

# MONTANA



## AUTOMOBILE INSURANCE 2019 RATE COMPARISON GUIDE



# COMMISSIONER OF SECURITIES & INSURANCE

MATT M. ROSENDALE  
COMMISSIONER



OFFICE OF THE  
MONTANA STATE AUDITOR



*As Commissioner of Securities & Insurance, I'm here to serve you. Please let my office know if you need anything.*

Dear Fellow Montanan:

The Commissioner of Securities and Insurance, Office of the Montana State Auditor, is pleased to provide you with the *Montana 2019 Automobile Insurance Rate Comparison Guide*.

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 can also find additional information and resources on the CSI website at [www.csimt.gov](http://www.csimt.gov).

Sincerely,

Matthew M. Rosendale, Sr.  
Commissioner of Securities & Insurance  
Montana State Auditor

# 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.

Top selling companies that sell auto liability insurance in Montana were invited to participate in our survey. Sample rates from the companies that chose to participate are featured on the following charts.

For further information, please refer to the CSI publication **Montana Consumer Guide to Auto Insurance** at [www.csimt.gov/your-insurance/auto](http://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 the most recent three years of driving experience.
- Based on rates in effect as of January 1, 2019. 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 \$20,000 for 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 Montana State Auditor Insurance Hotline**  
**1-800-332-6148**

## 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.

## **7 different insurance scenarios are outlined on the following pages.**

The following pages outline the rate quotes received from insurers who chose to respond to our survey. Read through the different examples and find the one that best matches your situation. Refer to that chart and find your geographic region.

*Please note:* The plans included in this guide *are examples only.*

### **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](http://www.csimt.gov/your-insurance)

**EXAMPLE ONE**

These premiums apply to a 19-year-old who drives a 2013 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.

	6 month premium rates listed below																	
	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.	\$653	\$1,010	\$632	\$975	\$591	\$907	\$730	\$1,143	\$588	\$903	\$732	\$1,145	\$693	\$1,078	\$509	\$767	\$732	\$1,145
American National Property & Casualty Co.	\$549	\$830	\$464	\$701	\$486	\$733	\$523	\$790	\$453	\$685	\$512	\$773	\$505	\$762	\$366	\$552	\$461	\$695
CSAA Fire & Casualty Insurance Co.	\$1,062	\$2,549	\$1,283	\$3,105	\$905	\$2,142	\$1,008	\$2,397	\$1,283	\$3,105	\$1,109	\$2,680	\$1,005	\$2,400	\$949	\$2,254	\$1,033	\$2,458
Depositors Insurance Co.	\$1,053	\$1,297	\$816	\$1,001	\$1,031	\$1,270	\$993	\$1,221	\$841	\$1,032	\$930	\$1,143	\$824	\$1,011	\$798	\$978	\$979	\$1,205
Farmers Alliance Mutual Insurance Co.	\$449	\$614	\$445	\$607	\$449	\$614	\$449	\$614	\$442	\$606	\$417	\$571	\$449	\$614	\$336	\$458	\$341	\$465
Government Employees Insurance Co.	\$646	\$1,501	\$488	\$1,138	\$617	\$1,439	\$575	\$1,337	\$533	\$1,240	\$581	\$1,361	\$568	\$1,330	\$482	\$1,127	\$581	\$1,361
Mid-Century Insurance Co.	\$561	\$691	\$486	\$597	\$490	\$601	\$493	\$607	\$539	\$661	\$519	\$637	\$539	\$661	\$428	\$524	\$519	\$637
Mountain West Farm Bureau Mutual Ins.	\$535	\$987	\$431	\$795	\$469	\$866	\$531	\$980	\$525	\$968	\$595	\$1,097	\$584	\$1,078	\$398	\$734	\$460	\$849
Progressive Direct Insurance Co.	\$655	\$794	\$522	\$628	\$567	\$685	\$590	\$714	\$541	\$652	\$589	\$713	\$604	\$732	\$437	\$523	\$487	\$587
Progressive Northwestern Insurance Co.	\$769	\$971	\$587	\$738	\$648	\$817	\$679	\$857	\$612	\$772	\$677	\$855	\$699	\$882	\$470	\$592	\$538	\$679
Safeco Insurance Co.	\$661	\$919	\$503	\$698	\$542	\$752	\$587	\$816	\$513	\$713	\$588	\$818	\$556	\$773	\$408	\$567	\$467	\$650
State Farm Fire & Casualty Insurance Co.	\$758	\$1,451	\$584	\$1,117	\$741	\$1,418	\$828	\$1,585	\$622	\$1,189	\$731	\$1,399	\$720	\$1,378	\$434	\$829	\$654	\$1,252
State Farm Mutual Auto Insurance Co.	\$581	\$709	\$448	\$546	\$568	\$693	\$634	\$774	\$477	\$581	\$561	\$684	\$552	\$673	\$333	\$405	\$502	\$612
Travelers Insurance Co.	\$600	\$777	\$484	\$622	\$487	\$625	\$639	\$828	\$510	\$656	\$538	\$692	\$573	\$739	\$388	\$491	\$427	\$543
United Service Automobile Assoc.	\$277	\$383	\$237	\$327	\$243	\$335	\$264	\$364	\$230	\$317	\$253	\$349	\$253	\$350	\$196	\$270	\$217	\$300
USAA Casualty Insurance Co.	\$318	\$440	\$272	\$375	\$278	\$384	\$301	\$416	\$263	\$363	\$286	\$396	\$290	\$401	\$225	\$310	\$249	\$343
USAA General Indemnity Co.	\$288	\$398	\$246	\$340	\$252	\$348	\$273	\$378	\$239	\$330	\$261	\$361	\$263	\$364	\$204	\$281	\$226	\$311

