State of Utah
Insurance Department

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**Commissioner**

# 2024

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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# 2024 Annual Homeowners & Private Passenger Automobile Insurance Comparison Tables

The comparison tables provide examples of four zip codes in Utah. The zip codes used in the comparison samples are 84117 - Holladay, 84404 – Farr West, 84770 – St George, 84501 – Price. Look at the comparisons for the zip code that is most like where you live. A comparison table of earthquake premium is located on page 8.

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 e*xpense ratio* is administrative expense compared to premiums. The c*ombined loss and expense ratio* is losses paid combined with administrative expenses compared to premiums. If the c*ombined 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 the Utah Code or Rules. Complaints opened in 2024, 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 ÷ 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 x 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. *The medical payment* limit is $1,000. Higher limits may be available through your insurance company. The Department of Insurance does not recommend limits on coverage. No discounts or special coverages are included.

***(The Insurance Department Does Not SET Homeowners Insurance Rates.)***

## 2024 Annual Homeowners Insurance Comparison Table

### Zip Code: Holladay – 84117 *(Premium for 1-year, 2024 rates)*

| | INSURER | HOME $250,000 Brick | HOME 250,000 Frame | Renters $50,000 HO-4 | Condo Unit $100,000 HO-6 | EARNED PREMIUM (EP) | Complaint Ratio per $100K of Earned Premium | National Comb. Loss & Exp. Ratio. |
|---|---|---|---|---|---|---|---|---|
| 1 | State Farm Fire & Casualty Co. | $1,043.00 | $1,148.00 | $170.00 | $398.00 | $146,579,642 | 0.003 | 1.169 |
| 2 | Farmers Insurance Exchange (a) | $593.00 | $607.00 | N/A | N/A | $66,389,165 | 0.008 | 1.078 |
| 3 | Auto Owners Insurance Co. | $2,518.01 | $2,592.36 | $257.79 | $2,019.87 | $65,401,551 | 0.003 | 1.171 |
| 4 | Bear River Mutual Insurance Co. (a) | $516.00 | $536.00 | $150.00 | $305.00 | $64,967,315 | 0.002 | 1.047 |
| 5 | Allstate Vehicle & Property Insurance Co. | $1,234.00 | $1,282.00 | N/A | N/A | $49,882,720 | 0.000 | 0.832 |
| 6 | Travelers Personal Insurance Co. (a) | $1,378.00 | $1,385.00 | $185.00 | $368.00 | $35,371,704 | 0.003 | 1.037 |
| 7 | Allstate Property & Casualty Insurance Co (a) | N/A | N/A | N/A | N/A | $28,846,507 | 0.000 | 0.711 |
| 8 | Liberty Mutual Personal Insurance Co. | N/A | N/A | $457.00 | N/A | $28,469,715 | 0.045 | 0.856 |
| 9 | Allstate Indemnity Co (a) | N/A | N/A | $199.00 | N/A | $27,578,278 | 0.000 | 0.724 |
| 10 | United Service Automobile Association (USAA) | $2,269.03 | $1,684.08 | $546.25 | $1,221.88 | $23,923,902 | 0.000 | 1.032 |
| 11 | USAA Casualty Insurance Co. | $2,289.97 | $1,727.62 | $1,081.41 | $526.14 | $23,285,581 | 0.000 | 1.017 |
| 12 | American Economy Insurance Co. | $708.00 | $694.00 | N/A | $262.00 | $23,105,428 | 0.013 | 1.115 |
| 13 | Homesite Insurance Co. | $699.00 | $712.00 | $130.00 | N/A | $19,617,908 | 0.000 | 0.940 |
| 14 | Fire Insurance Exchange (a) | N/A | N/A | N/A | N/A | $19,015,016 | 0.005 | 0.912 |
| 15 | Farm Bureau Property & Casualty Insurance Co. | $1,442.08 | $1,443.33 | $238.21 | $221.95 | $18,883,706 | 0.000 | 1.223 |
| 16 | CSE Safeguard Insurance Co (a) | $573.00 | $629.00 | $278.00 | $385.00 | $18,009,696 | 0.017 | 1.073 |
| 17 | Pacific Indemnity Co (a) | N/A | N/A | N/A | N/A | $15,417,568 | 0.000 | 0.747 |
| 18 | CSAA Fire & Casualty Insurance Co | $903.00 | $903.00 | $146.00 | $314.00 | $14,416,762 | 0.007 | 1.142 |
| 19 | American Family Mutual Insurance Co SI (a) | N/A | N/A | N/A | N/A | $11,363,395 | 0.070 | 1.02 |
| 20 | Safeco Insurance Co Of America (a) | N/A | N/A | $167.00 | N/A | $11,211,674 | 0.026 | 0.894 |

*Note: N/A indicates insurers no longer accepting new applications.*
*(a) The insurer does not offer Earthquake Insurance.*

