



State of Utah

Insurance Department

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Commissioner

2014

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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2014 Annual Private Passenger Automobile & Homeowners Insurance Comparison Tables

The comparison tables provide examples of four zip codes in Utah. The zip codes used in the comparison samples are; 84105 – Salt Lake, 84043 – Saratoga Springs, 84535 - Monticello and 84074 – Tooele. 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 provided. 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 and early cancellation charges.

Loss & Expense Ratios

In general terms, the *loss ratio* is, losses paid compared to premiums. The *expense ratio* is, administrative expense compared to premiums. The *combined loss and expense ratio* is, losses paid combined with administrative expenses compared to premiums. 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

By statute the Utah Insurance Department is required to calculate a *complaint ratio* for each company in the table. Showing a ratio rather than the actual number of complaints levels the playing field between the companies. Companies with a larger portion of the market would be expected to have more complaints than companies with a smaller amount of the market. Comparing the number of complaints is like comparing apples to oranges. The ratio gives a comparison of apples to apples. The Department reviews complaints from consumers to determine whether there was a violation of Utah Code or Rules. Complaints opened in 2013, determined to be valid, are used to calculate the complaint ratio for each company. The ratio calculation is based on the valid complaints per \$100,000 of earned premium.

This is how a *complaint ratio* is calculated for a sample company with 10 complaints and \$20,000,000 earned premium:

Step 1: $20,000,000/100,000 = 200$

Step 2: $10 \div 200 = 0.0500$ (*complaint ratio* per \$100k earned premium similar to ratios shown in the tables)

Reversing the formula shown will give the actual number of complaints for a company.

Step 1: $20,000,000/100,000 = 200$

Step 2: $0.0500 \times 200 = 10$ (number of complaints calculated by reversing the formula)

HOMEOWNERS INSURANCE

Homeowners premium varies according to the age of the home, location, condition and your credit information. Eligibility requirements and premium 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. For more definitions of coverage types see page 6 of this table.

Our comparison table shows three types of homeowners policies:

- 1) Homeowner: the most common owner-occupied homeowners policy insuring the dwelling, personal property and liability of the owner.
- 2) Renters: insuring the personal property and liability of tenants.
- 3) Condominium Unit Owner: insures personal property and liability of the unit owner. Coverage should include the association's insurance deductible for which the unit owner is responsible. [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.)

2014 Annual Homeowners Insurance Comparison Table

Zip Code 84105 Salt Lake		Premium for 1-year policy (2014 rates)				Complaint Ratio per 100K of Earned Premium #	Nat'l Comb. Loss & Exp. Ratio
Insurance Company	Home \$225,000 Brick	Home \$225,000 Frame	Renters	Condo Unit	Earned Premium (Utah)		
State Farm Fire & Cas Co (a)	\$750	\$853	\$125	\$379	\$82,255,604	0.005	0.913
Fire Ins Exchange			199	356	\$33,710,458	0.003	1.004
Farmers Ins Exchange (b)	451	454	199	356	\$29,171,143	0.000	1.006
Bear River Mutual Ins Co	427	427	163	293	\$28,709,877	0.003	1.011
Allstate Prop & Cas Ins Co +	697	738			\$23,543,023	0.000	0.999
American Family Mutual Ins Co	873	909	299	205	\$17,445,857	0.000	1.024
Allstate Indemnity Co +			176	207	\$14,434,921	0.007	0.902
Allstate Insurance Co +			197	287	\$13,648,793	0.000	0.944
Farm Bureau Prop & Cas Ins Co (c)	1,268	1,377	244	231	\$11,706,124	0.009	0.936
United Services Auto Assoc (d)	1,438	1,385	254	286	\$10,391,723	0.000	0.868
Owners Ins Co	1,154	1,273	284	520	\$9,698,164	0.000	0.836
USAA Casualty Ins Co (e)	1,498	1,448	248	219	\$8,207,054	0.000	0.902
Travelers Home & Marine Ins Co	574	584	189	415	\$7,753,443	0.013	0.982
CSE Safeguard Ins Co	465	516	218	313	\$7,297,937	0.014	1.028
Metropolitan Prop & Cas Ins Co	925	1,016	205	295	\$6,458,089	0.000	0.954
Pacific Indemnity Co	1,717	1,717	328	479	\$6,402,249	0.000	0.815
CSAA Gen Ins Co					\$6,399,464	0.016	1.068
Liberty Mutual Fire Ins Co					\$6,366,976	0.016	0.801
Safeco Ins Co Of America	747	764	100	158	\$5,943,044	0.017	0.812
Homesite Ind Co	480	519	195	455	\$5,485,671	0.055	0.826
CSAA Fire & Cas	495	540	193	305			

#For an explanation of how the complaint ratio is calculated see page 1 of this document.

