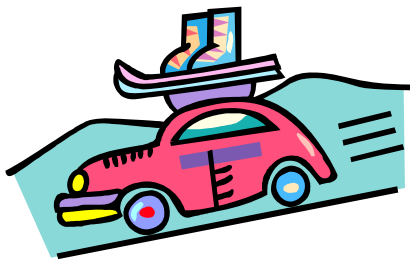


2009

AUTOMOBILE INSURANCE GUIDE



**STATE OF ALASKA
DEPARTMENT OF COMMERCE,
COMMUNITY AND ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE**

2009

AUTOMOBILE INSURANCE GUIDE



**STATE OF ALASKA
DEPARTMENT OF COMMERCE,
COMMUNITY AND ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE**

**Sean Parnell
Governor**

**Emil Notti
Commissioner**

**Linda S. Hall
Director**

**Prepared by
Bryan Johnson
Insurance Analyst**

OTHER PUBLICATIONS

The Division of Insurance has other publications available to help Alaskans become more knowledgeable insurance consumers. The following publications are examples of items available through the Juneau or Anchorage offices of the division. Many of these publications are also available on the division's website:

<http://www.commerce.state.ak.us/insurance>

[2009 Homeowners Insurance Guide](#) explains homeowners insurance policies and provides premium comparisons from various insurance companies.

[2009 Medicare Supplement Insurance Rate Guide](#) explains basic facts about Medicare supplement insurance and compares the rates of several companies. The guide also provides tips for purchasing a Medicare supplement insurance policy.

[A Shopper's Guide to Long-Term Care Insurance](#) discusses the cost of long-term care, types of coverage available, limits available, and questions you should consider asking before you purchase coverage.

[Alaska's Long Term Care Consumer Guide](#) complements the "*Shopper's Guide to Long-Term Care Insurance*." The Division of Insurance prepared this publication to assist Alaskan consumers in making decisions regarding long-term care insurance. To get the full benefit of this guide, the reader should also have a copy of the "*Shopper's Guide to Long-Term Care Insurance*."

[A Consumer Guide to Choosing an Insurance Company](#) provides information to assist consumers in selecting financially sound insurance companies.

[The Workers Compensation Rating Guide](#) is intended to help employers understand some of the factors that affect the costs of workers compensation insurance. It also outlines procedures to follow if an employer does not agree with the workers compensation classification they receive.

[State of Alaska, Division of Insurance Annual Report](#) provides a summary of business written by insurers, premium taxes collected, licensing statistics, consumer complaints, and disciplinary actions against insurance businesses in the state.

What Alaskans Need to Know About Credit Use, Insurance Score Models, and **Understanding How Insurers Use Credit Information** explain the responsibilities of both insurers and consumers for the use of credit information for insurance purposes in Alaska.

Foreword

One of the missions of the Division of Insurance is to protect and educate Alaskan consumers. This guide is provided as a tool for your use when shopping for automobile insurance or reviewing your current policy.

Do you know what coverages your automobile insurance policy must include? Are you aware of the insurance laws that protect you? How does your premium compare to a similar consumer in your city or in other areas of the state?

In addition to answering these questions, this guide includes explanations of optional coverages, suggestions on obtaining prices, and directions to other resources.

We hope this guide helps in your pursuit of affordable insurance coverage that meets all of your needs. If you have any questions or concerns, please contact us.

Alaska Division of Insurance
P.O. Box 110805
9th Floor, State Office Building
Juneau, Alaska 99811-0805
(907) 465-2515

or

550 West 7th Avenue, Suite 1560
Anchorage, Alaska 99501-3567
(907) 269-7900 / (800) 467-8725 (in state)

or

<http://www.commerce.state.ak.us/insurance>



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Financial Responsibility and Mandatory Insurance Laws

The Alaska Statutes require that if you own or operate a motor vehicle you must provide a means of taking care of others if you are involved in an accident and determined to be legally responsible. Most people meet this obligation by buying insurance, but it can also be met by posting a bond or by self-insuring, which must be authorized by the Division of Motor Vehicles. The owner or operator of a vehicle registered for use on the road must carry at least the legally required minimum amount of liability insurance.

If you buy automobile insurance, your policy must include **minimum** liability coverage of:

\$50,000 per person for bodily injury,
\$100,000 per accident for bodily injury,
and
\$25,000 for property damage

Alaska Statute 28.22.019 requires that you must have a copy of your policy, certificate of self-insurance, or identification card in your immediate possession when you are driving a motor vehicle. Additionally, if you are involved in an accident that results in bodily injury, death, or property damage exceeding \$501, you will be required to show proof of insurance. Failure to have insurance can result in the suspension of your driver's license. Before your license can be reinstated, proof of financial responsibility must be supplied and reinstatement fees must be paid. An SR-22 filing, which provides proof of financial responsibility, may be obtained from your insurance company and must be filed with the Division of Motor Vehicles for three years following an accident in which the driver was uninsured.

For more information, contact the Division of Motor Vehicles at any of the following locations:

Anchorage: 1300 West Benson Boulevard -- Phone: 269-5551
Fairbanks: 1979 Peger Road -- Phone: 451-5180
Juneau: 2760 Sherwood Lane, Suite B -- Phone: 465-4361
Palmer: 1800 Glenn Highway, Suite 1 -- Phone: 745-2185
Soldotna: 43335 Kalifornsky Beach Road, #10 -- Phone: 262-4681

or

<http://www.state.ak.us/dmv>

Required Coverage

Liability coverage, the only coverage you are required to carry under Alaska law, provides you with protection from claims by others for damages that might arise out of an accident for which you are found to be legally responsible. This coverage is divided into Bodily Injury Liability and Property Damage Liability.

Bodily Injury

Bodily Injury is the portion of your Liability coverage that pays for expenses such as medical costs, loss of income, and funeral costs of others who are injured or killed as the result of your negligence. Coverage may be purchased with a split limit or with a single limit.

Split limits provide for payment up to a specified amount per person and up to a total amount per accident. A policy containing Bodily Injury coverage with a split limit of \$50,000 per person and \$100,000 per accident pays no more than \$50,000 for the expenses of any one person. If more than one person is injured, a total of \$100,000 is available to meet their expenses, but each person can recover no more than \$50,000. Your policy or premium quote may show this as \$50,000/\$100,000 Bodily Injury or BI.

Single limits provide up to a specified amount for all Bodily Injury expenses without limiting the amount of payment per person. A policy containing Bodily Injury coverage with a single limit of \$300,000 pays up to the total amount of coverage without limiting the amount an individual may recover or the number of individuals who may be able to recover. However, \$300,000 is the maximum amount available under the policy.

You must carry limits of at least \$50,000 per person and \$100,000 per accident. However, higher limits may be available for an increase in premium. In deciding how much Bodily Injury coverage you wish to select, you may want to consider the cost of medical treatment in your area. Does your community have a trauma center equipped to handle injuries that occur in auto accidents or are there likely to be transportation costs to reach the nearest facility? How many people might be injured in an accident with one other vehicle or with two other vehicles? What is the likelihood in your community of having a multiple car accident or striking a pedestrian?

Property Damage

Property Damage is the portion of your Liability coverage that pays for expenses to repair or replace the property of others which is damaged as the result of your negligence. This coverage does not take care of your vehicle or other items of your property. Coverage is only available as a single limit. Your policy or premium quote may show this as \$25,000 Physical Damage or PD.

If your policy provides \$25,000 of coverage for Property Damage, it will pay up to that amount for all covered damage occurring during an accident regardless of the number of parties involved.

You must carry limits of at least \$25,000 per accident. However, higher limits may be available for an increase in premium. In deciding how much Property Damage coverage to select, you may want to consider the cost of repairing vehicles in your area. Does your community have auto repair facilities that keep a stock of parts needed for repair or will there be additional costs and delays to order needed parts? What would it cost to repair a wall, fence, mailbox, or other property that might be damaged? What is the likelihood of having a multiple car accident in your community? How much will it cost to provide a rental vehicle for the other party while their vehicle is being repaired? What is the average cost of a new car?

Alaska Statute 21.89.020(f)(2)-(3) requires that your policy provide liability coverage *at the minimum required liability limits* for the use of a rental vehicle. Your policy must extend your collision and comprehensive coverage to a rental vehicle. If you do not carry collision and comprehensive coverage, the company must provide the option for you to purchase coverage for physical damage to a rental vehicle.

Optional Coverages

When you receive a premium quote for auto insurance, you may be offered other optional coverages in addition to the required Liability coverage.

Alaska law requires that all companies make a written offer of Uninsured/Underinsured Motorists Coverage. Collision and Comprehensive coverage are available for damage to your vehicle and will be included in your premium quote if requested or if your vehicle is financed or leased. Medical Payments is another coverage commonly included in a price estimate.

Uninsured/Underinsured Motorists Coverage

Uninsured/Underinsured Motorists Coverage, like Liability coverage, is divided into Bodily Injury and Physical Damage sections. This coverage is designed to take care of your injuries and damage to your property. If you are in an accident and the other party is found to be responsible, but does not have insurance or does not have enough insurance to meet your expenses, this coverage is available to meet your needs. This coverage also applies to hit-and-run situations or when your vehicle is hit while parked and you are unable to determine the identity of the other party.

When you complete an application for auto insurance, you must be presented with a written offer for this coverage. Insurers must offer you a variety of coverage choices, including limits equal to the Liability coverage which you selected. You must be offered Bodily Injury and Property Damage as separate coverages. You have the option of selecting both Bodily Injury and Property Damage at any of the available limits, rejecting both Bodily Injury and Property Damage, or selecting one coverage and rejecting the other. **If your selection or rejection is not verified by your signature, Alaska law requires that the company issue your policy with coverage at limits matching your Liability coverage.** If you reject this coverage, the company is not required to make another offer at renewal, but you may request that the coverage be added at any time.

If you choose this coverage, you may want to keep in mind the same questions you might consider when selecting Liability coverage limits. In the event of an accident, can your medical needs be met by your local hospital or clinic? Have you selected enough coverage to compensate you for the current value of your vehicle?

Collision

Collision coverage provides an option for taking care of damage to your vehicle. It pays for the replacement of your vehicle or the repair of physical damage to your vehicle that is caused by colliding with an object or by overturning. Sometimes, especially with an older vehicle, the cost of repairs may exceed the vehicle's current value. In this case, it may be declared a total loss by your insurance company and you will be paid for its actual cash value. Because collision and comprehensive coverage often work hand in hand, your company may require that you carry comprehensive coverage when you carry collision coverage. Your lien holder may also require that you purchase collision coverage.

A deductible, the portion of the loss that you have agreed to pay, applies to this coverage. In the event of a loss, the insurance company will pay for any covered loss less the deductible amount. If you have a \$500 deductible and suffer a \$1,500 covered loss, the company will pay \$1,000 and you will be responsible for the remaining \$500. Although selecting a higher deductible will lower your premium, you should be realistic about the amount you can afford to pay in the event of a loss.

If you are not required to carry collision coverage, you may want to consider this option under certain circumstances. If your vehicle is declared a total loss, can you afford to replace it? Compare the current value of your vehicle to the cost of adding this coverage to your policy. An approximation of the value of your vehicle can be obtained from local auto dealers, standard valuation guides, or by visiting the websites of manufacturers and valuation services. To document the condition of your vehicle and aid in claims settlement, you might consider attaching a current photo of your vehicle to your policy or renewal.

Comprehensive

Comprehensive coverage, sometimes called "other than collision" coverage, is an optional coverage that pays for repairing other types of physical damage to your vehicle. If your vehicle is financed, the lien holder will require this coverage. Damage from fire, wind or hail, vandalism, theft, and broken glass are examples of how this coverage may be used. Running into a bear or moose, or any collision with a bird or animal, is included in this coverage. You may carry comprehensive coverage with or without collision.

A deductible applies to this coverage. In the event of a loss, the insurance company will pay for any covered loss less the deductible. If you have a \$500 deductible and suffer a \$1,500 covered loss, the company will pay \$1,000 and you will be responsible for the remaining \$500. Although selecting a higher deductible will lower your premium, you should be realistic about the amount you can afford to pay in the event of a loss.

If you are not required to carry comprehensive coverage, you may want to consider this option under certain circumstances. What is the likelihood of having your vehicle vandalized or stolen? Can you afford to replace a broken windshield?

Medical Payments

Medical Payments is an optional coverage that pays hospital, medical, and funeral expenses for you or others who are injured or killed while in your vehicle. Coverage also applies to you, your family members, or others insured on your policy when they are in another vehicle or when they are injured by a vehicle as a pedestrian. Unlike Bodily Injury Liability coverage, payment under this coverage can be made without a determination of negligence.

You may want to consider carrying this coverage even if you have health insurance that covers you and your family. Medical treatment for your friends, car pool partners, or your child's soccer team that you take to practice could all be immediately covered without waiting for fault to be assigned at the end of a lengthy claims process or lawsuit. Check with your health insurance company to learn how it might share payment or coordinate benefits with this coverage.

Rental Reimbursement Coverage

Rental Reimbursement coverage repays you for the cost of a rental car only when your vehicle is disabled after a covered loss. Reimbursement may be limited to a specific amount per day and for a limited number of days. Because you may be presented with a number of options for the daily reimbursement rate when you are shopping for insurance, you will want to be aware of rental costs in your community so that you will be sure that you are purchasing adequate coverage.

Towing and Labor Coverage

Towing and Labor Coverage, sometimes called Roadside Assistance or Emergency Services, reimburses you or pays for towing your vehicle to a repair shop. One way that towing costs are often covered is by providing up to a specific amount per use, but there may not be a limit indicated on the number of times this coverage may be used.