## Zip Code: Farr West – 84404 *(Premium for 1-year, 2024 rates)*

| | INSURER | HOME $250,000 Brick | HOME 250,000 Frame | Renters $50,000 HO-4 | Condo Unit $100,000 HO-6 | EARNED PREMIUM (EP) | Complaint Ratio per $100K of Earned Premium | National Comb. Loss & Exp. Ratio. |
|---|---|---|---|---|---|---|---|---|
| 1 | State Farm Fire & Casualty Co. | $1,006.00 | $1,109.00 | $138.00 | $379.00 | $146,579,642.00 | 0.003 | 1.169 |
| 2 | Farmers Insurance Exchange (a) | $707.00 | $721.00 | N/A | N/A | $66,389,164.76 | 0.008 | 1.078 |
| 3 | Auto Owners Insurance Co. | $1,285.00 | $1,334.00 | N/A | N/A | $65,401,551.00 | 0.003 | 1.171 |
| 4 | Bear River Mutual Insurance Co. (a) | $542.00 | $563.00 | $128.00 | $316.00 | $64,967,315.00 | 0.002 | 1.047 |
| 5 | Allstate Vehicle & Property Insurance Co. | $2,442.20 | $2,521.84 | $257.79 | $2,019.87 | $49,882,720.00 | 0.000 | 0.832 |
| 6 | Travelers Personal Insurance Co. (a) | $1,236.00 | $1,252.00 | $169.00 | $360.00 | $35,371,704.00 | 0.003 | 1.037 |
| 7 | Allstate Property & Casualty Insurance Co (a) | N/A | N/A | N/A | N/A | $28,846,507.00 | 0.000 | 0.711 |
| 8 | Liberty Mutual Personal Insurance Co. | N/A | N/A | $509.00 | N/A | $28,469,715.00 | 0.045 | 0.856 |
| 9 | Allstate Indemnity Co (a) | N/A | N/A | $199.00 | N/A | $27,578,278.00 | 0.000 | 0.724 |
| 10 | United Service Automobile Association (USAA) | $2,635.22 | $1,871.64 | $546.25 | $1,299.55 | $23,923,902.00 | 0.000 | 1.032 |
| 11 | USAA Casualty Insurance Co. | $2,650.95 | $1,727.62 | $526.14 | $1,168.46 | $23,285,581.00 | 0.000 | 1.017 |
| 12 | American Economy Insurance Co. | $747.00 | $731.00 | N/A | $303.00 | $23,105,428.00 | 0.013 | 1.115 |
| 13 | Homesite Insurance Co. | $934.00 | $957.00 | $133.00 | N/A | $19,617,908.00 | 0.000 | 0.94 |
| 14 | Fire Insurance Exchange (a) | N/A | N/A | N/A | N/A | $19,015,015.69 | 0.005 | 0.912 |
| 15 | Farm Bureau Property & Casualty Insurance Co. | $1,632.76 | $1,626.15 | $233.22 | $206.55 | $18,883,706.00 | 0.000 | 1.223 |
| 16 | CSE Safeguard Insurance Co (a) | $669.00 | $736.00 | $278.00 | $385.00 | $18,009,696.00 | 0.017 | 1.073 |
| 17 | Pacific Indemnity Co (a) | N/A | N/A | N/A | N/A | $15,417,568.00 | 0.000 | 0.747 |
| 18 | CSAA Fire & Casualty Insurance Co | $864.00 | $864.00 | $144.00 | $313.00 | $14,416,762.00 | 0.007 | 1.142 |
| 19 | American Family Mutual Insurance Co SI (a) | N/A | N/A | N/A | N/A | $11,363,395.00 | 0.070 | 1.02 |
| 20 | Safeco Insurance Co Of America (a) | N/A | N/A | $178.00 | N/A | $11,211,674.00 | 0.026 | 0.894 |

*Note: N/A indicates insurers no longer accepting new applications.*
*(a) The insurer does not offer Earthquake Insurance.*

