

MONTANA

2011

Automobile Insurance **RATE COMPARISON GUIDE**



Dear Montana Consumer:

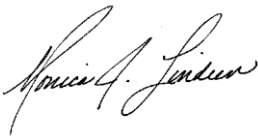
I am pleased to provide you with the Montana *2011 Automobile Insurance Rate Comparison Guide*.

One of my goals as Montana Commissioner of Securities & Insurance is to help you be an informed buyer. I believe in order to maintain a healthy, competitive marketplace, it is critically important to provide consumers with the resources they need to compare insurance rates.

This guide gives you a general idea of premium rates available in Montana. *For more specific information, you must contact the individual insurance companies.*

Comparison shopping takes time, but can save you money. Use this guide to help you narrow the choice of insurers or agents you may want to contact. Shop carefully and contact our office if you any questions or need additional assistance. Our knowledgeable staff is dedicated to assisting you with a wide range of insurance issues. Please call our consumer hotline at 1-800-332-6148 or from Helena at 444-2040. You will also find more information on our web site at www.csi.mt.gov.

Sincerely,



Monica J. Lindeen
Montana Commissioner of Securities & Insurance



Monica J. Lindeen

About this guide

This guide compares how much Montana drivers **might** pay for auto liability insurance coverage in nine different geographic areas: Billings, Bozeman, Butte, Great Falls, Helena, Kalispell, Missoula, Scobey and Thompson Falls.

Sixteen of the auto liability insurance companies that write the most insurance in Montana chose to participate in our survey.

If you find any terms, phrases or concepts confusing, we encourage you to read the *Montana Consumer Guide to Auto Insurance*.

How to use this guide

The premium quotes from the insurance companies listed in this guide are:

- Based on the amount you pay every six months.
- Based on three years of driving experience.
- Based on rates in effect as of January 1, 2011. If a company's rates have changed since then, these quotes may no longer be accurate. **(Please** keep in mind the premiums quoted are only examples. Your individual situation may include other factors that will be reflected in the premiums quoted to you.)
- Based on the assumption that you are new to the company and not renewing an existing policy.
- Based on a standard performance vehicle.
- Based on the minimum required liability limits set by Montana law. (\$25,000 bodily injury coverage for one person, \$50,000 bodily injury coverage for two or more people and \$10,000 property damage coverage; \$25,000 bodily injury coverage for one uninsured motorist person and \$50,000 bodily injury coverage for two or more uninsured motorists is included.)
- Based on the area for which they are written.

Coverage

State law sets MINIMUM liability requirements for auto insurance. As noted above, these limits are \$25,000 bodily injury coverage for one person, \$50,000 for coverage of bodily injury for 2 or more people, and \$10,000 property damage coverage. Liability insurance covers you against damages you cause to others if you are at fault in an accident. It does NOT protect you against your own losses.

Also, it is mandatory for the companies to offer Uninsured Motorist coverage, but you, the consumer, may reject this coverage. Consumers may want to consider higher liability limits than the state minimum, because the minimums may not cover your exposure to lawsuits.

If you own a newer car, your bank probably will require you to buy Comprehensive and Collision coverage. The state's minimum requirements DO NOT include those coverages. There are also other coverages you may wish to consider that are not mandatory.

Insurers

Not every insurer will offer you coverage because different insurers have different requirements that must be met in order to become insured. Insurers set target "markets" that help them select the types of drivers they want to insure. There are three basic markets: non-standard, standard, and preferred.

- 1) Non-standard markets (highest premiums) include drivers with less experience and numerous tickets or accidents.
- 2) The standard market is for the average driver.
- 3) The preferred market (lowest premiums) is available to low-risk drivers.

**Need More Help? Call our Insurance
Consumer Hotline!**

1-800-332-6148

Our professional consumer advocates are available to assist you on a wide-range of insurance issues.

Seven different insurance scenarios are outlined below. Find the example that best matches your situation. Refer to the corresponding chart on the following pages and find your geographic region. The chart accompanying each example outlines the quotes received from insurers responding to our survey.

The plans included in this guide are examples only.

Example 1

These premiums apply to a 19-year-old who drives a 2008 Ford Taurus to and from work, eight miles each way, five days a week. Annual total mileage is 10,000. Driver has previous insurance with three years driving experience, but is no longer supported by parental insurance.

Coverages: 25/50/10 Liability; 25/50 Uninsured Motorist

A) Driver has no accidents or driving citations.

B) Driver has one at-fault accident two years ago, on which the insurer paid \$10,000 to settle and one minor speeding citation six months ago.

If example 1 most closely matches your insurance situation, refer to example 1 chart for sample rate quotes.