This coverage may also provide payment or reimbursement for other types of assistance provided by a mobile service unit. Examples of the types of services that may be covered are a locksmith, delivery of a part such as a fan belt, the cost to change a tire or jump start your vehicle. Check with your agent or insurance company for a description of what services are covered and the limits of coverage.

Stereo Coverage

If you have added audio equipment to your vehicle, you may want to check with your agent or insurance company to see if you need this additional coverage. Most policies will only cover the theft of an audio system that was installed in your vehicle by the factory or that is permanently installed in the dashboard.

Theft of CDs or cassettes may be included in this coverage or added as a separate coverage. You may not want to keep your entire collection in your vehicle as most policies place a limit, such as \$100, \$250, or \$500, on recovery under this coverage.



REMEMBER TO CLICK IT!

Shopping for a Policy

A premium quotation, an estimate of the cost of insurance, can be obtained by visiting or calling a local agent or broker, calling a company's toll free telephone number, or by visiting a company's website. In addition to obtaining price and coverage information, you will also want to learn how you will be able to make changes to your policy or report a claim. How do you prefer to conduct business after purchasing your policy? Do you want to be able to sit down and discuss your policy with someone in your community? Are you very comfortable with insurance and willing to make your own changes online? Is it important to you that the company have a local adjuster or claims center?

Be prepared to provide the following information:

- **Names of all owners of the vehicle(s) and operators in your household** – Some companies will also need the name of all members of your household who are old enough to drive. The price of your policy may be based on information on all licensed drivers as well as all potential drivers.

Alaska Statute 28.20.440(l) allows you the option of excluding a driver in your household from coverage. Your insurance company may request that you do this if a driver on your policy has proven to be a greater risk than the other covered drivers. You may have a young driver away at school without a vehicle and may exclude them from coverage in an effort to lower the cost of your policy. Before excluding a driver from your policy, you may want to determine if there are less restrictive ways of removing someone from your policy. **While a driver is excluded under your policy, they have absolutely no liability coverage, but you may still have a liability exposure.**

- **Physical address** – Rates vary based on where you drive. A resident of a small, remote community is less likely to be involved in an accident than a resident of a large, urban community where there are many more miles of road and many more vehicles on the road.
- **Age, Sex and Marital Status** – Insurance rates are based on statistics that each company has compiled. For example, if statistics indicate that single men under the age of 25 have been found at fault in more accidents, the company will charge a higher rate for customers who fall in that category because, as a group, they will increase the need for funds to cover the expense of claims.

- **Driving History and License Status** – The company will need to know how long each person has been driving, any involvement in accidents, any moving violations, any suspensions and/or revocations of license, and if there is a need for a Financial Responsibility Filing (SR22). Although the company will request a copy of your driving record if you apply for a policy, disclosing as much information as possible will make it more likely that your estimated price will match your actual price.
- **Year, Make and Model of Vehicle** – Rates for vehicles are also based on statistics compiled by the insurance industry. These statistics include information such as the frequency of theft and accident claims, the cost to repair a vehicle, the size and type of vehicle, and their safety performance and history. If you have the serial number, or vehicle identification number (VIN), for your vehicle, the quote you receive will be more accurate than one based solely on year, make, and model. The VIN can indicate features such as the engine size, presence of anti-lock brakes, and whether your vehicle has four wheel drive.
- **Vehicle Usage** – Rates may vary based on whether your vehicle is used only for pleasure, used to drive back and forth to work, or used in the course of your business. Each type of usage is defined in the policy and the terms used to describe usage may vary from company to company. Usage may also include the number of miles of your daily commute or an estimate of your annual mileage. Because terminology differs between companies, it is better to describe the use of your vehicle and allow the person providing your quote to decide which term best fits your description.
- **Prior Insurance** – If you currently have an automobile insurance policy or have had a policy in the past, you will need to provide the name of the company, the dates you were insured, and the liability coverage limits you carried. Some companies will offer you a better price if you have carried liability limits higher than the minimum required limits. **If you have not owned a vehicle, were not legally required to carry insurance, and have not violated the Alaska Mandatory Insurance Act, lack of prior insurance coverage may not be considered as a factor in rating your policy (Division of Insurance Order R93-5).**
- **Stability** – You may be asked for information related to the length of your employment in your current job or occupation and whether you own or rent your home. While insurance companies are looking for stability, this information may also open the door to discounts based on your status as a homeowner or as a retired person.
- **Credit Information** – You may be asked to provide information regarding any bankruptcy, judgments, or credit problems. The insurance company may also ask your permission to obtain a credit report or will disclose to you that an insurance score will be used to complete the premium quote. An

insurance score is a number or rating that is based in whole or in part on a consumer's credit history. **Alaska law allows insurers to consider credit information in the selection of applicants and setting of rates. Recent changes to Alaska Statute 21.36.460 set limits on the types of credit information that may be used, what consideration it may be given, and how often it may be considered.**

To obtain your credit history, you may be asked to supply your date of birth, social security number, and current or prior address. Details of your credit report are usually not provided to the company, but a credit score, insurance score, or rating is assigned to you based on information contained in your credit report. More information on insurance scoring and credit scoring can be found on the following websites:

<http://www.commerce.state.ak.us/insurance/consumerinfo.htm>
http://www.commerce.state.ak.us/insurance/pub/Insurance_Score_Models.pdf
http://www.commerce.state.ak.us/insurance/pub/Know_About_Credit.pdf
<http://www.ftc.gov/menus/consumer/credit/reports.shtm>

The credit report vendor used by the insurance company may not be the same one recently used by your bank or loan company, so periodically reviewing the information on file with all three credit report vendors is a good idea. Under the Fair and Accurate Credit Transactions Act you may now obtain one free credit report per year. Call 1-877-322-8228 or visit <http://www.annualcreditreport.com> for more information.

Providing complete and accurate information is the best way to guarantee that your premium quote will truly reflect your unique situation and that you will be quoted a fair price. By knowing about possible discounts, you may be able to transform a fair price into a better price. Here are some of the common discounts you might want to ask about:

- **Good Driver** – Some companies reward drivers who have been accident or violation free for a number of years.
- **Multiple Vehicle** – Most companies offer this to customers who insure more than one vehicle with them.
- **Driver Education/Young Driver Safety Course** – Successful completion of an accredited course may help offset the higher cost of insuring a young driver.
- **Good Student** – High school and college students may earn a discount by maintaining a “B” average or better.

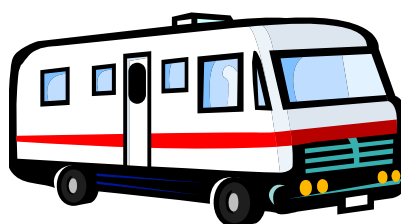
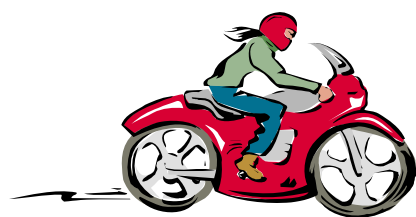
- **Distant Student** – If your child is a student at a school over 100 miles from your home and does not have a vehicle available for use, there may be a discount available to reflect the decreased possibility of a loss.
- **Senior Citizen, Retired Driver** – Sometimes this discount is based on having reached a certain age or it may be given upon attaining a designated age and no longer being a daily commuter. Additionally, Alaska law requires companies to give a discount to drivers over age 55 who voluntarily complete a motor vehicle accident prevention course approved by the Department of Administration.
- **Safety Devices/Anti-Theft Devices** – If you provided the vehicle identification number, it is likely that items such as airbags, automatic seat belts, and anti-lock brakes were identified at that time. But there may be additional discounts available for alarm systems or other safety features.
- **Homeowners Discount, Multiple Policy Discount** – You may receive a discount for owning your home, but will usually be required to provide proof of homeowners insurance as verification. If you have your homeowners or renters policy with the same company, you may qualify for an additional discount.

Insuring Other Types of Vehicles

Motorcycle

The minimum liability limits required by state law for motorcycle insurance are the same as for automobile insurance. However, there is no requirement that the company make an offer of higher limits for Uninsured/Underinsured Motorists Coverage.

The market for motorcycle insurance in Alaska is relatively limited. Of the companies that offer the coverage, some may require that you insure another vehicle or property with their company.



Motor Home/Recreational Vehicle

Coverage for your motor home or recreational vehicle may also be available through the company that provides your automobile insurance. You may also find coverage through an association for recreational vehicle users.

Have you been unable to obtain automobile insurance?

You may be eligible for coverage under the Alaska Automobile Insurance Plan (Assigned Risk). The plan assigns applicants to private insurance companies doing business in Alaska.

**For more information, ask your agent or call AIPSO
at
800-227-4659**

Claims

Do you know what your automobile policy covers? Read the policy thoroughly so that you know what is covered, how much is covered, and what is excluded. Your policy will also contain information on how to contact the company in the event of a loss.

The following guidelines should assist you as you work with your insurance company to report and resolve a claim.

- ◆ Telephone your insurance agent or claims office as soon as possible. Ask what forms or documents will be needed to support your claim. Although many claims are now filed electronically, you may need to supply supporting documents such as medical receipts, auto repair bills and a copy of the police report.
- ◆ Promptly supply any information your insurance company needs. Cooperate in its investigation, settlement, or defense of any claim.
- ◆ Keep records of all your expenses. Emergency expenses you incurred as a result of an automobile accident may be covered under your policy.
- ◆ Keep copies of all your paperwork. Store copies of all your accident-related paperwork with your other important papers.

Problems filing or resolving a claim?

Your Division of Insurance is here to assist you

Contact:
Consumer Services

907-269-7900
Toll Free in Alaska: 800-467-8725
(800) INSURAK

Participating Companies

The following companies provided premium information for use in this guide, but may not have provided information for every company within their affiliated group. The names of other companies providing automobile insurance in Alaska are available in the division's annual report, which is available from our offices or through our website at:

http://www.dced.state.ak.us/insurance/annualreport_70th/Statistical_and_Financial_Data/PC_Business_Market_Share_Private_Passenger_Auto_No_Fault.pdf

The following information was provided by the participating companies and is current as of July 1, 2009. Companies may change their practices regarding the coverage they wish to provide or the information they use in underwriting or rating. Information regarding each company's current use of credit information or the availability of an SR22 filing should be obtained directly from the company or its agent before you decide to purchase a policy.

American International Companies (AIG)

Contact: 1-877-310-5687 or www.21st.com

Credit information used: Yes

Provides SR22 Filings: Yes

Provides motorcycle coverage? No

Provides coverage for other types of motor vehicles? Yes, Motorhomes and Trailers

Allstate Property and Casualty Insurance Company

Contact: 1-866-621-6900 or www.allstate.com

Credit information used: yes

Provides SR22 Filings: Yes, only in Allstate Indemnity Company

Provides motorcycle coverage? Yes

Provides coverage for other types of motor vehicles? Yes, Mobilehomes

Amica Mutual Insurance Company

Contact: 1-800-24-Amica (1-800-242-6422) or www.amica.com

Credit information used: No

Provides SR22 Filings: No

Provides motorcycle coverage? No

Provides coverage for other types of motor vehicles? Yes, Motorhomes

Government Employees Insurance Company (GEICO)

Contact: Check your local yellow pages for an office near you, call 1-800-841-3000 or visit www.geico.com

Credit information used: No

Provides SR22 Filings: Yes

Provides motorcycle coverage? Yes

Provides coverage for other types of motor vehicles? Yes.

Liberty Mutual Fire Insurance Company

Contact: 1-800-225-2467 or www.LibertyMutual.com

Credit information used: No

Provides SR22 Filings: Yes

Provides motorcycle coverage? Yes

Provides coverage for other types of motor vehicles? Yes.

Progressive Specialty Insurance Company

Contact: 1-800-Progressive (1-800-776-4737) or

www.progressive.com

Credit information used: Yes, for underwriting but not for rating.

Provides SR22 Filings: Yes

Provides motorcycle coverage? Yes

Provides coverage for other types of motor vehicle? Yes.

Safeco Insurance Company

Contact: 1-800-4SAFECO or Contact a local independent agent or

www.safeco.com

Credit information used: Yes

Provides SR22 Filings: Yes

Provides motorcycle coverage? Yes

Provides coverage for other types of motor vehicle? Yes—Motorhomes, trailers, snowmobiles, golfmobiles.

State Farm Mutual Insurance Company

Contact: (907) 261-3700, check your yellow pages for a local State Farm agent,

or www.statefarm.com

Credit information used: Yes

Provides SR22 Filings: No

Provides motorcycle coverage? Yes

Provides coverage for other types of motor vehicle? Yes

United Services Automobile Association (USAA)

Contact: 1-800-531-8722 or www.usaa.com

Credit information used: Yes

Provides SR22 Filings: Yes

Provides motorcycle coverage? Yes

Provides coverage for other types of motor vehicle? Yes

Premium Comparisons

The following pages contain twelve examples, including individuals, couples, and families, for your use in shopping for automobile insurance or to compare with your current premium. Each example includes premiums for several areas of the state.

These examples are only a guide. Risk factors for individual consumers may vary from those included in the rating examples and may result in receiving a quote which differs from these examples.

The following coverages, policy limits, and deductibles were used:

Bodily Injury Liability	\$50,000/\$100,000
Property Damage Liability	\$25,000
Uninsured/Underinsured Motorist	
Bodily Injury	\$50,000/\$100,000
Property Damage	\$25,000
Medical Payments	\$5,000
Comprehensive Deductible	\$500
Collision Deductible	\$500

All examples assume that all drivers have no violations or accidents, have been licensed since age 16, and have an average credit score (as defined by each company). Discounts were included to reflect standard safety equipment, such as seat belts and airbags, for each vehicle used in the examples. Drivers over age 55 were assumed to have completed a driving safety course and a discount was applied.

