationwide Mutual IC	*	*	*	*	*	*	*	*	*	*	7	16,823	0.416
Owners IC	*	*	*	*	*	*	*	*	*	*	0	5,924	0.000
Phoenix Ind IC	*	*	*	*	*	*	*	*	*	*	11	64,770	0.170
QBE Ins Corp	*	*	*	*	*	*	*	*	*	*	4	4,183	0.956
Response Worldwide IC	*	*	*	*	*	*	*	*	*	*	4	1,669	2.397
Safe Auto IC	*	*	*	*	*	*	*	*	*	*	**	**	**
Safeway IC	*	*	*	*	*	*	*	*	*	*	16	76,285	0.210
Topa IC	*	*	*	*	*	*	*	*	*	*	2	14,620	0.137
Union IC of Providence	*	*	*	*	*	*	*	*	*	*	0	3,285	0.000
Western Agricultural IC	*	*	*	*	*	*	*	*	*	*	6	32,858	0.183

Hypothetical 3: Unmarried female, age 18, drives 15 miles each way to work. She drives a 2005 Ford F150 XLT, 4x2, two-door pickup (regular cab, 8 cylinders). She has a clean driving record for the last three years and a median (average) credit score.

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. ** This insurer had no exposures as of December 31, 2003.

NAME OF INSURER	Premiums shown are six-month premiums as of January 1, 2005.										03 Complaint Ratio (CR)		
	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) X 1000 = Complaint Ratio		
	Phoenix 85022	Scottsdale 85301	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85222	Flagstaff 86001	Nogales 85621	Safford 85546	Yuma 85364	C	E	CR
United Services Auto Assoc	1,092	1,117	1,054	1,096	965	1,007	868	952	779	867	17	135,247	0.126
Pharmacists Mutual IC	1,206	1,206	1,181	1,499	1,105	1,226	964	953	953	953	0	2,018	0.000
IC of the State of PA	1,258	976	1,270	1,331	1,113	1,183	886	999	905	942	0	2,917	0.000
Austin Mutual IC	1,432	1,774	1,500	1,374	1,374	1,174	982	1,309	1,309	1,309	1	3,857	0.259
State Farm Mutual Auto IC	1,443	1,254	1,352	1,443	1,358	1,191	1,029	1,191	1,029	1,191	68	600,066	0.113
Allstate P&C IC	1,579	1,503	1,644	1,971	1,646	1,483	1,224	1,374	1,097	1,346	5	122,961	0.041
Standard Fire IC	1,597	1,701	1,533	1,597	1,395	1,459	1,056	1,399	1,488	1,482	0	0	0.000
Electric IC	1,610	1,292	1,439	1,755	1,553	1,520	1,387	1,230	1,230	1,470	1	1,384	0.723
Fireman's Fund IC	1,734	2,129	1,713	2,129	1,857	1,900	1,900	1,900	1,900	1,900	1	3,011	0.332
Unigard IC	1,850	1,633	2,017	2,172	1,616	1,638	1,320	1,497	1,497	1,394	1	12,376	0.081
Fidelity National IC	1,903	1,718	1,801	1,903	1,968	1,625	1,481	1,625	1,481	1,625	0	456	0.000
Allied P&C IC	1,909	2,040	1,993	1,857	1,870	1,898	1,546	1,664	1,823	1,551	0	2,234	0.000
Liberty Mutual Fire IC	1,958	1,817	1,984	2,476	2,036	1,881	1,401	1,880	1,401	1,783	13	44,825	0.290
AMEX AC	1,979	1,714	1,847	1,979	1,840	1,618	1,397	1,618	1,397	1,618	6	25,055	0.239
American Family Mutual IC	2,014	1,630	2,262	2,360	1,956	1,709	1,443	1,709	1,511	1,709	70	306,891	0.228
Integon Ind Corp	2,037	1,896	1,880	1,809	1,661	1,380	1,138	1,683	1,212	1,647	1	13,559	0.074
Sentinel IC, Ltd	2,040	1,943	2,136	2,493	1,729	1,847	1,539	1,878	1,878	1,899	0	3,680	0.000
Amica Mutual IC	2,104	1,548	1,605	1,825	1,621	1,568	1,308	1,462	1,435	1,450	1	13,089	0.076
SAFECO IC of America	2,152	2,062	2,000	2,203	1,818	1,686	1,434	1,691	1,445	1,666	10	52,137	0.192
Metropolitan Casualty IC	2,198	2,003	2,102	2,528	1,889	1,918	1,427	1,962	1,489	1,568	4	15,205	0.263
Country Mutual IC	2,216	1,917	2,157	2,486	2,350	1,871	1,554	1,921	1,531	1,921	8	34,749	0.230
Central Mutual IC	2,282	2,282	2,275	3,004	1,948	2,648	2,020	2,288	2,020	2,288	0	8,081	0.000
Horace Mann P&C IC	2,376	1,958	1,958	2,001	1,837	1,793	1,437	1,909	1,680	1,803	0	1,337	0.000
Unitrin Direct P&C Co	2,384	2,109	2,137	2,519	1,959	1,788	1,471	2,081	1,478	1,846	2	2,019	0.991
CSE Safeguard IC	2,390	1,924	2,089	2,289	1,791	1,747	1,454	1,774	1,539	1,572	2	3,110	0.643
American National P&C Co	2,437	2,108	1,979	2,437	1,996	1,361	1,236	1,444	1,236	1,236	6	17,691	0.339
Esurance IC	2,532	2,242	2,217	2,698	2,074	1,945	1,580	2,368	1,589	2,010	0	2,386	0.000
Titan IC	2,585	3,053	2,408	2,585	2,880	2,815	2,079	3,395	2,306	2,449	10	51,917	0.193
Safeway IC	2,621	2,311	2,341	2,538	2,434	2,035	1,920	2,254	2,254	2,273	16	76,285	0.210
21st Century IC of the Southwest	2,701	2,636	2,441	2,701	2,417	2,356	1,842	2,356	2,034	1,951	8	24,653	0.325
Sentry Ins A Mutual Co	2,904	2,534	2,637	2,904	2,741	2,359	2,099	2,359	2,101	2,359	2	3,308	0.605
Safe Auto IC	2,916	2,591	2,602	3,124	2,412	2,255	1,835	2,696	1,849	2,288		**	
Victoria Select IC	2,943	2,215	2,795	2,862	3,204	2,279	2,119	2,482	1,905	1,906	1	8,354	0.120
Federal IC	2,949	3,767	2,949	3,767	2,976	3,551	2,992	3,104	3,104	3,232	1	1,149	0.870
Progressive Preferred IC	3,198	2,964	2,896	3,504	2,738	2,589	2,061	2,848	2,024	2,570	1	42,945	0.023
Financial Ind Co	3,204	3,188	2,933	3,349	3,071	2,558	2,305	3,148	2,125	2,374	16	12,187	1.313
American Fire & Casualty Co	3,233	2,607	2,565	3,090	2,002	2,637	1,871	1,729	1,931	1,781	0	486	0.000
Guaranty National IC	3,312	3,074	3,028	3,493	2,806	2,748	2,138	2,527	2,213	2,471	2	5,916	0.338
American Bankers IC of FL	3,315	3,740	2,935	3,315	2,702	2,979	2,652	2,631	2,636	2,602	13	45,783	0.284
Western United IC	3,372	3,264	3,027	3,480	2,819	2,649	2,081	3,181	2,159	2,594	0	920	0.000
Phoenix Ind IC	3,455	3,455	2,665	2,897	2,665	2,002	2,002	1,815	2,142	1,724	11	64,770	0.170
Topa IC	3,522	3,522	3,179	4,178	3,043	3,565	2,859	2,859	2,859	2,859	2	14,620	0.137
Dairyland IC	3,684	3,960	3,216	3,342	3,126	2,310	2,298	2,250	2,154	2,100	10	54,102	0.185
QBE Ins Corp	3,877	3,785	3,944	3,785	2,783	2,955	2,873	2,952	2,952	2,952	4	4,183	0.956
Occidental Fire & Cas Co of NC	3,992	3,418	3,616	3,223	2,759	2,838	2,482	2,642	2,204	2,504	1	2,037	0.491
MGA IC	4,025	4,025	3,278	3,432	3,243	2,732	2,732	2,767	2,732	2,738		**	
Infinity IC	4,074	3,791	3,563	4,114	3,749	3,348	3,085	3,996	3,151	3,484	3	58	51.724
Clarendon National IC	4,438	2,360	2,416	2,866	3,213	3,132	2,493	3,048	3,048	2,545	5	1,260	3.968
Sagamore IC	4,634	4,663	4,396	4,883	3,964	4,021	3,384	4,002	3,384	3,554	0	36	0.000
Arizona Automobile IC	4,867	5,250	4,746	5,250	4,036	3,951	3,860	3,235	3,235	3,903	0	888	0.000
Lincoln General IC	5,690	4,220	4,128	4,430	4,021	4,074	3,370	4,058	4,058	3,358	1	1,140	0.877
Benchmark IC	7,692	7,736	7,720	7,306	6,738	6,412	6,740	6,488	6,488	5,820	14	24,423	0.573
Encompass Ind Co	*	*	*	*	*	*	*	*	*	*	2	928	2.155
Farmers IC of AZ	*	*	*	*	*	*	*	*	*	*	122	493,175	0.247
Government Employees IC	*	*	*	*	*	*	*	*	*	*	7	48,640	0.144
Merastar IC	*	*	*	*	*	*	*	*	*	*	0	2,767	0.000
Nationwide Mutual IC	*	*	*	*	*	*	*	*	*	*	7	16,823	0.416
Owners IC	*	*	*	*	*	*	*	*	*	*	0	5,924	0.000
Response Worldwide IC	*	*	*	*	*	*	*	*	*	*	4	1,669	2.397
Union IC of Providence	*	*	*	*	*	*	*	*	*	*	0	3,285	0.000
Western Agricultural IC	*	*	*	*	*	*	*	*	*	*	6	32,858	0.183

Hypothetical 4: Unmarried female, age 18, drives 15 miles each way to work. She drives a 2005 Ford F150 XLT, 4x2, two-door pickup (regular cab, 8 cylinders). She has a clean driving record for the last three years and a median (average) credit score.

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. ** This insurer had no exposures as of December 31, 2003.