Example 2

These premiums apply to a single parent household with previous insurance, age 40, whose two teenagers, ages 16 and 17, are also drivers. The 40-year-old drives a 2009 Ford Fusion Sedan to and from work, less than 5 miles each way, five days a week, for an annual total mileage of 15,000. This driver has no accidents or driving citations. The 16-year-old is newly licensed, has no accidents or driving citations, and does not qualify for a good student discount. The 17-year-old has been driving for two years, has no driving citations and qualifies for a good student discount.

Coverages: 25/50/10 Liability; 25/50 Uninsured Motorist

A) The 17-year-old drives a 2007 Chevrolet Trail Blazer 4WD, to and from school, five miles each way, five days a week, with occasional driving on the weekends. The 16-year-old drives a 2005 Nissan Pathfinder 4WD to and from school, five miles each way, five days a week, with occasional driving on the weekends. The total annual mileage on each vehicle is 5,000.

B) The 17-year-old drives a 2007 Chevrolet Trail Blazer 4WD, to and from school, five miles each way, five days a week, with occasional driving on the weekends. The 16-year-old drives a 2005 Nissan Pathfinder 4WD to and from school, five miles each way, five days a week, with occasional driving on the weekends. The total annual mileage on each vehicle is 5,000. Neither of the two drivers has completed driver training.

If example 2 most closely matches your insurance situation, refer to example 2 chart for sample rate quotes.

Example 3

These premiums apply to a 27-year-old with previous insurance that drives a 2010 Chrysler Sebring Sedan V6 to and from work, 20 miles each way, five days a week, for an annual total mileage of 15,000.

Coverages: 25/50/10 Liability; 25/50 Uninsured Motorist

A) Driver has no accidents or driving citations.

B) Driver has one major speeding citation one year ago.

If example 3 most closely matches your insurance situation, refer to example 3 chart for sample rate quotes.

Example 4

These premiums apply to a two-person household, ages 30 and 35, whom have previous insurance. The 30-year-old drives a 2009 Chrysler PT Cruiser to and from work, 15 miles each way, five days a week, and has an annual total mileage of 15,000. The 35-year-old drives a 2009 Dodge Durango (4WD) to and from work, 20 miles each way, five days a week, for an annual total mileage of 20,000.

Coverages: 25/50/10 Liability; 25/50 Uninsured Motorist

A) Drivers have no accidents or driving citations.

B) The 35-year-old has one major speeding citation one year ago, and the 30-year-old has no accidents or citations.

If example 4 most closely matches your insurance situation, refer to example 4 chart for sample rate quotes.

Example 5

These premiums apply to a household with previous insurance, ages 42 and 45, whose two teenagers, ages 16 and 18, are also drivers. The 42-year-old drives a 2009 Dodge Caravan to and from work, 15 miles each way, five days a week, for an annual total mileage of 20,000. This driver has no accidents or driving citations. The 45-year-old drives a 2008 Toyota Camry to and from work, 10 miles each way, five days a week, for an annual total mileage of 15,000. This driver had one at-fault accident two years ago, on which the insurer paid \$5,000 to settle. The 16-year-old just received a license, has no driving citations, and qualifies for a good student discount. The 18-year-old has been driving for two years, has one major speeding citation in the last year, and does not qualify for a good student discount.

Coverages: 25/50/10 Liability; 25/50 Uninsured Motorist

A) The two teenagers share the third household vehicle, a 2006 Ford Focus. They drive to and from school together, five miles each way, five days a week, with occasional driving on the weekends. The driving is split equally between the two, for an annual total mileage of 8,000.

- B)** The 16-year-old drives a 2005 Ford Focus to and from school, five miles each way, five days a week. The 18-year-old drives a 2005 Chevrolet Cobalt to and from school, five miles each way, five days a week. The annual total mileage is 5,000 on each vehicle.

If example 5 most closely matches your insurance situation, refer to example 5 chart for sample rate quotes.

Example 6

These premiums apply to a farming household with previous insurance, ages 48 and 50, whose three teenagers are also drivers. The 48-year-old drives a 2008 Nissan XTerra V6 to and from work, 25 miles each way, five days a week for an annual total mileage of 28,000. The 50-year-old drives a 2008 GMC Sierra 1500 4WD pickup for farm use only. The annual total mileage on this vehicle is 15,000. The 14 and 15-year-old have valid operator's licenses and drive a 1989 Ford F350, 4WD pickup for farm use only, for an annual total mileage of 6,000. The 17-year-old drives a 2007 Ford F250, 4WD pickup to and from school, 20 miles each way, five days a week for an annual total mileage of 12,000. All three teenagers qualify for a good student discount.

Coverages: 25/50/10 Liability; 25/50 Uninsured Motorist

A) None of the drivers have accidents or driving citations.

B) The 50-year-old had an at-fault accident 2 years ago, on which the insurer paid \$20,000 to settle.

If example 6 most closely matches your insurance situation, refer to example 6 chart for sample rate quotes.

