

MONTANA



AUTOMOBILE INSURANCE
2016 RATE COMPARISON GUIDE



Dear Fellow Montanan:

I am pleased to provide you with the Montana *2016 Automobile Insurance Rate Comparison Guide*.

One of my goals as 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.



Monica J. Lindeen

This guide gives you a general idea of the premium rates charged 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 narrow the choice of insurers or agents you may want to contact. Shop carefully and contact the CSI if you have any questions or need additional assistance. Our knowledgeable staff is available to help you with a wide range of insurance issues. Please call the 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.csimt.gov.

Sincerely,

A handwritten signature in cursive script that reads "Monica J. Lindeen".

Monica J. Lindeen
Office of the Montana State Auditor
Commissioner of Securities & Insurance

About this guide

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

Fourteen of the auto liability insurance companies that write the most insurance in Montana chose to participate in our survey and their sample rates are featured on pages 7- 13.

For further information, please refer to the CSI publication **Montana Consumer Guide to Auto Insurance** at www.csimt.gov/your-insurance/auto. (Or request a hard copy by calling 1-800-332-6148.)

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, 2016. 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 **\$20,000 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 previously noted, these limits are \$25,000 bodily injury coverage for one person, \$50,000 for coverage of bodily injury for 2 or more people, and **effective January 1, 2016, \$20,000** 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 will probably require you to buy Comprehensive and Collision coverage. However, the state's minimum requirements do NOT include such coverage. There may also be other coverage you wish to consider that is 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?

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

Call the CSI Insurance Hotline

1-800-332-6148

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 the fourteen insurers responding to our survey.

Please note:

- Coverage for all examples is: **25/50/20 liability**; 25/50 uninsured motorist
- The plans included in this guide *are examples only*

EXAMPLE ONE

These premiums apply to a 19-year-old who drives a 2010 Honda Civic sedan 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.

- 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 TWO

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 2012 Ford Edge 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.

- A)** The 17-year-old drives a 2005 Chevrolet Malibu, to and from school, five miles each way, five days a week, with occasional driving on the weekends. The 16-year-old drives a 2000 Volkswagen Passat sedan 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 2005 Chevrolet Malibu, to and from school, five miles each way, five days a week, with occasional driving on the weekends. The 16-year-old drives a 2000 Volkswagen Passat sedan 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 THREE

These premiums apply to a 27-year-old with previous insurance that drives a 2015 Kia Soul to and from work, 20 miles each way, five days a week, for an annual total mileage of 15,000.

- 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 FOUR

These premiums apply to a two-person household, ages 30 and 35, whom have previous insurance.

The 30-year-old drives a 2015 Subaru Forrester 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 2013 Jeep Wrangler Unlimited to and from work, 20 miles each way, five days a week, for an annual total mileage of 20,000.

- 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 FIVE

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 2011 Toyota Camry 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 2014 Toyota 4 Runner 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 is newly licensed, 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.

- A) The two teenagers share the third household vehicle, a 2006 Chevrolet Cobalt sedan. 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 2002 Ford Focus sedan to and from school, five miles each way, five days a week. The 18-year-old drives a 2006 Chevrolet Cobalt sedan 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 SIX

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 2014 Nissan Pathfinder 4WD 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 2012 GMC Sierra 3500 HD 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 1990 Ford F150 4WD pickup for farm use only, for an annual total mileage of 6,000. The 17-year-old drives a 2003 Ford Ranger 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.

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

EXAMPLE SEVEN

These premiums apply to a two-person household, both age 68, with previous insurance. They own a 2016 Chevrolet Tahoe 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.

- 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 who chose to respond to our survey. The quotes correspond to each example illustrated for nine geographic regions in Montana.