## Homeowners Table (continued)

### Zip Code: St. George – 84770 *(Premium for 1-year, 2024 rates)*

| | INSURER | HOME $250,000 Brick | HOME 250,000 Frame | Renters $50,000 HO-4 | Condo Unit $100,000 HO-6 | EARNED PREMIUM (EP) | Complaint Ratio per $100K of Earned Premium | National Comb. Loss & Exp. Ratio. |
|---|---|---|---|---|---|---|---|---|
| 1 | State Farm Fire & Casualty Co. | $912.00 | $1,003.00 | $160.00 | $375.00 | $146,579,642.00 | 0.003 | 1.169 |
| 2 | Farmers Insurance Exchange (a) | $670.00 | $695.00 | N/A | N/A | $66,389,164.76 | 0.008 | 1.078 |
| 3 | Auto Owners Insurance Co. | $2,177.29 | $2,252.41 | $257.79 | $1,942.40 | $65,401,551.00 | 0.003 | 1.171 |
| 4 | Bear River Mutual Insurance Co. (a) | $494.00 | $515.00 | $124.00 | $310.00 | $64,967,315.00 | 0.002 | 1.047 |
| 5 | Allstate Vehicle & Property Insurance Co. | $1,234.00 | $1,282.00 | N/A | N/A | $49,882,720.00 | 0.000 | 0.832 |
| 6 | Travelers Personal Insurance Co. (a) | $1,213.00 | $1,229.00 | $175.00 | $328.00 | $35,371,704.00 | 0.003 | 1.037 |
| 7 | Allstate Property & Casualty Insurance Co (a) | N/A | N/A | N/A | N/A | $28,846,507.00 | 0.000 | 0.711 |
| 8 | Liberty Mutual Personal Insurance Co. | N/A | N/A | $453.00 | N/A | $28,469,715.00 | 0.045 | 0.856 |
| 9 | Allstate Indemnity Co (a) | N/A | N/A | $199.00 | N/A | $27,578,278.00 | 0.000 | 0.724 |
| 10 | United Service Automobile Association (USAA) | $2,037.43 | $1,581.72 | $546.05 | $1,025.54 | $23,923,902.00 | 0.000 | 1.032 |
| 11 | USAA Casualty Insurance Co. | $2,070.77 | $1,630.64 | $519.42 | $922.28 | $23,285,581.00 | 0.000 | 1.017 |
| 12 | American Economy Insurance Co. | $1,135.00 | $1,063.00 | N/A | $260.00 | $23,105,428.00 | 0.013 | 1.115 |
| 13 | Homesite Insurance Co. | $841.00 | $852.00 | $122.00 | N/A | $19,617,908.00 | 0.000 | 0.94 |
| 14 | Fire Insurance Exchange (a) | N/A | N/A | N/A | N/A | $19,015,015.69 | 0.005 | 0.912 |
| 15 | Farm Bureau Property & Casualty Insurance Co. | $1,199.41 | $1,178.02 | $226.03 | $198.37 | $18,883,706.00 | 0.000 | 1.223 |
| 16 | CSE Safeguard Insurance Co (a) | $579.00 | $636.00 | $278.00 | $385.00 | $18,009,696.00 | 0.017 | 1.073 |
| 17 | Pacific Indemnity Co (a) | N/A | N/A | N/A | N/A | $15,417,568.00 | 0.000 | 0.747 |
| 18 | CSAA Fire & Casualty Insurance Co | $1,120.00 | $1,120.00 | $139.00 | $303.00 | $14,416,762.00 | 0.007 | 1.142 |
| 19 | American Family Mutual Insurance Co SI (a) | N/A | N/A | N/A | N/A | $11,363,395.00 | 0.070 | 1.02 |
| 20 | Safeco Insurance Co Of America (a) | N/A | N/A | $150.00 | N/A | $11,211,674.00 | 0.026 | 0.894 |

*Note: N/A indicates insurers no longer accepting new applications.*
*(a) The insurer does not offer Earthquake Insurance.*