Example 7

These premiums apply to a two-person household, both age 68, with previous insurance. They own a 2010 Chevrolet Avalanche 4WD and use it for pleasure only. Neither have any accidents nor driving citations. Both drivers have completed a highway traffic safety program and qualify for the mandatory rate reduction.

Coverages: 25/50/10 Liability; 25/50 Uninsured Motorist

A) Annual total mileage is 5,000 miles.

B) Annual total mileage is 10,000 miles.

If example 7 most closely matches your insurance situation, refer to example 7 chart for sample rate quotes.

The following pages outline the rate quotes from insurers responding to our survey. The quotes correspond to each example illustrated for nine geographic regions in Montana.

EXAMPLE 1

These premiums apply to a 19-year-old who drives a 2008 Ford Taurus to and from work, eight miles each way, five days a week. Annual total mileage is 10,000. Driver has previous insurance with three years driving experience, but is no longer supported by parental insurance.

Coverages: 25/50/10 Liability; 25/50 Uninsured Motorist

A) Driver has no accidents or driving citations.

B) Driver has one at-fault accident two years ago, on which the insurer paid \$10,000 to settle, and one minor speeding citation six months ago.

	Billings		Bozeman		Butte		Great Falls		Helena		Kalispell		Missoula		Scobey		Thompson Falls	
	A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B
Allstate Fire & Casualty Insurance Co.	411	651	372	587	333	524	471	747	419	663	393	621	426	676	268	421	393	621
Depositors Insurance Co.	573	677	479	564	667	790	697	826	521	615	690	817	550	650	501	591	668	791
Farmers Insurance Exchange	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Liberty Mutual Fire Insurance Co.	433	498	311	357	421	483	433	498	396	455	387	445	414	475	305	350	306	352
Mid-Century Insurance Co.	594	817	479	654	548	751	536	735	475	649	650	891	548	749	359	487	494	675
Mountain West Farm Bureau Insurance	1086	1318	799	966	908	1099	1071	1300	1166	1417	1085	1318	1038	1260	740	893	985	1084
Progressive Direct Insurance Co.	594	770	462	609	570	743	598	774	575	747	561	730	553	720	426	566	512	670
Progressive Northwestern Ins. Co.	478	579	414	501	514	624	448	544	443	538	573	695	480	583	356	431	439	532
Safeco Insurance Co. of Illinois	759	1715	614	1385	695	1567	720	1627	666	1501	788	1779	721	1629	541	1215	657	1479
Sentinel Insurance Co.	663	1174	545	948	676	1203	627	1105	634	1118	636	1127	595	1049	588	1032	636	1127
State Farm Fire & Casualty Ins. Co.	467	892	372	708	489	934	505	965	403	768	473	903	462	882	294	559	473	903
State Farm Mutual Auto Insurance Co.	421	-	335	-	440	-	455	-	363	-	426	-	416	-	265	-	426	-
Travelers Home & Marine Insurance Co.	840	1534	689	1244	764	1387	920	1686	779	1418	686	1240	774	1407	612	1098	666	1203
Trinity Universal Insurance Co.	713	-	658	-	699	-	719	-	657	-	752	-	641	-	756	-	637	-
United Services Automobile Assoc.	257	320	221	274	226	281	246	305	215	266	235	292	236	293	183	227	203	252
USAA Casualty Ins. Co.	264	329	227	282	233	290	253	315	221	274	244	303	243	302	189	233	209	259

- Indicates that a company would not write a risk or that an affiliated company may write the risk.

Please note that the above premiums reflect surveys completed by the insurers and only those insurers who chose to respond to the survey are included.

EXAMPLE 2

These premiums apply to a single parent household with previous insurance, age 40, whose two teenage children, ages 16 and 17 are also drivers. The 40-year-old drives a 2009 Ford Fusion Sedan to and from work, less than 5 miles each way, five days a week, for an annual total mileage of 15,000. This driver has no accidents or driving citations. The 16-year-old just received their license, has no accidents or driving citations, and does not qualify for a good student discount. The 17-year-old has been driving for two years, has no driving citations and qualifies for a good student discount.

Coverages: 25/50/10 Liability; 25/50 Uninsured Motorist

A)The 17-year-old drives a 2007 Chevrolet Trail Blazer 4WD, to and from school, five miles each way, five days a week, with occasional driving on the weekends. The 16-year-old drives a 2005 Nissan Pathfinder to and from school, five miles each way, five days a week, with occasional driving on the weekends. The total annual mileage on each vehicle is 5,000.

B)The 17-year-old drives a 2007 Chevrolet Trail Blazer 4WD, to and from school, five miles each way, five days a week, with occasional driving on the weekends. The 16-year-old drives a 2005 Nissan Pathfinder to and from school, five miles each way, five days a week, with occasional driving on the weekends. The total annual mileage on each vehicle is 5,000. Neither of the two drivers has completed driver training.

