



State of Utah

Insurance Department

Todd E. Kiser
Commissioner

2019

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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2019 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; 84106 – Salt Lake City, 84337 – Tremonton, 84021 – Duchesne, and 84720 – Cedar City. 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 2018, 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.)

2019 Annual Homeowners Insurance Comparison Table

Zip Code 84106 Salt Lake City		Premium for 1-year policy (2019 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)	\$864	\$959	\$179	\$342	\$92,983,016	0.000	0.954
Bear River Mut Ins Co		372	391	107	149	43,632,149	0.000	1.044
Farmers Ins Exch	(b)	533	488			39,782,510	0.003	0.913
Fire Ins Exch				126	269	24,358,846	0.000	0.913
Auto Owners Ins Co		879	907	260	502	20,258,134	0.000	0.936
Allstate Prop & Cas Ins Co	+	680	731			19,137,231	0.000	0.877
Liberty Ins Corp		851	847	473	670	15,830,692	0.019	0.745
Allstate Veh & Prop Ins Co	+	594	593			14,992,940	0.000	0.889
Farm Bureau Prop & Cas Ins Co	(c)	991	999	257	185	13,257,909	0.000	0.847
United Serv Automobile Assn	(d)	1,703	1,625	319	318	14,018,375	0.000	1.009
American Family Mutual Ins Co		794	796	265	382	12,811,113	0.000	1.320
CSE Safeguard Ins Co		377	414	193	263	12,635,767	0.111	1.181
Travelers Home & Marine Ins Co						11,598,632	.000	.961
USAA Cas Ins Co	(e)	1,695	1,632	316	247	11,468,740	0.000	0.970
Safeco Ins Co of America		1,067	1,124	135	188	11,259,112	0.018	0.834
Allstate Indemnity Co	+	766	833	174	235	11,152,346	0.000	0.861
Pacific Indemnity Co	(f)	1,058	1,058	234	469	9,198,745	0.000	1.325
Allstate Ins Co	+	752	815	189	254	8,911,812	0.000	1.081
Nationwide Affinity Co of America		668	677	170	305	6,759,520	0.000	1.032
Metropolitan Grp Prop & Cas Ins Co		1,055	1,260	335	474	6,610,192	0.000	0.954

#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 84337 Tremonton		Premium for 1-year policy (2019 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)	\$902	\$1,001	\$146	\$324	\$92,983,016	0.000	0.954
Bear River Mut Ins Co		671	709	107	185	43,632,149	0.000	1.044
Farmers Ins Exch	(b)	536	496			39,782,510	0.003	0.913
Fire Ins Exch	+			112	240	24,358,846	0.000	0.913
Auto Owners Ins Co		900	935	260	502	20,258,134	0.000	0.936
Allstate Prop & Cas Ins Co	+	684	715			19,137,231	0.000	0.877
Liberty Ins Corp		849	844	427	587	15,830,692	0.019	0.745
Allstate Veh & Prop Ins Co	+	641	637			14,992,940	0.000	0.889
Farm Bureau Prop & Cas Ins Co	(c)	946	955	231	173	13,257,909	0.000	0.847
United Serv Automobile Assn	(d)	1,755	1,680	270	344	14,018,375	0.000	1.009
American Family Mutual Ins Co		690	692	248	377	12,811,113	0.000	1.320
CSE Safeguard Ins Co		381	418	193	263	12,635,767	0.111	1.181
Travelers Home & Marine Ins Co						11,598,632	.000	.961
USAA Cas Ins Co	(e)	1,750	1,691	266	267	11,468,740	0.000	0.970
Safeco Ins Co of America		1,220	1,285	146	233	11,259,112	0.018	0.834
Allstate Indemnity Co	+	669	727	174	266	11,152,346	0.000	0.861
Pacific Indemnity Co	(f)	1,117	1,117	327	519	9,198,745	0.000	1.325
Allstate Ins Co	+	657	711	189	254	8,911,812	0.000	1.081
Nationwide Affinity Co of America		684	698	163	290	6,759,520	0.000	1.032
Metropolitan Grp Prop & Cas Ins Co		896	1,065	297	416	6,610,192	0.000	0.954

