



State of Utah

Insurance Department

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Commissioner

2015

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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2015 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; 84020 – Draper, 84414 – North Ogden, 84790 – St George and 84066 – Roosevelt. 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 insurance representative 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 are 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 2014, 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.)

2015 Annual Homeowners Insurance Comparison Table

Zip Code 84020 Draper		Premium for 1-year policy (2015 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)	\$826	\$918	\$138	\$366	84,886,995	0.004	0.931
Farmers Ins Exchange	(b)	375	384	163	234	32,919,191	0.009	1.062
Fire Ins Exchange				163	234	30,860,552	0.000	0.949
Bear River Mutual Ins Co		457	507	175	247	30,650,712	0.003	0.978
Allstate Prop & Cas Ins Co	+					26,036,227	0.000	0.986
American Family Mutual Ins Co		862	898	305	219	18,014,043	0.006	1.004
Allstate Indemnity Co	+					13,777,340	0.000	0.876
Allstate Insurance Co	+					12,765,419	0.000	0.950
Farm Bureau Prop & Cas Ins Co	(c)	1,241	1,347	236	216	12,327,746	0.000	1.047
United Services Auto Assoc	(d)	1,446	1,391	284	308	11,270,351	0.000	0.914
Owners Ins Co		1,228	1,349	293	549	10,354,483	0.010	0.855
CSE Safeguard Ins Co		489	542	218	313	8,766,626	0.000	1.019
USAA Casualty Ins.	(e)	1,507	1,455	278	236	8,695,732	0.000	0.937
Travelers Home & Marine Ins Co		656	665	167	510	8,028,373	0.012	0.951
Safeco Ins Co Of America		1,418	1,493	132	301	7,109,756	0.000	0.815
Liberty Ins Corp		796	785	340	420	6,958,235	0.014	0.822
Pacific Indemnity Co	(f)	918	918	356	521	6,853,273	0.000	0.961
CSAA General Ins Co		640	701	211	305	6,721,587	0.000	1.054
Metropolitan Prop & Cas Ins Co		731	802	167	240	6,709,799	0.000	0.953
Liberty Mutual Fire Ins Co						6,155,859	0.000	0.822

#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, may 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.
- (f) *Medical payment* limit is \$25,000

Homeowners Table (continued)

Zip Code 84414 North Ogden		Premium for 1-year policy (2015 rates)				Earned Premium (Utah)	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			
State Farm Fire & Cas Co	(a)	\$836	\$928	\$131	\$310	84,886,995	0.004	0.931
Farmers Ins Exchange	(b)	420	419	171	248	32,919,191	0.009	1.062
Fire Ins Exchange				171	248	30,860,552	0.000	0.949
Bear River Mutual Ins Co		457	507	175	247	30,650,712	0.003	0.978
Allstate Prop & Cas Ins Co	+					26,036,227	0.000	0.986
American Family Mutual Ins Co		834	869	256	172	18,014,043	0.006	1.004
Allstate Indemnity Co	+					13,777,340	0.000	0.876
Allstate Insurance Co	+					12,765,419	0.000	0.950
Farm Bureau Prop & Cas Ins Co	(c)	1,338	1,453	262	241	12,327,746	0.000	1.047
United Services Auto Assoc	(d)	1,461	1,406	284	320	11,270,351	0.000	0.914
Owners Ins Co		1,271	1,463	293	549	10,354,483	0.010	0.855
CSE Safeguard Ins Co		489	542	218	313	8,766,626	0.000	1.019
USAA Casualty Ins.	(e)	1,525	1,472	278	246	8,695,732	0.000	0.937
Travelers Home & Marine Ins Co		601	628	150	444	8,028,373	0.012	0.951
Safeco Ins Co Of America		1,623	1,709	187	372	7,109,756	0.000	0.815
Liberty Ins Corp		812	801	354	358	6,958,235	0.014	0.822
Pacific Indemnity Co	(f)	918	918	356	521	6,853,273	0.000	0.961
CSAA Fire & Cas		599	655	197	277	6,721,587	0.000	1.054
Metropolitan Prop & Cas Ins Co		734	807	184	263	6,709,799	0.000	0.953
Liberty Mutual Fire Ins Co						6,155,859	0.000	0.822

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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.

