#### **State Insurance Departments**

AK         907-269-7900         www.ded.state.ak.us/insurance           AL         334-269-3550         www.id.ol.org           AF         501-371-2600         http://insurance.arkansas.gov           AZ         602-364-3100         www.id.state.az.us           CA         800-927-4357         www.id.state.ac.us/insurance           CT         860-297-3800         www.ct.gov/cid/site/default.asp           DC         202-727-8000         www.dora.state.co.us/insurance           DE         302-674-7300         www.delawareinsurance.gov           FL         850-413-3140         www.floir.com           GA         404-656-2070         http://hawaii.gov/dcca/areas/ins           IA         515-281-5705         www.id.state.ia.us           IL         217-782-4515         http://insurance.illinois.gov           IN         317-232-2385         www.id.ol.idaho.gov           KS         785-296-3071         www.doi.idaho.gov           KS         785-296-3071         www.doi.ala.gov           MA         617-973-8700         www.idi.la.gov           MA         617-973-8700         www.doi.ne.gov           MB         207-624-8475         www.doi.ne.gov/fir/insurance           MI         517-335-3167         http:			isurance Departments
AR 501-371-2600 http://insurance.arkansas.gov AZ 602-364-3100 www.id.state.az.us CA 800-927-4357 www.insurance.ca.gov CO 303-894-7499 www.dora.state.co.us/insurance CT 860-297-3800 www.dora.state.co.us/insurance DC 202-727-8000 www.delawareinsurance.gov EL 850-413-3140 www.delawareinsurance.gov EL 850-413-3140 www.disb.dc.gov/disr/site/default.asp DE 302-674-7300 www.gainsurance.org HI 808-586-2790 http://hawaii.gov/dcca/areas/ins A 515-281-5705 www.iid.state.ia.us L 217-782-4515 http://insurance.illinois.gov IN 317-232-2385 www.in.gov/idoi ID 208-334-4250 www.doi.idaho.gov KS 785-296-3071 www.ksinsurance.org KY 800-595-6053 http://doi.ppr.ky.gov/kentucky LA 225-342-5900 www.ldi.la.gov MA 617-973-8700 www.midisurance.state.md.us/sa/jsp/Mia.jsp WE 207-624-8475 www.maine.gov/pfr/insurance MI 517-335-3167 http://www.michigan.gov/ofis MN 651-296-2488 www.commerce.state.mn.us MO 573-751-4126 http://sao.mt.gov/insurance/index.asp MT 406-444-2040 http://sao.mt.gov/insurance ND 701-328-2440 www.nd.gov/ndins NE 402-471-2201 www.nd.gov/ndins NE 402-471-2201 www.nd.gov/indins NH 603-271-2261 www.nd.gov/indins NH 505-827-4601 www.nd.gov/indins NH 505-827-4601 www.nb.gov/insurance.gov NY 800-342-3736 www.ins.state.ny.us NY 800-342-3736 www.state.nj.us/dobi/index.html NN 775-687-4270 http://doi.state.nv.us NY 800-342-3736 www.state.nj.us/dobi/index.html NN 775-687-4270 www.state.nj.us/dobi/index.html NN 505-827-4601 www.nb.gov/insurance.gov Www.obs.state.or.us/swternal/ins PA 717-787-2317 www.ins.state.pa.us/ins/site/default.asp Www.obs.state.or.us/swternal/ins PA 717-782-317 www.obs.state.or.us Www.obs.state.or.us/swternal/ins PA 717-782-3360 www.obs.state.or.us/swternal/ins PA 717-782-3			
AZ         602-364-3100         www.id.state.az.us           CA         800-927-4357         www.insurance.ca.gov           CD         303-894-7499         www.dora.state.co.us/insurance           CT         860-297-3800         www.dis/doi/site/default.asp           DC         202-727-8000         www.disb.dc.gov/disf/site/default.asp           DE         302-674-7300         www.disb.dc.gov/disf/site/default.asp           DE         302-674-7300         www.disb.dc.gov/dcca/areas/ins           H         804-586-2790         http://hawaii.gov/dcca/areas/ins           IA         515-281-5705         www.lid.state.ia.us           IL         217-782-4515         http://insurance.illinois.gov           KS         785-296-3071         www.kinsurance.org           KY         800-595-6053         http://doi.ppr.ky.gov/kentucky           LA         225-342-5900         www.midisate.mu.s/doi           MD         410-468-2000         www.minsurance.ate.md.us/sa/jsp/Mia.jsp           ME         207-624-8475         www.minsurance.mo.gov           MS         601 359 3569         www.mind.state.ms.us           MD         573-751-4126         http://insurance.mo.gov           MS         601 359 3569         www.nd.gov/insurance/index.asp <td></td> <td></td> <td></td>			
CA         800-927-4357         www.insurance.ca.gov           CO         303-894-7499         www.dora.state.co.us/insurance           CT         860-297-3800         www.ct.gov/cid/site/default.asp           DC         202-727-8000         www.delawareinsurance.gov           FL         850-413-3140         www.delawareinsurance.gov           FL         850-413-3140         www.delawareinsurance.org           HI         808-586-2790         http://hawaii.gov/dcca/areas/ins           IA         515-281-5705         www.dii.d.state.ia.us           IL         217-782-4515         http://insurance.illinois.gov           IN         317-232-2385         www.doi.idaho.gov           KS         785-296-3071         www.ksinsurance.org           KY         800-595-6053         http://four.pr.ky.gov/kentucky           LA         225-342-5900         www.state.ma.us/doi           MD         410-468-2000         www.mdinsurance.state.md.us/sa/jsp/Mia.jsp           ME         207-624-8475         www.mine.gov/pfr/insurance           MI         517-335-3167         http://www.michigan.gov/ofis           MD         573-75-4126         http://four.am.gov           MS         601 359 3569         www.mi.surance.mo.gov			
CO         303-894-7499         www.dora.state.co.us/insurance           CT         860-297-3800         www.ct.gov/cid/site/default.asp           DC         202-727-8000         www.delawareinsurance.gov           FL         850-413-3140         www.delawareinsurance.gov           FL         850-413-3140         www.delawareinsurance.gov           FL         850-413-3140         www.delawareinsurance.gov           HI         808-586-2790         http://mawaii.gov/dcca/areas/ins           IA         515-281-5705         www.dii.d.state.ia.us           IL         217-782-4515         http://insurance.illinois.gov           IN         317-232-2385         www.doi.idaho.gov           KS         785-296-3071         www.ksinsurance.org           KY         800-595-6053         http://iosurance.org           KY         800-595-6053         http://doi.ppr.ky.gov/kentucky           LA         225-342-5900         www.state.ma.us/doi           MD         410-468-2000         www.minsurance.state.md.us/sa/jsp/Mia.jsp           ME         207-624-8475         www.maine.gov/pfr/insurance           MI         517-335-3167         http://www.michigan.gov/ofis           MN         661-296-2488         www.md.gain.gov/ofis	_		