## Homeowners Table (continued)

### Zip Code: Price - 84501 *(Premium for 1-year, 2024 rates)*

| | INSURER | HOME $250,000 Brick | HOME 250,000 Frame | Renters $50,000 HO-4 | Condo Unit $100,000 HO-6 | EARNED PREMIUM (EP) | Complaint Ratio per $100K of Earned Premium | National Comb. Loss & Exp. Ratio. |
|---|---|---|---|---|---|---|---|---|
| 1 | State Farm Fire & Casualty Co. | $938.00 | $1,032.00 | $160.00 | $375.00 | $146,579,642.00 | 0.003 | 1.169 |
| 2 | Farmers Insurance Exchange (a) | $677.00 | $648.00 | N/A | N/A | $66,389,164.76 | 0.008 | 1.078 |
| 3 | Auto Owners Insurance Co. | $2,428.19 | $2,517.03 | $257.79 | $2,019.87 | $65,401,551.00 | 0.003 | 1.171 |
| 4 | Bear River Mutual Insurance Co. (a) | $540.00 | $564.00 | $142.00 | $332.00 | $64,967,315.00 | 0.002 | 1.047 |
| 5 | Allstate Vehicle & Property Insurance Co. | $1,407.00 | $1,463.00 | N/A | N/A | $49,882,720.00 | 0.000 | 0.832 |
| 6 | Travelers Personal Insurance Co. (a) | $1,370.00 | $1,388.00 | $160.00 | $365.00 | $35,371,704.00 | 0.003 | 1.037 |
| 7 | Allstate Property & Casualty Insurance Co (a) | N/A | N/A | N/A | N/A | $28,846,507.00 | 0.000 | 0.711 |
| 8 | Liberty Mutual Personal Insurance Co. | N/A | N/A | $474.00 | N/A | $28,469,715.00 | 0.045 | 0.856 |
| 9 | Allstate Indemnity Co (a) | N/A | N/A | $199.00 | N/A | $27,578,278.00 | 0.000 | 0.724 |
| 10 | United Service Automobile Association (USAA) | $2,243.35 | $1,666.03 | $491.61 | $1,161.02 | $23,923,902.00 | 0.000 | 1.032 |
| 11 | USAA Casualty Insurance Co. | $2,265.48 | $1,710.42 | $471.05 | $1,036.62 | $23,285,581.00 | 0.000 | 1.017 |
| 12 | American Economy Insurance Co. | $782.00 | $764.00 | N/A | $321.00 | $23,105,428.00 | 0.013 | 1.115 |
| 13 | Homesite Insurance Co. | $938.00 | $949.00 | $129.00 | N/A | $19,617,908.00 | 0.000 | 0.94 |
| 14 | Fire Insurance Exchange (a) | N/A | N/A | N/A | N/A | $19,015,015.69 | 0.005 | 0.912 |
| 15 | Farm Bureau Property & Casualty Insurance Co. | $1,310.72 | $1,278.35 | $220.25 | $195.38 | $18,883,706.00 | 0.000 | 1.223 |
| 16 | CSE Safeguard Insurance Co (a) | $588.00 | $646.00 | $278.00 | $385.00 | $18,009,696.00 | 0.017 | 1.073 |
| 17 | Pacific Indemnity Co (a) | N/A | N/A | N/A | N/A | $15,417,568.00 | 0.000 | 0.747 |
| 18 | CSAA Fire & Casualty Insurance Co | $783.00 | $783.00 | $147.00 | $329.00 | $14,416,762.00 | 0.007 | 1.142 |
| 19 | American Family Mutual Insurance Co SI (a) | N/A | N/A | N/A | N/A | $11,363,395.00 | 0.070 | 1.02 |
| 20 | Safeco Insurance Co Of America (a) | N/A | N/A | $175.00 | N/A | $11,211,674.00 | 0.026 | 0.894 |

*Note: N/A indicates insurers no longer accepting new applications.*
*(a) The insurer does not offer Earthquake Insurance.*

## Common Coverages in a Homeowners Policy

**Dwelling (*Coverage A):** Covers damage to your house and structures attached to your house.

**Other Structures (*Coverage B):** Pays for damage to fences, sheds, unattached garages, and other structures not attached to your house.

**Personal Property (*Coverage C):** 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.

**Loss of Use (*Coverage D)**: Covers your additional living expenses, above your normal costs, while your home is being repaired.

**Personal Liability (*Coverage E):** Covers your financial loss against a claim of lawsuit and found legally responsible for injuries or damages to another person.

**Medical Payments (*Coverage F):** Pays for medical bills for people hurt on your property or hurt by your pets.

*****_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. For more information and an exact quote, contact your insurance professional. Earthquake covers landslides, but only if triggered by the earthquake. See the next page for a comparison of earthquake premiums for the same home used in our 2024 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. Earthquakes, 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 offers. 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, have an annual check-up and ask your insurance professional any questions about anything you do not understand.

# 2024 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.

| # | INSURER | Holladay 84117 Brick | Holladay 84117 Frame | Farr West 84404 Brick | Farr West 84404 Frame | St. George 84770 Brick | St. George 84770 Frame | Price 84501 Brick | Price 84501 Frame |
|---|---|---|---|---|---|---|---|---|---|
| 1 | State Farm Fire & Casualty Co | $508.00 | $361.00 | $508.00 | $361.00 | $363.00 | $246.00 | $363.00 | $246.00 |
| 2 | United Service Automobile Assn | $939.74 | $375.90 | $1,229.50 | $491.80 | $723.59 | $289.44 | $926.70 | $370.68 |
| 3 | USAA Casualty Insurance Co | $886.19 | $354.47 | $1,159.43 | $463.77 | $682.35 | $272.94 | $873.89 | $349.55 |
| 4 | Homesite Insurance Co | $1,422.00 | $501.00 | $1,422.00 | $564.00 | $539.00 | $118.00 | $1,141.00 | $319.00 |
| 5 | CSAA Fire & Casualty Insurance Co | $1,253.00 | $498.00 | $1,138.00 | $400.00 | $368.00 | $80.00 | $368.00 | $80.00 |
| 6 | Auto Owners Insurance Co | $5,503.76 | $3,346.11 | $5,427.95 | $3,275.59 | $3,012.04 | $2,486.41 | $3,262.94 | $2,751.03 |
| 7 | Farm Bureau Property Casualty Ins Co | $2,436.75 | $502.74 | $2,436.75 | $502.74 | $1,278.90 | $255.78 | $1,278.90 | $255.78 |
| 8 | American Economy Insurance Co | $1,449.00 | $1,228.00 | $1,373.00 | $1,184.00 | $1,249.00 | $1,150.00 | $900.00 | $873.00 |