Rates used in these examples were effective **January 1, 2009**.

One of the ways you can use these comparisons is to see the effect that changes in age, addition of drivers, or changes in family composition may have on your premium. For example, subtracting the cost of insuring a couple from the cost of insuring a family of three will provide the possible impact of adding a young driver to your policy. ***These examples are only a guide and you should contact your insurance company for an accurate estimate of making any changes to your policy.***

Example 1 – Single, Male, Age 19	
Anchorage, Bethel, Fairbanks, Juneau	18-19
Kenai, Nome, Wasilla	20-21
Example 2 – Single, Female, Age 19	
Anchorage, Bethel, Fairbanks, Juneau	22-23
Kenai, Nome, Wasilla	24-25
Example 3 – Single, Male, Age 25	
Anchorage, Bethel, Fairbanks, Juneau	26-27
Kenai, Nome, Wasilla	28-29
Example 4 – Single, Female, Age 25	
Anchorage, Bethel, Fairbanks, Juneau	30-31
Kenai, Nome, Wasilla	32-33
Example 5 – Single, Male, Age 72	
Anchorage, Bethel, Fairbanks, Juneau	34-35
Kenai, Nome, Wasilla	36-37
Example 6 – Married Couple, Age 40	
Anchorage, Bethel, Fairbanks, Juneau	38-39
Kenai, Nome, Wasilla	40-41
Example 7 – Family – Male, Age 40 and Male, Age 16	
Anchorage, Bethel, Fairbanks, Juneau	42-43
Kenai, Nome, Wasilla	44-45
Example 8 – Female, Age 40 and Female, Age 16	
Anchorage, Bethel, Fairbanks, Juneau	46-47
Kenai, Nome, Wasilla	48-49
Example 9 – Family – Parents, Age 40 and Male, Age 16	
Anchorage, Bethel, Fairbanks, Juneau	50-51
Kenai, Nome, Wasilla	52-53
Example 10 – Family – Parents, Age 40 and Female, Age 16	
Anchorage, Bethel, Fairbanks, Juneau	54-55
Kenai, Nome, Wasilla	56-57

Example 1

Driver: Single, Male, 19

Vehicle: 2009 Jeep Liberty Limited 4x4, 4 Door (ISO Rating Symbol 15, Price New Symbol 17)

Use: Commute – 10 miles one way

<i>ANCHORAGE</i>	AIG	Amica Mutual Insurance Company	Allstate Property and Casualty Insurance Company	GEICO	GEICO Casualty Company	Liberty Mutual Fire Insurance Company	Progressive Specialty Insurance Company
BI	482	727	267	343	402	1643	567
PD	498	n/a	191	304	396	inc	448
UM/UIM BI	34	34	44	36	79	59	76
UM/UIM PD	incl	n/a	2	13	33	63	26
MED	59	90	29	63	70	118	53
COMP	304	381	139	184	239	795	122
COLL	1278	2420	642	862	1329	3441	1228
TOTAL	2655	3652	1314	1806	2548	6119	2520
<i>BETHEL</i>	AIG	Amica Mutual Insurance Company	Allstate Property and Casualty Insurance Company	GEICO	GEICO Casualty Company	Liberty Mutual Fire Insurance Company	Progressive Specialty Insurance Company
BI	310	436	148	231	277	1080	366
PD	309	n/a	128	212	282	inc	319
UM/UIM BI	34	34	44	36	79	59	76
UM/UIM PD	incl	n/a	2	13	33	63	26
MED	50	57	14	48	54	100	38
COMP	475	536	122	225	289	1068	157
COLL	1504	2205	711	940	1442	3660	1354
TOTAL	2682	3268	1170	1706	2457	6030	2336
<i>FAIRBANKS</i>	AIG	Amica Mutual Insurance Company	Allstate Property and Casualty Insurance Company	GEICO	GEICO Casualty Company	Liberty Mutual Fire Insurance Company	Progressive Specialty Insurance Company
BI	302	544	94	247	295	1096	382
PD	430	n/a	135	261	342	inc	379
UM/UIM BI	34	34	44	36	79	59	76
UM/UIM PD	incl	n/a	2	13	33	63	26
MED	44	67	13	46	51	77	36
COMP	376	435	180	225	209	920	167
COLL	1498	2414	623	954	1465	3929	1429
TOTAL	2684	3494	1091	1783	2475	6144	2495
<i>JUNEAU</i>	AIG	Amica Mutual Insurance Company	Allstate Property and Casualty Insurance Company	GEICO	GEICO Casualty Company	Liberty Mutual Fire Insurance Company	Progressive Specialty Insurance Company
BI	232	436	156	197	239	961	337
PD	305	n/a	114	181	244	inc	252
UM/UIM BI	34	34	44	36	79	59	76
UM/UIM PD	incl	n/a	2	13	33	63	26
MED	33	57	10	38	44	74	29
COMP	250	536	95	136	191	788	114
COLL	1102	2205	585	713	114	3272	1103
TOTAL	1956	3268	1005	1314	943	5217	1937

Example 1

Driver: Single, Male, 19

Vehicle: 2009 Jeep Liberty Limited 4x4, 4 Door (ISO Rating Symbol 15, Price New Symbol 17)

Use: Commute – 10 miles one way

ANCHORAGE	Safeco Insurance Companies	State Farm Fire and Casualty	State Farm Mutual Insurance Company	USAA CIC	USAA GAR	USAA GIC	USAA
BI	915	1224	1102	303	303	353	227
PD	458	inc	inc	217	217	325	192
UM/UIM BI	90	46	42	41	41	23	28
UM/UIM PD	103	2	2	4	4	3	3
MED	81	138	125	34	34	43	24
COMP	106	217	217	53	53	112	52
COLL	678	1065	959	300	300	568	261
TOTAL	2430	2693	2446	952	952	1427	788
BETHEL	Safeco Insurance Companies	State Farm Fire and Casualty	State Farm Mutual Insurance Company	USAA CIC	USAA GAR	USAA GIC	USAA
BI	n/a	699	629	222	222	240	177
PD	n/a	inc	inc	161	161	222	151
UM/UIM BI	n/a	46	42	41	41	23	28
UM/UIM PD	n/a	2	2	4	4	3	3
MED	n/a	86	78	27	27	31	20
COMP	n/a	225	225	60	60	123	65
COLL	n/a	1063	957	351	351	612	328
TOTAL	0	2122	1933	866	866	1253	773
FAIRBANKS	Safeco Insurance Companies	State Farm Fire and Casualty	State Farm Mutual Insurance Company	USAA CIC	USAA GAR	USAA GIC	USAA
BI	654	808	728	223	223	241	186
PD	374	inc	inc	186	186	261	182
UM/UIM BI	65	46	42	41	41	23	28
UM/UIM PD	92	2	2	4	4	3	3
MED	50	96	86	28	28	32	22
COMP	137	238	238	66	66	135	74
COLL	765	1222	1100	345	345	624	347
TOTAL	2136	2413	2196	893	893	1319	842
JUNEAU	Safeco Insurance Companies	State Farm Fire and Casualty	State Farm Mutual Insurance Company	USAA CIC	USAA GAR	USAA GIC	USAA
BI	550	800	720	168	168	178	133
PD	254	inc	inc	146	146	204	137
UM/UIM BI	59	46	42	41	41	23	28
UM/UIM PD	78	2	2	4	4	3	3
MED	48	75	67	21	21	24	16
COMP	84	146	146	47	47	94	50
COLL	603	971	874	249	249	445	240
TOTAL	1677	2040	1851	677	677	971	608

Example 1

Driver: Single, Male, 19

Vehicle: 2009 Jeep Liberty Limited 4x4, 4 Door (ISO Rating Symbol 15, Price New Symbol 17)

Use: Commute – 10 miles one way

<i>KENAI</i>	AIG	Amica Mutual Insurance Company	Allstate Property and Casualty Insurance Company	GEICO	GEICO Casualty Company	Liberty Mutual Fire Insurance Company	Progressive Specialty Insurance Company
BI	310	436	145	231	277	1080	411
PD	309	n/a	114	212	282	inc	338
UM/UIM BI	34	34	44	36	79	59	76
UM/UIM PD	incl	n/a	2	13	33	63	26
MED	50	57	16	48	54	100	52
COMP	475	536	168	225	289	1068	165
COLL	1504	2205	533	940	1442	3660	1479
TOTAL	2682	3268	1022	1706	2457	6030	2547
<i>NOME</i>	AIG	Amica Mutual Insurance Company	Allstate Property and Casualty Insurance Company	GEICO	GEICO Casualty Company	Liberty Mutual Fire Insurance Company	Progressive Specialty Insurance Company
BI	310	436	148	231	277	1096	366
PD	309	n/a	128	212	282	inc	319
UM/UIM BI	34	34	44	36	79	59	76
UM/UIM PD	incl	n/a	2	13	33	63	26
MED	50	57	14	48	54	77	38
COMP	475	536	122	225	289	920	157
COLL	1504	2205	711	940	1442	3929	1354
TOTAL	2682	3268	1170	1706	2457	6144	2336
<i>WASILLA</i>	AIG	Amica Mutual Insurance Company	Allstate Property and Casualty Insurance Company	GEICO	GEICO Casualty Company	Liberty Mutual Fire Insurance Company	Progressive Specialty Insurance Company
BI	482	436	227	343	402	1643	555
PD	498	n/a	154	304	396	inc	398
UM/UIM BI	34	34	44	36	79	59	76
UM/UIM PD	incl	n/a	2	13	33	63	26
MED	59	57	30	63	70	118	51
COMP	304	536	212	184	239	795	165
COLL	1278	2205	680	862	1329	3441	1291
TOTAL	2655	3268	1348	1806	2548	6119	2562

Example 1

Driver: Single, Male, 19

Vehicle: 2009 Jeep Liberty Limited 4x4, 4 Door (ISO Rating Symbol 15, Price New Symbol 17)

Use: Commute – 10 miles one way

<i>KENAI</i>	Safeco Insurance Companies	State Farm Fire and Casualty	State Farm Mutual Insurance Company	USAA CIC	USAA GAR	USAA GIC	USAA
BI	596	781	703	243	243	262	193
PD	301	inc	inc	176	176	246	165
UM/UIM BI	91	46	42	41	41	23	28
UM/UIM PD	81	2	2	4	4	3	3
MED	69	115	103	31	31	36	23
COMP	113	258	258	63	63	128	68
COLL	709	1159	1043	315	315	567	303
TOTAL	1959	2362	2152	872	872	1265	783
<i>NOME</i>	Safeco Insurance Companies	State Farm Fire and Casualty	State Farm Mutual Insurance Company	USAA CIC	USAA GAR	USAA GIC	USAA
BI	n/a	699	629	222	222	240	177
PD	n/a	inc	inc	161	161	222	151
UM/UIM BI	n/a	46	42	41	41	23	28
UM/UIM PD	n/a	2	2	4	4	3	3
MED	n/a	86	78	27	27	31	20
COMP	n/a	225	225	60	60	123	65
COLL	n/a	1063	957	351	351	612	328
TOTAL	0	2122	1933	866	866	1253	773
<i>WASILLA</i>	Safeco Insurance Companies	State Farm Fire and Casualty	State Farm Mutual Insurance Company	USAA CIC	USAA GAR	USAA GIC	USAA
BI	833	1224	1102	286	286	366	222
PD	363	inc	inc	204	204	309	187
UM/UIM BI	81	46	42	41	41	23	28
UM/UIM PD	82	2	2	4	4	3	3
MED	73	138	125	33	33	45	25
COMP	126	217	217	54	54	127	56
COLL	640	1065	959	295	295	585	279
TOTAL	2200	2693	2446	917	917	1457	799

Example 2

Driver: Single, Female, 19

Vehicle: 2009 Jeep Liberty Limited 4x4, 4 Door (ISO Rating Symbol 15, Price New Symbol 17)

Use: Commute – 10 miles one way

<i>ANCHORAGE</i>	AIG	Amica Mutual Insurance Company	Allstate Property and Casualty Insurance Company	GEICO	GEICO Casualty Company	Liberty Mutual Fire Insurance Company	Progressive Specialty Insurance Company
BI	272	488	223	283	335	1036	435
PD	282	n/a	156	251	330	inc	343
UM/UIM BI	34	34	44	36	73	59	76
UM/UIM PD	incl	n/a	2	13	33	63	26
MED	37	60	34	44	66	97	50
COMP	169	256	106	126	239	501	76
COLL	722	1625	475	711	1108	2169	715
TOTAL	1516	2463	1040	1463	2184	3925	1721
<i>BETHEL</i>	AIG	Amica Mutual Insurance Company	Allstate Property and Casualty Insurance Company	GEICO	GEICO Casualty Company	Liberty Mutual Fire Insurance Company	Progressive Specialty Insurance Company
BI	176	293	124	191	231	681	280
PD	175	n/a	105	175	235	inc	244
UM/UIM BI	34	34	44	36	73	59	76
UM/UIM PD	incl	n/a	2	13	33	63	26
MED	31	38	16	38	51	83	36
COMP	264	360	93	154	289	673	98
COLL	852	1480	527	774	1202	2307	788
TOTAL	1532	2205	910	1381	2114	3866	1548
<i>FAIRBANKS</i>	AIG	Amica Mutual Insurance Company	Allstate Property and Casualty Insurance Company	GEICO	GEICO Casualty Company	Liberty Mutual Fire Insurance Company	Progressive Specialty Insurance Company
BI	171	366	78	204	246	691	293
PD	243	n/a	110	215	205	inc	290
UM/UIM BI	34	34	44	36	73	59	76
UM/UIM PD	incl	n/a	2	13	33	63	26
MED	27	45	15	36	49	65	34
COMP	209	293	138	154	289	580	104
COLL	848	1621	461	787	1221	2476	832
TOTAL	1532	2359	848	1444	2115	3934	1655
<i>JUNEAU</i>	AIG	Amica Mutual Insurance Company	Allstate Property and Casualty Insurance Company	GEICO	GEICO Casualty Company	Liberty Mutual Fire Insurance Company	Progressive Specialty Insurance Company
BI	131	293	130	162	195	606	258
PD	172	n/a	93	149	217	inc	193
UM/UIM BI	34	34	44	36	73	59	76
UM/UIM PD	incl	n/a	2	13	33	63	26
MED	20	38	12	29	36	61	28
COMP	139	360	72	93	147	497	71
COLL	623	1480	433	588	850	2062	642
TOTAL	1119	2205	785	1071	1550	3348	1294

