

PREMIUM COMPARISON SURVEY

# Auto Insurance

# 2006



OREGON INSURANCE DIVISION

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# Using the price comparisons

## Oregon automobile insurance premium comparison survey

Auto insurance costs vary widely among the more than 200 companies doing business in Oregon. The premium comparison tables on the following pages show how important it is to shop around for automobile insurance.

The keys to comparison shopping:

- Know what coverage you need before you start.
- Ask a number of insurers how much they would charge to provide insurance.
- Make sure all quotes you receive from insurers are for the same amount of coverage. Large variances in premiums may result if the policies you are considering have different coverage limits or deductible amounts.

For our price comparison survey, we asked the largest auto insurers in Oregon to provide two quotes for four types of drivers in seven cities:

**Quote A** — using minimum coverage limits required by Oregon law.

**Quote B** — using typical coverage limits.

Companies submitting quotes are listed in alphabetical order, beginning on Page 4.

Rates quoted by insurers participating in our survey don't cover all situations and are subject to change without notice. For specific information about rates, contact individual insurance agents or companies.

Also, rate quotes don't include comprehensive or collision coverage, which many drivers choose to buy.

Although price is a major factor in choosing insurance, it's also important to look closely at policy provisions, coverage limits, and the quality of service.

For more information about insurance, please see our consumer publications at [www.cbs.state.or.us/ins/publications.html](http://www.cbs.state.or.us/ins/publications.html).



# Price comparisons

## Example 1A

### Tire family

Tom and Tammy Tire, both 44, are married. Tom drives a 2005 Toyota Camry (4 cyl.) five miles each way to work five days a week. Tammy drives a 2002 Dodge Caravan (6 cyl.) 10 miles each way to work five days a week. Neither has had an accident or moving violation in the past three years. Their oldest of three children, 16-year-old Ty, recently got his driver license. He has had no tickets or accidents, has completed a driver education course, had a 3.0 grade point average the past two semesters, and only drives occasionally.

### Coverage limits

These are the minimum coverage limits required by Oregon law: They are not recommended levels of coverage.

- Bodily injury (BI) liability coverage of \$25,000 per person, \$50,000 per occurrence (injury caused to other parties).
- Property damage (PD) liability coverage of \$10,000 (damage caused to property belonging to others).
- Personal injury protection (PIP) of \$15,000 per person (no-fault).
- Uninsured motorist bodily injury (UMBI) coverage of \$25,000 per person and \$50,000 per occurrence for bodily injury.

Insurance company	Bend 97701	Coos Bay 97420	Eugene 97405	Medford 97501	Pendleton 97801	Portland 97211	Salem 97301
1. Allstate Fire & Casualty	461	478	478	462	373	571	578
2. Allstate Indemnity	Not eligible						
3. American Commerce	Not eligible						
4. American Family Mutual	345	440	386	345	324	658	499
5. American Standard of Wisconsin	Not eligible						
6. Country Mutual	541	568	577	528	452	881	729
7. Country Preferred	Not eligible						
8. Farmers of Oregon	471	486	447	466	322	740	573
9. GEICO General	422	448	451	422	365	575	471
10. Liberty Mutual Fire	323	341	332	323	291	505	423
11. Liberty Northwest	474	503	491	386	362	698	497
12. Mid-Century	561	595	524	557	339	850	652
13. Nationwide Mutual	422	452	447	416	350	603	576
14. Progressive Direct	722	843	846	779	673	1,379	1,032
15. Safeco of Oregon	490	502	592	560	480	888	750
16. State Farm Fire & Casualty	443	427	474	473	443	679	571
17. State Farm Mutual Auto	398	383	425	425	398	611	513

## Notes

- All figures are rounded.
- Premiums are for six months, as of May 1, 2006, unless otherwise noted.
- Please see Company information, Pages 12-13, for additional information from the insurer.
- Rate comparisons don't cover all situations and are subject to change without notice. For specific information about rates, contact individual producers (agents) or companies.

