



State of Utah

Insurance Department

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Commissioner

2016

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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2016 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; 84093 – Sandy, 84601 – Provo, 84405 – Riverdale and 84631 – Fillmore. Look at the comparisons for the zip code that is most similar to where you live. **NEW** this year is a comparison table of earthquake premium located on page 7.

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 professional 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 professional 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 2015, 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

Homeowner premiums can vary 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.

Your home policy consists of these types of coverage: your home (dwelling), the contents, and your liability to others. For more definitions of coverage types and optional coverages see page 6.

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 \$1000 deductible. The *personal liability* limit is \$300,000. *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.)

2016 Annual Homeowners Insurance Comparison Table

Zip Code 84093 Sandy		Premium for 1-year policy (2016 rates)				Earned Premium (Utah)	Complaint Ratio per 100K of Earned Premium #	Nat'l Comb. Loss & Exp. Ratio
Insurance Company		Home \$250,000 Brick	Home \$250,000 Frame	Renters	Condo Unit			
State Farm Fire & Cas Co	(a)	\$854	\$946	\$157	\$339	\$89,684,649	0.006	0.884
Farmers Ins Exchange	(b)	464	433			35,895,176	0.000	1.038
Bear River Mutual Ins Co		463	509	238	298	33,592,047	0.000	1.087
Fire Ins Exchange				163	234	28,372,609	0.000	0.945
Allstate Prop & Cas Ins Co	+					26,954,479	0.000	0.989
American Family Mutual Ins Co						17,347,634	0.012	0.945
Allstate Indemnity Co	+					13,176,706	0.008	0.888
Farm Bureau Prop & Cas Ins Co	(c)	845	914	193	166	12,687,840	0.008	0.816
Allstate Insurance Co	+					11,845,455	0.000	0.847
United Services Auto Assoc	(d)	1,584	1,506	278	257	11,657,185	0.000	0.923
Owners Ins Co		740	762	203	346	10,641,596	0.019	0.753
CSE Safeguard Ins Co		474	523	203	277	9,882,969	0.000	1.033
USAA Casualty Ins Co	(e)	1,639	1,568	273	203	9,107,283	0.000	0.984
Travelers Home & Marine Ins Co		691	705	162	411	8,603,736	0.012	0.862
Liberty Ins Corp		693	690	387	553	8,305,358	0.000	0.693
Safeco Ins Co Of America		827	869	109	164	7,955,904	0.000	0.754
Pacific Indemnity Co	(f)	916	916	327	471	7,597,005	0.000	0.858
CSAA General Ins Co		522	571	195	326	6,986,068	0.000	1.124
Metropolitan Prop & Cas Ins Co		787	862	214	282	6,574,948	0.000	0.975
Amco Ins Co		583	581	170	242	5,986,877	0.000	1.029

#For an explanation of how the complaint ration 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. The other companies, or an affiliate, have an earthquake product available.

(a) Deductible is \$2,500.

(b) Uses a different form, coverages differ.

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

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

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

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

Homeowners Table (continued)

Insurance Company	Premium for 1-year policy (2016 rates)					Complaint Ratio per 100K of Earned Premium #	Nat'l Comb. Loss & Exp. Ratio
	Home \$250,000 Brick	Home \$250,000 Frame	Renters HO-4	Condo Unit HO-6	Earned Premium (Utah)		
State Farm Fire & Cas Co (a)	\$845	\$937	\$157	\$339	\$89,684,649	0.006	0.884
Farmers Ins Exchange (b)	453	420			35,895,176	0.000	1.038
Bear River Mutual Ins Co	463	509	238	298	33,592,047	0.000	1.087
Fire Ins Exchange			156	223	28,372,609	0.000	0.945
Allstate Prop & Cas Ins Co +					26,954,479	0.000	0.989
American Family Mutual Ins Co					17,347,634	0.012	0.945
Allstate Indemnity Co +					13,176,706	0.008	0.888
Farm Bureau Prop & Cas Ins Co (c)	944	1,002	211	180	12,687,840	0.008	0.816
Allstate Insurance Co +					11,845,455	0.000	0.847
United Services Auto Assoc (d)	1,497	1,415	278	230	11,657,185	0.000	0.923
Owners Ins Co	749	772	203	346	10,641,596	0.019	0.753
CSE Safeguard Ins Co	474	523	203	277	9,882,969	0.000	1.019
USAA Casualty Ins Co (e)	1,546	1,470	273	182	9,107,283	0.000	0.984
Travelers Home & Marine Ins Co	724	739	148	505	8,603,736	0.012	0.862
Liberty Ins Corp	682	680	387	553	8,305,358	0.000	0.693
Safeco Ins Co Of America	852	895	107	155	7,955,904	0.000	0.754
Pacific Indemnity Co (f)	916	916	327	471	7,597,005	0.000	0.585
CSAA General Ins Co	510	557	186	315	6,986,068	0.000	1.124
Metropolitan Prop & Cas Ins Co	677	743	180	236	6,574,948	0.000	0.975
Amco Ins Co	586	586	165	238	5,986,877	0.000	1.029