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 2015 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 2008 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 2003 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 2008 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 2003 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.

	6 month premium rates listed below																	
	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.	\$1,748	\$1,748	\$1,678	\$1,678	\$1,545	\$1,545	\$1,966	\$1,966	\$1,534	\$1,534	\$1,972	\$1,972	\$1,860	\$1,860	\$1,301	\$1,301	\$1,972	\$1,972
American National Property & Casualty Co.	\$1,131	\$1,252	\$956	\$1,059	\$1,007	\$1,112	\$1,080	\$1,218	\$936	\$1,036	\$1,059	\$1,171	\$1,042	\$1,153	\$758	\$838	\$953	\$1,054
Austin Mutual Insurance Co.	\$1,410	\$1,539	\$906	\$988	\$1,010	\$1,101	\$1,010	\$1,101	\$1,010	\$1,101	\$906	\$988	\$906	\$988	\$982	\$1,069	\$906	\$988
CSAA Fire & Casualty Insurance Co.	\$1,698	\$2,127	\$2,057	\$2,582	\$1,426	\$1,783	\$1,594	\$1,994	\$2,057	\$2,582	\$1,782	\$2,235	\$1,598	\$2,001	\$1,500	\$1,877	\$1,629	\$2,040
Depositors Insurance Co.	\$1,572	\$1,572	\$1,231	\$1,231	\$1,537	\$1,537	\$1,486	\$1,486	\$1,267	\$1,267	\$1,404	\$1,404	\$1,244	\$1,244	\$1,203	\$1,203	\$1,475	\$1,475
Farmers Alliance Mutual Insurance Co.	\$969	\$1,042	\$961	\$1,033	\$969	\$1,042	\$969	\$1,042	\$953	\$1,026	\$899	\$966	\$969	\$1,042	\$725	\$778	\$734	\$788
Government Employees Insurance Co.	\$1,269	\$1,269	\$964	\$964	\$1,213	\$1,213	\$1,133	\$1,133	\$1,051	\$1,051	\$1,144	\$1,144	\$1,120	\$1,120	\$952	\$952	\$1,144	\$1,144
Mid-Century Insurance Co.	\$1,874	\$1,874	\$1,641	\$1,641	\$1,651	\$1,651	\$1,633	\$1,633	\$1,838	\$1,838	\$1,766	\$1,766	\$1,838	\$1,838	\$1,483	\$1,483	\$1,766	\$1,766
Mountain West Farm Bureau Mutual Ins.	\$1,262	\$1,262	\$1,014	\$1,014	\$1,107	\$1,107	\$1,253	\$1,253	\$1,238	\$1,238	\$1,403	\$1,403	\$1,381	\$1,381	\$932	\$932	\$1,081	\$1,081
Progressive Direct Insurance Co.	\$1,250	\$1,250	\$959	\$959	\$1,062	\$1,062	\$1,111	\$1,111	\$1,005	\$1,005	\$1,113	\$1,113	\$1,144	\$1,144	\$782	\$782	\$897	\$897
Progressive Northwestern Insurance Co.	\$1,397	\$1,397	\$1,056	\$1,056	\$1,178	\$1,178	\$1,234	\$1,234	\$1,109	\$1,109	\$1,239	\$1,239	\$1,275	\$1,275	\$850	\$850	\$989	\$989
Safeco Insurance Co.	\$1,821	\$1,821	\$1,358	\$1,358	\$1,487	\$1,487	\$1,608	\$1,608	\$1,426	\$1,426	\$1,659	\$1,659	\$1,544	\$1,544	\$1,133	\$1,133	\$1,329	\$1,329
State Farm Fire & Casualty Insurance Co.	\$1,812	\$1,812	\$1,397	\$1,397	\$1,771	\$1,771	\$1,978	\$1,978	\$1,487	\$1,487	\$1,748	\$1,748	\$1,721	\$1,721	\$1,039	\$1,039	\$1,565	\$1,565
State Farm Mutual Auto Insurance Co.	\$1,389	\$1,389	\$1,072	\$1,072	\$1,358	\$1,358	\$1,546	\$1,546	\$1,140	\$1,140	\$1,340	\$1,340	\$1,320	\$1,320	\$798	\$798	\$1,200	\$1,200
Travelers Insurance Co.	\$1,292	\$1,336	\$1,022	\$1,056	\$1,029	\$1,061	\$1,384	\$1,429	\$1,084	\$1,118	\$1,150	\$1,187	\$1,229	\$1,269	\$795	\$818	\$886	\$915
United Service Automobile Assoc.	\$1,149	\$1,194	\$982	\$1,021	\$1,010	\$1,050	\$1,098	\$1,142	\$955	\$993	\$1,056	\$1,098	\$1,051	\$1,093	\$812	\$843	\$902	\$938
USAA Casualty Insurance Co.	\$1,279	\$1,329	\$1,093	\$1,135	\$1,119	\$1,163	\$1,214	\$1,262	\$1,060	\$1,101	\$1,159	\$1,205	\$1,169	\$1,214	\$904	\$938	\$1,001	\$1,040
USAA General Indemnity Co.	\$897	\$932	\$768	\$797	\$785	\$816	\$850	\$883	\$744	\$773	\$810	\$841	\$820	\$852	\$637	\$661	\$704	\$731



