



State of Utah

Insurance Department

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Commissioner

2008

As required by law, the Utah Insurance Department has prepared this guide to auto and homeowner's insurance. This annual guide provides general information about auto and homeowner's insurance, and about some of the insurance companies that write this coverage in Utah. It is hoped this will be helpful to you.

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2008 Annual Private Passenger Automobile & Homeowner's Insurance Comparison Tables

This year the comparison tables are expanded to include additional areas of the state in order to provide a more similar comparison to a wider segment of Utah's population. The areas are identified by zip codes. The zip codes used in the comparison samples are; 84123-Salt Lake, 84701- Richfield and 84770 – St George. Look at the comparisons for the zip code that is most similar to where you live.

The insurance companies providing information for this comparison are the top 20 companies based on the greatest volume of homeowner's and private passenger auto insurance in Utah. This list is NOT A "RECOMMENDATION" by the Insurance Department. Your agent can provide you with a premium quote to fit your circumstances. Consumers are cautioned that price is not the only factor to consider when choosing an insurance company. You should also consider the service provided by the company and the agent as well as the financial stability of the company. Many companies feel that if you have had credit problems in the past you are a higher insurance risk. Most companies use a credit score model to determine premium and eligibility. Your premium will also vary based on eligible credits or discounts and additional coverages you select. Your insurance representative can advise you about additional coverages, available credits and/or discounts for your situation.

Loss & Expense Ratios

In general terms, the Loss Ratio is, losses paid compared to premiums earned. The Expense Ratio is, administrative expense compared to premiums earned. The Combined Loss and Expense Ratio is, losses paid combined with administrative expenses compared to premiums earned. If the Combined Loss and Expense Ratio is more than 1.000 it means the company has paid out more for claims and expenses than it collected in premiums. Example: a ratio of 1.150 means the company paid out \$1.15 for every \$1.00 of premium received.

Complaint Ratio

The Utah Insurance Department receives complaints from consumers on various types of insurance matters. The Department reviews complaints to determine the validity and then attempts to resolve the problem. We maintain a log of all complaints that have a degree of validity. We then calculate the complaint ratio for each insurance company listed by comparing the number of valid complaint files (as determined by the Department) opened for every \$100,000 of earned premium in Utah during the year 2007.

HOMEOWNER INSURANCE

Homeowner premiums vary according to the age of the home, location, condition and your credit rating. Eligibility requirements and premiums for coverage may be determined by previous loss experience and age of the dwelling.

Coverage for your home, its contents, and your liability to others is usually combined into a "single" package. The package is called a homeowner's policy.

Our comparison table shows three types of homeowner policies:

- 1) HO-3 The most common of standard owner-occupied dwelling policies insuring the dwelling, personal property and liability of the owner.
- 2) HO-4 Renters insurance covering the personal property and liability of tenants.
- 3) HO-6 Condominium Unit Owners insurance covering personal property and liability of the owner and the interior portion of the condominium unit.

The examples included in this comparison assume that the dwelling is ten years old and located in a fire protection class of one through six. Unless otherwise noted, the policy has a \$500 deductible. The Personal Liability limit is \$100,000. Medical Payment limit is \$1,000. Higher limits may be available through your insurance company. No discounts or special coverages are included.

(The Insurance Department Does Not Set Homeowner Insurance Rates.)