Example 2

Driver: Single, Female, 19

Vehicle: 2009 Jeep Liberty Limited 4x4, 4 Door (ISO Rating Symbol 15, Price New Symbol 17)

Use: Commute – 10 miles one way

<i>ANCHORAGE</i>	Safeco Insurance Companies	State Farm Fire and Casualty	State Farm Mutual Insurance Company	USAA CIC	USAA GAR	USAA GIC	USAA
BI	791	914	823	253	253	295	191
PD	407	inc	inc	182	182	272	161
UM/UIM BI	99	46	42	41	41	23	28
UM/UIM PD	91	2	2	4	4	3	3
MED	90	103	93	28	28	36	20
COMP	61	162	162	43	43	90	42
COLL	598	796	716	260	260	491	228
TOTAL	2137	2023	1838	812	812	1208	673
<i>BETHEL</i>	Safeco Insurance Companies	State Farm Fire and Casualty	State Farm Mutual Insurance Company	USAA CIC	USAA GAR	USAA GIC	USAA
BI	n/a	522	470	186	186	201	149
PD	n/a	inc	inc	135	135	186	127
UM/UIM BI	n/a	46	42	41	41	23	28
UM/UIM PD	n/a	2	2	4	4	3	3
MED	n/a	65	58	22	22	26	17
COMP	n/a	168	168	49	49	99	53
COLL	n/a	794	715	304	304	528	285
TOTAL	0	1597	1455	742	742	1065	662
<i>FAIRBANKS</i>	Safeco Insurance Companies	State Farm Fire and Casualty	State Farm Mutual Insurance Company	USAA CIC	USAA GAR	USAA GIC	USAA
BI	566	604	543	187	187	202	156
PD	332	inc	inc	156	156	218	153
UM/UIM BI	72	46	42	41	41	23	28
UM/UIM PD	81	2	2	4	4	3	3
MED	55	72	65	23	23	26	18
COMP	79	178	178	54	54	108	60
COLL	675	913	821	299	299	539	301
TOTAL	1860	1814	1651	764	764	1119	719
<i>JUNEAU</i>	Safeco Insurance Companies	State Farm Fire and Casualty	State Farm Mutual Insurance Company	USAA CIC	USAA GAR	USAA GIC	USAA
BI	476	598	538	142	142	150	113
PD	225	inc	inc	123	123	171	115
UM/UIM BI	65	46	42	41	41	23	28
UM/UIM PD	69	2	2	4	4	3	3
MED	53	56	50	17	17	20	13
COMP	49	109	109	39	39	76	42
COLL	532	725	653	217	217	385	209
TOTAL	1469	1536	1394	583	583	827	523

Example 2

Driver: Single, Female, 19

Vehicle: 2009 Jeep Liberty Limited 4x4, 4 Door (ISO Rating Symbol 15, Price New Symbol 17)

Use: Commute – 10 miles one way

<i>KENAI</i>	AIG	Amica Mutual Insurance Company	Allstate Property and Casualty Insurance Company	GEICO	GEICO Casualty Company	Liberty Mutual Fire Insurance Company	Progressive Specialty Insurance Company
BI	176	293	124	191	231	691	280
PD	175	n/a	93	175	235	inc	259
UM/UIM BI	34	34	44	36	73	59	76
UM/UIM PD	incl	n/a	2	13	33	63	26
MED	31	38	19	38	51	83	49
COMP	264	360	128	154	289	673	103
COLL	852	1480	394	774	1202	2307	861
TOTAL	1532	2205	801	1381	2114	3866	1689
<i>NOME</i>	AIG	Amica Mutual Insurance Company	Allstate Property and Casualty Insurance Company	GEICO	GEICO Casualty Company	Liberty Mutual Fire Insurance Company	Progressive Specialty Insurance Company
BI							
PD	175	n/a	105	175	235	inc	244
UM/UIM BI	34	34	44	36	73	59	76
UM/UIM PD	incl	n/a	2	13	33	63	26
MED	31	38	16	38	51	65	36
COMP	264	360	93	154	289	580	98
COLL	852	1480	527	774	1202	2476	788
TOTAL	1532	2205	910	1381	2114	3934	1548
<i>WASILLA</i>	AIG	Amica Mutual Insurance Company	Allstate Property and Casualty Insurance Company	GEICO	GEICO Casualty Company	Liberty Mutual Fire Insurance Company	Progressive Specialty Insurance Company
BI							
PD	282	n/a	125	251	330	inc	304
UM/UIM BI	34	34	44	36	73	59	76
UM/UIM PD	incl	n/a	2	13	33	63	26
MED	37	38	35	44	66	97	48
COMP	169	360	161	126	239	501	103
COLL	722	1480	503	711	1108	2169	752
TOTAL	1516	2205	1060	1463	2184	3925	1734

Example 2

Driver: Single, Female, 19

Vehicle: 2009 Jeep Liberty Limited 4x4, 4 Door (ISO Rating Symbol 15, Price New Symbol 17)

Use: Commute - 10 miles one way

<i>KENAI</i>	Safeco Insurance Companies	State Farm Fire and Casualty	State Farm Mutual Insurance Company	USAA CIC	USAA GAR	USAA GIC	USAA
BI	516	584	525	203	203	219	162
PD	267	inc	inc	147	147	206	138
UM/UIM BI	100	46	42	41	41	23	28
UM/UIM PD	71	2	2	4	4	3	3
MED	76	86	77	26	26	30	19
COMP	66	193	193	51	51	103	55
COLL	626	866	779	273	273	490	263
TOTAL	1721	1776	1619	746	746	1073	669
<i>NOME</i>	Safeco Insurance Companies	State Farm Fire and Casualty	State Farm Mutual Insurance Company	USAA CIC	USAA GAR	USAA GIC	USAA
BI							
PD	n/a	inc	inc	135	135	186	127
UM/UIM BI	n/a	46	42	41	41	23	28
UM/UIM PD	n/a	2	2	4	4	3	3
MED	n/a	65	58	22	22	26	17
COMP	n/a	168	168	49	49	99	53
COLL	n/a	794	715	304	304	528	285
TOTAL	0	1597	1455	742	742	1065	662
<i>WASILLA</i>	Safeco Insurance Companies	State Farm Fire and Casualty	State Farm Mutual Insurance Company	USAA CIC	USAA GAR	USAA GIC	USAA
BI							
PD	323	inc	inc	171	171	258	157
UM/UIM BI	89	46	42	41	41	23	28
UM/UIM PD	73	2	2	4	4	3	3
MED	81	103	93	27	27	37	20
COMP	73	162	162	44	44	102	46
COLL	565	796	716	257	257	505	242
TOTAL	1925	2023	1838	783	783	1233	683

Example 3

Driver: Single, Male, 25

Vehicle: 2009 Jeep Liberty Limited 4x4, 4 Door (ISO Rating Symbol 15, Price New Symbol 17)

Use: Commute – 10 miles one way

<i>ANCHORAGE</i>	AIG	Amica Mutual Insurance Company	Allstate Property and Casualty Insurance Company	GEICO	GEICO Casualty Company	Liberty Mutual Fire Insurance Company	Progressive Specialty Insurance Company
BI	131	289	163	152	208	712	214
PD	135	n/a	110	134	205	inc	169
UM/UIM BI	37	34	44	36	73	59	76
UM/UIM PD	incl	n/a	2	13	33	63	26
MED	24	36	24	31	36	86	33
COMP	97	151	83	124	198	344	87
COLL	302	962	256	381	737	1491	497
TOTAL	726	1472	682	871	1489	2755	1102
<i>BETHEL</i>	AIG	Amica Mutual Insurance Company	Allstate Property and Casualty Insurance Company	GEICO	GEICO Casualty Company	Liberty Mutual Fire Insurance Company	Progressive Specialty Insurance Company
BI	85	174	91	102	143	468	138
PD	84	n/a	74	94	146	inc	120
UM/UIM BI	37	34	44	36	73	59	76
UM/UIM PD	incl	n/a	2	13	33	63	26
MED	20	23	12	24	28	73	24
COMP	152	213	72	152	239	463	112
COLL	356	876	284	415	799	1586	547
TOTAL	734	1320	578	835	1461	2712	1043
<i>FAIRBANKS</i>	AIG	Amica Mutual Insurance Company	Allstate Property and Casualty Insurance Company	GEICO	GEICO Casualty Company	Liberty Mutual Fire Insurance Company	Progressive Specialty Insurance Company
BI	82	217	57	109	152	475	144
PD	117	n/a	77	115	177	inc	143
UM/UIM BI	37	34	44	36	73	59	76
UM/UIM PD	incl	n/a	2	13	33	63	26
MED	18	27	11	23	26	57	23
COMP	120	173	107	152	239	398	119
COLL	354	959	249	421	812	1702	578
TOTAL	728	1410	547	869	1512	2754	1109
<i>JUNEAU</i>	AIG	Amica Mutual Insurance Company	Allstate Property and Casualty Insurance Company	GEICO	GEICO Casualty Company	Liberty Mutual Fire Insurance Company	Progressive Specialty Insurance Company
BI	63	174	95	87	123	417	127
PD	83	n/a	65	81	126	inc	95
UM/UIM BI	37	34	44	36	73	59	76
UM/UIM PD	incl	n/a	2	13	33	63	26
MED	13	23	8	19	23	54	18
COMP	81	213	56	92	158	342	81
COLL	260	876	233	315	617	1418	446
TOTAL	537	1320	505	642	1153	2353	869

Example 3

Driver: Single, Male, 25

Vehicle: 2009 Jeep Liberty Limited 4x4, 4 Door (ISO Rating Symbol 15, Price New Symbol 17)

Use: Commute – 10 miles one way

<i>ANCHORAGE</i>	Safeco Insurance Companies	State Farm Fire and Casualty	State Farm Mutual Insurance Company	USAA CIC	USAA GAR	USAA GIC	USAA
BI	365	378	340	156	156	168	118
PD	193	inc	inc	119	119	162	106
UM/UIM BI	50	46	42	39	39	20	27
UM/UIM PD	54	2	2	4	4	2	3
MED	45	43	38	19	19	23	13
COMP	77	67	67	42	42	84	41
COLL	358	329	296	183	183	317	161
TOTAL	1143	865	785	562	562	775	470
<i>BETHEL</i>	Safeco Insurance Companies	State Farm Fire and Casualty	State Farm Mutual Insurance Company	USAA CIC	USAA GAR	USAA GIC	USAA
BI	n/a	216	194	116	116	116	94
PD	n/a	inc	inc	90	90	112	84
UM/UIM BI	n/a	46	42	39	39	20	27
UM/UIM PD	n/a	2	2	4	4	2	3
MED	n/a	27	24	15	15	16	11
COMP	n/a	69	69	48	48	92	52
COLL	n/a	328	295	213	213	340	200
TOTAL	0	688	627	524	524	699	470
<i>FAIRBANKS</i>	Safeco Insurance Companies	State Farm Fire and Casualty	State Farm Mutual Insurance Company	USAA CIC	USAA GAR	USAA GIC	USAA
BI	261	250	225	117	117	117	98
PD	158	inc	inc	103	103	131	101
UM/UIM BI	36	46	42	39	39	20	27
UM/UIM PD	49	2	2	4	4	2	3
MED	28	30	27	15	15	17	12
COMP	100	73	73	52	52	101	58
COLL	404	377	339	210	210	347	211
TOTAL	1035	778	708	539	539	734	509
<i>JUNEAU</i>	Safeco Insurance Companies	State Farm Fire and Casualty	State Farm Mutual Insurance Company	USAA CIC	USAA GAR	USAA GIC	USAA
BI	220	247	222	89	89	88	72
PD	107	inc	inc	82	82	103	77
UM/UIM BI	33	46	42	39	39	20	27
UM/UIM PD	41	2	2	4	4	2	3
MED	27	23	21	11	11	13	9
COMP	61	45	45	38	38	70	40
COLL	319	300	270	154	154	250	149
TOTAL	808	663	602	417	417	548	377

Example 3

Driver: Single, Male, 25

Vehicle: 2009 Jeep Liberty Limited 4x4, 4 Door (ISO Rating Symbol 15, Price New Symbol 17)