NAME OF INSURER	Premiums shown are six-month premiums as of January 1, 2005.										03 Complaint Ratio (CR)		
	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) X 1000 = Complaint Ratio		
	Phoenix 85022	Scottsdale 85257	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85222	Flagstaff 86001	Nogales 85621	Safford 85546	Yuma 85364	C	E	CR
IC of the State of PA	985	772	986	1,047	871	905	676	761	701	738	0	2,917	0.000
United Services Auto Assoc	1,248	1,277	1,200	1,251	1,095	1,123	957	1,051	862	967	17	135,247	0.126
Pharmacists Mutual IC	1,415	1,415	1,375	1,747	1,278	1,426	1,088	1,073	1,073	1,073	0	2,018	0.000
State Farm Mutual Auto IC	1,682	1,480	1,576	1,682	1,582	1,384	1,180	1,384	1,180	1,384	68	600,066	0.113
Austin Mutual IC	1,712	1,416	1,757	1,619	1,619	1,416	1,172	1,512	1,512	1,512	1	3,857	0.259
Allstate P&C IC	1,769	1,674	1,839	2,234	1,847	1,647	1,305	1,477	1,183	1,469	5	122,961	0.041
Electric IC	1,892	1,553	1,697	2,050	1,830	1,712	1,562	1,419	1,419	1,677	1	1,384	0.723
Standard Fire IC	1,935	2,069	1,841	1,935	1,689	1,735	1,241	1,660	1,766	1,756	0	0	0.000
Fidelity National IC	1,943	1,760	1,829	1,943	1,978	1,611	1,472	1,611	1,472	1,611	0	456	0.000
Sentinel IC, Ltd	1,966	1,884	2,048	2,415	1,686	1,762	1,471	1,773	1,773	1,798	0	3,680	0.000
Metropolitan Casualty IC	2,035	1,867	1,946	2,358	1,770	1,759	1,284	1,778	1,353	1,429	4	15,205	0.263
Unigard IC	2,056	1,828	2,245	2,412	1,796	1,794	1,436	1,627	1,627	1,519	1	12,376	0.081
Fireman's Fund IC	2,133	2,572	2,077	2,572	2,260	2,219	2,219	2,219	2,219	2,219	1	3,011	0.332
Amica Mutual IC	2,156	1,856	1,927	2,180	1,934	1,806	1,494	1,668	1,636	1,666	1	13,089	0.076
American Family Mutual IC	2,187	1,794	2,463	2,563	2,121	1,834	1,571	1,834	1,623	1,834	70	306,891	0.228
Liberty Mutual Fire IC	2,251	2,062	2,264	2,798	2,297	2,088	1,571	2,069	1,571	1,975	13	44,825	0.290
AMEX AC	2,276	1,995	2,124	2,276	2,115	1,854	1,586	1,854	1,586	1,854	6	25,055	0.239
Allied P&C IC	2,313	2,473	2,384	2,260	2,237	2,263	1,839	1,972	2,176	1,802	0	2,234	0.000
Esurance IC	2,417	2,136	2,129	2,608	1,947	1,803	1,466	2,208	1,487	1,920	0	2,386	0.000
Unitrin Direct P&C Co	2,456	2,171	2,211	2,633	1,990	1,800	1,469	2,121	1,486	1,913	2	2,019	0.991
Country Mutual IC	2,477	2,162	2,410	2,783	2,620	2,071	1,711	2,132	1,688	2,132	8	34,749	0.230
Integon Ind Corp	2,501	2,310	2,289	2,232	2,030	1,626	1,339	1,982	1,444	1,969	1	13,559	0.074
CSE Safeguard IC	2,611	2,111	2,288	2,560	1,957	1,885	1,564	1,922	1,655	1,696	2	3,110	0.643
Horace Mann P&C IC	2,615	2,170	2,170	2,215	2,029	1,954	1,535	2,060	1,817	1,942	0	1,337	0.000
SAFECO IC of America	2,659	2,527	2,496	2,728	2,255	2,035	1,743	2,067	1,755	2,064	10	52,137	0.192
American National P&C Co	2,687	2,292	2,153	2,687	2,171	1,493	1,342	1,538	1,342	1,342	6	17,691	0.339
Central Mutual IC	2,766	2,766	2,750	3,551	2,334	2,995	2,298	2,595	2,298	2,595	0	8,081	0.000
Progressive Preferred IC	3,022	2,767	2,712	3,328	2,518	2,388	1,883	2,659	1,862	2,429	1	42,945	0.023
21st Century IC of the Southwest	3,040	2,969	2,747	3,040	2,707	2,574	2,027	2,574	2,239	2,150	8	24,653	0.325
Titan IC	3,241	3,755	3,018	3,241	3,451	3,237	2,505	3,924	2,702	2,942	10	51,917	0.193
Federal IC	3,478	4,425	3,478	4,425	3,490	4,017	3,372	3,480	3,480	3,650	1	1,149	0.870
Sentry Ins A Mutual Co	3,502	3,089	3,155	3,502	3,255	2,757	2,446	2,757	2,469	2,757	2	3,308	0.605
Victoria Select IC	3,678	2,749	3,431	3,531	3,869	2,668	2,478	2,814	2,273	2,213	1	8,354	0.120
American Fire & Casualty Co	3,707	2,996	2,885	3,516	2,234	2,905	2,037	1,930	2,133	1,999	0	486	0.000
Financial Ind Co	3,812	3,794	3,431	3,909	3,626	2,887	2,672	3,598	2,448	2,796	16	12,187	1.313
Guaranty National IC	3,882	3,571	3,582	4,056	3,266	3,065	2,435	2,809	2,502	2,783	2	5,916	0.338
Western United IC	4,077	3,954	3,663	4,182	3,386	3,079	2,437	3,708	2,552	3,110	0	920	0.000
Occidental Fire & Cas Co of NC	4,762	4,804	4,316	3,851	3,223	3,301	2,866	3,054	2,531	2,817	1	2,037	0.491
Clarendon National IC	5,506	2,910	3,072	3,613	3,946	3,699	2,884	3,679	3,679	3,031	5	1,260	3.968
Infinity IC	5,560	5,155	4,821	5,537	5,041	4,365	4,075	5,185	4,141	4,624	3	58	51.724
Sagamore IC	5,739	5,661	5,381	5,975	4,802	4,750	4,113	4,731	4,113	4,283	0	36	0.000
Lincoln General IC	6,760	4,967	4,919	5,287	5,028	4,612	3,852	4,724	4,724	3,875	1	1,140	0.877
American Bankers IC of FL	*	*	*	*	*	*	*	*	*	*	13	45,783	0.284
Arizona Automobile IC	*	*	*	*	*	*	*	*	*	*	0	888	0.000
Benchmark IC	*	*	*	*	*	*	*	*	*	*	14	24,423	0.573
Dairyland IC	*	*	*	*	*	*	*	*	*	*	10	54,102	0.185
Encompass Ind Co	*	*	*	*	*	*	*	*	*	*	2	928	2.155
Farmers IC of AZ	*	*	*	*	*	*	*	*	*	*	122	493,175	0.247
Government Employees IC	*	*	*	*	*	*	*	*	*	*	7	48,640	0.144
Merastar IC	*	*	*	*	*	*	*	*	*	*	0	2,767	0.000
MGA IC	*	*	*	*	*	*	*	*	*	*		**	
Nationwide Mutual IC	*	*	*	*	*	*	*	*	*	*	7	16,823	0.416
Owners IC	*	*	*	*	*	*	*	*	*	*	0	5,924	0.000
Phoenix Ind IC	*	*	*	*	*	*	*	*	*	*	11	64,770	0.170
QBE Ins Corp	*	*	*	*	*	*	*	*	*	*	4	4,183	0.956
Response Worldwide IC	*	*	*	*	*	*	*	*	*	*	4	1,669	2.397
Safe Auto IC	*	*	*	*	*	*	*	*	*	*		**	
Safeway IC	*	*	*	*	*	*	*	*	*	*	16	76,285	0.210
Topa IC	*	*	*	*	*	*	*	*	*	*	2	14,620	0.137
Union IC of Providence	*	*	*	*	*	*	*	*	*	*	0	3,285	0.000
Western Agricultural IC	*	*	*	*	*	*	*	*	*	*	6	32,858	0.183

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; husband drives a 2003 Ford Explorer, 4X4 two-door, sport; wife drives a 2005 Ford Taurus LX, 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, 2003.

