



State of Utah
Insurance Department
Jonathan T. Pike
Commissioner

2021

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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2021 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; 84660 – Spanish Fork, 84511 Blanding, 84642 Manti, 84335 - Smithfield. 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 2020, 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.)

2021 Annual Homeowners Insurance Comparison Table

Zip Code 84660 Spanish Fork	Premium for 1-year policy (2021 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	\$729	\$808	\$177	\$331	\$104,220,547	0.000	0.971
Bear River Mut Ins Co	425	440	115	159	48,196,273	0.000	0.955
Farmers Ins Exch (a)	575	529			44,337,541	0.000	1.046
Auto Owners Ins Co	959	990	261	582	26,962,626	0.004	0.956
Allstate Vehicle & Prop Ins Co +	683	702			26,653,546	0.000	0.930
Fire Ins Exchange +					19,428,522	0.000	1.101
United Services Auto Assn	2,001	1,731	473	569	16,729,853	0.003	0.904
Allstate Prop & Cas Ins Co +					16,071,668	0.000	0.883
Liberty Mutual Personal Ins Co	1,047	1,039	473	712	5,780,207	0.034	0.628
USAA Cas Ins Co	2,185	1,913	457	512	14,937,337	0.002	0.846
Farm Bureau Property Casualty Ins Co (b)	1,117	1,124	250	204	14,453,934	0.007	1.019
CSE SafeGuard (c)	364	400	174	237	13,619,581	0.000	1.198
Safeco Insurance Co of America	819	852	111	154	13,140,076	0.008	0.755
Travelers Personal Ins Co	829	848	165	369	12,510,514	0.000	1.120
Allstate Indemnity Co +			174	240	11,539,184	0.009	0.933
American Family Mutual Ins co of SI					10,575,802	0.000	1.245
Pacific Indemnity Co (d)			305	479	10,305,534	0.000	1.201
Travelers Home & Marine Ins Co	846	864	153	501	9,356,542	0.000	0.944
CSAA Fire & Casualty Ins Co	813	839	139	435	8,838,992	0.000	0.989
Allstate Insurance Co +					8,227,628	0.000	0.760

A blank cell indicates this company is no longer writing this type of policy as new business, or has never written this type of policy. An affiliated company may write it.

+ The company does not offer earthquake insurance.

(a) This company no longer writes new business for HO 4 or HO 6

(b) Uses a lower other structures limits.

(c) Must qualify for the preferred homeowners program

(d) Only writes policies with coverage A of \$750,000.00 or higher

Homeowners Table (continued)

Zip Code 84511 Blanding	Premium for 1-year policy (2021 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	\$931	\$1,034	\$167	\$312	\$104,220,547	0.000	0.971
	Bear River Mut Ins Co	457	473	115	159	48,196,273	0.000	0.955
	Farmers Ins Exch (a)	506	476			44,337,541	0.000	1.046
	Auto Owners Ins Co	1,010	1,048	261	561	26,962,626	0.004	0.956
	Allstate Vehicle & Prop Ins Co +	827	850			26,653,546	0.000	0.930
	Fire Ins Exchange +					19,428,522	0.000	1.101
	United Services Auto Assn	1,668	1,511	425	599	16,729,853	0.003	0.904
	Allstate Prop & Cas Ins Co +					16,071,668	0.000	0.883
	Liberty Mutual Personal Ins Co	1,049	1,039	427	625	5,780,207	0.034	0.628
	USAA Cas Ins Co	1,841	1,684	409	545	14,937,337	0.002	0.846
	Farm Bureau Property Casualty Ins Co (b)	1,135	1,146	267	209	14,453,934	0.007	1.019
	CSE SafeGuard (c)	317	348	174	237	13,619,581	0.000	1.198
	Safeco Insurance Co of America	935	977	142	202	13,140,076	0.008	0.755
	Travelers Personal Insurance Co	869	906	168	312	12,510,514	0.000	1.120
	Allstate Indemnity Co +			174	232	11,539,184	0.009	0.933
	American Family Mutual Ins co of SI					10,575,802	0.000	1.245
	Pacific Indemnity Co (d)			305	478	10,305,534	0.000	1.201
	Travelers Home & Marine InsCo	1,051	1,220	148	547	9,356,542	0.000	0.944
	CSAA Fire & Casualty Ins Co	872	901	141	405	8,838,992	0.000	0.989
	Allstate Ins Co +					8,227,628	0.000	0.760

A blank cell indicates this company is no longer writing this type of policy as new business, or has never written this type of policy. An affiliated company may write it.