## Example 1B

### Tire family

Tom and Tammy Tire, both 44, are married. Tom drives a 2005 Toyota Camry (4 cyl.) five miles each way to work five days a week. Tammy drives a 2002 Dodge Caravan (6 cyl.) 10 miles each way to work five days a week. Neither has had an accident or moving violation in the past three years. Their oldest of three children, 16-year-old Ty, recently got his driver license. He has had no tickets or accidents, has completed a driver education course, had a 3.0 grade point average the past two semesters, and only drives occasionally.

### Coverage limits

- Bodily Injury (BI) liability coverage of \$100,000 per person, \$300,000 per occurrence.
- Property Damage (PD) of \$25,000.
- Personal Injury Protection (PIP) of \$25,000 per person.
- Uninsured Motorist Bodily Injury (UMBI) coverage of \$100,000 per person and \$300,000 per occurrence for bodily injury.

Insurance company	Bend 97701	Coos Bay 97420	Eugene 97405	Medford 97501	Pendleton 97801	Portland 97211	Salem 97301
1. Allstate Fire & Casualty	549	568	568	554	450	677	685
2. Allstate Indemnity	Not eligible						
3. American Commerce	335	386	395	348	293	601	474
4. American Family Mutual	477	598	529	477	451	873	672
5. American Standard of Wisconsin	Not eligible						
6. Country Mutual	620	649	660	605	522	994	827
7. Country Preferred	553	579	588	540	466	883	736
8. Farmers of Oregon	595	612	573	591	439	949	745
9. GEICO General	519	553	554	519	450	710	580
10. Liberty Mutual Fire	436	458	446	436	394	669	563
11. Liberty Northwest	538	567	559	438	416	789	565
12. Mid-Century	642	686	599	639	392	968	745
13. Nationwide Mutual	430	452	445	420	361	591	572
14. Progressive Direct	898	1,045	1,050	979	832	1,749	1,300
15. Safeco of Oregon	514	516	611	581	499	916	776
16. State Farm Fire & Casualty	582	562	620	620	582	877	742
17. State Farm Mutual Auto	522	504	557	555	522	788	666

## Notes

- Quotes are based on typical coverage limits.
- All figures are rounded.
- Premiums are for six months, as of May 1, 2006, unless otherwise noted.
- Please see Company information, Pages 12-13, for additional information from the insurer.
- Rate comparisons don't cover all situations and are subject to change without notice. For specific information about rates, contact individual producers (agents) or companies.

# Price comparisons

## Example 2A

### Bill & Barbara Bumper

Bill and Barbara Bumper, both 35, are married. Bill drives a 2003 Ford Explorer (6 cyl.) two miles each way to work five days a week. He has not had an accident or moving violation in the past three years. Barbara drives a 2000 Dodge Neon (4 cyl.) five miles each way to work five days a week. She has not had an accident in the past three years, but was cited one year ago for speeding (45 mph in a 30-mph zone).

#### Coverage limits

These are the minimum coverage limits required by Oregon law: They are not recommended levels of coverage.

- Bodily injury (BI) liability coverage of \$25,000 per person, \$50,000 per occurrence (injury caused to other parties).
- Property damage (PD) liability coverage of \$10,000 (damage caused to property belonging to others).
- Personal injury protection (PIP) of \$15,000 per person (no-fault).
- Uninsured motorist bodily injury (UMBI) coverage of \$25,000 per person and \$50,000 per occurrence for bodily injury.