2008 Annual Homeowner Insurance Comparison Table

| For zip code 84123 | | Premium for 1-year policy (2008 rates) | | | | Earned Premium (Utah) | Complaint Ratio per 100K of Earned Premium | Nat'l Comb. Loss & Exp. Ratio |
|------------------------------------|-----|--|-----------------|--------------|-----------------|-----------------------|--|-------------------------------|
| Insurance Company | | \$225,000 Brick | \$225,000 Frame | Renters HO-4 | Condo Unit HO-6 | | | |
| State Farm Fire & Casualty Co | (a) | \$732 | \$842 | \$176 | \$309 | \$66,016,090 | 0.000 | 0.948 |
| Fire Ins Exchange | | 457 | 457 | 134 | 146 | 50,566,157 | 0.000 | 1.064 |
| +Allstate Indemnity Co | (d) | 690 | 754 | 113 | n/a | 27,600,784 | 0.000 | 0.907 |
| +Allstate Insurance Co | | 650 | 710 | 161 | 207 | 24,702,697 | 0.000 | 0.853 |
| Bear River Mutual Ins Co | | 457 | 266 | 175 | 247 | 22,245,150 | 0.000 | 0.958 |
| American Family Mutual Ins Co | | 503 | 578 | 193 | 226 | 13,377,785 | 0.007 | 1.101 |
| Farm Bureau Mutual Ins Co | (b) | 488 | 565 | 110 | 138 | 7,842,916 | 0.013 | 1.008 |
| United Services Auto Assoc | (c) | 724 | 804 | 321 | 500 | 6,854,034 | 0.000 | 0.875 |
| Liberty Mutual Fire Ins Co | | 636 | 731 | 116 | 180 | 6,836,066 | 0.000 | 0.947 |
| Allied Prop & Cas Ins Co | | 437 | 500 | 160 | 183 | 6,684,566 | 0.000 | 0.996 |
| +Allstate Prop & Cas Ins Co | (d) | 509 | 531 | n/a | n/a | 6,441,356 | 0.000 | 0.953 |
| Amco Insurance Co | | 455 | 520 | 168 | 191 | 6,404,006 | 0.000 | 1.024 |
| Metropolitan Prop & Cas Ins Co | | 617 | 678 | 173 | 205 | 5,780,207 | 0.000 | 0.828 |
| Pacific Indemnity Co | (e) | 723 | 723 | 307 | 449 | 4,987,430 | 0.000 | 0.742 |
| USAA Casualty Ins Co | (f) | 993 | 1,101 | 321 | 390 | 4,564,335 | 0.000 | 0.851 |
| American National Prop & Cas Co | | 396 | 461 | 184 | 253 | 4,393,014 | 0.023 | 0.970 |
| Automobile Ins Co of Hartford CT | (g) | | | | | 4,348,413 | | |
| CSE Safeguard Ins Co | | 417 | 463 | 162 | 285 | 4,039,809 | 0.000 | 0.951 |
| Owners Insurance Co | | 908 | 1,017 | 241 | 285 | 3,584,269 | 0.000 | 1.037 |
| Metropolitan Grp Prop & Cas Ins Co | (h) | 630 | 725 | 194 | 197 | 3,523,270 | 0.000 | 0.792 |

+ These companies do not offer earthquake insurance. The other companies, or an affiliate, have an earthquake product available.

- (a) Uses custom Homeowner Form W, coverages may differ.
- (b) Does not automatically include Coverage B - Other structures.
- (c) Specific eligibility requirements. Generally restricted to military officer and their families. Medical Payment limit is \$5,000. HO-3 & HO-6 Liability limit is \$300,000.
- (d) "n/a" indicates that type of policy not offered by this company. An affiliated company may offer this type of coverage
- (e) Medical Payment limit is \$10,000 for the HO-3 policy.
- (f) Specific eligibility requirements. Generally restricted to enlisted military personnel and ex-dependents of USAA members. Medical Payment limit is \$5,000. HO-3 & HO-6 Liability limit is \$300,000.
- (g) A blank indicates this type of policy not offered by this company. An affiliated company may offer this type of policy.
- (h) Available to employer sponsored groups. Rates vary by group.

Homeowner Table (continued)

