

# **INSURANCE FACTS**

*For Michigan Consumers*

## **2007 Buyers' Guide to Auto Insurance**

Toll-Free Consumer Assistance Line  
**877-999-6442**

Department of Labor and Economic Growth  
Office of Financial and Insurance Services  
[www.michigan.gov/ofis](http://www.michigan.gov/ofis)

## **Dear Auto Insurance Consumer:**

Each year the Michigan Office of Financial and Insurance Services (OFIS) conducts a survey of auto insurance companies to find out what they charge for different policies in different areas around the state. This rate survey is designed to show how much rates can vary from company to company and to help you find the coverage you want at the best possible rate.

Companies represented in the guide are only those that are subject to Michigan's Essential Insurance Act, which was passed by the legislature in 1979. This Act is designed to make auto insurance available to all eligible Michigan citizens. It also allows companies to set their own rates without the prior approval of the Commissioner of Financial and Insurance Services. This means that a company can change its rates quickly to respond to the demands of the marketplace.


Because there are varying factors that affect what you pay for your insurance, it is not possible to show a rate for every situation. We have instead chosen four examples to represent various insurance purchasers and asked insurance companies to provide a rate for each example in the territories listed as of March 1, 2007.

It's important to note that the rates included in this guide do not include all discounts (e.g., group discount, multi-policy discount, insurance credit score discount) that could reduce your total insurance premium. However, we've compiled a list of the most common discounts offered by the companies that participated in this survey, along with some other basic discount information on pages 6-8 of this guide. This list of discounts is NOT a comprehensive list. Companies add new discounts to their programs all the time. Therefore, be sure to ask for a list of discounts that a company offers when you are shopping around for auto insurance coverage.

It is critical when reviewing the survey material to remember that the rate comparisons in this guide are designed to be used as a starting point for shopping for the best automobile insurance rate and do not cover all situations.

I sincerely hope that you use this guide as a tool when shopping for auto insurance. To make your shopping easier, we've also compiled a list of companies on page 19 that offer a website for consumers to receive a premium quote via the internet. As always, you should contact an agent if you have specific questions regarding coverage. If you need additional assistance, please contact our office toll free at 877-999-6442 or via our website at [www.michigan.gov/ofis](http://www.michigan.gov/ofis).

Sincerely,




Linda A. Watters, Commissioner  
Office of Financial and Insurance Services

# 2007 Buyers' Guide to Auto Insurance

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This consumers' guide is a publication prepared by the Michigan Office of Financial and Insurance Services (OFIS). You can view more publications by visiting the OFIS web site at [www.michigan.gov/ofis](http://www.michigan.gov/ofis)

Any insurance consumer who needs help with an insurance problem or who feels he or she is not being treated fairly by an insurer, please call **toll free 1-877-999-6442**

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# Michigan No-Fault Automobile Insurance

No-fault insurance is required by law in Michigan. Every car owner must buy certain basic coverages in order to register a vehicle in Michigan. It is against the law to drive, or let your car be driven, without no-fault insurance. The basic no-fault policy has three parts:

## Personal Injury Protection (PIP)

If you are hurt in an auto accident, this part of your no-fault policy will pay all of your medical costs. It will also pay, up to a maximum amount, for the wages you would have earned if you had not been hurt, for up to three years.

In 2007, the allowed amount under no-fault is \$4,589 per month. If you are killed in an accident, your policy will pay your family up to the monthly amount for three years, based on what they would have received from your earnings and fringe benefits. You may also be entitled to up to \$20 per day in replacement services. This is to pay for services you are no longer able to provide for yourself or your family because you are injured, such as housekeeping and yard work.

You may coordinate PIP coverage with any health or disability policy you have (except Medicaid, Medicare or a Medicare supplemental policy) to reduce your PIP premium. The health or disability plan then becomes the primary payer for medical or wage loss expenses, and the auto policy would cover remaining medical or wage loss expenses. These auto insurance coverages are also called excess medical and excess wage loss.

## Property Protection Insurance (PPI)

No-fault will pay up to \$1 million for damage your car does in Michigan to other people's property, such as buildings and fences. It will also pay for damage your car does to other people's properly parked vehicles.

## Residual Liability Insurance—Bodily Injury and Property Damage (BI/PD)

The no-fault law protects insured persons from being sued as the result of an auto accident

except in certain special situations. These are some of the circumstances under which you could be sued:

- If you cause an accident in Michigan in which someone is killed or seriously injured.
- If you are involved in an accident in Michigan with a non-resident who is an occupant of a motor vehicle not registered in Michigan.
- If you are involved in an accident in a state other than Michigan.
- For up to \$500 in damages to another person's car, which is not covered by insurance, if you are 50% or more at fault in the accident.

Your required no-fault policy will pay up to your coverage limit amounts if you are sued or are legally responsible for damages in these situations.

The minimum required BI/PD coverage limits are:

- Up to \$20,000 for a person who is hurt or killed in an accident.
- Up to \$40,000 for each accident if several people are hurt or killed.
- Up to \$10,000 for property damage in another state.

These limits are often described as 20/40/10. Courts sometimes award more than these amounts. If this happens, you would be responsible for paying the amount not covered by your policy. To protect themselves, many people buy extra liability insurance.

# Optional Automobile Insurance Coverages

There are some optional insurance coverages you may wish to consider. State law does *not* require that these coverages be purchased.

Your no-fault insurance does not pay for repairs to your car if it is damaged in an accident. If your car is properly parked and hit by another car, the other driver's insurance will pay for your repairs. Except for this situation, the only kinds of auto insurance that pay for repairs to your car are collision and comprehensive coverage. Several of the examples in the guide include these optional coverages.

## Collision Insurance

This coverage pays for repairs to your car when it is damaged in a crash. There are three basic kinds of collision insurance to choose from: broad form, standard, and limited. Collision insurance is usually sold with a deductible. A deductible is the money you agree to pay toward the cost of repairs before the insurance company steps in and pays the rest. The larger the deductible, the lower the cost of your collision insurance.

- Broad Form collision pays for damages regardless of fault, with a deductible that applies only if you are substantially at fault.
- Standard collision pays for damages regardless of fault, with a deductible that always applies.
- Limited collision pays only if you are not substantially at fault, and may or may not have a deductible.

## Comprehensive Insurance

This coverage pays for your car if it is stolen or for repairs if it is damaged by a falling object, fire, flood, vandalism, or collision with an animal.

## Uninsured Motorists Coverage (UM)

This coverage will pay if an uninsured motorist seriously injures you or a member of your family. Uninsured motorists coverage is usually sold with limits of \$20,000 per person and \$40,000 per accident (20/40). This coverage will not pay for damage to your vehicle.

# Automobile Insurance Eligibility

This guide is a survey of rates for four sample driver households who are eligible for auto insurance under the law. An eligible person for auto insurance is a person who has a car registered in Michigan or has a valid Michigan driver's license. However, there are times when a company can refuse to insure you.

## Reasons for Denial

You *can* be turned down for auto insurance if:

- you are not required by law to have no-fault insurance.
- your driver's license is suspended or revoked.
- within the past five years, you have been convicted of trying to defraud an insurance company, or have been denied payment of a claim over \$1,000 because there is evidence of fraud on your part.
- within the past three years, you have been found guilty of a felony with a motor vehicle, driving under the influence of alcohol or drugs, failing to stop at the scene of an accident, or reckless driving.

- the car you want to insure does not meet Michigan safety requirements.

- within the past two years, your auto insurance has been cancelled because of non-payment of premium. This can be waived if you pay the entire premium on the policy you are buying in advance.
- the insurance you want to buy requires you to be a member of a group, club or organization and you do not join the organization.
- your driving record causes you to have more than the allowable number of "eligibility points."
- you do not meet the requirements of a company's

***Insurance Eligibility Points***

Insurance companies assign *insurance eligibility points* for certain traffic violations.

**Insurance eligibility points are not the same as points on your official driving record.** They are simply a guide to help the company decide whether you are eligible for auto insurance. You can be turned down for auto insurance if you have seven or more eligibility points from violations within the past three years.

**How insurance companies assign eligibility points:**

- Driving more than 15 mph over the speed limit (careless driving) - four points
- Driving 11-15 mph over the speed limit – three points
- Driving 15 mph or fewer over the speed limit on freeways that used to have a maximum speed limit of 70 mph - two points
- Other moving violations - two points
- The first accident in which you are more than 50% at fault - three points
- The second and all following accidents in which you are more than 50% at fault – four points

underwriting rules. (See *Company Guidelines on following page*).

# **Automobile Insurance Eligibility**

## **Company Guidelines**

Insurance companies also use certain guidelines, called underwriting rules, to help decide whether they will insure you. These rules may be different for each company, but each company must apply its rules in the same way to everyone. For example, a company may refuse to insure you if it does not have a rate for your type of car, or if your car is very expensive to repair or replace (such as custom or antique cars).

## **Ineligible Persons**

If you find you are not eligible for auto insurance, you may want to ask your agent to apply to the Michigan Automobile Insurance Placement Facility for you. The Facility was created to offer insurance to those persons who

have difficulty finding insurance through regular companies. Any licensed agent can help you apply for insurance through the Facility.

