

About this guide

To use this guide effectively you need to choose which of the four drivers (driver A, B, C or D) most closely compares to you and then determine the program that reflects your experience as a driver. Preferred programs are for drivers with the best driving records, standard programs are for drivers with average driving records and non-standard programs are for drivers with poor driving records.

The premiums quoted in this guide were drawn from a survey of 2005 premiums and are based on a 4-door sedan, 2004 Ford Taurus LX. All premiums in this guide are for a coverage period of six months and reflect a comprehensive deductible of \$250 and collision deductible of \$250 unless otherwise noted.

Coverage limits for the vehicle are the minimum required by law, unless otherwise noted. Read the explanations below for a careful examination of these minimum coverages. Each individual and family should determine the appropriate amount of insurance to purchase based on his or her own financial situation. For example, if you have assets worth \$300,000, the minimum amount of liability required by law, is not adequate in itself to protect you financially.

What are the minimum coverages required by law?

Colorado law mandates that automobile insurance policies sold in the state provide:

- Liability insurance and
 - Uninsured/underinsured motorist coverage.
- This coverage can be waived only if it has been rejected in writing by the insured.

The definitions below provide more detail on each type of insurance.

Liability

Liability insurance is generally defined as coverage for bodily injury you cause to another person or for property damage you cause to another's property through negligent operation of your vehicle. Liability insurance also affords coverage if the accident was caused by a member of your household driving your vehicle or by a person using your vehicle with your consent. The minimum amount of liability insurance required by Colorado law is as follows:

- \$25,000 per person for bodily injury;
- \$50,000 per accident for bodily injury;
- \$15,000 per accident for property damage.

Uninsured/Underinsured Motorist

The "uninsured motorist" portion of this coverage is for your bodily injury losses caused by a hit-and-run driver or a driver who has no automobile liability insurance. This coverage takes the place of insurance the other driver should have purchased.

The "underinsured motorist" portion of this coverage is for bodily injury losses that you are legally entitled to collect from the owner or driver of an underinsured vehicle. An underinsured vehicle is a vehicle that is insured, but the bodily injury liability limits of that vehicle's policy are less than the limits of your uninsured/underinsured motorist coverage. The minimum amount of uninsured/underinsured motorist coverage, unless waived by the policyholder, is as follows:

- \$25,000 per person for uninsured/underinsured motorist;
- \$50,000 per accident for uninsured/underinsured motorist.

What are optional coverage's?

In Colorado you can purchase several types of optional coverage to add to your personal auto policy. For example:

- Medical Payments
- Rental Reimbursement
- Comprehensive and Collision
- Uninsured Motorist Property Damage
- Towing and Labor

Medical Payments (Med-Pay)

Med-Pay pays for reasonable medical expenses you and your passengers incur because of injury in an automobile accident, regardless of fault. This coverage is primary over your health insurance and covers the medical bills of passengers that are not members of your family. The amount of med-pay coverage available will vary by company. When considering the coverage to purchase check your health insurance policy or contract to see if automobile accidents are covered. If you are a labor union member or covered under a self-insured plan, your contract may specifically exclude benefits related to an automobile accident up to a certain dollar amount. If you are covered under these plans, consult your benefits manager or certificate of coverage to determine what coverage you have.

Rental Reimbursement

This coverage pays expenses incurred for renting a car when your auto is rendered inoperative due to a covered loss.

Comprehensive and collision insurance

Comprehensive insurance protects you against damage to your own car from such perils as fire, theft, glass damage, hail, windstorm, flood, vandalism and other causes. Collision insurance pays for damages to your car when caused by collision with another vehicle or object. Collision insurance is typically purchased for late model vehicles and is often required by lenders as a condition to financing the vehicle.

Uninsured Motorist Property Damage

This is an optional coverage you can request if you do not have collision coverage on your vehicle. Uninsured Motorist Property Damage (UMPD) pays for damages to your vehicle caused by an at-fault owner of an uninsured motor vehicle. UMPD will not pay if the vehicles did not touch.

Towing and Labor

This covers some costs incurred for services rendered at the place of breakdown or for towing to a repair shop. It may cover tire changes and assisting you with unlocking your doors if you locked the keys in your automobile.

Contact your insurance company or agent for additional options that may be available to you. Some coverages vary or may not be offered.

