



## AUTOMOBILE INSURANCE PREMIUM COMPARISON AS OF JANUARY 1, 2013 (6 month policy)

The vehicle used in our comparison is a 2011 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
<a href="#">21<sup>st</sup> Century Centennial Insurance</a>	\$807	\$1,040	\$919	\$627	\$764	\$789	\$603	\$686	\$658
<a href="#">AMPF</a>	\$699	\$783	\$699	\$699	\$699	\$699	\$699	\$699	\$699
<a href="#">Allstate Property &amp; Casualty Insurance</a>	\$843	\$986	\$918	\$792	\$908	\$873	\$779	\$913	\$835
<a href="#">Bankers Independent</a>	\$2,158	\$2,384	\$2,311	\$1,458	\$1,655	\$1,671	\$1,458	\$1,695	\$1,423
<a href="#">Banker Standard Insurance</a>	\$884	\$884	\$884	\$884	\$884	\$815	\$815	\$815	\$815
<a href="#">California Casualty Indemnity Exchange</a>	\$798	\$845	\$798	\$720	\$720	\$720	\$616	\$616	\$616
<a href="#">Chartis</a>	\$1,083	\$1,396	\$1,111	\$1,083	\$1,083	\$1,083	\$940	\$940	\$940
<a href="#">Electric Insurance</a>	\$1,458	\$1,988	\$1,440	\$1,236	\$1,122	\$1,122	\$1,116	\$1,015	\$1,015
<a href="#">Encompass Insurance Company of America</a>	\$929	\$1,360	\$1,086	\$1,083	\$1,083	\$1,083	\$940	\$940	\$940
<a href="#">Erie Insurance</a>	\$755	\$766	\$726	\$653	\$627	\$627	\$677	\$635	\$635
<a href="#">Federal</a>	\$1,601	\$1,601	\$1,601	\$1,601	\$1,601	\$1,601	\$1,601	\$1,601	\$1,601
<a href="#">Fireman's Fund</a>	\$1,096	\$1,580	\$1,090	\$1,068	\$1,018	\$956	\$1,002	\$956	\$956
<a href="#">GEICO Casualty</a>	\$768	\$899	\$904	\$763	\$769	\$834	\$822	\$834	\$865
<a href="#">GEICO General Insurance</a>	\$241	\$384	\$424	\$278	\$308	\$318	\$270	\$347	\$315
<a href="#">GEICO Indemnity Company</a>	\$465	\$557	\$652	\$456	\$526	\$528	\$545	\$548	\$563
<a href="#">Government Employees Insurance Co. or GEICO</a>	\$241	\$384	\$424	\$278	\$308	\$318	\$270	\$347	\$315

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
<a href="#">Great Northern</a>	\$1,140	\$1,140	\$1,140	\$1,140	\$1,140	\$1,140	\$1,023	\$1,023	\$1,023
<a href="#">Harleysville Preferred</a>	\$798	\$1,034	\$891	\$726	\$726	\$726	\$691	\$691	\$691
<a href="#">Merastar</a>	\$1,186	\$1,596	\$1,193	\$1,128	\$1,140	\$1,193	\$995	\$1,079	\$1,027
<a href="#">Metropolitan Group</a>	\$1,076	\$1,597	\$1,076	\$1,076	\$1,076	\$1,076	\$993	\$993	\$993
<a href="#">Nationwide Insurance</a>	\$723	\$831	\$760	\$694	\$696	\$692	\$643	\$654	\$643
<a href="#">Pharmacists Mutual</a>	\$606	\$606	\$606	\$606	\$606	\$606	\$527	\$527	\$527
<a href="#">Privilege Underwriters</a>	\$822	\$1,068	\$822	\$822	\$822	\$822	\$698	\$698	\$698
<a href="#">Reciprocal Exchange/PURE</a>									
<a href="#">Progressive Casualty</a>	\$1,025	\$1,246	\$1,173	\$960	\$1,100	\$1,140	\$914	\$1,072	\$1,034
<a href="#">Progressive Direct</a>	\$867	\$1,041	\$974	\$805	\$921	\$938	\$764	\$888	\$857
<a href="#">State Farm Fire &amp; Casualty</a>	\$719	\$974	\$866	\$634	\$781	\$781	\$525	\$666	\$666
<a href="#">State Farm Mutual</a>	\$541	\$733	\$652	\$477	\$588	\$588	\$395	\$501	\$501
<a href="#">Travelers APS</a>	\$469	\$559	\$491	\$425	\$473	\$460	\$380	\$498	\$468
<a href="#">Travelers THM</a>	\$494	\$588	\$517	\$447	\$498	\$484	\$400	\$524	\$493
<a href="#">United Services Automobile Association or USAA</a>	\$499	\$608	\$552	\$419	\$461	\$457	\$419	\$438	\$425
<a href="#">USAA – Casualty</a>	\$447	\$545	\$496	\$390	\$430	\$426	\$379	\$395	\$385
<a href="#">USAA – Garrison</a>	\$521	\$640	\$581	\$456	\$504	\$499	\$447	\$466	\$454
<a href="#">USAA – General</a>	\$787	\$998	\$908	\$559	\$688	\$651	\$456	\$505	\$477

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 policies, and discounts.