## **Eligible Persons**

If you are a person who is eligible for auto insurance, read on to see how you can use this survey and perhaps reduce the cost of your auto insurance.

The Michigan Office of Financial and Insurance Services has additional information available regarding auto insurance. Please visit our web site at [www.michigan.gov/ofis](http://www.michigan.gov/ofis) or call us **toll free at 877-999-6442** to obtain more information.

## **Saving Money on Auto Insurance**

The survey rates have been determined using the rating factors specified in each example. However, your actual premium will be determined using the characteristics of your household members and vehicles. It is important to shop around to find the lowest premium, but there are other ways to further reduce your cost of auto insurance.

### **Physical Damage Deductibles**

Increasing your deductibles on the physical damage coverage (i.e. comprehensive and collision) can make a significant difference in the cost of your policy.

### **PIP Deductibles**

Even if you don't have other health or disability coverage, many companies offer PIP coverage at a reduced rate if you choose to pay a deductible on the medical or disability benefit. The deductible may be up to \$300 for each benefit and would be paid by the policyholder and any other household member covered under the policy. You can choose a deductible on medical coverage only, disability only, or both.

### **Group Insurance Coverage**

Many companies offer group auto insurance coverage at reduced rates to members of qualified groups, organizations, associations and trade or business associations (i.e. AARP, teacher's association, university alumni association). Credit union members and employees of various businesses may also be eligible. If you are a member of one of these types of groups, ask your agent if you qualify for group coverage. More than one insurer may offer reduced rates to your group, so you may want to check with several agents, or ask your agent to check with several companies.

### **Coordination with other Health, Disability Coverage**

Your personal injury protection (PIP) premium may be reduced if you have other

health or disability coverage, through your place of employment for example. Ask your agent about the option to coordinate health or disability coverage with your auto insurance PIP coverage. You may coordinate PIP coverage with any other health or disability policy you have (except Medicaid, Medicare or a Medicare supplemental policy) to reduce your PIP premium. When you coordinate coverage, your health/disability policy becomes the primary payer for any personal injury claims related to your auto accident. Your auto insurance coverage pays for reasonable expenses not covered by the health/disability policy. Coordination of health/disability and auto insurance benefits applies only to the policyholder and family members covered under the policies.

### **Senior Citizen and Retiree Discounts (Work Loss Waiver)**

If you are a senior citizen, aged 65 or older, the law requires a company to offer you a reduced premium if you drive your vehicle less than 3,000 miles per year. A retired person aged 60 or over, who does not have income from work, must also be offered the option to waive coverage for work loss that is paid under the PIP coverage. A person may waive coverage for himself or herself and an eligible spouse and receive a reduced premium for PIP coverage. Keep in mind that the work loss coverage may not be eliminated completely from the no-fault policy since it still applies to other persons who may be injured in or by the policyholder's vehicle.

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*To save even more money  
review the listing of possible discounts on the next page.*

## **Listing of Possible Discounts**

Many insurers offer discounts for safety features like anti-lock brakes, air bags and anti-theft devices. You may also be eligible for a discount if you have two or more policies with the same insurance company (i.e. homeowners and auto policies). If it's a significant discount, it may be worth insuring both your auto and home with the same company.

We have asked the insurance companies that participated in this survey to provide us with a list of their discounts. We have compiled a list of the most common discounts that the participating companies offer on the following page. This list of discounts is NOT a comprehensive list. Companies add new discounts to their programs all the time. Therefore, be sure to ask for a list of discounts that a company offers when you are shopping around for auto insurance coverage.

Your auto insurance premium is broken down into the types of coverage you choose to purchase (e.g. mandatory no-fault coverage, optional comprehensive and/or collision coverage). Because of this, any auto insurance discount you receive from your insurance company will typically only be applied to certain portions of your premium. For instance, if your vehicle qualifies for an anti-theft discount, the discount would typically be applied to the portion of your premium that you pay for comprehensive coverage. If you do not carry comprehensive coverage on your vehicle, you would not qualify for this discount. Each company decides what discounts it will offer and what insurance coverages (e.g. personal injury protection, comprehensive, collision) will be affected by each discount. The company must then offer these discounts to all individuals who qualify.

Therefore, the attached list of company-offered discounts should only be used to offer you some guidance into the vast number of discounts that are available when shopping around for auto insurance. It is important to realize that only the insurance company or one of its representatives, such as an insurance agent, will be able to provide you with an accurate premium quote based on your own personal characteristics, including any and all company offered discounts.

**Remember: Insurance companies can develop a discount for anything that may reduce the company's losses and expenses. These discounts must then be offered to all individuals who qualify. It is critical when shopping around to ask for all the discounts the company offers.**

## Auto Insurance Discounts

Companies	Air Bags	Anti-Lock Brakes	Anti-Theft	Multi Vehicle	Multi Policy	Credit Score	Student Away at School	Good Student	Claim or Ticket Free
Allstate Ins Co	20-30%	0-10%	5%	10-30%	5-10%		10%	10%	9-32%
Allstate Prop & Cas	20-30%	10%	5%		5-17%		10%	10%	0-38%
American Insurance Co	10-30%	5%	5-15%		18-30%				2-6%
American Int'l Ins Co (AIG)	10-45%	5%	5-15%			38-58%			
American Int'l South (AIG)	10-30%	3%	5-15%						
AMEX Assurance Co	20-30%	5%	5-10%		10-14%		30%		
Amica Mutual Ins Co	20-30%		5-15%		2-10%		10%	10%	
Auto Club Ins Assn	10%		5-25%	20-25%	10%	0-44%		10%	
Auto-Owners Ins Co	20-35%	5%	5-10%	21-25%	5-13%	0-55%	25%	5-10%	
Bristol West Preferred				16-33%			10%		
Cincinnati Ins Co	20-30%		5-15%		10%	5-10%		10%	5-15%
Citizens Insurance Co of America	20%	5%	5-25%	20-30%	13%	0-55%			
Citizens Insurance Co of Midwest			25%	16-25%	3-5%				
Dairyland Insurance Co			5%	15%					5%
Emcasco Ins Co					25%	15-40%			
Employers Mutual Cas					25%	15-40%			
Encompass Prop & Cas Co	30%	5%	5-15%		20-25%		20%	12%	
Esurance Insurance Co	0-30%		10%					10%	
Farm Bureau General				13-24%	15%	5-25%			5-23%
Farm Bureau Mutual				13-24%	15%	5-25%			5-23%
Farmers Ins Exchange	10-30%	5%	3%	20%	5-49%			15%	
Federal Ins Co (Chubb)	20%	5%	5-15%	20%			40%		
Frankenmuth Mutual	15-30%	5%	5-20%	20%	25%	5-48%	25%		5-10%
Fremont Insurance Co	20-35%	5%	5-20%	20%	20%			10%	3-9%
GEICO Indemnity Co	10%		5%	20%					
Grange Insurance of MI	10-15%		2-20%	20%	10%	2-69%			
Great Lakes Casualty	20-30%		5-15%	1-37%	1-37%		10%		
Great Northern (Chubb)	20%	5%	5-15%	20%			40%		
Harleysville Lake States	5%	5%	5%	15-25%	15%	12-55%		10%	10%
Hartford Casualty	10-20%	3%	5-15%						5%
Hartford of the Midwest	10-20%	3%	5-15%						5%
Hastings Mutual Ins Co	15%	5%	5%		15%	0-39%			3-15%
Home-Owners Ins Co	20-35%	5%	5-10%	21-25%	5-21%	0-55%	25%	5-10%	
Horace Mann Ins Co			5%	0-30%	7-17%	0-50%			
IDS Property & Casualty	20-30%	5%	5-10%		10-14%		30%		
Integon National Ins Co	10%		5-20%	10-20%					
Liberty Mutual Fire Ins	30%	10%	5-25%		2%			25%	5%
Merchants Mutual Ins Co	20-30%	7%		20%	15%		25%	10%	
Mercury National Insurance Co	10-15%		5%				5%		
Metropolitan Direct P&C	5-40%		5-10%		4-5%		10%		
Metropolitan General	5-40%		5-10%		4-5%		10%		
Metropolitan Prop & Cas	5-40%		5-10%		4-5%		10%		

## Auto Insurance Discounts

<b>Companies</b>	<b>Air Bags</b>	<b>Anti-Lock Brakes</b>	<b>Anti-Theft</b>	<b>Multi Vehicle</b>	<b>Multi Policy</b>	<b>Credit Score</b>	<b>Student Away at School</b>	<b>Good Student</b>	<b>Claim or Ticket Free</b>
Michigan Insurance Co	5%	5%	5-20%		15%			18%	6-10%
Michigan Millers Mutual	20-35%	5%	5-15%	25%	20%	25-40%	25%		
Nationwide Mutual Fire	20-30%		5%		5-10%				10%
New Hampshire Indemnity (AIG)	4-5%			16%		14%			
Pacific Indemnity (Chubb)	20%	5%	5-15%	20%			40%		
Pioneer State Mutual	30%	5%	5-20%	25%	15%	0-40%		10%	10%
Progressive Marathon Ins Co	10-15%		5%	2-31%		1-77%	10%		
Progressive MI Ins Co	5%		5%	4-50%		3-62%	10%		5-15%
Safeco Insurance Co of IL			3%	5%	10%		12%	12%	
Secura Ins A Mutual Co	5%		15%	7-30%		10-45%	10-43%	10-43%	3-12%
Standard Fire (Travelers)			5-20%	25%	10%			20%	
State Auto Mutual Ins Co	20-30%	5%	5-25%		10-15%	0-52%			
State Farm Mutual Auto	5-20%		5-10%	6-28%	5-18%	0-62%		0-10%	10-25%
Titan Insurance Co			5%	20%					
Tokio Marine	20-30%	5%	5-15%	20-40%					
Unitrin Direct Prop & Cas				14%		0-53%	10%		
Vigilant Ins Co (Chubb)	20%	5%	5-15%	20%			40%		
West American Ins Co	20-30%	5%	5-15%		15%	8-50%			
Westfield Insurance Co	20-30%	5%	5-15%		15%	13-47%		7%	

# How to Use the Survey

## Find Your Territory

Review the detailed territory descriptions on the next page to determine which territory most accurately represents the area in which you live. For example, the Marquette territory could represent the entire Upper Peninsula; the Traverse City territory could represent northern lower Michigan, etc.