# 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 coverage 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 the 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 2024 Jeep Cherokee. 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.)***

## Zip Code: Holladay - 84117 *(Premium for 6 months, 2024 rates)*

| INSURER | Single Male Age 20 | Single Female Age 20 | Married Couple Age 39 | Divorced Single Male Age 39 | Divorced Single Female Age 39 | Married Couple Age 66 | EARNED PREMIUM (EP) | Complaint Ratio per $100K of Earned Premium | Natl' Comb. Loss & Exp. Ratio. |
|---|---|---|---|---|---|---|---|---|---|
| State Farm Mutual Auto Insurance Co | $3,461.15 | $2,755.34 | $1,407.70 | $1,407.70 | $1,407.70 | $1,299.74 | $410,609,127.00 | 0.002 | 1.169 |
| Allstate Fire & Casualty Insurance Co | $3,019.00 | $2,412.00 | $1,216.00 | $1,104.00 | $1,173.00 | $1,221.00 | $285,963,385.00 | 0.001 | 0.751 |
| Mid Century Insurance Co | N/A | N/A | N/A | N/A | N/A | N/A | $188,322,703.00 | 0.003 | 0.935 |
| Bear River Mutual Insurance Co | $1,920.50 | $1,817.50 | $1,053.00 | $1,131.00 | $1,055.00 | $1,140.50 | $181,256,424.00 | 0.001 | 1.047 |
| Geico Casualty Co. | N/A | N/A | N/A | N/A | N/A | N/A | $162,227,404.84 | 0.002 | 0.821 |
| Progressive Advanced Insurance Co | $1,221.00 | $1,101.00 | $653.00 | $703.00 | $716.00 | $539.00 | $140,691,538.00 | 0.002 | 0.921 |
| Progressive Preferred Insurance Co | $1,388.00 | $1,191.00 | $652.00 | $771.00 | $770.00 | $485.00 | $109,708,293.00 | 0.001 | 0.951 |
| Auto Owners Insurance Co | $2,717.00 | $2,230.56 | $1,132.70 | $1,126.06 | $1,126.06 | $1,116.29 | $95,470,733.00 | 0.001 | 1.171 |
| Progressive Direct Insurance Co | $1,428.00 | $1,285.00 | $758.00 | $814.00 | $833.00 | $620.00 | $86,249,759.00 | 0.000 | 0.935 |
| Standard Fire Insurance Co | $2,546.00 | $2,161.00 | $1,345.00 | $1,164.00 | $1,118.00 | $1,459.00 | $77,908,507.00 | 0.003 | 102.3 |
| GEICO Secure Insurance Co | $1,074.28 | $1,108.74 | $523.40 | $620.24 | $673.36 | $516.76 | $74,500,126.17 | 0.000 | 0.821 |
| Safeco Insurance Co of Illinois | N/A | N/A | N/A | N/A | N/A | N/A | $72,941,836.00 | 0.022 | 0.904 |
| USAA Casualty Insurance Co | $1,591.00 | $1,435.00 | $736.00 | $877.00 | $866.00 | $719.00 | $62,053,437.00 | 0.000 | 1.017 |
| Farm Bureau Property & Casualty Insurance Co | $4,608.37 | $4,078.33 | $1,938.19 | $1,952.82 | $1,983.02 | $1,878.55 | $56,756,074.00 | 0.000 | 1.223 |
| Progressive Classic Insurance Co | $1,572.00 | $1,345.00 | $737.00 | $870.00 | $871.00 | $549.00 | $56,374,472.00 | 0.000 | 0.901 |
| United Service Automobile Association (USAA) | $1,468.00 | $1,285.00 | $734.00 | $854.00 | $848.00 | $684.00 | $46,700,048.00 | 0.000 | 1.032 |
| Liberty Mutual Personal Insurance Co | $3,227.00 | $3,027.00 | $1,558.00 | $2,062.00 | $1,976.00 | $2,287.00 | $42,056,773.00 | 0.038 | 0.856 |
| Garrison Property & Casualty Insurance Co | $1,918.00 | $1,785.00 | $777.00 | $941.00 | $925.00 | $757.00 | $33,763,476.00 | 0.003 | 1.017 |
| CSAA Fire & Casualty Insurance Co | $2,338.00 | $2,389.00 | $1,011.00 | $1,079.00 | $1,067.00 | $926.00 | $32,652,281.00 | 0.000 | 1.142 |
| USAA General Indemnity Co. | $1,593.00 | $1,494.00 | $740.00 | $884.00 | $864.00 | $726.00 | $29,243,717.00 | 0.000 | 1.017 |

