



## AUTOMOBILE INSURANCE PREMIUM COMPARISON AS OF JANUARY 1, 2012 (6 month policy)

The vehicle used in our comparison is a 2010 Ford Fusion, SEL Model, 4-door sedan with a 4-cylinder engine. Our comparison assumes that each of the sample drivers has a clean driving record, mid-range insurance score, and drives to work between 3-15 miles each way. Unless otherwise noted, the coverages quoted provide for the following limits of insurance:

- Bodily Injury: \$25,000 Per Person/\$50,000 Per Accident/Physical Damage: \$10,000 Per Accident
- Uninsured Motorist Bodily Injury: \$25,000 Per Person/\$50,000 Per Accident
- Underinsured Motorist Bodily Injury: \$25,000 Per Person/\$50,000 Per Accident
- Personal Injury Protection: \$50,000
- Optional Physical Damage limits are: Comprehensive - \$500 deductible/Collision - \$500 deductible

Companies may have options in the liability limits that they offer. You should check with the company for what limits are available. Our sample profile uses the minimum coverage limits required to be offered by District of Columbia law. ***Our sample coverage limits are for illustration purposes only.***

Insurance Company	Married Couple Age 25	Single Male Age 25	Single Female Age 25	Married Couple Age 39	Single Male Age 39	Single Female Age 39	Married Couple Age 66	Single Male Age 66	Single Female Age 66
State Farm Mutual	\$499	\$676	\$601	\$440	\$542	\$542	\$365	\$463	\$463
State Farm Fire and Casualty	\$663	\$897	\$798	\$585	\$721	\$721	\$485	\$615	\$615
Chartis Property Casualty Company	\$1083	\$1396	\$1111	\$1083	\$1083	\$1083	\$940	\$940	\$940
Allstate Property and Casualty Insurance Company	\$830	\$977	\$907	\$778	\$895	\$843	\$770	\$906	\$813
Encompass Insurance Company of America	\$1062	\$1560	\$1243	\$1062	\$1108	\$1108	\$937	\$937	\$937
Nationwide Insurance Company of America	\$723	\$827	\$758	\$696	\$698	\$693	\$646	\$657	\$647
21 <sup>st</sup> Century Centennial Insurance Company	\$673	\$881	\$726	\$727	\$748	\$796	\$732	\$728	\$689
Hartford Accident & Indemnity Company	\$891	\$1,241	\$1,163	\$863	\$1,085	\$1,044	\$792	\$898	\$903



<b>Insurance Company</b>	<b>Married Couple Age 25</b>	<b>Single Male Age 25</b>	<b>Single Female Age 25</b>	<b>Married Couple Age 39</b>	<b>Single Male Age 39</b>	<b>Single Female Age 39</b>	<b>Married Couple Age 66</b>	<b>Single Male Age 66</b>	<b>Single Female Age 66</b>
<b>Pharmacists Mutual</b>	\$271	\$334	\$295	\$271	\$271	\$271	\$243	\$243	\$243
<b>Metropolitan Group Property and Casualty Insurance Company</b>	\$1323	\$1975	\$1323	\$1323	\$1323	\$1323	\$1218	\$1218	\$1218
<b>Harleysville Preferred</b>	\$1019	\$1019	\$879	\$718	\$718	\$718	\$683	\$683	\$683
<b>Amica Mutual Insurance Company</b>	\$926	\$1,074	\$904	\$820	\$800	\$800	\$1,012	\$964	\$964
<b>USAA</b>	\$518	\$631	\$573	\$449	\$496	\$490	\$434	\$453	\$440
<b>USAA-CIC</b>	\$482	\$590	\$535	\$420	\$464	\$459	\$424	\$442	\$430
<b>USAA-GIC</b>	\$902	\$1107	\$1009	\$786	\$872	\$867	\$800	\$837	\$818
<b>USAA-GARRISON</b>	\$482	\$590	\$535	\$420	\$464	\$459	\$424	\$442	\$430
<b>Government Employees Insurance Company</b>	\$241	\$384	\$424	\$278	\$307.80	\$318	\$270	\$347	\$315
<b>GEICO General Insurance Company</b>	\$241	\$384	\$424	\$278	\$308	\$318	\$270	\$347	\$315
<b>GEICO Indemnity Company</b>	\$465	\$557	\$652	\$456	\$526	\$528	\$545	\$548	\$563
<b>GEICO Casualty Company</b>	\$768	\$899	\$904	\$763	\$769	\$834	\$822	\$834	\$865
<b>California Casualty Indemnity Exchange</b>	\$759	\$803	\$759	\$684	\$684	\$684	\$587	\$587	\$587
<b>Privilege Underwriters Reciprocal Exchange</b>	\$798	\$1,037	\$798	\$798	\$798	\$798	\$678	\$678	\$678
<b>Erie Insurance Exchange</b>	\$796	\$808	\$765	\$686	\$660	\$660	\$714	\$678	\$668
<b>Bankers Standard</b>	\$704	\$704	\$704	\$704	\$704	\$645	\$645	\$645	\$645
<b>Great Northern</b>	\$2089	\$2089	\$2089	\$2089	\$2,089	\$2089	\$1863	\$1863	\$1863
<b>Federal</b>	\$2897	\$2897	\$2897	\$2897	\$2897	\$2897	\$2560	\$2560	\$2560
<b>The Travelers Home and Marine Insurance Company</b>	\$773	\$1020	\$889	\$713	\$830	\$802	\$612	\$845	\$794
<b>Travelers Personal Security Insurance Company</b>	\$734	\$969	\$845	\$677	\$789	\$762	\$581	\$803	\$754

Automobile premiums vary based on many factors, which can include the vehicle type, age, cost new, and annual miles driven. The automobile premium is also based on the driver's record, age, sex, credit rating, home ownership, and additional coverages selected. Additional factors considered in the premium



rating include marital status, how the car is used, and longevity with the company. The number of automobiles in an area, traffic congestion, and the average number of automobile accidents in a particular location play an important role in premium determinations. Premiums in metropolitan areas tend to be higher for these reasons. The following may help lower your automobile insurance premiums: driving safely, comparing companies' premiums, higher physical damage deductibles, insuring all vehicles under one policy, buying moderately priced vehicles, package polices, and discounts.

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