## Find Yourself

Read the description of the four examples used in the survey and choose the one that best describes your situation.

Each example shows the base rate, with no discounts, for one year of car insurance for 16 different territories. Look at the rates for the example you have chosen under the territory that best represents your area.

## Shop Around

When you have chosen some companies to shop, check the telephone book for a listing of offices in your area. While not all companies have offices throughout the state, you should be able to find an agent or company to call for a quote. You may also visit our web site at [www.michigan.gov/ofis](http://www.michigan.gov/ofis) to search for a list of companies, agents or agencies that are licensed to sell insurance in Michigan.

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Michigan law makes it illegal for an insurance company or an insurance agent to do certain things. **We want to know if you are told any of the following statements as you talk with an agent or a representative of a company. Call us immediately toll free at 877-999-6442 if you're ever told any of the following** (in a very limited number of circumstances these statements might not be illegal, but our office can verify this for you):

- We don't write in that area
- We aren't taking any new customers
- We don't have an agent in your area
- We can't write your auto insurance unless you insure your home with us
- You aren't eligible for a policy with our company (no explanation of ineligibility is provided) but we can place you with the MAIPF

We want to know if you have a problem with an agent/agency or insurance company during the process of shopping around for coverage. If you disagree with an insurance company about whether you are eligible for coverage, try to resolve the issue with the insurance company. If you still do not agree with the company position, ask them to provide specific rules or language that they believe excludes you from eligibility. If you are still dissatisfied, please contact our **Consumer Services Division toll free at 877-999-6442** to ask questions or to file a written complaint against the company or agent/agency.

***Spending a little time shopping could save you a lot of money!***

# **Insurance Companies in this Survey**

The companies in this rate comparison are a representative sample of companies subject to the provisions of the Essential Insurance Act (EIA).

There are a few companies in the state that are exempt from the EIA due to size or limited amount of auto insurance business in Michigan. Exempt companies are not included in this comparison because their rating and underwriting practices may be very different from those subject to the EIA.

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## ***Rating Territories***

Location plays an important part in determining auto insurance premiums. The law allows insurance companies to divide the state into rating territories, and each company defines its territories in a different way. For the purposes of the rate survey, cities or locations that are representative of certain parts of the state were chosen. The territories are described below. Intersections are given for locations that are often divided by a company's territory boundaries. If you are not located in one of the specific territories, you should look at the rates for the territory that most closely represents the area in which you live.

<b>Location</b>	<b>Intersection</b>	<b>Zip</b>
SWD (Southwest Detroit)	33rd & Jackson	48210
NWD (Northwest Detroit)	6 Mile & Lenore	48219
NCD (North Central Detroit)	Winchester & Binder	48234
SCD (South Central Detroit)	Gratiot & Mt. Elliott	48207
NED (Northeast Detroit)	State Fair & Redmond	48205
PON (Pontiac)	Auburn & Paddock	48342
MAC (Macomb County-Warren)	Canterbury & Hoover	48093
WDT (Wyandotte)	14th & Oak	48192
YPSI (Ypsilanti)		48197
LAN (Lansing)	Martin Luther King & Ottawa	48915
KAL (Kalamazoo)	Whites Road	49008
TRA (Traverse City)		49684
MAR (Marquette)		49855
SAG (Saginaw)	Hess & Sheridan	48601
FLI (Flint)	Dort & Davison	48506
GRA (Grand Rapids)	Plainfield & Knapp	49505

## Example 1

**Driver:** Principal, age 18, licensed 2 years, single - no dependents;  
5 mi commute one way, 7,000 mi/yr; \$7,000/yr; no tickets or accidents  
**Car:** 1999 Ford Ranger Pickup  
VIN: 1FT&R10V&X

**Coverages & Limits:**  
BI/PD 20/40/10 or 50 CSL  
PPI \$1,000,000  
PIP medical & work loss excess

**ANNUAL PREMIUMS BASED ON EXAMPLE 1 - All discounts are not included in the premiums listed below. See discount section of this guide for more information.**

<b>Companies</b>	SWD	NWD	NCD	SCD	NED	PON	MAC	WDT	YPSI	LAN	KAL	TRA	MAR	SAG	FLI	GRA
Allstate Ins Co+	6798	6214	7227	7300	6393	4644	3608	3808	3469	2982	3005	3187	3009	3787	4083	2921
Allstate Prop & Cas+	2537	2537	2537	3201	3201	1858	1502	1443	1083	1499	1408	1164	1224	1417	1417	1238
American Insurance Co	1976	1828	1976	1976	1976	1633	1827	1828	1417	1459	1459	1345	1355	1691	2019	1434
American Int'l Ins Co (AIG)	2516	1897	3180	2965	2662	1444	1600	1210	1407	1552	929	908	1064	1538	1668	1209
American Int'l South (AIG)	2857	2132	3440	3109	2469	1634	1699	1314	1433	1429	945	984	1088	1452	1705	1226
AMEX Assurance Co	4657	4121	3845	4657	3845	3509	2213	2249	2037	2055	1543	1647	1289	2461	3177	1519
Amica Mutual Ins Co	2081	1784	1847	2371	1847	1461	1355	1188	1408	1258	914	924	969	1182	1572	1031
Auto Club Ins Assn*	5534	3525	4669	4834	3746	3380	2793	2396	2910	2534	1919	2041	1597	3347	3490	1696
Auto-Owners Ins Co+	4097	3309	3991	4097	3309	2833	2857	2083	2249	1938	1955	1736	1743	2323	3263	1923
Bristol West Preferred^	7546	3949	5178	3872	3808	3342	2085	3342	1989	1759	1978	2148	1510	2622	3742	1874
Cincinnati Ins Co	3129	1601	2871	3036	2871	1541	1601	1550	1729	1506	1073	999	1130	1047	2018	1534
Citizens Ins Co of America	7295	6279	7936	7936	7295	4878	3391	2687	3527	2931	2444	2307	2502	3460	4505	2388
Citizens Ins Co of Midwest	4523	3619	4604	4016	3285	2914	1978	1741	1780	1691	1420	1381	1473	1779	3449	1334
Dairyland Insurance Co^	4361	4529	5129	5129	4541	2345	3521	2285	1781	1685	1781	1877	2129	2189	2165	1781
Emcasco Ins Co	5527	3859	5449	6103	5449	4031	3331	3859	2781	2599	2225	1919	2045	2185	5375	2407
Employers Mutual Cas	5527	3859	5449	6103	5449	4031	3331	3859	2781	2599	2225	1919	2045	2185	5375	2407
Encompass Prop & Cas+	3641	3873	3641	5954	6052	3299	3010	2895	2295	2585	1837	1720	1876	2806	2512	2085
Esurance Insurance Co#	3634	3010	2600	3006	3138	2600	1904	2600	1936	1532	1408	1770	1500	1858	2742	1580
Farm Bureau General*	1782	1782	1782	1782	1782	1688	1423	1212	1047	1099	1134	826	919	1448	1599	903
Farm Bureau Mutual*	1782	1782	1782	1782	1782	1688	1423	1212	1047	1099	1134	826	919	1448	1599	903
Farmers Ins Exchange*	11413	10484	9065	6384	7633	5412	5156	3938	4659	2255	3692	3164	1728	4174	4884	1948
Federal Ins Co (Chubb)	1753	1583	1583	1753	1753	838	871	1633	708	688	798	596	744	907	881	614
Frankenmuth Mutual	5420	5420	5420	5420	5420	4208	3738	2144	2726	2114	1812	1812	1812	2458	2458	2058
Fremont Insurance Co	3940	3940	3940	3940	3940	3004	3004	2328	2328	1882	1800	1614	1614	2444	2328	1708
GEICO Indemnity Co#	2148	1770	1892	2070	1892	1510	1230	1330	1034	902	834	1076	972	1060	1406	920
Grange Insurance of MI^	13138	9850	13138	13138	10544	6560	7602	5532	6486	4654	4654	6328	4030	7038	8594	4252
Great Lakes Casualty	2748	2038	1928	1976	1928	1668	1148	1664	1042	844	786	888	748	1004	1000	842
Great Northern (Chubb)	1753	1583	1583	1753	1753	838	871	1633	708	688	798	596	744	907	881	614
Harleysville Lake States	5858	5858	5858	4330	5858	3807	3252	1809	2637	1843	2177	1572	1409	3007	5858	1652
Hartford Casualty	6490	5988	6490	6490	6490	3884	3542	3774	3019	2844	2145	2470	2480	3086	3574	2438
Hartford of the Midwest	6490	5988	6490	6490	6490	3884	3542	3774	3019	2844	2145	2470	2480	3086	3574	2438
Hastings Mutual Ins Co	4386	3324	4386	4776	4386	3470	2914	3324	1546	1806	1590	1540	1478	1614	3466	2008
Home-Owners Ins Co	3892	3144	3790	3892	3144	2691	2714	1979	2137	1841	1857	1649	1655	2206	3100	1826
Horace Mann Ins Co	3959	2808	3854	3854	3854	2238	1808	2005	1477	1561	1343	1128	1149	1444	2031	1223
IDS Property & Casualty	4657	4121	3845	4657	3845	3509	2213	2249	2037	2055	1543	1647	1289	2461	3177	1519
Integon National Ins Co^	2984	2708	2290	2708	2496	2238	1454	1642	1228	1134	1054	1250	1054	1494	2296	1124