*Note: N/A indicates insurers no longer accepting new applications.*

## Auto Insurance Table (continued)

### Zip Code: Farr West - 84404 *(Premium for 6 months, 2024 rates)*

| INSURER | Single Male Age 20 | Single Female Age 20 | Married Couple Age 39 | Divorced Single Male Age 39 | Divorced Single Female Age 39 | Married Couple Age 66 | EARNED PREMIUM (EP) | Complaint Ratio per $100K of Earned Premium | Natl' Comb. Loss & Exp. Ratio. |
|---|---|---|---|---|---|---|---|---|---|
| State Farm Mutual Auto Insurance Co | $3,183.91 | $2,538.22 | $1,321.49 | $1,321.49 | $1,321.49 | $1,212.76 | $410,609,127.00 | 0.002 | 1.169 |
| Allstate Fire & Casualty Insurance Co | $2,815.00 | $2,270.00 | $1,164.00 | $1,063.00 | $1,123.00 | $1,154.00 | $285,963,385.00 | 0.001 | 0.751 |
| Mid Century Insurance Co | N/A | N/A | N/A | N/A | N/A | N/A | $188,322,703.00 | 0.003 | 0.991 |
| Bear River Mutual Insurance Co | $1,751.00 | $1,661.50 | $996.00 | $1,059.50 | $992.50 | $1,063.00 | $181,256,424.00 | 0.001 | 1.047 |
| Geico Casualty Co. | N/A | N/A | N/A | N/A | N/A | N/A | $162,227,404.84 | 0.002 | 0.821 |
| Progressive Advanced Insurance Co | $1,184.00 | $1,073.00 | $646.00 | $694.00 | $709.00 | $532.00 | $140,691,538.00 | 0.002 | 0.921 |
| Progressive Preferred Insurance Co | $1,338.00 | $1,152.00 | $641.00 | $752.00 | $755.00 | $477.00 | $109,708,293.00 | 0.001 | 0.951 |
| Auto Owners Insurance Co | $2,660.65 | $2,193.28 | $1,111.08 | $1,104.68 | $1,104.68 | $1,096.14 | $95,470,733.00 | 0.001 | 1.171 |
| Progressive Direct Insurance Co | $1,382.00 | $1,255.00 | $749.00 | $803.00 | $822.00 | $611.00 | $86,249,759.00 | 0.000 | 0.935 |
| Standard Fire Insurance Co | $2,221.00 | $1,895.00 | $1,207.00 | $1,040.00 | $1,000.00 | $1,291.00 | $77,908,507.00 | 0.003 | 102.3 |
| GEICO Secure Insurance Co | $969.39 | $1,002.37 | $481.38 | $569.48 | $619.74 | $474.88 | $74,500,126.00 | 0.000 | 0.821 |
| Safeco Insurance Co of Illinois | N/A | N/A | N/A | N/A | N/A | N/A | $72,941,836.00 | 0.022 | 0.904 |
| USAA Casualty Insurance Co | $1,512.00 | $1,365.00 | $704.00 | $840.00 | $828.00 | $685.00 | $62,053,437.00 | 0.000 | 1.017 |
| Farm Bureau Property & Casualty Insurance Co | $4,252.90 | $3,760.67 | $1,822.76 | $1,838.91 | $1,866.78 | $1,756.47 | $56,756,074.00 | 0.000 | 1.223 |
| Progressive Classic Insurance Co | $1,510.00 | $1,302.00 | $724.00 | $849.00 | $853.00 | $537.00 | $56,374,472.00 | 0.000 | 0.901 |
| United Service Automobile Association (USAA) | $1,369.00 | $1,201.00 | $692.00 | $806.00 | $799.00 | $637.00 | $46,700,048.00 | 0.000 | 1.032 |
| Liberty Mutual Personal Insurance Co | $2,547.00 | $2,392.00 | $1,820.00 | $1,949.00 | $1,622.00 | $1,851.00 | $42,056,773.00 | 0.038 | 0.856 |
| Garrison Property & Casualty Insurance Co | $1,829.00 | $1,703.00 | $745.00 | $902.00 | $886.00 | $723.00 | $33,763,476.00 | 0.003 | 1.017 |
| CSAA Fire & Casualty Insurance Co | $2,295.00 | $2,330.00 | $1,012.00 | $1,095.00 | $1,073.00 | $917.00 | $32,652,281.00 | 0.000 | 1.142 |
| USAA General Indemnity Co. | $1,507.00 | $1,414.00 | $703.00 | $840.00 | $821.00 | $688.00 | $29,243,717.00 | 0.000 | 1.017 |