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(c) Must qualify for the preferred homeowners program

(d) Only writes policies with coverage A of \$750,000.00 or higher

Homeowners Table (continued)

Insurance Company	Premium for 1-year policy (2021 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	\$826	\$917	\$167	\$312	\$104,220,547	0.000	0.971
Bear River Mut Ins Co	457	473	115	159	48,196,273	0.000	0.955
Farmers Ins Exch (a)	474	445			44,337,541	0.000	1.046
Auto Owners Ins Co	1,230	1,287	261	582	26,962,626	0.004	0.956
Allstate Vehicle & Prop Ins Co +	763	782			26,653,546	0.000	0.930
Fire Ins Exchange +					19,428,522	0.000	1.101
United Services Auto Assn	1,981	1,747	425	623	16,729,853	0.003	0.904
Allstate Prop & Cas Ins Co +					16,071,668	0.000	0.883
Liberty Mutual Personal Ins Co	1,094	1,085	427	625	5,780,207	0.034	0.628
USAA Cas Ins Co	2,189	1,954	409	563	14,937,337	0.002	0.846
Farm Bureau Property Casualty Ins Co (b)	1,053	1,062	249	195	14,453,934	0.007	1.019
CSE SafeGuard (c)	308	337	174	237	13,619,581	0.000	1.198
Safeco Ins Co of America	1,024	1,074	142	202	13,140,076	0.008	0.755
Travelers Personal Ins Co	906	935	157	232	12,510,514	0.000	1.120
Allstate Indemnity Co +			174	259	11,539,184	0.009	0.933
American Family Mutual Ins co of SI					10,575,802	0.000	1.245
Pacific Indemnity Co (d)			305	479	10,305,534	0.000	1.201
Travelers Home & Marine Ins Co	874	916	160	529	9,356,542	0.000	0.944
CSAA Fire & Casualty Ins Co	819	845	142	409	8,838,992	0.000	0.989
Allstate Ins Co +					8,227,628	0.000	0.760

A blank cell indicates this company is no longer writing this type of policy as new business, or has never written this type of policy. An affiliated company may write it.

+ The company does not offer earthquake insurance.

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Homeowners Table (continued)

Insurance Company	Premium for 1-year policy (2021 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	\$846	\$939	\$144	\$315	\$104,220,547	0.000	0.971
Bear River Mut Ins Co	457	473	115	159	48,196,273	0.000	0.955
Farmers Ins Exch (a)	543	509			44,337,541	0.000	1.046
Auto Owners Ins Co	1,028	1,068	261	582	26,962,626	0.004	0.956
Allstate Vehicle & Prop Ins Co +	670	689			26,653,546	0.000	0.930
Fire Ins Exchange +					19,428,522	0.000	1.101
United Services Auto Assn	1,768	1,565	419	557	16,729,853	0.003	0.904
Allstate Prop & Cas Ins Co +					16,071,668	0.000	0.883
Liberty Mutual Personal Ins Co	1,036	1,030	427	625	5,780,207	0.034	0.628
USAA Cas Ins Co	1,950	1,747	403	507	14,937,337	0.002	0.846
Farm Bureau Property Casualty Ins Co (b)	1,075	1,084	256	200	14,453,934	0.007	1.019
CSE SafeGuard (c)	349	382	174	237	13,619,581	0.000	1.198
Safeco Ins Co of America	816	848	111	141	13,140,076	0.008	0.755
Travelers Personal Ins Co	830	855	160	274	12,510,514	0.000	1.120
Allstate Indemnity Co +			174	232	11,539,184	0.009	0.933
American Family Mutual Ins co of SI					10,575,802	0.000	1.245
Pacific Indemnity Co (d)			305	479	10,305,534	0.000	1.201
Travelers Home & Marine Ins Co	865	889	136	495	9,356,542	0.000	0.944
CSAA Fire & Casualty Ins Co	769	791	140	402	8,838,992	0.000	0.989
Allstate Ins Co +					8,227,628	0.000	0.760

A blank cell indicates this company is no longer writing this type of policy as new business, or has never written this type of policy. An affiliated company may write it.