NAME OF INSURER	Premiums shown are six-month premiums as of January 1, 2005.										03 Complaint Ratio (CR)		
	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) X 1000 = Complaint Ratio		
	Phoenix 85022	Scottsdale 85257	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85222	Flagstaff 86001	Nogales 85621	Safford 85546	Yuma 85364	C	E	CR
Government Employees IC	677	663	678	836	596	693	584	618	621	619	7	48,640	0.144
Electric IC	824	669	735	894	792	761	697	622	622	739	1	1,384	0.723
IC of the State of PA	824	653	840	883	718	770	570	650	592	609	0	2,917	0.000
United Services Auto Assoc	835	853	807	836	743	766	669	726	606	669	17	135,247	0.126
Standard Fire IC	880	943	842	880	768	826	587	773	819	816	0	0	0.000
Allied P&C IC	913	957	958	887	880	905	744	805	866	763	0	2,234	0.000
AMEX AC	983	856	918	983	911	805	682	805	682	805	6	25,055	0.239
Pharmacists Mutual IC	988	988	961	1,222	814	902	698	694	694	694	0	2,018	0.000
Central Mutual IC	1,010	1,010	1,000	1,313	857	1,135	873	986	873	986	0	8,081	0.000
Western United IC	1,029	999	934	1,082	872	819	638	985	673	786	0	920	0.000
Austin Mutual IC	1,037	853	1,075	987	987	853	706	929	929	929	1	3,857	0.259
Nationwide Mutual IC	1,049	986	960	1,049	978	990	917	917	990	917	7	16,823	0.416
Sentinel IC, Ltd	1,049	988	1,077	1,278	901	946	799	977	977	984	0	3,680	0.000
Unitrin Direct P&C Co	1,074	960	985	1,160	895	831	690	996	705	820	2	2,019	0.991
Amica Mutual IC	1,080	938	966	1,095	974	944	800	892	876	889	1	13,089	0.076
Allstate P&C IC	1,093	1,020	1,142	1,399	1,153	1,026	868	999	789	956	5	122,961	0.041
21st Century IC of the Southwest	1,094	1,066	1,000	1,094	964	925	756	925	823	817	8	24,653	0.325
Liberty Mutual Fire IC	1,218	1,113	1,235	1,518	1,271	1,160	889	1,163	889	1,110	13	44,825	0.290
Fidelity National IC	1,240	1,118	1,175	1,240	1,277	1,067	961	1,067	961	1,067	0	456	0.000
SAFECO IC of America	1,267	1,208	1,178	1,303	1,080	1,023	865	1,022	877	984	10	52,137	0.192
State Farm Mutual Auto IC	1,311	1,140	1,229	1,311	1,230	1,085	929	1,085	929	1,085	68	600,066	0.113
Country Mutual IC	1,320	1,149	1,284	1,475	1,387	1,109	912	1,137	900	1,137	8	34,749	0.230
Merastar IC	1,321	1,154	1,233	1,321	1,231	1,082	948	1,082	948	1,082	0	2,767	0.000
Progressive Preferred IC	1,322	1,269	1,265	1,413	1,224	1,213	1,092	1,301	1,092	1,200	1	42,945	0.023
American Family Mutual IC	1,325	1,077	1,486	1,556	1,272	1,096	934	1,096	969	1,096	70	306,891	0.228
Horace Mann P&C IC	1,337	1,106	1,106	1,130	1,039	1,017	820	1,081	954	1,023	0	1,337	0.000
Farmers IC of AZ	1,354	1,309	1,421	1,971	1,354	1,344	1,070	1,304	1,029	1,109	122	493,175	0.247
Encompass Ind Co	1,355	1,698	1,706	2,233	1,474	1,462	1,108	1,336	1,336	1,234	2	928	2.155
Union IC of Providence	1,362	1,362	1,094	1,283	1,143	1,134	953	1,018	1,018	1,018	0	3,285	0.000
Esurance IC	1,388	1,240	1,265	1,505	1,158	1,075	889	1,300	907	1,078	0	2,386	0.000
CSE Safeguard IC	1,390	1,130	1,222	1,372	1,040	1,006	844	1,038	893	908	2	3,110	0.643
Metropolitan Casualty IC	1,393	1,269	1,334	1,623	1,206	1,225	907	1,256	950	1,000	4	15,205	0.263
Safe Auto IC	1,410	1,257	1,285	1,544	1,168	1,086	884	1,338	905	1,058	**	**	**
Response Worldwide IC	1,484	1,357	1,364	1,484	1,313	1,164	1,039	1,164	1,039	1,164	4	1,669	2.397
Fireman's Fund IC	1,553	1,884	1,528	1,884	1,640	1,648	1,648	1,648	1,648	1,648	1	3,011	0.332
Unigard IC	1,565	1,394	1,705	1,849	1,374	1,374	1,111	1,260	1,260	1,174	1	12,376	0.081
Integon Ind Corp	1,645	1,603	1,546	1,434	1,400	1,252	1,006	1,494	1,067	1,419	1	13,559	0.074
Owners IC	1,710	886	1,425	738	1,435	743	1,710	886	1,373	711	0	5,924	0.000
American National P&C Co	1,744	1,509	1,420	1,744	1,446	1,012	891	1,031	891	891	6	17,691	0.339
Infinity IC	1,776	1,669	1,601	1,863	1,652	1,520	1,330	1,808	1,409	1,482	3	58	51.724
American Fire & Casualty Co	1,889	1,543	1,499	1,806	1,181	1,516	1,097	1,027	1,130	1,058	0	486	0.000
Sentry Ins A Mutual Co	1,929	1,688	1,751	1,929	1,809	1,551	1,385	1,551	1,383	1,551	2	3,308	0.605
Western Agricultural IC	2,065	1,992	2,004	2,567	1,849	1,551	1,370	1,652	1,652	1,483	6	32,858	0.183
Tilan IC	2,093	2,473	1,949	2,093	2,321	2,227	1,666	2,703	1,854	1,907	10	51,917	0.193
Victoria Select IC	2,167	1,659	2,077	2,118	2,345	1,685	1,578	1,820	1,437	1,440	1	8,354	0.120
Safeway IC	2,222	1,894	1,943	2,074	1,977	1,697	1,592	1,827	1,827	1,839	16	76,285	0.210
Financial Ind Co	2,235	2,216	2,061	2,356	2,134	1,816	1,601	2,208	1,508	1,667	16	12,187	1.313
MGA IC	2,314	2,314	1,919	2,038	1,938	1,660	1,660	1,699	1,660	1,702	**	**	**
American Bankers IC of FL	2,330	2,618	2,057	2,330	1,887	2,017	1,795	1,783	1,797	1,753	13	45,783	0.284
Topa IC	2,503	2,503	2,267	2,952	2,202	2,537	2,050	2,050	2,050	2,050	2	14,620	0.137
Dairyland IC	2,750	2,771	2,414	2,541	2,434	1,888	1,817	1,827	1,735	1,715	10	54,102	0.185
Guaranty National IC	2,847	2,644	2,607	3,074	2,437	2,419	1,837	2,251	1,958	2,107	2	5,916	0.338
Federal IC	2,941	3,694	2,941	3,694	2,967	3,549	3,028	3,125	3,125	3,254	1	1,149	0.870
QBE Ins Corp	3,027	2,963	3,000	2,963	2,259	2,397	2,335	2,361	2,361	2,361	4	4,183	0.956
Lincoln General IC	3,033	2,326	2,281	2,421	2,313	2,289	1,927	2,254	2,254	1,918	1	1,140	0.877
Arizona Automobile IC	3,150	3,279	2,923	3,279	2,504	2,516	2,508	2,092	2,092	2,585	0	888	0.000
Clarendon National IC	3,262	1,854	1,869	2,172	2,438	2,446	2,010	2,350	2,350	2,015	5	1,260	3.968
Sagamore IC	3,264	3,316	3,119	3,449	2,845	2,916	2,447	2,900	2,447	2,572	0	36	0.000
Phoenix Ind IC	3,371	3,371	2,534	2,796	2,539	1,920	1,920	2,199	2,035	1,909	11	64,770	0.170
Occidental Fire & Cas Co of NC	3,610	3,116	3,290	2,944	2,566	2,621	2,322	2,466	2,085	2,347	1	2,037	0.491
Benchmark IC	4,608	4,614	4,648	4,346	4,120	3,952	4,118	4,016	4,016	3,654	14	24,423	0.573

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; husband drives a 2003 Ford Explorer, 4X4 two-door, sport; wife drives a 2005 Ford Taurus LX, four-door sedan, automatic.

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. ** This insurer had no exposures as of December 31, 2003.

NAME OF INSURER	Premiums shown are six-month premiums as of January 1, 2005.										03 Complaint Ratio (CR)		
	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) X 1000 = Complaint Ratio		
	Phoenix 85022	Scottsdale 85257	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85222	Flagstaff 86001	Nogales 85621	Safford 85546	Yuma 85364	C	E	CR
IC of the State of PA	742	597	753	796	644	688	510	579	538	554	0	2,917	0.000
Government Employees IC	814	786	814	998	721	814	680	714	719	753	7	48,640	0.144
Unitrin Direct P&C Co	949	846	870	1,041	782	721	595	869	612	724	2	2,019	0.991
United Services Auto Assoc	962	983	927	963	851	864	747	811	679	755	17	135,247	0.126
Sentinel IC, Ltd	1,020	967	1,035	1,232	891	909	781	931	931	939	0	3,680	0.000
Electric IC	1,021	856	912	1,098	978	887	814	745	745	872	1	1,384	0.723
Standard Fire IC	1,121	1,210	1,060	1,121	974	1,047	728	964	1,019	1,014	0	0	0.000
Western United IC	1,135	1,107	1,034	1,182	955	860	681	1,041	720	852	0	920	0.000
Allied P&C IC	1,144	1,197	1,186	1,118	1,080	1,101	905	973	1,054	910	0	2,234	0.000
Esurance IC	1,154	1,032	1,056	1,263	954	880	725	1,065	745	908	0	2,386	0.000
Pharmacists Mutual IC	1,199	1,199	1,149	1,465	973	1,082	816	802	802	802	0	2,018	0.000
Allstate P&C IC	1,207	1,106	1,256	1,558	1,270	1,100	910	1,050	835	1,020	5	122,961	0.041
AMEX AC	1,207	1,072	1,130	1,207	1,139	1,013	828	1,013	828	1,013	6	25,055	0.239
Nationwide Mutual IC	1,228	1,160	1,127	1,228	1,089	1,082	1,008	1,008	1,082	1,008	7	16,823	0.416
21st Century IC of the Southwest	1,239	1,208	1,133	1,239	1,090	1,018	836	1,018	913	900	8	24,653	0.325
Progressive Preferred IC	1,274	1,219	1,212	1,359	1,164	1,151	1,039	1,235	1,038	1,161	1	42,945	0.023
Central Mutual IC	1,283	1,283	1,257	1,616	1,075	1,325	1,031	1,157	1,031	1,157	0	8,081	0.000
Austin Mutual IC	1,288	1,074	1,300	1,203	1,203	1,074	872	1,104	1,104	1,104	1	3,857	0.259
Response Worldwide IC	1,314	1,216	1,218	1,314	1,143	992	895	992	895	992	4	1,669	2.397
Metropolitan Casualty IC	1,321	1,214	1,263	1,557	1,159	1,156	842	1,172	886	930	4	15,205	0.263
Amica Mutual IC	1,337	1,172	1,190	1,351	1,194	1,109	938	1,041	1,023	1,042	1	13,089	0.076
SAFECO IC of America	1,350	1,278	1,271	1,391	1,156	1,059	907	1,071	916	1,048	10	52,137	0.192
Fidelity National IC	1,373	1,255	1,301	1,373	1,391	1,166	1,016	1,166	1,016	1,166	0	456	0.000
Liberty Mutual Fire IC	1,435	1,276	1,445	1,751	1,470	1,303	1,016	1,296	1,016	1,249	13	44,825	0.290
Encompass Ind Co	1,451	1,793	1,798	2,384	1,563	1,522	1,144	1,360	1,360	1,264	2	928	2.155
Country Mutual IC	1,459	1,290	1,421	1,626	1,538	1,239	992	1,271	981	1,271	8	34,749	0.230
American Family Mutual IC	1,473	1,219	1,653	1,724	1,414	1,211	1,050	1,211	1,075	1,211	70	306,891	0.228
Farmers IC of AZ	1,493	1,448	1,566	2,149	1,489	1,456	1,164	1,383	1,108	1,208	122	493,175	0.247
Horace Mann P&C IC	1,533	1,262	1,262	1,288	1,184	1,145	914	1,204	1,069	1,139	0	1,337	0.000
CSE Safeguard IC	1,568	1,286	1,386	1,614	1,170	1,115	938	1,170	991	1,009	2	3,110	0.643
State Farm Mutual Auto IC	1,577	1,396	1,482	1,577	1,495	1,324	1,101	1,324	1,101	1,324	68	600,066	0.113
Union IC of Providence	1,613	1,613	1,278	1,444	1,334	1,302	1,072	1,146	1,146	1,146	0	3,285	0.000
Merastar IC	1,614	1,434	1,512	1,614	1,485	1,310	1,134	1,310	1,134	1,310	0	2,767	0.000
Unigard IC	1,764	1,591	1,923	2,088	1,551	1,519	1,224	1,385	1,385	1,294	1	12,376	0.081
Integon Ind Corp	1,801	1,731	1,685	1,577	1,521	1,288	1,046	1,553	1,124	1,510	1	13,559	0.074
American National P&C Co	1,960	1,675	1,576	1,960	1,616	1,112	989	1,103	989	989	6	17,691	0.339
Fireman's Fund IC	1,974	2,343	1,915	2,343	2,063	1,995	1,995	1,995	1,995	1,995	1	3,011	0.332
Owners IC	2,064	1,725	1,721	2,064	1,666	1,737	1,353	1,737	1,281	1,385	0	5,924	0.000
Infinity IC	2,219	2,158	1,975	2,288	2,038	1,823	1,625	2,162	1,705	1,822	3	58	51.724
American Fire & Casualty Co	2,234	1,829	1,733	2,117	1,356	1,713	1,231	1,184	1,287	1,225	0	486	0.000
Sentry Ins A Mutual Co	2,376	2,106	2,144	2,376	2,190	1,853	1,653	1,853	1,660	1,853	2	3,308	0.605
Western Agricultural IC	2,439	2,453	2,443	3,116	2,225	1,833	1,603	1,916	1,916	1,755	6	32,858	0.183
Financial Ind Co	2,667	2,637	2,419	2,752	2,529	2,066	1,872	2,529	1,749	1,971	16	12,187	1.313
Tilan IC	2,703	3,126	2,512	2,703	2,862	2,596	2,058	3,185	2,219	2,322	10	51,917	0.193
Victoria Select IC	2,775	2,100	2,621	2,684	2,908	2,004	1,878	2,101	1,747	1,710	1	8,354	0.120
Dairyland IC	3,405	3,640	2,946	3,053	2,926	2,227	2,156	2,135	2,023	2,003	10	54,102	0.185
Federal IC	3,425	4,289	3,425	4,289	3,440	3,981	3,376	3,470	3,470	3,633	1	1,149	0.870
Guaranty National IC	3,442	3,164	3,170	3,655	2,921	2,737	2,131	2,565	2,259	2,419	2	5,916	0.338
Lincoln General IC	3,599	2,748	2,728	2,892	2,756	2,629	2,231	2,641	2,641	2,239	1	1,140	0.877
Clarendon National IC	3,934	2,250	2,323	2,674	2,934	2,852	2,324	2,790	2,790	2,377	5	1,260	3.968
Phoenix Ind IC	4,089	4,103	3,087	3,359	3,087	2,245	2,245	2,411	2,385	2,144	11	64,770	0.170
Sagamore IC	4,119	4,092	3,891	4,299	3,495	3,481	3,012	3,465	3,012	3,137	0	36	0.000
Occidental Fire & Cas Co of NC	4,335	3,754	3,955	3,548	3,035	3,087	2,723	2,894	2,440	2,688	1	2,037	0.491
American Bankers IC of FL	*	*	*	*	*	*	*	*	*	*	13	45,783	0.284
Arizona Automobile IC	*	*	*	*	*	*	*	*	*	*	0	888	0.000
Benchmark IC	*	*	*	*	*	*	*	*	*	*	14	24,423	0.573
MGA IC	*	*	*	*	*	*	*	*	*	*	**		
QBE Ins Corp	*	*	*	*	*	*	*	*	*	*	4	4,183	0.956
Safe Auto IC	*	*	*	*	*	*	*	*	*	*	**		
Safeway IC	*	*	*	*	*	*	*	*	*	*	16	76,285	0.210
Topa IC	*	*	*	*	*	*	*	*	*	*	2	14,620	0.137