| For zip code 84770 | | Premium for 1-year policy (2008 rates) | | | | Earned Premium (Utah) | Complaint Ratio per 100K of Earned Premium | Nat'l Comb. Loss & Exp. Ratio |
|--------------------------------------|-----|--|-----------------|--------------|-----------------|-----------------------|--|-------------------------------|
| Insurance Company | | \$225,000 Brick | \$225,000 Frame | Renters HO-4 | Condo Unit HO-6 | | | |
| State Farm Fire & Cas Co | (a) | \$675 | \$776 | \$160 | \$275 | \$66,016,090 | 0.000 | 0.948 |
| Fire Ins Exchange | | 452 | 452 | 120 | 130 | 50,566,157 | 0.000 | 1.064 |
| +Allstate Indemnity Co | (d) | 616 | 673 | 113 | n/a | 27,600,784 | 0.000 | 0.907 |
| +Allstate Insurance Co | | 583 | 636 | 161 | 207 | 24,702,697 | 0.000 | 0.853 |
| Bear River Mutual Ins Co | | 457 | 266 | 175 | 247 | 22,245,150 | 0.000 | 0.958 |
| American Family Mutual Ins Co | | 573 | 659 | 161 | 204 | 13,377,785 | 0.007 | 1.101 |
| Farm Bureau Mutual Ins Co | (b) | 502 | 581 | 114 | 144 | 7,842,916 | 0.013 | 1.008 |
| United Services Auto Assoc | (c) | 792 | 886 | 322 | 547 | 6,854,034 | 0.000 | 0.875 |
| Liberty Mutual Fire Ins Co | | 618 | 712 | 103 | 157 | 6,836,066 | 0.000 | 0.947 |
| Allied Prop & Cas Ins Co | | 427 | 488 | 160 | 183 | 6,684,566 | 0.000 | 0.996 |
| +Allstate Prop & Cas Ins Co | (d) | 463 | 481 | n/a | n/a | 6,441,356 | 0.000 | 0.953 |
| Amco Insurance Co | | 443 | 508 | 168 | 191 | 6,404,006 | 0.000 | 1.024 |
| Metropolitan Prop & Cas Ins Co | | 541 | 594 | 173 | 205 | 5,780,207 | 0.000 | 0.828 |
| Pacific Indemnity Co | (e) | 705 | 705 | 335 | 489 | 4,987,430 | 0.000 | 0.742 |
| USAA Casualty Ins Co | (f) | 1,087 | 1,212 | 321 | 425 | 4,564,335 | 0.000 | 0.851 |
| American National Prop & Cas Co | | 392 | 456 | 154 | 214 | 4,393,014 | 0.023 | 0.970 |
| Automobile Ins Co of Hartford CT | (g) | | | | | 4,348,413 | | |
| CSE Safeguard Ins Co | | 385 | 427 | 162 | 238 | 4,039,809 | 0.000 | 0.951 |
| Owners Insurance Co | | 840 | 940 | 241 | 275 | 3,584,269 | 0.000 | 1.037 |
| Metropolitan Group Prop & Cas Ins Co | (h) | 600 | 690 | 186 | 189 | 3,523,270 | 0.000 | 0.792 |

+ These companies do not offer earthquake insurance. The other companies, or an affiliate, have an earthquake product available.

- (a) Uses custom Homeowner Form W, coverages may differ.
- (b) Does not automatically include Coverage B - Other structures.
- (c) Specific eligibility requirements. Generally restricted to military officer and their families. Medical Payment limit is \$5,000. HO-3 & HO-6 Liability limit is \$300,000.
- (d) "n/a" indicates that type of policy not offered by this company. An affiliated company may offer this type of coverage
- (e) Medical Payment limit is \$10,000 for the HO-3 policy.
- (f) Specific eligibility requirements. Generally restricted to enlisted military personnel and ex-dependents of USAA members. Medical Payment limit is \$5,000. HO-3 & HO-6 Liability limit is \$300,000.
- (g) A blank indicates this type of policy not offered by this company. An affiliated company may offer this type of policy.
- (h) Available to employer sponsored groups. Rates vary by group.