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 \$2,250.

(b) Uses a different form, coverages differ.

(c) Uses a lower *other structures* limits.

(d) Specific eligibility requirements. Generally restricted to military officer and their families. *Medical payment* limit is \$5,000. Homeowner and condominium *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. Homeowner and condominium *liability* limit is \$300,000.

Homeowners Table (continued)

Zip Code 84043 Saratoga Springs		Premium for 1-year policy (2014 rates)					Complaint Ratio per 100K of Earned Premium #	Nat'l Comb. Loss & Exp. Ratio
Insurance Company		Home \$225,000 Brick	Home \$225,000 Frame	Renters HO-4	Condo Unit HO-6	Earned Premium (Utah)		
State Farm Fire & Cas Co	(a)	\$774	\$880	\$125	\$379	\$82,255,604	0.005	0.913
Fire Ins Exchange				146	260	\$33,710,458	0.003	1.004
Farmers Ins Exchange	(b)	348	350	146	260	\$29,171,143	0.000	1.006
Bear River Mutual Ins Co		427	427	163	293	\$28,709,877	0.003	1.011
Allstate Prop & Cas Ins Co	+	771	868			\$23,543,023	0.000	0.999
American Family Mutual Ins Co		803	837	299	219	\$17,445,857	0.000	1.024
Allstate Indemnity Co	+			176	202	\$14,434,921	0.007	0.902
Allstate Insurance Co	+			197	287	\$13,648,793	0.000	0.944
Farm Bureau Prop & Cas Ins Co	(c)	1,355	1,472	258	244	\$11,706,124	0.009	0.936
United Services Auto Assoc	(d)	1,461	1,406	254	336	\$10,391,723	0.000	0.868
Owners Ins Co		1,256	1,485	284	520	\$9,698,164	0.000	0.836
USAA Casualty Ins Co	(e)	1,525	1,472	248	262	\$8,207,054	0.000	0.902
Travelers Home & Marine Ins Co		659	691	167	511	\$7,753,443	0.013	0.982
CSE Safeguard Ins Co		465	516	218	313	\$7,297,937	0.014	1.028
Metropolitan Prop & Cas Ins Co		617	678	163	233	\$6,458,089	0.000	0.954
Pacific Indemnity Co		1,677	1,677	356	521	\$6,402,249	0.000	0.815
CSAA Gen Ins Co						\$6,399,464	0.016	1.068
Liberty Mutual Fire Ins Co						\$6,366,976	0.016	0.801
Safeco Ins Co Of America		618	634	93	134	\$5,943,044	0.017	0.812
Homesite Ind Co		493	534	192	441	\$5,485,671	0.055	0.826
CSAA Fire & Cas		484	528	185	296			

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(a) Deductible is \$2,250.

(b) Uses a different form, coverages differ.

(c) Uses a lower *other structures* limits.

(d) Specific eligibility requirements. Generally restricted to military officer and their families. *Medical payment* limit is \$5,000. Homeowner and condominium *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. Homeowner and condominium *liability* limit is \$300,000.

Homeowners Table (continued)

