



2018 AUTOMOBILE INSURANCE PREMIUM COMPARISON SAMPLE PROFILES (6 month policy)

The vehicle used in our comparison is a three year old 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/\$500 Deductible
- Physical Damage: \$10,000 Per Accident/\$500 Deductible
- Uninsured Motorist Bodily Injury: \$25,000 Per Person Per Accident/\$50,000 Maximum Per Accident/\$500 Deductible
- 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.**



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INSURANCE COMPANY	EFFECTIVE DATE	MARRIED COUPLE AGE			SINGLE FEMALE AGE			SINGLE MALE AGE		
		25	39	66	25	39	66	25	39	66
AIG PROPERTY CASUALTY	12/13/2015	\$416	\$304	\$227	\$497	\$304	\$238	\$632	\$304	\$238
ALLSTATE INDEMNITY	3/15/2018	\$2886	\$2586	\$2435	\$3193	\$2940	\$2709	\$3468	\$3055	\$2709
ALLSTATE PROPERTY & CASUALTY	11/06/2017	\$1208	\$1110	\$1094	\$1281	\$1195	\$1149	\$1378	\$1243	\$1252
AMICA	03/01/2017	\$305	\$297	\$294	\$332	\$297	\$294	\$353	\$297	\$294
CALIFORNIA CASUALTY	11/21/2017	\$1038	\$943	\$804	\$1038	\$943	\$804	\$1116	\$943	\$804
ERIE INSURANCE EXCHANGE	01/17/2017	\$782	\$677	\$702	\$787	\$681	\$688	\$832	\$681	\$688
GEICO ADVANTAGE	01/01/2017	\$206	\$237	\$243	\$181	\$202	\$202	\$196	\$221	\$208
GEICO CHOICE	01/01/2017	\$575	\$647	\$770	\$563	\$603	\$733	\$520	\$597	\$677
GREAT NORTHERN	09/08/2016	\$985	\$1491	\$1397	\$879	\$1153	\$1153	\$732	\$951	\$951
HARTFORD ACCIDENT & INDEMNITY	05/27/2017	\$458	\$382	\$374	\$539	\$418	\$406	\$547	\$412	\$401
HARTFORD TRUMBULL	05/27/2017	N/A	N/A	\$399	N/A	N/A	\$416	N/A	N/A	\$443
HARTFORD TWIN CITY FIRE	05/27/2017	N/A	N/A	\$345	N/A	N/A	\$368	N/A	N/A	\$373



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		25	39	66	25	39	66	25	39	66
HARTFORD UNDERWRITERS	05/27/2017	\$587	\$449	\$421	\$486	\$486	\$439	\$712	\$529	\$468
HORACE MANN	03/01/2011	\$212	\$190	\$197	\$256	\$230	\$238	\$247	\$219	\$229
IDS PROPERTY CASUALTY	01/29/2017	\$270	\$225	\$269	\$287	\$228	\$277	\$313	\$229	\$282
KEMPER	05/15/2017	\$378	\$378	\$378	\$378	\$378	\$378	\$378	\$378	\$378
LM GENERAL INSURANCE COMPANY	09/25/2017	\$664	\$558	\$548	\$856	\$655	\$589	\$872	\$641	\$651
LM INSURANCE CORPORATION	09/25/2017	\$1423	\$1167	\$1150	\$1830	\$1374	\$1238	\$1841	\$1333	\$1354
NATIONWIDE	04/25/2016	\$833	\$804	\$748	\$890	\$801	\$750	\$967	\$813	\$763
PHARMACISTS MUTUAL	01/01/2017	\$159	\$131	\$118	\$176	\$127	\$115	\$188	\$131	\$118
PROGRESSIVE CASUALTY	10/06/2017	\$296	\$259	\$239	\$333	\$313	\$270	\$337	\$286	\$280
PROGRESSIVE DIRECT	10/06/2017	\$343	\$310	\$319	\$367	\$348	\$316	\$355	\$313	\$310
STATE FARM FIRE & CASUALTY	09/27/2017	\$657	\$586	\$547	\$657	\$586	\$547	\$690	\$586	\$547
STATE FARM MUTUAL	09/27/2017	\$412	\$365	\$338	\$412	\$365	\$338	\$435	\$365	\$338
TRAVELERS – STANDARD FIRE	06/22/2017	\$365	\$354	\$390	\$386	\$371	\$360	\$402	\$389	\$377



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	DATE	25	39	66	25	39	66	25	39	66
USAA	03/07/2018	\$272	\$255	\$281	\$304	\$273	\$281	\$328	\$273	\$283
USAA CASUALTY	03/07/2018	\$232	\$218	\$240	\$260	\$233	\$240	\$280	\$233	\$241
USAA GARRISON	03/07/2018	\$335	\$299	\$321	\$397	\$351	\$342	\$413	\$361	\$356
USAA GENERAL	03/07/2018	\$365	\$342	\$377	\$406	\$367	\$377	\$438	\$367	\$379

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.



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