Hypothetical 7: Married couple; age 42; each drives 15 miles each way to work and has a median (average) credit score; husband had one at-fault accident in 2004 and drives a 2003 Ford Explorer, 4X4 two-door, sport; wife has a clean driving record for the last three years and drives a 2005 Ford Taurus LX, 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.

* This insurer does not provide coverage for this hypothetical. ** This insurer had no exposures as of December 31, 2003.

NAME OF INSURER	Premiums shown are six-month premiums as of January 1, 2005.										03 Complaint Ratio (CR)		
	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) X 1000 = Complaint Ratio		
	Phoenix 85022	Scottsdale 85257	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85222	Flagstaff 86001	Nogales 85621	Safford 85546	Yuma 85364	C	E	CR
Electric IC	992	803	885	1,078	954	922	843	751	751	894	1	1,384	0.723
United Services Auto Assoc	1,002	1,024	968	1,004	890	918	799	869	722	800	17	135,247	0.126
Allied P&C IC	1,059	1,111	1,112	1,028	1,024	1,055	865	937	1,009	889	0	2,234	0.000
IC of the State of PA	1,143	901	1,162	1,224	998	1,068	788	903	823	845	0	2,917	0.000
Pharmacists Mutual IC	1,197	1,197	1,168	1,482	999	1,108	865	853	853	853	0	2,018	0.000
American Bankers IC of FL	1,209	1,359	1,067	1,209	979	1,051	934	929	936	914	13	45,783	0.284
Government Employees IC	1,232	1,212	1,240	1,523	1,086	1,264	1,071	1,113	1,125	1,120	7	48,640	0.144
Unitrin Direct P&C Co	1,233	1,097	1,124	1,329	1,025	949	786	1,135	800	945	2	2,019	0.991
Amica Mutual IC	1,257	1,087	1,123	1,275	1,134	1,104	930	1,041	1,021	1,037	1	13,089	0.076
Allstate P&C IC	1,307	1,226	1,364	1,659	1,373	1,225	1,036	1,182	936	1,137	5	122,961	0.041
Progressive Preferred IC	1,330	1,279	1,270	1,418	1,229	1,218	1,098	1,303	1,095	1,214	1	42,945	0.023
Western United IC	1,330	1,294	1,206	1,396	1,127	1,067	828	1,280	869	1,020	0	920	0.000
Standard Fire IC	1,339	1,438	1,277	1,339	1,172	1,240	882	1,169	1,238	1,235	0	0	0.000
AMEX AC	1,349	1,178	1,258	1,349	1,251	1,094	938	1,094	938	1,094	6	25,055	0.239
Central Mutual IC	1,407	1,407	1,397	1,837	1,196	1,596	1,223	1,383	1,223	1,383	0	8,081	0.000
Fidelity National IC	1,409	1,271	1,336	1,409	1,454	1,214	1,093	1,214	1,093	1,214	0	456	0.000
State Farm Mutual Auto IC	1,413	1,233	1,324	1,413	1,327	1,163	999	1,163	999	1,163	68	600,066	0.113
Sentinel IC, Ltd	1,416	1,334	1,462	1,738	1,209	1,271	1,069	1,310	1,310	1,320	0	3,680	0.000
21st Century IC of the Southwest	1,442	1,402	1,313	1,442	1,262	1,194	974	1,194	1,061	1,056	8	24,653	0.325
American Family Mutual IC	1,449	1,204	1,612	1,681	1,394	1,213	1,055	1,213	1,087	1,213	70	306,891	0.228
Horace Mann P&C IC	1,491	1,232	1,232	1,259	1,157	1,133	912	1,204	1,062	1,139	0	1,337	0.000
Esurance IC	1,539	1,374	1,399	1,668	1,280	1,191	981	1,437	1,002	1,198	0	2,386	0.000
Metropolitan Casualty IC	1,549	1,430	1,479	1,822	1,362	1,349	975	1,364	1,031	1,089	4	15,205	0.263
Merastar IC	1,593	1,391	1,488	1,593	1,490	1,309	1,151	1,309	1,151	1,309	0	2,767	0.000
Encompass Ind Co	1,610	2,015	2,028	2,659	1,763	1,732	1,314	1,589	1,589	1,462	2	928	2.155
Country Mutual IC	1,634	1,420	1,589	1,828	1,719	1,372	1,130	1,407	1,115	1,407	8	34,749	0.230
Safe Auto IC	1,766	1,576	1,604	1,930	1,466	1,367	1,112	1,674	1,135	1,344		**	
Liberty Mutual Fire IC	1,777	1,634	1,799	2,218	1,839	1,682	1,280	1,678	1,280	1,606	13	44,825	0.290
Integon Ind Corp	1,846	1,792	1,732	1,610	1,568	1,405	1,128	1,673	1,194	1,587	1	13,559	0.074
SAFECO IC of America	1,853	1,772	1,716	1,907	1,582	1,513	1,274	1,504	1,294	1,447	10	52,137	0.192
Unigard IC	1,899	1,685	2,069	2,239	1,664	1,671	1,349	1,530	1,530	1,427	1	12,376	0.081
CSE Safeguard IC	1,945	1,575	1,707	1,900	1,456	1,411	1,179	1,447	1,248	1,271	2	3,110	0.643
American National P&C Co	1,947	1,687	1,576	1,947	1,603	1,090	984	1,165	984	984	6	17,691	0.339
Fireman's Fund IC	2,016	2,452	1,981	2,452	2,136	2,151	2,151	2,151	2,151	2,151	1	3,011	0.332
Response Worldwide IC	2,210	2,013	2,025	2,210	1,965	1,734	1,546	1,734	1,546	1,734	4	1,669	2.397
Sentry Ins A Mutual Co	2,325	2,032	2,110	2,325	2,186	1,872	1,671	1,872	1,670	1,872	2	3,308	0.605
American Fire & Casualty Co	2,344	1,908	1,859	2,241	1,460	1,887	1,357	1,267	1,399	1,306	0	486	0.000
Western Agricultural IC	2,381	2,314	2,319	2,972	2,139	1,784	1,570	1,897	1,897	1,707	6	32,858	0.183
Financial Ind Co	2,407	2,386	2,216	2,531	2,293	1,943	1,717	2,366	1,615	1,788	16	12,187	1.313
Titan IC	2,484	2,930	2,314	2,484	2,747	2,633	1,973	3,191	2,188	2,266	10	51,917	0.193
Victoria Select IC	2,494	1,902	2,387	2,437	2,710	1,947	1,820	2,113	1,651	1,658	1	8,354	0.120
Safeway IC	2,546	2,174	2,237	2,388	2,274	1,938	1,812	2,099	2,099	2,114	16	76,285	0.210
Infinity IC	2,553	2,425	2,297	2,691	2,385	2,221	1,926	2,630	2,051	2,148	3	58	51.724
MGA IC	2,652	2,652	2,194	2,342	2,234	1,901	1,901	1,955	1,902	1,951		**	
Topa IC	2,746	2,746	2,487	3,244	2,416	2,789	2,249	2,249	2,249	2,249	2	14,620	0.137
Dairyland IC	2,980	3,015	2,623	2,745	2,618	2,041	1,975	1,965	1,888	1,858	10	54,102	0.185
Guaranty National IC	3,298	3,068	3,015	3,555	2,826	2,817	2,140	2,617	2,272	2,462	2	5,916	0.338
Arizona Automobile IC	3,411	3,550	3,177	3,550	2,716	2,730	2,729	2,275	2,275	2,814	0	888	0.000
Lincoln General IC	3,432	2,625	2,554	2,727	2,605	2,572	2,162	2,537	2,537	2,157	1	1,140	0.877
Sagamore IC	3,495	3,549	3,337	3,693	3,040	3,116	2,614	3,100	2,614	2,749	0	36	0.000
Phoenix Ind IC	3,623	3,623	2,740	2,964	2,740	2,078	2,078	2,316	2,205	2,030	11	64,770	0.170
QBE Ins Corp	3,820	3,735	3,805	3,735	2,815	2,994	2,914	2,954	2,954	2,954	4	4,183	0.956
Occidental Fire & Cas Co of NC	3,884	3,349	3,537	3,164	2,738	2,801	2,473	2,625	2,214	2,484	1	2,037	0.491
Clarendon National IC	3,888	2,178	2,185	2,566	2,882	2,869	2,344	2,768	2,768	2,364	5	1,260	3.968
Federal IC	4,188	5,212	4,188	5,212	4,240	5,021	4,746	4,460	4,460	4,635	1	1,149	0.870
Benchmark IC	5,055	5,058	5,094	4,760	4,512	4,330	4,510	4,400	4,400	4,002	14	24,423	0.573
Austin Mutual IC	*	*	*	*	*	*	*	*	*	*	1	3,857	0.259
Farmers IC of AZ	*	*	*	*	*	*	*	*	*	*	122	493,175	0.247
Nationwide Mutual IC	*	*	*	*	*	*	*	*	*	*	7	16,823	0.416
Owners IC	*	*	*	*	*	*	*	*	*	*	0	5,924	0.000
Union IC of Providence	*	*	*	*	*	*	*	*	*	*	0	3,285	0.000

Hypothetical 8: Married couple; age 42; each drives 15 miles each way to work and has a median (average) credit score; husband had one at-fault accident in 2004 and drives a 2003 Ford Explorer, 4X4 two-door, sport; wife has a clean driving record for the last three years and drives a 2005 Ford Taurus LX, four-door sedan, automatic.