(f) *Medical payment* limit is \$25,000

Homeowners Table (continued)

Zip Code 84790 St. George		Premium for 1-year policy (2015 rates)				Earned Premium (Utah)	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			
State Farm Fire & Cas Co	(a)	\$782	\$869	\$125	\$326	84,886,995	0.004	0.931
Farmers Ins Exchange	(b)	389	387	157	225	32,919,191	0.009	1.062
Fire Ins Exchange				157	225	30,860,552	0.000	0.949
Bear River Mutual Ins Co		457	507	175	247	30,650,712	0.003	0.978
Allstate Prop & Cas Ins Co	+					26,036,227	0.000	0.986
American Family Mutual Ins Co		924	962	256	178	18,014,043	0.006	1.004
Allstate Indemnity Co	+					13,777,340	0.000	0.876
Allstate Insurance Co	+					12,765,419	0.000	0.950
Farm Bureau Prop & Cas Ins Co	(c)	1,226	1,324	241	222	12,327,746	0.000	1.047
United Services Auto Assoc	(d)	1,471	1,423	263	315	11,270,351	0.000	0.914
Owners Ins Co		1,349	1,482	293	527	10,354,483	0.010	0.855
CSE Safeguard Ins Co		489	542	218	313	8,766,626	0.000	1.019
USAA Casualty Ins.	(e)	1,537	1,492	255	242	8,695,732	0.000	0.937
Travelers Home & Marine Ins Co		571	571	144	521	8,028,373	0.012	0.951
Safeco Ins Co Of America		1,467	1,543	153	311	7,109,756	0.000	0.815
Liberty Ins Corp		894	868	307	361	6,958,235	0.014	0.822
Pacific Indemnity Co	(f)	918	918	356	521	6,853,273	0.000	0.961
CSAA Fire & Cas		608	666	199	281	6,721,587	0.000	1.054
Metropolitan Prop & Cas Ins Co		588	645	172	247	6,709,799	0.000	0.953
Liberty Mutual Fire Ins Co						6,155,859	0.000	0.822

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(f) *Medical payment* limit is \$25,000.

Homeowners Table (continued)

Zip Code 84066 Roosevelt		Premium for 1-year policy (2015 rates)				Earned Premium (Utah)	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			
State Farm Fire & Cas Co	(a)	\$901	\$1,001	\$125	\$326	84,886,995	0.004	0.931
Farmers Ins Exchange	(b)	421	424	173	248	32,919,191	0.009	1.062
Fire Ins Exchange				173	248	30,860,552	0.000	0.949
Bear River Mutual Ins Co		457	507	175	247	30,650,712	0.003	0.978
Allstate Prop & Cas Ins Co	+					26,036,227	0.000	0.986
American Family Mutual Ins Co		834	869	256	172	18,014,043	0.006	1.004
Allstate Indemnity Co	+					13,777,340	0.000	0.876
Allstate Insurance Co	+					12,765,419	0.000	0.950
Farm Bureau Prop & Cas Ins Co	(c)	1,269	1,378	250	230	12,327,746	0.000	1.047
United Services Auto Assoc	(d)	1,460	1,409	263	320	11,270,351	0.000	0.914
Owners Ins Co		1,393	1,605	293	549	10,354,483	0.010	0.855
CSE Safeguard Ins Co		489	542	218	313	8,766,626	0.000	1.019
USAA Casualty Ins.	(e)	1,524	1,476	235	250	8,695,732	0.000	0.937
Travelers Home & Marine Ins Co		621	643	147	511	8,028,373	0.012	0.951
Safeco Ins Co Of America		1,794	1,889	184	397	7,109,756	0.000	0.815
Liberty Ins Corp		863	847	307	361	6,958,235	0.014	0.822
Pacific Indemnity Co	(f)	918	918	356	521	6,853,273	0.000	0.961
CSAA Fire & Cas		627	687	198	279	6,721,587	0.000	1.054
Metropolitan Prop & Cas Ins Co		766	842	166	237	6,709,799	0.000	0.953
Liberty Mutual Fire Ins Co						6,155,859	0.000	0.822

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(f) *Medical payment* limit is \$25,000.

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 \$6.35 for a brick dwelling and \$1.6 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(2)(a)] requires law enforcement officers to impound uninsured vehicles.

The vehicle used in our comparisons is a 2011 Chevrolet Malibu LT, 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.)