*Note: N/A indicates insurers no longer accepting new applications.*

## Auto Insurance Table (continued)

## Zip Code: St. George - 84770 *(Premium for 6 months, 2024 rates)*

| INSURER | Single Male Age 20 | Single Female Age 20 | Married Couple Age 39 | Divorced Single Male Age 39 | Divorced Single Female Age 39 | Married Couple Age 66 | EARNED PREMIUM (EP) | Complaint Ratio per $100K of Earned Premium | Natl' Comb. Loss & Exp. Ratio. |
|---|---|---|---|---|---|---|---|---|---|
| State Farm Mutual Auto Insurance Co | $2,945.81 | $2,348.99 | $1,208.38 | $1,208.38 | $1,208.38 | $1,114.93 | $410,609,127.00 | 0.002 | 1.169 |
| Allstate Fire & Casualty Insurance Co | $2,451.00 | $1,974.00 | $1,014.00 | $926.00 | $978.00 | $1,005.00 | $285,963,385.00 | 0.001 | 0.751 |
| Mid Century Insurance Co | N/A | N/A | N/A | N/A | N/A | N/A | $188,322,703.00 | 0.003 | 0.991 |
| Bear River Mutual Insurance Co | $1,613.00 | $1,532.50 | $921.50 | $979.50 | $918.00 | $984.50 | $181,256,424.00 | 0.001 | 1.047 |
| Geico Casualty Co. | N/A | N/A | N/A | N/A | N/A | N/A | $162,227,404.84 | 0.002 | 0.821 |
| Progressive Advanced Insurance Co | $1,086.00 | $989.00 | $608.00 | $678.00 | $665.00 | $496.00 | $140,691,538.00 | 0.002 | 0.921 |
| Progressive Preferred Insurance Co | $1,204.00 | $1,138.00 | $591.00 | $692.00 | $693.00 | $435.00 | $109,708,293.00 | 0.001 | 0.951 |
| Auto Owners Insurance Co | $2,043.32 | $1,682.82 | $871.73 | $866.04 | $866.04 | $859.24 | $95,470,733.00 | 0.001 | 1.171 |
| Progressive Direct Insurance Co | $1,267.00 | $1,153.00 | $703.00 | $758.00 | $771.00 | $569.00 | $86,249,759.00 | 0.000 | 0.935 |
| Standard Fire Insurance Co | $2,047.00 | $1,747.00 | $1,116.00 | $963.00 | $842.00 | $1,193.00 | $77,908,507.00 | 0.003 | 102.3 |
| GEICO Secure Insurance Co | $890.69 | $919.45 | $443.41 | $525.20 | $570.18 | $437.58 | $74,500,126.00 | 0.000 | 0.821 |
| Safeco Insurance Co of Illinois | N/A | N/A | N/A | N/A | N/A | N/A | $72,941,836.00 | 0.022 | 0.904 |
| USAA Casualty Insurance Co | $1,442.00 | $1,304.00 | $677.00 | $808.00 | $795.00 | $655.00 | $62,053,437.00 | 0.000 | 1.017 |
| Farm Bureau Property & Casualty Insurance Co | $3,725.28 | $3,295.72 | $1,593.40 | $1,606.54 | $1,631.71 | $1,538.62 | $56,756,074.00 | 0.000 | 1.223 |
| Progressive Classic Insurance Co | $1,359.00 | $1,172.00 | $666.00 | $779.00 | $781.00 | $489.00 | $56,374,472.00 | 0.000 | 0.901 |
| United Service Automobile Association (USAA) | $1,369.00 | $1,201.00 | $692.00 | $806.00 | $799.00 | $637.00 | $46,700,048.00 | 0.000 | 1.032 |
| Liberty Mutual Personal Insurance Co | $2,291.00 | $1,834.00 | $1,421.00 | $2,026.00 | $1,943.00 | $1,551.00 | $42,056,773.00 | 0.038 | 0.856 |
| Garrison Property & Casualty Insurance Co | $1,748.00 | $1,627.00 | $720.00 | $872.00 | $855.00 | $696.00 | $33,763,476.00 | 0.003 | 1.017 |
| CSAA Fire & Casualty Insurance Co | $2,313.00 | $2,343.00 | $1,057.00 | $1,147.00 | $1,124.00 | $960.00 | $32,652,281.00 | 0.000 | 1.142 |
| USAA General Indemnity Co. | $1,376.00 | $1,290.00 | $654.00 | $778.00 | $759.00 | $635.00 | $29,243,717.00 | 0.000 | 1.017 |