Homeowner Table (continued)

| For zip code 84701 | | Premium for 1-year policy (2008 rates) | | | | Earned Premium (Utah) | Complaint Ratio per 100K of Earned Premium | Nat'l Comb. Loss & Exp. Ratio |
|------------------------------------|-----|--|----------------|--------------|-----------------|-----------------------|--|-------------------------------|
| Insurance Company | | \$90,000 Brick | \$90,000 Frame | Renters HO-4 | Condo Unit HO-6 | | | |
| State Farm Fire & Cas Co | (a) | \$474 | \$544 | \$160 | \$275 | \$66,016,090 | 0.000 | 0.948 |
| Fire Ins Exchange | | 225 | 225 | 132 | 144 | 50,566,157 | 0.000 | 1.064 |
| +Allstate Indemnity Co | (d) | 316 | 361 | 113 | n/a | 27,600,784 | 0.000 | 0.907 |
| +Allstate Insurance Co | | 283 | 324 | 161 | 207 | 24,702,697 | 0.000 | 0.853 |
| Bear River Mutual Ins Co | | 215 | 248 | 175 | 247 | 22,245,150 | 0.000 | 0.958 |
| American Family Mutual Ins Co | | 303 | 349 | 161 | 204 | 13,377,785 | 0.007 | 1.101 |
| Farm Bureau Mutual Ins Co | (b) | 243 | 276 | 111 | 139 | 7,842,916 | 0.013 | 1.008 |
| United Services Auto Assoc | (c) | 596 | 659 | 287 | 523 | 6,854,034 | 0.000 | 0.875 |
| Liberty Mutual Fire Ins Co | | 360 | 415 | 103 | 157 | 6,836,066 | 0.000 | 0.947 |
| Allied Prop & Cas Ins Co | | 239 | 278 | 160 | 183 | 6,684,566 | 0.000 | 0.996 |
| +Allstate Prop & Cas Ins Co | (d) | 341 | 375 | n/a | n/a | 6,441,356 | 0.000 | 0.953 |
| Amco Insurance Co | | 248 | 289 | 168 | 191 | 6,404,006 | 0.000 | 1.024 |
| Metropolitan Prop & Cas Ins Co | | 364 | 400 | 173 | 205 | 5,780,207 | 0.000 | 0.828 |
| Pacific Indemnity Co | (e) | 545 | 545 | 335 | 489 | 4,987,430 | 0.000 | 0.742 |
| USAA Casualty Ins Co | (f) | 817 | 902 | 287 | 407 | 4,564,335 | 0.000 | 0.851 |
| American National Prop & Cas Co | | 209 | 245 | 154 | 214 | 4,393,014 | 0.023 | 0.970 |
| Automobile Ins Co of Hartford CT | (g) | | | | | 4,348,413 | | |
| CSE Safeguard Ins Co | (h) | 235 | 235 | 162 | 238 | 4,039,809 | 0.000 | 0.951 |
| Owners Insurance Co | (d) | n/a | n/a | 241 | 285 | 3,584,269 | 0.000 | 1.037 |
| Metropolitan Grp Prop & Cas Ins Co | (i) | 290 | 334 | 186 | 189 | 3,523,270 | 0.000 | 0.792 |

+ These companies do not offer earthquake insurance. The other companies, or an affiliate, have an earthquake product available.

(a) Uses custom Homeowner Form W, coverages may differ.

(b) Does not automatically include Coverage B - Other structures.

(c) Specific eligibility requirements. Generally restricted to military officer and their families. Medical Payment limit is \$5,000. HO-3 & HO-6 Liability limit is \$300,000.

(d) "n/a" indicates that type of policy not offered by this company. An affiliated company may offer this type of coverage.

(e) Medical Payment limit is \$10,000 for the HO-3 policy.

(f) Specific eligibility requirements. Generally restricted to enlisted military personnel and ex-dependents of USAA members. Medical Payment limit is \$5,000. HO-3 & HO-6 Liability limit is \$300,000.

(g) A blank indicates this type of policy not offered by this company. An affiliated company may offer this type of policy.

(h) Minimum coverage limit of \$100,000.

(i) Available to employer sponsored groups. Rates vary by group.

Optional Homeowner Coverage/Policies

Earthquake Coverage - The standard homeowners, condominium and renters policies will not cover earthquake damage. Many companies will add this coverage as an endorsement with additional premium to your existing policy or you may purchase it as a separate policy. If your company does not offer earthquake coverage you can get it through another company. This coverage will have a separate deductible. The average rate per \$1,000 in value (based on a 10% deductible) is \$7.16 for a brick dwelling and \$1.52 for a frame dwelling, structure only. For more information and an exact quote, contact your agent.