	Billings		Bozeman		Butte		Great Falls		Helena		Kalispell		Missoula		Scobey		Thompson Falls	
	A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B
Allstate Fire & Casualty Insurance Co.	1419	1419	1284	1284	1149	1149	1625	1625	1446	1446	1358	1358	1474	1474	929	929	1358	1358
Depositors Insurance Co.	1366	1420	1127	1171	1587	1651	1726	1659	1234	1283	1635	1701	1295	1347	1189	1235	1581	1645
Farmers Insurance Exchange	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Liberty Mutual Fire Insurance Co.	1511	1511	998	998	1371	1371	1511	1511	1153	1153	1147	1147	1359	1359	953	953	961	961
Mid-Century Insurance Co.	1267	1480	1054	1223	1194	1389	1169	1360	1039	1207	1422	1658	1203	1399	792	916	1081	1256
Mountain West Farm Bureau Insurance	1027	1027	762	762	862	862	1014	1014	1012	1012	1027	1027	983	983	707	707	851	851
Progressive Direct Insurance Co.	2074	2074	1609	1609	1991	1991	2085	2085	2007	2007	1956	1956	1928	1928	1483	1483	1782	1782
Progressive Northwestern Ins. Co.	1753	1753	1518	1518	1879	1879	1617	1617	1618	1618	2086	2086	1740	1740	1279	1279	1585	1585
Safeco Insurance Co. of Illinois	1636	1830	1564	1721	1758	1937	1831	2015	1683	1853	1980	2184	1824	2009	1361	1499	1643	1813
Sentinel Insurance Co.	2157	2157	1735	1735	2190	2190	2024	2024	2052	2052	2052	2052	1903	1903	1879	1879	2052	2052
State Farm Fire & Casualty Ins. Co.	1182	1182	940	940	1237	1237	1278	1278	1019	1019	1197	1197	1169	1169	744	744	1197	1197
State Farm Mutual Auto Insurance Co.	1064	1064	847	847	1114	1114	1151	1151	918	918	1077	1077	1052	1052	670	670	1077	1077
Travelers Home & Marine Insurance Co.	2031	2068	1655	1683	1848	1881	2226	2266	1886	1918	1642	1671	1869	1902	1457	1481	1591	1618
Trinity Universal Insurance Co.	1209	1239	1117	1145	1186	1216	1216	1251	1114	1142	1277	1310	1084	1111	1284	1318	1076	1104
United Services Automobile Assoc.	1021	1062	875	910	899	935	977	1017	851	885	941	978	936	973	725	753	805	837
USAA Casualty Ins. Co.	1005	1045	862	897	888	923	966	1005	841	874	934	971	922	959	715	743	795	826

- Indicates that a company would not write a risk or that an affiliated company may write the risk.

Please note that the above premiums reflect surveys completed by the insurers and only those insurers who chose to respond to the survey are included.



EXAMPLE 3

These premiums apply to a 27-year-old with previous insurance that drives a 2010 Chrysler Sebring Sedan V6 to and from work, 20 miles each way, five days a week, for an annual total mileage of 15,000.

Coverages: 25/50/10 Liability; 25/50 Uninsured Motorist

A) Driver has no accidents or driving citations.

B) Driver has one major speeding citation one year ago.

	Billings		Bozeman		Butte		Great Falls		Helena		Kalispell		Missoula		Scobey		Thompson Falls	
	A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B
Allstate Fire & Casualty Insurance Co.	206	231	188	211	169	189	234	263	210	236	198	222	213	239	138	154	198	222
Depositors Insurance Co.	271	322	233	274	309	370	322	385	249	295	319	381	259	307	241	284	308	368
Farmers Insurance Exchange	231	-	227	-	232	-	289	-	220	-	268	-	253	-	175	-	213	-
Liberty Mutual Fire Insurance Co.	435	474	312	340	422	460	435	474	398	433	389	424	415	453	306	333	308	335
Mid-Century Insurance Co.	354	567	317	483	356	550	349	538	311	477	427	656	362	553	239	361	324	497
Mountain West Farm Bureau Insurance	234	292	178	223	199	249	231	289	250	312	234	292	225	281	167	208	197	246
Progressive Direct Insurance Co.	246	306	207	252	241	296	249	309	241	298	237	293	235	289	197	238	224	273
Progressive Northwestern Ins. Co.	244	332	213	289	264	358	231	314	228	310	292	399	247	334	186	251	227	307
Safeco Insurance Co. of Illinois	256	345	209	281	234	314	243	327	225	302	263	354	242	326	185	247	220	295
Sentinel Insurance Co.	348	632	296	521	352	644	332	597	335	605	335	606	316	568	313	561	335	606
State Farm Fire & Casualty Ins. Co.	228	276	183	221	239	288	247	297	198	239	231	279	226	273	146	176	231	279
State Farm Mutual Auto Insurance Co.	206	227	164	182	215	238	222	246	178	197	208	230	203	225	131	145	208	230
Travelers Home & Marine Insurance Co.	297	562	252	463	275	512	320	613	279	523	251	462	277	518	230	414	245	449
Trinity Universal Insurance Co.	348	-	318	-	337	-	345	-	317	-	361	-	310	-	363	-	309	-
United Services Automobile Assoc.	132	138	115	120	117	122	126	132	112	116	121	126	122	127	97	101	106	111
USAA Casualty Ins. Co.	135	141	117	122	120	125	129	135	114	119	125	130	125	130	99	104	109	113

- Indicates that a company would not write a risk or that an affiliated company may write the risk.