Use: Commute – 10 miles one way

<i>KENAI</i>	AIG	Amica Mutual Insurance Company	Allstate Property and Casualty Insurance Company	GEICO	GEICO Casualty Company	Liberty Mutual Fire Insurance Company	Progressive Specialty Insurance Company
BI	85	174	91	102	143	475	138
PD	84	n/a	65	94	146	inc	127
UM/UIM BI	37	34	44	36	73	59	76
UM/UIM PD	incl	n/a	2	13	33	63	26
MED	20	23	13	24	28	73	33
COMP	152	213	100	152	239	463	118
COLL	356	876	213	415	799	1586	598
TOTAL	734	1320	526	835	1461	2712	1133
<i>NOME</i>	AIG	Amica Mutual Insurance Company	Allstate Property and Casualty Insurance Company	GEICO	GEICO Casualty Company	Liberty Mutual Fire Insurance Company	Progressive Specialty Insurance Company
BI							
PD	84	n/a	74	94	146	inc	120
UM/UIM BI	37	34	44	36	73	59	76
UM/UIM PD	incl	n/a	2	13	33	63	26
MED	20	23	12	24	28	57	24
COMP	152	213	72	152	239	398	112
COLL	356	876	284	415	799	1702	547
TOTAL	734	1320	578	835	1461	2754	1043
<i>WASILLA</i>	AIG	Amica Mutual Insurance Company	Allstate Property and Casualty Insurance Company	GEICO	GEICO Casualty Company	Liberty Mutual Fire Insurance Company	Progressive Specialty Insurance Company
BI							
PD	135	n/a	88	134	205	inc	150
UM/UIM BI	37	34	44	36	73	59	76
UM/UIM PD	incl	n/a	2	13	33	63	26
MED	24	23	25	31	36	86	32
COMP	97	213	126	124	198	344	118
COLL	302	876	271	381	737	1491	522
TOTAL	726	1320	695	871	1489	2755	1134

Example 3

Driver: Single, Male, 25

Vehicle: 2009 Jeep Liberty Limited 4x4, 4 Door (ISO Rating Symbol 15, Price New Symbol 17)

Use: Commute – 10 miles one way

<i>KENAI</i>	Safeco Insurance Companies	State Farm Fire and Casualty	State Farm Mutual Insurance Company	USAA CIC	USAA GAR	USAA GIC	USAA
BI	238	241	217	126	126	126	101
PD	127	inc	inc	97	97	124	92
UM/UIM BI	50	46	42	39	39	20	27
UM/UIM PD	43	2	2	4	4	2	3
MED	38	35	32	17	17	19	13
COMP	83	80	80	50	50	96	54
COLL	375	358	322	192	192	316	185
TOTAL	954	762	695	525	525	703	474
<i>NOME</i>	Safeco Insurance Companies	State Farm Fire and Casualty	State Farm Mutual Insurance Company	USAA CIC	USAA GAR	USAA GIC	USAA
BI							
PD	n/a	inc	inc	90	90	112	84
UM/UIM BI	n/a	46	42	39	39	20	27
UM/UIM PD	n/a	2	2	4	4	2	3
MED	n/a	27	24	15	15	16	11
COMP	n/a	69	69	48	48	92	52
COLL	n/a	328	295	213	213	340	200
TOTAL	0	688	627	524	524	699	470
<i>WASILLA</i>	Safeco Insurance Companies	State Farm Fire and Casualty	State Farm Mutual Insurance Company	USAA CIC	USAA GAR	USAA GIC	USAA
BI							
PD	154	inc	inc	112	112	154	103
UM/UIM BI	45	46	42	39	39	20	27
UM/UIM PD	44	2	2	4	4	2	3
MED	41	43	38	18	18	23	13
COMP	92	67	67	43	43	95	45
COLL	338	329	296	181	181	326	171
TOTAL	1046	865	785	544	544	794	478

Example 4

Driver: Single, Female, 25

Vehicle: 2009 Jeep Liberty Limited 4x4, 4 Door (ISO Rating Symbol 15, Price New Symbol 17)

Use: Commute – 10 miles one way

<i>ANCHORAGE</i>	AIG	Amica Mutual Insurance Company	Allstate Property and Casualty Insurance Company	GEICO	GEICO Casualty Company	Liberty Mutual Fire Insurance Company	Progressive Specialty Insurance Company
BI	93	239	151	134	183	523	211
PD	97	n/a	101	119	180	inc	167
UM/UIM BI	37	34	44	36	73	59	76
UM/UIM PD	incl	n/a	2	13	33	63	26
MED	26	30	27	28	41	79	43
COMP	83	126	75	97	160	253	67
COLL	216	796	232	336	631	1095	366
TOTAL	552	1225	632	762	1301	2072	956
<i>BETHEL</i>	AIG	Amica Mutual Insurance Company	Allstate Property and Casualty Insurance Company	GEICO	GEICO Casualty Company	Liberty Mutual Fire Insurance Company	Progressive Specialty Insurance Company
BI	61	143	84	90	126	344	136
PD	60	n/a	68	83	128	inc	119
UM/UIM BI	37	34	44	36	73	59	76
UM/UIM PD	incl	n/a	2	13	33	63	26
MED	21	19	13	21	32	68	31
COMP	129	176	65	119	193	340	86
COLL	254	725	257	366	685	1165	404
TOTAL	562	1097	533	728	1270	2039	878
<i>FAIRBANKS</i>	AIG	Amica Mutual Insurance Company	Allstate Property and Casualty Insurance Company	GEICO	GEICO Casualty Company	Liberty Mutual Fire Insurance Company	Progressive Specialty Insurance Company
BI	59	179	53	96	134	349	143
PD	83	n/a	71	102	155	inc	141
UM/UIM BI	37	34	44	36	73	59	76
UM/UIM PD	incl	n/a	2	13	33	63	26
MED	19	22	12	20	30	53	30
COMP	102	143	97	119	193	293	91
COLL	252	794	225	372	696	1250	426
TOTAL	552	1172	504	758	1314	2067	933
<i>JUNEAU</i>	AIG	Amica Mutual Insurance Company	Allstate Property and Casualty Insurance Company	GEICO	GEICO Casualty Company	Liberty Mutual Fire Insurance Company	Progressive Specialty Insurance Company
BI	45	143	88	77	108	306	126
PD	59	n/a	60	71	111	inc	94
UM/UIM BI	37	34	44	36	73	59	76
UM/UIM PD	incl	n/a	2	13	33	63	26
MED	14	19	9	16	26	50	24
COMP	69	176	51	72	127	251	62
COLL	185	725	211	278	529	1041	329
TOTAL	409	1097	466	562	1007	1770	737

Example 4

Driver: Single, Female, 25

Vehicle: 2009 Jeep Liberty Limited 4x4, 4 Door (ISO Rating Symbol 15, Price New Symbol 17)

Use: Commute - 10 miles one way

<i>ANCHORAGE</i>	Safeco Insurance Companies	State Farm Fire and Casualty	State Farm Mutual Insurance Company	USAA CIC	USAA GAR	USAA GIC	USAA
BI	350	312	281	142	142	153	108
PD	191	inc	inc	109	109	147	97
UM/UIIM BI	73	46	42	39	39	20	27
UM/UIIM PD	50	2	2	4	4	2	3
MED	66	35	32	17	17	21	12
COMP	59	55	55	37	37	73	37
COLL	332	272	245	170	170	293	150
TOTAL	1119	723	657	519	519	709	434
<i>BETHEL</i>	Safeco Insurance Companies	State Farm Fire and Casualty	State Farm Mutual Insurance Company	USAA CIC	USAA GAR	USAA GIC	USAA
BI	n/a	178	161	106	106	106	86
PD	n/a	inc	inc	82	82	102	77
UM/UIIM BI	n/a	46	42	39	39	20	27
UM/UIIM PD	n/a	2	2	4	4	2	3
MED	n/a	22	20	13	13	15	10
COMP	n/a	57	57	43	43	80	46
COLL	n/a	271	244	197	197	314	185
TOTAL	0	577	526	484	484	640	434
<i>FAIRBANKS</i>	Safeco Insurance Companies	State Farm Fire and Casualty	State Farm Mutual Insurance Company	USAA CIC	USAA GAR	USAA GIC	USAA
BI	250	206	186	107	107	107	90
PD	156	inc	inc	94	94	119	92
UM/UIIM BI	53	46	42	39	39	20	27
UM/UIIM PD	45	2	2	4	4	2	3
MED	40	24	22	14	14	15	11
COMP	76	61	61	46	46	88	51
COLL	374	312	281	194	194	320	195
TOTAL	994	652	593	498	498	672	469
<i>JUNEAU</i>	Safeco Insurance Companies	State Farm Fire and Casualty	State Farm Mutual Insurance Company	USAA CIC	USAA GAR	USAA GIC	USAA
BI	210	204	184	82	82	81	66
PD	106	inc	inc	75	75	94	71
UM/UIIM BI	48	46	42	39	39	20	27
UM/UIIM PD	38	2	2	4	4	2	3
MED	39	19	17	10	10	12	8
COMP	47	37	37	34	34	62	36
COLL	295	248	223	143	143	232	138
TOTAL	782	557	505	387	387	503	349

Example 4

Driver: Single, Female, 25

Vehicle: 2009 Jeep Liberty Limited 4x4, 4 Door (ISO Rating Symbol 15, Price New Symbol 17)

Use: Commute – 10 miles one way

<i>KENAI</i>	AIG	Amica Mutual Insurance Company	Allstate Property and Casualty Insurance Company	GEICO	GEICO Casualty Company	Liberty Mutual Fire Insurance Company	Progressive Specialty Insurance Company
BI	61	143	84	90	126	349	136
PD	60	n/a	60	83	128	inc	126
UM/UIM BI	37	34	44	36	73	59	76
UM/UIM PD	incl	n/a	2	13	33	63	26
MED	21	19	15	21	32	68	43
COMP	129	176	90	119	193	340	91
COLL	254	725	192	366	685	1165	441
TOTAL	562	1097	486	728	1270	2039	956
<i>NOME</i>	AIG	Amica Mutual Insurance Company	Allstate Property and Casualty Insurance Company	GEICO	GEICO Casualty Company	Liberty Mutual Fire Insurance Company	Progressive Specialty Insurance Company
BI							
PD	60	n/a	68	83	128	inc	119
UM/UIM BI	37	34	44	36	73	59	76
UM/UIM PD	incl	n/a	2	13	33	63	26
MED	21	19	13	21	32	53	31
COMP	129	176	65	119	193	293	86
COLL	254	725	257	366	685	1250	404
TOTAL	562	1097	533	728	1270	2067	878
<i>WASILLA</i>	AIG	Amica Mutual Insurance Company	Allstate Property and Casualty Insurance Company	GEICO	GEICO Casualty Company	Liberty Mutual Fire Insurance Company	Progressive Specialty Insurance Company
BI							
PD	97	n/a	81	119	180	inc	148
UM/UIM BI	37	34	44	36	73	59	76
UM/UIM PD	incl	n/a	2	13	33	63	26
MED	26	19	28	28	41	79	42
COMP	83	176	114	97	160	253	91
COLL	216	725	245	336	631	1095	385
TOTAL	552	1097	643	762	1301	2072	975

Example 4

Driver: Single, Female, 25

Vehicle: 2009 Jeep Liberty Limited 4x4, 4 Door (ISO Rating Symbol 15, Price New Symbol 17)

Use: Commute – 10 miles one way

<i>KENAI</i>	Safeco Insurance Companies	State Farm Fire and Casualty	State Farm Mutual Insurance Company	USAA CIC	USAA GAR	USAA GIC	USAA
BI	228	199	179	115	115	115	93
PD	125	inc	inc	89	89	113	84
UM/UIM BI	73	46	42	39	39	20	27
UM/UIM PD	40	2	2	4	4	2	3
MED	56	29	26	15	15	17	12
COMP	63	66	66	44	44	83	47
COLL	347	296	266	178	178	292	172
TOTAL	931	639	582	485	485	644	437
<i>NOME</i>	Safeco Insurance Companies	State Farm Fire and Casualty	State Farm Mutual Insurance Company	USAA CIC	USAA GAR	USAA GIC	USAA
BI							
PD	n/a	inc	inc	82	82	102	77
UM/UIM BI	n/a	46	42	39	39	20	27
UM/UIM PD	n/a	2	2	4	4	2	3
MED	n/a	22	20	13	13	15	10
COMP	n/a	57	57	43	43	80	46
COLL	n/a	271	244	197	197	314	185
TOTAL	0	577	526	484	484	640	434
<i>WASILLA</i>	Safeco Insurance Companies	State Farm Fire and Casualty	State Farm Mutual Insurance Company	USAA CIC	USAA GAR	USAA GIC	USAA
BI							
PD	151	inc	inc	103	103	140	94
UM/UIM BI	66	46	42	39	39	20	27
UM/UIM PD	40	2	2	4	4	2	3
MED	59	35	32	16	16	21	12
COMP	70	55	55	38	38	83	40
COLL	313	272	245	168	168	301	159
TOTAL	1018	723	657	502	502	726	441

Example 5

Driver: Single, Male, 72

Vehicle: 2009 Jeep Liberty Limited 4x4, 4 Door (ISO Rating Symbol 15, Price New Symbol 17)