How to Shop for Auto Insurance

Before buying insurance, consider contacting several insurance agents or companies to find the best combination of quality and price. Know what you want before you shop; you will be less likely to buy something you don't need. And finally, ask several agents or companies for an annual premium quote for 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 drive a short distance to work.
 - You drive fewer than 7,500 miles per year.
 - You have had no accidents or violations.
 - You have successfully completed a driver education course.
 - You are a full-time student and your grade point average is 3.0 or above.
- 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 gives you time to consider more companies and prevents a hasty decision. Remember, if you change companies at a time other than the policy renewal date, you will be charged for the administrative costs of canceling the policy.
- If you have been denied coverage by an insurance company due to an auto accident or traffic violation, try another company. Do not assume that you will be turned down by all companies. Different companies use different 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

A licensed agent can help you get insurance through the *Montana Automobile Insurance Plan* administered by the Western Association of Automobile Insurance Plans. However, this Plan should be a last resort because the premiums are generally higher than those sold by private companies.

EXAMPLE ONE

These premiums apply to a 19-year-old who drives a 2010 Honda Civic sedan 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.

Coverage: 25/50/20 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.	\$550	\$839	\$532	\$810	\$499	\$754	\$611	\$945	\$495	\$750	\$613	\$948	\$582	\$894	\$432	\$641	\$613	\$948
Depositors Insurance Co.	\$707	\$867	\$573	\$699	\$752	\$922	\$723	\$886	\$590	\$720	\$636	\$777	\$591	\$721	\$564	\$687	\$690	\$844
Farmers Alliance Mutual Insurance Co.	\$500	\$680	\$381	\$516	\$470	\$636	\$470	\$636	\$485	\$657	\$381	\$516	\$485	\$657	\$329	\$442	\$381	\$516
Mid-Century Insurance Co.	\$508	\$539	\$462	\$492	\$426	\$456	\$497	\$532	\$475	\$507	\$495	\$532	\$475	\$507	\$364	\$390	\$495	\$532
Mountain West Farm Bureau Mutual Ins.	\$530	\$796	\$439	\$658	\$470	\$705	\$529	\$795	\$518	\$779	\$585	\$881	\$569	\$856	\$421	\$631	\$473	\$710
Progressive Direct Insurance Co.	\$724	\$933	\$571	\$729	\$632	\$810	\$657	\$844	\$597	\$764	\$666	\$857	\$677	\$871	\$482	\$610	\$553	\$706
Progressive Northwestern Insurance Co.	\$786	\$1,041	\$596	\$788	\$668	\$885	\$700	\$927	\$628	\$832	\$708	\$940	\$726	\$962	\$487	\$644	\$572	\$759
Safeco Insurance Co.	\$593	\$771	\$478	\$622	\$535	\$694	\$560	\$729	\$516	\$669	\$590	\$762	\$557	\$722	\$419	\$542	\$502	\$647
State Farm Fire & Casualty Insurance Co.	\$555	\$1,062	\$428	\$818	\$565	\$1,080	\$612	\$1,170	\$465	\$887	\$546	\$1,044	\$549	\$1,050	\$328	\$656	\$530	\$1,013
State Farm Mutual Auto Insurance Co.	\$500	\$609	\$386	\$470	\$508	\$620	\$551	\$672	\$418	\$509	\$492	\$599	\$494	\$602	\$295	\$359	\$477	\$581
Travelers Insurance Co.	\$529	\$684	\$427	\$547	\$431	\$552	\$568	\$733	\$453	\$580	\$480	\$616	\$507	\$654	\$343	\$434	\$383	\$485
Trinity Universal Insurance Co.	\$677	N/A	\$654	N/A	\$719	N/A	\$700	N/A	\$634	N/A	\$736	N/A	\$659	N/A	\$739	N/A	\$612	N/A
United Service Automobile Assoc.	\$338	\$469	\$290	\$401	\$299	\$415	\$327	\$454	\$283	\$392	\$318	\$441	\$310	\$431	\$239	\$331	\$267	\$370
USAA Casualty Insurance Co.	\$350	\$487	\$300	\$416	\$311	\$431	\$339	\$471	\$294	\$407	\$330	\$459	\$322	\$447	\$248	\$343	\$277	\$384

N/A Indicates that a company would not write the risk.

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



EXAMPLE TWO

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 2012 Ford Edge 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.

