

A RATE COMPARISON GUIDE



2018 RATES

AUTO INSURANCE

Compiled By

NEBRASKA DEPARTMENT OF INSURANCE

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THIS RATE COMPARISON GUIDE ONLY INCLUDES THE TOP 11 PRIVATE PASSENGER AUTOMOBILE INSURANCE COMPANIES AS ESTABLISHED BY MARKET SHARE.

INCLUSION OF A COMPANY IS NOT AN ENDORSEMENT OF A COMPANY NOR IS THE OMISSION OF A COMPANY AN ADVERSE REFLECTION ON A COMPANY.

UNDERSTANDING THE RATE GUIDE

In order to give you an idea of how insurance premiums may vary between insurance companies, a table has been assembled comparing rates of insurance companies writing private passenger automobile insurance in Nebraska. This guide does not include all insurance companies, but shows the top 11 companies writing 53.3% of the coverage sold in Nebraska.

Rating factors determine what price you will pay for insurance. Characteristics of similarly situated drivers are evaluated and the drivers are then grouped into classifications. Insurance companies will establish a rate for each group based on the claims paid for persons in that classification. The higher the losses for a particular classification, the higher the rate for that class of driver. The following rating factors are considered when determining the rate you will pay: driving record; age, sex, and marital status; location; and type of auto and vehicle use.

Keep in mind that many insurance companies offer a number of discounts before determining the final premium. The type of discount available may differ depending on the individual insurer. A few examples of possible discounts are: multi-car; combination auto/homeowner coverage; anti-theft devices; safety devices; senior discounts; and good student discounts.

The best way to keep the cost of insurance down is to drive safely and maintain a good driving record. Another way to reduce the cost of your insurance is through the proper use of deductibles. Deductibles are applied to losses to your auto and must be exceeded before the insurance company pays. By using higher deductibles, your cost of insuring the physical damage to your auto will be reduced. Be sure to examine your own financial position to determine just how much of a loss you are able to retain. Additionally, as your vehicle gets older, it may not be cost-effective to insure it for physical damage. Remember that the value of a vehicle depreciates rapidly, so be sure to compare the cost of insurance in relation to the value of the vehicle. When shopping for a new vehicle, you may want to contact your agent to see how much the insurance will be on a particular vehicle. The cost may vary greatly depending on the make and model of the vehicle.

Before you purchase a policy, remember the following: consider the company's financial strength; never cancel your old policy until your new policy is effective; and make sure you answer all questions on the application truthfully, as wrong information could cause an incorrect price quote, denial of coverage, or cancellation.

Shop and compare prices for insurance. Be sure, however, when making price comparisons that the coverage being quoted is the same. Remember that a good insurance value includes more than just price. Your agent and company must provide quality service and the coverage provided must fit your needs.

To assist you in comparing prices, we have selected six drivers who are principal operators (drive the car more than 50% of the time) for our rating examples: 17-year-old single male; 17-year-old single female; 21-year-old single male; 21-year-old single female; 44-year-old married female; and 65-year-old married male. The car selected was a 2017 Toyota Camry SE, 4-door sedan. When using this guide, select the driver nearest to your description. Select the location in that you live, or if you live in a rural area, use the location nearest to you.

The premiums shown in this guide are the costs for a six-month policy and will not be the exact amount you will be quoted when purchasing your auto insurance policy. The premiums will vary depending on the rating factors and discounts applicable to your personal situation. The guide is meant only to provide a useful way to compare the range of premiums offered. Because this guide only includes the top 11 private passenger automobile insurance companies as established by market share, inclusion of a company is not an endorsement of a company nor is the omission of a company an adverse reflection on a company.

The rates in this guide are subject to change without notice. You should contact your agent or company for a specific quote. Questions you might consider asking are:

- Am I in your lowest-priced company? If not, why
- How can I get a better rate?
- Do I qualify for any discounts offered by the company?
- Are any discounts included in the rate quoted?
- What payment plans do you offer?

