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2016 MONTANA AUTO RATE COMPARISON SURVEY

The Montana Office of the Commissioner of Securities and Insurance is requesting your participation in the "2016 Montana Auto Insurance Rate Comparison Guide". If you would like to be included in this guide, please complete the form below and return it to our office no later than **October 15, 2015**.

CSI CONTACT INFORMATION:

Office of the Montana State Auditor, Commissioner of Insurance
Attention: Pam Koenig
840 Helena Ave.
Helena, MT 59601
406.444.2406

INSTRUCTIONS:

Adobe Acrobat Reader can be used to input and save data into the form. Once the form is complete, please e-mail the saved form as a pdf attachment to pkoenig@mt.gov.

Download the latest version of Adobe Reader for free, go to <http://get.adobe.com/reader/>

COMPANY INFORMATION (published)

Company Name: _____ Phone #: _____
Address 1: _____ Address 2: _____
City/State: _____ Zip Code: _____
Email: _____ Website: _____

PREPARED BY (not published, for clarification only)

Name: _____ Title: _____
Phone #/Ext: _____ Date completed: _____
Email: _____

EXPLANATION:

1. The examples do not include any other coverages than those listed below. For example, underinsured, medical payment, comprehensive, and collision coverages are not included.
2. All vehicles are family type vehicles of standard performance.
3. Please note that gender and marital status cannot be utilized in determining rates, per administrative rule 6.6.2102.
4. **Please note that effective January 1, 2016, the liability insurance minimum requirement for property damage has increased to \$20,000. The minimums are now 25/50/20.**
5. The premium for each example is to be the amount due every six months, using your rates that will be effective **January 1, 2016**.
6. You should assume that the full six-month premium has been paid when the coverage begins and that this is a new business and not a renewal.
7. Calculated premium should be rounded to the nearest dollar.
8. All youthful drivers have completed driver training, with exception to example 2, part B.
9. The credit history of all drivers in the examples is average.
10. The examples are based on the latest three years of driving experience.
11. Please remember to fill out the consumer contact information in the space provided on page 1 of the survey form.
12. You should assume that this auto policy is a stand alone policy and no other policies, for example, homeowners, are written by the company. Therefore, no multi-policy discount should be 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.

Coverages: 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 annual total mileage is 5,000 on each vehicle.

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.

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 have valid operators 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.

Coverages: 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 2 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.

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.

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

- A) Annual total mileage is 5,000 miles.
- B) Annual total mileage is 10,000 miles.

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.

On completion, please save and email to:
Pam Koenig at pkoenig@mt.gov

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