CT         860-297-3800         www.ct.gov/cid/site/default.asp           DC         202-727-8000         www.disb.dc.gov/disr/site/default.asp           DE         302-674-7300         www.delawareinsurance.gov           FL         850-413-3140         www.disb.dc.gov/dcs/areas/ins           A         404-656-2070         wtw.disp.gov/dcca/areas/ins           H         808-586-2790         http://hawaii.gov/dcca/areas/ins           A         515-281-5705         www.lid.state.ia.us           IL         217-782-4515         http://insurance.illinois.gov           IN         317-232-2385         www.lid.jagov           KS         785-296-3071         www.didi.idaho.gov           KS         785-296-3071         www.ksinsurance.org           KY         800-595-6053         http://doi.ppr.ky.gov/kentucky           LA         225-342-5900         www.disl.agov           MA         617-973-8700         www.minsurance.state.md.us/sa/jsp/Mia.jsp           ME         207-624-8475         www.minsurance.state.md.us/sa/jsp/Mia.jsp           ME         207-624-8475         www.minsurance.mo.gov           MS         601-359-3569         www.minsurance.mo.gov           MS         601-359-3569         www.minsurance.mo.gov			
DC         202-727-8000         www.disb.dc.gov/disr/site/default.asp           DE         302-674-7300         www.delawareinsurance.gov           FL         850-413-3140         www.floir.com           GA         404-656-2070         www.ifoir.com           GH         808-586-2790         http://hawaii.gov/dcca/areas/ins           IA         515-281-5705         www.iid.state.ia.us           IN         317-232-2385         www.in.gov/idoi           ID         208-334-4250         www.doi.idaho.gov           KS         785-296-3071         www.ksinsurance.org           KY         800-595-6053         http://doi.ppr.ky.gov/kentucky           LA         225-342-5900         www.state.ma.us/doi           MD         410-468-2000         www.mdinsurance.state.md.us/sa/jsp/Mia.jsp           ME         207-624-8475         www.maine.gov/pfr/insurance           ME         207-624-8475         www.maine.gov/pfr/insurance/index.asp           MS         601 359 3569         www.mid.state.ms.us           MT         406-444-2040         http://sao.mt.gov/insurance/index.asp           NC         919-807-6750         www.nh.gov/insurance           NB         402-471-2201         www.nh.gov/insurance           NB			
DE         302-674-7300         www.delawareinsurance.gov           FL         850-413-3140         www.floir.com           GA         404-656-2070         www.gainsurance.org           HI         808-586-2790         http://insurance.illinois.gov           IA         515-281-5705         www.iid.state.ia.us           IL         217-782-4515         http://insurance.illinois.gov           IN         317-232-2385         www.doi.idaho.gov           KS         785-296-3071         www.doi.idaho.gov           KS         785-296-3071         www.ksinsurance.org           KY         800-595-6053         http://doi.ppr.ky.gov/kentucky           LA         225-342-5900         www.ddi.la.gov           MA         617-973-8700         www.state.ma.us/doi           MD         410-468-2000         www.mdinsurance.state.md.us/sa/jsp/Mia.jsp           ME         207-624-8475         www.maine.gov/pfr/insurance           MI         517-335-3167         http://www.michigan.gov/ofis           MN         651-296-2488         www.commerce.state.mn.us           MO         573-751-4126         http://so.mt.gov/insurance/index.asp           NC         919-807-6750         www.nd.gov/ndins           NE         402-471-2201 </td <td></td> <td></td> <td></td>			
FL         850-413-3140         www.floir.com           GA         404-656-2070         www.gainsurance.org           HI         808-586-2790         http://hawaii.gov/dcca/areas/ins           IA         515-281-5705         www.iid.state.ia.us           IL         217-782-4515         http://insurance.illinois.gov           IN         317-232-2385         www.doi.idaho.gov           KS         785-296-3071         www.kinsurance.org           KY         800-595-6053         http://doi.ppr.ky.gov/kentucky           LA         225-342-5900         www.ldi.la.gov           MA         617-973-8700         www.mdinsurance.state.md.us/sa/jsp/Mia.jsp           ME         207-624-8475         www.maine.gov/pfr/insurance           MI         517-335-3167         http://www.michigan.gov/ofis           MN         651-296-2488         www.commerce.state.mn.us           MO         573-751-4126         http://insurance.mo.gov           MS         601 359 3569         www.mid.state.ms.us           MT         406-444-2040         http://so.omt.gov/insurance/index.asp           NC         919-807-6750         www.nd.gov/insurance           NB         402-2471-2201         www.doi.ne.gov           NB         402-471-220			
GA         404-656-2070         www.gainsurance.org           HI         808-586-2790         http://hawaii.gov/dcca/areas/ins           IA         515-281-5705         www.iid.state.ia.us           IL         217-782-4515         http://insurance.illinois.gov           IN         317-232-2385         www.id.i.daho.gov           KS         785-296-3071         www.ksinsurance.org           KY         800-595-6053         http://doi.ppr.ky.gov/kentucky           LA         225-342-5900         www.dii.la.gov           MA         617-973-8700         www.state.ma.us/doi           MD         410-468-2000         www.mdinsurance.state.md.us/sa/jsp/Mia.jsp           ME         207-624-8475         www.mdinsurance.state.md.us/sa/jsp/Mia.jsp           ME         207-624-8475         www.mdinsurance.state.md.us/sa/jsp/Mia.jsp           MI         517-335-3167         http://www.michigan.gov/ofis           MN         651-296-2488         www.commerce.state.mn.us           MO         573-751-4126         http://insurance.mo.gov           MS         601 359 3569         www.mid.state.ms.us           MT         406-444-2040         http://sao.mt.gov/insurance/index.asp           NC         919-807-6750         www.ncdoi.sc.gov <tr< td=""><td></td><td></td><td></td></tr<>			