Zip Code 84535 Monticello		Premium for 1-year policy (2014 rates)						Complaint Ratio per 100K of Earned Premium #	Nat'l Comb. Loss & Exp. Ratio
Insurance Company		Home \$225,000 Brick	Home \$225,000 Frame	Renters HO-4	Condo Unit HO-6	Earned Premium (Utah)			
State Farm Fire & Cas Co	(a)	\$862	\$980	\$125	\$338	\$82,255,604	0.005	0.913	
Fire Ins Exchange				136	249	\$33,710,458	0.003	1.004	
Farmers Ins Exchange	(b)	365	356	136	249	\$29,171,143	0.000	1.006	
Bear River Mutual Ins Co		452	491	163	293	\$28,709,877	0.003	1.011	
Allstate Prop & Cas Ins Co	+	598	689			\$23,543,023	0.000	0.999	
American Family Mutual Ins Co		861	897	251	178	\$17,445,857	0.000	1.024	
Allstate Indemnity Co	+			176	202	\$14,434,921	0.007	0.902	
Allstate Insurance Co	+			197	287	\$13,648,793	0.000	0.944	
Farm Bureau Prop & Cas Ins Co	(c)	1,351	1,468	257	243	\$11,706,124	0.009	0.936	
United Services Auto Assoc	(d)	1,391	1,338	214	288	\$10,391,723	0.000	0.868	
Owners Ins Co		1,425	1,612	321	565	\$9,698,164	0.000	0.836	
USAA Casualty Ins Co	(e)	1,448	1,397	208	226	\$8,207,054	0.000	0.902	
Travelers Home & Marine Ins Co		732	814	164	528	\$7,753,443	0.013	0.982	
CSE Safeguard Ins Co		465	516	218	313	\$7,297,937	0.014	1.028	
Metropolitan Prop & Cas Ins Co		762	837	162	233	\$6,458,089	0.000	0.954	
Pacific Indemnity Co		1,677	1,677	356	521	\$6,402,249	0.000	0.815	
CSAA Gen Ins Co						\$6,399,464	0.016	1.068	
Liberty Mutual Fire Ins Co						\$6,366,976	0.016	0.801	
Safeco Ins Co Of America		784	804	132	176	\$5,943,044	0.017	0.812	
Homesite Ind Co		499	540	192	450	\$5,485,671	0.055	0.826	
CSAA Fire & Cas		471	515	178	281				

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

(a) Deductible is \$2,250.

(b) Uses a different form, coverages differ.

(c) Uses a lower *other structures* limits.

(d) Specific eligibility requirements. Generally restricted to military officer and their families. *Medical payment* limit is \$5,000. Homeowner and condominium *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. Homeowner and condominium *liability* limit is \$300,000.

Homeowners Table (continued)

Zip Code 84074 Tooele		Premium for 1-year policy (2014 rates)					Complaint Ratio per 100K of Earned Premium #	Nat'l Comb. Loss & Exp. Ratio
Insurance Company		Home \$225,000 Brick	Home \$225,000 Frame	Renters HO-4	Condo Unit HO-6	Earned Premium (Utah)		
State Farm Fire & Cas Co	(a)	\$817	\$928	\$125	\$338	\$82,255,604	0.005	0.913
Fire Ins Exchange				136	249	\$33,710,458	0.003	1.004
Farmers Ins Exchange	(b)	355	376	136	249	\$29,171,143	0.000	1.006
Bear River Mutual Ins Co		427	472	163	293	\$28,709,877	0.003	1.011
Allstate Prop & Cas Ins Co	+	641	678			\$23,543,023	0.000	0.999
American Family Mutual Ins Co		778	810	251	172	\$17,445,857	0.000	1.024
Allstate Indemnity Co	+			176	197	\$14,434,921	0.007	0.902
Allstate Insurance Co	+			197	287	\$13,648,793	0.000	0.944
Farm Bureau Prop & Cas Ins Co	(c)	1,301	1,411	246	233	\$11,706,124	0.009	0.936
United Services Auto Assoc	(d)	1,488	1,437	254	321	\$10,391,723	0.000	0.868
Owners Ins Co		1,161	1,286	284	520	\$9,698,164	0.000	0.836
USAA Casualty Ins Co	(e)	1,554	1,505	247	248	\$8,207,054	0.000	0.902
Travelers Home & Marine Ins Co		634	654	182	425	\$7,753,443	0.013	0.982
CSE Safeguard Ins Co		465	516	218	313	\$7,297,937	0.014	1.028
Metropolitan Prop & Cas Ins Co		729	802	166	237	\$6,458,089	0.000	0.954
Pacific Indemnity Co		1,677	1,677	356	521	\$6,402,249	0.000	0.815
CSAA Gen Ins Co						\$6,399,464	0.016	1.068
Liberty Mutual Fire Ins Co						\$6,366,976	0.016	0.801
Safeco Ins Co Of America		702	718	122	142	\$5,943,044	0.017	0.812
Homesite Ind Co		512	554	214	501	\$5,485,671	0.055	0.826
CSAA Fire & Cas		432	472	176	277			

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(d) Specific eligibility requirements. Generally restricted to military officer and their families. *Medical payment* limit is \$5,000. Homeowner and condominium *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. Homeowner and condominium *liability* limit is \$300,000.

