



AUTOMOBILE INSURANCE PREMIUM COMPARISON AS OF JANUARY 1, 2016 SAMPLE PROFILES (6 month policy)

The vehicle used in our comparison is a 2013 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. The coverages quoted provide for the following minimum limits of insurance for required coverages:

- Bodily Injury: \$25,000 Per Person Per Accident/\$50,000 Maximum Per Accident
- Physical Damage: \$10,000 Per Accident
- Uninsured Motorist Bodily Injury: \$25,000 Per Person/\$50,000 Maximum Per Accident
- Uninsured Motorist Physical Damage: \$5,000 Per Accident/\$200 deductible

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

Insurance Company	Married Couple			Single Female			Single Male		
	Age 25	Age 39	Age 66	Age 25	Age 39	Age 66	Age 25	Age 39	Age 66
AIG Property Casualty	\$416	\$304	\$227	\$497	\$304	\$238	\$632	\$304	\$238
Allstate Property and Casualty	\$335	\$335	\$357	\$362	\$362	\$370	\$364	\$364	\$400
Ameriprise	\$201	\$201	\$249	\$201	\$201	\$201	\$222	\$201	\$201
Amica	\$237	\$231	\$229	\$250	\$224	\$222	\$281	\$224	\$222
Bankers Standard	\$179	\$179	\$167	\$179	\$167	\$167	\$239	\$179	\$167
Erie	\$792	\$684	\$709	\$797	\$689	\$697	\$840	\$689	\$697
GEICO Advantage	\$181	\$160	\$173	\$213	\$179	\$184	\$207	\$172	\$187
GEICO Choice	\$504	\$478	\$436	\$668	\$615	\$564	\$565	\$530	\$518
Harleysville	\$618	\$610	\$703	\$672	\$608	\$664	\$735	\$607	\$749
Hartford Accident and Indemnity	\$416	\$348	\$361	\$488	\$381	\$395	\$498	\$376	\$389
Hartford Trumbull			\$329			\$341			\$341
Hartford Twin City Fire			\$341			\$370			\$364
Hartford Underwriters	\$434	\$346	\$349	\$479	\$380	\$361	\$526	\$410	\$382



Insurance Company	Married Couple			Single Female			Single Male		
	Age 25	Age 39	Age 66	Age 25	Age 39	Age 66	Age 25	Age 39	Age 66
Horace Mann	\$212	\$190	\$197	\$256	\$230	\$238	\$247	\$219	\$229
Liberty Insurance	\$948	\$896	\$889	\$1,065	\$962	\$921	\$1,088	\$922	\$935
Liberty Mutual	\$1,053	\$994	\$987	\$1,185	\$1,069	\$1,023	\$1,209	\$1,024	\$1,037
Merastar	\$394	\$376	\$332	\$396	\$396	\$345	\$524	\$379	\$361
Metropolitan Group	\$181	\$181	\$169	\$181	\$181	\$169	\$268	\$181	\$169
Nationwide	\$788	\$761	\$708	\$840	\$758	\$709	\$912	\$770	\$721
Progressive Casualty	\$381	\$372	\$384	\$432	\$424	\$416	\$440	\$405	\$430
Progressive Direct	\$321	\$314	\$324	\$376	\$370	\$359	\$383	\$348	\$373
State Farm Fire and Casualty	\$409	\$372	\$333	\$409	\$372	\$333	\$430	\$372	\$333
State Farm Mutual	\$292	\$265	\$236	\$292	\$265	\$236	\$308	\$265	\$236
USAA	\$175	\$164	\$181	\$202	\$182	\$187	\$219	\$182	\$188
USAA Casualty	\$171	\$160	\$177	\$198	\$178	\$183	\$215	\$178	\$184
USAA Garrison	\$232	\$217	\$241	\$262	\$234	\$241	\$284	\$234	\$243
USAA General	\$261	\$230	\$249	\$315	\$276	\$268	\$330	\$284	\$280

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. Premiums in metropolitan areas tend to be higher due to heavy traffic congestion, heavy automobile density, and an above average number of automobile accident occurrences. Washington, DC is a metropolitan area. The following may help lower your automobile insurance premiums: driving safely, comparing companies' premiums, choosing higher physical damage deductibles, insuring all vehicles under one policy, buying moderately priced vehicles, purchasing package insurance policies, and being eligible for discounts.