HI			
A			
L			
National State			
D			
KS         785-296-3071         www.ksinsurance.org           KY         800-595-6053         http://doi.ppr.ky.gov/kentucky           LA         225-342-5900         www.ldi.la.gov           MA         617-973-8700         www.state.ma.us/doi           MD         410-468-2000         www.mdinsurance.state.md.us/sa/jsp/Mia.jsp           ME         207-624-8475         www.maine.gov/pfr/insurance           MI         517-335-3167         http://www.michigan.gov/ofis           MN         651-296-2488         www.commerce.state.mn.us           MO         573-751-4126         http://insurance.mo.gov           MS         601 359 3569         www.mid.state.ms.us           MT         406-444-2040         http://sao.mt.gov/insurance/index.asp           NC         919-807-6750         www.ncdoi.com           ND         701-328-2440         www.nd.gov/ndins           NE         402-471-2201         www.nd.gov/insurance           NJ         800-446-7467         www.state.nj.us/dobi/index.html           NM         505-827-4601         www.nmprc.state.nv.us           NY         800-342-3736         www.ins.state.ny.us           OH         614-644-2658         www.obioinsurance.gov           OK         405-521-2828 </td <td></td> <td></td> <td></td>			
KY         800-595-6053         http://doi.ppr.ky.gov/kentucky           LA         225-342-5900         www.ldi.la.gov           MA         617-973-8700         www.state.ma.us/doi           MD         410-468-2000         www.mdinsurance.state.md.us/sa/jsp/Mia.jsp           ME         207-624-8475         www.mdinsurance.state.md.us/sa/jsp/Mia.jsp           ME         207-624-8475         www.mid.surance.gov/pfr/insurance           MI         517-335-3167         http://www.michigan.gov/ofis           MN         651-296-2488         www.commerce.state.mn.us           MO         573-751-4126         http://insurance.mo.gov           MS         601 359 3569         www.md.state.ms.us           MT         406-444-2040         http://sao.mt.gov/insurance/index.asp           NC         919-807-6750         www.ncdoi.com           ND         701-328-2440         www.nd.gov/ndins           NE         402-471-2201         www.nd.gov/insurance           NB         603-271-2261         www.nh.gov/insurance           NJ         800-446-7467         www.ntmprc.state.np.us/dobi/index.html           NM         505-827-4601         www.nmprc.state.ny.us           NY         800-342-3736         www.ins.state.ny.us			
LA         225-342-5900         www.ldi.la.gov           MA         617-973-8700         www.state.ma.us/doi           MD         410-468-2000         www.mdinsurance.state.md.us/sa/jsp/Mia.jsp           ME         207-624-8475         www.maine.gov/pfr/insurance           MI         517-335-3167         http://www.michigan.gov/ofis           MN         651-296-2488         www.commerce.state.mn.us           MO         573-751-4126         http://insurance.mo.gov           MS         601 359 3569         www.mid.state.ms.us           MT         406-444-2040         http://sao.mt.gov/insurance/index.asp           NC         919-807-6750         www.ncdoi.com           ND         701-328-2440         www.nd.gov/ndins           NE         402-471-2201         www.nd.gov/insurance           ND         701-328-2440         www.nd.gov/insurance           NB         800-446-7467         www.nb.gov/insurance           NB         800-446-7467         www.nb.gov/insurance           NB         800-446-7467         www.nmprc.state.np.us/dobi/index.html           NV         775-687-4270         http://doi.state.nv.us           NY         800-342-3736         www.ohioinsurance.gov           OK         405-521-2828 <td></td> <td></td> <td><u>-</u></td>			<u>-</u>
MA         617-973-8700         www.state.ma.us/doi           MD         410-468-2000         www.mdinsurance.state.md.us/sa/jsp/Mia.jsp           ME         207-624-8475         www.maine.gov/pfr/insurance           MI         517-335-3167         http://www.michigan.gov/ofis           MN         651-296-2488         www.commerce.state.mn.us           MO         573-751-4126         http://insurance.mo.gov           MS         601 359 3569         www.mid.state.ms.us           MT         406-444-2040         http://sao.mt.gov/insurance/index.asp           NC         919-807-6750         www.ncdoi.com           ND         701-328-2440         www.ncdoi.com           NE         402-471-2201         www.doi.ne.gov           NH         603-271-2261         www.nb.gov/insurance           NJ         800-446-7467         www.state.nj.us/dobi/index.html           NM         505-827-4601         www.nmprc.state.nm/id.htm           NV         775-687-4270         http://doi.state.nv.us           NY         800-342-3736         www.ins.state.nj.us           OK         405-521-2828         www.ob.gov/oid           OR         503-947-7980         www.cbs.state.or.us/external/ins           PA         717-787-2317 <td></td> <td></td> <td></td>			
MD         410-468-2000         www.mdinsurance.state.md.us/sa/jsp/Mia.jsp           ME         207-624-8475         www.maine.gov/pfr/insurance           MI         517-335-3167         http://www.michigan.gov/ofis           MN         651-296-2488         www.commerce.state.mn.us           MO         573-751-4126         http://insurance.mo.gov           MS         601 359 3569         www.mid.state.ms.us           MT         406-444-2040         http://sao.mt.gov/insurance/index.asp           NC         919-807-6750         www.ncdoi.com           ND         701-328-2440         www.nd.gov/ndins           NE         402-471-2201         www.nd.gov/insurance           NJ         800-446-7467         www.nb.gov/insurance           NJ         800-446-7467         www.nmprc.state.nm/id.htm           NV         775-687-4270         http://doi.state.nv.us           NY         800-342-3736         www.ins.state.nj.us           OH         614-644-2658         www.os.gov/oid           OR         503-947-7980         www.cbs.state.or.us/external/ins           PA         717-787-2317         www.ins.state.pa.us/ins/site/default.asp           PR         787-722-8686         www.doi.sc.gov           SD         60			