Use: Pleasure - less than 10,000 miles/year

ANCHORAGE	AIG	Amica Mutual Insurance Company	Allstate Property and Casualty Insurance Company	GEICO	GEICO Casualty Company	Liberty Mutual Fire Insurance Company	Progressive Specialty Insurance Company
BI	104	229	179	78	136	448	244
PD	108	n/a	109	69	139	inc	193
UM/UIM BI	37	39	44	36	73	59	76
UM/UIM PD	incl	n/a	2	13	33	63	26
MED	16	29	28	16	20	77	32
COMP	71	127	43	59	115	217	48
COLL	240	764	227	195	538	939	534
TOTAL	576	1188	632	466	1054	1803	1153
BETHEL	AIG	Amica Mutual Insurance Company	Allstate Property and Casualty Insurance Company	GEICO	GEICO Casualty Company	Liberty Mutual Fire Insurance Company	Progressive Specialty Insurance Company
BI	67	138	99	53	158	295	158
PD	67	n/a	73	48	161	inc	137
UM/UIM BI	37	39	44	36	73	59	76
UM/UIM PD	incl	n/a	2	13	33	63	26
MED	14	18	13	12	25	66	23
COMP	110	178	38	72	174	291	62
COLL	283	695	252	213	697	998	589
TOTAL	578	1068	522	447	1320	1772	1071
FAIRBANKS	AIG	Amica Mutual Insurance Company	Allstate Property and Casualty Insurance Company	GEICO	GEICO Casualty Company	Liberty Mutual Fire Insurance Company	Progressive Specialty Insurance Company
BI	65	172	63	56	168	299	165
PD	93	n/a	77	59	195	inc	163
UM/UIM BI	37	39	44	36	73	59	76
UM/UIM PD	incl	n/a	2	13	33	63	26
MED	12	21	12	12	24	51	22
COMP	87	145	56	72	174	250	66
COLL	281	761	221	216	708	1072	622
TOTAL	575	1138	474	465	1374	1794	1140
JUNEAU	AIG	Amica Mutual Insurance Company	Allstate Property and Casualty Insurance Company	GEICO	GEICO Casualty Company	Liberty Mutual Fire Insurance Company	Progressive Specialty Insurance Company
BI	50	138	104	45	136	262	145
PD	66	n/a	65	41	139	inc	109
UM/UIM BI	37	39	44	36	73	59	76
UM/UIM PD	incl	n/a	2	13	33	63	26
MED	10	18	10	10	20	48	18
COMP	59	178	29	44	115	215	45
COLL	207	695	207	162	538	892	480
TOTAL	429	1068	461	350	1054	1539	899

Example 5

Driver: Single, Male, 72

Vehicle: 2009 Jeep Liberty Limited 4x4, 4 Door (ISO Rating Symbol 15, Price New Symbol 17)

Use: Pleasure - less than 10,000 miles/year

ANCHORAGE	Safeco Insurance Companies	State Farm Fire and Casualty	State Farm Mutual Insurance Company	USAA CIC	USAA GAR	USAA GIC	USAA
BI	230	223	200	135	135	166	112
PD	134	inc	inc	104	104	161	100
UM/UIM BI	37	46	42	34	34	20	25
UM/UIM PD	30	2	2	4	4	2	3
MED	34	25	23	17	17	22	13
COMP	26	41	41	24	24	49	25
COLL	190	194	174	147	147	279	137
TOTAL	681	531	483	465	465	700	416
BETHEL	Safeco Insurance Companies	State Farm Fire and Casualty	State Farm Mutual Insurance Company	USAA CIC	USAA GAR	USAA GIC	USAA
BI	n/a	127	114	101	101	115	89
PD	n/a	inc	inc	79	79	111	80
UM/UIM BI	n/a	46	42	34	34	20	25
UM/UIM PD	n/a	2	2	4	4	2	3
MED	n/a	16	14	13	13	16	10
COMP	n/a	43	43	27	27	54	31
COLL	n/a	193	174	170	170	300	169
TOTAL	0	428	390	427	427	619	407
FAIRBANKS	Safeco Insurance Companies	State Farm Fire and Casualty	State Farm Mutual Insurance Company	USAA CIC	USAA GAR	USAA GIC	USAA
BI	164	147	132	102	102	116	93
PD	110	inc	inc	90	90	130	95
UM/UIM BI	27	46	42	34	34	20	25
UM/UIM PD	27	2	2	4	4	2	3
MED	21	17	16	13	13	17	11
COMP	34	46	46	29	29	59	34
COLL	214	222	200	167	167	306	178
TOTAL	597	480	437	439	439	649	440
JUNEAU	Safeco Insurance Companies	State Farm Fire and Casualty	State Farm Mutual Insurance Company	USAA CIC	USAA GAR	USAA GIC	USAA
BI	138	145	131	78	78	87	69
PD	74	inc	inc	72	72	103	73
UM/UIM BI	25	46	42	34	34	20	25
UM/UIM PD	23	2	2	4	4	2	3
MED	20	14	12	10	10	13	8
COMP	21	28	28	22	22	42	25
COLL	169	177	159	124	124	221	127
TOTAL	470	412	374	344	344	489	329

Example 5

Driver: Single, Male, 72

Vehicle: 2009 Jeep Liberty Limited 4x4, 4 Door (ISO Rating Symbol 15, Price New Symbol 17)

Use: Pleasure - less than 10,000 miles/year

<i>KENAI</i>	AIG	Amica Mutual Insurance Company	Allstate Property and Casualty Insurance Company	GEICO	GEICO Casualty Company	Liberty Mutual Fire Insurance Company	Progressive Specialty Insurance Company
BI	67	138	99	53	158	299	158
PD	67	n/a	65	48	161	inc	145
UM/UIM BI	37	39	44	36	73	59	76
UM/UIM PD	incl	n/a	2	13	33	63	26
MED	14	18	15	12	25	66	31
COMP	110	178	52	72	174	291	65
COLL	283	695	189	213	697	998	644
TOTAL	578	1068	464	447	1320	1772	1164
<i>NOME</i>	AIG	Amica Mutual Insurance Company	Allstate Property and Casualty Insurance Company	GEICO	GEICO Casualty Company	Liberty Mutual Fire Insurance Company	Progressive Specialty Insurance Company
BI							
PD	67	n/a	73	48	161	inc	137
UM/UIM BI	37	39	44	36	73	59	76
UM/UIM PD	incl	n/a	2	13	33	63	26
MED	14	18	13	12	25	51	23
COMP	110	178	38	72	174	250	62
COLL	283	695	252	213	697	1072	589
TOTAL	578	1068	522	447	1320	1794	1071
<i>WASILLA</i>	AIG	Amica Mutual Insurance Company	Allstate Property and Casualty Insurance Company	GEICO	GEICO Casualty Company	Liberty Mutual Fire Insurance Company	Progressive Specialty Insurance Company
BI							
PD	108	n/a	88	69	139	inc	171
UM/UIM BI	37	39	44	36	73	59	76
UM/UIM PD	incl	n/a	2	13	33	63	26
MED	16	18	29	16	20	77	31
COMP	71	178	65	59	115	217	65
COLL	240	695	241	195	538	939	562
TOTAL	576	1068	621	466	1054	1803	1170

Example 5

Driver: Single, Male, 72

Vehicle: 2009 Jeep Liberty Limited 4x4, 4 Door (ISO Rating Symbol 15, Price New Symbol 17)

Use: Pleasure - less than 10,000 miles/year

<i>KENAI</i>	Safeco Insurance Companies	State Farm Fire and Casualty	State Farm Mutual Insurance Company	USAA CIC	USAA GAR	USAA GIC	USAA
BI	150	142	128	110	110	125	96
PD	88	inc	inc	85	85	123	86
UM/UIM BI	38	46	42	34	34	20	25
UM/UIM PD	24	2	2	4	4	2	3
MED	29	21	19	15	15	19	12
COMP	28	49	49	28	28	56	32
COLL	199	211	190	154	154	279	157
TOTAL	554	471	430	429	429	624	412
<i>NOME</i>	Safeco Insurance Companies	State Farm Fire and Casualty	State Farm Mutual Insurance Company	USAA CIC	USAA GAR	USAA GIC	USAA
BI							
PD	n/a	inc	inc	79	79	111	80
UM/UIM BI	n/a	46	42	34	34	20	25
UM/UIM PD	n/a	2	2	4	4	2	3
MED	n/a	16	14	13	13	16	10
COMP	n/a	43	43	27	27	54	31
COLL	n/a	193	174	170	170	300	169
TOTAL	0	428	390	427	427	619	407
<i>WASILLA</i>	Safeco Insurance Companies	State Farm Fire and Casualty	State Farm Mutual Insurance Company	USAA CIC	USAA GAR	USAA GIC	USAA
BI							
PD	107	inc	inc	98	98	153	97
UM/UIM BI	34	46	42	34	34	20	25
UM/UIM PD	24	2	2	4	4	2	3
MED	31	25	23	16	16	23	13
COMP	31	41	41	25	25	55	27
COLL	179	194	174	145	145	287	146
TOTAL	615	531	483	449	449	713	420

Example 6

Married Couple

Driver 1: Male, 40

Vehicle: 2009 Jeep Liberty Limited 4x4, 4 Door (ISO Rating Symbol 15, Price New Symbol 17)

Use: Commute – 5 miles one way

Driver 2: Female, 40

Vehicle: 2009 Jeep Liberty Limited 4x4, 4 Door (ISO Rating Symbol 15, Price New Symbol 17)

Use: Commute – 10 miles one way

<i>ANCHORAGE</i>	AIG	Amica Mutual Insurance Company	Allstate Property and Casualty Insurance Company	GEICO	GEICO Casualty Company	Liberty Mutual Fire Insurance Company	Progressive Specialty Insurance Company
BI	124	256	210	161	258	533	312
PD	128	n/a	158	143	254	inc	248
UM/UIM BI	131	48	82	64	146	118	152
UM/UIM PD	incl	n/a	4	27	65	126	52
MED	30	32	41	33	58	142	76
COMP	124	134	132	122	240	258	106
COLL	332	852	336	405	831	1116	590
TOTAL	869	1322	963	955	1852	2174	1536
<i>BETHEL</i>	AIG	Amica Mutual Insurance Company	Allstate Property and Casualty Insurance Company	GEICO	GEICO Casualty Company	Liberty Mutual Fire Insurance Company	Progressive Specialty Insurance Company
BI	82	154	117	109	178	350	202
PD	80	n/a	106	100	181	inc	176
UM/UIM BI	131	48	82	64	146	118	152
UM/UIM PD	incl	n/a	4	27	65	126	52
MED	25	22	20	25	45	120	54
COMP	192	188	116	150	290	346	136
COLL	390	776	373	441	901	1187	650
TOTAL	900	1188	816	915	1806	2130	1422
<i>FAIRBANKS</i>	AIG	Amica Mutual Insurance Company	Allstate Property and Casualty Insurance Company	GEICO	GEICO Casualty Company	Liberty Mutual Fire Insurance Company	Progressive Specialty Insurance Company
BI	78	192	74	116	189	356	210
PD	112	n/a	111	123	219	inc	208
UM/UIM BI	131	48	82	64	146	118	152
UM/UIM PD	incl	n/a	4	27	65	126	52
MED	23	24	18	24	43	94	52
COMP	152	154	171	150	290	298	144
COLL	388	848	327	448	916	1274	686
TOTAL	884	1266	786	951	1868	2148	1504
<i>JUNEAU</i>	AIG	Amica Mutual Insurance Company	Allstate Property and Casualty Insurance Company	GEICO	GEICO Casualty Company	Liberty Mutual Fire Insurance Company	Progressive Specialty Insurance Company
BI	60	154	123	92	153	312	186
PD	80	n/a	94	85	157	inc	140
UM/UIM BI	131	48	82	64	146	118	152
UM/UIM PD	incl	n/a	4	27	65	126	52
MED	17	22	14	20	37	89	42
COMP	102	188	90	90	191	256	98
COLL	286	776	306	334	696	1061	530
TOTAL	676	1188	712	713	1445	1843	1200

Example 6

Married Couple

Driver 1: Male, 40

Vehicle: 2009 Jeep Liberty Limited 4x4, 4 Door (ISO Rating Symbol 15, Price New Symbol 17)

Use: Commute – 5 miles one way

Driver 2: Female, 40

Vehicle: 2009 Jeep Liberty Limited 4x4, 4 Door (ISO Rating Symbol 15, Price New Symbol 17)

Use: Commute – 10 miles one way

<i>ANCHORAGE</i>	Safeco Insurance Companies	State Farm Fire and Casualty	State Farm Mutual Insurance Company	USAA CIC	USAA GAR	USAA GIC	USAA
BI	222	494	444	197	197	216	153
PD	121	inc	inc	147	147	200	131
UM/UIM BI	68	78	71	67	67	36	46
UM/UIM PD	42	4	4	7	7	4	5
MED	48	56	50	23	23	28	16
COMP	50	87	87	52	52	98	51
COLL	237	430	387	240	240	410	213
TOTAL	788	1149	1043	733	733	993	616
<i>BETHEL</i>	Safeco Insurance Companies	State Farm Fire and Casualty	State Farm Mutual Insurance Company	USAA CIC	USAA GAR	USAA GIC	USAA
BI	n/a	282	254	150	150	153	123
PD	n/a	inc	inc	112	112	141	106
UM/UIM BI	n/a	78	71	67	67	36	46
UM/UIM PD	n/a	4	4	7	7	4	5
MED	n/a	35	31	18	18	20	13
COMP	n/a	91	91	58	58	107	62
COLL	n/a	429	386	276	276	440	261
TOTAL	0	919	837	688	688	900	615
<i>FAIRBANKS</i>	Safeco Insurance Companies	State Farm Fire and Casualty	State Farm Mutual Insurance Company	USAA CIC	USAA GAR	USAA GIC	USAA
BI	159	326	293	150	150	153	128
PD	99	inc	inc	127	127	164	125
UM/UIM BI	49	78	71	67	67	36	46
UM/UIM PD	37	4	4	7	7	4	5
MED	29	39	35	18	18	21	14
COMP	65	96	96	62	62	116	69
COLL	268	493	444	272	272	448	274
TOTAL	706	1036	943	705	705	942	661
<i>JUNEAU</i>	Safeco Insurance Companies	State Farm Fire and Casualty	State Farm Mutual Insurance Company	USAA CIC	USAA GAR	USAA GIC	USAA
BI	134	323	290	118	118	118	97
PD	67	inc	inc	103	103	131	97
UM/UIM BI	45	78	71	67	67	36	46
UM/UIM PD	32	4	4	7	7	4	5
MED	28	30	27	14	14	16	11
COMP	40	59	59	47	47	84	50
COLL	211	392	352	205	205	328	199
TOTAL	557	885	803	561	561	717	504