Please note that the above premiums reflect surveys completed by the insurers and only those insurers who chose to respond to the survey are included.

EXAMPLE 4

These premiums apply to a two-person household, ages 30 and 35, whom have previous insurance. The 30-year-old drives a 2009 Chrysler PT Cruiser to and from work, 15 miles each way, five days a week, and has an annual total mileage of 15,000. The 35-year-old drives a 2009 Dodge Durango (4WD) to and from work, 20 miles each way, five days a week, for an annual total mileage of 20,000.

Coverages: 25/50/10 Liability; 25/50 Uninsured Motorist

A) Drivers have no accidents or driving citations.

B) The 35-year-old has one major speeding citation one year ago, and the 30-year-old has no accidents or citations.

	Billings		Bozeman		Butte		Great Falls		Helena		Kalispell		Missoula		Scobey		Thompson Falls	
	A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B
Allstate Fire & Casualty Insurance Co.	408	444	372	404	336	365	463	503	415	452	391	426	421	458	277	299	391	426
Depositors Insurance Co.	333	364	286	311	377	413	390	429	306	334	385	423	315	344	296	323	373	409
Farmers Insurance Exchange	352	-	347	-	353	-	436	-	334	-	411	-	385	-	266	-	326	-
Liberty Mutual Fire Insurance Co.	440	494	348	386	432	469	440	494	410	423	401	436	428	454	333	359	340	373
Mid-Century Insurance Co.	689	900	574	739	644	836	631	819	584	728	773	999	656	845	434	555	587	758
Mountain West Farm Bureau Insurance	374	420	285	320	319	358	369	414	398	447	373	419	359	403	267	300	315	354
Progressive Direct Insurance Co.	401	474	324	381	389	460	405	479	391	462	383	453	379	446	305	357	359	418
Progressive Northwestern Ins. Co.	399	461	346	398	428	494	374	430	370	426	476	549	399	459	297	341	365	421
Safeco Insurance Co. of Illinois	306	390	251	319	278	354	291	371	268	340	311	395	288	367	219	277	259	328
Sentinel Insurance Co.	468	723	395	598	470	727	443	680	449	690	446	686	420	643	417	637	446	686
State Farm Fire & Casualty Ins. Co.	373	414	299	331	390	432	403	446	323	358	378	419	369	409	239	265	378	419
State Farm Mutual Auto Insurance Co.	336	372	269	298	352	390	363	402	292	322	340	377	333	368	215	237	340	377
Travelers Home & Marine Insurance Co.	461	732	392	608	427	671	497	796	434	684	388	606	431	678	354	545	380	590
Trinity Universal Insurance Co.	381	610	353	566	374	600	384	616	352	566	402	644	343	550	403	649	341	547
United Services Automobile Assoc.	253	259	220	226	225	230	241	247	214	220	231	237	233	239	187	192	204	209
USAA Casualty Ins. Co.	258	265	225	231	231	236	248	254	220	225	239	245	239	245	192	196	209	215

- Indicates that a company would not write a risk or that an affiliated company may write the risk.

Please note that the above premiums reflect surveys completed by the insurers and only those insurers who chose to respond to the survey are included.

EXAMPLE 5

These premiums apply to a household with previous insurance, ages 42 and 45, whose two teenage children, ages 16 and 18, are also drivers. The 42-year-old drives a 2009 Dodge Caravan to and from work, 15 miles each way, five days a week, for an annual total mileage of 20,000. This driver has no accidents or driving citations. The 45-year-old drives a 2008 Toyota Camry to and from work, 10 miles each way, five days a week, for an annual total mileage of 15,000. This driver had one at-fault accident two years ago, on which the insurer paid \$5,000 to settle. The 16-year-old just received a license, has no driving citations, and qualifies for a good student discount. The 18-year-old has been driving for two years, has one major speeding citation in the last year, and does not qualify for a good student discount.

Coverages: 25/50/10 Liability; 25/50 Uninsured Motorist

A) The two teenagers share the third household vehicle, a 2006 Ford Focus. They drive to and from school together, five miles each way, five days a week, with occasional driving on the weekends. The driving is split equally between the two, for an annual total mileage of 8,000.