ME         207-624-8475         www.maine.gov/pfr/insurance           MI         517-335-3167         http://www.michigan.gov/ofis           MN         651-296-2488         www.commerce.state.mn.us           MO         573-751-4126         http://insurance.mo.gov           MS         601 359 3569         www.mid.state.ms.us           MT         406-444-2040         http://sao.mt.gov/insurance/index.asp           NC         919-807-6750         www.ncdoi.com           ND         701-328-2440         www.nd.gov/ndins           NE         402-471-2201         www.doi.ne.gov           NH         603-271-2261         www.nh.gov/insurance           NJ         800-446-7467         www.nmprc.state.nm/id.htm           NM         505-827-4601         www.nmprc.state.nm/id.htm           NV         775-687-4270         http://doi.state.nv.us           NY         800-342-3736         www.ins.state.ny.us           OH         614-644-2658         www.ok.gov/oid           OR         503-947-7980         www.cbs.state.or.us/external/ins           PA         717-787-2317         www.ins.state.pa.us/ins/site/default.asp           PR         787-722-8686         www.doi.sc.gov           SD         605-773-3563			· · · · · · · · · · · · · · · · · · ·
MI         517-335-3167         http://www.michigan.gov/ofis           MN         651-296-2488         www.commerce.state.mn.us           MO         573-751-4126         http://insurance.mo.gov           MS         601 359 3569         www.mid.state.ms.us           MT         406-444-2040         http://sao.mt.gov/insurance/index.asp           NC         919-807-6750         www.nd.gov/ndins           NE         402-471-2201         www.nd.gov/ndins           NE         402-471-2201         www.nd.gov/insurance           NJ         800-446-7467         www.nh.gov/insurance           NJ         800-446-7467         www.nmprc.state.nm/id.htm           NV         775-687-4270         http://doi.state.nv.us           NY         800-342-3736         www.ins.state.ny.us           OH         614-644-2658         www.ohioinsurance.gov           OK         405-521-2828         www.ok.gov/oid           OR         503-947-7980         www.cbs.state.or.us/external/ins           PA         717-787-2317         www.ins.state.pa.us/ins/site/default.asp           PR         787-722-8686         www.ocs.gobierno.pr/ocspr           RI         401-462-9500         www.doi.sc.gov           SD         605-773-3563			
MN         651-296-2488         www.commerce.state.mn.us           MO         573-751-4126         http://insurance.mo.gov           MS         601 359 3569         www.mid.state.ms.us           MT         406-444-2040         http://sao.mt.gov/insurance/index.asp           NC         919-807-6750         www.ncdoi.com           ND         701-328-2440         www.nd.gov/ndins           NE         402-471-2201         www.nd.gov/insurance           NJ         800-446-7467         www.nh.gov/insurance           NJ         800-446-7467         www.nmprc.state.nm/id.htm           NV         775-687-4270         http://doi.state.nv.us           NY         800-342-3736         www.ins.state.ny.us           OH         614-644-2658         www.ohioinsurance.gov           OK         405-521-2828         www.ok.gov/oid           OR         503-947-7980         www.cbs.state.or.us/external/ins           PA         717-787-2317         www.ins.state.pa.us/ins/site/default.asp           PR         787-722-8686         www.ocs.gobierno.pr/ocspr           RI         401-462-9500         www.doi.sc.gov           SD         605-773-3563         www.state.st.us/commerce           TX         800-252-3439 <td< td=""><td></td><td></td><td></td></td<>			
MO         573-751-4126         http://insurance.mo.gov           MS         601 359 3569         www.mid.state.ms.us           MT         406-444-2040         http://sao.mt.gov/insurance/index.asp           NC         919-807-6750         www.ncdoi.com           ND         701-328-2440         www.nd.gov/ndins           NE         402-471-2201         www.nd.gov/insurance           NJ         800-446-7467         www.nh.gov/insurance           NJ         800-446-7467         www.nmprc.state.nm/id.htm           NV         775-687-4270         http://doi.state.nv.us           NY         800-342-3736         www.ins.state.ny.us           OH         614-644-2658         www.ohioinsurance.gov           OK         405-521-2828         www.ok.gov/oid           OR         503-947-7980         www.cbs.state.or.us/external/ins           PA         717-787-2317         www.ins.state.pa.us/ins/site/default.asp           PR         787-722-8686         www.ocs.gobierno.pr/ocspr           RI         401-462-9500         www.doi.sc.gov           SD         605-773-3563         www.state.st.us/commerce           TX         800-252-3439         www.state.tn.us/commerce           TX         800-252-3439 <td< td=""><td></td><td></td><td>· · · · · · · · · · · · · · · · · · ·</td></td<>			· · · · · · · · · · · · · · · · · · ·
MS         601 359 3569         www.mid.state.ms.us           MT         406-444-2040         http://sao.mt.gov/insurance/index.asp           NC         919-807-6750         www.ncdoi.com           ND         701-328-2440         www.nd.gov/ndins           NE         402-471-2201         www.nd.gov/insurance           NJ         800-446-7467         www.nh.gov/insurance           NJ         800-446-7467         www.nmprc.state.nm/id.htm           NV         775-687-4270         http://doi.state.nv.us           NY         800-342-3736         www.ins.state.ny.us           OH         614-644-2658         www.oh.gov/oid           OK         405-521-2828         www.ok.gov/oid           OR         503-947-7980         www.cbs.state.or.us/external/ins           PA         717-787-2317         www.ins.state.pa.us/ins/site/default.asp           PR         787-722-8686         www.ocs.gobierno.pr/ocspr           RI         401-462-9500         www.doi.sc.gov           SD         605-773-3563         www.state.tn.us/commerce           TX         800-252-3439         www.state.tn.us/commerce           TX         800-252-3439         www.tidi.state.tx.us           UT         801-538-3800         www.insur			