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

(a) Deductible is \$2,500.

(b) Uses a different form, coverages differ.

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

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

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

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

Homeowners Table (continued)

Zip Code 84405 Riverdale		Premium for 1-year policy (2016 rates)				Earned Premium (Utah)	Complaint Ratio per 100K of Earned Premium #	Nat'l Comb. Loss & Exp. Ratio
Insurance Company		Home \$250,000 Brick	Home \$250,000 Frame	Renters HO-4	Condo Unit HO-6			
State Farm Fire & Cas Co	(a)	\$859	\$953	\$150	\$290	\$89,684,649	0.006	0.884
Farmers Ins Exchange	(b)	520	479			35,895,176	0.000	1.062
Bear River Mutual Ins Co		463	509	238	298	33,592,047	0.000	1.087
Fire Ins Exchange				171	248	28,372,609	0.000	0.945
Allstate Prop & Cas Ins Co	+					26,954,479	0.000	0.989
American Family Mutual Ins Co						17,347,634	0.012	0.945
Allstate Indemnity Co	+					13,176,706	0.008	0.888
Farm Bureau Prop & Cas Ins Co	(c)	797	857	186	159	12,687,840	0.008	0.816
Allstate Insurance Co	+					11,845,455	0.000	0.847
United Services Auto Assoc	(d)	1,565	1,486	278	254	11,657,185	0.000	0.923
Owners Ins Co		716	741	203	346	10,641,596	0.019	0.753
CSE Safeguard Ins Co		500	553	203	277	9,882,969	0.000	1.033
USAA Casualty Ins Co	(e)	1,619	1,546	273	201	9,107,283	0.000	0.984
Travelers Home & Marine Ins Co		705	723	152	424	8,603,736	0.012	0.862
Liberty Ins Corp		672	668	344	481	8,305,358	0.000	0.693
Safeco Ins Co Of America		970	1,019	140	184	7,955,904	0.000	0.754
Pacific Indemnity Co	(f)	916	916	327	471	7,597,005	0.000	0.858
CSAA General Ins Co		488	531	178	292	6,986,068	0.000	1.124
Metropolitan Prop & Cas Ins Co		765	840	199	262	6,574,948	0.000	0.975
Amco Ins Co		582	596	171	243	5,986,877	0.000	1.029

#For an explanation of how the complaint ration 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. The other companies, or an affiliate, have an earthquake product available.

(a) Deductible is \$2,500.

(b) Uses a different form, coverages differ.

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

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

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

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

Homeowners Table (continued)

