



State of Utah

Insurance Department

Todd E. Kiser
Commissioner

2017

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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2017 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; 84096 – Herriman, 84302 – Brigham City, 84627 – Ephraim and 84737 – Hurricane. Look at the comparisons for the zip code that is most similar to where you live. A comparison table of earthquake premium is 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 available coverages. 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 2016, 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.)

2017 Annual Homeowners Insurance Comparison Table

Zip Code 84096 Herriman		Premium for 1-year policy (2017 rates)				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			Earned Premium (Utah)
State Farm Fire & Cas Co	(a)	\$829	\$920	\$158	\$318	\$91,300,249	0.000	0.920
Farmers Ins Exchange	(b)	516	478			38,474,087	0.000	1.067
Bear River Mutual Ins Co		434	477	167	227	37,144,389	0.000	1.162
Fire Ins Exchange				160	317	26,532,093	0.000	0.964
Allstate Prop & Cas Ins Co	+	740	782			23,772,947	0.000	0.971
American Family Mutual Ins Co	+					15,975,262	0.006	0.996
Farm Bureau Prop & Cas Ins Co	(c)	900	928	246	166	12,772,978	0.000	0.849
Allstate Indemnity Co	+	734	799	232	302	12,274,066	0.000	0.853
United Services Auto Assoc	(d)	1,564	1,490	278	260	11,976,728	0.000	1.022
CSE Safeguard Ins Co		571	630	232	317	10,946,592	0.000	1.053
Allstate Ins Co	+	715	775	222	303	10,748,835	0.000	0.925
Liberty Ins Corp		764	760	426	603	9,698,296	0.000	0.674
USAA Cas Ins Co	(e)	1,593	1,523	273	237	9,629,979	0.000	0.978
Travelers Home & Marine Ins Co		715	727	165	506	9,371,125	0.000	0.932
Safeco Ins Co Of America		906	953	135	177	8,712,474	0.000	0.780
Pacific Indemnity Co	(f)	1,012	1,012	323	535	8,178,427	0.000	0.894
Owners Ins Co						7,500,299	0.000	0.838
Amco Ins Co		606	605	179	266	7,129,979	0.000	1.029
CSAA General Ins Co		522	571	195	366	6,952,936	0.000	1.054
Auto Owners Ins Co		745	767	202	368	6,672,619	0.000	0.915

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

A blank cell indicates this company is no longer writing this type of policy as new business. An affiliated company may write it.
 + 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 84302 Brigham City		Premium for 1-year policy (2017 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)	\$825	\$916	\$129	\$302	\$91,300,249	0.000	0.920
Farmers Ins Exchange	(b)	571	525			38,474,087	0.000	1.067
Bear River Mutual Ins Co		434	477	167	227	37,144,389	0.000	1.162
Fire Ins Exchange				150	304	26,532,093	0.000	0.964
Allstate Prop & Cas Ins Co	+	656	691			23,772,947	0.000	0.971
American Family Mutual Ins Co	+					15,975,262	0.006	0.996
Farm Bureau Prop & Cas Ins Co	(c)	878	904	212	163	12,772,978	0.000	0.849
Allstate Indemnity Co	+	638	692	232	303	12,274,066	0.000	0.853
United Services Auto Assoc	(d)	1,607	1,538	234	280	11,976,728	0.000	1.022
CSE Safeguard Ins Co		517	630	232	317	10,946,592	0.000	1.053
Allstate Ins Co	+	621	673	222	303	10,748,835	0.000	0.925
Liberty Ins Corp		763	759	383	528	9,698,296	0.000	0.674
USAA Cas Ins Co	(e)	1,639	1,573	229	251	9,629,979	0.000	0.978
Travelers Home & Marine Ins Co		750	768	146	477	9,371,125	0.000	0.932
Safeco Ins Co Of America		1,141	1,199	146	211	8,712,474	0.000	0.780
Pacific Indemnity Co	(f)	1,068	1,068	357	594	8,178,427	0.000	0.894
Owners Ins Co						7,500,299	0.000	0.838
Amco Ins Co		613	616	174	262	7,129,979	0.000	1.029
CSAA General Ins Co		454	494	178	324	6,952,936	0.000	1.054
Auto Owners Ins Co		752	779	202	368	6,672,619	0.000	0.915