Insurance company	Bend 97701	Coos Bay 97420	Eugene 97405	Medford 97501	Pendleton 97801	Portland 97211	Salem 97301
1. Allstate Fire & Casualty	303	318	318	305	251	374	378
2. Allstate Indemnity	Not eligible						
3. American Commerce	Not eligible						
4. American Family Mutual	231	292	257	231	217	433	330
5. American Standard of Wisconsin	Not eligible						
6. Country Mutual	268	280	285	261	225	431	358
7. Country Preferred	Not eligible						
8. Farmers of Oregon	324	338	310	321	243	511	410
9. GEICO General	253	266	267	251	218	339	279
10. Liberty Mutual Fire	222	233	227	222	200	339	286
11. Liberty Northwest	290	307	302	238	224	429	307
12. Mid-Century	411	443	383	408	259	616	486
13. Nationwide Mutual	338	361	357	335	287	471	449
14. Progressive Direct	270	308	313	289	256	473	375
15. Safeco of Oregon	273	272	321	305	261	481	403
16. State Farm Fire & Casualty	337	325	360	359	337	513	432
17. State Farm Mutual Auto	301	290	321	321	301	459	386

## Notes

- All figures are rounded.
- Premiums are for six months, as of May 1, 2006, unless otherwise noted.
- Please see Company information, Pages 12-13, for additional information from the insurer.
- Rate comparisons don't cover all situations and are subject to change without notice. For specific information about rates, contact individual producers (agents) or companies.

## Example 2B

### Bill & Barbara Bumper

Bill and Barbara Bumper, both 35, are married. Bill drives a 2003 Ford Explorer (6 cyl.) two miles each way to work five days a week. He has not had an accident or moving violation in the past three years. Barbara drives a 2000 Dodge Neon (4 cyl.) five miles each way to work five days a week. She has not had an accident in the past three years, but was cited one year ago for speeding (45 mph in a 30-mph zone).

#### Coverage limits

- Bodily Injury (BI) liability coverage of \$100,000 per person, \$300,000 per occurrence.
- Property Damage (PD) of \$25,000.
- Personal Injury Protection (PIP) of \$25,000 per person.
- Uninsured Motorist Bodily Injury (UMBI) coverage of \$100,000 per person and \$300,000 per occurrence for bodily injury.

Insurance company	Bend 97701	Coos Bay 97420	Eugene 97405	Medford 97501	Pendleton 97801	Portland 97211	Salem 97301
1. Allstate Fire & Casualty	367	383	383	372	310	448	453
2. Allstate Indemnity	Not eligible						
3. American Commerce	187	215	220	195	164	329	261
4. American Family Mutual	329	407	363	329	313	585	455
5. American Standard of Wisconsin	Not eligible						
6. Country Mutual	338	353	359	331	288	529	444
7. Country Preferred	Not eligible						
8. Farmers of Oregon	522	572	503	518	619	830	669
9. GEICO General	313	332	333	313	274	422	348
10. Liberty Mutual Fire	306	321	312	306	279	457	389
11. Liberty Northwest	323	339	339	266	254	470	344
12. Mid-Century	565	612	526	562	358	844	667
13. Nationwide Mutual	354	371	366	348	305	472	457
14. Progressive Direct	326	371	378	354	304	592	459
15. Safeco of Oregon	293	282	336	320	275	500	421
16. State Farm Fire & Casualty	454	440	483	482	454	673	573
17. State Farm Mutual Auto	401	387	426	426	401	598	508

## Notes

- Quotes are based on typical coverage limits.
- All figures are rounded.
- Premiums are for six months, as of May 1, 2006, unless otherwise noted.
- Please see Company information, Pages 12-13, for additional information from the insurer.
- Rate comparisons don't cover all situations and are subject to change without notice. For specific information about rates, contact individual producers (agents) or companies.

# Price comparisons

## Example 3A

### Lloyd & Linda Lugnut

Lloyd and Linda, both 67, are married. They drive a 2003 Buick Century four-door sedan (6 cyl.) for pleasure. Their annual mileage is less than 7,500. They have had no accidents or moving violations in the past three years.

#### Coverage limits

These are the minimum coverage limits required by Oregon law: They are not recommended levels of coverage.

- Bodily injury (BI) liability coverage of \$25,000 per person, \$50,000 per occurrence (injury caused to other parties).
- Property damage (PD) liability coverage of \$10,000 (damage caused to property belonging to others).
- Personal injury protection (PIP) of \$15,000 per person (no-fault).
- Uninsured motorist bodily injury (UMBI) coverage of \$25,000 per person and \$50,000 per occurrence for bodily injury.