Example 6

Married Couple

Driver 1: Male, 40

Vehicle: 2009 Jeep Liberty Limited 4x4, 4 Door (ISO Rating Symbol 15, Price New Symbol 17)

Use: Commute – 5 miles one way

Driver 2: Female, 40

Vehicle: 2009 Jeep Liberty Limited 4x4, 4 Door (ISO Rating Symbol 15, Price New Symbol 17)

Use: Commute – 10 miles one way

<i>KENAI</i>	AIG	Amica Mutual Insurance Company	Allstate Property and Casualty Insurance Company	GEICO	GEICO Casualty Company	Liberty Mutual Fire Insurance Company	Progressive Specialty Insurance Company
BI	82	154	117	109	178	356	202
PD	80	n/a	95	100	181	inc	186
UM/UIM BI	131	48	82	64	146	118	152
UM/UIM PD	incl	n/a	4	27	65	126	52
MED	25	22	23	25	45	120	74
COMP	192	188	160	150	290	346	142
COLL	390	776	279	441	901	1187	710
TOTAL	900	1188	755	915	1806	2130	1542
<i>NOME</i>	AIG	Amica Mutual Insurance Company	Allstate Property and Casualty Insurance Company	GEICO	GEICO Casualty Company	Liberty Mutual Fire Insurance Company	Progressive Specialty Insurance Company
BI							
PD	80	n/a	106	100	181	inc	176
UM/UIM BI	131	48	82	64	146	118	152
UM/UIM PD	incl	n/a	4	27	65	126	52
MED	25	22	20	25	45	94	54
COMP	192	188	116	150	290	298	136
COLL	390	776	373	441	901	1274	650
TOTAL	900	1188	816	915	1806	2148	1422
<i>WASILLA</i>	AIG	Amica Mutual Insurance Company	Allstate Property and Casualty Insurance Company	GEICO	GEICO Casualty Company	Liberty Mutual Fire Insurance Company	Progressive Specialty Insurance Company
BI							
PD	128	n/a	127	143	254	inc	220
UM/UIM BI	131	48	82	64	146	118	152
UM/UIM PD	incl	n/a	4	27	65	126	52
MED	30	22	42	33	58	142	72
COMP	124	188	201	122	240	258	142
COLL	332	776	356	405	831	1116	620
TOTAL	869	1188	990	955	1852	2174	1564

Example 6

Married Couple

Driver 1: Male, 40

Vehicle: 2009 Jeep Liberty Limited 4x4, 4 Door (ISO Rating Symbol 15, Price New Symbol 17)

Use: Commute – 5 miles one way

Driver 2: Female, 40

Vehicle: 2009 Jeep Liberty Limited 4x4, 4 Door (ISO Rating Symbol 15, Price New Symbol 17)

Use: Commute – 10 miles one way

<i>KENAI</i>	Safeco Insurance Companies	State Farm Fire and Casualty	State Farm Mutual Insurance Company	USAA CIC	USAA GAR	USAA GIC	USAA
BI	145	315	284	162	162	165	132
PD	79	inc	inc	121	121	155	114
UM/UIM BI	68	78	71	67	67	36	46
UM/UIM PD	33	4	4	7	7	4	5
MED	41	46	42	21	21	23	16
COMP	54	104	104	60	60	111	64
COLL	248	468	421	251	251	410	243
TOTAL	668	1015	925	688	688	904	620
<i>NOME</i>	Safeco Insurance Companies	State Farm Fire and Casualty	State Farm Mutual Insurance Company	USAA CIC	USAA GAR	USAA GIC	USAA
BI							
PD	n/a	inc	inc	112	112	141	106
UM/UIM BI	n/a	78	71	67	67	36	46
UM/UIM PD	n/a	4	4	7	7	4	5
MED	n/a	35	31	18	18	20	13
COMP	n/a	91	91	58	58	107	62
COLL	n/a	429	386	276	276	440	261
TOTAL	0	919	837	688	688	900	615
<i>WASILLA</i>	Safeco Insurance Companies	State Farm Fire and Casualty	State Farm Mutual Insurance Company	USAA CIC	USAA GAR	USAA GIC	USAA
BI							
PD	96	inc	inc	138	138	191	128
UM/UIM BI	61	78	71	67	67	36	46
UM/UIM PD	33	4	4	7	7	4	5
MED	43	56	50	22	22	29	16
COMP	60	87	87	53	53	110	55
COLL	224	430	387	237	237	422	225
TOTAL	720	1149	1043	712	712	1015	625

Example 7

Family

Driver 1: Male, 40

Vehicle: 2009 Jeep Liberty Limited 4x4, 4 Door (ISO Rating Symbol 15, Price New Symbol 17)

Use: Commute – 10 miles one way

Driver 2: Male, 16

Vehicle: 2009 Jeep Liberty Limited 4x4, 4 Door (ISO Rating Symbol 15, Price New Symbol 17)

Use: Commute – 10 miles one way

<i>ANCHORAGE</i>	AIG	Amica Mutual Insurance Company	Allstate Property and Casualty Insurance Company	GEICO	GEICO Casualty Company	Liberty Mutual Fire Insurance Company	Progressive Specialty Insurance Company
BI	701	1072	622	362	616	1863	1016
PD	725	n/a	440	321	608	inc	802
UM/UIM BI	144	64	82	64	146	118	152
UM/UIM PD	incl	n/a	4	27	65	126	52
MED	94	134	67	65	108	187	108
COMP	459	564	224	194	334	901	170
COLL	1777	3571	1177	910	1922	3900	2056
TOTAL	3900	5405	2616	1943	3798	7094	4356
<i>BETHEL</i>	AIG	Amica Mutual Insurance Company	Allstate Property and Casualty Insurance Company	GEICO	GEICO Casualty Company	Liberty Mutual Fire Insurance Company	Progressive Specialty Insurance Company
BI	452	643	345	244	425	1224	654
PD	448	n/a	295	224	432	inc	570
UM/UIM BI	144	64	82	64	146	118	152
UM/UIM PD	incl	n/a	4	27	65	126	52
MED	80	86	32	50	83	159	78
COMP	716	790	196	238	403	1210	218
COLL	2096	3251	1306	992	2085	4148	2266
TOTAL	3936	4834	2260	1838	3640	6985	3990
<i>FAIRBANKS</i>	AIG	Amica Mutual Insurance Company	Allstate Property and Casualty Insurance Company	GEICO	GEICO Casualty Company	Liberty Mutual Fire Insurance Company	Progressive Specialty Insurance Company
BI	439	803	218	261	452	1243	684
PD	625	n/a	309	276	524	inc	678
UM/UIM BI	144	64	82	64	146	118	152
UM/UIM PD	incl	n/a	4	27	65	126	52
MED	70	97	30	47	79	124	74
COMP	567	643	290	238	403	1042	232
COLL	2086	3555	1143	1007	2119	4453	2392
TOTAL	3931	5162	2076	1919	3789	7106	4264
<i>JUNEAU</i>	AIG	Amica Mutual Insurance Company	Allstate Property and Casualty Insurance Company	GEICO	GEICO Casualty Company	Liberty Mutual Fire Insurance Company	Progressive Specialty Insurance Company
BI	338	643	363	208	366	1089	604
PD	442	n/a	261	191	374	inc	452
UM/UIM BI	144	64	82	64	146	118	152
UM/UIM PD	incl	n/a	4	27	65	126	52
MED	53	86	23	39	68	118	158
COMP	380	790	153	144	266	893	1846
COLL	1533	3251	1073	752	1610	3708	3324
TOTAL	2890	4834	1958	1424	2895	6052	6588

Example 7

Family

Driver 1: Male, 40

Vehicle: 2009 Jeep Liberty Limited 4x4, 4 Door (ISO Rating Symbol 15, Price New Symbol 17)

Use: Commute – 10 miles one way

Driver 2: Male, 16

Vehicle: 2009 Jeep Liberty Limited 4x4, 4 Door (ISO Rating Symbol 15, Price New Symbol 17)

Use: Commute – 10 miles one way

<i>ANCHORAGE</i>	Safeco Insurance Companies	State Farm Fire and Casualty	State Farm Mutual Insurance Company	USAA CIC	USAA GAR	USAA GIC	USAA
BI	936	1395	1256	616	616	680	462
PD	445	inc	inc	375	375	525	332
UM/UIM BI	103	78	71	67	67	36	46
UM/UIM PD	146	4	4	7	7	4	5
MED	80	158	142	65	65	81	47
COMP	96	247	247	73	73	146	72
COLL	822	1214	1093	629	629	1139	548
TOTAL	2628	3097	2812	1832	1832	2611	1512
<i>BETHEL</i>	Safeco Insurance Companies	State Farm Fire and Casualty	State Farm Mutual Insurance Company	USAA CIC	USAA GAR	USAA GIC	USAA
BI	n/a	797	717	452	452	462	360
PD	n/a	inc	inc	279	279	359	261
UM/UIM BI	n/a	78	71	67	67	36	46
UM/UIM PD	n/a	4	4	7	7	4	5
MED	n/a	99	89	51	51	58	39
COMP	n/a	256	256	83	83	160	89
COLL	n/a	1212	1091	736	736	1226	689
TOTAL	0	2446	2228	1674	1674	2306	1489
<i>FAIRBANKS</i>	Safeco Insurance Companies	State Farm Fire and Casualty	State Farm Mutual Insurance Company	USAA CIC	USAA GAR	USAA GIC	USAA
BI	669	922	829	454	454	464	377
PD	364	inc	inc	321	321	422	315
UM/UIM BI	75	78	71	67	67	36	46
UM/UIM PD	130	4	4	7	7	4	5
MED	49	109	98	53	53	60	42
COMP	124	271	271	90	90	175	100
COLL	927	1393	1254	725	725	1252	729
TOTAL	2338	2777	2527	1717	1717	2414	1614
<i>JUNEAU</i>	Safeco Insurance Companies	State Farm Fire and Casualty	State Farm Mutual Insurance Company	USAA CIC	USAA GAR	USAA GIC	USAA
BI	563	912	821	342	342	344	271
PD	247	inc	inc	253	253	331	237
UM/UIM BI	68	78	71	67	67	36	46
UM/UIM PD	111	4	4	7	7	4	5
MED	47	85	77	40	40	46	30
COMP	76	166	166	66	66	123	70
COLL	731	1107	996	522	522	892	503
TOTAL	1843	2352	2134	1297	1297	1776	1163

Example 7

Family

Driver 1: Male, 40

Vehicle: 2009 Jeep Liberty Limited 4x4, 4 Door (ISO Rating Symbol 15, Price New Symbol 17)

Use: Commute – 10 miles one way

Driver 2: Male, 16

Vehicle: 2009 Jeep Liberty Limited 4x4, 4 Door (ISO Rating Symbol 15, Price New Symbol 17)

Use: Commute – 10 miles one way

<i>KENAI</i>	AIG	Amica Mutual Insurance Company	Allstate Property and Casualty Insurance Company	GEICO	GEICO Casualty Company	Liberty Mutual Fire Insurance Company	Progressive Specialty Insurance Company
BI	452	643	345	244	425	1243	654
PD	448	n/a	263	224	432	inc	604
UM/UIM BI	144	64	82	64	146	118	152
UM/UIM PD	incl	n/a	4	27	65	126	52
MED	80	86	37	50	83	159	106
COMP	716	790	271	238	403	1210	230
COLL	2096	3251	978	992	2085	4148	2476
TOTAL	3936	4834	1971	1838	3640	6985	4356
<i>NOME</i>	AIG	Amica Mutual Insurance Company	Allstate Property and Casualty Insurance Company	GEICO	GEICO Casualty Company	Liberty Mutual Fire Insurance Company	Progressive Specialty Insurance Company
BI							
PD	448	n/a	295	224	432	inc	570
UM/UIM BI	144	64	82	64	146	118	152
UM/UIM PD	incl	n/a	4	27	65	126	52
MED	80	86	32	50	83	124	78
COMP	716	790	196	238	403	1042	218
COLL	2096	3251	1306	992	2085	4453	2266
TOTAL	3936	4834	2260	1838	3640	7106	3990
<i>WASILLA</i>	AIG	Amica Mutual Insurance Company	Allstate Property and Casualty Insurance Company	GEICO	GEICO Casualty Company	Liberty Mutual Fire Insurance Company	Progressive Specialty Insurance Company
BI							
PD	725	n/a	353	321	608	inc	712
UM/UIM BI	144	64	82	64	146	118	152
UM/UIM PD	incl	n/a	4	27	65	126	52
MED	94	86	70	65	108	187	104
COMP	459	790	340	194	334	901	230
COLL	1777	3251	1247	910	1922	3900	2160
TOTAL	3900	4834	2625	1943	3798	7094	4404

Example 7

Family

Driver 1: Male, 40

Vehicle: 2009 Jeep Liberty Limited 4x4, 4 Door (ISO Rating Symbol 15, Price New Symbol 17)

Use: Commute – 10 miles one way

Driver 2: Male, 16

Vehicle: 2009 Jeep Liberty Limited 4x4, 4 Door (ISO Rating Symbol 15, Price New Symbol 17)