MT         406-444-2040         http://sao.mt.gov/insurance/index.asp           NC         919-807-6750         www.ncdoi.com           ND         701-328-2440         www.nd.gov/ndins           NE         402-471-2201         www.nd.gov/insurance           NJ         800-446-7467         www.nh.gov/insurance           NJ         800-446-7467         www.nmprc.state.nm/id.htm           NV         775-687-4270         http://doi.state.nv.us           NY         800-342-3736         www.ins.state.ny.us           OH         614-644-2658         www.oh.gov/oid           OR         503-947-7980         www.cbs.state.or.us/external/ins           PA         717-787-2317         www.ins.state.pa.us/ins/site/default.asp           PR         787-722-8686         www.ocs.gobierno.pr/ocspr           RI         401-462-9500         www.dbr.state.ri.us           SC         803-737-6160         www.doi.sc.gov           SD         605-773-3563         www.state.sd.us/drr2/reg/insurance           TN         615-741-2241         www.state.tn.us/commerce           TX         800-252-3439         www.tia.state.tx.us           UT         801-538-3800         www.insurance.utah.gov           VA         804-371-9741			<u> </u>
NC         919-807-6750         www.ncdoi.com           ND         701-328-2440         www.nd.gov/ndins           NE         402-471-2201         www.ndoi.ne.gov           NH         603-271-2261         www.nh.gov/insurance           NJ         800-446-7467         www.state.nj.us/dobi/index.html           NM         505-827-4601         www.nmprc.state.nm/id.htm           NV         775-687-4270         http://doi.state.nv.us           NY         800-342-3736         www.ins.state.ny.us           OH         614-644-2658         www.ohioinsurance.gov           OK         405-521-2828         www.ok.gov/oid           OR         503-947-7980         www.cbs.state.or.us/external/ins           PA         717-787-2317         www.ins.state.pa.us/ins/site/default.asp           PR         787-722-8686         www.ocs.gobierno.pr/ocspr           RI         401-462-9500         www.dbr.state.ri.us           SC         803-737-6160         www.state.sd.us/drr2/reg/insurance           TN         615-741-2241         www.state.tn.us/commerce           TX         800-252-3439         www.state.tn.us/commerce           TX         800-252-3439         www.insurance.utah.gov           VA         804-371-9741			
ND         701-328-2440         www.nd.gov/ndins           NE         402-471-2201         www.nd.ne.gov           NH         603-271-2261         www.nh.gov/insurance           NJ         800-446-7467         www.state.nj.us/dobi/index.html           NM         505-827-4601         www.nmprc.state.nm/id.htm           NV         775-687-4270         http://doi.state.nv.us           NY         800-342-3736         www.ins.state.ny.us           OH         614-644-2658         www.oh.gov/oid           OR         503-947-7980         www.cbs.state.or.us/external/ins           PA         717-787-2317         www.ins.state.pa.us/ins/site/default.asp           PR         787-722-8686         www.ocs.gobierno.pr/ocspr           RI         401-462-9500         www.dbr.state.ri.us           SC         803-737-6160         www.doi.sc.gov           SD         605-773-3563         www.state.sd.us/drr2/reg/insurance           TN         615-741-2241         www.state.tn.us/commerce           TX         800-252-3439         www.tdi.state.tx.us           UT         801-538-3800         www.insurance.utah.gov           VA         804-371-9741         www.scc.virginia.gov/division/boi           VT         802-828-3301 <td></td> <td></td> <td></td>			
NE         402-471-2201         www.doi.ne.gov           NH         603-271-2261         www.nh.gov/insurance           NJ         800-446-7467         www.state.nj.us/dobi/index.html           NM         505-827-4601         www.nmprc.state.nm/id.htm           NV         775-687-4270         http://doi.state.nv.us           NY         800-342-3736         www.ins.state.ny.us           OH         614-644-2658         www.oh.gov/oid           OK         405-521-2828         www.ok.gov/oid           OR         503-947-7980         www.cbs.state.or.us/external/ins           PA         717-787-2317         www.ins.state.pa.us/ins/site/default.asp           PR         787-722-8686         www.ocs.gobierno.pr/ocspr           RI         401-462-9500         www.dbr.state.ri.us           SC         803-737-6160         www.doi.sc.gov           SD         605-773-3563         www.state.sd.us/drr2/reg/insurance           TN         615-741-2241         www.state.tn.us/commerce           TX         800-252-3439         www.tdi.state.tx.us           UT         801-538-3800         www.insurance.utah.gov           VA         804-371-9741         www.scc.virginia.gov/division/boi           VT         802-828-3301 <td></td> <td></td> <td></td>			
NH         603-271-2261         www.nh.gov/insurance           NJ         800-446-7467         www.state.nj.us/dobi/index.html           NM         505-827-4601         www.nmprc.state.nm/id.htm           NV         775-687-4270         http://doi.state.nv.us           NY         800-342-3736         www.ins.state.ny.us           OH         614-644-2658         www.oh.gov/oid           OR         503-947-7980         www.cbs.state.or.us/external/ins           PA         717-787-2317         www.ins.state.pa.us/ins/site/default.asp           PR         787-722-8686         www.ocs.gobierno.pr/ocspr           RI         401-462-9500         www.dbr.state.ri.us           SC         803-737-6160         www.doi.sc.gov           SD         605-773-3563         www.state.sd.us/drr2/reg/insurance           TN         615-741-2241         www.state.tn.us/commerce           TX         800-252-3439         www.tdi.state.tx.us           UT         801-538-3800         www.insurance.utah.gov           VA         804-371-9741         www.scc.virginia.gov/division/boi           VT         802-828-3301         www.bishca.state.vt.us           WA         360-725-7080         www.insurance.wa.gov           WI         80			
NJ         800-446-7467         www.state.nj.us/dobi/index.html           NM         505-827-4601         www.nmprc.state.nm/id.htm           NV         775-687-4270         http://doi.state.nv.us           NY         800-342-3736         www.ins.state.ny.us           OH         614-644-2658         www.ohioinsurance.gov           OK         405-521-2828         www.ok.gov/oid           OR         503-947-7980         www.cbs.state.or.us/external/ins           PA         717-787-2317         www.ins.state.pa.us/ins/site/default.asp           PR         787-722-8686         www.ocs.gobierno.pr/ocspr           RI         401-462-9500         www.dbr.state.ri.us           SC         803-737-6160         www.doi.sc.gov           SD         605-773-3563         www.state.sd.us/drr2/reg/insurance           TN         615-741-2241         www.state.tn.us/commerce           TX         800-252-3439         www.tidi.state.tx.us           UT         801-538-3800         www.insurance.utah.gov           VA         804-371-9741         www.scc.virginia.gov/division/boi           VT         802-828-3301         www.bishca.state.vt.us           WA         360-725-7080         www.uinsurance.wa.gov           WI <td< td=""><td></td><td></td><td></td></td<>			