WHAT WE ARE DRIVING AND COVERAGE LIMITS



2017 TOYOTA CAMRY SE 4D SEDAN

VIN#: 4T1BF1FKXHU301168

LIABILITY LIMITS	
⇒ \$100,000/\$300,000	BODILY INJURY
⇒ \$100,000	PROPERTY DAMAGE
⇒ \$5,000	MEDICAL COVERAGE
⇒ \$100,000/\$300,000	UNDERINSURED MOTORIST
⇒ \$100,000/\$300,000	UNINSURED MOTORIST
⇒ \$250	COLLISION DEDUCTIBLE
⇒ \$100	COMPREHENSIVE DEDUCTIBLE

BODILY INJURY/PROPERTY DAMAGE: These coverages protect you if you injure someone else's property while operating your automobile. You must be legally liable for the injuries or damages to activate these coverages.

UNINSURED/UNDERINSURED: This protects the named insured, the named insured's resident relatives and occupants in the insured vehicle if they sustain bodily injury in an accident in which the owner or operator of another motor vehicle is legally liable and does not have insurance (uninsured) or does not have enough insurance (underinsured).

MEDICAL PAYMENTS: This will pay for reasonable and necessary medical expenses, without regard to legal liability, resulting from accidental bodily injury while operating or occupying an insured vehicle or being struck as a pedestrian by a motor vehicle. "MedPay" is often purchased in nominal amounts, such as \$1,000 or more, to provide a means for quick payment of minor medical bills without having to deal with the courts or other insurance companies.

COLLISION: Protects against damage to your vehicle resulting from a collision with another vehicle or object regardless of who is at fault. If the other driver is at fault, your insurance company may have a legal right to seek reimbursement from the other driver or his/her insurance company.

COMPREHENSIVE: (Other than collision) This insures you against theft or other damage to your vehicle, such as wind damage, falling objects, and vandalism.

NOTE: THE PREMIUM QUOTES IN THIS GUIDE INCLUDE COMPREHENSIVE AND COLLISION COVERAGES WHICH COMPRISE A LARGE PORTION OF THE PREMIUM PAYMENT. YOUR PREMIUMS COULD BE CONSIDERABLY REDUCED IF THESE COVERAGES WERE OMITTED.

NEBRASKA DEPARTMENT OF INSURANCE AUTO RATE GUIDE
RATES IN EFFECT AS OF AUGUST 1, 2018 (ALL FIGURES ROUNDED)
RATES SHOWN ARE FOR A 6-MONTH PREMIUM TERM

17-YEAR-OLD SINGLE MALE		PRINCIPAL DRIVER, PLEASURE USE, DRIVES LESS THAN 12,000 MILES ANNUALLY, LIVES WITH PARENTS. NO VIOLATIONS OR ACCIDENTS IN THE LAST 3 YEARS.						
COMPANY NAME	EASTERN NEBRASKA	WESTERN NEBRASKA	SOUTH SIOUX CITY	LINCOLN	NW OMAHA	NE OMAHA	SW OMAHA	SE OMAHA
Amco Insurance Co.	2,334	2,253	2,287	2,274	2,686	3,391	2,503	2,593
Allstate Fire & Casualty	2,827	3,395	3,422	2,693	3,539	3,539	2,938	3,750
American Family Insurance Co.	1,585	957	1,383	1,322	1,585	1,826	1,456	1,585
Farm Bureau Property & Casualty	1,759	1,623	1,492	1,376	1,599	1,977	1,416	1,955
Mid Century	3,816	3,574	4,439	4,268	4,819	5,926	4,330	5,176
Progressive Northern	1,807	1,896	1,992	1,911	2,180	2,708	2,140	2,331
Progressive Universal	1,820	1,900	2,000	1,913	2,173	2,676	2,128	2,325
Shleter Mutual	3,679	3,949	4,275	3,354	3,656	5,296	3,656	4,366
State Farm Fire & Casualty	3,379	3,162	3,259	3,405	3,910	4,591	3,565	4,377
State Farm Mutual	2,829	2,646	2,740	2,873	3,302	3,872	3,012	3,699
United Services Auto Association	1,652	1,790	1,711	1,655	1,523	1,626	1,913	1,477