Coverage: 25/50/20 Liability; 25/50 Uninsured Motorist

A) The 17-year-old drives a 2005 Chevrolet Malibu, to and from school, five miles each way, five days a week, with occasional driving on the weekends. The 16-year-old drives a 2000 Volkswagen Passat sedan 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 2005 Chevrolet Malibu, to and from school, five miles each way, five days a week, with occasional driving on the weekends. The 16-year-old drives a 2000 Volkswagen Passat sedan 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.	\$1,616	\$1,616	\$1,563	\$1,563	\$1,465	\$1,465	\$1,856	\$1,856	\$1,452	\$1,452	\$1,862	\$1,862	\$1,743	\$1,743	\$1,222	\$1,222	\$1,862	\$1,862
Depositors Insurance Co.	\$1,121	\$1,121	\$921	\$921	\$1,198	\$1,198	\$1,152	\$1,152	\$947	\$947	\$1,016	\$1,016	\$947	\$947	\$907	\$907	\$1,099	\$1,099
Farmers Alliance Mutual Insurance Co.	\$952	\$1,033	\$722	\$782	\$892	\$965	\$892	\$965	\$918	\$997	\$722	\$782	\$918	\$997	\$615	\$668	\$722	\$782
Mid-Century Insurance Co.	\$1,242	\$1,242	\$1,133	\$1,133	\$1,050	\$1,050	\$1,226	\$1,226	\$1,168	\$1,168	\$1,227	\$1,227	\$1,168	\$1,168	\$899	\$899	\$1,227	\$1,227
Mountain West Farm Bureau Mutual Ins.	\$1,146	\$1,146	\$952	\$952	\$1,017	\$1,017	\$1,144	\$1,144	\$1,121	\$1,121	\$1,264	\$1,264	\$1,229	\$1,229	\$913	\$913	\$1,024	\$1,024
Progressive Direct Insurance Co.	\$1,639	\$1,639	\$1,260	\$1,260	\$1,409	\$1,409	\$1,471	\$1,471	\$1,329	\$1,329	\$1,493	\$1,493	\$1,526	\$1,526	\$1,049	\$1,049	\$1,225	\$1,225
Progressive Northwestern Insurance Co.	\$1,863	\$1,863	\$1,403	\$1,403	\$1,582	\$1,582	\$1,659	\$1,659	\$1,487	\$1,487	\$1,682	\$1,682	\$1,726	\$1,726	\$1,149	\$1,149	\$1,361	\$1,361
Safeco Insurance Co.	\$758	\$789	\$595	\$619	\$663	\$690	\$707	\$736	\$646	\$672	\$742	\$773	\$696	\$724	\$517	\$538	\$617	\$642
State Farm Fire & Casualty Insurance Co.	\$1,226	\$1,226	\$946	\$946	\$1,246	\$1,246	\$1,350	\$1,350	\$1,026	\$1,026	\$1,205	\$1,205	\$1,211	\$1,211	\$726	\$726	\$1,169	\$1,169
State Farm Mutual Auto Insurance Co.	\$1,103	\$1,103	\$852	\$852	\$1,121	\$1,121	\$1,215	\$1,215	\$924	\$924	\$1,085	\$1,085	\$1,091	\$1,091	\$654	\$654	\$1,052	\$1,052
Travelers Insurance Co.	\$1,283	\$1,325	\$1,012	\$1,048	\$1,019	\$1,053	\$1,374	\$1,419	\$1,073	\$1,107	\$1,142	\$1,180	\$1,220	\$1,258	\$784	\$810	\$879	\$905
Trinity Universal Insurance Co.	\$1,282	\$1,358	\$1,239	\$1,315	\$1,362	\$1,444	\$1,352	\$1,404	\$1,208	\$1,280	\$1,395	\$1,479	\$1,251	\$1,326	\$1,399	\$1,484	\$1,166	\$1,237
United Service Automobile Assoc.	\$1,082	\$1,125	\$926	\$963	\$955	\$993	\$1,040	\$1,082	\$903	\$939	\$1,006	\$1,046	\$992	\$1,032	\$766	\$796	\$853	\$887
USAA Casualty Insurance Co.	\$1,093	\$1,136	\$936	\$973	\$966	\$1,004	\$1,053	\$1,094	\$914	\$950	\$1,020	\$1,060	\$1,003	\$1,043	\$775	\$805	\$863	\$897

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



EXAMPLE THREE

These premiums apply to a 27-year-old with previous insurance that drives a 2015 Kia Soul to and from work, 20 miles each way, five days a week, for an annual total mileage of 15,000.

