



State of Utah

Insurance Department

D. Kent Michie
Commissioner

2009

As required by law, the Utah Insurance Department has prepared this guide to auto and homeowners insurance. This annual guide provides general information about auto and homeowners 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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2009 Annual Private Passenger Automobile & Homeowners Insurance Comparison Tables

The comparison tables provide examples of three locations in Utah. These 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; 84119 - Salt Lake, 84078 - Vernal 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 highest volume of homeowners and private passenger auto insurance premiums 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. Most companies use a credit score model to determine premium and eligibility. Many of these companies feel that if you have had credit problems in the past you are a higher insurance risk. 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. If you decide to change companies make sure the coverage is the same or better. To avoid possible early cancellation charges, the best time to change companies is on your renewal date. Check with your current company to determine potential additional amounts owed.

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 2008.

HOMEOWNERS INSURANCE

Homeowners 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. Other factors may also be considered.

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

Our comparison table shows three types of homeowners policies:

- 1) HO-3 The most common of standard owner-occupied homeowners 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 Homeowners Insurance Rates.)

2009 Annual Homeowners Insurance Comparison Table

Zip code 84119 Salt Lake		Premium for 1-year policy (2009 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)	\$754	\$908	\$167	\$345	\$68,200,619	0.000	1.206
+ Fire Ins Exchange	(f)			201	247	\$49,240,663	0.004	1.070
+ Allstate Indemnity Co		620	676	170	189	\$24,335,460	0.000	0.994
Bear River Mutual Ins Co		432	478	163	123	\$22,931,115	0.000	0.899
+ Allstate Ins Co		668	730	161	207	\$22,648,044	0.004	0.950
American Family Mutual Ins Co		746	802	213	226	\$15,115,210	0.000	1.132
+ Allstate Prop & Cas Ins Co	(f)	587	621			\$11,846,284	0.008	1.051
Farm Bureau Mutual Ins Co	(b)	566	666	139	240	\$8,761,810	0.000	1.140
Farmers Ins Exchange	(f)	501	501	201		\$7,429,938	0.000	1.110
Liberty Mutual Fire Ins Co		982	1,091	290	208	\$7,280,552	0.000	1.003
Amco Ins Co		532	609	193	170	\$6,909,015	0.000	1.115
Allied Prop & Cas Ins Co		507	582	184	163	\$6,680,725	0.000	1.136
United Services Auto Assoc	(c)	702	783	332	500	\$5,995,806	0.000	0.931
Metropolitan Prop & Cas Ins Co		745	819	182	218	\$5,846,744	0.000	0.883
Pacific Indemnity Co	(d)	723	723	239	348	\$5,508,108	0.000	0.814
American National Prop & Cas Co		396	461	184	253	\$4,917,575	0.000	1.194
USAA Casualty Ins Co	(e)	963	1,072	332	390	\$4,454,673	0.000	0.850
CSE Safeguard Ins Co		417	463	162	238	\$4,157,977	0.024	0.967
Western United Ins Co		571	626	190	382	\$3,958,606	0.000	0.972
Owners Ins Co		334	375	116	180	\$3,943,176	0.025	1.079

+ 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 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) Medical Payment limit is \$10,000.
- (e) 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.
- (f) A blank indicates this type of policy not offered by this company. An affiliated company may offer this type of policy.

Homeowners Table (continued)