NM         505-827-4601         www.nmprc.state.nm/id.htm           NV         775-687-4270         http://doi.state.nv.us           NY         800-342-3736         www.ins.state.ny.us           OH         614-644-2658         www.ohioinsurance.gov           OK         405-521-2828         www.ok.gov/oid           OR         503-947-7980         www.cbs.state.or.us/external/ins           PA         717-787-2317         www.ins.state.pa.us/ins/site/default.asp           PR         787-722-8686         www.ocs.gobierno.pr/ocspr           RI         401-462-9500         www.dbr.state.ri.us           SC         803-737-6160         www.doi.sc.gov           SD         605-773-3563         www.state.sd.us/drr2/reg/insurance           TN         615-741-2241         www.state.tn.us/commerce           TX         800-252-3439         www.itdi.state.tx.us           UT         801-538-3800         www.insurance.utah.gov           VA         804-371-9741         www.scc.virginia.gov/division/boi           VT         802-828-3301         www.bishca.state.vt.us           WA         360-725-7080         www.insurance.wa.gov           WI         800-236-8517         www.coi.wi.gov           WV         304-558-3354			
NV         775-687-4270         http://doi.state.nv.us           NY         800-342-3736         www.ins.state.ny.us           OH         614-644-2658         www.ohioinsurance.gov           OK         405-521-2828         www.ok.gov/oid           OR         503-947-7980         www.cbs.state.or.us/external/ins           PA         717-787-2317         www.ins.state.pa.us/ins/site/default.asp           PR         787-722-8686         www.ocs.gobierno.pr/ocspr           RI         401-462-9500         www.dbr.state.ri.us           SC         803-737-6160         www.doi.sc.gov           SD         605-773-3563         www.state.sd.us/drr2/reg/insurance           TN         615-741-2241         www.state.tn.us/commerce           TX         800-252-3439         www.idi.state.tx.us           UT         801-538-3800         www.insurance.utah.gov           VA         804-371-9741         www.scc.virginia.gov/division/boi           VT         802-828-3301         www.bishca.state.vt.us           WA         360-725-7080         www.insurance.wa.gov           WI         800-236-8517         www.oci.wi.gov           WV         304-558-3354         www.winsurance.gov			•
NY         800-342-3736         www.ins.state.ny.us           OH         614-644-2658         www.ohioinsurance.gov           OK         405-521-2828         www.ok.gov/oid           OR         503-947-7980         www.cbs.state.or.us/external/ins           PA         717-787-2317         www.ins.state.pa.us/ins/site/default.asp           PR         787-722-8686         www.ocs.gobierno.pr/ocspr           RI         401-462-9500         www.dbr.state.ri.us           SC         803-737-6160         www.doi.sc.gov           SD         605-773-3563         www.state.sd.us/drr2/reg/insurance           TN         615-741-2241         www.state.tn.us/commerce           TX         800-252-3439         www.tdi.state.tx.us           UT         801-538-3800         www.insurance.utah.gov           VA         804-371-9741         www.scc.virginia.gov/division/boi           VT         802-828-3301         www.bishca.state.vt.us           WA         360-725-7080         www.insurance.wa.gov           WI         800-236-8517         www.oci.wi.gov           WV         304-558-3354         www.wvinsurance.gov			
OH         614-644-2658         www.ohioinsurance.gov           OK         405-521-2828         www.ok.gov/oid           OR         503-947-7980         www.cbs.state.or.us/external/ins           PA         717-787-2317         www.ins.state.pa.us/ins/site/default.asp           PR         787-722-8686         www.ocs.gobierno.pr/ocspr           RI         401-462-9500         www.dbr.state.ri.us           SC         803-737-6160         www.doi.sc.gov           SD         605-773-3563         www.state.sd.us/drr2/reg/insurance           TN         615-741-2241         www.state.tn.us/commerce           TX         800-252-3439         www.tdi.state.tx.us           UT         801-538-3800         www.insurance.utah.gov           VA         804-371-9741         www.scc.virginia.gov/division/boi           VT         802-828-3301         www.bishca.state.vt.us           WA         360-725-7080         www.insurance.wa.gov           WI         800-236-8517         www.oci.wi.gov           WV         304-558-3354         www.wvinsurance.gov	_		
OK         405-521-2828         www.ok.gov/oid           OR         503-947-7980         www.cbs.state.or.us/external/ins           PA         717-787-2317         www.ins.state.pa.us/ins/site/default.asp           PR         787-722-8686         www.ocs.gobierno.pr/ocspr           RI         401-462-9500         www.dbr.state.ri.us           SC         803-737-6160         www.doi.sc.gov           SD         605-773-3563         www.state.sd.us/drr2/reg/insurance           TN         615-741-2241         www.state.tn.us/commerce           TX         800-252-3439         www.tdi.state.tx.us           UT         801-538-3800         www.insurance.utah.gov           VA         804-371-9741         www.scc.virginia.gov/division/boi           VT         802-828-3301         www.bishca.state.vt.us           WA         360-725-7080         www.insurance.wa.gov           WI         800-236-8517         www.oci.wi.gov           WV         304-558-3354         www.wvinsurance.gov			