### EXAMPLE THREE

These premiums apply to a 27-year-old with previous insurance that drives a 2018 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.

	6 month premium rates listed below																	
	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.	\$285	\$313	\$279	\$306	\$268	\$292	\$306	\$338	\$265	\$289	\$308	\$340	\$297	\$327	\$244	\$264	\$308	\$340
American National Property & Casualty Co.	\$263	\$604	\$223	\$510	\$236	\$535	\$251	\$575	\$218	\$499	\$248	\$563	\$244	\$555	\$178	\$403	\$223	\$507
Austin Mutual Insurance Co.	\$309	N/A	\$207	N/A	\$228	N/A	\$228	N/A	\$228	N/A	\$207	N/A	\$207	N/A	\$222	N/A	\$207	N/A
CSAA Fire & Casualty Insurance Co.	\$420	\$534	\$499	\$639	\$373	\$469	\$408	\$516	\$499	\$639	\$435	\$556	\$403	\$511	\$386	\$487	\$419	\$531
Depositors Insurance Co.	\$436	\$510	\$352	\$408	\$428	\$500	\$419	\$489	\$360	\$418	\$396	\$462	\$356	\$413	\$345	\$400	\$414	\$483
Farmers Alliance Mutual Insurance Co.	\$247	\$1,139	\$245	\$1,127	\$247	\$1,139	\$247	\$1,139	\$243	\$1,122	\$230	\$1,056	\$247	\$1,139	\$187	\$846	\$189	\$859
Government Employees Insurance Co.	\$342	\$450	\$251	\$343	\$318	\$431	\$301	\$403	\$276	\$374	\$292	\$407	\$298	\$398	\$249	\$339	\$292	\$407
Mid-Century Insurance Co.	\$268	\$351	\$228	\$298	\$230	\$301	\$236	\$308	\$249	\$325	\$240	\$312	\$249	\$325	\$194	\$253	\$240	\$312
Mountain West Farm Bureau Mutual Ins.	\$456	\$474	\$367	\$382	\$400	\$416	\$453	\$471	\$447	\$465	\$507	\$527	\$498	\$516	\$339	\$353	\$392	\$408
Progressive Direct Insurance Co.	\$253	\$321	\$214	\$267	\$229	\$287	\$235	\$297	\$221	\$275	\$236	\$299	\$239	\$303	\$191	\$234	\$208	\$258
Progressive Northwestern Insurance Co.	\$231	\$297	\$181	\$229	\$198	\$255	\$208	\$266	\$188	\$239	\$209	\$267	\$214	\$272	\$148	\$188	\$169	\$216
Safeco Insurance Co.	\$240	\$300	\$191	\$236	\$207	\$257	\$218	\$272	\$197	\$245	\$223	\$280	\$212	\$264	\$163	\$202	\$187	\$233
State Farm Fire & Casualty Insurance Co.	\$334	\$402	\$258	\$312	\$327	\$393	\$364	\$438	\$275	\$331	\$322	\$388	\$317	\$382	\$193	\$233	\$289	\$348
State Farm Mutual Auto Insurance Co.	\$256	\$284	\$199	\$220	\$251	\$278	\$279	\$310	\$211	\$234	\$247	\$274	\$244	\$270	\$149	\$164	\$222	\$246
Travelers Insurance Co.	\$361	\$449	\$298	\$366	\$301	\$371	\$383	\$480	\$313	\$387	\$329	\$411	\$347	\$432	\$248	\$300	\$270	\$332
United Service Automobile Assoc.	\$159	\$183	\$137	\$158	\$140	\$162	\$151	\$175	\$133	\$153	\$145	\$167	\$146	\$168	\$115	\$132	\$126	\$145
USAA Casualty Insurance Co.	\$184	\$213	\$159	\$183	\$162	\$187	\$174	\$201	\$154	\$178	\$166	\$191	\$169	\$195	\$133	\$153	\$146	\$168
USAA General Indemnity Co.	\$199	\$230	\$171	\$198	\$175	\$202	\$189	\$218	\$166	\$192	\$180	\$208	\$182	\$211	\$143	\$164	\$157	\$181

