



State of Utah

Insurance Department

Todd E. Kiser
Commissioner

2013

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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2013 Annual Private Passenger Automobile & Homeowners Insurance Comparison Tables

The comparison tables provide examples of three locations in Utah. The areas are identified by zip codes. The zip codes used in the comparison samples are; 84041 – Layton, 84501 - Price and 84780 – Washington. 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, the financial stability of the company, as well as the coverages they provide. Most insurers use their own credit criteria to determine premium and eligibility. Your premium will also vary based on eligible credits and/or discounts, surcharges, 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. Complaints opened in 2012, determined by the Department to have a degree of validity, are used to calculate the complaint ratio for each listed company. The ratio calculation is based on the valid complaints per \$100,000 of earned premium.

HOMEOWNERS INSURANCE

Homeowners premiums vary according to the age of the home, location, condition and your credit information. 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 Homeowner: the most common owner-occupied homeowners policy insuring the dwelling, personal property and liability of the owner.
- 2) HO-4 Renters: insuring the personal property and liability of tenants.
- 3) HO-6 Condominium Unit Owner: insuring personal property and liability of the unit owner. Coverage should include the association's insurance deductible that the unit owner is responsible for. [U.C.A. 57-8-43]

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.)

2013 Annual Homeowners Insurance Comparison Table

Zip Code 84041 Layton		Premium for 1-year policy (2013 rates)					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	Earned Premium (Utah)		
State Farm Fire & Cas Co	(a)	\$630	\$723	\$125	\$317	\$79,200,250	0.004	1.011
+Fire Ins Exchange				151	248	\$35,381,690	0.008	0.930
Bear River Mutual Ins Co		457	506	175	307	\$27,258,156	0.000	0.973
Farmers Ins Exchange	(b)	381	387	151	248	\$24,571,166	0.004	0.974
+Allstate Prop & Cas Ins Co		617	652			\$21,811,760	0.000	1.032
American Family Mutual Ins Co		574	618	166	158	\$16,864,365	0.006	1.026
+Allstate Indemnity Co				137	222	\$15,382,689	0.000	0.920
+Allstate Ins Co						\$14,875,658	0.013	1.027
Farm Bureau Prop & Cas Ins Co	(c)	980	1,070	212	241	\$11,647,576	0.009	0.921
Owners Ins Co		1,100	1,340	286	482	\$9,058,629	0.000	0.865
United Services Auto Assoc	(d)	716	762	254	320	\$8,758,356	0.000	0.961
Travelers Home & Marine Ins Co		689	733	149	514	\$7,463,902	0.013	1.084
USAA Casualty Ins Co	(e)	779	828	248	246	\$7,437,455	0.013	0.969
Liberty Mutual Fire Ins Co						\$6,812,912	0.000	1.004
CSE Safeguard Ins Co		441	489	170	252	\$6,091,877	0.000	1.082
Metropolitan Prop & Cas Ins Co		655	720	207	265	\$6,064,348	0.000	0.973
Pacific Indemnity Co		1,415	1,415	335	489	\$6,057,323	0.000	0.879
Western United Ins Co		528	576	161	240	\$6,042,480	0.000	1.027
Allied Prop & Cas Ins Co						\$5,609,535	0.000	1.064
American National Prop & Cas Co		301	349	123	162	\$5,298,692	0.038	1.034

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

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

(a) Deductible is \$1000.

(b) Uses a different form, coverages differ.

(c) Uses a lower Coverage B - Other structures limits.

(d) 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.

(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.

Homeowners Table (continued)

Zip Code 84501 Price	Premium for 1-year policy (2013 rates)					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	\$799	\$125	\$334	\$79,200,250	0.004	1.011
+Fire Ins Exchange			165	266	\$35,381,690	0.008	0.930
Bear River Mutual Ins Co	457	506	175	307	\$27,258,156	0.000	0.973
Farmers Ins Exchange (b)	343	347	165	266	\$24,571,166	0.004	0.974
+Allstate Prop & Cas Ins Co	607	683			\$21,811,760	0.000	1.032
American Family Mutual Ins Co	574	618	166	158	\$16,864,365	0.006	1.026
+Allstate Indemnity Co			137	253	\$15,382,689	0.000	0.920
+Allstate Ins Co					\$14,875,658	0.013	1.027
Farm Bureau Prop & Cas Ins Co (c)	1,112	1,215	236	270	\$11,647,576	0.009	0.921
Owners Ins Co	1,170	1,427	286	482	\$9,058,629	0.000	0.865
United Services Auto Assoc (d)	715	766	214	320	\$8,758,356	0.000	0.961
Travelers Home & Marine Ins Co	829	859	158	514	\$7,463,902	0.013	1.084
USAA Casualty Ins Co (e)	779	832	208	250	\$7,437,455	0.013	0.969
Liberty Mutual Fire Ins Co					\$6,812,912	0.000	1.004
CSE Safeguard Ins Co	441	490	170	252	\$6,091,877	0.000	1.082
Metropolitan Prop & Cas Ins Co	718	788	181	230	\$6,064,348	0.000	0.973
Pacific Indemnity Co	1,415	1,415	335	489	\$6,057,323	0.000	0.879
Western United Ins Co	480	602	163	242	\$6,042,480	0.000	1.027
Allied Prop & Cas Ins Co					\$5,609,535	0.000	1.064
American National Prop & Cas Co	388	449	129	169	\$5,298,692	0.038	1.034

