



2020 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 PRIVATE CLIENT GROUP	02/15/2019	\$486	\$353	\$263	\$579	\$353	\$353	\$739	\$353	\$276
ALLSTATE INDEMNITY	09/01/2020	\$623	\$635	\$656	\$647	\$638	\$669	\$647	\$638	\$669
ALLSTATE PROPERTY & CASUALTY	09/01/2020	\$568	\$568	\$613	\$555	\$555	\$570	\$558	\$558	\$621
AMICA	03/01/2017	\$305	\$297	\$294	\$332	\$297	\$294	\$353	\$297	\$294
BANKERS STANDARD	10/11/2019	\$852	\$852	\$766	\$852	\$766	\$766	\$852	\$852	\$766
CALIFORNIA CASUALTY	11/21/2017	\$1038	\$943	\$804	\$1038	\$943	\$804	\$1116	\$943	\$804
CRESTWOOD	02/01/2019	\$271	\$255	\$251	\$313	\$283	\$269	\$341	\$281	\$275
CSAA GENERAL	07/01/2016	\$883	\$757	\$731	\$959	\$763	\$685	\$1074	\$863	\$829
ELECTRIC INSURANCE	11/22/2020	\$1365	\$972	\$880	\$1184	\$949	\$859	\$1470	\$949	\$859
ENCOMPASS INSURANCE	09/02/2020	\$233	\$233	\$216	\$266	\$241	\$216	\$325	\$241	\$216
ERIE INSURANCE EXCHANGE	08/01/2020	\$897	\$776	\$844	\$903	\$781	\$829	\$952	\$781	\$829
GREAT NORTHERN	04/08/2019	\$1017	\$905	\$756	\$1467	\$1202	\$994	\$1567	\$1202	\$994
HARTFORD ACCIDENT &	09/03/2020	\$287	\$234	\$222	\$309	\$249	\$230	\$313	\$246	\$227



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		25	39	66	25	39	66	25	39	66
INDEMNITY										
HARTFORD TRUMBULL	09/03/2020	N/A	N/A	\$208	N/A	N/A	\$208	N/A	N/A	\$218
HARTFORD TWIN CITY FIRE	09/03/2020	N/A	N/A	\$206	N/A	N/A	\$214	N/A	N/A	\$212
HARTFORD UNDERWRITERS	09/03/2020	\$319	\$248	\$222	\$338	\$261	\$222	\$369	\$280	\$233
HOMESITE	05/04/2020	\$1918	\$1633	\$1512	\$1844	\$1595	\$1526	\$1582	\$1401	\$1370
IDS PROPERTY CASUALTY	12/01/2019	\$279	\$292	\$311	\$349	\$323	\$336	\$354	\$298	\$322
KEMPER	05/15/2017	\$378	\$378	\$378	\$378	\$378	\$378	\$378	\$378	\$378
LM GENERAL	06/12/2020	\$1001	\$849	\$821	\$1248	\$967	\$865	\$1305	\$994	\$960
LM INSURANCE	06/12/2020	\$1111	\$942	\$911	\$1385	\$1073	\$961	\$1449	\$1103	\$1065
NATIONWIDE	11/06/2019	\$721	\$672	\$636	\$767	\$668	\$618	\$827	\$657	\$640
PACIFIC EMPLOYERS	10/11/2019	\$852	\$852	\$766	\$852	\$766	\$766	\$852	\$852	\$766
PURE INSURANCE	09/02/2020	\$164	\$142	\$142	\$185	\$138	\$140	\$214	\$151	\$144
PROGRESSIVE CASUALTY	10/06/2017	\$296	\$259	\$239	\$333	\$313	\$270	\$337	\$286	\$280



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		25	39	66	25	39	66	25	39	66
PROGRESSIVE DIRECT	10/06/2017	\$343	\$310	\$319	\$367	\$348	\$316	\$355	\$313	\$310
STATE FARM FIRE & CASUALTY	12/24/2018	\$743	\$664	\$620	\$743	\$664	\$620	\$780	\$664	\$620
STATE FARM MUTUAL	12/24/2018	\$468	\$414	\$384	\$468	\$414	\$384	\$494	\$414	\$384
TRAVELERS – STANDARD FIRE	06/22/2017	\$365	\$354	\$390	\$386	\$371	\$360	\$402	\$389	\$377
UNITRIN	12/14/2018	\$311	\$311	\$276	\$311	\$311	\$276	\$311	\$311	\$276
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



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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.