Coverage: 25/50/20 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.	\$242	\$263	\$238	\$258	\$231	\$249	\$259	\$283	\$227	\$245	\$261	\$285	\$252	\$275	\$211	\$226	\$261	\$285
Depositors Insurance Co.	\$324	\$365	\$272	\$305	\$342	\$387	\$332	\$374	\$279	\$313	\$297	\$334	\$279	\$313	\$268	\$300	\$318	\$358
Farmers Alliance Mutual Insurance Co.	\$426	\$1,249	\$327	\$943	\$399	\$1,167	\$399	\$1,167	\$413	\$1,206	\$327	\$943	\$413	\$1,206	\$282	\$804	\$327	\$943
Mid-Century Insurance Co.	\$235	\$251	\$215	\$231	\$201	\$217	\$234	\$253	\$222	\$239	\$236	\$256	\$222	\$239	\$172	\$185	\$236	\$256
Mountain West Farm Bureau Mutual Ins.	\$229	N/A	\$192	N/A	\$204	N/A	\$228	N/A	\$223	N/A	\$250	N/A	\$243	N/A	\$185	N/A	\$205	N/A
Progressive Direct Insurance Co.	\$278	\$372	\$234	\$305	\$251	\$331	\$258	\$343	\$241	\$315	\$262	\$347	\$264	\$350	\$207	\$266	\$228	\$297
Progressive Northwestern Insurance Co.	\$233	\$311	\$181	\$239	\$202	\$268	\$210	\$280	\$189	\$251	\$213	\$283	\$217	\$288	\$150	\$198	\$173	\$231
Safeco Insurance Co.	\$225	\$278	\$186	\$229	\$206	\$256	\$214	\$265	\$199	\$247	\$226	\$280	\$214	\$265	\$166	\$204	\$196	\$243
State Farm Fire & Casualty Insurance Co.	\$243	\$293	\$188	\$227	\$247	\$298	\$267	\$322	\$204	\$246	\$239	\$288	\$240	\$290	\$145	\$176	\$532	\$280
State Farm Mutual Auto Insurance Co.	\$219	\$242	\$170	\$188	\$222	\$246	\$241	\$266	\$184	\$203	\$215	\$238	\$216	\$239	\$131	\$145	\$209	\$231
Travelers Insurance Co.	\$304	\$378	\$252	\$309	\$255	\$313	\$326	\$408	\$266	\$329	\$283	\$351	\$295	\$367	\$212	\$256	\$232	\$285
Trinity Universal Insurance Co.	\$310	N/A	\$300	N/A	\$328	N/A	\$320	N/A	\$292	N/A	\$335	N/A	\$302	N/A	\$337	N/A	\$283	N/A
United Service Automobile Assoc.	\$132	\$152	\$114	\$131	\$117	\$134	\$126	\$145	\$111	\$128	\$121	\$139	\$122	\$140	\$96	\$110	\$106	\$121
USAA Casualty Insurance Co.	\$133	\$153	\$115	\$132	\$118	\$135	\$127	\$146	\$112	\$129	\$122	\$140	\$122	\$141	\$97	\$111	\$106	\$122

N/A indicates that a company would not write the risk

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



EXAMPLE FOUR

These premiums apply to a two-person household, ages 30 and 35, whom have previous insurance. The 30-year-old drives a 2015 Subaru Forrester 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 2013 Jeep Wrangler Unlimited to and from work, 20 miles each way, five days a week, for an annual total mileage of 20,000.

