

Understanding the Consumer 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 13 companies writing 69.85% 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 example: 17-year-old single male; 17-year-old single female; 21-year-old single male; 21-year-old single female; 44-year-old married driver; and 65-year-old married driver. The car selected was a 2006 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 13 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

2006 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, 2007 (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.	1,354	1,161	1,312	1,155	1,443	1,443	1,257	1,516
American Family Mutual Ins. Co.	1,623	1,710	1,787	1,738	1,758	2,828	1,758	1,758
American Standard Ins. Co. of WI	2,341	2,458	2,562	2,506	2,502	4,049	2,502	2,502
Farm Bureau Mutual Ins. Co.	1,404	1,404	1,590	1,348	1,456	1,783	1,456	1,783
Farmers Mutual Ins. Co. of Nebr.	1,505	1,637	2,040	1,534	1,647	1,647	1,647	1,647
Motor Club Insurance Association	2,408	2,511	3,329	2,151	2,504	2,940	2,332	2,497
Nationwide Agribusiness Ins. Co.	2,399	2,431	2,916	2,348	2,760	3,382	2,514	2,788
Progressive Direct Ins. Co.	2,654	2,535	3,008	2,777	3,147	4,019	3,034	3,514
Progressive Northern Ins. Co.	3,083	2,942	3,475	3,147	3,377	3,833	3,249	3,417
Shelter Mutual Insurance Co.	2,131	2,150	2,408	1,794	2,052	2,939	2,052	2,554
State Farm Fire & Casualty Co.	1,648	1,585	1,679	1,563	1,890	2,156	1,631	1,967
State Farm Mutual Auto Ins. Co.	1,528	1,488	1,547	1,429	1,728	1,977	1,492	1,802
United Services Automobile Ass'n	801	860	968	792	656	737	636	671

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.	1,037	1,031	1,046	1,057	1,083	1,083	1,060	1,075
American Family Mutual Ins. Co.	1,156	1,218	1,273	1,238	1,253	2,011	1,253	1,253
American Standard Ins. Co. of WI	1,805	1,895	1,975	1,932	1,930	3,117	1,930	1,930
Farm Bureau Mutual Ins. Co.	1,071	1,071	1,212	1,027	1,109	1,357	1,109	1,357
Farmers Mutual Ins. Co. of Nebr.	1,072	1,170	1,445	1,085	1,164	1,164	1,164	1,164
Motor Club Insurance Association	1,725	1,796	2,382	1,541	1,794	2,105	1,672	1,789
Nationwide Agribusiness Ins. Co.	1,751	1,729	2,146	1,752	2,056	2,494	1,880	2,072
Progressive Direct Ins. Co.	1,998	1,892	2,277	2,126	2,383	3,050	2,306	2,669
Progressive Northern Ins. Co.	2,465	2,320	2,810	2,582	2,769	3,115	2,663	2,794
Shelter Mutual Insurance Co.	1,411	1,423	1,593	1,189	1,359	1,943	1,359	1,690
State Farm Fire & Casualty Co.	1,215	1,168	1,237	1,152	1,392	1,587	1,202	1,448
State Farm Mutual Auto Ins. Co.	1,126	1,096	1,139	1,053	1,272	1,455	1,099	1,326
United Services Automobile Ass'n	679	721	828	681	567	634	550	580

All quotes based on a neutral ("no hit") credit score, if applicable.

Nebraska Department of Insurance Auto Rate Guide

Rates in effect as of August 1, 2007 (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.	861	725	817	710	896	896	772	932
American Family Mutual Ins. Co.	932	981	1,025	997	1,010	1,618	1,010	1,010
American Standard Ins. Co. of WI	1,639	1,720	1,793	1,753	1,752	2,828	1,752	1,752
Farm Bureau Mutual Ins. Co.	674	674	847	699	758	931	758	931
Farmers Mutual Ins. Co. of Nebr.	816	899	1,095	818	877	877	877	877
Motor Club Insurance Association	1,725	1,796	2,382	1,541	1,794	2,105	1,672	1,789
Nationwide Agribusiness Ins. Co.	1,497	1,575	1,779	1,409	1,653	2,043	1,494	1,675
Progressive Direct Ins. Co.	1,154	1,145	1,284	1,121	1,313	1,637	1,242	1,441
Progressive Northern Ins. Co.	884	870	991	874	956	1,073	911	965
Shelter Mutual Insurance Co.	1,292	1,303	1,459	1,089	1,244	1,779	1,244	1,547
State Farm Fire & Casualty Co.	944	908	961	895	1,080	1,230	934	1,123
State Farm Mutual Auto Ins. Co.	873	851	884	817	986	1,126	853	1,027
United Services Automobile Ass'n	533	590	618	498	419	470	407	431

