

A RATE COMPARISON GUIDE



2016 RATES

AUTO INSURANCE

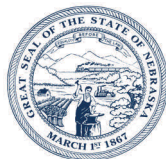
COMPILED BY

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THIS RATE COMPARISON GUIDE ONLY INCLUDES THE TOP 12 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 12 companies writing 63.9% 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 2012 Toyota Camry LE, 4-door. 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 12 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



2012 TOYOTA CAMRY LE 4D,
VIN#: 4TBF1FK3CR260591

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, 2016 (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 COMPANY | 1,958 | 1,852 | 2,070 | 1,815 | 2,288 | 2,656 | 2,037 | 2162 |
| AMERICAN FAMILY MUTUAL INS CO. | 1,364 | 1,130 | 1,166 | 1,153 | 1,341 | 1,560 | 1,218 | 1,364 |
| FARM BUREAU PROPERTY & CASUALTY CO. | 2,575 | 2,415 | 2,260 | 2,158 | 2,458 | 3,204 | 2,288 | 3,077 |
| FARMERS MUTUAL INS. CO. OF NEBR. | 2,036 | 2,326 | 2,721 | 2,008 | 2,181 | 2,219 | 2,181 | 2,219 |
| GARRISON PROPERTY & CASUALTY INS. CO. | 2,126 | 2,323 | 2,596 | 1,728 | 2,149 | 2,567 | 2,076 | 2,280 |
| MID CENTURY INSURANCE CO. | 2,843 | 2,688 | 3,288 | 3,126 | 3,524 | 4,344 | 3,163 | 3,815 |
| PROGRESSIVE NORTHERN INS. CO. | 2,471 | 2,379 | 2,555 | 2,397 | 2,840 | 3,706 | 2,648 | 3,027 |
| PROGRESSIVE UNIVERSAL INS. CO. | 2,150 | 2,153 | 2,184 | 2,145 | 2,556 | 3,324 | 2,335 | 2,669 |
| SHELTER INSURANCE COMPANY | 3,007 | 3,094 | 3,491 | 2,686 | 2,974 | 4,353 | 2,974 | 3,575 |
| STATE FARM FIRE & CASUALTY CO. | 2,491 | 2,345 | 2,371 | 2,456 | 2,775 | 3,294 | 2,545 | 3,191 |
| STATE FARM MUTUAL AUTO INS. CO. | 2,850 | 2,680 | 2,714 | 2,814 | 3,181 | 3,774 | 2,916 | 3,656 |
| UNITED SERVICES AUTOMOBILE ASSN | 1,425 | 1,568 | 1,923 | 1,294 | 1,477 | 1,772 | 1,430 | 1,567 |

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 COMPANY | 1,418 | 1,343 | 1,539 | 1,374 | 1,728 | 1,967 | 1,518 | 1,627 |
| AMERICAN FAMILY MUTUAL INS CO. | 1,267 | 1,057 | 1,079 | 1,081 | 1,244 | 1,447 | 1,131 | 1,267 |
| FARM BUREAU PROPERTY & CASUALTY CO. | 2,155 | 2,028 | 1,904 | 1,834 | 2,085 | 2,707 | 1,950 | 2,592 |
| FARMERS MUTUAL INS. CO. OF NEBR. | 1,434 | 1,635 | 1,913 | 1,413 | 1,532 | 1,560 | 1,532 | 1,560 |
| GARRISON PROPERTY & CASUALTY INS. CO. | 1,775 | 1,921 | 2,192 | 1,468 | 1,827 | 2,174 | 1,765 | 1,937 |
| MID CENTURY INSURANCE CO. | 2,734 | 2,590 | 3,158 | 3,013 | 3,386 | 4,185 | 3,045 | 3,662 |
| PROGRESSIVE NORTHERN INS. CO. | 2,250 | 2,159 | 2,334 | 2,197 | 2,595 | 3,388 | 2,422 | 2,760 |
| PROGRESSIVE UNIVERSAL INS. CO. | 1,962 | 1,957 | 1,999 | 1,969 | 2,337 | 3,043 | 2,141 | 2,434 |
| SHELTER INSURANCE COMPANY | 2,077 | 2,136 | 2,410 | 1,856 | 2,055 | 3,004 | 2,055 | 2,469 |
| STATE FARM FIRE & CASUALTY CO. | 1,854 | 1,742 | 1,775 | 1,847 | 2,090 | 2,479 | 1,914 | 2,401 |
| STATE FARM MUTUAL AUTO INS. CO. | 2,123 | 1,992 | 2,033 | 2,118 | 2,396 | 2,842 | 2,194 | 2,753 |
| UNITED SERVICES AUTOMOBILE ASSN | 1,188 | 1,295 | 1,619 | 1,098 | 1,253 | 1,498 | 1,213 | 1,329 |