## ANNUAL PREMIUMS BASED ON EXAMPLE 1

<b>Companies</b>	SWD	NWD	NCD	SCD	NED	PON	MAC	WDT	YPSI	LAN	KAL	TRA	MAR	SAG	FLI	GRA
Liberty Mutual Fire Ins	7179	6542	6885	7579	7193	5315	2956	3805	3548	2717	2439	2621	2554	3862	5392	2444
Merchants Mutual Ins Co	3986	2570	3031	2570	3031	2396	2106	2570	1842	1523	1352	1492	1719	1979	3218	1502
Mercury National Ins Co	4382	3132	2924	3432	3694	2608	3232	2924	1722	1418	1232	1746	1350	1866	3108	1458
Metropolitan Direct P&C#	3896	3838	3046	3108	3838	2360	1938	2018	1574	1606	1422	1364	1322	1770	2616	1528
Metropolitan General	4094	4032	3200	3264	4032	2476	2034	2116	1648	1682	1492	1428	1386	1854	2746	1602
Metropolitan Prop & Cas	4094	4032	3200	3264	4032	2476	2034	2116	1648	1682	1492	1428	1386	1854	2746	1602
Michigan Insurance Co	7058	6118	7599	7599	7058	3813	3015	2552	3247	2616	2280	2037	2037	3504	4225	2178
Michigan Millers Mutual	6264	5366	5912	6264	5912	3946	3454	2326	2280	2458	2120	1576	2044	2414	3728	2240
Nationwide Mutual Fire	4409	4407	4409	4231	4407	2299	1880	2299	1845	1528	1684	1634	1562	1783	2774	1627
New Hampshire Ind (AIG)	5010	3603	4361	3451	3352	2725	1699	2725	1244	1051	1258	1661	1249	1614	2507	1393
Pacific Indemnity(Chubb)	1753	1583	1583	1753	1753	838	871	1633	708	688	798	596	744	907	881	614
Pioneer State Mutual	3675	3675	3675	3675	3675	2679	3315	2909	1585	1479	1391	1151	1305	1829	2579	1205
Progressive Marathon#	7039	4922	4193	4865	4167	4193	3289	4193	3006	2490	2391	3080	2393	3181	4726	2571
Progressive MI Ins Co	7968	5174	4386	5044	4276	4386	2718	4386	2564	2282	2570	2792	1938	3428	4902	2416
Safeco Insurance Co of IL^	5290	4152	3626	4070	3944	2454	2806	3378	1992	2074	1662	2032	1866	2090	3744	2094
Secura Ins A Mutual Co+	8384	8384	8384	8384	8384	4740	2801	4740	2535	3264	1397	1322	3340	3801	4107	2790
Standard Fire (Travelers)	5556	3809	5556	5556	2351	2427	2351	3809	1778	1680	1705	1772	1747	1972	3156	1581
State Auto Mutual Ins Co	2064	2416	2094	1726	2492	2146	2492	2072	1272	1384	1232	1180	1180	1698	2328	1242
State Farm Mutual Auto	3406	3174	5369	5369	3649	3709	2199	2024	2261	2287	1477	1499	1474	3078	3547	1562
Titan Insurance Co^	1174	1616	2068	2068	1904	1154	1122	1116	992	854	952	1074	1052	1114	1020	834
Tokio Marine	3360	3030	2868	3360	2868	1568	1987	3030	1601	1549	1549	1522	1429	1587	2540	1135
Unitrin Direct Prop & Cas#	5073	3851	3055	3653	3393	3055	2131	3055	1914	1537	1452	1906	1461	2036	3393	1589
Vigilant Ins Co (Chubb)	1753	1583	1583	1753	1753	838	871	1633	708	688	798	596	744	907	881	614
West American Ins Co	3413	3077	3506	4043	3506	3256	2999	3077	1991	2320	1681	1372	1504	1638	3328	2098
Westfield Insurance Co	2661	2419	2587	2448	2587	1408	1736	2419	1104	1172	1021	891	1066	1279	1767	953

Notes to all examples:

\*Membership fee may apply. Cost of membership is not included in the premium quotation.

+May reflect variation due to company program specifications.

#Rate is only available if the company is contacted directly without the assistance of an agent.

^Offers coverage to those who are ineligible for coverage under the Essential Insurance Act because they have more than six eligibility points in a three year period. Rates may therefore be higher to reflect the company's assumption of these additional risks.

## Example 2

**Drivers:** Married couple, age 35;

Wife -7 mi commute 1 way, 9,000 mi/yr; \$25,000/yr

Husband - 14 mi commute 1 way, 13,000 mi/yr; \$40,000/yr;

both drivers no tickets or accidents; two children.

**Cars:** Wife - 2004 Chrysler Town & Country LX, 4-door

VIN: 1C4&P44R&4

Husband - 2004 Saturn ION1, 4-door sedan

VIN: 1G8AF52F&4

### Coverages & Limits:

BI/PD 100/300/100 or 300 CSL

PPI \$1,000,000

PIP medical & work loss excess

UM 20/40

Car 1 and Car 2

BROAD COLLISION \$250 deductible

COMPREHENSIVE \$100 deductible

**ANNUAL PREMIUMS BASED ON EXAMPLE 2 - All discounts are not included in the premiums listed below. See discount section of this guide for more information.**