2015 Annual Auto Insurance Comparison Table

Zip Code 84020 Draper	Premium for 6-month policy (2015 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	\$1,529	\$1,164	\$655	\$655	\$589	\$219,578,122	0.004	1.081
Mid-Century Ins Co	1,121	1,017	605	543/588	551	\$152,733,995	0.003	1.004
Allstate Fire & Cas Ins Co	1,067	871	1,000	576/620	841	\$92,664,513	0.006	1.023
Bear River Mutual Ins Co (a)	1,103	693	407	407	387	\$72,218,813	0.001	0.978
Progressive Classic Ins Co *	1,763	1,520	649	653/715	567	\$53,987,216	0.006	0.869
GEICO Casualty Ins Co *	1,036	989	330	353/385	316	\$51,311,213	0.004	1.154
Progressive Direct Ins Co *	1,665	1,453	735	691/764	650	\$50,642,330	0.000	0.943
American Family Mutual Ins Co *	2,054	1,580	634	634	582	\$48,844,694	0.012	1.004
Allstate Ins Co						\$37,582,597	0.000	0.950
Farm Bureau Prop & Cas Ins Co	1,488	1,261	557	604/670	555	\$32,310,968	0.006	1.047
GEICO General Ins Co						\$31,650,096	0.006	0.920
State Farm Fire & Cas Co	1,783	1,358	769	769	691	\$27,751,491	0.004	0.931
USAA Casualty Ins Co (b)	847	741	388	421/419	364	\$24,558,914	0.004	0.937
United Services Auto Assoc (c)	731	641	357	387/384	346	\$23,640,010	0.000	0.914
Auto Owners Ins Co	1,234	1,009	533	533	467	\$22,112,817	0.023	1.128
Safeco Ins Co Of IL *	2,102	1,907	553	649/636	544	\$21,690,217	0.009	0.815
CSAA General Ins Co	1,542	1,399	710	803/723	686	\$21,602,953	0.000	1.054
Liberty Mutual Fire Ins Co						\$19,929,023	0.005	0.822
Metro Group Prop & Cas Ins Co (d)	1,599	1,432	552	612/602	531	\$18,411,415	0.011	0.953
Allstate Prop & Cas Ins Co						\$17,687,202	0.000	0.986

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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)

Insurance Company	Premium for 6-month policy (2015 rates)					Earned Premiums (UTAH)	Complaint Ratio Per 100K of Earned Premium #	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	\$1,411	\$1,073	\$610	\$610	\$547	\$219,578,122	0.004	1.081
Mid-Century Ins Co	1,016	924	562	504/545	510	\$152,733,995	0.003	1.004
Allstate Fire & Cas Ins Co	898	738	835	498/532	707	\$92,664,513	0.006	1.023
Bear River Mutual Ins Co (a)	1,008	643	378	378	359	\$72,218,813	0.001	0.978
Progressive Classic Ins Co *	1,687	1,451	622	625/685	544	\$53,987,216	0.006	0.869
GEICO Casualty Ins Co *	937	895	306	327/356	291	\$51,311,213	0.004	1.154
Progressive Direct Ins Co *	1,689	1,474	741	695/771	656	\$50,642,330	0.000	0.943
American Family Mutual Ins Co *	1,934	1,487	598	598	548	\$48,844,694	0.012	1.004
Allstate Ins Co						\$37,582,597	0.000	0.950
Farm Bureau Prop & Cas Ins Co	1,461	1,238	565	592/655	544	\$32,310,968	0.006	1.047
GEICO General Ins Co						\$31,650,096	0.006	0.920
State Farm Fire & Cas Co	1,648	1,254	717	717	643	\$27,751,491	0.004	0.931
USAA Casualty Ins Co (b)	818	716	377	409/406	353	\$24,558,914	0.004	0.937
United Services Auto Assoc (c)	709	622	348	378/375	336	\$23,640,010	0.000	0.914
Auto Owners Ins Co	1,173	961	511	511	447	\$22,112,817	0.023	1.128
Safeco Ins Co Of IL *	2,037	1,846	542	639/623	530	\$21,690,217	0.009	0.815
CSAA General Ins Co	1,363	1,233	624	707/635	606	\$21,602,953	0.000	1.054
Liberty Mutual Fire Ins Co						\$19,929,023	0.005	0.822
Metro Group Prop & Cas Ins Co (d)	1,520	1,358	524	579/568	500	\$18,411,415	0.011	0.953
Allstate Prop & Cas Ins Co						\$17,687,202	0.000	0.986

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

Automobile Table (continued)