NEBRASKA DEPARTMENT OF INSURANCE AUTO RATE GUIDE
RATES IN EFFECT AS OF AUGUST 1, 2016 (ALL FIGURES ROUNDED)
RATES SHOWN ARE FOR A 6-MONTH PREMIUM TERM

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 COMPANY | 1,287 | 1,219 | 1,321 | 1,138 | 1,434 | 1,693 | 1,294 | 1,362 |
| AMERICAN FAMILY MUTUAL INS CO. | 919 | 825 | 817 | 790 | 909 | 1,065 | 811 | 919 |
| FARM BUREAU PROPERTY & CASUALTY CO. | 1,531 | 1,425 | 1,323 | 1,243 | 1,426 | 1,838 | 1,315 | 1,786 |
| FARMERS MUTUAL INS. CO. OF NEBR. | 1,359 | 1,569 | 1,804 | 1,317 | 1,430 | 1,455 | 1,430 | 1,455 |
| GARRISON PROPERTY & CASUALTY INS. CO. | 1,291 | 1,468 | 1,478 | 973 | 1,220 | 1,457 | 1,177 | 1,299 |
| MID CENTURY INSURANCE CO. | 1,222 | 1,205 | 1,371 | 1,262 | 1,408 | 1,771 | 1,286 | 1,548 |
| PROGRESSIVE NORTHERN INS. CO. | 1,123 | 1,090 | 1,134 | 1,040 | 1,234 | 1,620 | 1,147 | 1,342 |
| PROGRESSIVE UNIVERSAL INS. CO. | 951 | 921 | 896 | 840 | 1,031 | 1,327 | 928 | 1,028 |
| SHELTER INSURANCE COMPANY | 1,810 | 1,861 | 2,100 | 1,617 | 1,791 | 2,616 | 1,791 | 2,151 |
| STATE FARM FIRE & CASUALTY CO. | 1,529 | 1,452 | 1,436 | 1,461 | 1,646 | 1,964 | 1,509 | 1,890 |
| STATE FARM MUTUAL AUTO INS. CO. | 1,763 | 1,673 | 1,656 | 1,687 | 1,900 | 2,263 | 1,742 | 2,178 |
| UNITED SERVICES AUTOMOBILE ASSN | 724 | 844 | 916 | 616 | 704 | 841 | 681 | 748 |

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 COMPANY | 1,022 | 968 | 1,071 | 938 | 1,180 | 1,371 | 1,052 | 1,116 |
| AMERICAN FAMILY MUTUAL INS CO. | 864 | 780 | 766 | 748 | 853 | 998 | 762 | 864 |
| FARM BUREAU PROPERTY & CASUALTY CO. | 1,412 | 1,312 | 1,216 | 1,139 | 1,313 | 1,675 | 1,208 | 1,635 |
| FARMERS MUTUAL INS. CO. OF NEBR. | 1,023 | 1,183 | 1,356 | 992 | 1,077 | 1,097 | 1,077 | 1,097 |
| GARRISON PROPERTY & CASUALTY INS. CO. | 1,086 | 1,222 | 1,262 | 838 | 1,047 | 1,247 | 1,011 | 1,113 |
| MID CENTURY INSURANCE CO. | 1,104 | 1,091 | 1,237 | 1,139 | 1,268 | 1,600 | 1,161 | 1,393 |
| PROGRESSIVE NORTHERN INS. CO. | 943 | 911 | 956 | 885 | 1,052 | 1,377 | 979 | 1,134 |
| PROGRESSIVE UNIVERSAL INS. CO. | 796 | 805 | 792 | 748 | 922 | 1,181 | 831 | 956 |
| SHELTER INSURANCE COMPANY | 1,432 | 1,473 | 1,281 | 1,281 | 1,417 | 2,068 | 1,417 | 1,702 |
| STATE FARM FIRE & CASUALTY CO. | 1,198 | 1,134 | 1,125 | 1,147 | 1,293 | 1,543 | 1,184 | 1,484 |
| STATE FARM MUTUAL AUTO INS. CO. | 1,386 | 1,312 | 1,303 | 1,330 | 1,498 | 1,783 | 1,372 | 1,716 |
| UNITED SERVICES AUTOMOBILE ASSN | 610 | 701 | 779 | 529 | 603 | 718 | 584 | 640 |