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. ** This insurer had no exposures as of December 31, 2003.

NAME OF INSURER	Premiums shown are six-month premiums as of January 1, 2005.										03 Complaint Ratio (CR)		
	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) X 1000 = Complaint Ratio		
	Phoenix 85022	Scottsdale 85301	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85222	Flagstaff 86001	Nogales 85621	Safford 85546	Yuma 85364	C	E	CR
IC of the State of PA	952	758	962	1,020	828	882	652	744	688	712	0	2,917	0.000
United Services Auto Assoc	1,155	1,181	1,111	1,155	1,018	1,034	890	969	808	900	17	135,247	0.126
Unitrin Direct P&C Co	1,168	1,041	1,068	1,277	961	882	726	1,065	746	893	2	2,019	0.991
Electric IC	1,205	1,006	1,077	1,297	1,157	1,053	966	884	884	1,036	1	1,384	0.723
Allied P&C IC	1,313	1,376	1,361	1,282	1,245	1,271	1,044	1,122	1,217	1,049	0	2,234	0.000
Sentinel IC, Ltd	1,342	1,278	1,371	1,639	1,167	1,192	1,010	1,214	1,214	1,225	0	3,680	0.000
Esurance IC	1,410	1,259	1,284	1,544	1,160	1,069	877	1,551	902	1,108	0	2,386	0.000
Pharmacists Mutual IC	1,439	1,439	1,386	1,763	1,182	1,316	995	978	978	978	0	2,018	0.000
Allstate P&C IC	1,443	1,333	1,501	1,849	1,514	1,321	1,087	1,246	992	1,215	5	122,961	0.041
Government Employees IC	1,463	1,420	1,471	1,798	1,297	1,470	1,233	1,274	1,290	1,341	7	48,640	0.144
Western United IC	1,467	1,432	1,335	1,529	1,235	1,128	887	1,362	935	1,111	0	920	0.000
Amica Mutual IC	1,542	1,343	1,373	1,558	1,379	1,288	1,084	1,206	1,182	1,208	1	13,089	0.076
Metropolitan Casualty IC	1,549	1,430	1,479	1,822	1,362	1,349	975	1,364	1,031	1,089	4	15,205	0.263
American Family Mutual IC	1,600	1,348	1,783	1,853	1,538	1,329	1,174	1,329	1,195	1,329	70	306,891	0.228
AMEX AC	1,625	1,443	1,521	1,625	1,525	1,339	1,116	1,339	1,116	1,339	6	25,055	0.239
Progressive Preferred IC	1,628	1,556	1,549	1,735	1,491	1,473	1,327	1,575	1,325	1,477	1	42,945	0.023
21st Century IC of the Southwest	1,654	1,612	1,505	1,654	1,445	1,330	1,090	1,330	1,190	1,180	8	24,653	0.325
Fidelity National IC	1,662	1,516	1,573	1,662	1,687	1,409	1,238	1,409	1,238	1,409	0	456	0.000
Slate Farm Mutual Auto IC	1,695	1,504	1,593	1,695	1,607	1,413	1,181	1,413	1,181	1,413	68	600,066	0.113
Standard Fire IC	1,703	1,839	1,610	1,703	1,486	1,570	1,097	1,461	1,546	1,539	0	0	0.000
Encompass Ind Co	1,720	2,126	2,135	2,826	1,864	1,804	1,353	1,614	1,614	1,495	2	928	2.155
Central Mutual IC	1,759	1,759	1,733	2,230	1,477	1,843	1,426	1,605	1,426	1,605	0	8,081	0.000
Horace Mann P&C IC	1,770	1,400	1,400	1,429	1,313	1,269	1,011	1,335	1,185	1,263	0	1,337	0.000
Country Mutual IC	1,890	1,665	1,840	2,112	1,993	1,593	1,289	1,637	1,273	1,637	8	34,749	0.230
Merastar IC	1,922	1,706	1,801	1,922	1,775	1,562	1,357	1,561	1,357	1,561	0	2,767	0.000
Integon Ind Corp	2,014	1,929	1,879	1,769	1,696	1,445	1,171	1,737	1,255	1,684	1	13,559	0.074
Liberty Mutual Fire IC	2,075	1,869	1,867	2,543	2,110	1,886	1,454	1,866	1,454	1,799	13	44,825	0.290
Unigard IC	2,129	1,911	2,323	2,513	1,868	1,843	1,480	1,676	1,676	1,565	1	12,376	0.081
American National P&C Co	2,152	1,868	1,745	2,152	1,787	1,224	1,091	1,291	1,091	1,091	6	17,691	0.339
CSE Safeguard IC	2,169	1,769	1,911	2,193	1,621	1,549	1,295	1,608	1,369	1,397	2	3,110	0.643
SAFECO IC of America	2,226	2,113	2,085	2,294	1,906	1,772	1,509	1,780	1,527	1,737	10	52,137	0.192
Lincoln General IC	2,416	1,833	1,798	1,924	1,835	1,744	1,475	1,755	1,755	1,484	1	1,140	0.877
Fireman's Fund IC	2,530	3,019	2,453	3,019	2,655	2,570	2,570	2,570	2,570	2,570	1	3,011	0.332
Response Worldwide IC	2,589	2,375	2,383	2,589	2,288	1,969	1,764	1,969	1,764	1,969	4	1,669	2.397
American Fire & Casualty Co	2,749	2,244	2,134	2,606	1,664	2,118	1,510	1,449	1,581	1,500	0	486	0.000
Western Agricultural IC	2,818	2,851	2,828	3,614	2,579	2,110	1,837	2,203	2,203	2,022	6	32,858	0.183
Clarendon National IC	2,824	1,568	1,619	1,888	2,074	1,994	1,602	1,961	1,961	1,653	5	1,260	3.968
Sentry Ins A Mutual Co	2,841	2,512	2,559	2,841	2,626	2,218	1,974	2,218	1,987	2,218	2	3,308	0.605
Financial Ind Co	2,872	2,841	2,602	2,958	2,718	2,209	2,008	2,713	1,873	2,115	16	12,187	1.313
Victoria Select IC	3,164	2,389	2,984	3,059	3,330	2,299	2,151	2,422	1,990	1,952	1	8,354	0.120
Titan IC	3,178	3,671	2,955	3,178	3,359	3,060	2,419	3,742	2,602	2,750	10	51,917	0.193
Infinity IC	3,198	3,042	2,865	3,334	2,969	2,681	2,374	3,167	2,499	2,664	3	58	51.724
Dairyland IC	3,706	3,987	3,212	3,308	3,145	2,411	2,345	2,294	2,197	2,161	10	54,102	0.185
Guaranty National IC	3,941	3,629	3,626	4,184	3,347	3,163	2,461	2,953	2,598	2,801	2	5,916	0.338
Sagamore IC	4,425	4,394	4,173	4,612	3,747	3,730	3,224	3,714	3,224	3,363	0	36	0.000
Phoenix Ind IC	4,447	4,447	3,357	3,654	3,357	2,446	2,446	2,555	2,602	2,296	11	64,770	0.170
Occidental Fire & Cas Co of NC	4,687	4,054	4,273	3,830	3,252	3,311	2,909	3,091	2,599	2,853	1	2,037	0.491
Federal IC	4,772	5,946	4,772	5,946	4,824	5,540	4,328	4,873	4,873	5,095	1	1,149	0.870
American Bankers IC of FL	*	*	*	*	*	*	*	*	*	*	13	45,783	0.284
Arizona Automobile IC	*	*	*	*	*	*	*	*	*	*	0	888	0.000
Austin Mutual IC	*	*	*	*	*	*	*	*	*	*	1	3,857	0.259
Benchmark IC	*	*	*	*	*	*	*	*	*	*	14	24,423	0.573
Farmers IC of AZ	*	*	*	*	*	*	*	*	*	*	122	493,175	0.247
MGA IC	*	*	*	*	*	*	*	*	*	*		**	
Nationwide Mutual IC	*	*	*	*	*	*	*	*	*	*	7	16,823	0.416
Owners IC	*	*	*	*	*	*	*	*	*	*	0	5,924	0.000
QBE Ins Corp	*	*	*	*	*	*	*	*	*	*	4	4,183	0.956
Safe Auto IC	*	*	*	*	*	*	*	*	*	*		**	
Safeway IC	*	*	*	*	*	*	*	*	*	*	16	76,285	0.210
Topa IC	*	*	*	*	*	*	*	*	*	*	2	14,620	0.137
Union IC of Providence	*	*	*	*	*	*	*	*	*	*	0	3,285	0.000

Hypothetical 9: Unmarried female; age 38; rides bus to work where bus service is available. She has a clean driving record the last 3 years, a median (average) credit score and drives a 2005 Ford Taurus LX, 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, 2003.