Zip code 84770 St George		Premium for 1-year policy (2009 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)	\$695	\$837	\$151	\$308	\$68,200,619	0.000	1.206
+ Fire Ins Exchange	(f)			157	189	\$49,240,663	0.004	1.070
+ Allstate Indemnity Co		554	605	170	163	\$24,335,460	0.000	0.994
Bear River Mutual Ins Co		432	478	163	123	\$22,931,115	0.000	0.899
+ Allstate Ins Co		599	692	161	207	\$22,648,044	0.004	0.950
American Family Mutual Ins Co		859	923	176	204	\$15,115,210	0.000	1.132
+ Allstate Prop & Cas Ins Co	(f)	516	535			\$11,846,284	0.008	1.051
Farm Bureau Mutual Ins Co	(b)	586	689	145	250	\$8,761,810	0.000	1.140
Farmers Ins Exchange	(f)	504	504	157		\$7,429,938	0.000	1.110
Liberty Mutual Fire Ins Co		1,033	1,150	359	183	\$7,280,552	0.000	1.003
Amco Ins Co		474	543	164	144	\$6,909,015	0.000	1.115
Allied Prop & Cas Ins Co		453	518	156	138	\$6,680,725	0.000	1.136
United Services Auto Assoc	(c)	769	863	334	547	\$5,995,806	0.000	0.931
Metropolitan Prop & Cas Ins Co		604	664	186	221	\$5,846,744	0.000	0.883
Pacific Indemnity Co	(d)	705	705	260	379	\$5,508,108	0.000	0.814
American National Prop & Cas Co		392	456	154	214	\$4,917,575	0.000	1.194
USAA Casualty Ins Co	(e)	1,055	1,180	333	425	\$4,454,673	0.000	0.850
CSE Safeguard Ins Co		385	427	162	238	\$4,157,977	0.024	0.967
Western United Ins Co		545	597	180	360	\$3,958,606	0.000	0.972
Owners Ins Co		321	360	116	172	\$3,943,176	0.025	1.079

+ 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 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.

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(e) 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.

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

Homeowners Table (continued)

Insurance Company	Premium for 1-year policy (2009 rates)				Earned Premium (Utah)	Complaint Ratio per 100K of Earned Premium	Nat'l Comb. Loss & Exp. Ratio
	\$200,000 Brick	\$200,000 Frame	Renters HO-4	Condo Unit HO-6			
State Farm Fire & Cas Co (a)	\$851	\$1,024	\$151	\$308	\$68,200,619	0.000	1.206
+ Fire Ins Exchange (f)			170	205	\$49,240,663	0.004	1.070
+ Allstate Indemnity Co	484	558	170	154	\$24,335,460	0.000	0.994
Bear River Mutual Ins Co	432	478	163	123	\$22,931,115	0.000	0.899
+ Allstate Ins Co	521	601	161	207	\$22,648,044	0.004	0.950
American Family Mutual Ins Co	531	571	176	204	\$15,115,210	0.000	1.132
+ Allstate Prop & Cas Ins Co (f)	532	597			\$11,846,284	0.008	1.051
Farm Bureau Mutual Ins Co (b)	601	709	161	282	\$8,761,810	0.000	1.140
Farmers Ins Exchange (f)	466	466	170		\$7,429,938	0.000	1.110
Liberty Mutual Fire Ins Co	1,149	1,283	259	183	\$7,280,552	0.000	1.003
Amco Ins Co	467	543	164	144	\$6,909,015	0.000	1.115
Allied Prop & Cas Ins Co	445	518	156	138	\$6,680,725	0.000	1.136
United Services Auto Assoc (c)	698	777	298	553	\$5,995,806	0.000	0.931
Metropolitan Prop & Cas Ins Co	606	665	182	218	\$5,846,744	0.000	0.883
Pacific Indemnity Co (d)	633	633	335	379	\$5,508,108	0.000	0.814
American National Prop & Cas Co	192	225	154	214	\$4,917,575	0.000	1.194
USAA Casualty Ins Co (e)	958	1,063	298	407	\$4,454,673	0.000	0.850
CSE Safeguard Ins Co	379	420	162	238	\$4,157,977	0.024	0.967
Western United Ins Co	459	502	178	344	\$3,958,606	0.000	0.972
Owners Ins Co	296	355	116	180	\$3,943,176	0.025	1.079

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

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

Optional Homeowners 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 \$4.94 for a brick dwelling and \$1.71 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 and annual miles 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 2008 Honda Civic, EX 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.)

