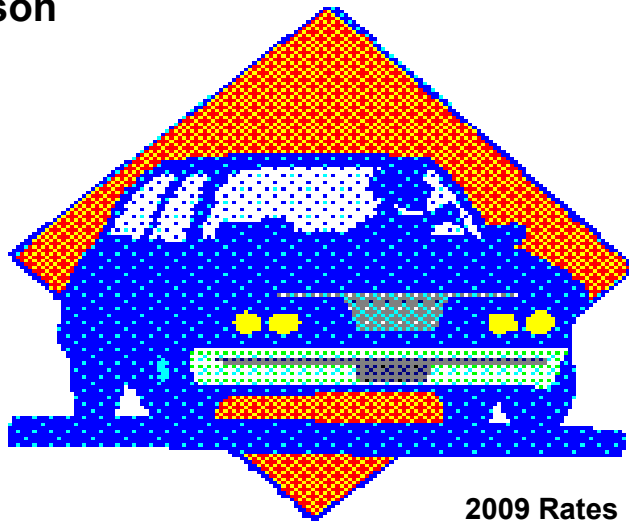


# AUTO INSURANCE

**A  
Rate  
Comparison  
Guide**



**2009 Rates**

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**NEBRASKA DEPARTMENT OF INSURANCE**  
941 O Street, Suite 400      Lincoln, Nebraska 68508  
402-471-2201      TDD: 1-800-833-7352      TOLL-FREE: 1-877-564-7323  
Website: [www.doi.ne.gov](http://www.doi.ne.gov)

## Understanding the Rate Guide

In order to give you an idea of how insurance premiums may vary between insurance companies, a table has been assembled comparing rates of insurance companies writing private passenger automobile insurance in Nebraska. This guide does not include all insurance companies, but shows the top 14 companies writing 76.3% of the coverage sold in Nebraska.

Rating factors determine what price you will pay for insurance. Characteristics of similarly situated drivers are evaluated and the drivers are then grouped into classifications. Insurance companies will establish a rate for each group based on the claims paid for persons in that classification. The higher the losses for a particular classification, the higher the rate for that class of driver. The following rating factors are considered when determining the rate you will pay: driving record; age, sex, and marital status; location; and type of auto and vehicle use.

Keep in mind that many insurance companies offer a number of discounts before determining the final premium. The type of discount available may differ depending on the individual insurer. A few examples of possible discounts are: multi-car; combination auto/homeowner coverage; anti-theft devices; safety devices; senior discounts; and good student discounts.

The best way to keep the cost of insurance down is to drive safely and maintain a good driving record. Another way to reduce the cost of your insurance is through the proper use of deductibles. Deductibles are applied to losses to your auto and must be exceeded before the insurance company pays. By using higher deductibles, your cost of insuring the physical damage to your auto will be reduced. Be sure to examine your own financial position to determine just how much of a loss you are able to retain. Additionally, as your vehicle gets older, it may not be cost-effective to insure it for physical damage. Remember that the value of a vehicle depreciates rapidly, so be sure to compare the cost of insurance in relation to the value of the vehicle. When shopping for a new vehicle, you may want to contact your agent to see how much the insurance will be on a particular vehicle. The cost may vary greatly depending on the make and model of the vehicle.

Before you purchase a policy, remember the following: consider the company's financial strength; never cancel your old policy until your new policy is effective; and make sure you answer all questions on the application truthfully, as wrong information could cause an incorrect price quote, denial of coverage, or cancellation.

Shop and compare prices for insurance. Be sure, however, when making price comparisons that the coverages being quoted are the same. Remember that a good insurance value includes more than just price. Your agent and company must provide quality service and the coverages provided must fit your needs.

To assist you in comparing prices, we have selected six drivers who are principal operators (drive the car more than 50% of the time) for our rating examples: 17-year-old single male; 17-year-old single female; 21-year-old single male; 21-year-old single female; 44-year-old married female; and 65-year-old married male. The car selected was a 2008 Toyota Camry LE, 4-door. When using this guide, select the driver nearest to your description. Select the location in that you live, or if you live in a rural area, use the location nearest to you.

The premiums shown in this guide are the costs for a six-month policy and **will not** be the exact amount you will be quoted when purchasing your auto insurance policy. The premiums will vary depending on the rating factors and discounts applicable to your personal situation. The guide is meant only to provide a useful way to compare the range of premiums offered. **Because this guide only includes the top 14 private passenger automobile insurance companies as established by market share, inclusion of a company is not an endorsement of a company nor is the omission of a company an adverse reflection on a company.**

The rates in this guide are subject to change without notice. **You should contact your agent or company for a specific quote.** Questions you might consider asking are:

- Am I in your lowest-priced company? If not, why?
- How can I get a better rate?
- Do I qualify for any discounts offered by the company?
- Are any discounts included in the rate quoted?
- What payment plans do you offer?