NAME OF INSURER	Premiums shown are six-month premiums as of January 1, 2005.										03 Complaint Ratio (CR)		
	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) X 1000 = Complaint Ratio		
	Phoenix 85022	Scottsdale 85257	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85222	Flagstaff 86001	Nogales 85621	Safford 85546	Yuma 85364	C	E	CR
United Services Auto Assoc	403	412	390	403	359	369	323	350	293	323	17	135,247	0.126
Government Employees IC	428	419	430	529	379	443	377	391	395	393	7	48,640	0.144
Electric IC	474	384	423	515	455	440	402	357	357	425	1	1,384	0.723
Standard Fire IC	495	530	475	495	437	470	335	442	466	465	0	0	0.000
Central Mutual IC	516	516	509	667	436	568	438	495	438	495	0	8,081	0.000
Amica Mutual IC	534	467	476	541	479	460	391	434	426	432	1	13,089	0.076
Pharmacists Mutual IC	540	540	524	665	469	520	404	397	397	397	0	2,018	0.000
AMEX AC	551	483	514	551	511	448	381	448	381	448	6	25,055	0.239
Nationwide Mutual IC	557	524	507	557	513	514	477	477	514	477	7	16,823	0.416
Austin Mutual IC	567	468	588	539	537	468	387	506	506	506	1	3,857	0.259
Allied P&C IC	570	600	594	554	548	560	458	494	536	465	0	2,234	0.000
IC of the State of PA	586	463	596	628	512	552	408	466	424	435	0	2,917	0.000
American Family Mutual IC	604	494	679	710	577	492	423	492	436	492	70	306,891	0.228
Horace Mann P&C IC	606	501	501	512	471	461	372	490	432	463	0	1,337	0.000
Farmers IC of AZ	607	589	635	879	605	595	473	572	454	491	122	493,175	0.247
Western United IC	631	616	576	665	536	507	394	610	413	483	0	920	0.000
Fireman's Fund IC	688	828	675	828	720	721	721	721	721	721	1	3,011	0.332
Sentinel IC, Ltd	688	653	708	834	596	621	530	637	637	641	0	3,680	0.000
Allstate P&C IC	695	650	729	880	723	645	548	623	493	601	5	122,961	0.041
State Farm Mutual Auto IC	715	624	671	715	672	590	506	590	506	590	68	600,066	0.113
Unitrin Direct P&C Co	721	647	663	774	602	558	469	663	480	554	2	2,019	0.991
Merastar IC	730	638	680	730	680	596	524	596	524	596	0	2,767	0.000
Unigard IC	737	660	802	871	648	644	522	591	591	551	1	12,376	0.081
Metropolitan Casualty IC	757	690	726	882	656	666	492	682	512	542	4	15,205	0.263
Integon Ind Corp	768	733	723	670	639	532	441	651	468	635	1	13,559	0.074
Encompass Ind Co	777	968	975	1,282	848	834	631	762	762	702	2	928	2.155
21st Century IC of the Southwest	785	764	720	785	693	666	548	666	596	589	8	24,653	0.325
Liberty Mutual Fire IC	786	723	795	980	815	745	568	745	568	712	13	44,825	0.290
Response Worldwide IC	786	718	720	786	696	607	541	607	541	607	4	1,669	2.397
CSE Safeguard IC	792	644	695	778	594	574	483	591	510	519	2	3,110	0.643
Country Mutual IC	795	691	773	889	836	668	551	685	543	685	8	34,749	0.230
Union IC of Providence	816	816	651	738	681	675	567	605	605	605	0	3,285	0.000
Fidelity National IC	840	758	794	840	870	719	650	719	650	719	0	456	0.000
Progressive Preferred IC	859	788	779	972	723	707	555	815	552	707	1	42,945	0.023
SAFECO IC of America	862	821	805	888	736	693	587	695	596	666	10	52,137	0.192
Owners IC	891	741	749	891	719	751	587	751	554	601	0	5,924	0.000
American Fire & Casualty Co	914	753	724	874	569	721	526	492	538	508	0	486	0.000
Infinity IC	941	895	848	987	874	800	700	953	742	780	3	58	51.724
Safe Auto IC	955	853	871	1,044	794	740	604	907	619	722		**	
American National P&C Co	968	842	795	968	808	551	498	594	498	498	6	17,691	0.339
Esurance IC	1,029	926	940	1,115	871	825	691	990	703	819	0	2,386	0.000
Sentry Ins A Mutual Co	1,037	911	946	1,037	964	835	747	835	743	835	2	3,308	0.605
Western Agricultural IC	1,162	1,124	1,125	1,437	1,040	877	771	941	941	840	6	32,858	0.183
Tilan IC	1,229	1,448	1,144	1,229	1,359	1,311	983	1,580	1,092	1,121	10	51,917	0.193
Safeway IC	1,394	1,198	1,231	1,314	1,255	1,064	998	1,159	1,159	1,168	16	76,285	0.210
American Bankers IC of FL	1,419	1,596	1,252	1,419	1,149	1,226	1,091	1,081	1,091	1,063	13	45,783	0.284
Victoria Select IC	1,462	1,116	1,402	1,428	1,594	1,147	1,072	1,250	971	975	1	8,354	0.120
Federal IC	1,582	1,954	1,582	1,954	1,557	1,831	1,579	1,629	1,629	1,690	1	1,149	0.870
MGA IC	1,597	1,598	1,320	1,404	1,331	1,132	1,132	1,160	1,132	1,160		**	
Financial Ind Co	1,641	1,634	1,522	1,752	1,587	1,374	1,190	1,657	1,134	1,241	16	12,187	1.313
Topa IC	1,651	1,651	1,523	1,986	1,476	1,709	1,377	1,377	1,377	1,377	2	14,620	0.137
QBE Ins Corp	1,728	1,690	1,761	1,690	1,283	1,362	1,328	1,345	1,345	1,345	4	4,183	0.956
Occidental Fire & Cas Co of NC	1,814	1,568	1,654	1,482	1,292	1,322	1,172	1,242	1,054	1,180	1	2,037	0.491
Dairyland IC	1,830	1,884	1,608	1,686	1,602	1,254	1,212	1,200	1,158	1,134	10	54,102	0.185
Guaranty National IC	1,836	1,691	1,693	1,946	1,547	1,482	1,155	1,367	1,210	1,319	2	5,916	0.338
Lincoln General IC	1,859	1,418	1,383	1,479	1,412	1,379	1,162	1,369	1,369	1,161	1	1,140	0.877
Clarendon National IC	1,869	1,059	1,061	1,242	1,393	1,388	1,140	1,340	1,340	1,148	5	1,260	3.968
Phoenix Ind IC	1,887	1,887	1,429	1,549	1,429	1,072	1,072	1,146	1,139	1,020	11	64,770	0.170
Sagamore IC	1,939	1,961	1,849	2,042	1,685	1,723	1,453	1,715	1,453	1,526	0	36	0.000
Arizona Automobile IC	2,592	2,758	2,507	2,758	2,132	2,149	2,178	1,808	1,808	2,250	0	888	0.000
Benchmark IC	2,806	2,814	2,822	2,658	2,490	2,382	2,490	2,418	2,418	2,194	14	24,423	0.573

Hypothetical 10: Unmarried female; age 38; rides bus to work where bus service is available. She has a clean driving record the last 3 years, a median (average) credit score and drives a 2005 Ford Taurus LX, 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. ** This insurer had no exposures as of December 31, 2003.

NAME OF INSURER	Premiums shown are six-month premiums as of January 1, 2005.										03 Complaint Ratio (CR)		
	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) X 1000 = Complaint Ratio		
	Phoenix 85022	Scottsdale 85257	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85222	Flagstaff 86001	Nogales 85621	Safford 85546	Yuma 85364	C	E	CR
United Services Auto Assoc	465	476	448	465	412	417	361	391	328	365	17	135,247	0.126
Government Employees IC	511	494	513	627	455	517	435	449	455	473	7	48,640	0.144
IC of the State of PA	583	467	587	625	507	529	394	448	415	430	0	2,917	0.000
Electric IC	589	493	526	634	563	512	470	429	429	503	1	1,384	0.723
Standard Fire IC	619	667	587	619	543	584	409	541	570	567	0	0	0.000
Unitrin Direct P&C Co	638	572	588	695	528	486	407	581	419	489	2	2,019	0.991
Pharmacists Mutual IC	662	662	632	805	565	627	471	462	462	462	0	2,018	0.000
Central Mutual IC	667	667	651	833	556	672	526	589	526	589	0	8,081	0.000
AMEX AC	673	600	630	673	633	559	460	559	460	559	6	25,055	0.239
Farmers IC of AZ	673	655	703	963	669	648	518	610	492	538	122	493,175	0.247
American Family Mutual IC	676	563	760	792	646	548	480	548	488	548	70	306,891	0.228
Amica Mutual IC	676	597	600	683	601	550	468	516	507	516	1	13,089	0.076
Horace Mann P&C IC	685	574	574	585	539	521	417	548	487	518	0	1,337	0.000
Nationwide Mutual IC	686	647	626	686	603	594	554	554	594	554	7	16,823	0.416
Western United IC	691	678	631	723	584	530	416	640	440	520	0	920	0.000
Response Worldwide IC	697	643	644	697	606	521	470	521	470	521	4	1,669	2.397
Austin Mutual IC	703	587	709	656	656	587	477	601	601	601	1	3,857	0.259
Metropolitan Casualty IC	713	661	686	847	627	624	452	634	477	504	4	15,205	0.263
Allied P&C IC	716	753	738	700	676	685	561	601	656	557	0	2,234	0.000
Allstate P&C IC	760	700	793	972	792	690	571	652	519	637	5	122,961	0.041
Integon Ind Corp	822	778	769	721	680	544	454	670	487	666	1	13,559	0.074
Progressive Preferred IC	822	745	738	927	674	656	513	762	512	673	1	42,945	0.023
Sentinel IC, Ltd	825	791	844	1,006	723	735	627	744	744	752	0	3,680	0.000
Encompass Ind Co	832	1,024	1,029	1,369	899	871	652	777	777	720	2	928	2.155
Unigard IC	837	762	911	994	740	715	579	654	654	611	1	12,376	0.081
Esurance IC	841	758	769	919	708	662	555	795	567	676	0	2,386	0.000
Fidelity National IC	855	773	805	855	870	711	645	711	645	711	0	456	0.000
State Farm Mutual Auto IC	857	760	806	857	813	715	598	715	598	715	68	600,066	0.113
Fireman's Fund IC	885	1,043	859	1,043	919	887	887	887	887	887	1	3,011	0.332
Merastar IC	885	787	830	885	815	717	621	716	621	716	0	2,767	0.000
21st Century IC of the Southwest	888	865	813	888	780	731	605	731	659	649	8	24,653	0.325
CSE Safeguard IC	889	728	784	907	666	634	533	662	563	574	2	3,110	0.643
SAFECO IC of America	899	850	851	928	772	705	607	714	612	696	10	52,137	0.192
Country Mutual IC	920	811	896	1,028	970	777	628	798	620	798	8	34,749	0.230
Liberty Mutual Fire IC	922	827	926	1,128	939	836	647	830	647	799	13	44,825	0.290
Union IC of Providence	969	969	763	864	798	779	639	683	683	683	0	3,285	0.000
Owners IC	1,070	895	895	1,070	867	902	710	902	672	725	0	5,924	0.000
American National P&C Co	1,084	931	878	1,084	901	616	551	656	551	551	6	17,691	0.339
American Fire & Casualty Co	1,097	903	846	1,038	662	825	597	576	622	597	0	486	0.000
Infinity IC	1,176	1,111	1,047	1,212	1,078	961	857	1,142	899	961	3	58	51.724
Sentry Ins A Mutual Co	1,326	1,186	1,208	1,326	1,205	1,036	930	1,036	924	1,036	2	3,308	0.605
Western Agricultural IC	1,354	1,360	1,350	1,719	1,233	1,021	890	1,077	1,077	980	6	32,858	0.183
Titan IC	1,583	1,827	1,471	1,583	1,670	1,527	1,209	1,861	1,303	1,362	10	51,917	0.193
Victoria Select IC	1,837	1,388	1,735	1,775	1,939	1,346	1,258	1,423	1,160	1,139	1	8,354	0.120
Financial Ind Co	1,933	1,921	1,763	2,021	1,855	1,543	1,373	1,876	1,296	1,448	16	12,187	1.313
Federal IC	1,945	2,374	1,945	2,374	1,879	2,132	1,842	1,890	1,890	1,969	1	1,149	0.870
Occidental Fire & Cas Co of NC	2,175	1,886	1,986	1,783	1,526	1,554	1,372	1,455	1,231	1,350	1	2,037	0.491
Lincoln General IC	2,217	1,683	1,656	1,774	1,690	1,582	1,346	1,608	1,608	1,358	1	1,140	0.877
Guaranty National IC	2,231	2,036	2,071	2,334	1,866	1,698	1,355	1,569	1,410	1,530	2	5,916	0.338
Clarendon National IC	2,260	1,285	1,320	1,531	1,677	1,618	1,314	1,591	1,591	1,353	5	1,260	3.968
Dairyland IC	2,334	2,550	2,022	2,082	1,968	1,524	1,482	1,440	1,386	1,356	10	54,102	0.185
Phoenix Ind IC	2,407	2,407	1,818	1,984	1,818	1,306	1,306	1,296	1,391	1,189	11	64,770	0.170
Sagamore IC	2,475	2,448	2,333	2,575	2,095	2,078	1,808	2,070	1,808	1,881	0	36	0.000
American Bankers IC of FL	*	*	*	*	*	*	*	*	*	*	13	45,783	0.284
Arizona Automobile IC	*	*	*	*	*	*	*	*	*	*	0	888	0.000
Benchmark IC	*	*	*	*	*	*	*	*	*	*	14	24,423	0.573
MGA IC	*	*	*	*	*	*	*	*	*	*	**	**	**
QBE Ins Corp	*	*	*	*	*	*	*	*	*	*	4	4,183	0.956
Safe Auto IC	*	*	*	*	*	*	*	*	*	*	**	**	**
Safeway IC	*	*	*	*	*	*	*	*	*	*	16	76,285	0.210
Topa IC	*	*	*	*	*	*	*	*	*	*	2	14,620	0.137