2009 Annual Auto Insurance Comparison Table

Zip Code 84119 Salt Lake	Premium for 6-month policy (2009 rates)					Earned Premiums (UTAH)	Complaint Ratio Per 100K of Earn. Prem.	Nat'l Comb. Loss & Expense Ratio
Insurance Company	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	\$1,318	\$1,017	\$528	\$528	\$467	\$181,701,395	0.001	1.079
Farmers Ins Exchange (a)	2,772	1,866	1,490	1,490	1,419	\$134,969,090	0.001	1.110
Allstate Ins Co	2,861	1,806	633	691/ 637	634	\$79,816,686	0.006	0.950
*American Family Mutual Ins Co	2,575	1,961	580	580	518	\$75,524,574	0.008	1.132
Allstate Fire & Cas Ins Co	2,206	1,715	647	741/699	735	\$58,453,084	0.000	1.002
Bear River Mutual Ins Co (b)	1,321	864	490	490	490	\$56,996,975	0.002	0.899
Allstate Prop & Cas Ins Co	3,196	2,176	810	917/850	791	\$47,261,129	0.000	1.051
Mid-Century Ins Co (c)	2,381	1,766	1,514	1,514	1,478	\$39,823,865	0.003	1.037
*Progressive Classic Ins Co	1,553	1,160	473	578/604	514	\$35,878,928	0.000	0.946
*Progressive Direct Ins. Co	1,301	920	437	528/539	444	\$30,775,851	0.010	0.946
GEICO General Ins Co	940	911	279	313/279	238	\$29,987,100	0.007	0.924
Farm Bureau Mutual Ins Co	1,680	1,209	716	698/731	636	\$28,043,150	0.011	1.140
Liberty Mutual Fire Ins Co	3,613	2,278	1,020	920	1,016	\$22,727,238	0.004	1.003
*Western United Ins Co	1,350	967	556	617/598	548	\$21,519,937	0.023	0.972
*Allstate Indemnity Co	2,494	1,936	1,019	1189/1131	959	\$19,980,572	0.000	0.994
GEICO Indemnity Co	1,365	1,341	591	607/592	612	\$19,478,052	0.010	1.025
United Services Auto Assoc (d)	863	753	413	448/446	402	\$18,179,363	0.006	0.931
American National Prop & Cas Co (e)	1,693	1,443	1,724	862	1,716	\$18,138,472	0.006	1.194
USAA Casualty Ins Co (f)	1,021	889	457	496/494	430	\$17,599,182	0.011	0.850
Metropolitan Group Prop & Cas Ins Co(g)	2,248	1,556	1,458	769/761	1,448	\$16,925,244	0.006	0.813

* 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 \$240.

(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) Comprehensive deductible of \$200.

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

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

Automobile Table (continued)

