



State of Utah

Insurance Department

Neal T. Gooch
Commissioner

2010

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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2010 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; 84095 - So. Jordan, 84403 - Ogden and 84720 - Cedar City. 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 insurers use a credit score model to determine premium and eligibility. 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 their 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 2009.

HOMEOWNERS INSURANCE

Homeowners premiums vary according to the age of the home, location, condition and your credit score. 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. The Department of Insurance does not recommend limits of coverage. No discounts or special coverages are included.

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

2010 Annual Homeowners Insurance Comparison Table

Zip Code 84095 So. Jordan		Premium for 1-year policy (2010 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)	\$596	\$718	\$169	\$383	\$72,994,938	0.001	1.067
+Fire Ins Exchange				202	271	\$47,370,426	0.002	1.000
Bear River Mutual Ins Co		457	506	175	248	\$23,526,344	0.009	0.920
+Allstate Indemnity Co				154	172	\$21,228,216	0.000	0.951
+Allstate Ins Co				144	265	\$20,546,931	0.000	0.878
American Family Mutual Ins Co		688	740	260	236	\$16,151,734	0.000	1.040
+Allstate Prop & Cas Ins Co		593	628			\$15,019,682	0.000	1.038
Farmers Ins Exchange		588	588	201		\$13,087,932	0.008	1.002
Farm Bureau Mutual Ins Co	(b)	658	768	175	249	\$10,004,794	0.000	1.018
Liberty Mutual Fire Ins Co		1,041	1,159	259	183	\$7,489,752	0.000	0.952
Amco Ins Co						\$7,272,735	0.000	0.974
Allied Prop & Cas Ins Co						\$6,878,814	0.000	1.054
Metropolitan Prop & Cas Ins Co		749	823	197	228	\$5,916,545	0.000	0.923
United Services Auto Assoc	(c)	893	987	334	550	\$5,903,677	0.000	0.839
Pacific Indemnity Co		1,392	1,392	335	489	\$5,738,966	0.000	0.788
American National Prop & Cas Co		467	543	175	260	\$5,071,148	0.000	1.139
USAA Casualty Ins Co	(d)	1,134	1,252	332	417	\$5,066,893	0.000	0.818
Owners Ins Co		422	473	152	232	\$4,739,700	0.021	1.040
CSE Safeguard Ins Co		417	463	162	238	\$4,531,694	0.022	0.973
Western United Ins Co		618	679	151	296	\$4,455,481	0.045	0.936

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

+ 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. Deductible is 1% of Coverage A – Dwelling amount.

(b) Uses a lower 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) 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.

Homeowners Table (continued)

Insurance Company	Premium for 1-year policy (2010 rates)					Complaint Ratio per 100K of Earned Premium	Nat'l Comb. Loss & Exp. Ratio
	\$225,000 Brick	\$225,000 Frame	Renters HO-4	Condo Unit HO-6	Earned Premium (Utah)		
State Farm Fire & Cas Co (a)	\$699	\$842	\$160	\$324	\$72,994,938	0.001	1.067
+Fire Ins Exchange			211	288	\$47,370,426	0.002	1.000
Bear River Mutual Ins Co	457	506	175	248	\$23,526,344	0.009	0.920
+Allstate Indemnity Co			154	152	\$21,228,216	0.000	0.951
+Allstate Ins Co			144	265	\$20,546,931	0.000	0.878
American Family Mutual Ins Co	681	732	218	186	\$16,151,734	0.000	1.040
+Allstate Prop & Cas Ins Co	584	612			\$15,019,682	0.000	1.038
Farmers Ins Exchange	566	566	211		\$13,087,932	0.008	1.002
Farm Bureau Mutual Ins Co (b)	638	744	170	231	\$10,004,794	0.000	1.018
Liberty Mutual Fire Ins Co	982	1,091	290	208	\$7,489,752	0.000	0.952
Amco Ins Co					\$7,272,735	0.000	0.974
Allied Prop & Cas Ins Co					\$6,878,814	0.000	1.054
Metropolitan Prop & Cas Ins Co	674	741	197	228	\$5,916,545	0.000	0.923
United Services Auto Assoc (c)	919	1,014	334	567	\$5,903,677	0.000	0.839
Pacific Indemnity Co	1,392	1,392	335	489	\$5,738,966	0.000	0.788
American National Prop & Cas Co	351	409	142	211	\$5,071,148	0.000	1.139
USAA Casualty Ins Co (d)	1,168	1,287	332	430	\$5,066,893	0.000	0.818
Owners Ins Co	400	448	152	232	\$4,739,700	0.021	1.040
CSE Safeguard Ins Co	417	463	162	238	\$4,531,694	0.022	0.973
Western United Ins Co	581	636	143	268	\$4,455,481	0.045	0.936

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Homeowners Table (continued)