+ The company does not offer earthquake insurance.

(a) This company no longer writes new business for HO 4 or HO 6

(b) Uses a lower other structures limits.

(c) Must qualify for the preferred homeowners program

(d) Only writes policies with coverage A of \$750,000.00 or higher

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 \$4.37 for a brick dwelling and \$1.85 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 2021 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.

2021 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	Spanish Fork 84660 Brick	Spanish Fork 84660 Frame	Blanding 84511 Brick	Blanding 84511 Frame	Manti 84642 Brick	Manti 84642 Frame	Smithfield 84335 Brick	Smithfield 84335 Frame
State Farm Fire & Cas Co	\$406	\$283	\$313	\$226	\$396	\$248	\$406	\$283
Bear River Mut Ins Co		426		426		426		426
Farmers Ins Exchange		1451		770		770		770
Auto-Owners Ins Co	3945	1744	1469	1192	4216	2032	4014	1822
United Services Auto Assoc	927	651	540	379	801	563	699	491
Liberty Mutual Personal Ins Co	5004	2103	5013	2103	5228	2196	4951	2085
USAA Casualty Ins Co	937	658	546	383	809	568	706	496
Farm Bureau Property & Casualty Ins Co (a)	2513	502	882	176	2513	502	2513	502
CSE Safeguard Insurance Co		250		180		212		180
Safeco Insurance Co of America	1555	1829	1009	1052	1241	1352	1230	1462
Travelers Personal Ins Co	548	209	116	70	199	75	548	209
American Family Mutual Ins Co (b)	1083	1086	967	969	1063	1065	1043	1046
Pacific Indemnity Co (c)	275	275	275	275	275	275	275	275

A blank cell indicates this company does not write 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 2019 Volkswagen Jetta. 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.)

2021 Annual Auto Insurance Comparison Table

Insurance Company	Premium for 6-month policy (2021 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	\$1,754	\$1,417	\$725	\$725	\$676	\$296,235,301	0.000	0.971
Allstate Fire & Casualty Ins Co	1,505	1,205	702	731 / 780	701	202,326,246	0.000	0.884
GEICO Casualty Co *	1,325	1,260	528	568 / 650	491	191,700,297	0.002	0.910
Mid Century Ins Co	1,782	1,639	1,442	1289 / 1361	1,279	161,955,275	0.000	1.061
Bear River Mutual Ins Co	1,087	1,023	586	633 / 587	634	147,481,843	0.000	0.955
Progressive Direct Ins Co	1,330	1,173	595	588 / 637	534	75,056,413	0.037	0.840
Auto Owners Ins Co	1,716	1,443	721	720	733	67,874,867	0.000	0.956
Safeco Insurance Co of IL	1,492	1,425	668	796 / 795	619	56,217,646	0.016	0.787
Progressive Classic Ins Co	1,254	1,105	528	540 / 593	406	55,546,375	0.004	0.842
LM General Ins Co (a)	5,437	5,082	2,733	3067 / 2937	3,356	50,910,263	0.016	0.629
Progressive Advantage Ins Co	1,122	991	513	507 / 547	464	48,439,860	0.027	0.879
Farm Bureau Prop & Cas Ins Co (b)	2,039	1,939	1,158	1066 / 1195	1,117	47,346,972	0.000	1.019
Standard Fire Ins Co	1,648	1,404	674	772 / 748	727	45,543,973	0.000	0.912
USAA Casualty Ins Co	1,048	918	469	499 / 495	458	44,623,467	0.002	0.846
Progressive Preferred Ins Co	1,090	959	456	470 / 514	351	38,950,802	0.018	0.870
United Service Automobile Association	924	811	456	484 / 480	426	36,709,185	0.004	0.904
CSAA Fire & Casualty Ins Co	1,796	1,626	783	875 / 795	773	29,492,578	0.000	0.989
Farmers Group Property & Cas Ins Co (c)	2,151	1,920	675	835 / 811	632	24,179,081	0.012	0.882
Viking Ins Co of WI *	2,760	2,681	1,278	1512 / 1623	1,210	23,957,437	0.000	0.930
USAA General Indemnity Co	1026	968	547	582 / 571	537	23,550,200	0.002	0.845