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(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 84627 Ephraim		Premium for 1-year policy (2017 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)	\$858	\$953	\$150	\$299	\$91,300,249	0.000	0.920
Farmers Ins Exchange	(b)	458	427			38,474,087	0.000	1.067
Bear River Mutual Ins Co		434	477	167	227	37,144,389	0.000	1.162
Fire Ins Exchange				179	355	26,532,093	0.000	0.964
Allstate Prop & Cas Ins Co	+	653	728			23,772,947	0.000	0.971
American Family Mutual Ins Co	+					15,975,262	0.006	0.996
Farm Bureau Prop & Cas Ins Co	(c)	885	912	212	163	12,772,978	0.000	0.849
Allstate Indemnity Co	+	695	797	232	305	12,274,066	0.000	0.853
United Services Auto Assoc	(d)	1,579	1,505	238	268	11,976,728	0.000	1.022
CSE Safeguard Ins Co		571	630	232	317	10,946,592	0.000	1.053
Allstate Ins Co	+	673	770	222	303	10,748,835	0.000	0.925
Liberty Ins Corp		806	803	384	528	9,698,296	0.000	0.674
USAA Cas Ins Co	(e)	1,610	1,539	233	244	9,629,979	0.000	0.978
Travelers Home & Marine Ins Co		782	822	160	509	9,371,125	0.000	0.932
Safeco Ins Co Of America		1,141	1,199	146	211	8,712,474	0.000	0.780
Pacific Indemnity Co	(f)	1,068	1,068	357	594	8,178,427	0.000	0.894
Owners Ins Co						7,500,299	0.000	0.838
Amco Ins Co		692	687	173	260	7,129,979	0.000	1.029
CSAA General Ins Co		496	542	181	335	6,952,936	0.000	1.054
Auto Owners Ins Co		918	953	202	368	6,672,619	0.000	0.915

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- (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 84737 Hurricane		Premium for 1-year policy (2017 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)	\$841	\$934	\$150	\$299	\$91,300,249	0.000	0.920
Farmers Ins Exchange	(b)	479	441			38,474,087	0.000	1.067
Bear River Mutual Ins Co		434	477	167	227	37,144,389	0.000	1.162
Fire Ins Exchange				162	320	26,532,093	0.000	0.964
Allstate Prop & Cas Ins Co	+	557	620	0	0	23,772,947	0.000	0.971
American Family Mutual Ins Co	+					15,975,262	0.006	0.996
Farm Bureau Prop & Cas Ins Co	(c)	910	938	218	167	12,772,978	0.000	0.849
Allstate Indemnity Co	+	655	751	232	315	12,274,066	0.000	0.853
United Services Auto Assoc	(d)	1,508	1,434	256	252	11,976,728	0.000	1.022
CSE Safeguard Ins Co		464	512	232	317	10,946,592	0.000	1.053
Allstate Ins Co	+	640	732	222	303	10,748,835	0.000	0.925
Liberty Ins Corp		794	784	384	528	9,698,296	0.000	0.674
USAA Cas Ins Co	(e)	1,537	1,466	250	223	9,629,979	0.000	0.978
Travelers Home & Marine Ins Co		840	879	143	520	9,371,125	0.000	0.932
Safeco Ins Co Of America		1,000	1,050	150	200	8,712,474	0.000	0.780
Pacific Indemnity Co	(f)	1,068	1,068	357	594	8,178,427	0.000	0.894
Owners Ins Co						7,500,299	0.000	0.838
Amco Ins Co		674	667	173	260	7,129,979	0.000	1.029
CSAA General Ins Co		496	542	181	335	6,952,936	0.000	1.054
Auto Owners Ins Co		701	727	202	354	6,672,619	0.000	0.915

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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.

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 \$5.45 for a brick dwelling and \$2.00 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.

2017 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	Herriman 84096 Brick	Herriman 84096 Frame	Brigham City 84302 Brick	Brigham City 84302 Frame	Ephraim 84627 Brick	Ephraim 84627 Frame	Hurricane 84737 Brick	Hurricane 84737 Frame
State Farm Fire & Cas Co	\$810	\$393	\$810	\$393	\$495	\$240	\$495	\$240
Farmers Ins Exchange	1,460	1,027	1,331	937	1,331	937	1,331	937
Bear River Mutual Ins Co		902		902		902		902
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
CSE Safeguard Ins Co (a)	250	250	250	250	250	250	250	250
Liberty Ins Corp (b)	3,651	1,538	3,646	1,536	3,852	1,625	3,476	1,455
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
Safeco Ins Co Of America (b)	2,389	1,230	2,624	1,476	2,624	1,476	2,483	1,327
Pacific Indemnity Co (c)	275	275	275	275	275	275	275	275
Amco Ins Co (d)	678	445	385	280	160	150	160	150
CSAA General Ins Co	2,225	400	2,225	475	925	150	925	150
Auto-Owners Ins Co	4,293	1,107	4,293	1,107	4,293	1,107	927	234

A blank cell indicates this company is no longer writing this type of policy as new business.