17-YEAR-OLD SINGLE FEMALE		PRINCIPAL DRIVER, PLEASURE USE, DRIVES LESS THAN 12,000 MILES ANNUALLY, LIVES WITH PARENTS. NO VIOLATIONS OR ACCIDENTS IN THE LAST 3 YEARS.						
COMPANY NAME	EASTERN NEBRASKA	WESTERN NEBRASKA	SOUTH SIOUX CITY	LINCOLN	NW OMAHA	NE OMAHA	SW OMAHA	SE OMAHA
Amco Insurance Co.	1,775	1,695	1,763	1,770	2,091	2,595	1,939	2,021
Allstate Fire & Casualty	2,612	3,131	3,152	2,475	3,254	3,254	2,703	3,451
American Family Insurance Co.	1,455	887	1,264	1,221	1,455	1,675	1,336	1,455
Farm Bureau Property & Casualty	1,725	1,590	1,459	1,341	1,560	1,977	1,416	1,955
Mid Century	3,698	3,470	4,293	4,143	4,663	5,750	4,196	5,001
Progressive Northern	1,614	1,683	1,776	1,707	1,939	2,417	1,908	2,075
Progressive Universal	1,629	1,695	1,785	1,712	1,935	2,387	1,901	2,069
Shleter Mutual	2,786	2,989	3,236	2,541	2,769	4,008	2,769	3,305
State Farm Fire & Casualty	2,625	2,457	2,555	2,686	3,090	3,625	2,813	3,454
State Farm Mutual	2,196	2,054	2,145	2,264	2,606	3,053	2,374	2,916
United Services Auto Association	1,372	1,480	1,423	1,381	1,287	1,348	1,572	1,249

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21-YEAR-OLD SINGLE MALE

PRINCIPAL DRIVER, PLEASURE USE, DRIVES LESS THAN 12,000 MILES ANNUALLY, STUDENT,
RENTS APARTMENT. NO VIOLATIONS OR ACCIDENTS IN THE LAST 3 YEARS.

COMPANY NAME	EASTERN NEBRASKA	WESTERN NEBRASKA	SOUTH SIOUX CITY	LINCOLN	NW OMAHA	NE OMAHA	SW OMAHA	SE OMAHA
Allied Property & Casualty Insurance Co.	1,496	1,484	1,437	1,402	1,641	2,126	1,544	1,585
Allstate Fire & Casualty Insurance Co.	2,067	2,493	2,427	1,819	2,442	2,442	2,018	2,589
American Family Mutual Insurance Co.	855	850	760	722	853	1,004	768	855
Farm Bureau Property & Casualty Co.	1,854	1,715	1,581	1,464	1,691	2,168	1,543	2,127
Mid Century Insurance Co.	1,588	1,547	1,796	1,681	1,877	2,352	1,714	2,045
Progressive Northern Insurance Co.	1,153	1,231	1,247	1,135	1,337	1,644	1,310	1,432
Progressive Universal Insurance Co.	1,221	1,289	1,308	1,211	1,391	1,670	1,365	1,481
Shelter Mutual Insurance Co.	2,335	2,498	2,719	2,137	2,328	3,362	2,328	2,780
State Farm Fire & Casualty Co.	2,148	2,022	2,022	2,058	2,353	2,782	2,143	2,625
State Farm Mutual Auto Insurance Co.	1,777	1,671	1,679	1,717	1,967	2,325	1,791	2,197
United Services Automobile Assn	863	957	886	863	741	870	1,059	723

21-YEAR-OLD SINGLE FEMALE

PRINCIPAL DRIVER, PLEASURE USE, DRIVES LESS THAN 12,000 MILES ANNUALLY, STUDENT,
RENTS APARTMENT. NO VIOLATIONS OR ACCIDENTS IN THE LAST 3 YEARS.