A blank cell indicates this company is no longer writing this type of policy as new business but 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) This company only writes 12 month policies. The premium shown is for 12 months.

(b) This company only writes 12 month policies. The premium shown is for 6 months only

(c) Available to employer sponsored groups only.

Automobile Table (continued)

Insurance Company	Premium for 6-month policy (2021 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	\$1,449	\$1,166	\$619	\$619	\$568	\$296,235,301	0.000	0.971
Allstate Fire & Casualty Ins Co	1,266	1,032	627	654 / 685	602	202,326,246	0.000	0.884
GEICO Casualty Co *	1,273	1,207	519	564 / 636	469	191,700,297	0.002	0.910
Mid Century Ins Co	1,584	1,458	1,300	1164 / 1228	1,154	161,955,275	0.000	1.061
Bear River Mutual Ins Co	1,013	954	591	628 / 588	614	147,481,843	0.000	0.955
Progressive Direct Ins Co	1,145	1,001	543	557 / 586	482	75,056,413	0.037	0.840
Auto Owners Ins Co	1,454	1,216	646	644	640	67,874,867	0.000	0.956
Safeco Insurance Co of IL	1,242	1,190	591	696 / 695	547	56,217,646	0.016	0.787
Progressive Classic Ins Co	1,045	915	458	485 / 515	352	55,546,375	0.004	0.842
LM General Ins Co (a)	6,031	5,505	2,794	3178 / 2974	3,275	50,910,263	0.016	0.629
Progressive Advantage Ins Co	980	859	475	490 / 512	427	48,439,860	0.027	0.879
Farm Bureau Prop & Cas Ins Co (b)	1,746	1,628	1,042	967 / 1086	998	47,346,972	0.000	1.019
Standard Fire Ins Co	1,273	1,106	533	612 / 594	567	45,543,973	0.000	0.912
USAA Casualty Ins Co	918	809	426	453 / 448	407	44,623,467	0.002	0.846
Progressive Preferred Ins Co	915	798	398	425 / 448	307	38,950,802	0.018	0.870
United Service Automobile Association	802	709	410	435 / 430	376	36,709,185	0.004	0.904
CSAA Fire & Casualty Ins Co	1,600	1,451	741	822 / 746	714	29,492,578	0.000	0.989
Farmers Group Property & Cas Ins Co (c)	2,072	1,834	661	827 / 791	604	24,179,081	0.012	0.882
Viking Ins Co of WI *	1,991	1,940	983	1157 / 1247	877	23,957,437	0.000	0.930
USAA General Indemnity Co	903	848	492	524 / 510	475	23,550,200	0.002	0.845

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(b) This company only writes 12 month policies. The premium shown is for 6 months only

(c) Available to employer sponsored groups only.

Automobile Table (continued)