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 2018 Subaru Forester 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 2015 Jeep Wrangler Sport 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.

	6 month premium rates listed below																	
	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.	\$404	\$437	\$393	\$424	\$374	\$402	\$438	\$475	\$368	\$396	\$442	\$479	\$424	\$459	\$333	\$356	\$442	\$479
American National Property & Casualty Co.	\$432	\$717	\$367	\$608	\$389	\$639	\$413	\$685	\$361	\$595	\$408	\$673	\$400	\$662	\$292	\$482	\$367	\$605
CSAA Fire & Casualty Insurance Co.	\$533	\$627	\$632	\$747	\$462	\$541	\$512	\$601	\$632	\$747	\$544	\$641	\$508	\$597	\$484	\$566	\$523	\$615
Depositors Insurance Co.	\$604	\$674	\$485	\$538	\$593	\$661	\$576	\$641	\$497	\$551	\$542	\$603	\$489	\$542	\$476	\$527	\$567	\$632
Farmers Alliance Mutual Insurance Co.	\$508	\$1,178	\$504	\$1,167	\$508	\$1,178	\$508	\$1,178	\$500	\$1,160	\$473	\$1,095	\$508	\$1,178	\$385	\$880	\$389	\$895
Government Employees Insurance Co.	\$493	\$778	\$366	\$610	\$460	\$749	\$436	\$703	\$401	\$657	\$421	\$710	\$431	\$697	\$361	\$604	\$421	\$710
Mid-Century Insurance Co.	\$363	\$423	\$304	\$354	\$307	\$357	\$310	\$360	\$331	\$385	\$312	\$363	\$331	\$385	\$256	\$297	\$312	\$363
Mountain West Farm Bureau Mutual Ins.	\$694	\$709	\$556	\$569	\$609	\$622	\$688	\$704	\$681	\$696	\$771	\$788	\$761	\$778	\$508	\$519	\$591	\$604
Progressive Direct Insurance Co.	\$322	\$425	\$265	\$344	\$286	\$373	\$295	\$386	\$273	\$355	\$297	\$389	\$302	\$394	\$230	\$292	\$252	\$325
Progressive Northwestern Insurance Co.	\$319	\$424	\$249	\$327	\$274	\$363	\$287	\$378	\$260	\$342	\$288	\$380	\$293	\$389	\$203	\$266	\$232	\$307
Safeco Insurance Co.	\$353	\$457	\$277	\$352	\$298	\$384	\$318	\$410	\$284	\$367	\$323	\$421	\$306	\$396	\$232	\$317	\$265	\$345
State Farm Fire & Casualty Insurance Co.	\$525	\$583	\$407	\$453	\$513	\$571	\$572	\$636	\$432	\$481	\$507	\$563	\$499	\$555	\$305	\$340	\$454	\$505
State Farm Mutual Auto Insurance Co.	\$403	\$446	\$313	\$346	\$394	\$436	\$439	\$486	\$332	\$368	\$389	\$431	\$383	\$424	\$235	\$259	\$349	\$386
Travelers Insurance Co.	\$442	\$575	\$362	\$464	\$363	\$466	\$469	\$613	\$381	\$490	\$397	\$518	\$421	\$549	\$294	\$372	\$319	\$411
United Service Automobile Assoc.	\$294	\$319	\$255	\$275	\$260	\$281	\$280	\$303	\$248	\$268	\$268	\$290	\$271	\$293	\$215	\$232	\$235	\$254
USAA Casualty Insurance Co.	\$344	\$373	\$298	\$323	\$303	\$328	\$326	\$353	\$289	\$313	\$310	\$335	\$316	\$343	\$251	\$272	\$275	\$297
USAA General Indemnity Co.	\$353	\$382	\$304	\$329	\$310	\$336	\$335	\$362	\$295	\$320	\$319	\$345	\$324	\$351	\$255	\$276	\$280	\$303