# What We Are Driving And Coverage Limits

2008 Toyota Camry LE 4 Door

Liability Limits Of:	
◆ \$100,000/\$300,000	Bodily Injury
◆ \$100,000	Property Damage
◆ \$5,000	Medical Coverage
◆ \$100,000/\$300,000	Underinsured Motorist
◆ \$100,000/\$300,000	Uninsured Motorist
◆ \$250	Collision Deductible
◆ \$100	Comprehensive Deductible

**Bodily Injury/Property Damage:** These coverages protect you if you injure someone else's property while operating your automobile. You must be legally liable for the injuries or damages to activate these coverages.

**Uninsured/Underinsured:** This protects the named insured, the named insured's resident relatives and occupants in the insured vehicle if they sustain bodily injury in an accident in which the owner or operator of another motor vehicle is legally liable and does not have insurance (uninsured) or does not have enough insurance (underinsured).

**Medical Payments:** This will pay for reasonable and necessary medical expenses, without regard to legal liability, resulting from accidental bodily injury while operating or occupying an insured vehicle or being struck as a pedestrian by a motor vehicle. "MedPay" is often purchased in nominal amounts, such as \$1,000 or more, to provide a means for quick payment of minor medical bills without having to deal with the courts or other insurance companies.

**Collision:** Protects against damage to your vehicle resulting from a collision with another vehicle or object regardless of who is at fault. If the other driver is at fault, your insurance company may have a legal right to seek reimbursement from the other driver or his/her insurance company.

**Comprehensive:** (Other than collision) This insures you against theft or other damage to your vehicle, such as wind damage, falling objects, and vandalism.

**NOTE:** The premium quotes in this guide include comprehensive and collision coverage which comprise a large portion of the premium payment. Your premiums could be considerably reduced if these coverages were omitted.

**Nebraska Department of Insurance Auto Rate Guide**

Rates in effect as of August 1, 2009 (All figures rounded)

**Rates shown are for a 6-month premium term**

**17-Year-Old Single Male**

Principal driver, pleasure use, drives less than 12,000 miles annually, lives with parents. No violations or accidents in the last 3 years.

Company Name	Eastern Nebraska	Western Nebraska	South Sioux City	Lincoln	NW Omaha	NE Omaha	SW Omaha	SE Omaha
Allstate Fire & Casualty Ins. Co.	1,275	1,477	1,448	1,283	1,605	1,605	1,393	1,686
American Family Mutual Ins. Co.	1,673	1,563	1,583	1,855	1,844	2,387	1,844	1,844
American Standard Ins. Co. of WI	1,698	1,587	1,605	1,877	1,863	2,415	1,863	1,863
Farm Bureau Mutual Ins. Co.	1,528	1,528	1,931	1,599	1,702	2,209	1,702	2,209
Farmers Ins. Exchange (1)	-	-	-	-	-	-	-	-
Farmers Mutual Ins. Co. of Nebr.	1,544	1,680	2,093	1,573	1,688	1,688	1,688	1,688
Motor Club Insurance Association	2,900	3,020	4,005	2,592	3,007	3,533	2,801	2,999
Nationwide Agribusiness Ins. Co.	1,232	1,171	1,460	1,255	1,418	1,702	1,345	1,463
Progressive Northern Ins. Co.	3,196	3,219	3,659	3,342	3,813	4,497	3,446	3,915
Progressive Universal Ins. Co.	3,134	3,032	3,292	2,998	3,279	4,339	3,143	3,764
Shelter Mutual Insurance Co.	2,199	2,036	2,352	1,789	2,107	2,938	2,107	2,488
State Farm Fire & Casualty Co.	2,139	2,225	2,014	1,976	2,276	2,768	2,046	2,674
State Farm Mutual Auto Ins. Co.	1,995	2,099	1,862	1,815	2,085	2,544	1,875	2,449
United Services Automobile Ass'n	967	1,034	1,298	959	1,031	1,168	1,000	1,056

**17-Year-Old Single Female**

Principal driver, pleasure use, drives less than 12,000 miles annually, lives with parents. No violations or accidents in the last 3 years.