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Homeowners Table (continued)

Insurance Company	Premium for 1-year policy (2013 rates)				Earned Premium (Utah)	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			
State Farm Fire & Cas Co (a)	\$602	\$692	\$125	\$334	\$79,200,250	0.004	1.011
+Fire Ins Exchange			149	242	\$35,381,690	0.008	0.930
Bear River Mutual Ins Co	457	506	175	307	\$27,258,156	0.000	0.973
Farmers Ins Exchange (b)	390	391	149	242	\$24,571,166	0.004	0.974
+Allstate Prop & Cas Ins Co	594	656			\$21,811,760	0.000	1.032
American Family Mutual Ins Co	637	684	166	163	\$16,864,365	0.006	1.026
+Allstate Indemnity Co			137	218	\$15,382,689	0.000	0.920
+Allstate Ins Co					\$14,875,658	0.013	1.027
Farm Bureau Prop & Cas Ins Co (c)	983	1,073	213	241	\$11,647,576	0.009	0.921
Owners Ins Co	1,193	1,455	286	482	\$9,058,629	0.000	0.865
United Services Auto Assoc (d)	726	779	234	315	\$8,758,356	0.000	0.961
Travelers Home & Marine Ins Co	618	636	146	525	\$7,463,902	0.013	1.084
USAA Casualty Ins Co (e)	791	848	227	242	\$7,437,455	0.013	0.969
Liberty Mutual Fire Ins Co					\$6,812,912	0.000	1.004
CSE Safeguard Ins Co	441	489	170	252	\$6,091,877	0.000	1.082
Metropolitan Prop & Cas Ins Co	565	621	203	260	\$6,064,348	0.000	0.973
Pacific Indemnity Co	1,415	1,415	335	489	\$6,057,323	0.000	0.879
Western United Ins Co	536	584	164	248	\$6,042,480	0.000	1.027
Allied Prop & Cas Ins Co					\$5,609,535	0.000	1.064
American National Prop & Cas Co	349	404	129	169	\$5,298,692	0.038	1.034

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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 may 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 \$5.16 for a brick dwelling and \$1.53 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) In most situations, 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 may 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 information, 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.

[U.C.A. 41-1a-1101(1)(b)] allows officers to impound uninsured vehicles.

The Utah minimum liability limits are \$25,000/\$65,000/\$15,000.

The vehicle used in our comparisons is a 2012 Ford F-150, XLT 4x2 SuperCrewCab model, 4-door. The examples listed in the auto comparison assume that the driver has a clean driving record, mid-range credit information, 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.)

2013 Annual Auto Insurance Comparison Table

Zip Code 84041 Layton	Premium for 6-month policy (2013 rates)					Earned Premiums (UTAH)	Complaint Ratio Per 100K of Earned Premium	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	\$1,257	\$954	\$550	\$550	\$494	\$195,725,332	0.002	1.082
Mid-Century Ins Co	830	721	377	409/454	399	\$143,239,904	0.002	1.062
Allstate Fire & Cas Ins Co	1,132	917	586	637/674	576	\$71,808,210	0.001	1.004
Bear River Mutual Ins Co (a)	1,150	757	432	432	432	\$64,317,854	0.002	0.973
American Family Mutual Ins Co	2,185	1,667	572	572	525	\$61,490,012	0.007	1.026
Progressive Classic Ins Co.	1,380	1,076	593	665/697	522	\$54,839,503	0.000	0.967
Allstate Ins Co						\$47,867,757	0.000	1.027
Progressive Direct Ins Co	1,116	937	571	590/650	500	\$44,720,130	0.007	0.957
GEICO General Ins Co						\$38,506,855	0.016	0.886
Farm Bureau Prop & Cas Ins Co	1,584	1,291	664	661/723	629	\$36,064,295	0.003	0.921
Liberty Mutual Fire Ins Co						\$25,914,086	0.015	1.004
USAA Casualty Ins Co (b)	947	827	433	471/467	402	\$23,001,171	0.004	0.969
United Services Auto Assoc (c)	817	715	400	435/431	382	\$22,869,751	0.000	0.961
Allstate Prop & Cas Ins Co						\$22,260,781	0.000	1.032
Western United Ins Co (AAA)	1,530	1,081	612	685/655	597	\$21,712,770	0.000	1.027
*Bristol West Ins Co	1,392	1,052	587	618/628	608	\$20,680,147	0.010	1.206
GEICO Indemnity Co						\$18,292,444	0.005	0.086
Auto Owners Ins Co	1,085	867	439	439	373	\$18,051,490	0.000	1.129
*State Farm Fire & Cas Co	1,406	1,070	617	617	555	\$17,868,270	0.006	1.011
Metro Group Prop & Cas Ins Co (d)	1,936	1,636	721	969/930	688	\$17,767,277	0.000	0.973
GEICO Cas Ins Co	549	548	226	250/269	217	\$15,694,113	0.000	1.290