Insurance company	Bend 97701	Coos Bay 97420	Eugene 97405	Medford 97501	Pendleton 97801	Portland 97211	Salem 97301
1. Allstate Fire & Casualty	200	208	208	201	163	248	251
2. Allstate Indemnity	Not eligible						
3. American Commerce	Not eligible						
4. American Family Mutual	104	131	115	104	98	193	148
5. American Standard of Wisconsin	Not eligible						
6. Country Mutual	167	175	178	163	140	269	223
7. Country Preferred	Not eligible						
8. Farmers of Oregon	127	125	127	125	123	218	180
9. GEICO General	118	126	126	118	103	159	131
10. Liberty Mutual Fire	118	124	121	118	106	181	152
11. Liberty Northwest	112	120	118	93	88	167	120
12. Mid-Century	200	216	187	199	126	301	236
13. Nationwide Mutual	176	188	186	174	149	247	235
14. Progressive Direct	149	165	167	157	143	240	194
15. Safeco of Oregon	112	115	135	128	109	203	170
16. State Farm Fire & Casualty	128	124	137	137	128	194	164
17. State Farm Mutual Auto	115	111	123	123	115	174	147

## Notes

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- Please see Company information, Pages 12-13, for additional information from the insurer.
- Rate comparisons don't cover all situations and are subject to change without notice. For specific information about rates, contact individual producers (agents) or companies.

## Example 3B

### Lloyd & Linda Lugnut

Lloyd and Linda, both 67, are married. They drive a 2003 Buick Century four-door sedan (6 cyl.) for pleasure. Their annual mileage is less than 7,500. They have had no accidents or moving violations in the past three years.

#### Coverage limits

- Bodily Injury (BI) liability coverage of \$100,000 per person, \$300,000 per occurrence.
- Property Damage (PD) of \$25,000.
- Personal Injury Protection (PIP) of \$25,000 per person.
- Uninsured Motorist Bodily Injury (UMBI) coverage of \$100,000 per person and \$300,000 per occurrence for bodily injury.

Insurance company	Bend 97701	Coos Bay 97420	Eugene 97405	Medford 97501	Pendleton 97801	Portland 97211	Salem 97301
1. Allstate Fire & Casualty	242	251	251	245	200	297	301
2. Allstate Indemnity	Not eligible						
3. American Commerce	108	125	129	114	97	192	152
4. American Family Mutual	150	184	165	150	142	263	205
5. American Standard of Wisconsin	Not eligible						
6. Country Mutual	197	206	209	193	168	310	260
7. Country Preferred	177	185	188	173	151	276	232
8. Farmers of Oregon	243	238	246	240	237	418	346
9. GEICO General	149	158	158	149	131	200	165
10. Liberty Mutual Fire	162	170	165	162	147	243	206
11. Liberty Northwest	142	150	149	118	112	208	152
12. Mid-Century	260	282	243	259	164	389	306
13. Nationwide Mutual	183	192	189	180	157	246	238
14. Progressive Direct	173	195	197	186	165	291	232
15. Safeco of Oregon	137	137	161	154	132	244	205
16. State Farm Fire & Casualty	177	171	187	187	177	258	221
17. State Farm Mutual Auto	158	153	167	167	158	231	198

## Notes

- Quotes are based on typical coverage limits.
- All figures are rounded.
- Premiums are for six months, as of May 1, 2006, unless otherwise noted.
- Please see Company information, Pages 12-13, for additional information from the insurer.
- Rate comparisons don't cover all situations and are subject to change without notice. For specific information about rates, contact individual producers (agents) or companies.

# Price comparisons

## Example 4A

### Kyle Klutch

Kyle is a single male, age 23. He drives a 1999 GMC Sierra 1500 (1/2 ton, 8 cyl.) 10 miles each way to work, five days a week. He has had two speeding tickets within the past two years (both 75 mph in a 55-mph zone) and was convicted one year ago of driving under the influence (DUI). He has had no other moving violations or accidents, and there are no other drivers in the household. Kyle needs an SR 22 filing for one year.