Company Name	Eastern Nebraska	Western Nebraska	South Sioux City	Lincoln	NW Omaha	NE Omaha	SW Omaha	SE Omaha
Allstate Fire & Casualty Ins. Co.	987	1,141	1,121	1,003	1,249	1,249	1,086	1,309
American Family Mutual Ins. Co.	1,155	1,074	1,082	1,253	1,237	1,615	1,237	1,237
American Standard Ins. Co. of WI	1,418	1,330	1,355	1,589	1,576	2,044	1,576	1,576
Farm Bureau Mutual Ins. Co.	1,212	1,212	1,531	1,263	1,345	1,746	1,345	1,746
Farmers Ins. Exchange (1)	-	-	-	-	-	-	-	-
Farmers Mutual Ins. Co. of Nebr.	1,099	1,200	1,482	1,112	1,193	1,193	1,193	1,193
Motor Club Insurance Association	2,075	2,160	2,865	1,856	2,153	2,529	2,006	2,147
Nationwide Agribusiness Ins. Co.	910	857	1,091	948	1,070	1,272	1,015	1,102
Progressive Northern Ins. Co.	2,637	2,634	3,058	2,814	3,222	3,784	2,912	3,287
Progressive Universal Ins. Co.	2,504	2,406	2,648	2,443	2,644	3,511	2,550	3,048
Shelter Mutual Insurance Co.	1,456	1,348	1,557	1,185	1,395	1,943	1,395	1,646
State Farm Fire & Casualty Co.	1,586	1,649	1,493	1,465	1,687	2,051	1,516	1,980
State Farm Mutual Auto Ins. Co.	1,479	1,555	1,380	1,345	1,545	1,884	1,390	1,814
United Services Automobile Ass'n	817	865	1,105	821	885	998	858	905

(1) No premium is listed as this risk would not be acceptable.

(2) The collision deductible was changed to \$240 as they do not offer a \$250 collision deductible. The comprehensive deductible was changed to \$120 as they do not offer a \$100 deductible.

**Nebraska Department of Insurance Auto Rate Guide**

Rates in effect as of August 1, 2009 (All figures rounded)

**Rates shown are for a 6-month premium term**

**21-Year-Old Single Male**

Principal driver, pleasure use, drives less than 12,000 miles annually, student, rents apartment. No violations or accidents in the last 3 years.

Company Name	Eastern Nebraska	Western Nebraska	South Sioux City	Lincoln	NW Omaha	NE Omaha	SW Omaha	SE Omaha
Allstate Fire & Casualty Ins. Co.	793	934	898	787	994	994	854	1,035
American Family Mutual Ins. Co.	872	809	809	930	916	1,199	916	916
American Standard Ins. Co. of WI	1,044	967	967	1,105	1,091	1,430	1,091	1,091
Farm Bureau Mutual Ins. Co.	725	725	910	734	785	1,020	785	1,020
Farmers Ins. Exchange (2)	1,199	1,182	1,212	989	1,034	1,104	966	1,174
Farmers Mutual Ins. Co. of Nebr.	837	923	1,123	839	898	898	898	898
Motor Club Insurance Association	1,767	1,838	2,439	1,581	1,834	2,153	1,709	1,828
Nationwide Agribusiness Ins. Co.	806	776	933	798	902	1,079	853	929
Progressive Northern Ins. Co.	908	928	1,007	901	1,029	1,219	932	1,070
Progressive Universal Ins. Co.	1,413	1,408	1,461	1,256	1,432	1,847	1,334	1,596
Shelter Mutual Insurance Co.	1,333	1,234	1,425	1,086	1,277	1,779	1,277	1,507
State Farm Fire & Casualty Co.	1,255	1,308	1,179	1,156	1,329	1,615	1,195	1,558
State Farm Mutual Auto Ins. Co.	1,170	1,233	1,091	1,062	1,218	1,484	1,096	1,428
United Services Automobile Ass'n	499	555	634	463	503	568	488	518

**21-Year-Old Single Female**

Principal driver, pleasure use, drives less than 12,000 miles annually, student, rents apartment. No violations or accidents in the last 3 years.