NEBRASKA DEPARTMENT OF INSURANCE AUTO RATE GUIDE
RATES IN EFFECT AS OF AUGUST 1, 2016 (ALL FIGURES ROUNDED)
RATES SHOWN ARE FOR A 6-MONTH PREMIUM TERM

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 |
|---------------------------------------|-------------------------|-------------------------|-------------------------|----------------|-----------------|-----------------|-----------------|-----------------|
| AMCO INSURANCE COMPANY | 446 | 427 | 445 | 382 | 473 | 558 | 433 | 453 |
| AMERICAN FAMILY MUTUAL INS CO. | 519 | 531 | 492 | 474 | 520 | 602 | 457 | 519 |
| FARM BUREAU PROPERTY & CASUALTY CO. | 1,013 | 922 | 835 | 743 | 876 | 1,095 | 780 | 1,105 |
| FARMERS MUTUAL INS. CO. OF NEBR. | 505 | 591 | 660 | 478 | 518 | 527 | 518 | 527 |
| GARRISON PROPERTY & CASUALTY INS. CO. | 582 | 650 | 677 | 458 | 566 | 670 | 547 | 600 |
| MID CENTURY INSURANCE CO. | 670 | 686 | 731 | 643 | 710 | 922 | 662 | 792 |
| PROGRESSIVE NORTHERN INS. CO. | 503 | 487 | 498 | 436 | 539 | 695 | 494 | 580 |
| PROGRESSIVE UNIVERSAL INS. CO. | 457 | 464 | 447 | 404 | 522 | 653 | 462 | 531 |
| SHELTER INSURANCE COMPANY | 732 | 751 | 725 | 725 | 725 | 1,052 | 725 | 869 |
| STATE FARM FIRE & CASUALTY CO. | 664 | 637 | 602 | 591 | 662 | 798 | 606 | 757 |
| STATE FARM MUTUAL AUTO INS. CO. | 762 | 731 | 692 | 680 | 762 | 917 | 697 | 871 |
| UNITED SERVICES AUTOMOBILE ASSN | 385 | 439 | 486 | 335 | 380 | 449 | 368 | 402 |

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 |
|---------------------------------------|-------------------------|-------------------------|-------------------------|----------------|-----------------|-----------------|-----------------|-----------------|
| AMCO INSURANCE COMPANY | 433 | 414 | 438 | 379 | 472 | 551 | 427 | 450 |
| AMERICAN FAMILY MUTUAL INS CO. | 535 | 520 | 490 | 481 | 530 | 614 | 471 | 535 |
| FARM BUREAU PROPERTY & CASUALTY CO. | 829 | 758 | 688 | 617 | 724 | 906 | 648 | 911 |
| FARMERS MUTUAL INS. CO. OF NEBR. | 458 | 532 | 602 | 441 | 473 | 480 | 473 | 480 |
| GARRISON PROPERTY & CASUALTY INS. CO. | 583 | 647 | 683 | 463 | 575 | 678 | 556 | 610 |
| MID CENTURY INSURANCE CO. | 621 | 633 | 681 | 603 | 666 | 862 | 619 | 741 |
| PROGRESSIVE NORTHERN INS. CO. | 445 | 429 | 448 | 400 | 488 | 632 | 448 | 523 |
| PROGRESSIVE UNIVERSAL INS. CO. | 408 | 412 | 404 | 374 | 522 | 653 | 462 | 531 |
| SHELTER INSURANCE COMPANY | 601 | 616 | 694 | 538 | 595 | 862 | 595 | 713 |
| STATE FARM FIRE & CASUALTY CO. | 592 | 566 | 542 | 539 | 604 | 725 | 553 | 691 |
| STATE FARM MUTUAL AUTO INS. CO. | 681 | 650 | 624 | 620 | 696 | 834 | 637 | 795 |
| UNITED SERVICES AUTOMOBILE ASSN | 387 | 441 | 494 | 342 | 388 | 458 | 376 | 411 |

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