Insurance Company	Premium for 6-month policy (2009 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	\$1,042	\$805	\$420	\$420	\$371	\$181,701,395	0.001	1.079
Farmers Ins Exchange (a)	2,045	1,385	1,109	1,109	1,056	\$134,969,090	0.001	1.110
Allstate Ins Co	2,519	1,580	559	616/564	559	\$79,816,686	0.006	0.950
*American Family Mutual Ins Co	2,195	1,591	473	473	422	\$75,524,574	0.008	1.132
Allstate Fire & Cas Ins Co	2,179	1,684	628	724/679	709	\$58,453,084	0.000	1.002
Bear River Mutual Ins Co (b)	1,184	791	446	446	446	\$56,996,975	0.002	0.899
Allstate Prop & Cas Ins Co	2,855	1,911	735	833/767	713	\$47,261,129	0.000	1.051
Mid-Century Ins Co (c)	1,910	1,414	1,220	1,220	1,186	\$39,823,865	0.003	1.037
*Progressive Classic Ins Co	1,498	1,111	454	556/579	492	\$35,878,928	0.000	0.946
*Progressive Direct Ins. Co	1,424	981	458	564/566	457	\$30,775,851	0.010	0.946
GEICO General Ins Co	902	871	268	301/268	238	\$29,987,100	0.007	0.924
Farm Bureau Mutual Ins Co	1,381	995	598	583/610	530	\$28,043,150	0.011	1.140
Liberty Mutual Fire Ins Co	3,033	1,913	893	775	915	\$22,727,238	0.004	1.003
*Western United Ins Co	1,052	743	434	484/464	427	\$21,519,937	0.023	0.972
*Allstate Indemnity Co	2,199	1,687	876	1028/974	819	\$19,980,572	0.000	0.994
GEICO Indemnity Co	1,317	1,292	573	590/575	593	\$19,478,052	0.010	1.025
United Services Auto Assoc (d)	659	580	329	357/354	314	\$18,179,363	0.006	0.931
American National Prop & Cas Co (e)	1,538	1,311	1,572	786	1,564	\$18,138,472	0.006	1.194
USAA Casualty Ins Co (f)	729	640	342	370/368	317	\$17,599,182	0.011	0.850
Metropolitan Group Prop & Cas Ins Co(g)	1,566	1,080	1,015	533/528	1,007	\$16,925,244	0.006	0.813

* 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 \$240.

(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) Comprehensive deductible of \$200.

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

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

Automobile Table (continued)

Zip Code 84078 Vernal		Premium for 6-month policy (2009 rates)				Earned Premiums (UTAH)	Complaint Ratio Per 100K of Earn. Prem.	Nat'l Comb. Loss & Expense Ratio
Insurance Company	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	\$1,232	\$951	\$501	\$501	\$442	\$181,701,395	0.001	1.079
Farmers Ins Exchange (a)	2,279	1,538	1,218	1,218	1,156	\$134,969,090	0.001	1.110
Allstate Ins Co	2,519	1,580	559	616/564	559	\$79,816,686	0.006	0.950
*American Family Mutual Ins Co	2,283	1,718	511	511	455	\$75,524,574	0.008	1.132
Allstate Fire & Cas Ins Co	2,060	1,591	597	690/647	667	\$58,453,084	0.000	1.002
Bear River Mutual Ins Co (b)	1,184	791	446	446	446	\$56,996,975	0.002	0.899
Allstate Prop & Cas Ins Co	2,855	1,911	735	833/767	713	\$47,261,129	0.000	1.051
Mid-Century Ins Co (c)	1,955	1,441	1,242	1,242	1,201	\$39,823,865	0.003	1.037
*Progressive Classic Ins Co	1,543	1,124	469	577/602	504	\$35,878,928	0.000	0.946
*Progressive Direct Ins. Co	1,608	1,099	514	643/636	506	\$30,775,851	0.010	0.946
GEICO General Ins Co	926	883	290	311/276	245	\$29,987,100	0.007	0.924
Farm Bureau Mutual Ins Co	1,529	1,100	669	653/683	591	\$28,043,150	0.011	1.140
Liberty Mutual Fire Ins Co	3,585	2,259	1,088	912	1,144	\$22,727,238	0.004	1.003
*Western United Ins Co	1,123	783	464	521/494	455	\$21,519,937	0.023	0.972
*Allstate Indemnity Co	2,307	1,771	916	1075/1019	858	\$19,980,572	0.000	0.994
GEICO Indemnity Co	1,341	1,306	586	606/588	607	\$19,478,052	0.010	1.025
United Services Auto Assoc (d)	652	573	326	353/350	311	\$18,179,363	0.006	0.931
American National Prop & Cas Co (e)	1,352	1,139	1,398	699	1,380	\$18,138,472	0.006	1.194
USAA Casualty Ins Co (f)	745	654	349	378/375	323	\$17,599,182	0.011	0.850
Metropolitan Group Prop & Cas Ins Co(g)	2,040	1,384	1,311	692/682	1,284	\$16,925,244	0.006	0.813

* 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 \$240.

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