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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 84021 Duchesne		Premium for 1-year policy (2019 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)	\$1,022	\$1,136	\$169	\$321	\$92,983,016	0.000	0.954
Bear River Mut Ins Co		671	709	107	185	43,632,149	0.000	1.044
Farmers Ins Exch	(b)	499	461			39,782,510	0.003	0.913
Fire Ins Exch	+			132	281	24,358,846	0.000	0.913
Auto Owners Ins Co		1,051	1,092	260	502	20,258,134	0.000	0.936
Allstate Prop & Cas Ins Co	+	654	728			19,137,231	0.000	0.877
Liberty Ins Corp		891	885	427	587	15,830,692	0.019	0.745
Allstate Veh & Prop Ins Co	+	717	713			14,992,940	0.000	0.889
Farm Bureau Prop & Cas Ins Co	(c)	1,108	1,119	251	187	13,257,909	0.000	0.847
United Serv Automobile Assn	(d)	1,770	1,693	274	345	14,018,375	0.000	1.009
American Family Mutual Ins Co		761	762	248	426	12,811,113	0.000	1.320
CSE Safeguard Ins Co		352	386	193	263	12,635,767	0.111	1.181
Travelers Home & Marine Ins Co						11,598,632	.000	.961
USAA Cas Ins Co	(e)	1,751	1,691	270	268	11,468,740	0.000	0.970
Safeco Ins Co of America		1,220	1,285	146	233	11,259,112	0.018	0.834
Allstate Indemnity Co	+	749	862	174	308	11,152,346	0.000	0.861
Pacific Indemnity Co	(f)	1,117	1,117	327	519	9,198,745	0.000	1.325
Allstate Ins Co	+	745	845	189	254	8,911,812	0.000	1.081
Nationwide Affinity Co of America		747	754	162	286	6,759,520	0.000	1.032
Metropolitan Grp Prop & Cas Ins Co		815	949	274	386	6,610,192	0.000	0.954

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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 84720 Cedar City		Premium for 1-year policy (2019 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)	\$908	\$1,007	\$169	\$321	\$92,983,016	0.000	0.954
Bear River Mut Ins Co		408	429	107	149	43,632,149	0.000	1.044
Farmers Ins Exch	(b)	465	429			39,782,510	0.003	0.913
Fire Ins Exch	+			119	256	24,358,846	0.000	0.913
Auto Owners Ins Co		852	884	260	483	20,258,134	0.000	0.936
Allstate Prop & Cas Ins Co	+	577	607			19,137,231	0.000	0.877
Liberty Ins Corp		859	855	427	587	15,830,692	0.019	0.745
Allstate Veh & Prop Ins Co	+	691	687			14,992,940	0.000	0.889
Farm Bureau Prop & Cas Ins Co	(c)	1,085	1,097	279	205	13,257,909	0.000	0.847
United Serv Automobile Assn	(d)	1,736	1,660	295	339	14,018,375	0.000	1.009
American Family Mutual Ins Co		706	707	244	407	12,811,113	0.000	1.320
CSE Safeguard Ins Co		337	369	193	263	12,635,767	0.111	1.181
Travelers Home & Marine Ins Co						11,598,632	.000	.961
USAA Cas Ins Co	(e)	1,722	1,662	289	263	11,468,740	0.000	0.970
Safeco Ins Co of America		1,047	1,102	150	221	11,259,112	0.018	0.834
Allstate Indemnity Co	+	688	747	174	257	11,152,346	0.000	0.861
Pacific Indemnity Co	(f)	1,117	1,117	327	519	9,198,745	0.000	1.325
Allstate Ins Co	+	676	738	189	254	8,911,812	0.000	1.081
Nationwide Affinity Co of America		724	731	162	286	6,759,520	0.000	1.032
Metropolitan Grp Prop & Cas Ins Co		815	949	274	386	6,610,192	0.000	0.954

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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 \$4.68 for a brick dwelling and \$1.63 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 2019 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, or unusual and rapid accumulation or runoff of surface waters from any source. 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.

2019 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	Salt Lake City 84106 Brick	Salt Lake City 84106 Frame	Tremonton 84337 Brick	Tremonton 84337 Frame	Duchesne 84021 Brick	Duchesne 84021 Frame	Cedar City 84720 Brick	Cedar City 84720 Frame
State Farm Fire & Cas Co	\$508	\$361	\$508	\$361	\$363	\$246	\$396	\$248
Bear River Mut Ins Co		426		426		426		426
Farmers Ins Exchange	1609	1132	1609	1132	1609	1132	1609	1132
Auto-Owners Ins Co	3865	1661	3885	1689	1886	1326	1686	1118
CSE Safeguard Ins Co (a)	250	250	250	250	250	250	250	250
Farm Bureau Prop & Cas Ins Co (a)	2511	502	2511	502	1278	256	1278	256
United Services Auto Assoc	823	710	823	710	823	710	823	710
Liberty Ins Corp (b)	4067	1714	4057	1708	3905	1643	3765	1587
American Family Mut Ins Co SI (b)	1342	1344	919	921	989	990	934	935
Safeco Ins Co Of America (b)	2525	2579	2671	2733	2671	2733	2506	2558
Pacific Indemnity Co (c)	275	275	275	275	275	275	275	275
USAA Casualty Ins Co	823	710	823	710	823	710	823	710
Nationwide Affinity Co of America	678	445	385	280	160	150	160	150

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

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, gender, 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)] allows law enforcement officers to impound uninsured vehicles.