Flood Insurance Policy – If you live in a designated flood zone you may be required to buy flood insurance. However, you may consider buying a flood policy if your home could be flooded by an overflowing creek, melting snow or water running down a steep hill. You may purchase a flood policy through your insurance agent or directly from the Federal Flood Insurance Program. (www.floodsmart.gov). There is a 30-day waiting period before coverage takes effect.

Difference in Conditions Policy - These policies provide catastrophe coverage not normally included in homeowners policies. Earthquake, mudslides and flood coverage are included in these policies. Contact your insurance agent for information regarding this type of policy.

It is always important to understand the policy and the coverage it affords. The Department always recommends you review your insurance needs and the coverages available through various types of policies prior to purchase. We also recommend review of your policy when you receive it and ask questions about anything you do not understand.

AUTOMOBILE INSURANCE

Auto premiums vary based on many factors, which can include the vehicle type, age, cost new, garaging location, annual miles driven and distance driven. The auto premium is also based on the driver's record, age, sex, credit rating, home ownership, and additional coverages selected. Additional factors considered in the premium rating include marital status, how the car is used, longevity with the company and years without incidents. The number of autos in an area, traffic congestion and average number of auto accidents in a particular location play an important role in premium determinations. Premiums in metropolitan areas tend to be higher for these reasons. The following may help lower your auto insurance premiums: driving safely, comparing companies premiums, higher physical damage deductibles, insuring all vehicles under one policy, buying moderately priced vehicles, package policies and discounts.

All licensed drivers who reside in the household, need to be listed on the policy. Please check with your insurance company regarding their requirements.

As of 5/1/2008, HB 151 [U.C.A. 41-1a-1101(1)(b)] allows officers to impound uninsured vehicles.

The vehicle used in our comparisons is a 2007 Chevrolet Cobalt-L4, LS model, 4-door sedan. The examples listed in the auto comparison assume that the driver has a clean driving record, mid-range insurance score, and drives to work between 3-15 miles one way. The vehicle garaging location is in indicated zip code. As of 1/1/2009 the Utah minimum liability limits are \$25,000/\$65,000/\$15,000. The Department of Insurance does not recommend limits of coverage. Check with the company for limits available that will fit your circumstances.

However, unless otherwise noted, the coverages quoted in our examples provide for the following limits of insurance:

- Bodily Injury: \$50,000 Per Person / \$100,000 Per Accident / Property Damage: \$50,000 Per Accident
- Uninsured Motorist Bodily Injury: \$50,000 Per Person / \$100,000 Per Accident
- Underinsured Motorist Bodily Injury: \$50,000 Per Person / \$100,000 Per Accident
- Personal Injury Protection: \$3,000
- Optional Physical Damage limits are: Comprehensive: \$250 deductible / Collision: \$250 deductible

(The Insurance Department Does Not Set Automobile Insurance Rates.)