Tips for lowering your premium

- Shop around using the information in this guide.
- Maintain a good driving record.
- Take the highest deductible you can afford on your comprehensive and collision coverage.
- Before buying a vehicle, determine the cost of insuring it.
- Ask your company or agent if you are eligible to reduce your premiums through discounts or by choosing optional coverages or benefits. Discounts may also be available, such as good student, driver training, multiple cars or multiple policies, compact car, anti-theft, air bags and pleasure-use only.
- Always read your policy contract.
- Visit the Division's website to view other publications that can assist you with making your insurance choices at:

www.dora.state.co.us/insurance/consumer/pc.htm

Auto Insurance Premium Comparison

A SURVEY OF PRIVATE PASSENGER AUTOMOBILE INSURANCE COSTS IN COLORADO



A publication of the
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Private Passenger Auto Insurance 2005 Premium Comparison (Premiums for six months coverage on a 2004 Ford Taurus LX 4-door sedan)		Driver A 21-yr old male, single, principal operator, drives less than 10 miles to work each way, no accidents or traffic convictions in three years.					Driver B 21-yr old female, single, principal operator, drives less than 10 miles to work each way, no accidents or traffic convictions in three years.					Driver C 35-yr old male, married, principal operator, drives less than 15 miles to work each way, no accidents or traffic convictions in three years.					Driver D 68-yr old female, married, pleasure use only, annual mileage less than 7,500 miles, no accidents or traffic convictions in three years.				
Company	Mkt Share ¹	Grand		Ft.			Grand		Ft.			Grand		Ft.			Grand		Ft.		
		Denver	Littleton	Pueblo	Juntion	Collins	Denver	Littleton	Pueblo	Junction	Collins	Denver	Littleton	Pueblo	Junction	Collins	Denver	Littleton	Pueblo	Juntion	Collins
Preferred Program																					
Allied P&C Ins Co	0.36%	847	725	1,121	635	642	689	594	905	521	527	418	371	534	330	332	386	343	489	306	308
Allstate P&C Ins Co	0.10%	1,129	844	936	808	703	883	657	731	624	547	599	441	497	418	367	469	343	388	323	286
Amco Ins Co	0.39%	887	760	1,174	664	672	722	622	947	546	552	444	388	559	345	348	404	359	512	320	322
American Family Mutual Ins Co	7.93%	1,884	1,213	1,423	993	1,167	1,313	845	990	693	813	906	583	682	479	561	670	431	504	355	415
American National P & C Co ²	0.92%	1,485	1,146	1,106	989	1,043	1,543	1,192	1,145	1,030	1,086	943	707	730	600	635	744	546	593	457	486
Amica Mutual Ins Co	0.56%	1,329	1,047	1,140	952	909	1,111	876	954	797	761	539	426	466	392	377	566	448	489	412	394
California Casualty Indemnity Exchange	0.41%	1,428	1,113	1,241	949	985	1,017	795	885	676	701	683	534	594	453	470	516	405	450	343	355
Colorado Farm Bureau Mutual Ins Co	1.07%	1,152	873	971	798	760	1,050	797	885	729	693	723	548	609	501	477	662	502	557	460	438
Commerce And Industry Ins Co	0.00%	1,131	869	981	788	689	933	718	815	657	571	699	543	620	474	424	644	501	568	436	389
Country Mutual Ins Co	0.88%	1,444	1,133	1,207	1,031	929	1,224	961	1,024	873	788	888	698	743	633	571	821	645	687	585	528
Country Preferred Ins Co	0.39%	1,312	1,029	1,097	937	844	1,112	873	930	794	716	807	634	676	576	519	746	587	625	532	480
Depositors Ins Co	0.10%	824	706	1,092	618	625	671	578	881	508	513	407	361	520	321	323	376	334	477	298	300
Encompass Indemnity Co	0.22%	985	736	991	661	633	822	615	825	553	530	548	411	546	371	357	494	372	491	336	323
Esurance Ins Co	0.10%	1,295	848	1,092	814	806	969	648	826	616	613	545	376	473	358	357	529	374	462	354	356
Farmers Ins Exchange ^{3(b)}	10.17%	1,871	1,311	1,201	1,084	2,084	1,516	1,055	964	867	1,678	687	480	443	404	413	504	354	331	306	305