<b>Companies</b>	SWD	NWD	NCD	SCD	NED	PON	MAC	WDT	YPSI	LAN	KAL	TRA	MAR	SAG	FLI	GRA
Allstate Ins Co+	14468	12735	14736	14867	13607	9116	7504	7688	7705	6500	6383	6528	6512	7214	7551	6959
Allstate Prop & Cas+	11627	11627	11627	13416	13416	7527	6069	5895	5348	5602	5756	5057	4807	5588	5588	5739
American Insurance Co	4555	4174	4555	4555	4555	3352	3825	4174	2959	2941	2941	2792	2813	2952	4125	3357
American Int'l Ins Co (AIG)	3770	3008	4312	4374	3838	2161	2144	1872	2200	1972	1712	1599	1821	2285	2228	1999
American Int'l South (AIG)	8429	7386	9578	9360	8822	4693	4561	4071	4744	4007	3225	3296	3618	4348	4517	3756
AMEX Assurance Co	7410	6826	6696	7264	6696	4366	3194	3310	3128	2912	2342	2374	1956	3004	4602	2494
Amica Mutual Ins Co	4079	3342	3564	4616	3564	2724	1867	1848	1885	2040	1512	1554	1522	1627	3020	1687
Auto Club Ins Assn*	9492	7106	8804	8004	8108	6184	4789	4204	5207	4494	3583	3586	2874	5898	6203	3420
Auto-Owners Ins Co+	8136	6461	7911	8136	6461	5631	5541	4011	4449	3756	3744	3410	3499	4506	6415	3822
Bristol West Preferred^	9354	6967	9528	7211	7122	6136	3519	4178	3229	2788	3021	3379	2801	3519	5227	3092
Cincinnati Ins Co	6301	3118	5469	6452	5469	3028	3118	2766	3094	2578	2178	1922	2300	2353	4138	2490
Citizens Ins Co of America	9517	8204	10342	10342	9517	6395	4477	3568	4653	3884	3253	3077	3328	4566	5913	3183
Citizens Ins Co of Midwest	10922	9638	12289	10706	8741	7610	5117	4477	4513	4320	3591	3444	3556	4598	9003	3345
Dairyland Insurance Co+^	15068	14945	17945	17945	17568	6757	7502	7064	5610	4845	4663	5572	5900	7743	6457	5173
Emcasco Ins Co	8230	6560	8844	9020	8844	5480	5216	6560	3794	3186	3268	2410	2810	2960	6480	3336
Employers Mutual Cas	8230	6560	8844	9020	8844	5480	5216	6560	3794	3186	3268	2410	2810	2960	6480	3336
Encompass Prop & Cas+	6966	6801	6966	9186	8776	4904	4750	4693	3824	4192	3005	2965	3219	4031	3969	3469
Esurance Insurance Co#	10166	7674	7058	7980	8212	6648	4124	4752	3938	3508	3102	3646	3256	3852	5966	3572
Farm Bureau General*	6184	6184	6184	6184	6184	4387	4333	3159	3480	2758	2972	2350	2312	3779	4341	2985
Farm Bureau Mutual*	6184	6184	6184	6184	6184	4387	4333	3159	3480	2758	2972	2350	2312	3779	4341	2985
Farmers Ins Exchange*	34915	28032	27548	18687	25587	15735	15997	13532	13277	8059	9906	9219	6106	11618	12075	6840
Federal Ins Co (Chubb)	5716	5462	5462	5716	5716	2934	3312	5251	2665	2619	2760	2387	2408	2777	3228	2635
Frankenmuth Mutual	7638	7638	7638	7638	7638	6062	4808	3248	4124	3182	2718	2718	2718	3724	3724	3108
Fremont Insurance Co	7846	7846	7846	7846	7846	6004	6004	4676	4676	3764	3622	3254	3254	4896	4676	3444
GEICO Indemnity Co+#	4364	3810	4362	4300	4402	3130	2300	2500	2018	1942	1852	2102	2014	2176	2732	2106
Grange Insurance of MI^	22214	16344	22214	22214	14532	8768	9304	7568	8162	6996	6570	7976	6270	8284	11950	6266
Great Lakes Casualty	5304	3746	3976	4016	3976	3348	2022	2278	1798	2156	1510	1568	1576	1692	1580	1706
Great Northern (Chubb)	5716	5462	5462	5716	5716	2934	3312	5251	2665	2619	2760	2387	2408	2777	3228	2635
Harleysville Lake States	5452	5452	5452	4378	5452	3650	2893	1730	2753	1819	2217	1485	1288	3177	5452	1637
Hartford Casualty	6715	6142	6715	6715	6715	3888	3712	3964	3184	2972	2607	2708	2699	3374	3559	2761
Hartford of the Midwest	6715	6142	6715	6715	6715	3888	3712	3964	3184	2972	2607	2708	2699	3374	3559	2761
Hastings Mutual Ins Co	7272	5916	7272	7952	7272	5078	4334	5916	2312	2330	2574	2402	2400	2298	5072	3178

## ANNUAL PREMIUMS BASED ON EXAMPLE 2

<b>Companies</b>	SWD	NWD	NCD	SCD	NED	PON	MAC	WDT	YPSI	LAN	KAL	TRA	MAR	SAG	FLI	GRA
Home-Owners Ins Co	7731	6138	7517	7731	6138	5348	5265	3812	4224	3569	3557	3239	3320	4280	6095	3631
Horace Mann Ins Co	14861	10724	14518	14518	14518	9323	8121	8172	6810	7607	7028	5465	5484	6717	9119	6530
IDS Property & Casualty	7410	6826	6696	7264	6696	4366	3194	3310	3128	2912	2342	2374	1956	3004	4602	2494
Integon National Ins Co <sup>^</sup>	7894	7046	6102	7046	6650	5504	3404	3588	3134	2806	2710	2952	2760	3344	4934	2986
Liberty Mutual Fire Ins	18276	16161	17529	17214	17806	12467	7855	8141	8460	7004	6384	6463	6908	9331	11891	6790
Merchants Mutual Ins Co	8810	5856	7335	8853	7165	5333	5363	5856	3547	3184	2925	2831	3474	4315	6162	3206
Mercury National Ins Co	8556	5198	6462	6648	7066	5560	4782	4292	3270	3018	2646	3088	2588	3518	4940	3174
Metropolitan Direct P&C#	7758	7202	6310	6734	7202	4420	3862	4158	3270	3582	3124	3132	3094	4054	5264	3260
Metropolitan General	8150	7566	6634	7076	7566	4634	4056	4360	3420	3746	3266	3280	3236	4248	5526	3418
Metropolitan Prop & Cas	8150	7566	6634	7076	7566	4634	4056	4360	3420	3746	3266	3280	3236	4248	5526	3418
Michigan Insurance Co	11048	9580	11859	11859	11048	5997	4771	4045	5091	4127	3614	3231	3231	5504	6649	3462
Michigan Millers Mutual	7180	6172	6786	7180	6786	4578	4020	2754	2702	2898	2514	1906	2434	2852	4326	2656
Nationwide Mutual Fire	6599	7213	6599	6973	7213	3885	3082	3885	3402	2713	3019	2616	2862	3040	4361	2934
New Hampshire Ind (AIG)	13015	9392	13611	9652	10217	7773	4957	5557	3102	2774	3350	4235	3710	3443	5341	4105
Pacific Indemnity(Chubb)	5716	5462	5462	5716	5716	2934	3312	5251	2665	2619	2760	2387	2408	2777	3228	2635
Pioneer State Mutual	5998	5998	5998	5998	5998	4780	5686	5020	2900	2758	2520	2082	2428	3334	4632	2234
Progressive Marathon#	16227	11553	11574	12655	10900	10904	6657	7142	5836	4935	5006	6015	5276	5679	8866	5268
Progressive MI Ins Co	21898	15608	15536	17198	14054	14102	7322	8528	6708	5684	6142	7068	5886	6968	10828	6224
Safeco Insurance Co of IL <sup>^</sup>	5212	4006	3768	4094	3846	2408	2934	2770	2002	2098	1804	1968	1972	2032	3352	2160
Secura Ins A Mutual Co+	11034	11034	11034	11034	11034	6251	3928	6251	3120	3187	1707	1761	4105	4660	4275	2920
Standard Fire (Travelers)	7682	6335	7682	7682	3891	3888	3891	6335	2927	2720	2626	2822	2775	3154	4763	2578
State Auto Mutual Ins Co	4142	4238	4128	4050	4070	4542	4070	4320	3010	3132	2988	3030	3030	3734	5160	2866
State Farm Mutual Auto	9511	8325	12535	12094	10440	7885	5424	4929	5757	5290	4253	4514	4383	7480	7987	4824
Titan Insurance Co <sup>^</sup>	10862	11142	13806	13806	13578	5516	5410	5728	4722	4147	4888	5042	5302	6384	5244	5438
Tokio Marine	4957	4064	4299	4957	4299	2324	2940	4064	2235	2351	2351	2385	2369	2294	3380	2088
Unitrin Direct Prop & Cas#	8061	6189	5754	6306	6133	5453	3695	3968	3078	2854	2679	3074	2747	3263	5185	3009
Vigilant Ins Co (Chubb)	5716	5462	5462	5716	5716	2934	3312	5251	2665	2619	2760	2387	2408	2777	3228	2635
West American Ins Co	8022	6979	7200	7889	7200	5350	5357	6979	4273	4301	3247	2659	3156	3137	5896	3716
Westfield Insurance Co	5160	4672	5022	4918	5022	2823	3372	4672	2193	2237	2016	1768	2120	2488	3550	2008

Notes to all examples:

\*Membership fee may apply. Cost of membership is not included in the premium quotation.

+May reflect variation due to company program specifications.

#Rate is only available if the company is contacted directly without the assistance of an agent.

<sup>^</sup>Offers coverage to those who are ineligible for coverage under the Essential Insurance Act because they have more than six eligibility points in a three year period. Rates may therefore be higher to reflect the company's assumption of these additional risks.

### Example 3

**Drivers:** Married couple, age 42; 17 year old child with driver license who occasionally drives Car 1  
 Wife - 3 mi commute 1 way, 12,000 mi/yr; \$30,000/yr; no tickets or accidents.  
 Husband - 10 mi commute 1 way, 15,000 mi/yr; \$50,000/yr; 1 at-fault accident and 1 moving violation within the past year for speeding 9 mph over speed limit

**Cars:** Wife - 2005 Pontiac Bonneville SLE, 4-door sedan  
 VIN: 1G2HY52K&5  
 Husband - 2000 Chevrolet Silverado 1500, 4x4  
 VIN: 1GC&K14V&Y

**Coverages & Limits:**  
 BI/PD 100/300/100 or 300 CSL  
 PPI \$1,000,000  
 PIP medical & work loss excess  
 UM 20/40

Car 1:  
 BROAD COLLISION \$500 deductible  
 COMPREHENSIVE \$100 deductible  
Car 2: No physical damage coverage

**ANNUAL PREMIUMS BASED ON EXAMPLE 3 - All discounts are not included in the premiums listed below. See discount section of this guide for more information.**