Zip Code 84790 St. George		Premium for 6-month policy (2015 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	\$1,304	\$995	\$564	\$564	\$507	\$219,578,122	0.004	1.081
Mid-Century Ins Co	968	878	523	471/509	476	\$152,733,995	0.003	1.004
Allstate Fire & Cas Ins Co	781	649	715	444/475	611	\$92,664,513	0.006	1.023
Bear River Mutual Ins Co (a)	969	621	363	363	346	\$72,218,813	0.001	0.978
Progressive Classic Ins Co *	1,670	1,439	615	616/675	540	\$53,987,216	0.006	0.869
GEICO Casualty Ins Co *	968	924	316	337/366	298	\$51,311,213	0.004	1.154
Progressive Direct Ins Co *	1,634	1,425	725	680/752	640	\$50,642,330	0.000	0.943
American Family Mutual Ins Co *	1,649	1,264	510	510	465	\$48,844,694	0.012	1.004
Allstate Ins Co						\$37,582,597	0.000	0.950
Farm Bureau Prop & Cas Ins Co	1,335	1,134	515	539/597	496	\$32,310,968	0.006	1.047
GEICO General Ins Co						\$31,650,096	0.006	0.920
State Farm Fire & Cas Co	1,524	1,164	663	663	597	\$27,751,491	0.004	0.931
USAA Casualty Ins Co (b)	727	640	342	371/368	318	\$24,558,914	0.004	0.937
United Services Auto Assoc (c)	656	578	328	356/353	314	\$23,640,010	0.000	0.914
Auto Owners Ins Co	1,011	830	446	446	389	\$22,112,817	0.023	1.128
Safeco Ins Co Of IL *	1,687	1,529	456	537/523	445	\$21,690,217	0.009	0.815
CSAA General Ins Co	1,317	1,195	618	698/630	592	\$21,602,953	0.000	1.054
Liberty Mutual Fire Ins Co						\$19,929,023	0.005	0.822
Metro Group Prop & Cas Ins Co (d)	1,447	1,292	499	550/538	476	\$18,411,415	0.011	0.953
Allstate Prop & Cas Ins Co						\$17,687,202	0.000	0.986

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Automobile Table (continued)

Insurance Company	Premium for 6-month policy (2015 rates)					Earned Premiums (UTAH)	Complaint Ratio Per 100K of Earned Premium #	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	\$1,441	\$1,087	\$632	\$632	\$563	\$219,578,122	0.004	1.081
Mid-Century Ins Co	956	870	524	471/509	476	\$152,733,995	0.003	1.004
Allstate Fire & Cas Ins Co	928	760	900	510/545	750	\$92,664,513	0.006	1.023
Bear River Mutual Ins Co (a)	969	621	363	363	346	\$72,218,813	0.001	0.978
Progressive Classic Ins Co *	1,705	1,454	645	659/705	559	\$53,987,216	0.006	0.869
GEICO Casualty Ins Co *	991	942	324	349/376	301	\$51,311,213	0.004	1.154
Progressive Direct Ins Co *	1,563	1,357	709	682/738	624	\$50,642,330	0.000	0.943
American Family Mutual Ins Co *	1,727	1,314	529	529	481	\$48,844,694	0.012	1.004
Allstate Ins Co						\$37,582,597	0.000	0.950
Farm Bureau Prop & Cas Ins Co	1,387	1,170	565	590/653	541	\$32,310,968	0.006	1.047
GEICO General Ins Co						\$31,650,096	0.006	0.920
State Farm Fire & Cas Co	1,692	1,277	749	749	666	\$27,751,491	0.004	0.931
USAA Casualty Ins Co (b)	743	653	349	378/375	323	\$24,558,914	0.004	0.937
United Services Auto Assoc (c)	680	599	340	370/366	324	\$23,640,010	0.000	0.914
Auto Owners Ins Co	1,045	863	472	472	408	\$22,112,817	0.023	1.128
Safeco Ins Co Of IL *	1,866	1,692	517	612/593	500	\$21,690,217	0.009	0.815
CSAA General Ins Co	1,394	1,261	661	746/671	627	\$21,602,953	0.000	1.054
Liberty Mutual Fire Ins Co						\$19,929,023	0.005	0.822
Metro Group Prop & Cas Ins Co (d)	1,582	1,400	551	612/590	527	\$18,411,415	0.011	0.953
Allstate Prop & Cas Ins Co						\$17,687,202	0.000	0.986

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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. Minimum limits are \$25,000 per person / \$65,000 per accident.

Property Damage Liability – Covers damages you cause to another person’s car or property. Minimum limit is \$15,000 per accident.

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. Minimum limit is \$3,000 per person.

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. Minimum limit is \$25,000 per person / \$65,000 per accident.

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. Minimum limit is \$10,000 per person / \$20,000 per accident

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. Maximum limit is \$3,500 with a \$250 deductible.

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 801-538-3800 or Toll free at 1-800-439-3805.