The vehicle used in our comparisons is a 2017 Subaru Outback 2.5 I, Limited. 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.)

2019 Annual Auto Insurance Comparison Table

Zip Code 84106 Salt Lake	Premium for 6-month policy (2019 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 Auto Ins Co *	\$1,580	\$1,272	\$661	\$661	\$612	\$300,334,771	0.001	0.965
Mid-Century Ins Co	1,535	1,402	990	881 /963	847	172,545,776	0.000	0.917
Allstate Fire & Casualty Ins Co	1,166	950	576	594 /636	584	161,440,737	0.000	0.948
GEICO Cas Co *	984	937	410	440 /503	379	151,657,530	0.000	0.970
Bear River Mutual Ins Co	947	900	516	552 /515	561	125,118,591	0.000	1.044
Progressive Direct Ins Co *	1,748	1,665	881	837 /951	805	93,559,703	0.011	0.931
Progressive Classic Ins Co *	2,535	2,076	989	982 /1038	853	77,412,053	0.009	0.924
Auto Owners Ins Co	1,412	1,212	575	575	607	55,695,213	0.000	0.936
Farm Bureau Ins Co	1,994	1,889	841	817 /917	830	43,909,682	0.005	0.847
LM General Ins Co	3,887	3,677	1,393	1587 /1568	1,349	41,879,736	0.024	0.712
Safeco Ins Co of IL	2,504	2,323	925	1083 /1064	838	39,121,496	0.019	0.740
USAA Cas Ins Co (a)	1,063	927	465	496 /493	439	35,856,669	0.014	0.970
United Services Auto Assoc (b)	1,001	875	465	496 /492	454	33,119,038	0.009	1.009
State Farm Fire & Cas Co *	2,303	1,858	964	964	891	28,114,917	0.004	0.954
Standard Fire Ins Co	1,126	968	498	561 /548	527	27,917,801	0.000	0.980
Allstate Ins Co	3,041	1,926	769	841 /775	771	26,194,016	0.000	1.081
GEICO General Ins Co	984	937	410	441 /503	379	151,657,530	0.000	0.970
American Family Ins Co	2,422	2,122	1,190	1,279	1,163	25,610,116	0.780	1.320
Metro Group Prop & Cas Ins Co (c)	2,656	2,383	806	988 /973	778	23,920,853	0.004	0.954
Viking Ins Co of WI *	3013.6	2951.3	1320.85	1543 /1664	1240.68	21,799,314	0.005	99.6

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

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* 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)

Insurance Company	Premium for 6-month policy (2019 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 *	\$1,439	\$1,155	\$622	\$622	\$568	\$300,334,771	0.001	0.965
Mid-Century Ins Co	1,349	1,235	899	804 /872	767	172,545,776	0.000	0.917
Allstate Fire & Casualty Ins Co	973	800	496	511 /543	470	161,440,737	0.000	0.948
GEICO Cas Co *	974	925	417	453 /410	372	151,657,530	0.000	0.970
Bear River Mutual Ins Co	813	774	481	508 /478	508	125,118,591	0.000	1.044
Progressive Direct Ins Co *	1,555	1,471	799	770 /861	727	93,559,703	0.011	0.931
Progressive Classic Ins Co *	2,085	1,714	849	840 /890	726	77,412,053	0.009	0.924
Auto Owners Ins Co	1,394	1,181	565	565	592	55,695,213	0.000	0.936
Farm Bureau Ins Co	1,500	1,409	660	644 /722	649	43,909,682	0.005	0.847
LM General Ins Co	3,077	2,939	1,202	1363 /1347	1,150	41,879,736	0.024	0.712
Safeco Ins Co of IL	2,279	2,108	878	1031 /1004	791	39,121,496	0.019	0.740
USAA Cas Ins Co (a)	939	823	422	452 /447	392	35,856,669	0.014	0.970
United Services Auto Assoc (b)	904	794	432	462 /456	414	33,119,038	0.009	1.009
State Farm Fire & Cas Co *	2,094	1,686	904	904	824	28,114,917	0.004	0.954
Standard Fire Ins Co	1,014	881	471	528 /512	486	27,917,801	0.000	0.980
Allstate Ins Co	2,668	1,678	679	749 /687	680	26,194,016	0.000	1.081
GEICO General Ins Co	974	937	417	453 /510	372	151,657,530	0.000	0.970
American Family Ins Co	2,200	1,939	1,109	1,189	1,077	25,610,116	0.780	1.320
Metro Group Prop & Cas Ins Co (c)	2,421	2,159	745	920 /893	702	23,920,853	0.004	0.954
Viking Ins Co of WI *	2338	2294.6	1079.85	1258 /1352	968.77	21,799,314	0.005	99.6