Insurance Company	Premium for 1-year policy (2016 rates)					Earned Premium (Utah)	Complaint Ratio per 100K of Earned Premium #	Nat'l Comb. Loss & Exp. Ratio
	Home \$250,000 Brick	Home \$250,000 Frame	Renters HO-4	Condo Unit HO-6				
State Farm Fire & Cas Co (a)	\$909	\$1,009	\$144	\$304		\$89,684,649	0.006	0.884
Farmers Ins Exchange (b)	484	449				35,895,176	0.000	1.039
Bear River Mutual Ins Co	463	509	238	298		33,592,047	0.000	1.087
Fire Ins Exchange			145	214		28,372,609	0.000	0.945
Allstate Prop & Cas Ins Co +						26,954,479	0.000	0.989
American Family Mutual Ins Co						17,347,634	0.012	0.945
Allstate Indemnity Co +						13,176,706	0.008	0.888
Farm Bureau Prop & Cas Ins Co (c)	1,057	1,143	246	207		12,687,840	0.008	0.816
Allstate Insurance Co +						11,845,455	0.000	0.847
United Services Auto Assoc (d)	1,560	1,483	238	255		11,657,185	0.000	0.923
Owners Ins Co	728	753	203	346		10,641,596	0.019	0.753
CSE Safeguard Ins Co	474	523	203	277		9,882,969	0.000	1.033
USAA Casualty Ins Co (e)	1,614	1,542	233	202		9,107,283	0.000	0.984
Travelers Home & Marine Ins Co	740	846	157	526		8,603,736	0.012	0.862
Liberty Ins Corp	714	711	350	484		8,305,358	0.000	0.693
Safeco Ins Co Of America	1,072	1,126	137	195		7,955,904	0.000	0.754
Pacific Indemnity Co (f)	916	916	327	471		7,597,005	0.000	0.858
CSAA General Ins Co	496	542	181	305		6,986,068	0.000	1.124
Metropolitan Prop & Cas Ins Co	833	913	179	235		6,574,948	0.000	0.975
Amco Ins Co	655	651	165	237		5,986,877	0.000	1.029

#For an explanation of how the complaint ration 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. The other companies, or an affiliate, have an earthquake product available.

(a) Deductible is \$2,500.

(b) Uses a different form, coverages differ.

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

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

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

(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 \$5.61 for a brick dwelling and \$1.95 for a frame dwelling, structure only. For more information and an exact quote, contact your insurance professional. Earthquake covers landslide, but only if triggered by the earthquake. See the next page for a comparison of earthquake premiums for the same home used in our 2016 scenario.

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 professional 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 professional 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 your policy when you receive it and ask your insurance professional questions about anything you do not understand.

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

2016 Annual Earthquake Comparison Table

The following comparisons are earthquake premiums from companies included in the homeowner table that offer earthquake insurance. The scenario is for a \$250,000 home. The premium is based upon a 10% deductible (\$25,000) unless otherwise noted. For more information and an exact quote for your home contact your insurance professional.

Insurance Company	Sandy 84093 Brick	Sandy 84093 Frame	Provo 84601 Brick	Provo 84601 Frame	Riverdale 84405 Brick	Riverdale 84405 Frame	Fillmore 84631 Brick	Fillmore 84631 Frame
State Farm Fire & Cas Co	810	393	618	300	810	393	495	240
Farmers Ins Exchange	1,331	937	1,331	937	1,331	937	1,331	937
Bear River Mutual Ins Co	888	937	888	934	888	934	888	934
American Family Ins Co (b)	900	903	992	995	926	928	868	869
Farm Bureau Prop & Cas Ins Co (a)	2,511	502	2,511	502	2,511	502	2,511	502
United Services Auto Assoc	823	710	823	710	823	710	823	710
Owners Ins Co	3,406	1,073	3,406	1,073	3,406	1,073	3,406	1,073
CSE Safeguard Ins Co (a)	250	250	250	250	250	250	250	250
USAA Casualty Ins Co	823	710	823	710	823	710	823	710
Travelers Home & Marine Ins Co	1,938	400	1,938	400	1,938	400	1,938	400
Liberty Ins Corp (b)	2,153	1,386	2,143	1,376	2,132	1,364	2,174	1,407
Safeco Ins Co Of America (b)	2,310	1,146	2,335	1,172	2,453	1,296	2,555	1,403
Pacific Indemnity Co (d)	275	275	275	275	275	275	275	275
CSAA General Ins Co	2,725	513	2,725	513	2,713	600	1,138	200
Metropolitan Prop & Cas Ins Co	3,367	1,295	3,257	1,176	3,345	1,273	2,986	1,306
Amco Ins Co (c)	445	677	385	280	385	280	160	150

- (a) This company uses a 5% deductible
- (b) This company uses a 15% deductible
- (c) This company uses a 20% deductible
- (d) Coverage only available with specific policy types

AUTOMOBILE INSURANCE

Auto insurance premium varies based on many factors, which may include the vehicle type, age, 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 packaged policies, and look for possible 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 2016 Honda Odyssey EX, Minivan. 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: \$500 deductible / Collision: \$500 deductible

(The Insurance Department Does Not SET Automobile Insurance Rates.)