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

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 Toyota Camry XSE. 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 12 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.)

2017 Annual Auto Insurance Comparison Table

Zip Code 84096 Herriman	Premium for 6-month policy (2017 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	\$2,047	\$1,653	\$851	\$851	\$791	256,470,560	0.001	1.171
Mid-Century Ins Co	1,662	1,484	1,050	925 / 1018	898	169,308,387	0.000	1.085
Allstate Fire & Cas Ins Co	1,584	1,275	1,756	927 / 999	1,444	120,593,405	0.002	1.050
Bear River Mutual Ins Co	1,087	1,007	584	631 / 588	574	91,655,970	0.001	1.162
GEICO Cas Co *	1,376	1,307	424	456 / 498	400	85,455,154	0.000	1.057
Progressive Classic Ins Co *	1,327	1,107	538	522 / 579	429	69,191,168	0.000	0.971
Progressive Direct Ins Co *	1,108	984	493	543 / 583	499	68,363,380	0.000	0.944
State Farm Fire & Cas Co *	2,751	2,229	1,146	1,146	1,067	36,812,128	0.000	0.920
American Family Mutual Ins Co						34,081,871	0.000	0.996
Farm Bureau Prop & Cas Ins Co	2,046	1,899	906	834 / 936	873	33,963,738	0.003	0.849
Allstate Ins Co						32,066,381	0.000	0.925
Auto Owners Ins Co	1,339	1,098	526	526	531	25,756,138	0.000	0.915
GEICO General Ins Co						29,152,347	0.000	0.957
USAA Cas Ins Co (a)	847	742	392	425 / 422	365	27,632,632	0.007	0.978
LM General Ins Co	2,713	2,530	810	935 / 912	790	27,139,404	0.018	0.780
United Services Auto Assoc (b)	835	731	407	442 / 438	393	25,578,363	0.004	1.022
Safeco Ins Co Of IL	2,429	2,248	865	1,020 / 1,001	777	24,802,139	0.012	0.862
Metro Group Prop & Cas Ins Co (c)	2,354	2,102	902	948 / 918	836	19,708,362	0.000	1.010
Esurance Ins Co *	1,803	1,326	821	798 / 805	774	17,097,481	0.000	1.005
United Insurance Co *	2104	1720	641	652 / 639	715	16,260,209	0.000	0.981

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

A blank cell indicates this company is no longer writing this type of policy as new business. An affiliated company may write it.

* 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 84302 Brigham City		Premium for 6-month policy (2017 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	\$1,685	\$1,356	\$715	\$715	\$658	256,470,560	0.001	1.171
Mid-Century Ins Co	1,183	1,190	865	676 / 747	663	169,308,387	0.000	1.085
Allstate Fire & Cas Ins Co	1,288	1,045	1,428	774 / 828	1,173	120,593,405	0.002	1.050
Bear River Mutual Ins Co	903	838	511	548 / 512	496	91,655,970	0.001	1.162
GEICO Cas Co *	1,318	1,249	417	452 / 487	382	85,455,154	0.000	1.057
Progressive Classic Ins Co *	1,314	1,090	525	521 / 568	417	69,191,168	0.000	0.971
Progressive Direct Ins Co *	1,006	891	465	510 / 546	467	68,363,380	0.000	0.944
State Farm Fire & Cas Co *	2,262	1,827	961	961	886	36,812,128	0.000	0.920
American Family Mutual Ins Co						34,081,871	0.000	0.996
Farm Bureau Prop & Cas Ins Co	1,641	1,510	748	691 / 775	719	33,963,738	0.003	0.849
Allstate Ins Co						32,066,381	0.000	0.925
Auto Owners Ins Co	1,144	937	465	465	466	25,756,138	0.000	0.915
GEICO General Ins Co						29,152,347	0.000	0.957
USAA Cas Ins Co (a)	783	687	369	400 / 397	340	27,632,632	0.007	0.978
LM General Ins Co	2,190	2,051	675	777 / 757	655	27,139,404	0.018	0.780
United Services Auto Assoc (b)	772	678	383	417 / 412	366	25,578,363	0.004	1.022
Safeco Ins Co Of IL	2,165	1,995	803	951 / 923	717	24,802,139	0.012	0.862
Metro Group Prop & Cas Ins Co (c)	2,525	2,219	997	1050 / 989	910	19,708,362	0.000	1.010
Esurance Ins Co *	1,707	1,230	768	758 / 752	719	17,097,481	0.000	1.005
United Insurance Co *	1915	1561	584	593 / 582	643	16,260,209	0.000	0.981