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Automobile Table (continued)

Insurance Company	Premium for 6-month policy (2019 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 *	\$1,509	\$1,207	\$668	\$668	\$601	\$300,334,771	0.001	0.965
Mid-Century Ins Co	1,152	1,160	844	672 /728	640	172,545,776	0.000	0.917
Allstate Fire & Casualty Ins Co	1,148	929	558	578 /615	556	161,440,737	0.000	0.948
GEICO Cas Co *	946	899	409	444 /499	363	151,657,530	0.000	0.970
Bear River Mutual Ins Co	882	837	526	556 /523	552	125,118,591	0.000	1.044
Progressive Direct Ins Co *	1,649	1,545	849	832 /919	769	93,559,703	0.011	0.931
Progressive Classic Ins Co *	2,351	1,887	935	944 /981	807	77,412,053	0.009	0.924
Auto Owners Ins Co	1,518	1,277	611	611	639	55,695,213	0.000	0.936
Farm Bureau Ins Co	1,641	1,518	722	707 /793	709	43,909,682	0.005	0.847
LM General Ins Co	2,966	2,793	1,127	1291 /838	1,057	41,879,736	0.024	0.712
Safeco Ins Co of IL	2,302	2,130	909	1065 /1037	815	39,121,496	0.019	0.740
USAA Cas Ins Co (a)	921	809	419	447 /442	386	35,856,669	0.014	0.970
United Services Auto Assoc (b)	907	799	439	470 /463	416	33,119,038	0.009	1.009
State Farm Fire & Cas Co *	2,191	1,757	967	967	871	28,114,917	0.004	0.954
Standard Fire Ins Co	898	792	423	473 /461	434	27,917,801	0.000	0.980
Allstate Ins Co	2,668	1,678	679	749 /687	680	26,194,016	0.000	1.081
GEICO General Ins Co	946	899	409	444 /499	363	151,657,530	0.000	0.970
American Family Ins Co	2,230	1,959	1,116	1,198	1,083	25,610,116	0.780	1.320
Metro Group Prop & Cas Ins Co (c)	2,307	2,051	708	881 /851	668	23,920,853	0.004	0.954
Viking Ins Co of WI *	2231.5	2187.5	1031.05	1202 /1294	920.76	21,799,314	0.005	99.6

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Automobile Table (continued)

Insurance Company	Premium for 6-month policy (2019 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 Auto Ins Co *	\$1,204	\$969	\$522	\$522	\$478	\$300,334,771	0.001	0.965
Mid-Century Ins Co	1,147	1,045	744	666 /724	635	172,545,776	0.000	0.917
Allstate Fire & Casualty Ins Co	952	781	483	497 /530	484	161,440,737	0.000	0.948
GEICO Cas Co *	946	899	409	444 /499	363	151,657,530	0.000	0.970
Bear River Mutual Ins Co	799	762	465	491 /461	494	125,118,591	0.000	1.044
Progressive Direct Ins Co *	1,387	1,315	718	687 /771	658	93,559,703	0.011	0.931
Progressive Classic Ins Co *	1,541	1,267	629	615 /657	536	77,412,053	0.009	0.924
Auto Owners Ins Co	1,275	1,083	519	519	545	55,695,213	0.000	0.936
Farm Bureau Ins Co	1,415	1,329	615	600 /672	606	43,909,682	0.005	0.847
LM General Ins Co	2,787	2,764	1,054	1214 /1181	988	41,879,736	0.024	0.712
Safeco Ins Co of IL	2,130	1,972	837	979 /954	754	39,121,496	0.019	0.740
USAA Cas Ins Co (a)	860	755	391	418 /413	362	35,856,669	0.014	0.970
United Services Auto Assoc (b)	831	731	401	429 /423	383	33,119,038	0.009	1.009
State Farm Fire & Cas Co *	1,758	1,420	761	761	696	28,114,917	0.004	0.954
Standard Fire Ins Co	882	769	415	462 /449	429	27,917,801	0.000	0.980
Allstate Ins Co	2,668	1,678	679	749 /687	680	26,194,016	0.000	1.081
GEICO General Ins Co	955	899	409	444 /499	363	151,657,530	0.000	0.970
American Family Ins Co	2,237	1,965	1,119	1,201	1,086	25,610,116	0.780	1.320
Metro Group Prop & Cas Ins Co (c)	2,189	1,958	670	826 /807	637	23,920,853	0.004	0.954
Viking Ins Co of WI *	2111.3	2069.2	948.86	1105 /1195	869.57	21,799,314	0.005	99.6

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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. Minimum limit is \$3,000 per person. Note, motorcycle policies do not have PIP coverage but can add *medical payment* coverage.

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 a 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.