Hypothetical 11: Married couple - male age 81 and female age 80. Both drivers have a clean driving record and no credit history.

They drive a 2005 Ford Taurus LX, 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. ** This insurer had no exposures as of December 31, 2003.

NAME OF INSURER	Premiums shown are six-month premiums as of January 1, 2005.										03 Complaint Ratio (CR)		
	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) X 1000 = Complaint Ratio		
	Phoenix 85022	Scottsdale 85257	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85222	Flagstaff 86001	Nogales 85621	Safford 85546	Yuma 85364	C	E	CR
Government Employees IC	488	479	495	603	434	506	437	435	446	447	7	48,640	0.144
Allied P&C IC	521	558	542	508	503	503	412	441	486	408	0	2,234	0.000
Pharmacists Mutual IC	540	540	524	665	469	520	404	397	397	397	0	2,018	0.000
Response Worldwide IC	579	528	532	579	509	454	407	454	407	454	4	1,669	2.397
United Services Auto Assoc	587	601	567	587	520	534	465	504	418	464	17	135,247	0.126
AMEX AC	626	547	584	626	579	508	434	508	434	508	6	25,055	0.239
Horace Mann P&C IC	637	527	527	538	495	484	391	515	455	487	0	1,337	0.000
American Family Mutual IC	645	527	724	758	616	526	452	526	465	526	70	306,891	0.228
Standard Fire IC	664	712	638	664	588	630	450	594	626	624	0	0	0.000
Austin Mutual IC	680	562	705	647	647	562	465	607	607	607	1	3,857	0.259
Liberty Mutual Fire IC	699	640	708	870	726	661	506	662	506	633	13	44,825	0.290
Central Mutual IC	736	736	729	968	631	850	641	733	641	733	0	8,081	0.000
Progressive Preferred IC	757	704	685	835	648	620	495	689	487	625	1	42,945	0.023
Amica Mutual IC	778	681	696	790	702	669	565	625	615	620	1	13,089	0.076
Unitrin Direct P&C Co	779	698	709	825	648	597	503	693	509	613	2	2,019	0.991
Owners IC	796	664	670	796	641	672	526	672	496	538	0	5,924	0.000
Unigard IC	797	713	868	942	701	698	566	641	641	597	1	12,376	0.081
Farmers IC of AZ	800	777	839	1,175	801	792	630	768	604	652	122	493,175	0.247
Fidelity National IC	840	758	794	840	870	719	650	719	650	719	0	456	0.000
Merastar IC	840	733	783	840	785	685	602	685	602	685	0	2,767	0.000
CSE Safeguard IC	850	691	747	833	638	617	518	634	548	557	2	3,110	0.643
Allstate P&C IC	867	819	903	1,076	891	794	661	733	589	724	5	122,961	0.041
American Fire & Casualty Co	872	719	691	834	544	688	502	471	514	486	0	486	0.000
Fireman's Fund IC	921	1,114	903	1,114	971	972	972	972	972	972	1	3,011	0.332
Integon Ind Corp	952	884	886	842	779	627	525	773	562	771	1	13,559	0.074
American National P&C Co	975	847	795	975	811	550	498	591	498	498	6	17,691	0.339
Country Mutual IC	985	856	958	1,103	1,038	828	684	848	674	848	8	34,749	0.230
IC of the State of PA	990	773	994	1,043	868	905	683	769	699	728	0	2,917	0.000
Safe Auto IC	1,000	891	896	1,063	823	755	622	896	628	778		**	
SAFECO IC of America	1,035	994	961	1,058	873	808	688	809	691	803	10	52,137	0.192
Electric IC	1,061	853	948	1,155	1,022	998	911	808	808	966	1	1,384	0.723
Encompass Ind Co	1,066	1,335	1,345	1,765	1,167	1,152	867	1,051	1,051	967	2	928	2.155
21st Century IC of the Southwest	1,115	1,082	1,020	1,115	979	950	770	950	837	827	8	24,653	0.325
Western United IC	1,179	1,142	1,063	1,219	987	920	724	1,106	751	901	0	920	0.000
Sentry Ins A Mutual Co	1,242	1,242	1,132	1,242	1,160	1,002	895	1,002	892	1,002	2	3,308	0.605
Metropolitan Casualty IC	1,317	1,207	1,264	1,537	1,142	1,158	860	1,184	895	942	4	15,205	0.263
Guaranty National IC	1,408	1,292	1,305	1,471	1,183	1,101	880	1,004	902	1,000	2	5,916	0.338
Titan IC	1,460	1,707	1,360	1,460	1,599	1,523	1,153	1,845	1,263	1,345	10	51,917	0.193
Infinity IC	1,508	1,403	1,323	1,515	1,373	1,201	1,118	1,435	1,140	1,263	3	58	51.724
Federal IC	1,582	1,954	1,582	1,954	1,557	1,831	1,579	1,629	1,629	1,690	1	1,149	0.870
Sentinel IC, Ltd	1,752	1,705	1,830	2,163	1,510	1,552	1,295	1,532	1,532	1,561	0	3,680	0.000
Victoria Select IC	1,789	1,353	1,670	1,717	1,873	1,304	1,217	1,366	1,125	1,091	1	8,354	0.120
MGA IC	1,824	1,824	1,502	1,592	1,507	1,280	1,280	1,309	1,280	1,309		**	
Occidental Fire & Cas Co of NC	1,834	1,585	1,673	1,498	1,299	1,328	1,175	1,246	1,054	1,178	1	2,037	0.491
Esurance IC	1,850	1,664	1,673	1,973	1,551	1,450	1,215	1,715	1,231	1,489	0	2,386	0.000
QBE Ins Corp	1,893	1,852	1,929	1,852	1,398	1,483	1,444	1,468	1,468	1,468	4	4,183	0.956
Financial Ind Co	1,924	1,901	1,731	1,958	1,816	1,431	1,352	1,793	1,218	1,382	16	12,187	1.313
Topa IC	1,962	1,962	1,770	2,314	1,695	1,969	1,591	1,591	1,591	1,591	2	14,620	0.137
American Bankers IC of FL	1,965	2,210	1,735	1,965	1,592	1,709	1,522	1,507	1,519	1,482	13	45,783	0.284
Lincoln General IC	2,171	1,647	1,607	1,718	1,641	1,598	1,341	1,587	1,587	1,339	1	1,140	0.877
Dairyland IC	2,184	2,268	1,902	1,980	1,872	1,428	1,404	1,380	1,338	1,308	10	54,102	0.185
Clarendon National IC	2,226	1,241	1,243	1,463	1,649	1,646	1,345	1,586	1,586	1,352	5	1,260	3.968
Sagamore IC	4,436	4,488	4,217	4,689	3,817	3,905	3,252	3,883	3,252	3,427	0	36	0.000
Arizona Automobile IC	*	*	*	*	*	*	*	*	*	*	0	888	0.000
Benchmark IC	*	*	*	*	*	*	*	*	*	*	14	24,423	0.573
Nationwide Mutual IC	*	*	*	*	*	*	*	*	*	*	7	16,823	0.416
Phoenix Ind IC	*	*	*	*	*	*	*	*	*	*	11	64,770	0.170
Safeway IC	*	*	*	*	*	*	*	*	*	*	16	76,285	0.210
State Farm Mutual Auto IC	*	*	*	*	*	*	*	*	*	*	68	600,066	0.113
Union IC of Providence	*	*	*	*	*	*	*	*	*	*	0	3,285	0.000
Western Agricultural IC	*	*	*	*	*	*	*	*	*	*	6	32,858	0.183

Hypothetical 12: Married couple - male age 81 and female age 80. Both drivers have a clean driving record and no credit history.

They drive a 2005 Ford Taurus LX, 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. ** This insurer had no exposures as of December 31, 2003.