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Automobile Table (continued)

Insurance Company	Premium for 6-month policy (2017 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	\$1,821	\$1,461	\$783	\$783	\$714	256,470,560	0.001	1.171
Mid-Century Ins Co	1,350	1,235	881	779 / 854	753	169,308,387	0.000	1.085
Allstate Fire & Cas Ins Co	1,260	1,022	1,401	759 / 810	1,149	120,593,405	0.002	1.050
Bear River Mutual Ins Co	903	838	519	555 / 519	502	91,655,970	0.001	1.162
GEICO Cas Co *	1,332	1,260	422	457 / 492	384	85,455,154	0.000	1.057
Progressive Classic Ins Co *	1,297	1,074	540	535 / 583	423	69,191,168	0.000	0.971
Progressive Direct Ins Co *	1,064	936	500	552 / 587	498	68,363,380	0.000	0.944
State Farm Fire & Cas Co *	2,443	1,966	1,051	1,051	960	36,812,128	0.000	0.920
American Family Mutual Ins Co						34,081,871	0.000	0.996
Farm Bureau Prop & Cas Ins Co	1,941	1,804	868	831 / 934	862	33,963,738	0.003	0.849
Allstate Ins Co						32,066,381	0.000	0.925
Auto Owners Ins Co	1,129	926	466	466	467	25,756,138	0.000	0.915
GEICO General Ins Co						29,152,347	0.000	0.957
USAA Cas Ins Co (a)	776	682	367	399 / 395	337	27,632,632	0.007	0.978
LM General Ins Co	2,176	2,026	670	776 / 725	642	27,139,404	0.018	0.780
United Services Auto Assoc (b)	750	659	375	407 / 703	357	25,578,363	0.004	1.022
Safeco Ins Co Of IL	2,157	1,986	819	970 / 939	729	24,802,139	0.012	0.862
Metro Group Prop & Cas Ins Co (c)	2,665	2,343	1,077	1132 / 1062	892	19,708,362	0.000	1.010
Esurance Ins Co *	1,733	1,247	778	769 / 759	727	17,097,481	0.000	1.005
United Insurance Co *	2,041	1,665	624	634 / 622	696	16,260,209	0.000	0.981

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Automobile Table (continued)

Insurance Company	Premium for 6-month policy (2017 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	\$1,700	\$1,376	\$717	\$717	\$665	256,470,560	0.001	1.171
Mid-Century Ins Co	1,154	1,058	754	662 / 730	665	169,308,387	0.000	1.085
Allstate Fire & Cas Ins Co	1,262	1,024	1,409	754 / 810	1,159	120,593,405	0.002	1.050
Bear River Mutual Ins Co	894	830	489	527 / 491	480	91,655,970	0.001	1.162
GEICO Cas Co *	1,289	1,223	406	437 / 484	376	85,455,154	0.000	1.057
Progressive Classic Ins Co *	1,292	1,061	504	499 / 547	403	69,191,168	0.000	0.971
Progressive Direct Ins Co *	1,320	1,154	565	625 / 672	572	68,363,380	0.000	0.944
State Farm Fire & Cas Co *	2,288	1,858	968	968	898	36,812,128	0.000	0.920
American Family Mutual Ins Co						34,081,871	0.000	0.996
Farm Bureau Prop & Cas Ins Co	1,682	1,547	743	684 / 767	717	33,963,738	0.003	0.849
Allstate Ins Co						32,066,381	0.000	0.925
Auto Owners Ins Co	1,106	908	445	445	449	25,756,138	0.000	0.915
GEICO General Ins Co						29,152,347	0.000	0.957
USAA Cas Ins Co (a)	749	658	354	384 / 380	327	27,632,632	0.007	0.978
LM General Ins Co	2,127	1,973	642	745 / 719	614	27,139,404	0.018	0.780
United Services Auto Assoc (b)	736	647	367	399 / 394	351	25,578,363	0.004	1.022
Safeco Ins Co Of IL	2,192	2,019	809	962 / 932	723	24,802,139	0.012	0.862
Metro Group Prop & Cas Ins Co (c)	2,069	1,842	790	831 / 803	729	19,708,362	0.000	1.010
Esurance Ins Co *	1,780	1,280	791	782 / 773	742	17,097,481	0.000	1.005
United Insurance Co *	1950	1591	594	603 / 591	665	16,260,209	0.000	0.981

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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 of 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.