B) The 16-year-old drives a 2005 Ford Focus, to and from school, five miles each way, five days a week. The 18-year-old drives a 2005 Chevrolet Cobalt to and from school, five miles each way, five days a week. The total annual mileage on each vehicle is 5,000.

	Billings		Bozeman		Butte		Great Falls		Helena		Kalispell		Missoula		Scobey		Thompson Falls	
	A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B
Allstate Fire & Casualty Insurance Co.	1829	2375	1654	2151	1477	1920	2094	2717	1863	2422	1749	2273	1895	2459	1189	1543	1749	2273
Depositors Insurance Co.	1450	1882	1197	1552	1686	2189	1762	2288	1310	1700	1737	2255	1376	1785	1262	1637	1680	2181
Farmers Insurance Exchange	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Liberty Mutual Fire Insurance Co.	1723	1884	1358	1479	1649	1739	1723	1884	1563	1653	1546	1528	1620	1730	1242	1332	1284	1405
Mid-Century Insurance Co.	1524	2143	1242	1741	1411	1982	1382	1940	1226	1721	1682	2359	1420	1990	930	1303	1276	1790
Mountain West Farm Bureau Insurance	1013	1534	759	1140	855	1289	1000	1514	1084	1645	1013	1484	971	1469	706	1059	844	1272
Progressive Direct Insurance Co.	2035	2690	1580	2081	1953	2579	2046	2702	1970	2601	1921	2535	1893	2499	1457	1916	1751	2309
Progressive Northwestern Ins. Co.	1322	1694	1138	1460	1426	1826	1239	1583	1225	1568	1594	2039	1326	1697	972	1245	1210	1549
Safeco Insurance Co. of Illinois	1782	2168	1443	1839	1624	2021	1692	2081	1556	1954	1834	2231	1686	2082	1258	1666	1521	1930
Sentinel Insurance Co.	2955	3511	2368	2810	2998	3574	2769	3293	2812	3340	2805	3340	2598	3094	2566	3054	2805	3340
State Farm Fire & Casualty Ins. Co.	1010	1483	805	1181	1056	1551	1091	1602	872	1280	1021	1500	998	1466	638	935	1021	1500
State Farm Mutual Auto Insurance Co.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Travelers Home & Marine Insurance Co.	1982	2618	1612	2127	1797	2373	2176	2878	1837	2424	1606	2118	1821	2405	1423	1876	1557	2053
Trinity Universal Insurance Co.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
United Services Automobile Assoc.	692	1151	597	989	614	1017	665	1104	583	964	643	1065	637	1057	500	823	552	912
USAA Casualty Ins. Co.	683	1135	590	977	608	1006	659	1093	577	953	639	1059	630	1044	494	814	547	903

- Indicates that a company would not write a risk or that an affiliated company may write the risk.

Please note that the above premiums reflect surveys completed by the insurers and only those insurers who chose to respond to the survey are included.

EXAMPLE 6

These premiums apply to a farming household with previous insurance, ages 48 and 50, whose three teenage children are also drivers. The 48-year-old drives a 2008 Nissan Xterra-V6 to and from work, 25 miles each way, five days a week for an annual total mileage of 28,000. The 50-year-old drives a 2008 GMC Sierra 1500 4WD pickup for farm use only. The annual total mileage on this vehicle is 15,000. The 14 and 15-year-old drive a 1989 Ford F350 4WD pickup for farm use only, for an annual total mileage of 6,000. The 17-year-old drives a 2007 Ford F250 4WD pickup to and from school, 20 miles each way, five days a week for an annual total mileage of 12,000. All three teenagers qualify for a good student discount.

Coverages: 25/50/10 Liability; 25/50 Uninsured Motorist

- A) None of the drivers have accidents or driving citations.
- B) The 50-year-old had an at-fault accident two years ago, on which the insurer paid \$20,000 to settle.