### Coverage limits

Oregon's motor vehicle code requires higher bodily injury liability coverage limits for a person convicted of driving under the influence of intoxicants (DUI).

- Bodily Injury (BI) liability coverage of \$50,000 per person, \$100,000 per occurrence.
- Property Damage (PD) of \$10,000.
- Personal Injury Protection (PIP) of \$15,000 per person.
- Uninsured Motorist Bodily Injury (UMBI) coverage of \$25,000 per person and \$50,000 per occurrence for bodily injury.

Insurance company	Bend 97701	Coos Bay 97420	Eugene 97405	Medford 97501	Pendleton 97801	Portland 97211	Salem 97301
1. Allstate Fire & Casualty	Not eligible						
2. Allstate Indemnity	800	878	878	855	775	1,412	1,257
3. American Commerce	Not eligible						
4. American Family Mutual	Not eligible						
5. American Standard of Wisconsin	906	1,051	970	906	875	1,363	1,133
6. Country Mutual	Not eligible						
7. Country Preferred	Not eligible						
8. Farmers of Oregon	Not eligible						
9. GEICO General	Not eligible						
10. Liberty Mutual Fire	Not eligible						
11. Liberty Northwest	Not eligible						
12. Mid-Century	1,240	1,285	1,157	1,226	715	1,903	1,423
13. Nationwide Mutual	Not eligible						
14. Progressive Direct	347	397	398	371	326	621	476
15. Safeco of Oregon	603	620	727	688	594	1,078	917
16. State Farm Fire & Casualty	Not eligible						
17. State Farm Mutual Auto	Not eligible						

## Notes

- All figures are rounded.
- Premiums are for six months, as of May 1, 2006, unless otherwise noted.
- Please see Company information, Pages 12-13, for additional information from the insurer.
- Rate comparisons don't cover all situations and are subject to change without notice. For specific information about rates, contact individual producers (agents) or companies.

## Example 4B

### Kyle Klutch

Kyle is a single male, age 23. He drives a 1999 GMC Sierra 1500 (1/2 ton, 8 cyl.) 10 miles each way to work, five days a week. He has had two speeding tickets within the past two years (both 75 mph in a 55-mph zone) and was convicted one year ago of driving under the influence (DUI). He has had no other moving violations or accidents, and there are no other drivers in the household. Kyle needs an SR 22 filing for one year.

#### Coverage limits

- Bodily Injury (BI) liability coverage of \$100,000 per person, \$300,000 per occurrence.
- Property Damage (PD) of \$25,000.
- Personal Injury Protection (PIP) of \$25,000 per person.
- Uninsured Motorist Bodily Injury (UMBI) coverage of \$100,000 per person and \$300,000 per occurrence for bodily injury.

Insurance company	Bend 97701	Coos Bay 97420	Eugene 97405	Medford 97501	Pendleton 97801	Portland 97211	Salem 97301
1. Allstate Fire & Casualty	Not eligible						
2. Allstate Indemnity	920	1,003	1,003	981	893	1,583	1,422
3. American Commerce	Not eligible						
4. American Family Mutual	Not eligible						
5. American Standard of Wisconsin	1,016	1,180	1,088	1,016	982	1,538	1,275
6. Country Mutual	Not eligible						
7. Country Preferred	Not eligible						
8. Farmers of Oregon	Not eligible						
9. GEICO General	Not eligible						
10. Liberty Mutual Fire	Not eligible						
11. Liberty Northwest	Not eligible						
12. Mid-Century	1,443	1,504	1,346	1,427	844	2,207	1,665
13. Nationwide Mutual	Not eligible						
14. Progressive Direct	400	458	461	433	375	733	559
15. Safeco of Oregon	694	702	826	785	678	1,228	1,044
16. State Farm Fire & Casualty	Not eligible						
17. State Farm Mutual Auto	Not eligible						

## Notes

- Quotes are based on typical coverage limits.
- All figures are rounded.
- Premiums are for six months, as of May 1, 2006, unless otherwise noted.
- Please see Company information, Pages 12-13, for additional information from the insurer.
- Rate comparisons don't cover all situations and are subject to change without notice. For specific information about rates, contact individual producers (agents) or companies.