Insurance Company	Premium for 6-month policy (2021 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	\$1,594	\$1,282	\$679	\$679	\$623	\$296,235,301	0.000	0.971
Allstate Fire & Casualty Ins Co	1,264	1,028	623	651 / 682	598	202,326,246	0.000	0.884
GEICO Casualty Co *	1,273	1,207	519	564 / 636	469	191,700,297	0.002	0.910
Mid Century Ins Co	1,565	1,606	1,403	1088 / 1145	1,072	161,955,275	0.000	1.061
Bear River Mutual Ins Co	983	929	580	615 / 576	601	147,481,843	0.000	0.955
Progressive Direct Ins Co	1,213	1,068	580	588 / 626	512	75,056,413	0.037	0.840
Auto Owners Ins Co	1,554	1,298	685	683	678	67,874,867	0.000	0.956
Safeco Insurance Co of IL	1,359	1,299	668	788 / 781	607	56,217,646	0.016	0.787
Progressive Classic Ins Co	1,169	1,030	523	542 / 586	399	55,546,375	0.004	0.842
LM General Ins Co (a)	5,225	4,823	2,551	2870 / 2718	3,000	50,910,263	0.016	0.629
Progressive Advantage Ins Co	1,036	913	506	513 / 543	450	48,439,860	0.027	0.879
Farm Bureau Prop & Cas Ins Co (b)	1,868	1,773	1,125	1043 / 1172	1,078	47,346,972	0.000	1.019
Standard Fire Ins Co	1,384	1,193	584	667 / 649	622	45,543,973	0.000	0.912
USAA Casualty Ins Co	950	836	437	465 / 460	420	44,623,467	0.002	0.846
Progressive Preferred Ins Co	1,021	899	453	471 / 509	347	38,950,802	0.018	0.870
United Service Automobile Association	853	753	432	460 / 455	397	36,709,185	0.004	0.904
CSAA Fire & Casualty Ins Co	1,612	1,459	744	828 / 751	716	29,492,578	0.000	0.989
Farmers Group Property & Cas Ins Co (c)	2,202	1,946	706	885 / 843	643	24,179,081	0.012	0.882
Viking Ins Co of WI *	2,291	2,231	1,112	1311 / 1409	1,009	23,957,437	0.000	0.930
USAA General Indemnity Co	935	879	506	540 / 527	490	23,550,200	0.002	0.845

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Automobile Table (continued)

Insurance Company	Premium for 6-month policy (2021 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	\$1,567	\$1,262	\$652	\$652	\$605	\$296,235,301	0.000	0.971
Allstate Fire & Casualty Ins Co	1,263	1,021	607	631 / 670	600	202,326,246	0.000	0.884
GEICO Casualty Co *	1,150	1,093	465	501 / 571	431	191,700,297	0.002	0.910
Mid Century Ins Co	1,577	1,451	1,268	1140 / 1199	1,121	161,955,275	0.000	1.061
Bear River Mutual Ins Co	965	908	544	583 / 543	579	147,481,843	0.000	0.955
Progressive Direct Ins Co	1,159	1,019	529	528 / 565	476	75,056,413	0.037	0.840
Auto Owners Ins Co	1,470	1,233	635	633	637	67,874,867	0.000	0.956
Safeco Insurance Co of IL	1,344	1,284	633	750 / 746	580	56,217,646	0.016	0.787
Progressive Classic Ins Co	1,075	941	452	470 / 508	358	55,546,375	0.004	0.842
LM General Ins Co (a)	4,978	4,657	2,546	2837 / 2723	3,089	50,910,263	0.016	0.629
Progressive Advantage Ins Co	985	865	461	461 / 490	419	48,439,860	0.027	0.879
Farm Bureau Prop & Cas Ins Co (b)	1,782	1,694	1,028	948 / 1064	990	47,346,972	0.000	1.019
Standard Fire Ins Co	1,434	1,228	597	682 / 663	642	45,543,973	0.000	0.912
USAA Casualty Ins Co	917	805	419	445 / 441	406	44,623,467	0.002	0.846
Progressive Preferred Ins Co	937	822	393	409 / 441	302	38,950,802	0.018	0.870
United Service Automobile Association	819	721	412	438 / 433	383	36,709,185	0.004	0.904
CSAA Fire & Casualty Ins Co	1,586	1,436	723	802 / 729	704	29,492,578	0.000	0.989
Farmers Group Property & Cas Ins Co (c)	2,029	1,805	640	791 / 761	592	24,179,081	0.012	0.882
Viking Ins Co of WI *	2,173	2,115	1,025	1209 / 1305	955	23,957,437	0.000	0.930
USAA General Indemnity Co	899	846	485	516 / 505	473	23,550,200	0.002	0.845

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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. 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.