Company Name	Eastern Nebraska	Western Nebraska	South Sioux City	Lincoln	NW Omaha	NE Omaha	SW Omaha	SE Omaha
Allstate Fire & Casualty Ins. Co.	664	781	751	662	831	831	716	865
American Family Mutual Ins. Co.	765	709	712	817	805	1,057	805	805
American Standard Ins. Co. of WI	939	869	865	988	974	1,276	974	974
Farm Bureau Mutual Ins. Co.	684	684	861	706	751	973	751	973
Farmers Ins. Exchange (2)	862	839	909	742	779	823	726	868
Farmers Mutual Ins. Co. of Nebr.	691	762	929	698	746	746	746	746
Motor Club Insurance Association	1,281	1,332	1,768	1,147	1,332	1,562	1,241	1,327
Nationwide Agribusiness Ins. Co.	635	609	739	638	719	853	680	739
Progressive Northern Ins. Co.	667	677	748	674	778	914	702	801
Progressive Universal Ins. Co.	1,057	1,045	1,107	966	1,099	1,413	1,030	1,224
Shelter Mutual Insurance Co.	999	925	814	814	957	1,332	957	1,129
State Farm Fire & Casualty Co.	993	1,031	935	918	1,056	1,281	950	1,237
State Farm Mutual Auto Ins. Co.	925	972	864	843	967	1,176	871	1,133
United Services Automobile Ass'n	427	470	547	404	438	492	425	450

(1) No premium is listed as this risk would not be acceptable.

(2) The collision deductible was changed to \$240 as they do not offer a \$250 collision deductible. The comprehensive deductible was changed to \$120 as they do not offer a \$100 deductible.

## Nebraska Department of Insurance Auto Rate Guide

Rates in effect as of August 1, 2009 (All figures rounded)

**Rates shown are for a 6-month premium term**

### 44-Year-Old Married Female

Principal driver, pleasure use, drives less than 12,000 miles annually, employed 10+ years, owns home 15+ years. No violations or accidents in the last 3 years.

Company Name	Eastern Nebraska	Western Nebraska	South Sioux City	Lincoln	NW Omaha	NE Omaha	SW Omaha	SE Omaha
Allstate Fire & Casualty Ins. Co.	451	532	510	456	571	571	491	590
American Family Mutual Ins. Co.	418	384	377	423	417	548	417	417
American Standard Ins. Co. of WI	611	563	556	623	613	809	613	613
Farm Bureau Mutual Ins. Co.	486	486	607	483	518	672	518	672
Farmers Ins. Exchange (2)	426	412	454	370	392	408	362	430
Farmers Mutual Ins. Co. of Nebr.	462	518	611	450	484	484	484	484
Motor Club Insurance Association	613	642	841	544	634	742	593	633
Nationwide Agribusiness Ins. Co.	341	334	379	328	368	430	347	377
Progressive Northern Ins. Co.	393	399	434	388	451	527	406	464
Progressive Universal Ins. Co.	567	563	594	518	587	744	549	649
Shelter Mutual Insurance Co.	590	547	566	566	566	784	566	666
State Farm Fire & Casualty Co.	530	556	496	483	553	672	499	646
State Farm Mutual Auto Ins. Co.	495	525	459	444	507	618	458	593
United Services Automobile Ass'n	286	313	361	271	292	326	284	299

### 65-Year-Old Married Male

Principal driver, pleasure use, drives less than 12,000 miles annually, retired, owns home 15+ years. No violations or accidents in the last 3 years.

Company Name	Eastern Nebraska	Western Nebraska	South Sioux City	Lincoln	NW Omaha	NE Omaha	SW Omaha	SE Omaha
Allstate Fire & Casualty Ins. Co.	451	492	482	441	548	548	473	566
American Family Mutual Ins. Co.	379	349	344	388	382	501	382	382
American Standard Ins. Co. of WI	547	507	509	576	568	747	568	568
Farm Bureau Mutual Ins. Co.	428	428	535	425	456	591	456	591
Farmers Ins. Exchange (2)	370	356	398	326	346	358	318	376
Farmers Mutual Ins. Co. of Nebr.	412	464	545	404	431	431	431	431
Motor Club Insurance Association	554	579	759	492	574	670	536	573
Nationwide Agribusiness Ins. Co.	309	300	346	302	339	393	319	346
Progressive Northern Ins. Co.	366	370	412	370	431	504	388	442
Progressive Universal Ins. Co.	548	548	578	498	578	725	537	631
Shelter Mutual Insurance Co.	464	430	495	380	445	615	445	523
State Farm Fire & Casualty Co.	466	487	438	428	490	594	442	572
State Farm Mutual Auto Ins. Co.	435	460	405	393	449	546	405	525
United Services Automobile Ass'n	290	316	369	277	300	334	292	307

(1) No premium is listed as this risk would not be acceptable.

(2) The collision deductible was changed to \$240 as they do not offer a \$250 collision deductible. The comprehensive deductible was changed to \$120 as they do not offer a \$100 deductible.