2008 Annual Auto Insurance Comparison Table

| Zip Code 84123 Salt Lake | Premium for 6-month policy (2008 rates) | | | | | Earned Premiums (UTAH) | Complaint Ratio Per 100K of Earn. Prem. | Nat'l Comb. Loss & Expense Ratio |
|--|---|----------------------|-----------------------|---------------------------|-----------------------|------------------------|---|----------------------------------|
| | Single Male Age 20 | Single Female Age 20 | Married Couple Age 39 | Single Male/Female Age 39 | Married Couple Age 66 | | | |
| State Farm Mutual Automobile Ins Co | \$1,251 | \$960 | \$503 | \$503 | \$449 | 184,790,805 | 0.001 | 1.020 |
| Farmers Ins Exchange (a) | 2,815 | 1,893 | 886 | 886 | 844 | 132,530,623 | 0.001 | 0.941 |
| Allstate Insurance Co | 2,770 | 1,725 | 811 | 897 / 820 | 798 | 89,247,604 | 0.002 | 0.853 |
| *American Family Mutual Ins Co | 2,440 | 1,928 | 471 | 471 | 402 | 68,341,423 | 0.018 | 1.101 |
| Bear River Mutual Ins Co (b) | 1,154 | 750 | 430 | 430 | 430 | 56,178,458 | 0.000 | 0.958 |
| Allstate Property & Casualty Ins Co | 2,604 | 1,775 | 740 | 837 / 777 | 719 | 52,946,973 | 0.000 | 0.953 |
| Mid-Century Insurance Co (c) | 2,406 | 1,704 | 1,280 | 1,280 | 1,259 | 43,694,535 | 0.002 | 1.024 |
| Allstate Fire & Casualty Ins Co | 1,626 | 1,266 | 560 | 641 / 605 | 642 | 40,568,515 | 0.000 | 0.996 |
| *Progressive Classic Ins Co | 1,487 | 1,082 | 506 | 580 / 585 | 522 | 33,818,338 | 0.000 | 0.926 |
| *Progressive Direct Ins Co | 1,602 | 1,106 | 508 | 614 / 620 | 506 | 28,592,403 | 0.000 | 0.926 |
| GEICO General Ins Co | 901 | 867 | 304 | 342 / 304 | 270 | 26,698,945 | 0.004 | 0.916 |
| Farm Bureau Mutual Ins Co | 1,523 | 1,102 | 620 | 638 / 668 | 554 | 25,485,586 | 0.012 | 1.008 |
| *Allstate Indemnity Co | 2,177 | 1,688 | 997 | 1073 / 1020 | 942 | 24,426,437 | 0.000 | 0.907 |
| Liberty Mutual Fire Ins Co | 2,870 | 1,811 | 700 | 700 | 649 | 21,259,552 | 0.000 | 0.947 |
| *Western United Ins Co dba AAA Ins Co | 1,216 | 879 | 502 | 553 / 542 | 498 | 19,207,461 | 0.010 | 1.195 |
| United Services Auto Assoc (d) | 458 | 403 | 222 | 239 / 238 | 217 | 19,084,534 | 0.010 | 0.875 |
| USAA Casualty Ins Co (e) | 531 | 468 | 263 | 283 / 281 | 257 | 17,311,984 | 0.006 | 0.851 |
| American National Prop & Cas Co (f) | 1,527 | 1,302 | 565 | 565 | 561 | 17,063,518 | 0.000 | 0.970 |
| Metropolitan Grp Prop & Cas Ins Co (g) | 2,009 | 1,385 | 608 | 649 / 632 | 598 | 16,103,772 | 0.006 | 0.792 |
| State Farm Fire & Casualty Co | 1,382 | 1,061 | 611 | 611 | 547 | 13,723,090 | 0.000 | 0.948 |

* These companies consider writing non-standard insurance, primarily high risk drivers or special types of automobiles. Other companies may have affiliated companies that may offer coverage for non-standard risks.

(a) Comprehensive / Collision deductible of \$200 for 20 year olds. \$240 deductible for all other ages.

(b) Comprehensive / Collision deductible of \$300.

(c) Comprehensive / Collision deductible of \$200.

(d) Specific eligibility requirements. Generally restricted to military officers and their families.

(e) Specific eligibility requirements. Generally restricted to enlisted military personnel and ex-dependents of USAA members.

(f) Comprehensive deductible of \$200.

(g) Available to Employer sponsored groups. Rates vary by group.

Automobile Table (continued)