Common Coverages in a Homeowners Policy

Dwelling – Covers damage to your house and structures attached to your house. (Coverage A)*

Other Structures – Pays for damage to fences, sheds, unattached garages and other structures not attached to your house. (Coverage B)*

Personal Property – Reimburses you for the value of your possessions, including furniture, electronics, appliances and clothing, damaged or lost. They may be covered even when the items are not at your house. (Coverage C)*

Loss of Use – Covers your additional living expenses, above your normal costs, while your home is being repaired. (Coverage D)*

Personal Liability – Covers your financial loss against a claim of lawsuit and found legally responsible for injuries or damages to another person. (Coverage E)*

Medical Payments – Pays for medical bills for people hurt on your property or hurt by your pets. (Coverage F)*

**Indicates coverage name or reference used by many companies.*

Optional Homeowners Coverage/Policies

Sewer Back Up – This is not covered under the standard policy. Sewer back up coverage can be added to your policy by an endorsement.

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. Earthquake covers landslide, but only if triggered by the earthquake.

Flood Insurance Policy – The standard homeowners, condominium and renters policies will not cover damage due to flood. 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, landslides and flood coverage are included in these policies. Contact your insurance agent for information regarding this type of policy.

Landslide – Landslides are not covered by homeowner policies. Coverage cannot be added to your policy except as noted above as a Difference in Conditions Policy or in an Earthquake endorsement or policy under specific circumstances.

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

The Department advises consumers to have an annual check-up with their insurance agents.

AUTOMOBILE INSURANCE

Auto insurance premium varies 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: drive safely, compare companies' premiums, higher physical damage deductibles, insure all vehicles under one policy, buy 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 law enforcement officers to impound uninsured vehicles.

The vehicle used in our comparisons is a 2010 Dodge Grand Caravan SXT 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. For more definitions of coverages see page 11 of this table.

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.)

2014 Annual Auto Insurance Comparison Table

Zip Code 84105 Salt Lake	Premium for 6-month policy (2014 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	\$1,327	\$1,008	\$572	\$572	\$514	\$204,758,536	0.002	1.055
Mid-Century Ins Co	826	718	387	409/453	393	\$149,636,182	0.001	1.004
Allstate Fire & Cas Ins Co	945	779	505	527/565	519	\$78,651,138	0.000	1.005
Bear River Mutual Ins Co (a)	1,012	642	364	364	344	\$67,868,102	0.001	1.011
American Family Mutual Ins Co	2,388	1,837	630	630	579	\$60,257,129	0.008	1.024
Progressive Classic Ins Co *	1,635	1,334	635	663/707	559	\$54,276,979	0.002	0.892
Progressive Direct Ins Co *	1,546	1,286	706	654/730	623	\$47,550,978	0.004	0.921
Allstate Ins Co						\$41,836,125	0.002	0.944
GEICO Cas Ins Co *	702	705	280	297/325	269	\$34,538,429	0.012	1.248
GEICO General Ins Co						\$34,221,652	0.006	0.911
Farm Bureau Prop & Cas Ins Co	1,486	1,271	627	643/703	597	\$33,750,676	0.003	0.936
USAA Casualty Ins Co (b)	840	735	386	420/417	362	\$23,825,381	0.000	0.902
United Services Auto Assoc (c)	708	621	348	378/375	336	\$23,580,494	0.000	0.868
Liberty Mutual Fire Ins Co						\$22,873,791	0.009	0.801
State Farm Fire & Cas Co *	1,512	1,151	656	656	590	\$22,106,189	0.005	0.913
CSAA General Ins Co						\$21,509,550	0.014	1.068
Auto Owners Ins Co	1,307	1,074	535	535	461	\$20,102,224	0.000	1.133
Allstate Prop & Cas Ins Co						\$19,426,678	0.000	0.999
Safeco Ins Co Of IL *	1,511	1,370	499	588/573	463	\$18,343,179	0.000	0.812
Metro Group Prop & Cas Ins Co (d)	1,529	1,374	633	704/689	565	\$18,008,796	0.006	0.954
CSAA Fire & Cas Ins Co	1,468	1,468	618	730	600			

#For an explanation of how the complaint ratio is calculated see page 1 of this document.