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 2014 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 2017 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 2009 Chevrolet Impala. 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 sedan, to and from school, five miles each way, five days a week. The 18-year-old drives a 2009 Chevrolet Impala to and from school, five miles each way, five days a week. The total annual mileage on each vehicle is 5,000.

	6 month premium rates listed below																	
	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.	\$1,701	\$2,010	\$1,634	\$1,932	\$1,508	\$1,785	\$1,915	\$2,268	\$1,496	\$1,768	\$1,921	\$2,276	\$1,812	\$2,145	\$1,270	\$1,500	\$1,921	\$2,276
American National Property & Casualty Co.	\$1,228	\$2,559	\$1,039	\$2,163	\$1,092	\$2,266	\$1,171	\$2,438	\$1,016	\$2,113	\$1,149	\$2,387	\$1,131	\$2,352	\$822	\$1,704	\$1,034	\$2,148
CSAA Fire & Casualty Insurance Co.	\$2,347	\$2,647	\$2,854	\$3,220	\$1,968	\$2,214	\$2,198	\$2,479	\$2,854	\$3,220	\$2,472	\$2,787	\$2,207	\$2,489	\$2,069	\$2,332	\$2,251	\$2,536
Depositors Insurance Co.	\$2,064	\$2,563	\$1,600	\$1,987	\$2,019	\$2,507	\$1,943	\$2,410	\$1,649	\$2,047	\$1,824	\$2,262	\$1,616	\$2,005	\$1,565	\$1,942	\$1,920	\$2,383
Farmers Alliance Mutual Insurance Co.	\$659	\$851	\$655	\$845	\$659	\$851	\$659	\$851	\$649	\$838	\$612	\$790	\$659	\$851	\$497	\$638	\$505	\$649
Government Employees Insurance Co.	\$2,492	\$2,879	\$1,906	\$2,210	\$2,392	\$2,765	\$2,227	\$2,577	\$2,071	\$2,398	\$2,266	\$2,621	\$2,216	\$2,564	\$1,890	\$2,191	\$2,266	\$2,621
Mid-Century Insurance Co.	\$2,056	\$2,440	\$1,764	\$2,094	\$1,777	\$2,109	\$1,767	\$2,095	\$1,953	\$2,318	\$1,858	\$2,204	\$1,953	\$2,318	\$1,549	\$1,839	\$1,858	\$2,204
Mountain West Farm Bureau Mutual Ins.	\$1,671	\$2,163	\$1,343	\$1,739	\$1,466	\$1,898	\$1,658	\$2,147	\$1,639	\$2,122	\$1,857	\$2,404	\$1,829	\$2,367	\$1,233	\$1,597	\$1,430	\$1,853
Progressive Direct Insurance Co.	\$1,759	\$1,704	\$1,346	\$1,303	\$1,487	\$1,444	\$1,558	\$1,512	\$1,406	\$1,366	\$1,557	\$1,514	\$1,602	\$1,559	\$1,087	\$1,058	\$1,245	\$1,219
Progressive Northwestern Insurance Co.	\$1,923	\$1,969	\$1,456	\$1,487	\$1,616	\$1,659	\$1,695	\$1,740	\$1,524	\$1,565	\$1,695	\$1,744	\$1,749	\$1,799	\$1,163	\$1,196	\$1,346	\$1,393
Safeco Insurance Co.	\$2,316	\$2,486	\$1,719	\$1,842	\$1,893	\$2,029	\$2,044	\$2,192	\$1,820	\$1,950	\$2,129	\$2,283	\$1,972	\$2,114	\$1,445	\$1,546	\$1,709	\$1,830
State Farm Fire & Casualty Insurance Co.	\$1,821	\$2,291	\$1,405	\$1,768	\$1,780	\$2,239	\$1,987	\$2,499	\$1,495	\$1,880	\$1,756	\$2,209	\$1,730	\$2,176	\$1,047	\$1,317	\$1,573	\$1,978
State Farm Mutual Auto Insurance Co.	\$1,316	\$1,755	\$1,015	\$1,354	\$1,286	\$1,716	\$1,436	\$1,915	\$1,080	\$1,441	\$1,269	\$1,693	\$1,250	\$1,667	\$756	\$1,001	\$1,136	\$1,516
Travelers Insurance Co.	\$1,992	\$2,011	\$1,564	\$1,582	\$1,583	\$1,599	\$2,163	\$2,180	\$1,673	\$1,686	\$1,802	\$1,814	\$1,912	\$1,924	\$1,211	\$1,225	\$1,379	\$1,389
United Service Automobile Assoc.	\$835	\$1,400	\$717	\$1,200	\$736	\$1,234	\$798	\$1,341	\$697	\$1,168	\$768	\$1,292	\$766	\$1,284	\$596	\$994	\$660	\$1,104
USAA Casualty Insurance Co.	\$934	\$1,560	\$802	\$1,336	\$820	\$1,369	\$887	\$1,484	\$778	\$1,297	\$848	\$1,419	\$855	\$1,427	\$668	\$1,108	\$737	\$1,227
USAA General Indemnity Co.	\$690	\$1,119	\$594	\$960	\$607	\$983	\$655	\$1,064	\$576	\$932	\$625	\$1,016	\$633	\$1,025	\$496	\$799	\$546	\$882