| Insurance Company | Premium for 6-month policy (2008 rates) | | | | | Earned Premiums (UTAH) | Complaint Ratio Per 100K of Earn. Prem. | Nat'l Comb. Loss & Expense Ratio |
|--|---|----------------------|-----------------------|---------------------------|-----------------------|------------------------|---|----------------------------------|
| | Single Male Age 20 | Single Female Age 20 | Married Couple Age 39 | Single Male/Female Age 39 | Married Couple Age 66 | | | |
| State Farm Mutual Automobile Ins Co | \$1,055 | \$810 | \$427 | \$427 | \$381 | 184,790,805 | 0.001 | 1.020 |
| Farmers Ins Exchange (a) | 2,244 | 1,527 | 729 | 729 | 695 | 132,530,623 | 0.001 | 0.941 |
| Allstate Insurance Co | 2,531 | 1,565 | 744 | 830 / 755 | 731 | 89,247,604 | 0.002 | 0.853 |
| *American Family Mutual Ins Co | 2,054 | 1,625 | 398 | 398 | 340 | 68,341,423 | 0.018 | 1.101 |
| Bear River Mutual Ins Co (b) | 1,016 | 659 | 385 | 385 | 385 | 56,178,458 | 0.000 | 0.958 |
| Allstate Property & Casualty ins Co | 2,343 | 1,569 | 675 | 766 / 706 | 652 | 52,946,973 | 0.000 | 0.953 |
| Mid-Century Insurance Co (c) | 2,015 | 1,433 | 1,090 | 1,090 | 1,065 | 43,694,535 | 0.002 | 1.024 |
| Allstate Fire & Casualty Ins Co | 1,637 | 1,263 | 546 | 630 / 590 | 621 | 40,568,515 | 0.000 | 0.996 |
| *Progressive Classic Ins Co | 1,253 | 917 | 428 | 488 / 494 | 442 | 33,818,338 | 0.000 | 0.926 |
| *Progressive Direct Ins Co | 1,381 | 959 | 449 | 542 / 547 | 447 | 28,592,403 | 0.000 | 0.926 |
| GEICO General Ins Co | 874 | 837 | 296 | 333 / 296 | 263 | 26,698,945 | 0.004 | 0.916 |
| Farm Bureau Mutual Ins Co | 1,250 | 905 | 517 | 532 / 556 | 460 | 25,485,586 | 0.012 | 1.008 |
| *Allstate Indemnity Co | 1,890 | 1,451 | 846 | 915/867 | 795 | 24,426,437 | 0.000 | 0.907 |
| Liberty Mutual Fire Ins Co | 2,440 | 1,541 | 598 | 598 | 554 | 21,259,552 | 0.000 | 0.947 |
| *Western United Ins Co dba AAA Ins Co | 939 | 668 | 388 | 430 / 417 | 383 | 19,207,461 | 0.010 | 1.195 |
| United Services Auto Assoc (d) | 595 | 524 | 286 | 309 / 307 | 274 | 19,084,534 | 0.010 | 0.875 |
| USAA Casualty Ins Co (e) | 613 | 542 | 304 | 328 / 326 | 293 | 17,311,984 | 0.006 | 0.851 |
| American National Prop & Cas Co (f) | 1,370 | 1,166 | 512 | 512 | 507 | 17,063,518 | 0.000 | 0.970 |
| Metropolitan Grp Prop & Cas Ins Co (g) | 1,650 | 1,133 | 498 | 529 / 518 | 485 | 16,103,772 | 0.006 | 0.792 |
| State Farm Fire & Casualty Co | 1,164 | 895 | 518 | 518 | 464 | 13,723,090 | 0.000 | 0.948 |

* These companies consider writing non-standard insurance, primarily high risk drivers or special types of automobiles. Other companies may have affiliated companies that may offer coverage for non-standard risks.

(a) Comprehensive / Collision deductible of \$200 for 20 year olds. \$240 deductible for all other ages.

(b) Comprehensive / Collision deductible of \$300.

(c) Comprehensive / Collision deductible of \$200.

(d) Specific eligibility requirements. Generally restricted to military officers and their families.

(e) Specific eligibility requirements. Generally restricted to enlisted military personnel and ex-dependents of USAA members.

(f) Comprehensive deductible of \$200.

(g) Available to Employer sponsored groups. Rates vary by group.