Coverage: 25/50/20 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.	\$286	\$304	\$279	\$296	\$268	\$283	\$301	\$321	\$261	\$276	\$305	\$324	\$297	\$315	\$245	\$258	\$305	\$324
Depositors Insurance	\$385	\$412	\$326	\$347	\$405	\$434	\$391	\$418	\$333	\$355	\$350	\$373	\$332	\$354	\$322	\$343	\$373	\$399
Farmers Alliance Mutual Insurance Co.	\$565	\$1,120	\$429	\$845	\$529	\$1,047	\$529	\$1,047	\$547	\$1,081	\$429	\$845	\$547	\$1,081	\$369	\$723	\$429	\$845
Mid-Century Insurance Co.	\$273	\$281	\$248	\$257	\$230	\$239	\$268	\$278	\$256	\$265	\$269	\$279	\$256	\$265	\$197	\$204	\$269	\$279
Mountain West Farm Bureau Mutual Ins.	\$421	N/A	\$355	N/A	\$377	N/A	\$421	N/A	\$412	N/A	\$461	N/A	\$449	N/A	\$341	N/A	\$379	N/A
Progressive Direct Insurance Co.	\$403	\$512	\$330	\$413	\$358	\$452	\$371	\$468	\$341	\$429	\$377	\$473	\$379	\$479	\$286	\$353	\$321	\$398
Progressive Northwestern Insurance Co.	\$378	\$467	\$291	\$357	\$325	\$398	\$339	\$416	\$305	\$375	\$343	\$421	\$350	\$430	\$239	\$293	\$278	\$341
Safeco Insurance Co.	\$276	\$318	\$223	\$256	\$246	\$283	\$260	\$299	\$239	\$275	\$270	\$312	\$256	\$295	\$196	\$225	\$229	\$264
State Farm Fire & Casualty Insurance Co.	\$406	\$450	\$315	\$350	\$413	\$457	\$447	\$494	\$341	\$378	\$400	\$443	\$402	\$445	\$244	\$271	\$388	\$430
State Farm Mutual Auto Insurance Co.	\$366	\$405	\$284	\$314	\$372	\$411	\$402	\$445	\$307	\$340	\$360	\$398	\$362	\$400	\$220	\$243	\$349	\$387
Travelers Insurance Co.	\$382	\$493	\$313	\$398	\$315	\$401	\$404	\$527	\$327	\$421	\$346	\$449	\$366	\$475	\$254	\$321	\$279	\$357
Trinity Universal Insurance Co.	\$420	\$765	\$407	\$739	\$442	\$807	\$432	\$787	\$395	\$717	\$453	\$829	\$409	\$744	\$453	\$832	\$386	\$696
United Service Automobile Assoc.	\$268	\$290	\$232	\$251	\$237	\$257	\$255	\$277	\$226	\$244	\$245	\$265	\$247	\$267	\$196	\$212	\$214	\$232
USAA Casualty Insurance Co.	\$270	\$293	\$235	\$254	\$240	\$260	\$258	\$280	\$228	\$247	\$248	\$269	\$249	\$270	\$198	\$214	\$217	\$235

N/A indicates that a company would not write the risk

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



EXAMPLE FIVE

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 2011 Toyota Camry 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 2014 Toyota 4 Runner 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 is newly licensed, 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.