2016 Annual Auto Insurance Comparison Table

Zip Code 84093 Sandy	Premium for 6-month policy (2016 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	\$1,668	\$1,273	\$675	\$675	\$626	238,437,256	0.002	1.105
Mid-Century Ins Co	918	840	593	528/577	523	158,105,216	0.001	1.044
Allstate Fire & Cas Ins Co	1,209	982	1,126	619/662	928	108,807,977	0.000	1.039
Bear River Mutual Ins Co	1,146	711	414	414	394	79,889,109	0.001	1.087
GEICO Cas Ins Co *	797	959	321	343/375	307	67,716,430	0.003	1.117
Progressive Classic Ins Co *	1,253	1,054	361	346/364	286	57,647,176	0.000	0.919
Progressive Direct Ins Co *	908	771	313	292/330	273	56,419,804	0.000	0.936
American Family Mutual Ins Co						39,999,016	0.013	0.945
Allstate Ins Co						34,821,463	0.003	0.847
State Farm Fire & Cas Co	2,006	1,533	815	815	755	33,026,144	0.000	0.884
Farm Bureau Prop & Cas Ins Co	1,553	1,458	694	638/715	669	32,241,454	0.000	0.816
GEICO General Ins Co						30,524,323	0.003	0.956
USAA Cas Ins Co (a)	949	830	436	471/469	405	25,497,165	0.004	0.984
United Services Auto Assoc (b)	803	703	391	423/420	376	24,094,477	0.000	0.923
Safeco Ins Co Of IL	2,495	2,301	948	1131/1101	854	23,308,806	0.017	0.760
Auto Owners Ins Co	1,171	954	496	496	450	23,302,856	0.026	0.927
LM General Ins Co	1,502	1,264	713	868/814	663	20,957,477	0.010	0.828
Metro Group Prop & Cas Ins Co (c)	2,090	1,866	783	825/805	725	18,798,737	0.000	0.975
Liberty Mutual Fire Ins Co						17,265,926	0.006	0.953
CSAA General Ins Co	1,531	1,391	702	794/715	679	17,080,918	0.000	1.124

#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 consider writing non-standard insurance, primarily high risk drivers or special types of automobiles. The other companies may have affiliated companies that may offer coverage for non-standard risks.

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

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

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

Automobile Table (continued)

Zip Code 84601 Provo		Premium for 6-month policy (2016 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	\$1,622	\$1,239	\$659	\$659	\$611	238,437,256	0.002	1.105
Mid-Century Ins Co	829	761	545	483/529	479	158,105,216	0.001	1.044
Allstate Fire & Cas Ins Co	1,199	975	1,110	612/656	921	108,807,977	0.000	1.039
Bear River Mutual Ins Co	1,071	667	389	389	371	79,889,109	0.001	1.087
GEICO Cas Ins Co *	757	913	309	329/360	296	67,716,430	0.003	1.117
Progressive Classic Ins Co *	1,412	1,196	417	391/416	328	57,647,176	0.000	0.919
Progressive Direct Ins Co *	917	784	321	296/337	278	56,419,804	0.000	0.936
American Family Mutual Ins Co						39,999,016	0.013	0.945
Allstate Ins Co						34,821,463	0.003	0.847
State Farm Fire & Cas Co	1,952	1,494	797	797	738	33,026,144	0.000	0.884
Farm Bureau Prop & Cas Ins Co	1,573	1,481	703	646/724	678	32,241,454	0.000	0.816
GEICO General Ins Co						30,524,323	0.003	0.956
USAA Cas Ins Co (a)	947	829	436	472/469	404	25,497,165	0.004	0.984
United Services Auto Assoc (b)	876	767	425	460/457	407	24,094,477	0.000	0.923
Safeco Ins Co Of IL	2,229	2,060	870	1032/1005	783	23,308,806	0.017	0.760
Auto Owners Ins Co	1,190	970	505	505	458	23,302,856	0.026	0.927
LM General Ins Co	1,296	1,097	634	814/720	592	20,957,477	0.010	0.828
Metro Group Prop & Cas Ins Co (c)	2,132	1,901	800	844/821	740	18,798,737	0.000	0.975
Liberty Mutual Fire Ins Co						17,265,926	0.006	0.953
CSAA General Ins Co	1,375	1,244	638	722/648	610	17,080,918	0.000	1.124