# Company information

The following companies provided additional information about their rate quotes.

## 1. Allstate Fire & Casualty

All drivers were rated with a passive restraint discount, good payer discount, and assumed annual mileage to be 7,500 or less.

**Example 1:** New car discount (2005 Toyota Camry), good student discount (16-year-old), premier discount, and anti-lock brake discount (2005 Toyota Camry) have been applied.

**Example 2:** Premier discount and anti-lock brake discount (2003 Ford Explorer) have been applied.

**Example 3:** 55 and retired discount and premier discount have been applied.

**Example 4:** This type of risk would be written in Allstate Indemnity Company.

## 2. Allstate Indemnity

**Example 1:** This type of risk would be written in Allstate Fire and Casualty Insurance Company.

**Example 2:** This type of risk would be written in Allstate Fire and Casualty Insurance Company.

**Example 3:** This type of risk would be written in Allstate Fire and Casualty Insurance Company.

**Example 4:** Passive restraint discount, anti-lock brake discount, and certified risk surcharge (for SR 22) have been applied.

## 3. American Commerce Insurance

**Examples 1A, 2A, and 3A** were not quoted because the Bodily Injury (BI) limit is lower than what American Commerce will insure. **Example 4** was not quoted because American Commerce will not insure a driver with a DUI conviction and/or speeding 20 mph over the posted speed limit and/or who requires a financial responsibility certificate.

## 4. American Family Mutual Insurance Co.

**Example 1:** Multiple vehicle discount, airbag discount, and auto and home premium advantage discount applied to both vehicles. Ty rated as occasional operator on 2002 Dodge, with the good student discount applied.

**Example 2:** Multiple vehicle discount, airbag discount, and auto and home premium advantage discount applied to both vehicles.

**Example 3:** Auto and home premium advantage discount and airbag discount applied.

## 5. American Standard of Wisconsin

**Examples 1-3:** Would be written in American Family Mutual Insurance Company.

**Example 4:** Airbag discount and auto and home premium advantage discount applied.

## 6 & 7. Country Mutual and Country Preferred

**Example 1:** The Tire family has been given our multi-line policy discount. We are assuming that Ty is assigned to the lower priced vehicle.

**Example 2:** The Bumper family has been given our multi-line policy discount.

**Example 3:** The Lugnut family has been given our multi-line policy discount. We assumed Lloyd or Linda have completed the approved course of traffic safety and would qualify for the defensive driving discount. New clients with an accident are not eligible for Country Preferred Insurance Company.

*Note:* Bodily Injury (BI) limits have to be a minimum of \$50,000/\$100,000 to be eligible for Country Preferred Insurance Company.

# Company information

## 8. Farmers Insurance Company of Oregon

**Example 1A and 1B:** The son was quoted in Mid-Century Insurance Company.

**Example 2A and 2B:** The wife was quoted in Mid-Century Insurance Company.

**Examples 1-3:** Our 30/60 preferred discount was applied.

**Example 4:** This type of risk would be written in Mid-Century Insurance Company.

## 9. GEICO General

**Example 4:** The driver is not eligible for GEICO General Insurance Company, but would qualify in one of our other companies.

## 10. Liberty Mutual Fire

The lowest amount of property damage available with 100/300 Bodily Injury (BI) is \$50,000.

## 14. Progressive Direct

All of the examples assume that the insured has had three years of continuous compliance with Oregon's mandatory insurance law with no lapse before coming to Progressive.

All of the examples also assume that the customers are not paying their policy premium in full. If the customers would pay in full, they would receive an additional discount.

**Examples 1-3** are given a homeowner's discount.

**Example 4** also includes a filing fee of \$15 for the SR 22.