Coverage: 25/50/20 Liability; 25/50 Uninsured Motorist

A) The two teenagers share the third household vehicle, a 2006 Chevrolet Cobalt sedan. 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 2002 Ford Focus sedan, to and from school, five miles each way, five days a week. The 18-year-old drives a 2006 Chevrolet Cobalt sedan 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.	\$1,429	\$1,913	\$1,374	\$1,839	\$1,273	\$1,702	\$1,605	\$2,157	\$1,260	\$1,684	\$1,613	\$2,167	\$1,522	\$2,042	\$1,075	\$1,430	\$1,613	\$2,167
Depositors Insurance Co.	\$1,414	\$1,717	\$1,145	\$1,400	\$1,499	\$1,832	\$1,443	\$1,762	\$1,179	\$1,441	\$1,269	\$1,549	\$1,180	\$1,441	\$1,128	\$1,379	\$1,376	\$1,680
Farmers Alliance Mutual Insurance Co.	\$982	\$1,298	\$744	\$982	\$922	\$1,216	\$922	\$1,216	\$948	\$1,255	\$744	\$982	\$948	\$1,255	\$636	\$838	\$744	\$982
Mid-Century Insurance Co.	\$1,074	\$1,435	\$980	\$1,309	\$912	\$1,215	\$1,031	\$1,418	\$1,012	\$1,349	\$1,067	\$1,420	\$1,012	\$1,349	\$780	\$1,039	\$1,067	\$1,420
Mountain West Farm Bureau Mutual Ins.	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Progressive Direct Insurance Co.	\$2,149	\$2,421	\$1,640	\$1,846	\$1,840	\$2,075	\$1,923	\$2,172	\$1,732	\$1,954	\$1,950	\$2,208	\$1,998	\$2,260	\$1,358	\$1,535	\$1,592	\$1,812
Progressive Northwestern Insurance Co.	\$2,378	\$2,674	\$1,787	\$2,012	\$2,018	\$2,278	\$2,116	\$2,389	\$1,896	\$2,140	\$2,149	\$2,434	\$2,205	\$2,496	\$1,466	\$1,659	\$1,741	\$1,982
Safeco Insurance Co.	\$1,229	\$1,312	\$958	\$1,021	\$1,070	\$1,140	\$1,144	\$1,220	\$1,043	\$1,113	\$1,202	\$1,284	\$1,125	\$1,200	\$830	\$884	\$993	\$1,060
State Farm Fire & Casualty Insurance Co.	\$1,342	\$1,651	\$1,037	\$1,265	\$1,364	\$1,664	\$1,477	\$1,803	\$1,124	\$1,371	\$1,320	\$1,611	\$1,326	\$1,619	\$796	\$973	\$1,280	\$1,562
State Farm Mutual Auto Insurance Co.	\$1,138	\$1,477	\$878	\$1,141	\$1,157	\$1,502	\$1,253	\$1,627	\$952	\$1,237	\$1,119	\$1,453	\$1,125	\$1,460	\$674	\$876	\$1,086	\$1,409
Travelers Insurance Co.	\$1,866	\$1,914	\$1,463	\$1,504	\$1,482	\$1,522	\$2,037	\$2,088	\$1,571	\$1,609	\$1,701	\$1,743	\$1,794	\$1,842	\$1,137	\$1,168	\$1,303	\$1,334
Trinity Universal Insurance Co.	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
United Service Automobile Assoc.	\$808	\$1,306	\$694	\$1,120	\$714	\$1,153	\$775	\$1,255	\$676	\$1,092	\$749	\$1,212	\$742	\$1,199	\$577	\$928	\$640	\$1,032
USAA Casualty Insurance Co.	\$816	\$1,320	\$702	\$1,133	\$723	\$1,167	\$785	\$1,270	\$685	\$1,105	\$759	\$1,229	\$750	\$1,212	\$584	\$940	\$648	\$1,045

N/A indicates that a company would not write the risk

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



EXAMPLE SIX

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 2014 Nissan Pathfinder 4WD 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 2012 GMC Sierra 3500HD pickup for farm use only. The annual total mileage on this vehicle is 15,000. The 14 and 15-year-old drive a 1990 Ford F150 4WD pickup for farm use only, for an annual total mileage of 6,000. The 17-year-old drives a 2003 Ford Ranger 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.