First Liberty Ins Corp., The	0.00%	1,729	1,274	1,539	1,270	1,079	1,297	957	1,154	953	810	746	552	663	548	467	627	466	557	461	393
Geico General Ins Co	1.55%	1,165	839	1,006	816	736	891	639	761	612	562	657	474	565	458	418	427	310	369	300	274
Government Employees Ins Co	1.05%	1,165	839	1,006	816	736	891	639	761	612	562	657	474	565	458	418	427	310	369	300	274
Guideone America Ins Co	0.00%	1,499	1,171	1,289	984	1,078	1,285	1,004	1,105	844	925	858	671	737	564	617	542	424	465	357	389
Integon Indemnity Corp	0.01%	1,579	839	1,017	870	830	1,162	621	756	627	609	729	390	479	390	380	713	395	472	393	384
Middlesex Ins Co	0.00%	1,580	1,308	1,363	1,120	1,103	1,086	900	938	769	758	838	696	725	593	585	733	609	634	518	511
National Farmers Union P&C Co	0.28%	963	731	767	628	652	773	588	615	505	525	512	389	408	335	348	426	323	339	278	289
National General Ins Co	0.19%	1,522	1,045	1,253	979	991	1,190	817	983	758	770	700	474	578	437	445	651	450	540	415	421
Progressive Halcyon Ins Co	1.63%	956	667	723	699	608	715	511	548	523	464	403	296	317	301	271	408	306	322	308	280
Progressive Preferred Ins Co	0.11%	888	630	726	671	577	645	463	528	479	420	422	302	346	309	272	420	306	345	310	276
Safeco Ins Co Of America	1.96%	1,428	980	1,245	864	952	955	656	818	577	638	610	425	532	374	409	502	345	431	303	334
Shelter Mutual Ins Co	0.11%	865	635	713	578	569	632	465	521	423	416	461	340	381	310	305	340	251	281	230	226
Standard Fire Ins Co, The	0.13%	1,252	761	940	841	869	1,046	635	786	702	727	574	352	433	389	401	451	278	341	306	317
State Farm Mutual Auto Ins Co ^{5(a)}	20.14%	1,157	889	1,017	782	803	930	715	818	629	646	687	529	604	464	477	498	384	439	336	345
Trinity Universal Ins Co Of Kansas, Inc.	0.16%	2,906	1,573	2,521	1,366	1,636	2,212	1,208	1,922	1,050	1,253	1,310	729	1,136	632	747	1,147	641	995	555	657
Union Ins Co Of Providence	0.08%	1,257	1,226	1,357	1,022	1,094	1,159	1,131	1,253	942	1,007	705	684	761	571	610	608	588	655	491	525
United Services Auto Assoc ⁴	3.42%	1,109	911	949	772	771	855	704	733	598	597	550	456	474	389	389	438	363	378	313	312
Unitrin Auto & Home Ins Co	0.18%	1,162	1,106	1,579	919	919	1,069	1,017	1,453	846	846	578	550	783	459	459	491	467	663	390	390
USAA Casualty Ins Co ⁴	2.79%	1,151	946	988	801	801	886	730	762	620	619	524	435	453	372	371	418	348	362	299	299
Median Premium		1,165	911	1,017	841	830	955	704	786	627	638	610	456	532	390	409	491	363	431	313	334
Standard Program																					
Allied P&C Ins Co	0.07%	986	843	1,309	736	745	801	687	1,054	603	610	653	568	853	500	505	593	516	769	455	459
Allstate P&C Ins Co ^{5(b)}	2.01%	1,364	1,020	1,142	967	844	1,067	795	892	748	657	724	534	607	501	441	566	414	473	387	343
Amco Ins Co	0.09%	1,032	883	1,371	771	780	838	721	1,104	631	638	684	595	893	523	528	621	540	805	476	480
American National General Ins Co ²	0.12%	2,329	1,776	1,754	1,532	1,601	2,374	1,814	1,785	1,566	1,636	1,560	1,157	1,218	981	1,028	1,243	900	998	751	794
Colorado Farm Bureau Mutual Ins Co	0.02%	1,848	1,398	1,560	1,290	1,223	1,686	1,275	1,423	1,177	1,116	1,156	875	976	808	766	1,060	801	894	741	701
Country Casualty Ins Co	0.04%	1,757	1,380	1,470	1,254	1,131	1,538	1,208	1,287	1,097	989	1,202	945	1,006	857	773	1,135	893	950	809	730
Depositors Ins Co	0.02%	960	821	1,275	717	726	780	671	1,027	587	594	636	553	831	487	491	577	503	749	443	447
Emcasco Ins Co	0.03%	1,566	1,530	1,694	1,272	1,359	1,444	1,409	1,562	1,173	1,254	876	851	947	709	758	753	733	814	609	650
Esurance Ins Co	0.10%	1,750	1,139	1,473	1,093	1,081	1,309	868	1,114	824	821	822	555	711	525	526	754	526	655	501	502
Geico Indemnity Co	0.79%	1,475	1,081	1,269	1,061	977	1,141	845	995	835	762	955	712	838	706	642	815	610	716	605	551
Guideone Elite Ins Co	0.00%	1,623	1,270	1,396	1,065	1,167	1,392	1,089	1,197	914	1,001	929	728	798	611	668	587	460	503	387	421