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.	722	609	685	599	752	752	649	785
American Family Mutual Ins. Co.	659	693	724	705	714	1,140	714	714
American Standard Ins. Co. of WI	1,115	1,170	1,219	1,193	1,194	1,918	1,194	1,194
Farm Bureau Mutual Ins. Co.	603	603	757	633	685	838	685	838
Farmers Mutual Ins. Co. of Nebr.	673	741	906	680	729	729	729	729
Motor Club Insurance Association	1,250	1,302	1,727	1,119	1,302	1,527	1,214	1,299
Nationwide Agribusiness Ins. Co.	1,168	1,204	1,399	1,124	1,317	1,610	1,195	1,331
Progressive Direct Ins. Co.	832	821	935	833	967	1,200	919	1,058
Progressive Northern Ins. Co.	657	637	749	672	737	814	702	740
Shelter Mutual Insurance Co.	968	977	1,093	817	933	1,332	933	1,159
State Farm Fire & Casualty Co.	756	727	770	717	864	984	748	899
State Farm Mutual Auto Ins. Co.	699	681	707	655	788	900	683	822
United Services Automobile Ass'n	457	500	534	435	367	410	357	376

All quotes based on a neutral ("no hit") credit score, if applicable.

Nebraska Department of Insurance Auto Rate Guide

Rates in effect as of August 1, 2007 (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.	487	407	457	400	503	503	433	519
American Family Mutual Ins. Co.	295	310	323	314	320	503	320	320
American Standard Ins. Co. of WI	531	556	578	566	569	901	569	569
Farm Bureau Mutual Ins. Co.	443	443	553	449	487	599	487	599
Farmers Mutual Ins. Co. of Nebr.	449	505	595	440	470	470	470	470
Motor Club Insurance Association	599	628	823	531	621	727	581	620
Nationwide Agribusiness Ins. Co.	632	661	746	603	703	852	636	711
Progressive Direct Ins. Co.	514	508	574	511	588	721	559	640
Progressive Northern Ins. Co.	685	671	783	693	771	840	730	771
Shelter Mutual Insurance Co.	572	577	645	484	551	784	551	683
State Farm Fire & Casualty Co.	427	411	434	405	487	553	422	506
State Farm Mutual Auto Ins. Co.	394	384	398	369	443	505	385	462
United Services Automobile Ass'n	306	334	354	291	249	276	242	255

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.	445	378	427	383	477	477	413	494
American Family Mutual Ins. Co.	269	283	295	287	293	458	293	293
American Standard Ins. Co. of WI	484	507	527	516	520	821	520	520
Farm Bureau Mutual Ins. Co.	399	399	501	406	441	541	441	541
Farmers Mutual Ins. Co. of Nebr.	401	451	533	393	423	423	423	423
Motor Club Insurance Association	541	567	743	480	562	656	525	561
Nationwide Agribusiness Ins. Co.	550	566	651	531	620	747	562	625
Progressive Direct Ins. Co.	498	499	562	497	581	706	549	626
Progressive Northern Ins. Co.	557	545	633	564	624	683	593	626
Shelter Mutual Insurance Co.	473	477	532	400	456	647	456	564
State Farm Fire & Casualty Co.	373	359	379	354	425	482	639	441
State Farm Mutual Auto Ins. Co.	434	335	347	322	386	440	336	402
United Services Automobile Ass'n	305	331	356	293	251	278	245	257

All quotes based on a neutral ("no hit") credit score, if applicable.