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 Honda Odyssey 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 2017 GMC Sierra 2500 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 1998 Ford F150 4WD pickup for farm use only, for an annual total mileage of 6,000. The 17-year-old drives a 2008 Subaru Outback 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.

	6 month premium rates listed below																	
	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.	\$1,713	\$1,816	\$1,648	\$1,747	\$1,523	\$1,618	\$1,934	\$2,058	\$1,511	\$1,606	\$1,940	\$2,064	\$1,828	\$1,942	\$1,281	\$1,357	\$1,940	\$2,064
American National Property & Casualty Co.	\$1,409	\$1,508	\$1,194	\$1,277	\$1,256	\$1,342	\$1,347	\$1,440	\$1,168	\$1,250	\$1,323	\$1,415	\$1,299	\$1,390	\$945	\$1,011	\$1,189	\$1,272
Austin Mutual Insurance Co.	\$1,534	\$1,569	\$986	\$1,008	\$1,100	\$1,124	\$1,100	\$1,124	\$1,100	\$1,124	\$986	\$1,008	\$986	\$1,008	\$1,068	\$1,092	\$986	\$1,008
CSAA Fire & Casualty Insurance Co.	\$1,965	\$2,313	\$2,380	\$2,807	\$1,645	\$1,937	\$1,842	\$2,169	\$2,380	\$2,807	\$2,052	\$2,423	\$1,846	\$2,175	\$1,735	\$2,039	\$1,885	\$2,219
Depositors Insurance Co.	\$1,709	\$1,886	\$1,337	\$1,640	\$1,676	\$2,067	\$1,610	\$1,984	\$1,376	\$1,689	\$1,510	\$1,857	\$1,348	\$1,654	\$1,310	\$1,606	\$1,588	\$1,956
Farmers Alliance Mutual Insurance Co.	\$578	\$611	\$575	\$608	\$578	\$611	\$578	\$611	\$571	\$603	\$538	\$568	\$578	\$611	\$437	\$461	\$443	\$469
Government Employees Insurance Co.	\$1,451	\$2,039	\$1,105	\$1,551	\$1,387	\$1,949	\$1,297	\$1,822	\$1,203	\$1,689	\$1,307	\$1,836	\$1,280	\$1,798	\$1,091	\$1,532	\$1,307	\$1,836
Mid-Century Insurance Co.	\$2,724	\$2,724	\$2,357	\$2,357	\$2,403	\$2,403	\$2,396	\$2,396	\$2,656	\$2,656	\$2,532	\$2,532	\$2,656	\$2,656	\$2,121	\$2,121	\$2,532	\$2,532
Mountain West Farm Bureau Mutual Ins.	\$1,408	\$1,589	\$1,128	\$1,274	\$1,234	\$1,393	\$1,396	\$1,576	\$1,381	\$1,559	\$1,563	\$1,765	\$1,543	\$1,741	\$1,030	\$1,163	\$1,199	\$1,353
Progressive Direct Insurance Co.	\$1,522	\$2,032	\$1,168	\$1,552	\$1,283	\$1,708	\$1,346	\$1,789	\$1,216	\$1,616	\$1,337	\$1,778	\$1,380	\$1,834	\$936	\$1,237	\$1,064	\$1,407
Progressive Northwestern Insurance Co.	\$1,565	\$2,105	\$1,188	\$1,594	\$1,315	\$1,764	\$1,379	\$1,852	\$1,242	\$1,665	\$1,372	\$1,841	\$1,417	\$1,901	\$947	\$1,264	\$1,085	\$1,451
Safeco Insurance Co.	\$1,632	\$1,967	\$1,222	\$1,467	\$1,335	\$1,608	\$1,443	\$1,737	\$1,279	\$1,543	\$1,484	\$1,797	\$1,384	\$1,671	\$1,018	\$1,226	\$1,189	\$1,441
State Farm Fire & Casualty Insurance Co.	\$1,782	\$1,862	\$1,376	\$1,438	\$1,742	\$1,820	\$1,944	\$2,032	\$1,464	\$1,530	\$1,719	\$1,796	\$1,693	\$1,769	\$1,023	\$1,073	\$1,540	\$1,609
State Farm Mutual Auto Insurance Co.	\$1,369	\$1,533	\$1,056	\$1,183	\$1,336	\$1,498	\$1,491	\$1,673	\$1,123	\$1,259	\$1,318	\$1,479	\$1,299	\$1,456	\$788	\$882	\$1,181	\$1,324
Travelers Insurance Co.	\$1,366	\$1,379	\$1,083	\$1,094	\$1,085	\$1,097	\$1,454	\$1,478	\$1,140	\$1,156	\$1,202	\$1,226	\$1,294	\$1,313	\$835	\$849	\$928	\$946
United Service Automobile Assoc.	\$1,198	\$1,251	\$1,026	\$1,071	\$1,053	\$1,099	\$1,143	\$1,193	\$997	\$1,041	\$1,096	\$1,144	\$1,097	\$1,145	\$851	\$887	\$943	\$984
USAA Casualty Insurance Co.	\$1,341	\$1,401	\$1,148	\$1,199	\$1,174	\$1,226	\$1,271	\$1,327	\$1,113	\$1,162	\$1,210	\$1,264	\$1,226	\$1,281	\$953	\$995	\$1,053	\$1,099
USAA General Indemnity Co.	\$885	\$922	\$760	\$791	\$775	\$807	\$836	\$871	\$736	\$767	\$795	\$828	\$810	\$843	\$634	\$659	\$697	\$726