<b>Companies</b>	SWD	NWD	NCD	SCD	NED	PON	MAC	WDT	YPSI	LAN	KAL	TRA	MAR	SAG	FLI	GRA
Allstate Ins Co+	16305	14344	16549	16881	15179	10603	8621	8787	8766	7428	7261	7409	7326	8272	8782	7924
Allstate Prop & Cas+	13409	13409	13409	15589	15589	8930	7214	6966	6170	6697	6770	5909	5596	6639	6639	6723
American Insurance Co	3780	3444	3780	3780	3780	2899	3222	3444	2488	2580	2580	2414	2405	2801	3611	2729
American Int'l Ins Co (AIG)	7632	5967	8890	8924	7782	4166	4171	3556	4232	3834	3154	2940	3447	4440	4378	3788
American Int'l South (AIG)	9606	8253	11059	10656	9872	5255	5192	4549	5263	4501	3528	3645	4035	4852	5129	4167
AMEX Assurance Co	10622	9884	9502	10558	9502	7102	4966	5070	4808	4574	3568	3602	2832	4826	7232	3814
Amica Mutual Ins Co	7339	6005	6394	8319	6394	4752	3405	3298	3438	3588	2633	2738	2728	2928	5253	2962
Auto Club Ins Assn*+	10217	7534	9433	8628	8615	6424	5034	4428	5466	4693	3740	3787	3062	6163	6502	3504
Auto-Owners Ins Co+	8136	6469	7911	8136	6469	5622	5556	4027	4450	3768	3762	3412	3487	4519	6418	3821
Bristol West Preferred^	15138	10686	11885	8955	8701	7496	4161	5353	3883	3324	3612	4082	3269	5154	6417	3596
Cincinnati Ins Co	12139	6003	10494	12320	10494	5826	6003	5420	6004	4959	4165	3638	4407	4494	7930	4789
Citizens Ins Co of America	15868	13655	17262	17262	15868	10605	7364	5829	7659	6362	5297	5002	5426	7511	9787	5180
Citizens Ins Co of Midwest	12285	10755	13719	11947	9748	8524	5727	5005	5065	4839	4013	3874	4044	5142	10104	3748
Dairyland Insurance Co+^	21014	21341	25206	25206	24570	9489	10999	9868	7804	6834	6711	7914	8638	10659	9067	7314
Emcasco Ins Co	24007	18781	25951	26487	25951	15405	14609	18781	10157	8255	8509	5917	7139	7583	18445	8715
Employers Mutual Cas	24007	18781	25951	26487	25951	15405	14609	18781	10157	8255	8509	5917	7139	7583	18445	8715
Encompass Prop & Cas+	9089	8974	9089	12428	12048	6562	6320	6205	5013	5579	3889	3836	4173	5467	5262	4523
Esurance Insurance Co#	15738	11956	10766	12332	12700	10296	6296	7626	6026	5166	4536	5552	4816	5870	9312	5280
Farm Bureau General*	7056	7056	7056	7056	7056	5075	4949	3644	3916	3164	3405	2646	2676	4346	4985	3330
Farm Bureau Mutual*	7056	7056	7056	7056	7056	5075	4949	3644	3916	3164	3405	2646	2676	4346	4985	3330
Farmers Ins Exchange*	44680	36526	35576	24825	33277	20703	20676	17503	17492	10468	13197	12089	8107	15176	15951	8950
Federal Ins Co (Chubb)	8300	7876	7876	8300	8300	3963	4539	7585	3530	3455	3682	3142	3219	3752	4398	3446
Frankenmuth Mutual	12724	12724	12724	12724	12724	10006	8044	5256	6706	5126	4362	4362	4362	5464	5464	5006
Fremont Insurance Co	7378	7378	7378	7378	7378	5636	5636	4404	4404	3562	3414	3068	3068	4610	4404	3252
GEICO Indemnity Co+#	7408	6154	7100	7010	7244	5044	3834	4026	3196	3034	2872	3336	3172	3436	4388	3292
Grange Insurance of MI^	30182	22232	28840	28840	20050	12268	13036	10534	11370	9366	8916	11204	8482	11704	16486	8532
Great Lakes Casualty	9430	6952	7098	7096	7098	6056	3860	4674	3436	3030	2828	2956	2852	3298	3050	3154
Great Northern (Chubb)	8300	7876	7876	8300	8300	3963	4539	7585	3530	3455	3682	3142	3219	3752	4398	3446
Harleysville Lake States	9569	9569	9569	7570	9569	6295	5040	2981	4665	3134	3789	2571	2272	5369	9569	2771

## ANNUAL PREMIUMS BASED ON EXAMPLE 3

<b>Companies</b>	SWD	NWD	NCD	SCD	NED	PON	MAC	WDT	YPSI	LAN	KAL	TRA	MAR	SAG	FLI	GRA
Hartford Casualty	10558	9609	10558	10558	10558	5996	5633	6074	4792	4493	3707	4003	4016	5026	5496	4035
Hartford of the Midwest	10558	9609	10558	10558	10558	5996	5633	6074	4792	4493	3707	4003	4016	5026	5496	4035
Hastings Mutual Ins Co	8972	7192	8972	9784	8972	6360	5430	7192	2858	2948	3142	2948	2924	2890	6490	3950
Home-Owners Ins Co	7732	6147	7519	7732	6147	5346	5281	3827	4228	3582	3575	3240	3313	4294	6100	3628
Horace Mann Ins Co	17373	13588	17013	17013	17013	12056	10690	10806	8545	10081	9390	7049	6263	8847	11762	8763
IDS Property & Casualty	10622	9884	9502	10558	9502	7102	4966	5070	4808	4574	3568	3602	2832	4826	7232	3814
Integon National Ins Co^	9806	8644	7556	8644	8188	6994	4374	4698	3966	3580	3414	3772	3450	4334	6352	3760
Liberty Mutual Fire Ins	25451	22288	24284	23956	24701	16910	10537	11173	11506	9404	8612	8811	9501	12571	16128	9090
Merchants Mutual Ins Co	11402	7537	9368	11507	9368	6835	6761	7537	4635	4052	3716	3671	4445	5469	8060	4094
Mercury National Ins Co	9360	5914	6896	7290	7748	6060	5230	4988	3594	3226	2828	3428	2820	3866	5602	3384
Metropolitan Direct P&C#	11002	10240	8878	9420	10240	6220	5336	5664	4424	4826	4208	4240	4134	5476	7326	4430
Metropolitan General	11562	10762	9328	9902	10762	6538	5600	5946	4642	5060	4416	4448	4334	5746	7696	4644
Metropolitan Prop & Cas	11562	10762	9328	9902	10762	6538	5600	5946	4642	5060	4416	4448	4334	5746	7696	4644
Michigan Insurance Co	14321	12408	15384	15384	14321	7737	6140	5197	6561	5301	4618	4132	4132	7097	8590	4431
Michigan Millers Mutual	11058	9484	10436	11058	10436	6984	6116	4138	4060	4372	3772	2818	3638	4292	6598	3986
Nationwide Mutual Fire	7831	8544	7831	8301	8544	4513	3481	4513	3873	3043	3386	2857	3207	3424	5096	3284
New Hampshire Ind (AIG)	14406	10593	14996	10699	11199	8652	5502	6425	3482	3073	3734	4728	4096	3856	5973	4522
Pacific Indemnity(Chubb)	8300	7876	7876	8300	8300	3963	4539	7585	3530	3455	3682	3142	3219	3752	4398	3446
Pioneer State Mutual	7504	7504	7504	7504	7504	5876	7026	6210	3516	3328	3044	2516	2922	4044	5672	2694
Progressive Marathon#	23354	16780	16179	17660	15532	15542	10371	11325	9179	7551	7619	9304	7799	9190	13928	8222
Progressive MI Ins Co	27452	19792	18938	20866	17554	17744	10072	12446	9270	7898	8568	9694	7858	10234	15396	8764
Safeco Insurance Co of IL^	11466	8832	8036	8872	8328	5150	6186	6330	4198	4416	3630	4184	4080	4296	7488	4482
Secura Ins A Mutual Co+	14116	14116	14116	14116	14116	7981	4965	7981	4031	4309	2204	2242	5307	6039	5714	3908
Standard Fire (Travelers)	13930	11156	13930	13930	6777	6744	6777	11156	5009	4646	4529	4887	4764	5450	8435	4382
State Auto Mutual Ins Co	6656	6936	6646	6530	6712	7294	6712	6730	4644	4872	4584	4632	4632	5894	8284	4404
State Farm Mutual Auto	14966	13110	20144	19517	16417	12707	8517	7705	8952	8304	6478	6856	6658	11855	12787	7328
Titan Insurance Co^	10262	10972	13466	13466	13266	5512	5426	5686	4712	4142	4834	5066	5312	6192	5180	5162
Tokio Marine	6596	5451	5651	6534	5651	3032	3857	5451	2958	3015	3015	3079	3038	3011	4488	2604
Unitrin Direct Prop & Cas#	11248	8832	7873	8741	8319	7525	5074	5829	4328	3845	3606	4271	3700	4553	7232	4040
Vigilant Ins Co (Chubb)	8300	7876	7876	8300	8300	3963	4539	7585	3530	3455	3682	3142	3219	3752	4398	3446
West American Ins Co	12316	10730	11243	12445	11243	8606	8512	10730	6558	6752	5043	4101	4816	4864	9401	5898
Westfield Insurance Co	7666	6928	7460	7288	7460	4093	4942	6928	3143	3217	2869	2494	3034	3596	5200	2850

Notes to all examples:

\*Membership fee may apply. Cost of membership is not included in the premium quotation.

