

# A RATE COMPARISON GUIDE



2019 RATES

# AUTO INSURANCE

Compiled By

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THIS RATE COMPARISON GUIDE ONLY INCLUDES NINE OF THE PRIVATE PASSENGER AUTOMOBILE INSURANCE COMPANIES THAT PARTICIPATED IN THIS SURVEY.

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 9 companies writing 43.8% 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 2018 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 9 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



2018 TOYOTA CAMRY SE 4D SEDAN

VIN#: 4T1B11HK7JU642450

## 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, 2019 (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.

<b>COMPANY NAME</b>	<b>EASTERN NEBRASKA</b>	<b>WESTERN NEBRASKA</b>	<b>SOUTH SIOUX CITY</b>	<b>LINCOLN</b>	<b>NW OMAHA</b>	<b>NE OMAHA</b>	<b>SW OMAHA</b>	<b>SE OMAHA</b>
Amco Insurance Co.	2,843	2,757	2,811	2,809	3,312	4,185	3,086	3,200
Allstate Fire & Casualty Ins. Co.	1,699	2,043	2,082	1,668	2,166	2,166	1,805	2,281
Garrison Property & Casualty Ins. Co.	2,471	2,511	2,633	2,318	2,247	2,239	2,766	2,169
Progressive Northern Ins. Co.	1,786	1,887	1,918	1,835	2,110	2,617	1,952	2,143
Progressive Universal Ins. Co.	1,926	2,007	2,081	1,975	2,268	2,794	2,095	2,313
State Farm Mutual Auto Ins. Co.	2,750	2,580	2,617	2,698	3,094	3,646	2,820	3,463
United Services Automobile Ass'n	2,114	2,257	2,203	2,125	2,050	2,052	2,351	1,981
USAA Casualty Insurance Company	2,139	2,161	2,247	2,034	2,018	1,956	2,389	1,939
USAA General Indemnity Company	2,170	2,089	2,257	2,085	2,002	1,883	2,344	1,928

**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.

<b>COMPANY NAME</b>	<b>EASTERN NEBRASKA</b>	<b>WESTERN NEBRASKA</b>	<b>SOUTH SIOUX CITY</b>	<b>LINCOLN</b>	<b>NW OMAHA</b>	<b>NE OMAHA</b>	<b>SW OMAHA</b>	<b>SE OMAHA</b>
Amco Insurance Co.	2,166	2,077	2,171	2,191	2,583	3,211	2,396	2,496
Allstate Fire & Casualty Ins. Co.	1,568	1,882	1,915	1,531	1,988	1,988	1,658	2,096
Garrison Property & Casualty Ins. Co.	2,255	2,286	2,410	2,128	2,082	2,042	2,506	2,008
Progressive Northern Ins. Co.	1,646	1,736	1,756	1,685	1,928	2,405	1,786	1,959
Progressive Universal Ins. Co.	1,765	1,838	1,897	1,808	2,065	2,548	1,913	2,107
State Farm Mutual Auto Ins. Co.	2,120	1,989	2,039	2,119	2,434	2,864	2,216	2,721
United Services Automobile Ass'n	1,845	1,963	1,926	1,862	1,812	1,788	2,034	1,753
USAA Casualty Insurance Company	1,969	1,982	2,069	1,880	1,879	1,797	2,182	1,804
USAA General Indemnity Company	1,911	1,834	1,997	1,852	1,800	1,656	2,040	1,733

