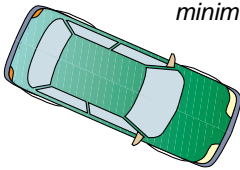


Comparison of Auto Insurance Rates in Utah

AUTO INSURANCE

Premiums are based on Salt Lake County residents with a clean driving record who drive a 3-year-old car less than three miles per day. Coverage for a six-month policy in this comparison is at or slightly above the minimum coverage required in Utah. Deductibles range from \$100 to \$250 in most cases. More information about the comparison can be obtained from the State Insurance Department at (801) 538-3800.



INSURANCE COMPANY	Single Male Age 20	Single Female Age 20	Married Male or Female Age 37	Married Male or Female Age 66	Utah Written Premiums	Complaint Ratio	Combined Loss & Expense Ratio
Allstate Insurance	\$1,054.30	\$669.30	\$294.30	\$294.30	\$98,736,711	.032	102.0
American Concept	N/A	N/A	384.00	312.00	8,008,721	.038	*
Bear River Mutual	836.40	522.18	293.45	279.73	18,983,518	.032	91.0
Farmers Ins. Exchange	N/A	N/A	315.00	299.00	81,336,301	.006	91.8
Hartford Insurance	N/A	N/A	N/A	328.00	6,781,239	.015	*
Metropolitan Prop & Cas.	1,753.00	1,034.00	429.00	387.00	8,060,006	.087	102.9
Nationwide Mutual Fire	872.80	510.30	281.90	255.10	6,772,147	.074	105.6
Nationwide Mutual	899.40	525.60	290.20	262.50	9,619,236	.000	105.5
Prudential Prop & Cas.	1,306.00	853.00	400.00	356.00	9,463,293	.032	110.2
State Farm Mutual	1,199.85	714.10	345.60	295.35	163,271,634	.013	97.4
United Services Auto	1,016.34	696.89	333.89	290.32	14,261,653	.000	88.7
Utah Farm Bureau	1,433.63	865.69	435.31	395.37	18,143,987	.017	105.2
COMPANIES WRITING NONSTANDARD AUTO INSURANCE (primarily high risk drivers or special types of automobiles)							
Allstate Indemnity	\$1,301.50	\$895.60	\$480.60	\$480.60	\$25,047,389	.000	102.0
Financial Indemnity	1,466.00	1,247.00	725.00	766.00	8,844,645	.079	99.0
Guaranty National	1,308.00	1,062.00	648.00	648.00	14,229,216	.042	103.8
Liberty Mutual Fire	1,414.00	896.00	394.00	394.00	6,916,477	.000	124.0
Mid-Century Insurance	970.00	637.00	660.00	636.00	29,894,875	.007	109.8
Regal Insurance	1,641.00	1,241.00	750.00	776.00	10,985,115	.036	97.0
State Farm Fire	1,356.00	793.62	365.14	365.14	10,201,706	.020	114.3
USAA Casualty	1,111.17	731.11	322.91	280.69	7,859,789	.013	93.4

* Company did not provide this information.

Source: Utah Insurance Department

Steve Baker / The Salt Lake Tribune