Insurance Company	Premium for 1-year policy (2010 rates)						Complaint Ratio per 100K of Earned Premium	Nat'l Comb. Loss & Exp. Ratio
	\$225,000 Brick	\$225,000 Frame	Renters HO-4	Condo Unit HO-6	Earned Premium (Utah)			
State Farm Fire & Cas Co (a)	\$562	\$677	\$153	\$341	\$72,994,938	0.001	1.067	
+Fire Ins Exchange			194	261	\$47,370,426	0.002	1.000	
Bear River Mutual Ins Co	457	506	175	248	\$23,526,344	0.009	0.920	
+Allstate Indemnity Co			154	162	\$21,228,216	0.000	0.951	
+Allstate Ins Co			144	265	\$20,546,931	0.000	0.878	
American Family Mutual Ins Co	679	730	218	186	\$16,151,734	0.000	1.040	
+Allstate Prop & Cas Ins Co	482	509			\$15,019,682	0.000	1.038	
Farmers Ins Exchange	641	641	194		\$13,087,932	0.008	1.002	
Farm Bureau Mutual Ins Co (b)	694	810	185	264	\$10,004,794	0.000	1.018	
Liberty Mutual Fire Ins Co	1,033	1,150	259	183	\$7,489,752	0.000	0.952	
Amco Ins Co					\$7,272,735	0.000	0.974	
Allied Prop & Cas Ins Co					\$6,878,814	0.000	1.054	
Metropolitan Prop & Cas Ins Co	701	771	201	233	\$5,916,545	0.000	0.923	
United Services Auto Assoc (c)	928	1,039	337	567	\$5,903,677	0.000	0.839	
Pacific Indemnity Co	1,392	1,392	335	489	\$5,738,966	0.000	0.788	
American National Prop & Cas Co	509	592	147	218	\$5,071,148	0.000	1.139	
USAA Casualty Ins Co (d)	1,179	1,317	334	429	\$5,066,893	0.000	0.818	
Owners Ins Co	440	492	152	223	\$4,739,700	0.021	1.040	
CSE Safeguard Ins Co	417	463	162	238	\$4,531,694	0.022	0.973	
Western United Ins Co	591	649	144	272	\$4,455,481	0.045	0.936	

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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 \$4.57 for a brick dwelling and \$1.28 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 score, 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.

As of 1/1/2009 the Utah minimum liability limits are \$25,000/\$65,000/\$15,000.

The vehicle used in our comparisons is a 2009 Ford Escape, XLT model, 4-door. The examples listed in the auto comparison assume that the driver has a clean driving record, mid-range credit score, and drives to work between 3-15 miles one way. The Department of Insurance does not recommend limits of coverage. Check with the company for limits available that will fit your circumstances.

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.)

2010 Annual Auto Insurance Comparison Table

Insurance Company	Premium for 6-month policy (2010 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	\$1,176	\$909	\$516	\$516	\$461	\$183,921,680	0.002	1.100
Farmers Ins Exchange						\$126,342,100	0.003	1.002
*American Family Mutual Ins Co	2,331	1,791	528	528	472	\$75,847,808	0.004	1.040
Allstate Ins Co						\$73,011,124	0.004	0.878
Allstate Fire & Cas Ins Co	1,460	1,149	454	514/489	519	\$63,230,967	0.002	1.027
Bear River Mutual Ins Co (a)	1,083	691	402	402	402	\$58,348,268	0.000	0.920
Allstate Prop & Cas Ins Co						\$40,600,246	0.000	1.038
Progressive Classic Ins Co	1,265	961	376	459/477	408	\$38,892,882	0.005	0.920
GEICO General Ins Co	765	744	264	307/278	228	\$35,982,574	0.000	0.934
Progressive Direct Ins Co	1,071	776	374	445/461	391	\$33,665,391	0.003	0.944
Mid-Century Ins Co	956	798	442	443/504	437	\$32,904,054	0.003	0.931
Farm Bureau Prop & Cas Ins Co	1,518	1,107	655	639/669	589	\$32,331,994	0.000	1.018
GEICO Indemnity Co	902	888	421	434/422	420	\$25,221,384	0.000	1.030
*Bristol West Ins Co	1,137	870	570	553/577	507	\$25,022,799	0.016	0.955
Liberty Mutual Fire Ins Co	2,864	1,808	734	734	675	\$24,863,911	0.000	0.952
*Western United Ins Co	1,130	828	440	487/474	431	\$22,300,853	0.013	0.936
United Services Auto Assoc (b)	678	595	334	362/359	322	\$19,484,822	0.005	0.839
USAA Casualty Ins Co (c)	793	694	366	396/393	342	\$19,233,961	0.005	0.818
American National Prop & Cas Co (d)	1,816	1,553	1,876	938	1,836	\$18,346,102	0.000	1.139
Metropolitan Group Prop & Cas Ins Co(e)	1,601	1,110	508	539/533	503	\$18,253,228	0.005	0.923

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* 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 \$300.