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 2019 Chevrolet Equinox 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.

	6 month premium rates listed below																	
	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.	\$284	\$292	\$278	\$285	\$267	\$273	\$305	\$314	\$263	\$270	\$307	\$315	\$296	\$304	\$243	\$248	\$307	\$315
American National Property & Casualty Co.	\$199	\$220	\$169	\$186	\$179	\$198	\$191	\$211	\$166	\$184	\$189	\$207	\$185	\$203	\$135	\$149	\$170	\$186
Austin Mutual Insurance Co.	\$208	\$208	\$143	\$143	\$157	\$157	\$157	\$157	\$157	\$157	\$143	\$143	\$143	\$143	\$154	\$154	\$143	\$143
CSAA Fire & Casualty Insurance Co.	\$327	\$327	\$383	\$383	\$292	\$292	\$318	\$318	\$383	\$383	\$337	\$337	\$314	\$314	\$303	\$303	\$327	\$327
Depositors Insurance Co.	\$386	\$386	\$314	\$314	\$379	\$379	\$372	\$372	\$321	\$321	\$352	\$352	\$317	\$317	\$308	\$308	\$367	\$367
Farmers Alliance Mutual Insurance Co.	\$172	\$172	\$170	\$170	\$172	\$172	\$172	\$172	\$169	\$169	\$160	\$160	\$172	\$172	\$131	\$131	\$133	\$133
Government Employees Insurance Co.	\$357	\$413	\$273	\$315	\$341	\$395	\$320	\$370	\$297	\$343	\$322	\$372	\$315	\$364	\$270	\$311	\$322	\$372
Mid-Century Insurance Co.	\$228	\$228	\$196	\$196	\$198	\$198	\$202	\$202	\$216	\$216	\$209	\$209	\$216	\$216	\$170	\$170	\$209	\$209
Mountain West Farm Bureau Mutual Ins.	\$555	\$555	\$445	\$445	\$487	\$487	\$551	\$551	\$545	\$545	\$617	\$617	\$609	\$609	\$406	\$406	\$473	\$473
Progressive Direct Insurance Co.	\$235	\$235	\$203	\$203	\$216	\$216	\$222	\$222	\$209	\$209	\$225	\$225	\$226	\$226	\$185	\$185	\$201	\$201
Progressive Northwestern Insurance Co.	\$192	\$192	\$150	\$150	\$168	\$168	\$173	\$173	\$157	\$157	\$177	\$177	\$178	\$178	\$125	\$125	\$144	\$144
Safeco Insurance Co.	\$376	\$390	\$316	\$327	\$343	\$355	\$353	\$366	\$320	\$331	\$358	\$372	\$344	\$356	\$271	\$281	\$315	\$326
State Farm Fire & Casualty Insurance Co.	\$214	\$253	\$166	\$196	\$209	\$247	\$233	\$275	\$176	\$208	\$206	\$244	\$203	\$240	\$125	\$147	\$185	\$219
State Farm Mutual Auto Insurance Co.	\$164	\$194	\$128	\$151	\$161	\$190	\$179	\$211	\$136	\$160	\$158	\$187	\$156	\$184	\$96	\$113	\$142	\$168
Travelers Insurance Co.	\$272	\$284	\$231	\$241	\$233	\$243	\$288	\$301	\$243	\$252	\$252	\$264	\$264	\$275	\$196	\$204	\$213	\$220