COMPANY NAME	EASTERN NEBRASKA	WESTERN NEBRASKA	SOUTH SIOUX CITY	LINCOLN	NW OMAHA	NE OMAHA	SW OMAHA	SE OMAHA
Allied Property & Casualty Insurance Co.	1,233	1,215	1,198	1,178	1,378	1,760	1,292	1,331
Allstate Fire & Casualty Insurance Co.	1,838	2,214	2,158	1,636	2,186	2,186	1,799	2,308
American Family Mutual Insurance Co.	795	803	704	675	792	932	714	795
Farm Bureau Property & Casualty Co.	1,794	1,662	1,534	1,425	1,643	2,109	1,503	2,065
Mid Century Insurance Co.	1,445	1,411	1,633	1,530	1,705	2,143	1,559	1,854
Progressive Northern Insurance Co.	935	996	1,009	924	1,079	1,337	1,066	1,152
Progressive Universal Insurance Co.	1,090	1,145	1,167	1,086	1,237	1,492	1,221	1,313
Shelter Mutual Insurance Co.	1,979	2,117	2,304	1,812	1,973	2,848	1,973	2,356
State Farm Fire & Casualty Co.	1,778	1,672	1,672	1,701	1,945	2,302	1,769	2,168
State Farm Mutual Auto Insurance Co.	1,466	1,376	1,383	1,413	1,620	1,917	1,473	1,809
United Services Automobile Assn	723	797	744	725	634	726	875	619

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44-YEAR-OLD MARRIED FEMALE

PRINCIPAL DRIVER, PLEASURE USE, DRIVES LESS THAN 12,000 MILES ANNUALLY, EMPLOYED 10+ YEARS, OWNS HOME 15+ YEARS. NO VIOLATIONS OR ACCIDENTS IN THE LAST 3 YEARS.

COMPANY NAME	EASTERN NEBRASKA	WESTERN NEBRASKA	SOUTH SIOUX CITY	LINCOLN	NW OMAHA	NE OMAHA	SW OMAHA	SE OMAHA
Allied Property & Casualty Insurance Co.	521	533	492	469	536	702	510	518
Allstate Fire & Casualty Insurance Co.	1,369	1,649	1,602	1,228	1,227	1,634	1,333	1,709
American Family Mutual Insurance Co.	354	520	339	315	354	426	309	354
Farm Bureau Property & Casualty Co.	1,237	1,121	1,008	885	1,049	1,307	926	1,331
Mid Century Insurance Co.	977	987	1,079	972	1,074	1,385	996	1,181
Progressive Northern Insurance Co.	540	579	577	512	603	752	598	642
Progressive Universal Insurance Co.	550	582	583	522	606	735	601	640
Shelter Mutual Insurance Co.	912	981	1,051	832	902	1,303	902	1,072
State Farm Fire & Casualty Co.	993	938	895	873	992	1,190	901	1,103
State Farm Mutual Auto Insurance Co.	813	767	735	721	821	984	745	915
United Services Automobile Assn	460	504	472	461	405	461	552	396

65-YEAR-OLD MARRIED MALE

PRINCIPAL DRIVER, PLEASURE USE, DRIVES LESS THAN 12,000 MILES ANNUALLY, RETIRED, OWNS HOME 15+ YEARS. NO VIOLATIONS OR ACCIDENTS IN THE LAST 3 YEARS.

COMPANY NAME	EASTERN NEBRASKA	WESTERN NEBRASKA	SOUTH SIOUX CITY	LINCOLN	NW OMAHA	NE OMAHA	SW OMAHA	SE OMAHA
Allied Property & Casualty Insurance Co.	512	519	489	471	541	695	511	522
Allstate Fire & Casualty Insurance Co.	1,298	1,551	1,538	1,211	1,593	1,593	1,306	1,670
American Family Mutual Insurance Co.	364	506	335	319	363	432	321	364
Farm Bureau Property & Casualty Co.	1,085	986	889	785	926	1,159	820	1,175
Mid Century Insurance Co.	870	874	963	866	960	1,237	889	1,055
Progressive Northern Insurance Co.	522	553	557	497	585	730	578	622
Progressive Universal Insurance Co.	532	563	563	507	588	711	581	622
Shelter Mutual Insurance Co.	725	780	835	663	717	1,034	717	852
State Farm Fire & Casualty Co.	851	803	778	771	877	1,046	797	975
State Farm Mutual Auto Insurance Co.	696	656	639	636	725	865	745	915
United Services Automobile Assn	462	506	475	465	411	464	552	402

NEBRASKA

Good Life. Great Opportunity.

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