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

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

(d) Comprehensive deductible of \$200.

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

Automobile Table (continued)

Insurance Company	Premium for 6-month policy (2010 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	\$1,104	\$854	\$485	\$485	\$434	\$183,921,680	0.002	1.100
Farmers Ins Exchange						\$126,342,100	0.003	1.002
*American Family Mutual Ins Co	2,172	1,668	493	493	440	\$75,847,808	0.004	1.040
Allstate Ins Co						\$73,011,124	0.004	0.878
Allstate Fire & Cas Ins Co	1,411	1,111	440	498/474	503	\$63,230,967	0.002	1.027
Bear River Mutual Ins Co (a)	984	639	372	372	372	\$58,348,268	0.000	0.920
Allstate Prop & Cas Ins Co						\$40,600,246	0.000	1.038
Progressive Classic Ins Co	1,349	1,018	391	480/497	430	\$38,892,882	0.005	0.920
GEICO General Ins Co	744	723	257	299/271	222	\$35,982,574	0.000	0.934
Progressive Direct Ins Co	1,157	827	397	473/490	409	\$33,665,391	0.003	0.944
Mid-Century Ins Co	950	791	437	438/498	430	\$32,904,054	0.003	0.931
Farm Bureau Prop & Cas Ins Co	1,346	985	588	573/600	529	\$32,331,994	0.000	1.018
GEICO Indemnity Co	875	861	408	421/410	408	\$25,221,384	0.000	1.030
*Bristol West Ins Co	1,146	877	569	553/576	508	\$25,022,799	0.016	0.955
Liberty Mutual Fire Ins Co	3,003	1,895	769	769	706	\$24,863,911	0.000	0.952
*Western United Ins Co	980	719	382	423/412	376	\$22,300,853	0.013	0.936
United Services Auto Assoc (b)	656	576	325	353/350	313	\$19,484,822	0.005	0.839
USAA Casualty Ins Co (c)	766	671	355	385/382	331	\$19,233,961	0.005	0.818
American National Prop & Cas Co (d)	1,789	1,531	1,860	930	1,820	\$18,346,102	0.000	1.139
Metropolitan Group Prop & Cas Ins Co(e)	1,728	1,188	544	576/569	534	\$18,253,228	0.005	0.923

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- (a) Comprehensive / Collision deductible of \$300.
- (b) Specific eligibility requirements. Generally restricted to military officers and their families.
- (c) Specific eligibility requirements. Generally restricted to enlisted military personnel and ex-dependents of USAA members.
- (d) Comprehensive deductible of \$200.
- (e) Available to Employer sponsored groups. Rates vary by group.

Automobile Table (continued)

Insurance Company	Premium for 6-month policy (2010 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	\$973	\$753	\$429	\$429	\$385	\$183,921,680	0.002	1.100
Farmers Ins Exchange						\$126,342,100	0.003	1.002
*American Family Mutual Ins Co	1,829	1,400	416	416	371	\$75,847,808	0.004	1.040
Allstate Ins Co						\$73,011,124	0.004	0.878
Allstate Fire & Cas Ins Co	1,320	1,026	400	459/433	447	\$63,230,967	0.002	1.027
Bear River Mutual Ins Co (a)	943	617	358	358	358	\$58,348,268	0.000	0.920
Allstate Prop & Cas Ins Co						\$40,600,246	0.000	1.038
Progressive Classic Ins Co	1,143	864	341	416/434	369	\$38,892,882	0.005	0.920
GEICO General Ins Co	731	708	253	294/266	218	\$35,982,574	0.000	0.934
Progressive Direct Ins Co	1,046	743	365	441/447	370	\$33,665,391	0.003	0.944
Mid-Century Ins Co	834	700	401	404/452	386	\$32,904,054	0.003	0.931
Farm Bureau Prop & Cas Ins Co	1,287	935	563	549/574	502	\$32,331,994	0.000	1.018
GEICO Indemnity Co	867	852	406	420/407	405	\$25,221,384	0.000	1.030
*Bristol West Ins Co	1,014	765	509	494/509	446	\$25,022,799	0.016	0.955
Liberty Mutual Fire Ins Co	2,394	1,513	617	617	567	\$24,863,911	0.000	0.952
*Western United Ins Co	943	671	370	413/398	363	\$22,300,853	0.013	0.936
United Services Auto Assoc (b)	610	538	307	333/330	294	\$19,484,822	0.005	0.839
USAA Casualty Ins Co (c)	680	598	322	348/345	298	\$19,233,961	0.005	0.818
American National Prop & Cas Co (d)	1,423	1,211	1,506	753	1,474	\$18,346,102	0.000	1.139
Metropolitan Group Prop & Cas Ins Co(e)	1,471	1,007	462	490/484	455	\$18,253,228	0.005	0.923

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