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* These companies may write non-standard insurance, primarily high risk drivers or special types of automobiles. Other companies may have affiliated companies that 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)

Zip Code 84043 Saratoga Springs		Premium for 6-month policy (2014 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	\$1,427	\$1,085	\$616	\$616	\$553	\$204,758,536	0.002	1.055
Mid-Century Ins Co	835	726	387	410/456	397	\$149,636,182	0.001	1.004
Allstate Fire & Cas Ins Co	872	719	476	488/524	481	\$78,651,138	0.000	1.005
Bear River Mutual Ins Co (a)	934	600	339	339	321	\$67,868,102	0.001	1.011
American Family Mutual Ins Co	2,177	1,676	577	577	530	\$60,257,129	0.008	1.024
Progressive Classic Ins Co *	1,468	1,210	590	607/654	519	\$54,276,979	0.002	0.892
Progressive Direct Ins Co *	1,450	1,211	686	632/706	602	\$47,550,978	0.004	0.921
Allstate Ins Co						\$41,836,125	0.002	0.944
GEICO Cas Ins Co *	660	665	266	281/308	256	\$34,538,429	0.012	1.248
GEICO General Ins Co						\$34,221,652	0.006	0.911
Farm Bureau Prop & Cas Ins Co	1,372	1,171	579	593/648	550	\$33,750,676	0.003	0.936
USAA Casualty Ins Co (b)	840	736	387	421/417	362	\$23,825,381	0.000	0.902
United Services Auto Assoc (c)	710	623	350	381/377	337	\$23,580,494	0.000	0.868
Liberty Mutual Fire Ins Co						\$22,873,791	0.009	0.801
State Farm Fire & Cas Co *	1,627	1,239	706	706	634	\$22,106,189	0.005	0.913
CSAA General Ins Co						\$21,509,550	0.014	1.068
Auto Owners Ins Co	1,280	1,053	526	526	454	\$20,102,224	0.000	1.133
Allstate Prop & Cas Ins Co						\$19,426,678	0.000	0.999
Safeco Ins Co Of IL *	1,438	1,304	467	549/537	436	\$18,343,179	0.000	0.812
Metro Group Prop & Cas Ins Co (d)	1,488	1,336	626	691/676	559	\$18,008,796	0.006	0.954
CSAA Fire & Cas Ins Co	1,265	1,265	547	645	527			

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Automobile Table (continued)

Zip Code 84535 Monticello		Premium for 6-month policy (2014 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	\$1,190	\$901	\$525	\$525	\$469	\$204,758,536	0.002	1.055
Mid-Century Ins Co	684	596	328	347/383	332	\$149,636,182	0.001	1.004
Allstate Fire & Cas Ins Co	770	642	434	444/473	428	\$78,651,138	0.000	1.005
Bear River Mutual Ins Co (a)	878	571	321	321	304	\$67,868,102	0.001	1.011
American Family Mutual Ins Co	1,866	1,429	493	493	451	\$60,257,129	0.008	1.024
Progressive Classic Ins Co *	1,462	1,177	579	616/645	505	\$54,276,979	0.002	0.892
Progressive Direct Ins Co *	1,477	1,210	693	662/720	600	\$47,550,978	0.004	0.921
Allstate Ins Co						\$41,836,125	0.002	0.944
GEICO Cas Ins Co *	657	657	269	288/310	251	\$34,538,429	0.012	1.248
GEICO General Ins Co						\$34,221,652	0.006	0.911
Farm Bureau Prop & Cas Ins Co	1,190	1,012	526	539/589	498	\$33,750,676	0.003	0.936
USAA Casualty Ins Co (b)	781	686	367	400/395	338	\$23,825,381	0.000	0.902
United Services Auto Assoc (c)	643	566	323	352/348	308	\$23,580,494	0.000	0.868
Liberty Mutual Fire Ins Co						\$22,873,791	0.009	0.801
State Farm Fire & Cas Co *	1,356	1,029	602	602	538	\$22,106,189	0.005	0.913
CSAA General Ins Co						\$21,509,550	0.014	1.068
Auto Owners Ins Co	1,079	891	455	455	388	\$20,102,224	0.000	1.133
Allstate Prop & Cas Ins Co						\$19,426,678	0.000	0.999
Safeco Ins Co Of IL *	1,305	1,182	438	518/502	405	\$18,343,179	0.000	0.812
Metro Group Prop & Cas Ins Co (d)	1,471	1,313	634	702/675	562	\$18,008,796	0.006	0.954
CSAA Fire & Cas Ins Co	1,231	1,231	545	636	516			