OR         503-947-7980         www.cbs.state.or.us/external/ins           PA         717-787-2317         www.ins.state.pa.us/ins/site/default.asp           PR         787-722-8686         www.ocs.gobierno.pr/ocspr           RI         401-462-9500         www.dbr.state.ri.us           SC         803-737-6160         www.doi.sc.gov           SD         605-773-3563         www.state.sd.us/drr2/reg/insurance           TN         615-741-2241         www.state.tn.us/commerce           TX         800-252-3439         www.tdi.state.tx.us           UT         801-538-3800         www.insurance.utah.gov           VA         804-371-9741         www.scc.virginia.gov/division/boi           VT         802-828-3301         www.bishca.state.vt.us           WA         360-725-7080         www.insurance.wa.gov           WI         800-236-8517         www.oci.wi.gov           WV         304-558-3354         www.wvinsurance.gov			
PA         717-787-2317         www.ins.state.pa.us/ins/site/default.asp           PR         787-722-8686         www.ocs.gobierno.pr/ocspr           RI         401-462-9500         www.dbr.state.ri.us           SC         803-737-6160         www.doi.sc.gov           SD         605-773-3563         www.state.sd.us/drr2/reg/insurance           TN         615-741-2241         www.state.tn.us/commerce           TX         800-252-3439         www.tdi.state.tx.us           UT         801-538-3800         www.insurance.utah.gov           VA         804-371-9741         www.scc.virginia.gov/division/boi           VT         802-828-3301         www.bishca.state.vt.us           WA         360-725-7080         www.insurance.wa.gov           WI         800-236-8517         www.oci.wi.gov           WV         304-558-3354         www.wvinsurance.gov			
PR         787-722-8686         www.ocs.gobierno.pr/ocspr           RI         401-462-9500         www.dbr.state.ri.us           SC         803-737-6160         www.doi.sc.gov           SD         605-773-3563         www.state.sd.us/drr2/reg/insurance           TN         615-741-2241         www.state.tn.us/commerce           TX         800-252-3439         www.tdi.state.tx.us           UT         801-538-3800         www.insurance.utah.gov           VA         804-371-9741         www.scc.virginia.gov/division/boi           VT         802-828-3301         www.bishca.state.vt.us           WA         360-725-7080         www.insurance.wa.gov           WI         800-236-8517         www.oci.wi.gov           WV         304-558-3354         www.wvinsurance.gov			
RI         401-462-9500         www.dbr.state.ri.us           SC         803-737-6160         www.dbr.state.ri.us           SD         605-773-3563         www.state.sd.us/drr2/reg/insurance           TN         615-741-2241         www.state.tn.us/commerce           TX         800-252-3439         www.tdi.state.tx.us           UT         801-538-3800         www.insurance.utah.gov           VA         804-371-9741         www.scc.virginia.gov/division/boi           VT         802-828-3301         www.bishca.state.vt.us           WA         360-725-7080         www.insurance.wa.gov           WI         800-236-8517         www.oci.wi.gov           WV         304-558-3354         www.wvinsurance.gov			
SC         803-737-6160         www.doi.sc.gov           SD         605-773-3563         www.state.sd.us/drr2/reg/insurance           TN         615-741-2241         www.state.tn.us/commerce           TX         800-252-3439         www.tdi.state.tx.us           UT         801-538-3800         www.insurance.utah.gov           VA         804-371-9741         www.scc.virginia.gov/division/boi           VT         802-828-3301         www.bishca.state.vt.us           WA         360-725-7080         www.insurance.wa.gov           WI         800-236-8517         www.oci.wi.gov           WV         304-558-3354         www.wvinsurance.gov			
SD         605-773-3563         www.state.sd.us/drr2/reg/insurance           TN         615-741-2241         www.state.tn.us/commerce           TX         800-252-3439         www.tdi.state.tx.us           UT         801-538-3800         www.insurance.utah.gov           VA         804-371-9741         www.scc.virginia.gov/division/boi           VT         802-828-3301         www.bishca.state.vt.us           WA         360-725-7080         www.insurance.wa.gov           WI         800-236-8517         www.oci.wi.gov           WV         304-558-3354         www.wvinsurance.gov			
TN         615-741-2241         www.state.tn.us/commerce           TX         800-252-3439         www.tdi.state.tx.us           UT         801-538-3800         www.insurance.utah.gov           VA         804-371-9741         www.scc.virginia.gov/division/boi           VT         802-828-3301         www.bishca.state.vt.us           WA         360-725-7080         www.insurance.wa.gov           WI         800-236-8517         www.oci.wi.gov           WV         304-558-3354         www.wvinsurance.gov			
TX         800-252-3439         www.tdi.state.tx.us           UT         801-538-3800         www.insurance.utah.gov           VA         804-371-9741         www.scc.virginia.gov/division/boi           VT         802-828-3301         www.bishca.state.vt.us           WA         360-725-7080         www.insurance.wa.gov           WI         800-236-8517         www.oci.wi.gov           WV         304-558-3354         www.wvinsurance.gov			
UT         801-538-3800         www.insurance.utah.gov           VA         804-371-9741         www.scc.virginia.gov/division/boi           VT         802-828-3301         www.bishca.state.vt.us           WA         360-725-7080         www.insurance.wa.gov           WI         800-236-8517         www.oci.wi.gov           WV         304-558-3354         www.wvinsurance.gov			
VA         804-371-9741         www.scc.virginia.gov/division/boi           VT         802-828-3301         www.bishca.state.vt.us           WA         360-725-7080         www.insurance.wa.gov           WI         800-236-8517         www.oci.wi.gov           WV         304-558-3354         www.wvinsurance.gov			
VT         802-828-3301         www.bishca.state.vt.us           WA         360-725-7080         www.insurance.wa.gov           WI         800-236-8517         www.oci.wi.gov           WV         304-558-3354         www.wvinsurance.gov			
WA         360-725-7080         www.insurance.wa.gov           WI         800-236-8517         www.oci.wi.gov           WV         304-558-3354         www.wvinsurance.gov			
WI         800-236-8517         www.oci.wi.gov           WV         304-558-3354         www.wvinsurance.gov			
WV 304-558-3354 www.wvinsurance.gov			
oo. 111 1101 http://moditanoo.otato.ny.ao			
		23 1 101	