Private Passenger Auto Insurance 2005 Premium Comparison (Premiums for six months coverage on a 2004 Ford Taurus LX 4-door sedan)		Driver A 21-yr old male, single, principal operator, drives less than 10 miles to work each way, no accidents or traffic convictions in three years.					Driver B 21-yr old female, single, principal operator, drives less than 10 miles to work each way, no accidents or traffic convictions in three years.					Driver C 35-yr old male, married, principal operator, drives less than 15 miles to work each way, no accidents or traffic convictions in three years.					Driver D 68-yr old female, married, pleasure use only, annual mileage less than 7,500 miles, no accidents or traffic convictions in three years.				
	Mkt	Grand		Ft.		Grand		Ft.		Grand		Ft.		Grand		Ft.					
Guideone Mutual Ins Co	0.00%	1,865	1,459	1,605	1,224	1,344	1,599	1,251	1,377	1,050	1,152	1,069	837	919	703	770	676	529	580	446	487
Guideone Specialty Mutual Ins Co	0.00%	2,238	1,750	1,925	1,471	1,609	1,919	1,501	1,651	1,262	1,309	1,283	1,004	1,102	845	922	811	635	696	536	583
Integon Indemnity Corp	0.02%	2,140	1,129	1,372	1,174	1,122	1,568	830	1,017	843	815	983	521	643	521	507	952	523	627	523	510
Liberty Mutual Fire Ins Co	0.00%	1,821	1,342	1,620	1,335	1,135	1,366	1,008	1,215	1,001	852	786	582	698	577	491	661	491	587	484	414
Mid-Century Ins Co ^{3(a)}	3.90%	1,813	1,405	1,380	1,183	1,201	1,828	1,379	1,367	1,163	1,185	1,017	768	762	657	659	836	631	626	542	541
National Farmers Union P&C Co	0.36%	1,634	1,242	1,300	1,066	1,107	1,312	997	1,045	856	890	868	660	692	567	589	721	548	574	471	489
National General Ins Co	0.02%	1,642	1,126	1,352	1,056	1,068	1,282	878	1,058	816	828	762	514	628	475	483	702	485	583	448	455
Progressive Halcyon Ins Co	0.69%	1,417	984	1,068	1,036	896	1,059	747	807	771	679	652	470	508	479	428	638	468	500	473	426
Progressive Preferred Ins Co	0.10%	1,276	905	1,041	957	824	925	664	755	681	601	644	459	526	469	411	602	435	492	444	394
Safeco Ins Co Of Illinois	0.00%	1,872	1,290	1,615	1,133	1,247	1,398	963	1,198	846	934	902	631	788	555	603	737	508	633	445	490
Sentry Ins A Mutual Co	0.14%	1,793	1,476	1,594	1,289	1,294	1,233	1,017	1,097	886	889	952	787	849	684	686	832	688	742	597	599
Shelter Mutual Ins Co	0.71%	1,360	994	1,122	904	897	993	727	820	662	657	725	532	599	485	481	534	393	442	359	356
State Farm Fire & Casualty Co	1.52%	1,470	1,134	1,288	998	1,021	1,182	912	1,036	802	820	873	675	765	592	605	632	490	555	428	438
Unitrin Auto & Home Ins Co	0.13%	1,505	1,435	2,048	1,192	1,192	1,382	1,317	1,879	1,095	1,095	765	729	1,037	607	607	656	625	888	521	521
Median Premium		1,505	1,134	1,300	1,056	1,068	1,233	912	1,045	816	828	765	631	692	555	589	656	490	574	448	455
Non-Standard Programs																					
Allstate Indemnity Co	0.66%	1,405	1,200	1,202	1,111	1,018	1,021	877	878	802	741	774	665	666	608	564	797	686	688	621	579
American Bankers Ins Co Of Florida	0.95%	2,210	1,557	1,869	1,450	1,454	1,815	1,277	1,533	1,189	1,192	1,297	909	1,094	846	851	1,279	898	1,078	836	838
American Standard Ins Co Of Wisconsin	2.60%	3,137	2,025	2,362	1,659	1,926	2,182	1,408	1,642	1,155	1,340	1,501	969	1,128	796	922	1,107	714	831	588	680
Country Casualty Ins Co	0.04%	2,559	2,007	2,139	1,828	1,647	2,238	1,756	1,871	1,598	1,440	1,747	1,372	1,461	1,246	1,124	1,649	1,295	1,379	1,176	1,061