Automobile Table (continued)

| Insurance Company | Premium for 6-month policy (2008 rates) | | | | | Earned Premiums (UTAH) | Complaint Ratio Per 100K of Earn. Prem. | Nat'l Comb. Loss & Expense Ratio |
|--|---|----------------------|-----------------------|---------------------------|-----------------------|------------------------|---|----------------------------------|
| | Single Male Age 20 | Single Female Age 20 | Married Couple Age 39 | Single Male/Female Age 39 | Married Couple Age 66 | | | |
| State Farm Mutual Automobile Ins Co | \$1,171 | \$899 | \$479 | \$479 | \$426 | 184,790,805 | 0.001 | 1.020 |
| Farmers Ins Exchange (a) | 2,485 | 1,685 | 800 | 800 | 759 | 132,530,623 | 0.001 | 0.941 |
| Allstate Insurance Co | 2,530 | 1,565 | 744 | 830 / 755 | 731 | 89,247,604 | 0.002 | 0.853 |
| *American Family Mutual Ins Co | 2,194 | 1,729 | 423 | 423 | 361 | 68,341,423 | 0.018 | 1.101 |
| Bear River Mutual Ins Co (b) | 990 | 647 | 379 | 379 | 379 | 56,178,458 | 0.000 | 0.958 |
| Allstate Property & Casualty Ins Co | 2,343 | 1,569 | 675 | 766 / 706 | 652 | 52,946,973 | 0.000 | 0.953 |
| Mid-Century Insurance Co (c) | 2,052 | 1,457 | 1,104 | 1,104 | 1,072 | 43,694,535 | 0.002 | 1.024 |
| Allstate Fire & Casualty Ins Co | 1,557 | 1,199 | 521 | 603 / 564 | 585 | 40,568,515 | 0.000 | 0.996 |
| *Progressive Classic Ins Co | 1,071 | 777 | 379 | 432 / 438 | 388 | 33,818,338 | 0.000 | 0.926 |
| *Progressive Direct Ins Co | 1,263 | 879 | 420 | 508 / 511 | 413 | 28,592,403 | 0.000 | 0.926 |
| GEICO General Ins Co | 908 | 857 | 308 | 348 / 308 | 273 | 26,698,945 | 0.004 | 0.916 |
| Farm Bureau Mutual Ins Co | 1,380 | 999 | 578 | 594 / 622 | 512 | 25,485,586 | 0.012 | 1.008 |
| *Allstate Indemnity Co | 1,986 | 1,525 | 886 | 958 / 908 | 834 | 24,426,437 | 0.000 | 0.907 |
| Liberty Mutual Fire Ins Co | 2,905 | 1,833 | 708 | 708 | 656 | 21,259,552 | 0.000 | 0.947 |
| *Western United Ins Co dba AAA Ins Co | 992 | 697 | 411 | 458 / 440 | 402 | 19,207,461 | 0.010 | 1.195 |
| United Services Auto Assoc (d) | 587 | 517 | 283 | 305 / 303 | 271 | 19,084,534 | 0.010 | 0.875 |
| USAA Casualty Ins Co (e) | 603 | 532 | 299 | 323 / 321 | 288 | 17,311,984 | 0.006 | 0.851 |
| American National Prop & Cas Co (f) | 1,249 | 1,055 | 478 | 478 | 470 | 17,063,518 | 0.000 | 0.970 |
| Metropolitan Grp Prop & Cas Ins Co (g) | 1,998 | 1,352 | 600 | 635 / 624 | 576 | 16,103,772 | 0.006 | 0.792 |
| State Farm Fire & Casualty Co | 1,286 | 988 | 571 | 571 | 511 | 13,723,090 | 0.000 | 0.948 |

* These companies consider writing non-standard insurance, primarily high risk drivers or special types of automobiles. Other companies may have affiliated companies that may offer coverage for non-standard risks.

(a) Comprehensive / Collision deductible of \$200 for 20 year olds. \$240 deductible for all other ages.

(b) Comprehensive / Collision deductible of \$300.

(c) Comprehensive / Collision deductible of \$200.

(d) Specific eligibility requirements. Generally restricted to military officers and their families.

(e) Specific eligibility requirements. Generally restricted to enlisted military personnel and ex-dependents of USAA members.

(f) Comprehensive deductible of \$200.

(g) Available to Employer sponsored groups. Rates vary by group.