NAME OF INSURER	Premiums shown are six-month premiums as of January 1, 2005.										03 Complaint Ratio (CR)		
	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) X 1000 = Complaint Ratio		
	Phoenix 85022	Scottsdale 85257	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85222	Flagstaff 86001	Nogales 85621	Safford 85546	Yuma 85364	C	E	CR
Response Worldwide IC	525	485	486	525	452	397	358	397	358	397	4	1,669	2.397
Government Employees IC	589	570	596	723	526	596	508	505	518	543	7	48,640	0.144
Progressive Preferred IC	627	578	565	693	524	499	400	561	394	518	1	42,945	0.023
Pharmacists Mutual IC	662	662	632	805	565	627	471	462	462	462	0	2,018	0.000
Allied P&C IC	674	718	691	661	636	634	519	553	612	504	0	2,234	0.000
United Services Auto Assoc	678	694	652	677	596	603	519	563	468	523	17	135,247	0.126
Horace Mann P&C IC	719	602	602	614	565	546	437	574	510	543	0	1,337	0.000
American Family Mutual IC	720	599	810	844	688	584	511	584	519	584	70	306,891	0.228
AMEX AC	758	674	709	758	710	626	520	626	520	626	6	25,055	0.239
Unitrin Direct P&C Co	763	683	696	819	626	573	477	671	486	601	2	2,019	0.991
Standard Fire IC	821	885	780	821	723	772	542	720	757	754	0	0	0.000
Liberty Mutual Fire IC	824	736	828	1,005	840	744	579	739	579	713	13	44,825	0.290
Nationwide Mutual IC	830	789	745	830	722	706	657	657	706	657	7	16,823	0.416
Austin Mutual IC	844	704	851	787	787	704	573	721	721	721	1	3,857	0.259
IC of the State of PA	864	686	860	915	755	770	580	652	605	636	0	2,917	0.000
Metropolitan Casualty IC	874	806	838	1,035	768	3,140	553	774	585	618	4	15,205	0.263
Unigard IC	903	820	984	1,072	797	774	626	708	708	661	1	12,376	0.081
Farmers IC of AZ	917	895	961	1,325	914	886	708	833	668	734	122	493,175	0.247
Central Mutual IC	920	920	904	1,172	777	979	748	849	748	849	0	8,081	0.000
CSE Safeguard IC	952	780	840	969	713	680	571	708	603	615	2	3,110	0.643
Owners IC	959	804	804	959	777	809	637	809	604	651	0	5,924	0.000
Amica Mutual IC	968	850	864	978	866	791	665	734	722	734	1	13,089	0.076
Fidelity National IC	978	885	921	978	997	813	740	813	740	813	0	456	0.000
Allstate P&C IC	988	922	1,027	1,245	1,020	893	716	803	646	803	5	122,961	0.041
Merastar IC	1,010	897	945	1,010	933	816	710	815	710	815	0	2,767	0.000
American Fire & Casualty Co	1,049	864	809	992	633	788	572	552	595	572	0	486	0.000
American National P&C Co	1,095	938	882	1,095	903	616	551	656	551	551	6	17,691	0.339
Inlegon Ind Corp	1,104	1,021	1,020	982	903	699	588	865	635	874	1	13,559	0.074
Country Mutual IC	1,130	993	1,099	1,264	1,191	949	772	975	763	975	8	34,749	0.230
Fireman's Fund IC	1,167	1,384	1,130	1,384	1,219	1,175	1,175	1,175	1,175	1,175	1	3,011	0.332
Encompass Ind Co	1,178	1,461	1,469	1,939	1,278	1,246	924	1,108	1,108	1,025	2	928	2.155
21st Century IC of the Southwest	1,241	1,209	1,138	1,241	1,089	1,023	837	1,023	914	898	8	24,653	0.325
Electric IC	1,262	1,040	1,130	1,365	1,217	1,132	1,034	940	940	1,109	1	1,384	0.723
SAFECO IC of America	1,278	1,217	1,197	1,309	1,081	974	834	989	838	994	10	52,137	0.192
Western United IC	1,435	1,393	1,295	1,475	1,194	1,076	854	1,297	895	1,087	0	920	0.000
Sentry Ins A Mutual Co	1,565	1,395	1,422	1,565	1,430	1,225	1,097	1,225	1,094	1,225	2	3,308	0.605
Esurance IC	1,642	1,472	1,488	1,772	1,355	1,252	1,042	1,492	1,061	1,324	0	2,386	0.000
Sentinel IC, Ltd	1,742	1,708	1,810	2,166	1,523	1,527	1,274	1,488	1,488	1,519	0	3,680	0.000
Guaranty National IC	1,796	1,630	1,677	1,852	1,497	1,312	1,077	1,203	1,099	1,208	2	5,916	0.338
Titan IC	1,906	2,185	1,772	1,906	1,990	1,800	1,438	2,200	1,532	1,664	10	51,917	0.193
Federal IC	1,945	2,374	1,945	2,374	1,879	2,132	1,842	1,890	1,890	1,969	1	1,149	0.870
Infinity IC	2,099	1,946	1,823	2,081	1,887	1,606	1,512	1,908	1,534	1,717	3	58	51.724
Occidental Fire & Cas Co of NC	2,217	1,921	2,023	1,816	1,545	1,572	1,384	1,469	1,239	1,355	1	2,037	0.491
Victoria Select IC	2,365	1,772	2,173	2,243	2,395	1,609	1,499	1,628	1,415	1,335	1	8,354	0.120
Financial Ind Co	2,394	2,366	2,116	2,390	2,245	1,690	1,639	2,142	1,471	1,710	16	12,187	1.313
Lincoln General IC	2,588	1,951	1,923	2,060	1,962	1,829	1,550	1,861	1,861	1,563	1	1,140	0.877
Clarendon National IC	2,679	1,496	1,539	1,793	1,974	1,907	1,539	1,872	1,872	1,582	5	1,260	3.968
Dairyland IC	2,826	3,120	2,430	2,478	2,340	1,752	1,734	1,668	1,614	1,578	10	54,102	0.185
Safeway IC	3,262	2,905	2,934	3,191	3,064	2,511	2,383	2,851	2,851	2,878	16	76,285	0.210
Sagamore IC	5,778	5,707	5,425	6,021	4,839	4,795	4,142	4,773	4,142	4,317	0	36	0.000
American Bankers IC of FL	*	*	*	*	*	*	*	*	*	*	13	45,783	0.284
Arizona Automobile IC	*	*	*	*	*	*	*	*	*	*	0	888	0.000
Benchmark IC	*	*	*	*	*	*	*	*	*	*	14	24,423	0.573
MGA IC	*	*	*	*	*	*	*	*	*	*		**	
Phoenix Ind IC	*	*	*	*	*	*	*	*	*	*	11	64,770	0.170
QBE Ins Corp	*	*	*	*	*	*	*	*	*	*	4	4,183	0.956
Safe Auto IC	*	*	*	*	*	*	*	*	*	*		**	
State Farm Mutual Auto IC	*	*	*	*	*	*	*	*	*	*	68	600,066	0.113
Topa IC	*	*	*	*	*	*	*	*	*	*	2	14,620	0.137
Union IC of Providence	*	*	*	*	*	*	*	*	*	*	0	3,285	0.000
Western Agricultural IC	*	*	*	*	*	*	*	*	*	*	6	32,858	0.183

AUTOMOBILE INSURER TELEPHONE NUMBERS

<u>INSURER</u>	<u>TELEPHONE NUMBER</u>
21st Century IC Of The Southwest	(800) 211-7283
Allied P&C IC	(800) 811-5385
Allstate P&C IC	See Yellow Pages
American Bankers IC of FL	(602) 235-9515
American Family Mutual IC	(602) 922-4930
American Fire & Casualty Co	(800) 843-6446
American National P&C Co	(602) 327-4282
AMEX AC	(800) 842-3344
Amica Mutual IC	(800) 652-6422
Arizona Automobile IC	(480) 413-9173
Austin Mutual IC	(800) 328-4628
Benchmark IC	(800) 255-6503
Central Mutual IC	(800) 786-0673
Clarendon National IC	See Yellow Pages
Country Mutual IC	(480) 497-5563
CSE Safeguard IC	(800) 282-6848
Dairyland IC	(800) 526-4252
Electric IC	(800) 227-2757
Encompass Ind Co	(800) 262-9262
Esurance IC	(800) 378-7262
Farmers IC Of AZ	(602) 588-3443
Federal IC	(623) 445-2500
Fidelity National IC	(800) 849-6140
Financial Ind Co	(800) 777-4342
Fireman's Fund IC	See Yellow Pages
Government Employees IC	(800) 841-3000
Guaranty National IC	(800) 334-0090
Horace Mann P&C IC	(800) 999-1030
IC of the State of PA	(800) 807-9458
Infinity IC	(800) 782-2040
Integon Ind Corp	(877) 468-3466
Liberty Mutual Fire IC	(602) 997-4700
Lincoln General IC	(800) 876-3350
Merastar IC	(800) 523-3796
Metropolitan Casualty IC	(800) 638-4663
MGA IC	(800) 699-1575
Nationwide Mutual IC	(800) 882-2822
Occidental Fire & Casualty Co of NC	(480) 483-3400
Owners IC	(480) 830-7119
Pharmacists Mutual IC	(800) 247-5930
Phoenix Ind IC	(800) 829-8298
Progressive Preferred IC	(800) 925-2886
QBE Ins Corp	(800) 669-1889
Response Worldwide IC	(800) 518-2984
Safe Auto IC	(800) 723-3288
SAFECO IC Of America	See Yellow Pages
Safeway IC	(480) 838-0900
Sagamore IC	(800) 317-9402
Sentinel IC, Ltd	(877) 422-7777
Sentry Ins A Mutual Co	(800) 373-6879
Standard Fire IC	(866) 849-6427
State Farm Mutual Auto IC	See Yellow Pages
Titan IC	(800) 848-2687
Topa IC	(800) 223-6973
Unigard IC	(800) 759-2112
Union IC Of Providence	(623) 776-2500
United Services Auto Assoc *	(800) 531-8111
Unitrin Direct P&C Co	(800) 864-8746
Victoria Select IC	(800) 888-8424
Western Agricultural IC	(480) 635-3600
Western United IC	(800) 352-5382

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 ("BI") coverage. BI 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.

BI 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 BI coverage and you cause an accident, a court may order you to compensate those you hurt in the accident. To decide how much BI 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 BI liability limits, but you may buy higher limits. The minimum required BI 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.

BI and Property Damage Coverage – Combined Single Limits

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

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.

COVERAGES

(continued)

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

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

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

Medical Payments Coverage – Optional Coverage

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

Comprehensive and Collision Coverages – Optional Coverages

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

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

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

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

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

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

Miscellaneous Notes:

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.

Some insurers may have other insurers within their group that also write private passenger auto business; however, due to space limitations, premiums for all insurers that write private passenger auto business are not included in this publication.

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.

Insurance company groups having a number of insurers within their group may choose the insurer which will provide the quotation.

All premiums contained in this publication were provided by the listed insurers using rates in effect as of January 1, 2005 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

"AC" means "Assurance Company"

"Assoc" means "Association"

"BI" means "Bodily Injury"

"Cas" means "Cas"

"Co" means "Company"

"Corp" means "Corporation"

"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 2003 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) 912-8444 or (1-800) 544-9208 if a consumer has difficulty finding coverage.**

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 that materials be presented in an alternative format by contacting the ADA Coordinator at (602) 912-8456. Requests should be made as early as possible to allow time to procure the materials in an alternate format.