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

Automobile Table (continued)

Insurance Company	Premium for 6-month policy (2013 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	\$1,244	\$937	\$556	\$556	\$495	\$195,725,332	0.002	1.082
Mid-Century Ins Co	778	676	361	390/430	377	\$143,239,904	0.002	1.062
Allstate Fire & Cas Ins Co	1,179	951	603	659/694	585	\$71,808,210	0.001	1.004
Bear River Mutual Ins Co (a)	1,067	702	429	429	429	\$64,317,854	0.002	0.973
American Family Mutual Ins Co	2,157	1,629	560	560	510	\$61,490,012	0.007	1.026
Progressive Classic Ins Co.	1,258	976	554	629/654	485	\$54,839,503	0.000	0.967
Allstate Ins Co						\$47,867,757	0.000	1.027
Progressive Direct Ins Co	1,041	862	543	575/619	471	\$44,720,130	0.007	0.957
GEICO General Ins Co						\$38,506,855	0.016	0.886
Farm Bureau Prop & Cas Ins Co	1,539	1,250	665	662/724	626	\$36,064,295	0.003	0.921
Liberty Mutual Fire Ins Co						\$25,914,086	0.015	1.004
USAA Casualty Ins Co (b)	828	726	386	419/415	356	\$23,001,171	0.004	0.969
United Services Auto Assoc (c)	723	635	360	391/387	341	\$22,869,751	0.000	0.961
Allstate Prop & Cas Ins Co						\$22,260,781	0.000	1.032
Western United Ins Co (AAA)	1,520	1,045	611	691/652	595	\$21,712,770	0.000	1.027
*Bristol West Ins Co	1,262	937	543	570/574	557	\$20,680,147	0.010	1.206
GEICO Indemnity Co						\$18,292,444	0.005	0.086
Auto Owners Ins Co	1,038	830	428	428	362	\$18,051,490	0.000	1.129
*State Farm Fire & Cas Co	1,383	1,045	619	619	552	\$17,868,270	0.006	1.011
Metro Group Prop & Cas Ins Co (d)	2,180	1,819	834	928/875	786	\$17,767,277	0.000	0.973
GEICO Cas Ins Co	591	588	247	277/295	230	\$15,694,113	0.000	1.290

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Automobile Table (continued)

Insurance Company	Premium for 6-month policy (2013 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	\$1,132	\$862	\$501	\$501	\$450	\$195,725,332	0.002	1.082
Mid-Century Ins Co	785	683	359	390/433	378	\$143,239,904	0.002	1.062
Allstate Fire & Cas Ins Co	963	788	514	556/587	502	\$71,808,210	0.001	1.004
Bear River Mutual Ins Co (a)	1,067	702	429	429	429	\$64,317,854	0.002	0.973
American Family Mutual Ins Co	2,047	1,557	536	536	489	\$61,490,012	0.007	1.026
Progressive Classic Ins Co.	1,351	1,051	575	646/678	509	\$54,839,503	0.000	0.967
Allstate Ins Co						\$47,867,757	0.000	1.027
Progressive Direct Ins Co	1,125	936	570	594/651	499	\$44,720,130	0.007	0.957
GEICO General Ins Co						\$38,506,855	0.016	0.886
Farm Bureau Prop & Cas Ins Co	1,445	1,174	604	601/658	572	\$36,064,295	0.003	0.921
Liberty Mutual Fire Ins Co						\$25,914,086	0.015	1.004
USAA Casualty Ins Co (b)	806	707	376	409/405	348	\$23,001,171	0.004	0.969
United Services Auto Assoc (c)	729	640	363	395/390	344	\$22,869,751	0.000	0.961
Allstate Prop & Cas Ins Co						\$22,260,781	0.000	1.032
Western United Ins Co (AAA)	1,413	987	565	635/603	550	\$21,712,770	0.000	1.027
*Bristol West Ins Co	1,226	916	519	546/552	536	\$20,680,147	0.010	1.206
GEICO Indemnity Co						\$18,292,444	0.005	0.086
Auto Owners Ins Co	1,031	823	420	420	356	\$18,051,490	0.000	1.129
*State Farm Fire & Cas Co	1,267	967	562	562	506	\$17,868,270	0.006	1.011
Metro Group Prop & Cas Ins Co (d)	1,821	1,538	672	751/722	643	\$17,767,277	0.000	0.973
GEICO Cas Ins Co	580	579	241	268/288	229	\$15,694,113	0.000	1.290

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