	Billings		Bozeman		Butte		Great Falls		Helena		Kalispell		Missoula		Scobey		Thompson Falls	
	A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B
Allstate Fire & Casualty Insurance Co.	1394	1856	1262	1677	1132	1500	1594	2128	1418	1890	1333	1774	1448	1929	923	1218	1333	1774
Depositors Insurance Co.	1426	1723	1177	1416	1649	1996	1720	2083	1286	1551	1690	2046	1336	1612	1241	1495	1631	1975
Farmers Insurance Exchange	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Liberty Mutual Fire Insurance Co.	1511	1579	1207	1280	1450	1520	1511	1579	1332	1394	1304	1375	1408	1473	995	1066	1082	1149
Mid-Century Insurance Co.	1653	1725	1357	1413	1535	1601	1504	1568	1338	1394	1831	1908	1549	1614	1021	1062	1391	1450
Mountain West Farm Bureau Insurance	998	1068	749	801	843	902	985	1054	1068	1143	998	1068	957	1024	697	746	832	890
Progressive Direct Insurance Co.	2819	3461	2181	2672	2705	3318	2834	3477	2726	3343	2656	3261	2618	3213	2007	2457	2417	2964
Progressive Northwestern Ins. Co.	1973	2117	1710	1833	2112	2265	1816	1949	1820	1952	2344	2515	1956	2095	1437	1541	1782	1910
Safeco Insurance Co. of Illinois	1549	1899	1330	1630	1457	1786	1493	1830	1408	1726	1597	1958	1497	1835	1214	1486	1399	1713
Sentinel Insurance Co.	1726	2559	1398	2057	1747	2593	1620	2399	1645	2434	1640	2430	1522	2252	1507	2225	1640	2430
State Farm Fire & Casualty Ins. Co.	1031	1078	821	859	1077	1127	1113	1165	890	931	1042	1090	1019	1066	653	684	1042	1090
State Farm Mutual Auto Insurance Co.	928	1039	741	829	970	1086	1002	1123	801	896	939	1052	917	1028	588	658	939	1052
Travelers Home & Marine Insurance Co.	2512	3019	2054	2463	2294	2753	2744	3305	2334	2806	2035	2444	2317	2781	1807	2168	1971	2367
Trinity Universal Insurance Co.	1628	1834	1503	1701	1594	1800	1613	1852	1498	1697	1720	1941	1457	1647	1730	1956	1448	1637
United Services Automobile Assoc.	1045	1085	899	933	924	960	1003	1042	876	909	968	1005	960	997	749	777	829	861
USAA Casualty Ins. Co.	1031	1070	888	922	914	949	993	1032	867	900	963	1000	948	985	740	768	821	852

- Indicates that a company would not write a risk or that an affiliated company may write the risk.

Please note that the above premiums reflect surveys completed by the insurers and only those insurers who chose to respond to the survey are included.



EXAMPLE 7

These premiums apply to a two-person household, both age 68, with previous insurance. They own a 2010 Chevrolet Avalanche 4WD and use it for pleasure only. Neither have any accidents nor driving citations. Both drivers have completed a highway traffic safety program and qualify for the mandatory rate reduction.

Coverages: 25/50/10 Liability; 25/50 Uninsured Motorist

A) Annual total mileage is 5,000

B) Annual total mileage is 10,000

	Billings		Bozeman		Butte		Great Falls		Helena		Kalispell		Missoula		Scobey		Thompson Falls	
	A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B
Allstate Fire & Casualty Insurance Co.	155	180	141	163	128	147	176	205	158	183	149	172	161	187	106	121	149	172
Depositors Insurance Co.	249	249	214	214	283	283	293	293	229	229	289	289	234	234	221	221	279	279
Farmers Insurance Exchange	142	153	141	152	143	154	175	189	134	145	188	181	156	168	107	116	133	143
Liberty Mutual Fire Insurance Co.	384	384	275	275	373	373	384	384	351	351	343	343	367	367	270	270	271	271
Mid-Century Insurance Co.	334	351	279	293	313	328	306	322	274	287	375	394	319	334	211	221	285	299
Mountain West Farm Bureau Insurance	203	237	158	183	175	203	200	234	215	252	202	237	195	228	149	172	173	201
Progressive Direct Insurance Co.	371	371	302	302	360	360	374	374	363	363	355	355	350	350	285	285	331	331
Progressive Northwestern Ins. Co.	243	243	211	211	261	261	228	228	226	226	289	289	243	243	183	183	224	224
Safeco Insurance Co. of Illinois	216	216	178	178	193	193	205	205	187	187	214	214	200	200	153	153	176	176
Sentinel Insurance Co.	318	330	273	283	320	333	304	315	307	318	305	317	290	301	288	298	305	317
State Farm Fire & Casualty Ins. Co.	144	170	116	137	151	178	155	184	125	148	146	173	143	169	93	110	146	173
State Farm Mutual Auto Insurance Co.	130	153	105	123	136	160	140	166	113	133	131	155	128	152	84	99	131	155
Travelers Home & Marine Insurance Co.	302	302	259	259	282	282	325	325	286	286	257	257	284	284	235	235	251	251
Trinity Universal Insurance Co.	257	257	238	238	252	252	258	258	237	237	270	270	232	232	270	270	231	231
United Services Automobile Assoc.	147	160	127	138	130	142	141	153	124	135	136	147	135	147	107	116	118	128
USAA Casualty Ins. Co.	145	157	125	136	129	140	139	151	122	133	134	146	133	145	106	115	116	126

- Indicates that a company would not write a risk or that an affiliated company may write the risk.

Please note that the above premiums reflect surveys completed by the insurers and only those insurers who chose to respond to the survey are included.