*Note: N/A indicates insurers no longer accepting new applications.*

## Automobile Table (continued)

### Zip Code: Price - 84501 *(Premium for 6 months, 2024 rates)*

| INSURER | Single Male Age 20 | Single Female Age 20 | Married Couple Age 39 | Divorced Single Male Age 39 | Divorced Single Female Age 39 | Married Couple Age 66 | EARNED PREMIUM (EP) | Complaint Ratio per $100K of Earned Premium | Natl' Comb. Loss & Exp. Ratio. |
|---|---|---|---|---|---|---|---|---|---|
| State Farm Mutual Auto Insurance Co | $2,722.83 | $2,164.21 | $1,166.79 | $1,166.79 | $1,166.79 | $1,055.52 | $410,609,127.00 | 0.002 | 1.169 |
| Allstate Fire & Casualty Insurance Co | $2,726.00 | $2,195.00 | $1,123.00 | $1,035.00 | $1,081.00 | $1,081.00 | $285,963,385.00 | 0.001 | 0.751 |
| Mid Century Insurance Co | N/A | N/A | N/A | N/A | N/A | N/A | $188,322,703.00 | 0.003 | 0.991 |
| Bear River Mutual Insurance Co | $1,699.00 | $1,609.50 | $1,055.00 | $1,109.00 | $1,047.50 | $1,090.00 | $181,256,424.00 | 0.001 | 1.047 |
| Geico Casualty Co. | N/A | N/A | N/A | N/A | N/A | N/A | $162,227,404.84 | 0.002 | 0.821 |
| Progressive Advanced Insurance Co | $1,057.00 | $964.00 | $607.00 | $659.00 | $669.00 | $487.00 | $140,691,538.00 | 0.002 | 0.921 |
| Progressive Preferred Insurance Co | $1,122.00 | $963.00 | $568.00 | $676.00 | $664.00 | $413.00 | $109,708,293.00 | 0.001 | 0.951 |
| Auto Owners Insurance Co | $2,129.87 | $1,745.23 | $936.51 | $931.17 | $931.17 | $903.97 | $95,470,733.00 | 0.001 | 1.171 |
| Progressive Direct Insurance Co | $1,225.00 | $1,118.00 | $701.00 | $776.00 | $770.00 | $555.00 | $86,249,759.00 | 0.000 | 0.94 |
| Standard Fire Insurance Co | $1,796.00 | $1,558.00 | $1,020.00 | $877.00 | $ 842.00 | $1,065.00 | $77,908,507.00 | 0.003 | 102.3 |
| GEICO Secure Insurance Co | $824.80 | $831.34 | $421.32 | $520.79 | $546.16 | $403.39 | $74,500,126.00 | 0.000 | 0.821 |
| Safeco Insurance Co of Illinois | N/A | N/A | N/A | N/A | N/A | N/A | $72,941,836.00 | 0.022 | 0.904 |
| USAA Casualty Insurance Co | $1,310.00 | $1,186.00 | $624.00 | $745.00 | $731.00 | $596.00 | $62,053,437.00 | 0.000 | 1.017 |
| Farm Bureau Property & Casualty Insurance Co | $3,484.66 | $3,025.71 | $1,532.23 | $1,549.62 | $1,566.09 | $1,445.78 | $56,756,074.00 | 0.000 | 1.223 |
| Progressive Classic Insurance Co | $1,263.00 | $1,082.00 | $638.00 | $760.00 | $747.00 | $462.00 | $56,374,472.00 | 0.000 | 0.901 |
| United Service Automobile Association (USAA) | $1,242.00 | $1,095.00 | $638.00 | $746.00 | $736.00 | $578.00 | $46,700,048.00 | 0.000 | 1.032 |
| Liberty Mutual Personal Insurance Co | $2,509.00 | $2,328.00 | $1,268.00 | $1,638.00 | $1,571.00 | $1,752.00 | $42,056,773.00 | 0.038 | 0.856 |
| Garrison Property & Casualty Insurance Co | $1,612.00 | $1,498.00 | $674.00 | $819.00 | $798.00 | $643.00 | $33,763,476.00 | 0.003 | 1.017 |
| CSAA Fire & Casualty Insurance Co | $2,050.00 | $2,070.00 | $960.00 | $1,047.00 | $1,021.00 | $869.00 | $32,652,281.00 | 0.000 | 1.142 |
| USAA General Indemnity Co. | $1,313.00 | $1,229.00 | $630.00 | $753.00 | $730.00 | $606.00 | $29,243,717.00 | 0.000 | 1.017 |

*Note: N/A indicates insurers no longer accepting new applications.*

## 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 $30,000 per person / $65,000 per accident.

**Property Damage Liability** – Covers damage you cause to another person's car or property. The minimum limit is $25,000 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. The minimum limit is $3,000 per person.

Note: Motorcycle policies do not have PIP coverage. However, you may choose to add m*edical payments* coverage. This coverage is not mandatory on motorcycle policies.

**Required by Law: However, coverage may be reduced or rejected in writing.**

**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. The 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. The minimum limit is $10,000 per person / $20,000 per accident.

**Uninsured Motorist Property Damage (UMPD)** – Covers you for damage to your automobile in an accident caused by a driver who does not have insurance. If you do not have c*ollision* coverage on your policy, and you request this coverage the company is required to provide it. The maximum limit is $3,500 with $250 deductible.

**Optional Coverages: However, 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, windstorms, 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 801-957-9305 or Toll free at 1-800-439-3805.