+May reflect variation due to company program specifications.

#Rate is only available if the company is contacted directly without the assistance of an agent.

^Offers coverage to those who are ineligible for coverage under the Essential Insurance Act because they have more than six eligibility points in a three year period. Rates may therefore be higher to reflect the company's assumption of these additional risks.

## Example 4

**Drivers:** Retired couple, age 66; pleasure use, 2,800 mi/yr;  
no tickets or accidents; no earned income, work loss waived; no dependents  
**Car:** 2006 Buick Lacrosse CX, 4-door sedan  
**VIN:** 2G4WC552&6

**Coverages & Limits:**  
BI/PD 100/300/100 or 300 CSL  
PPI \$1,000,000  
PIP medical primary, no deductible  
UM 20/40  
BROAD COLLISION \$500 deductible  
COMPREHENSIVE \$100 deductible

### ANNUAL PREMIUMS BASED ON EXAMPLE 4 - *All discounts are not included in the premiums listed below. See discount section of this guide for more information.*

<b>Companies</b>	SWD	NWD	NCD	SCD	NED	PON	MAC	WDT	YPSI	LAN	KAL	TRA	MAR	SAG	FLI	GRA
Allstate Ins Co	5872	5223	6110	6058	5609	3635	2998	3127	3072	2585	2582	2681	2633	2971	3065	2725
Allstate Prop & Cas+	4920	4920	4920	5764	5764	3204	2553	2485	2193	2381	2436	2117	2050	2361	2361	2360
American Insurance Co	2403	2200	2403	2403	2403	1752	2009	2200	1549	1534	1534	1464	1474	1532	2157	1754
American Int'l Ins Co (AIG)	2101	1673	2429	2442	2157	1204	1212	1048	1223	1131	948	881	1017	1274	1256	1110
American Int'l South (AIG)	3643	3187	4151	4041	3802	2029	1983	1768	2051	1742	1401	1438	1579	1882	1964	1631
AMEX Assurance Co	5015	4609	4451	4959	4451	3249	2281	2345	2213	2105	1647	1677	1337	2217	3305	1753
Amica Mutual Ins Co	2827	2309	2460	3200	2460	1832	1291	1268	1298	1381	1029	1065	1054	1117	2034	1150
Auto Club Ins Assn*+	5452	4017	5013	4598	4587	3390	2655	2326	2889	2480	1969	1999	1617	3267	3424	1859
Auto-Owners Ins Co+	3615	2863	3516	3615	2863	2495	2460	1780	1975	1670	1663	1513	1548	2001	2846	1695
Bristol West Preferred^	9873	7289	10027	7534	7401	6355	3527	4291	3229	2771	3014	3399	2767	3546	5346	3057
Cincinnati Ins Co	2921	1436	2518	3005	2518	1400	1436	1259	1410	1167	1012	882	1066	1104	1921	1113
Citizens Ins Co of America	5674	4887	6168	6168	5674	3804	2653	2109	2760	2297	1922	1816	1967	2707	3514	1878
Citizens Ins Co of Midwest	9000	7836	10014	8714	7098	6166	4117	3589	3616	3460	2857	2739	2828	3689	7310	2656
Dairyland Insurance Co+^	8465	8489	10097	10097	9917	3821	4301	3965	3197	2765	2669	3173	3425	4325	3677	2933
Emcasco Ins Co	4377	3501	4699	4793	4699	2885	2761	3501	1997	1687	1723	1268	1469	1541	3453	1759
Employers Mutual Cas	4377	3501	4699	4793	4699	2885	2761	3501	1997	1687	1723	1268	1469	1541	3453	1759
Encompass Prop & Cas	3350	3255	3350	4346	4155	2315	2265	2238	1839	2028	1439	1437	1553	1933	1904	1669
Esurance Insurance Co#	7690	5810	5362	6060	6166	5044	3092	3554	2960	2632	2342	2782	2486	2866	4412	2662
Farm Bureau General*	2931	2931	2931	2931	2931	2114	2065	1527	1643	1331	1429	1119	1125	1817	2079	1402
Farm Bureau Mutual*	2931	2931	2931	2931	2931	2114	2065	1527	1643	1331	1429	1119	1125	1817	2079	1402
Farmers Ins Exchange*	13597	10002	10436	8274	11453	6651	6829	5851	5656	3467	4237	3915	2739	4953	5047	2905
Federal Ins Co (Chubb)	2701	2575	2575	2701	2701	1391	1566	2482	1258	1241	1305	1143	1147	1318	1528	1247
Frankenmuth Mutual	3700	3700	3700	3700	3700	2936	2338	1578	2000	1544	1316	1316	1316	1806	1806	1508
Fremont Insurance Co	3448	3448	3448	3448	3448	2646	2646	2070	2070	1672	1610	1448	1448	2166	2070	1530
GEICO Indemnity Co+#	2830	2334	2700	2668	2700	1894	1420	1510	1192	1138	1078	1262	1208	1272	1620	1294
Grange Insurance of MI^	11676	8572	11676	11676	7718	4600	4888	3962	4284	3578	3396	4256	3264	4388	6194	3248
Great Lakes Casualty	2678	1934	2018	2024	2018	1708	1070	1240	948	1136	794	822	818	908	842	890
Great Northern (Chubb)	2701	2575	2575	2701	2701	1391	1566	2482	1258	1241	1305	1143	1147	1318	1528	1247
Harleysville Lake States	4647	4647	4647	3658	4647	3063	2455	1449	2266	1514	1834	1247	1101	2603	4647	1363
Hartford Casualty	2575	2342	2575	2575	2575	1490	1426	1533	1234	1162	1018	1062	1064	1300	1374	1078
Hartford of the Midwest	2575	2342	2575	2575	2575	1490	1426	1533	1234	1162	1018	1062	1064	1300	1374	1078
Hastings Mutual Ins Co	3756	3076	3756	4106	3756	2590	2216	3076	1176	1170	1318	1226	1232	1176	2588	1618

## ANNUAL PREMIUMS BASED ON EXAMPLE 4

<b>Companies</b>	SWD	NWD	NCD	SCD	NED	PON	MAC	WDT	YPSI	LAN	KAL	TRA	MAR	SAG	FLI	GRA
Home-Owners Ins Co	3433	2721	3339	3433	2721	2371	2337	1691	1877	1588	1581	1437	1472	1901	2704	1611
Horace Mann Ins Co	6511	4790	6367	6367	6367	4198	3681	3700	3062	3459	3210	2481	2428	3051	4108	2990
IDS Property & Casualty	5015	4609	4451	4959	4451	3249	2281	2345	2213	2105	1647	1677	1337	2217	3305	1753
Integon National Ins Co^	4200	3780	3252	3780	3556	2946	1830	1946	1672	1502	1446	1588	1472	1808	2696	1586
Liberty Mutual Fire Ins	9516	8376	9121	8968	9283	6394	3991	4175	4331	3564	3242	3298	3545	4743	6091	3435
Merchants Mutual Ins Co	4715	3119	3885	4750	3885	2835	2822	3119	1915	1689	1552	1517	1853	2281	3310	1706
Mercury National Ins Co	4610	2816	3478	3578	3800	2960	2632	2328	1746	1594	1402	1658	1382	1874	2676	1678
Metropolitan Direct P&C#	3660	3370	2976	3186	3370	2066	1788	1904	1498	1650	1446	1470	1436	1874	2450	1516
Metropolitan General	3844	3540	3126	3348	3540	2170	1874	1996	1570	1728	1514	1540	1502	1964	2572	1584
Metropolitan Prop & Cas	3844	3540	3126	3348	3540	2170	1874	1996	1570	1728	1514	1540	1502	1964	2572	1584
Michigan Insurance Co	6587	5710	7077	7077	6587	3559	2823	2398	3018	2444	2136	1906	1906	3262	3956	2041
Michigan Millers Mutual	3580	3078	3384	3580	3384	2282	2002	1370	1344	1446	1254	950	1210	1422	2154	1324
Nationwide Mutual Fire	4421	4829	4421	4643	4829	2504	1963	2504	2168	1694	1914	1654	1794	1927	2856	1853
New Hampshire Ind (AIG)	6610	4752	6902	4895	5100	3868	2413	2754	1519	1351	1637	2087	1823	1678	2615	1982
Pacific Indemnity(Chubb)	2701	2575	2575	2701	2701	1391	1566	2482	1258	1241	1305	1143	1147	1318	1528	1247
Pioneer State Mutual	2313	2313	2313	2313	2313	1839	2185	1935	1129	1077	991	829	953	1287	1783	885
Progressive Marathon#	9162	6618	6481	7093	6180	6183	4031	4412	3559	3049	3102	3648	3178	3544	5404	3252
Progressive MI Ins Co	12224	8832	8724	9592	7972	8010	4340	5016	3962	3366	3636	4148	3462	4172	6420	3742
Safeco Ins Co of IL^	2628	2012	1896	2060	1920	1186	1456	1362	990	1040	888	976	982	992	1648	1060
Secura Ins A Mutual Co+	4147	4147	4147	4147	4147	2354	1485	2354	1166	1175	638	663	1529	1741	1586	1077
Standard Fire (Travelers)	3627	2983	3627	3627	1838	1835	1838	2983	1379	1291	1244	1338	1313	1490	2248	1219
State Auto Mutual Ins Co	2306	2370	2298	2242	2284	2522	2284	2400	1650	1726	1642	1660	1660	2064	2868	1574
State Farm Mutual Auto	4046	3566	5448	5285	4427	3478	2348	2142	2486	2312	1813	1915	1865	3237	3493	2035
Titan Insurance Co^	8492	9060	11202	11202	11022	4342	4276	4492	3714	3210	3784	3988	4174	4940	4078	4094
Tokio Marine	2029	1639	1764	2029	1764	961	1211	1639	918	957	957	990	996	947	1371	886
Unitrin Direct Prop & Cas#	4978	3833	3571	3906	3782	3371	2260	2407	1881	1741	1633	1875	1682	1986	3162	1838
Vigilant Ins Co (Chubb)	2701	2575	2575	2701	2701	1391	1566	2482	1258	1241	1305	1143	1147	1318	1528	1247
West American Ins Co	4106	3593	3703	4077	3703	2767	2763	3593	2193	2217	1675	1371	1623	1613	3040	1908
Westfield Insurance Co	2892	2621	2815	2751	2815	1573	1884	2621	1221	1250	1122	981	1180	1389	1982	1114