Coverage: 25/50/20 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.	\$1,523	\$1,613	\$1,465	\$1,553	\$1,359	\$1,442	\$1,717	\$1,825	\$1,345	\$1,428	\$1,724	\$1,832	\$1,625	\$1,725	\$1,144	\$1,211	\$1,724	\$1,832
Depositors Insurance Co.	\$1,282	\$1,569	\$1,046	\$1,272	\$1,357	\$1,664	\$1,303	\$1,596	\$1,076	\$1,310	\$1,147	\$1,400	\$1,073	\$1,306	\$1,032	\$1,254	\$1,241	\$1,518
Farmers Alliance Mutual Insurance Co.	\$853	\$908	\$648	\$690	\$801	\$852	\$801	\$852	\$826	\$880	\$648	\$690	\$826	\$880	\$554	\$590	\$648	\$690
Mid-Century Insurance Co.	\$1,361	\$1,389	\$1,234	\$1,259	\$1,129	\$1,151	\$1,318	\$1,344	\$1,264	\$1,289	\$1,304	\$1,329	\$1,264	\$1,289	\$966	\$985	\$1,304	\$1,329
Mountain West Farm Bureau Mutual Ins.	\$1,339	\$1,709	\$1,115	\$1,420	\$1,190	\$1,517	\$1,337	\$1,706	\$1,309	\$1,672	\$1,475	\$1,886	\$1,434	\$1,833	\$1,071	\$1,364	\$1,198	\$1,528
Progressive Direct Insurance Co.	\$2,312	\$2,723	\$1,764	\$2,073	\$1,972	\$2,318	\$2,065	\$2,427	\$1,860	\$2,185	\$2,087	\$2,450	\$2,141	\$2,519	\$1,456	\$1,702	\$1,700	\$1,987
Progressive Northwestern Insurance Co.	\$2,704	\$3,081	\$2,036	\$2,317	\$2,286	\$2,603	\$2,399	\$2,732	\$2,153	\$2,451	\$2,422	\$2,759	\$2,494	\$2,841	\$1,655	\$1,883	\$1,950	\$2,221
Safeco Insurance Co.	\$794	\$854	\$621	\$668	\$694	\$747	\$740	\$796	\$677	\$728	\$780	\$840	\$730	\$785	\$541	\$582	\$648	\$698
State Farm Fire & Casualty Insurance Co.	\$1,250	\$1,311	\$967	\$1,014	\$1,270	\$1,333	\$1,376	\$1,443	\$1,047	\$1,099	\$1,229	\$1,290	\$1,236	\$1,296	\$744	\$781	\$1,193	\$1,251
State Farm Mutual Auto Insurance Co.	\$1,125	\$1,262	\$870	\$976	\$1,144	\$1,283	\$1,283	\$1,390	\$943	\$1,057	\$1,107	\$1,242	\$1,112	\$1,248	\$670	\$750	\$1,074	\$1,204
Travelers Insurance Co.	\$1,382	\$1,397	\$1,091	\$1,104	\$1,099	\$1,111	\$1,483	\$1,509	\$1,158	\$1,177	\$1,230	\$1,254	\$1,317	\$1,336	\$846	\$858	\$947	\$964
Trinity Universal Insurance Co.	\$1,393	\$1,484	\$1,347	\$1,435	\$1,477	\$1,573	\$1,436	\$1,530	\$1,312	\$1,397	\$1,513	\$1,612	\$1,358	\$1,447	\$1,514	\$1,614	\$1,270	\$1,352
United Service Automobile Assoc.	\$1,158	\$1,215	\$993	\$1,041	\$1,021	\$1,071	\$1,110	\$1,165	\$967	\$1,014	\$1,070	\$1,122	\$1,062	\$1,114	\$823	\$863	\$914	\$959
USAA Casualty Insurance Co.	\$1,169	\$1,226	\$1,003	\$1,052	\$1,033	\$1,083	\$1,123	\$1,178	\$978	\$1,025	\$1,084	\$1,137	\$1,073	\$1,125	\$833	\$873	\$925	\$969

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



EXAMPLE SEVEN

These premiums apply to a two-person household, both age 68, with previous insurance. They own a 2016 Chevrolet Tahoe 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.