Dairyland Ins Co	0.12%	3,306	2,760	2,874	2,388	2,412	2,460	2,052	2,124	1,764	1,782	1,512	1,260	1,332	1,080	1,098	1,740	1,470	1,524	1,284	1,290
Deerbrook Ins Co	0.19%	1,804	1,173	1,554	1,153	1,117	1,349	874	1,168	850	829	958	615	835	589	579	935	611	829	573	570
Esurance Ins Co	0.05%	2,408	1,581	2,032	1,519	1,504	1,811	1,216	1,549	1,158	1,152	1,126	776	979	736	738	990	708	867	676	676
Fireman's Fund Ins Co	0.00%	2,791	2,501	2,892	2,284	2,892	2,254	2,020	2,335	1,846	2,335										
Geico Casualty Co	1.00%	1,950	1,423	1,659	1,395	1,292	1,593	1,172	1,367	1,149	1,061	1,296	961	1,124	954	871	1,252	930	1,086	920	842
General Ins Co Of America	0.41%	2,456	1,698	2,117	1,491	1,637	1,835	1,268	1,571	1,113	1,226	1,191	835	1,040	734	797	968	669	831	587	645
Integon Indemnity Corp	0.05%	3,079	1,602	1,971	1,656	1,585	2,270	1,182	1,469	1,193	1,157	1,538	796	1,001	797	778	1,446	784	950	782	764
Liberty Ins Corporation	0.00%	1,616	1,191	1,437	1,184	1,007	1,259	930	1,119	923	785	956	707	849	700	596	822	609	730	602	513
Mendota Ins Co	0.62%	2,798	1,934	2,141	1,720	1,914	2,193	1,523	1,695	1,358	1,499	1,427	992	1,106	885	973	1,431	995	1,109	888	978
National Farmers Union P&C Co	0.04%	2,219	1,684	1,766	1,446	1,503	1,778	1,351	1,417	1,159	1,206	1,176	893	936	767	797	974	741	777	636	661
National General Ins Co	0.03%	2,283	1,562	1,880	1,460	1,480	1,784	1,218	1,470	1,130	1,148	1,055	711	871	657	668	958	660	794	612	619
Northbrook Indemnity Co	0.12%	2,201	1,431	1,896	1,407	1,363	1,646	1,066	1,425	1,037	1,011	1,168	750	1,018	717	706	1,141	745	1,012	699	695
Omni Ins Co	0.12%	2,396	1,606	1,922	1,387	1,824	1,802	1,198	1,452	1,036	1,356	1,201	799	982	690	905	1,065	688	861	591	774
Progressive Halcyon Ins Co	0.60%	1,836	1,278	1,388	1,343	1,167	1,376	979	1,056	1,007	891	877	637	686	649	581	851	631	671	636	576
Progressive Preferred Ins Co	0.25%	1,524	1,079	1,242	1,141	984	1,104	791	898	810	716	760	542	621	552	484	763	550	621	562	499
Shelter General Ins Co	0.10%	1,895	1,365	1,643	1,278	1,204	1,361	983	1,181	921	868	1,039	752	902	706	665	766	557	667	524	494
Trumbull Ins Co	0.05%	2,662	1,784	2,136	1,541	2,027	2,002	1,331	1,613	1,152	1,506	1,335	887	1,092	766	1,005	1,183	764	956	656	861
Viking Ins Co Of Wisconsin	0.85%	2,330	1,914	1,986	1,452	1,649	1,871	1,549	1,595	1,171	1,332	1,222	993	1,050	759	856	1,060	877	905	664	753
Median Premium		2,242	1,389	1,600	1,263	1,203	1,715	1,132	1,439	1,037	1,080	1,112	751	942	698	687	1,009	674	828	624	657

Notes:

- (1) Market share figures are the individual Co's preferred, standard and non-standard programs written premium divided by the total direct written premium for all Colorado companies writing private passenger auto.
(2) \$200 deductible used. Also, single car class factors were used for drivers A and B and multi-car class factors for drivers C and D.
(3)(a) All drivers quoted with a \$200 Comprehensive deductible. (b) All drivers quoted with 30/60/15 BI/PD and UM and a \$240 Comprehensive deductible due to minimum requirements.
(4) United Services Auto Assoc and USAA Casualty Ins Co coverage are generally available only to current, retired and former US military personnel and their dependents.
(5)(a) New Business Discount applied. (b) Driver D quoted with 55 and Retired Discount.