Notes to all examples: \*Membership fee may apply. Cost of membership is not included in the premium quotation.  
 +May reflect variation due to company program specifications.  
 #Rate is only available if the company is contacted directly without the assistance of an agent.  
 ^Offers coverage to those who are ineligible for coverage under the Essential Insurance Act because they have more than six eligibility points in a three year period. Rates may therefore be higher to reflect the company's assumption of these additional risks.

## **Insurance Company Websites**

More and more insurers are offering Internet websites that allow consumers to obtain a premium quote for auto insurance. We asked insurance companies participating in this survey to provide us with their website address, if they offer such a service. The following list of company website addresses are being provided as an additional shopping tool when you shop for auto insurance:

### ***Companies***

### ***Insurance Company Websites***

Allstate Ins Co	<a href="http://www.allstate.com">www.allstate.com</a>
Allstate Prop & Cas	<a href="http://www.allstate.com">www.allstate.com</a>
American Int'l Ins Co (AIG)	<a href="http://www.aig.com">www.aig.com</a>
AMEX Assurance Co	<a href="http://www.ameriprise.com/autohome">www.ameriprise.com/autohome</a>
Amica Mutual Ins Co	<a href="http://www.amica.com">www.amica.com</a>
Auto Club Ins Assn	<a href="http://www.autoclubgroup.com/michigan/insurance">www.autoclubgroup.com/michigan/insurance</a>
Cincinnati Ins Co	<a href="http://www.cinfin.com">www.cinfin.com</a>
Esurance Insurance Co	<a href="http://www.esurance.com">www.esurance.com</a>
Farmers Ins Exchange	<a href="https://apps.farmers.com/start">https://apps.farmers.com/start</a>
GEICO Indemnity Co	<a href="http://www.GEICO.com">www.GEICO.com</a>
IDS Property & Casualty	<a href="http://www.ameriprise.com/autohome">www.ameriprise.com/autohome</a>
Mercury National Insurance Co	<a href="http://www.mercuryinsurance.com">www.mercuryinsurance.com</a>
Metropolitan Direct P&C	<a href="http://www.metlife.com">www.metlife.com</a>
Metropolitan General	<a href="http://www.metlife.com">www.metlife.com</a>
Metropolitan Prop & Cas	<a href="http://www.metlife.com">www.metlife.com</a>
Nationwide Mutual Fire	<a href="http://www.nationwide.com">www.nationwide.com</a>
Progressive Marathon Ins Co	<a href="http://www.progressive.com">www.progressive.com</a>
Progressive MI Ins Co	<a href="http://www.driveinsurance.com">www.driveinsurance.com</a>
Safeco Insurance Co of IL	<a href="http://www.safeco.com">www.safeco.com</a>
Standard Fire (Travelers)	<a href="http://www.travelers.com">www.travelers.com</a>
State Farm Mutual Auto	<a href="http://www.statefarm.com">www.statefarm.com</a>
Unitrin Direct Prop & Cas	<a href="http://www.unitrindirect.com">www.unitrindirect.com</a>

# Shopping for Auto Insurance Worksheet - Section I

This worksheet provides a place to record information an insurer will need in order to accurately quote you a premium. It is important to be consistent when sharing information with each insurer; this allows you to compare premiums on an “apple-to-apple” basis.

## Vehicles to be Insured:

Make/Model	Year	Vehicle identification number (VIN)	Principal owner	Principal operator	Occasional operator

## Drivers to be Insured on the Policy:

Name	License number	Age	Miles to work

Accidents or moving violations or convictions of each driver during the past three years:

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## Remember: Check the discounts you may be eligible for:

- ✓ Anti-theft devices
- ✓ Multiple vehicle policy
- ✓ Anti-lock brakes
- ✓ Good student
- ✓ See page 6 for a list of other possible discounts
- ✓ **Ask the company what additional discounts they offer that would apply to you.**

# Shopping for Auto Insurance Worksheet - Section II

Use this chart to compare the quotes you receive from insurers and to explore the options available to you. Review your current policy to verify your coverage limits and deductibles and whether your current Personal Injury Protection (PIP) and work loss coverages are Excess (Coordinated) or Primary (Uncoordinated). Make sure you use the same limits of coverage, deductibles and PIP selections from company to company to ensure an accurate comparison.

## Annual Premiums

Coverage		Company A	Company B	Company C	Company D
<b>Liability (See page 1 for details about these coverages)</b>					
<b>MANDATORY</b>	Personal Injury Protection including work loss and replacement services				
	Property Protection Insurance - \$1,000,000 required				
	Residual Liability Insurance – Bodily Injury and Property Damage (law requires 20/40/10 limits)				
<b>Collision (See page 2 for definitions)</b>					
<b>OPTIONAL</b>	<b>Broad Form</b>				
	\$__ Deductible				
	\$__ Deductible				
	<b>Standard</b>				
	\$__ Deductible				
	\$__ Deductible				
	<b>Limited</b>				
	\$__ Deductible				
	\$__ Deductible				
	<b>Comprehensive</b>				
	\$__ Deductible				
	\$__ Deductible				
	<b>Uninsured/ Underinsured Motorist</b>				
	<b>Auto Rental Coverage</b>				
	<b>Roadside Service</b>				
<b>Discounts Offered by Company</b> – List each discount for which you qualify for and the amount it will reduce your premium					

## Shopping for Auto Insurance Worksheet - Section III

Use this “Coverage Collection Worksheet” to review whether your current coverages meet your needs. You can see how the various options may ultimately impact your total premium.

		May Cost Less	May Cost More	
		Options	Standard	Options
<b>MANDATORY</b>	<b>Personal Injury Protection including work loss and replacement services (See page 1)</b>	You may purchase a coordinated or excess policy if you already have a health insurance policy and/or disability policy that would coordinate – ask your agent	Unlimited medical benefits; maximum work loss amount per month \$4,589; and up to \$20 per day in replacement services	You must purchase uncoordinated or primary coverage if you have no other health insurance or disability coverage that will coordinate or if you have Medicare coverage – ask your agent
	<b>Property Protection Insurance (See page 1)</b>	No options to reduce	Up to \$1 million for damage your car does to other people’s property in Michigan	No options to increase
	<b>Residual Liability Insurance – Bodily Injury and Property Damage (See page 1)</b>	You must purchase at least the minimum \$20,000/\$40,000/\$10,000 coverage limits	-Up to \$20,000 for a person who is hurt or killed in an accident. -Up to \$40,000 for each accident if several people are hurt or killed. -Up to \$10,000 for property damage in another state	You can purchase higher limits than the standard 20/40/10 to protect you from liability in the event of a serious accident
<b>THESE OPTIONAL COVERAGES WILL IMPACT YOUR TOTAL PREMIUM</b>				
<b>OPTIONAL</b>	<b>Collision/ Comprehensive (See page 2)</b>	You may purchase a higher deductible - \$1,000, \$1,500, or \$2,000 if your insurer offers such limits; or purchase standard or limited collision instead of broad collision. <u>You may elect to not purchase collision or comprehensive but you will not have coverage for damage to your vehicle.</u>	Optional coverage	You may purchase a lower deductible of \$50, \$100, \$150, \$200 or \$250 if your insurer offers such limits
	<b>Uninsured/ Underinsured Motorist (See page 2)</b>	You may purchase lower coverage limits or elect to not purchase this optional coverage	Optional coverage	You may purchase higher coverage limits
	<b>Auto Rental Reimbursement</b>	You may purchase a lower daily limit or not purchase this optional coverage	Optional coverage	You can purchase a higher daily limit
	<b>Roadside Service</b>	You may purchase a lower coverage limit or not purchase this optional coverage	Optional coverage	You can purchase a higher coverage limit

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