Coverage: 25/50/20 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.	\$246	\$252	\$241	\$247	\$232	\$238	\$262	\$269	\$229	\$234	\$264	\$271	\$256	\$262	\$213	\$217	\$264	\$271
Depositors Insurance	\$342	\$342	\$284	\$284	\$362	\$362	\$348	\$348	\$292	\$292	\$307	\$307	\$290	\$290	\$280	\$280	\$330	\$330
Farmers Alliance Mutual Insurance Co.	\$312	\$312	\$241	\$241	\$294	\$294	\$294	\$294	\$302	\$302	\$241	\$241	\$302	\$302	\$209	\$209	\$241	\$241
Mid-Century Insurance Co.	\$202	\$202	\$184	\$184	\$171	\$171	\$199	\$199	\$190	\$190	\$199	\$199	\$190	\$190	\$146	\$146	\$210	\$210
Mountain West Farm Bureau Mutual Ins.	\$145	\$158	\$124	\$134	\$131	\$142	\$145	\$158	\$142	\$155	\$158	\$172	\$154	\$168	\$119	\$129	\$132	\$143
Progressive Direct Insurance Co.	\$315	\$315	\$262	\$262	\$283	\$283	\$292	\$292	\$271	\$271	\$297	\$297	\$297	\$297	\$230	\$230	\$256	\$256
Progressive Northwestern Insurance Co.	\$277	\$277	\$214	\$214	\$239	\$239	\$250	\$250	\$225	\$225	\$252	\$252	\$257	\$257	\$178	\$178	\$207	\$207
Safeco Insurance Co.	\$205	\$217	\$169	\$178	\$186	\$196	\$194	\$205	\$180	\$191	\$204	\$215	\$193	\$204	\$150	\$158	\$176	\$185
State Farm Fire & Casualty Insurance Co.	\$166	\$197	\$130	\$153	\$169	\$200	\$183	\$216	\$140	\$165	\$164	\$194	\$164	\$195	\$101	\$118	\$159	\$188
State Farm Mutual Auto Insurance Co.	\$150	\$177	\$117	\$138	\$152	\$180	\$164	\$195	\$126	\$149	\$147	\$174	\$148	\$175	\$91	\$107	\$143	\$169
Travelers Insurance Co.	\$288	\$288	\$240	\$240	\$242	\$242	\$305	\$305	\$252	\$252	\$265	\$265	\$278	\$278	\$201	\$201	\$219	\$219
Trinity Universal Insurance Co.	\$181	\$181	\$176	\$176	\$191	\$191	\$186	\$186	\$171	\$171	\$195	\$195	\$176	\$176	\$195	\$195	\$167	\$167
United Service Automobile Assoc.	\$156	\$171	\$135	\$147	\$138	\$151	\$149	\$163	\$131	\$143	\$143	\$156	\$144	\$157	\$113	\$123	\$124	\$135
USAA Casualty Insurance Co.	\$156	\$171	\$135	\$147	\$138	\$151	\$149	\$163	\$131	\$143	\$143	\$156	\$144	\$157	\$113	\$123	\$124	\$135

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



CONTACT INFORMATION FOR CONSUMERS

ALLSTATE FIRE & CASUALTY INSURANCE CO.	2775 Sanders Rd. Ste. A5 Northbrook, IL 60062-6127	1-800-255-7828	www.allstate.com
DEPOSITERS INSURANCE CO.	1100 Locust Des Moines, IA 50391	1-800-982-0756	www.nationwide.com
FARMERS ALLIANCE MUTUAL INSURANCE CO.	PO Box 1401 McPherson, KS 67460	1-620-241-2200 ext. 1505	www.fami.com
MID-CENTURY INSURANCE CO.	6303 Owensmouth Ave. Woodland Hills, CA 91367	1-818-965-0424	www.farmers.com
MOUNTAIN WEST FARM BUREAU MUTUAL INSURANCE CO.	931 Boulder Drive Laramie, WY 82070	1-307-745-4835	www.mwfbic.com
PROGRESSIVE DIRECT INSURANCE CO.	PO Box 31260 Tampa, FL 33631	1-800-888-7764	www.progressive.com
PROGRESSIVE NORTHWESTERN INSURANCE CO.	PO Box 6807 Cleveland, OH 44101	1-800-876-5581	www.progressiveagent.com
SAFECO INSURANCE OF ILLINOIS	2012 Corporate Dr. Ste. 108 Naperville, IL 60563	800-332-3226	www.safeco.com
STATE FARM FIRE AND CASUALTY CO. STATE FARM MUTUAL AUTOMOBILE INSURANCE CO.			www.statefarm.com
TRAVELERS INSURANCE CO.	PO Box 59059 Knoxville, TN 37950-9059	1-800-842-5075	www.travelers.com
TRINITY UNIVERSAL INSURANCE CO.	10000 North Central Expressway Dallas, TX 75231	1-904-245-5600	www.kemper.com
UNITED SERVICE AUTOMOBILE ASSOC. USAA CASUALTY INSURANCE CO.	9800 Fredericksburg Road San Antonio, TX 78288	1-800-531-8722	www.usaa.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 Service 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 Commissioner of Securities & Insurance website for quick and easy comparisons of auto, homeowners, Medicare supplements, and long-term care insurance rates.

www.csimt.gov/your-insurance

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