#### When you comparison shop, inquire about discounts for the following:\*

- ☐ Antitheft Devices
- ☐ Auto and Homeowners Coverage with the Same Company
- ☐ College Students away from Home
- ☐ Defensive Driving Courses
- ☐ Drivers Ed Courses
- ☐ Good Credit Record
- ☐ Higher deductibles
- ☐ Low Annual Mileage
- ☐ Long-Time Customer
- ☐ More than 1 car
- ☐ No Accidents in 3 Years
- ☐ No Moving Violations in 3 Years
- ☐ Student Drivers with Good Grades

\*The discounts listed may not be available in all states or from all insurance companies.

The key to savings is not the discounts, but the final price. A company that offers few discounts may still have a lower overall price.



110 William Street www.iii.org

Reviewed by:

Consumer Federation of America www.consumerfed.org

Federal Citizen Information Center www.pueblo.gsa.gov

> National Consumers League www.nclnet.org

Cooperative State Research, Education, and Extension Service, USDA www.csrees.usda.gov



# Ways to Lower Your Auto Insurance Costs



One of the best ways to keep your auto insurance costs down is to have a good driving record.

Listed below are other things you can do to lower your insurance costs.

#### **Shop Around**

Prices vary from company to company, so it pays to shop around. Get at least three price quotes. You can call companies directly or access information on the Internet. Your state insurance department may also provide comparisons of prices charged by major insurers. (State insurance department phone numbers and Web sites can be found on the back cover.)

You buy insurance to protect you financially and provide peace of mind. It's important to pick a company that is financially stable. Check the financial health of insurance companies with rating companies such as A.M. Best (www.ambest.com) and Standard & Poor's (www.standardandpoors.com/ratings) and consult consumer magazines.

Get quotes from different types of insurance companies. Some sell through their own agents. These agencies have the same name as the insurance company. Some sell through independent agents who offer policies from several insurance companies. Others do not use agents. They sell directly to consumers over the phone or via the Internet.

Don't shop by price alone. Ask friends and relatives for their recommendations. Contact your state insurance department to find out whether they provide information on consumer complaints by company. Pick an agent or company representative that takes the time to answer your questions. You can use the checklist on the back of this brochure to help you compare quotes from insurers.

### Before You Buy a Car, Compare Insurance Costs

Before you buy a new or used car, check into insurance costs. Car insurance premiums are based in part on the car's price, the cost to repair it, its overall safety record and the likelihood of theft. Many insurers offer discounts for features that reduce the risk of injuries or theft. To help you decide what car to buy, you can get information from the Insurance Institute for Highway Safety (www.iihs.org).

### Ask for Higher Deductibles

Deductibles are what you pay before your insurance policy kicks in. By requesting higher deductibles, you can lower your costs substantially. For example, increasing your deductible from \$200 to \$500 could reduce your collision and comprehensive coverage cost by 15 to 30 percent. Going to a \$1,000 deductible can save you 40 percent or more. Before choosing a higher deductible, be sure you have enough money set aside to pay it if you have a claim.

## Reduce Coverage on Older Cars

Consider dropping collision and/or comprehensive coverages on older cars. If your car is worth less than 10 times the premium, purchasing the coverage may not be cost effective. Auto dealers and banks can tell you the worth of cars. Or you can look it up online at Kelley's Blue Book (www.kbb.com). Review your coverage at renewal time to make sure your insurance needs haven't changed.

#### Buy Your Homeowners and Auto Coverage from the Same Insurer

Many insurers will give you a break if you buy two or more types of insurance. You may also get a reduction if you have more than one vehicle insured with the same company. Some insurers reduce the rates for long-time customers. But it still makes sense to shop around! You may save money buying from different insurance companies, compared with a multipolicy discount.

#### Maintain a Good Credit Record

Establishing a solid credit history can cut your insurance costs. Most insurers use credit information to price auto insurance policies. Research shows that people who effectively manage their credit have fewer claims. To protect your credit standing, pay your bills on time, don't obtain more credit than you need and keep your credit balances as low as possible. Check your credit record on a regular basis and have any errors corrected promptly so that your record remains accurate.

# Take Advantage of Low Mileage Discounts

Some companies offer discounts to motorists who drive a lower than average number of miles per year. Low mileage discounts can also apply to drivers who car pool to work.

# Ask about Group Insurance

Some companies offer reductions to drivers who get insurance through a group plan from their employers, through professional, business and alumni groups or from other associations. Ask your employer and inquire with groups or clubs you are a member of to see if this is possible.

### Seek Out Other Discounts

Companies offer discounts to policyholders who have not had any accidents or moving violations for a number of years. You may also get a discount if you take a defensive driving course. If there is a young driver on the policy who is a good student, has taken a drivers education course or is away at college without a car, you may also qualify for a lower rate.