United Service Automobile Assoc.	\$150	\$163	\$129	\$141	\$132	\$144	\$143	\$156	\$126	\$137	\$137	\$149	\$138	\$150	\$108	\$118	\$119	\$130
USAA Casualty Insurance Co.	\$169	\$184	\$145	\$158	\$148	\$162	\$160	\$174	\$141	\$154	\$152	\$166	\$155	\$169	\$122	\$133	\$134	\$146
USAA General Indemnity Co.	\$170	\$185	\$146	\$160	\$150	\$163	\$161	\$176	\$142	\$155	\$154	\$168	\$156	\$170	\$122	\$133	\$135	\$147

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

Company	Address	Phone Number	Website
ALLSTATE FIRE & CASUALTY INSURANCE CO.	2775 Sanders Rd. Northbrook, IL 60062-6127	1-800-255-7828	www.allstate.com
AMERICAN NATIONAL PROPERTY & CASUALTY CO.	1949 East Sunshine Street Springfield, MO 65899-0251	1-417-887-4990	www.AmericanNational.com
AUSTIN MUTUAL INSURANCE CO.	15490 101st Ave N Maple Grove, MN 55369	1-800-328-4628	www.msagroup.com
CSAA FIRE & CASUALTY INSURANCE CO.	3055 Oak Rd. Walnut Creek, CA 94597	1-925-279-1506	
DEPOSITERS INSURANCE CO.	1100 Locust Des Moines, IA 50391-0203	1-800-982-0756	www.nationwide.com
FARMERS ALLIANCE MUTUAL INSURANCE CO.	PO Box 1401 McPherson, KS 67460	1-620-241-2200	www.fami.com
GOVERNMENT EMPLOYEES INSURANCE CO.	One GEICO Plaza Washington, D.C. 20076	1-800-207-7847	www.geico.com
MID-CENTURY INSURANCE CO.	6301 Owensmouth Ave. Woodland Hills, CA 91367	1-818-965-0719	www.farmers.com
MOUNTAIN WEST FARM BUREAU MUTUAL INS. CO.	931 Boulder Dr. Laramie, WY 82073	1-877-742-9991	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 COMPANY 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.	Contact a local State Farm agent		www.statefarm.com
TRAVELERS INSURANCE CO.	PO Box 59059 Knoxville, TN 37950-9059	1-800-842-5075	www.travelers.com
UNITED SERVICES AUTOMOBILE ASSOC. USAA CASUALTY INSURANCE CO. USAA GENERAL INDEMNITY CO.	9800 Fredericksburg Rd.San Antonio, TX 78288	1-210-531-8722	www.usaa.com



## CONTACT US

**Matt M. Rosendale**  
Commissioner of Securities & Insurance  
Office of the Montana State Auditor

840 Helena Avenue, Helena, MT 59601

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### **Consumer Hotline**

**406-444-2040**

Or

Toll-free

**1-800-332-6148**

Fax: 406-444-3497

TDD Phone: 406-444-3246

E-mail: [csi@mt.gov](mailto:csi@mt.gov)

[www.csimt.gov](http://www.csimt.gov)