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

Automobile Table (continued)

Zip Code 84405 Riverdale		Premium for 6-month policy (2016 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	\$1,538	\$1,174	\$626	\$626	\$580	238,437,256	0.002	1.105
Mid-Century Ins Co	740	744	535	423/464	420	158,105,216	0.001	1.044
Allstate Fire & Cas Ins Co	1,084	884	986	565/601	821	108,807,977	0.000	1.039
Bear River Mutual Ins Co	1,005	626	365	365	348	79,889,109	0.001	1.087
GEICO Cas Ins Co *	697	838	285	304/331	274	67,716,430	0.003	1.117
Progressive Classic Ins Co *	1,284	1,079	373	355/375	295	57,647,176	0.000	0.919
Progressive Direct Ins Co *	863	737	303	283/322	263	56,419,804	0.000	0.936
American Family Mutual Ins Co						39,999,016	0.013	0.945
Allstate Ins Co						34,821,463	0.003	0.847
State Farm Fire & Cas Co	1,852	1,416	757	757	700	33,026,144	0.000	0.884
Farm Bureau Prop & Cas Ins Co	1,461	1,376	662	609/682	637	32,241,454	0.000	0.816
GEICO General Ins Co						30,524,323	0.003	0.956
USAA Cas Ins Co (a)	897	786	415	449/446	384	25,497,165	0.004	0.984
United Services Auto Assoc (b)	807	707	394	426/423	377	24,094,477	0.000	0.923
Safeco Ins Co Of IL	2,061	1,906	813	962/938	733	23,308,806	0.017	0.760
Auto Owners Ins Co	1,109	905	475	475	430	23,302,856	0.026	0.927
LM General Ins Co	1,473	1,241	702	911/801	653	20,957,477	0.010	0.828
Metro Group Prop & Cas Ins (c)	2,238	1,981	859	907/869	793	18,798,737	0.000	0.975
Liberty Mutual Fire Ins Co						17,265,926	0.006	0.953
CSAA General Ins Co	1,329	1,204	608	686/616	586	17,080,918	0.000	1.124

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Automobile Table (continued)

Insurance Company	Premium for 6-month policy (2016 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	\$1,346	\$1,027	\$555	\$555	\$512	238,437,256	0.002	1.105
Mid-Century Ins Co	810	741	526	470/511	463	158,105,216	0.001	1.044
Allstate Fire & Cas Ins Co	937	771	837	501/532	703	108,807,977	0.000	1.039
Bear River Mutual Ins Co	926	592	344	344	328	79,889,109	0.001	1.087
GEICO Cas Ins Co *	741	889	311	335/361	287	67,716,430	0.003	1.117
Progressive Classic Ins Co *	1,262	1,055	383	369/382	299	57,647,176	0.000	0.919
Progressive Direct Ins Co *	879	740	318	299/335	273	56,419,804	0.000	0.936
American Family Mutual Ins Co						39,999,016	0.013	0.945
Allstate Ins Co						34,821,463	0.003	0.847
State Farm Fire & Cas Co	1,628	1,244	675	675	621	33,026,144	0.000	0.884
Farm Bureau Prop & Cas Ins Co	1,358	1,265	641	594/666	615	32,241,454	0.000	0.816
GEICO General Ins Co						30,524,323	0.003	0.956
USAA Cas Ins Co (a)	818	720	385	416/413	354	25,497,165	0.004	0.984
United Services Auto Assoc (b)	759	668	376	407/404	358	24,094,477	0.000	0.923
Safeco Ins Co Of IL	1,980	1,825	827	978/946	738	23,308,806	0.017	0.760
Auto Owners Ins Co	989	810	433	433	390	23,302,856	0.026	0.927
LM General Ins Co	1,507	1,263	717	931/818	659	20,957,477	0.010	0.828
Metro Group Prop & Cas Ins Co (c)	2,248	1,994	866	913/879	796	18,798,737	0.000	0.975
Liberty Mutual Fire Ins Co						17,265,926	0.006	0.953
CSAA General Ins Co	1,354	1,225	643	726/648	607	17,080,918	0.000	1.124

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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 all 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 in writing may reject or select lower limits than your Bodily Injury limit

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 or a hit and run. 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 your 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 professionals.

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.