Consumer Contacts for Participating Insurance Companies

ALLSTATE FIRE & CASUALTY INS. CO. Marisol Herrera 2775 Sanders Rd., Suite A5 Northbrook, IL 60062-6127 (847)-402-7351 www.allstate.com	MOUNTAIN WEST FARM BUREAU 931 Boulder Dr Laramie, WY 82070 (307)-745-4835 www.mwfb.com	TRAVELERS HOME & MARINE INS. CO. Glen Falls Business Center 333 Glen Falls, NY 12801 (800)842-5075 www.travelers.com
DEPOSITORS INSURANCE CO. Marsha Sharp 1100 Locust St. Des Moines, IA 50391-0203 1-800-532-1436 ex 4272 www.alliedinsurance.com	PROGRESSIVE DIRECT INS. CO. PROGRESSIVE NORTHWESTERN INS. 10940 White Rock Road Rancho Cordova, CA 95670 1-860-260-3534 network 564-6382 www.progressivedirect.com or www.progressiveagent.com	TRINITY UNIVERSAL INS CO. Customer Relations PO Box 3327 Scranton, PA 18505 (877)252-7878 www.ekemper.com
FARMERS INSURANCE EXCHANGE Burt Garavaglia 4680 Wilshire Blvd Los Angeles, CA 90010 (323)-930-4016 www.farmers.com	SAFECO INSURANCE CO. OF ILLINOIS Contact a local Safeco Agent (800)472-3326 www.safeco.co ,	UNITED SERVICES AUTOMOBILE ASSOC. 9800 Fredericksburg Road San Antonio, TX 78288 1-800-531-8111 www.usaa.com
LIBERTY MUTUAL INS. CO. Lee Anne Valiensi 175 Berkeley St, Mailstop 04G/H Boston, MA 02116 (617)-654-3795 www.LibertyMutual.com	SENTINEL INSURANCE CO. Contact a local Hartford Agent www.thehartford.com	USAA CASUALTY INSURANCE CO. 9800 Fredericksburg Road San Antonio, TX 78288 1-800-531-8111 www.usaa.com
MID-CENTURY INSURANCE CO. Burt Garavaglia 4680 Wilshire Blvd Los Angeles, CA 90010 (323)-930-4016 www.farmers.com	STATE FARM FIRE AND CASUALTY CO. STATE FARM MUTUAL AUTOMOBILE Contact a local State Farm Agent www.statefarm.com	

Technical Notes

Some of the companies that participated in this survey have differences in determining the premiums. These include:

- **Mountain West Farm Bureau Mutual Insurance Co.**
All Examples – Use liability limits of 25/50/25, medical limits of \$1,000 and 25/50 uninsured and underinsured motorists coverage.
- **United Services Auto Association and USAA Casualty Insurance Co.**
USAA Group Property & Casualty products are generally available to active duty U.S. military personnel and their families, National Guard, Selected Reserve, and recently retired or separated personnel.

Compare Insurance Rates Online

If you prefer, use the Montana Commissioner of Securities & Insurance website for quick and easy comparisons of auto, homeowners, Medicare supplements, and long-term care insurance rates.

www.csi.mt.gov

How to Shop for Auto Insurance

Before buying insurance, you should consider contacting several insurance agents or companies to find the best combination of quality and price. You should know what you want before you shop so you will be less likely to buy something you don't need. Ask several agents or companies to quote how much the annual premium would be for a policy to insure your auto.

Shopping Tips

- Be sure to tell your company or agent if the following information applies to you. You may be entitled to a lower premium.
 - Your auto has an anti-theft device, automatic seatbelts, and/or airbags.
 - Your auto is used for pleasure driving only and you do not drive it to work.
 - You are in a car pool and drive to work an average of no more than two days per week.
 - You are a full-time student and your grade point average is 3.0 or above.
 - The distance you drive to work is short.
 - You drive fewer than 7,500 miles per year.
 - You have had no accidents or violations.
 - You have successfully completed a driver education course.
- Many mutual companies pay dividends to their policyholders at the end of the year. However, dividend amounts are not guaranteed.
- Do your shopping as far in advance as possible. This will give you time to consider more companies and it will prevent a hasty decision. Remember, if you change companies at a time other than the renewal date of your policy, you will be charged for the administrative costs of canceling the policy.
- If you have been denied coverage by an insurance company because you had an auto accident or traffic violation, try another company. Do not assume that you will be turned down by all companies because they have a variety of underwriting standards. If several companies turn you down, try some companies that have higher premiums.

What to do if you are unable to obtain auto insurance:

Any licensed agent can get insurance for you through the Montana Automobile Insurance Plan administered by the Western Association of Automobile Insurance Plans. The plan should be a last resort because the premiums generally are higher than those of private companies.



CONTACT US

Monica J. Lindeen

Montana Commissioner of Securities & Insurance

Office of the Montana State Auditor

840 Helena Avenue

Helena, MT 59601

CONSUMER HOTLINE

(Outside Helena)

1-800-332-6148

In Helena: 444-2040

Fax: 406-444-3497

TDD Phone: 406-444-3246

www.csi.mt.gov