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Automobile Table (continued)

Zip Code 84074 Tooele		Premium for 6-month policy (2014 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	\$1,259	\$954	\$551	\$551	\$492	\$204,758,536	0.002	1.055
Mid-Century Ins Co	684	596	328	347/383	332	\$149,636,182	0.001	1.004
Allstate Fire & Cas Ins Co	904	747	493	505/543	495	\$78,651,138	0.000	1.005
Bear River Mutual Ins Co (a)	901	583	329	329	312	\$67,868,102	0.001	1.011
American Family Mutual Ins Co	1,944	1,478	509	509	464	\$60,257,129	0.008	1.024
Progressive Classic Ins Co *	1,411	1,159	572	589/632	504	\$54,276,979	0.002	0.892
Progressive Direct Ins Co *	1,387	1,149	654	615/676	573	\$47,550,978	0.004	0.921
Allstate Ins Co						\$41,836,125	0.002	0.944
GEICO Cas Ins Co *	613	615	252	268/291	239	\$34,538,429	0.012	1.248
GEICO General Ins Co						\$34,221,652	0.006	0.911
Farm Bureau Prop & Cas Ins Co	1,344	1,150	570	584/639	542	\$33,750,676	0.003	0.936
USAA Casualty Ins Co (b)	815	715	380	414/410	352	\$23,825,381	0.000	0.902
United Services Auto Assoc (c)	696	612	347	378/374	331	\$23,580,494	0.000	0.868
Liberty Mutual Fire Ins Co						\$22,873,791	0.009	0.801
State Farm Fire & Cas Co *	1,434	1,089	631	631	564	\$22,106,189	0.005	0.913
CSAA General Ins Co						\$21,509,550	0.014	1.068
Auto Owners Ins Co	1,046	863	439	439	375	\$20,102,224	0.000	1.133
Allstate Prop & Cas Ins Co						\$19,426,678	0.000	0.999
Safeco Ins Co Of IL *	1,304	1,179	435	517/499	402	\$18,343,179	0.000	0.812
Metro Group Prop & Cas Ins Co (d)	1,462	1,307	608	678/652	543	\$18,008,796	0.006	0.954
CSAA Fire & Cas Ins Co	1,384	1,384	584	692	569			

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Coverages in an Auto Policy

Required by Utah Law

Bodily Injury Liability – Pays for injuries to another person for whom you may be found legally responsible.

Property Damage Liability – Covers damages you cause to another person’s car or property.

Personal Injury Protection (PIP) – Sometimes called “No-Fault” coverage. Provides benefits to persons injured in your auto, regardless of fault; including but not limited to, medical expenses, loss of income and essential services. Pedestrians injured by an auto are also extended PIP benefits. Note, motorcycle policies do not have PIP coverage but can add *medical payment* coverage.

Required by Law, but may be rejected or select lower limits

Uninsured Motorist Bodily Injury (UM) - Covers you and others in your automobile for bodily injury in an accident caused primarily by a driver who does not have insurance.

Underinsured Motorist Bodily Injury (UIM) – Provides protection to you and others in your motor vehicle in an accident caused by an at-fault driver who does not have sufficient bodily injury liability limits to cover the full amount your loss.

Uninsured Motorist Property Damage (UM-PD) – Covers you for damage to your automobile in an accident caused by a driver who does not have insurance. If you do not have *collision* coverage on your policy, and you request this coverage the company is required to provide it.

Optional Coverages, but may be required if you have an auto Loan

Collision – Pays for damage to your car from a collision with another car or object or if it overturns.

Comprehensive (Other Than Collision) – Covers damage or loss to your car due to causes other than collision. These include but are not limited to fire, hitting animals, windstorm, hail, vandalism, theft and flood.

Other Optional Coverages

Towing - Reimburses you when you vehicle must be towed to repair shop or other location

Rental Reimbursement – Pays the rental fee if you must rent a vehicle for a reasonable time while your vehicle is being repaired.

Electronic Devices – These items, including cell phones are not covered under your standard auto policy. There may be an endorsement to add coverage for these type items to your policy. These devices may be covered by your homeowners policy.

The Department advises consumers to have an annual check-up with their insurance agents.

If you have any questions or need additional information call the Insurance Department at 801-538-3035 or Toll free at 1-800-439-3805.