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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
Amco Insurance Co.	1,654	1,648	1,603	1,571	1,837	2,380	1,728	1,773
Allstate Fire & Casualty Ins. Co.	1,249	1,503	1,475	1,127	1,489	1,489	1,241	1,572
Garrison Property & Casualty Ins. Co.	1,511	1,542	1,588	1,394	1,288	1,376	1,739	1,249
Progressive Northern Ins. Co.	1,168	1,257	1,238	1,161	1,347	1,673	1,225	1,360
Progressive Universal Ins. Co.	1,414	1,501	1,505	1,404	1,615	1,967	1,472	1,634
State Farm Mutual Auto Ins. Co.	1,753	1,654	1,624	1,628	1,860	2,211	1,692	2,076
United Services Automobile Ass'n	961	1,047	994	965	879	953	1,126	855
USAA Casualty Insurance Company	938	958	979	882	831	871	1,086	803
USAA General Indemnity Company	1,473	1,427	1,506	1,392	1,278	1,288	1,639	1,237

**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
Amco Insurance Co.	1,367	1,351	1,339	1,323	1,546	1,976	1,449	1,493
Allstate Fire & Casualty Ins. Co.	1,117	1,342	1,320	1,019	1,339	1,339	1,113	1,408
Garrison Property & Casualty Ins. Co.	1,382	1,407	1,457	1,283	1,201	1,258	1,576	1,163
Progressive Northern Ins. Co.	994	1,078	1,040	986	1,131	1,419	1,036	1,143
Progressive Universal Ins. Co.	1,302	1,383	1,374	1,294	1,473	1,812	1,353	1,496
State Farm Mutual Auto Ins. Co.	1,446	1,363	1,338	1,340	1,531	1,823	1,392	1,709
United Services Automobile Ass'n	849	920	880	854	790	839	982	767
USAA Casualty Insurance Company	864	880	903	817	780	801	990	753
USAA General Indemnity Company	1,300	1,256	1,337	1,239	1,155	1,136	1,430	1,117

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<b>65-YEAR-OLD MARRIED MALE</b>								
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.								
<b>COMPANY NAME</b>	<b>EASTERN NEBRASKA</b>	<b>WESTERN NEBRASKA</b>	<b>SOUTH SIOUX CITY</b>	<b>LINCOLN</b>	<b>NW OMAHA</b>	<b>NE OMAHA</b>	<b>SW OMAHA</b>	<b>SE OMAHA</b>
Amco Insurance Co.	559	569	538	520	597	770	565	576
Allstate Fire & Casualty Ins. Co.	779	927	925	742	957	957	794	996
Garrison Property & Casualty Ins. Co.	684	695	718	636	593	625	779	575
Progressive Northern Ins. Co.	526	579	534	500	565	730	515	573
Progressive Universal Ins. Co.	593	642	605	569	639	800	586	647
State Farm Mutual Auto Ins. Co.	698	660	627	610	693	832	630	772
United Services Automobile Ass'n	486	526	502	490	451	482	562	439
USAA Casualty Insurance Company	475	484	495	449	424	443	545	411
USAA General Indemnity Company	592	574	606	566	526	523	651	510

<b>44-YEAR-OLD MARRIED FEMALE</b>								
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.								
<b>COMPANY NAME</b>	<b>EASTERN NEBRASKA</b>	<b>WESTERN NEBRASKA</b>	<b>SOUTH SIOUX CITY</b>	<b>LINCOLN</b>	<b>NW OMAHA</b>	<b>NE OMAHA</b>	<b>SW OMAHA</b>	<b>SE OMAHA</b>
Amco Insurance Co.	636	649	609	586	672	877	637	649
Allstate Fire & Casualty Ins. Co.	814	977	954	745	973	973	803	1,011
Garrison Property & Casualty Ins. Co.	709	721	743	656	606	648	811	588
Progressive Northern Ins. Co.	558	617	565	531	601	773	547	606
Progressive Universal Ins. Co.	582	634	590	555	622	783	569	628
State Farm Mutual Auto Ins. Co.	822	779	727	696	789	954	716	879
United Services Automobile Ass'n	499	540	514	500	456	494	579	445
USAA Casualty Insurance Company	486	497	506	458	428	454	561	415
USAA General Indemnity Company	603	585	616	573	528	532	667	512

**NEBRASKA**

**Good Life. Great Opportunity.**

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