Use: Commute – 10 miles one way

<i>KENAI</i>	Safeco Insurance Companies	State Farm Fire and Casualty	State Farm Mutual Insurance Company	USAA CIC	USAA GAR	USAA GIC	USAA
BI	610	891	802	493	493	504	392
PD	293	inc	inc	304	304	399	285
UM/UIM BI	104	78	71	67	67	36	46
UM/UIM PD	115	4	4	7	7	4	5
MED	67	131	118	59	59	68	45
COMP	103	294	294	86	86	167	92
COLL	859	1321	1189	660	660	1137	636
TOTAL	2151	2720	2478	1676	1676	2314	1500
<i>NOME</i>	Safeco Insurance Companies	State Farm Fire and Casualty	State Farm Mutual Insurance Company	USAA CIC	USAA GAR	USAA GIC	USAA
BI							
PD	n/a	inc	inc	279	279	359	261
UM/UIM BI	n/a	78	71	67	67	36	46
UM/UIM PD	n/a	4	4	7	7	4	5
MED	n/a	99	89	51	51	58	39
COMP	n/a	256	256	83	83	160	89
COLL	n/a	1212	1091	736	736	1226	689
TOTAL	0	2446	2228	1674	1674	2306	1489
<i>WASILLA</i>	Safeco Insurance Companies	State Farm Fire and Casualty	State Farm Mutual Insurance Company	USAA CIC	USAA GAR	USAA GIC	USAA
BI							
PD	354	inc	inc	352	352	498	323
UM/UIM BI	93	78	71	67	67	36	46
UM/UIM PD	117	4	4	7	7	4	5
MED	71	158	142	63	63	84	47
COMP	114	247	247	74	74	165	78
COLL	776	1214	1093	619	619	1172	584
TOTAL	2378	3097	2812	1765	1765	2665	1534

Example 8

Family

Driver 1: Female, 40

Vehicle: 2009 Jeep Liberty Limited 4x4, 4 Door (ISO Rating Symbol 15, Price New Symbol 17)

Use: Commute – 10 miles one way

Driver 2: Female, 16

Vehicle: 2009 Jeep Liberty Limited 4x4, 4 Door (ISO Rating Symbol 15, Price New Symbol 17)

Use: Commute – 10 miles one way

<i>ANCHORAGE</i>	AIG	Amica Mutual Insurance Company	Allstate Property and Casualty Insurance Company	GEICO	GEICO Casualty Company	Liberty Mutual Fire Insurance Company	Progressive Specialty Insurance Company
BI	464	794	542	303	564	1255	890
PD	480	n/a	377	269	557	inc	704
UM/UIM BI	144	64	82	64	146	118	152
UM/UIM PD	incl	n/a	4	27	65	126	52
MED	75	99	73	63	100	166	110
COMP	315	418	191	154	334	607	128
COLL	1193	2644	937	761	1783	2628	1526
TOTAL	2671	4019	2205	1640	3549	4900	3562
<i>BETHEL</i>	AIG	Amica Mutual Insurance Company	Allstate Property and Casualty Insurance Company	GEICO	GEICO Casualty Company	Liberty Mutual Fire Insurance Company	Progressive Specialty Insurance Company
BI	301	476	301	204	389	825	574
PD	299	n/a	253	188	396	inc	500
UM/UIM BI	144	64	82	64	146	118	152
UM/UIM PD	incl	n/a	4	27	65	126	52
MED	62	64	36	48	78	141	80
COMP	488	585	167	188	403	815	164
COLL	1405	2407	1039	830	1935	2795	1682
TOTAL	2699	3596	1880	1548	3412	4821	3204
<i>FAIRBANKS</i>	AIG	Amica Mutual Insurance Company	Allstate Property and Casualty Insurance Company	GEICO	GEICO Casualty Company	Liberty Mutual Fire Insurance Company	Progressive Specialty Insurance Company
BI	291	595	190	218	414	837	600
PD	414	n/a	265	231	480	inc	594
UM/UIM BI	144	64	82	64	146	118	152
UM/UIM PD	incl	n/a	4	27	65	126	52
MED	54	72	33	45	74	111	76
COMP	385	476	247	188	403	702	174
COLL	1396	2632	910	843	1966	3000	1776
TOTAL	2684	3839	1730	1615	3548	4895	3424
<i>JUNEAU</i>	AIG	Amica Mutual Insurance Company	Allstate Property and Casualty Insurance Company	GEICO	GEICO Casualty Company	Liberty Mutual Fire Insurance Company	Progressive Specialty Insurance Company
BI	222	476	316	204	335	734	530
PD	294	n/a	224	188	343	inc	396
UM/UIM BI	144	64	82	64	146	118	152
UM/UIM PD	incl	n/a	4	27	65	126	52
MED	41	64	26	48	63	105	62
COMP	261	585	130	188	266	602	120
COLL	1026	2407	854	830	1494	2498	1372
TOTAL	1988	3596	1635	1548	2712	4183	2684

Example 8

Family

Driver 1: Female, 40

Vehicle: 2009 Jeep Liberty Limited 4x4, 4 Door (ISO Rating Symbol 15, Price New Symbol 17)

Use: Commute – 10 miles one way

Driver 2: Female, 16

Vehicle: 2009 Jeep Liberty Limited 4x4, 4 Door (ISO Rating Symbol 15, Price New Symbol 17)

Use: Commute – 10 miles one way

<i>ANCHORAGE</i>	Safeco Insurance Companies	State Farm Fire and Casualty	State Farm Mutual Insurance Company	USAA CIC	USAA GAR	USAA GIC	USAA
BI	847	1086	977	573	573	633	431
PD	416	inc	inc	349	349	488	310
UM/UIIM BI	121	78	71	67	67	36	46
UM/UIIM PD	143	4	4	7	7	4	5
MED	93	123	110	60	60	76	43
COMP	72	192	192	64	64	126	63
COLL	804	945	850	554	554	999	484
TOTAL	2496	2427	2205	1675	1675	2361	1381
<i>BETHEL</i>	Safeco Insurance Companies	State Farm Fire and Casualty	State Farm Mutual Insurance Company	USAA CIC	USAA GAR	USAA GIC	USAA
BI	n/a	620	558	421	421	430	335
PD	n/a	inc	inc	260	260	334	244
UM/UIIM BI	n/a	78	71	67	67	36	46
UM/UIIM PD	n/a	4	4	7	7	4	5
MED	n/a	77	69	47	47	54	36
COMP	n/a	199	199	73	73	138	77
COLL	n/a	943	848	647	647	1075	607
TOTAL	0	1921	1750	1522	1522	2072	1350
<i>FAIRBANKS</i>	Safeco Insurance Companies	State Farm Fire and Casualty	State Farm Mutual Insurance Company	USAA CIC	USAA GAR	USAA GIC	USAA
BI	605	717	645	423	423	433	352
PD	340	inc	inc	300	300	393	293
UM/UIIM BI	88	78	71	67	67	36	46
UM/UIIM PD	128	4	4	7	7	4	5
MED	57	85	77	49	49	56	39
COMP	94	211	211	78	78	150	87
COLL	907	1084	975	638	638	1097	641
TOTAL	2218	2179	1983	1562	1562	2169	1463
<i>JUNEAU</i>	Safeco Insurance Companies	State Farm Fire and Casualty	State Farm Mutual Insurance Company	USAA CIC	USAA GAR	USAA GIC	USAA
BI	509	710	639	319	319	321	253
PD	231	inc	inc	236	236	308	221
UM/UIIM BI	80	78	71	67	67	36	46
UM/UIIM PD	109	4	4	7	7	4	5
MED	55	66	60	37	37	43	28
COMP	58	129	129	58	58	107	62
COLL	715	861	775	461	461	784	445
TOTAL	1756	1848	1677	1186	1186	1602	1060

Example 8

Family

Driver 1: Female, 40

Vehicle: 2009 Jeep Liberty Limited 4x4, 4 Door (ISO Rating Symbol 15, Price New Symbol 17)

Use: Commute – 10 miles one way

Driver 2: Female, 16

Vehicle: 2009 Jeep Liberty Limited 4x4, 4 Door (ISO Rating Symbol 15, Price New Symbol 17)

Use: Commute – 10 miles one way

<i>KENAI</i>	AIG	Amica Mutual Insurance Company	Allstate Property and Casualty Insurance Company	GEICO	GEICO Casualty Company	Liberty Mutual Fire Insurance Company	Progressive Specialty Insurance Company
BI	301	476	301	204	389	837	574
PD	299	n/a	225	188	396	inc	530
UM/UIM BI	144	64	82	64	146	118	152
UM/UIM PD	incl	n/a	4	27	65	126	52
MED	62	64	41	48	78	141	110
COMP	488	585	231	188	403	815	174
COLL	1405	2407	778	830	1935	2795	1838
TOTAL	2699	3596	1654	1548	3412	4821	3502
<i>NOME</i>	AIG	Amica Mutual Insurance Company	Allstate Property and Casualty Insurance Company	GEICO	GEICO Casualty Company	Liberty Mutual Fire Insurance Company	Progressive Specialty Insurance Company
BI							
PD	299	n/a	253	188	396	inc	500
UM/UIM BI	144	64	82	64	146	118	152
UM/UIM PD	incl	n/a	4	27	65	126	52
MED	62	64	36	48	78	111	80
COMP	488	585	167	188	403	702	164
COLL	1405	2407	1039	830	1935	3000	1682
TOTAL	2699	3596	1880	1548	3412	4895	3204
<i>WASILLA</i>	AIG	Amica Mutual Insurance Company	Allstate Property and Casualty Insurance Company	GEICO	GEICO Casualty Company	Liberty Mutual Fire Insurance Company	Progressive Specialty Insurance Company
BI							
PD	480	n/a	302	269	557	inc	624
UM/UIM BI	144	64	82	64	146	118	152
UM/UIM PD	incl	n/a	4	27	65	126	52
MED	75	64	76	63	100	166	106
COMP	315	585	290	154	334	607	174
COLL	1193	2407	993	761	1783	2628	1604
TOTAL	2671	3596	2208	1640	3549	4900	3582

Example 8

Family

Driver 1: Female, 40

Vehicle: 2009 Jeep Liberty Limited 4x4, 4 Door (ISO Rating Symbol 15, Price New Symbol 17)

Use: Commute – 10 miles one way

Driver 2: Female, 16

Vehicle: 2009 Jeep Liberty Limited 4x4, 4 Door (ISO Rating Symbol 15, Price New Symbol 17)

Use: Commute – 10 miles one way

<i>KENAI</i>	Safeco Insurance Companies	State Farm Fire and Casualty	State Farm Mutual Insurance Company	USAA CIC	USAA GAR	USAA GIC	USAA
BI	552	693	624	459	459	469	365
PD	273	inc	inc	283	283	371	266
UM/UIM BI	122	78	71	67	67	36	46
UM/UIM PD	112	4	4	7	7	4	5
MED	79	102	92	55	55	63	42
COMP	78	229	229	75	75	143	80
COLL	841	1028	925	581	581	997	560
TOTAL	2056	2134	1944	1528	1528	2084	1364
<i>NOME</i>	Safeco Insurance Companies	State Farm Fire and Casualty	State Farm Mutual Insurance Company	USAA CIC	USAA GAR	USAA GIC	USAA
BI							
PD	n/a	inc	inc	260	260	334	244
UM/UIM BI	n/a	78	71	67	67	36	46
UM/UIM PD	n/a	4	4	7	7	4	5
MED	n/a	77	69	47	47	54	36
COMP	n/a	199	199	73	73	138	77
COLL	n/a	943	848	647	647	1075	607
TOTAL	0	1921	1750	1522	1522	2072	1350
<i>WASILLA</i>	Safeco Insurance Companies	State Farm Fire and Casualty	State Farm Mutual Insurance Company	USAA CIC	USAA GAR	USAA GIC	USAA
BI							
PD	331	inc	inc	328	328	463	301
UM/UIM BI	109	78	71	67	67	36	46
UM/UIM PD	114	4	4	7	7	4	5
MED	84	123	110	59	59	78	44
COMP	87	192	192	65	65	142	68
COLL	759	945	850	546	546	1028	515
TOTAL	2255	2427	2205	1613	1613	2408	1399

Example 9

Family

Driver 1: Male, 40

Vehicle: 2009 Jeep Liberty Limited 4x4, 4 Door (ISO Rating Symbol 15, Price New Symbol 17)

Use: Commute – 10 miles one way

Driver 2: Female, 40

Vehicle: 2009 Jeep Liberty Limited 4x4, 4 Door (ISO Rating Symbol 15, Price New Symbol 17)

Use: Commute – 10 miles one way

Driver 3: Male, 16

Vehicle: 2009 Jeep Liberty Limited 4x4, 4 Door (ISO Rating Symbol 15, Price New Symbol 17)

Use: Commute – 10 miles one way

<i>ANCHORAGE</i>	AIG	Amica Mutual Insurance Company	Allstate Property and Casualty Insurance Company	GEICO	GEICO Casualty Company	Liberty Mutual Fire Insurance Company	Progressive Specialty Insurance Company
BI	607	948	762	594	745	2161	1176
PD	629	n/a	529	527	735	inc	927
UM/UIM BI	99	72	119	92	219	177	228
UM/UIM PD	incl	n/a	5	40	98	189	78
MED	92	118	91	106	137	259	144
COMP	435	497	309	291	457	1045	222
COLL	1594	3156	1376	1493	2348	4526	2358
TOTAL	3456	4791	3190	3143	4738	8357	5133
<i>BETHEL</i>	AIG	Amica Mutual Insurance Company	Allstate Property and Casualty Insurance Company	GEICO	GEICO Casualty Company	Liberty Mutual Fire Insurance Company	Progressive Specialty Insurance Company
BI	395	570	423	400	400	1420	759
PD	390	n/a	355	368	368	inc	660
UM/UIM BI	99	72	119	92	219	177	228
UM/UIM PD	incl	n/a	5	40	98	189	78
MED	77	77	44	80	94	220	105
COMP	673	698	270	356	356	1404	285
COLL	1878	2875	1525	1627	1627	4814	2598
TOTAL	3512	4292	2741	2964	3162	8224	4713
<i>FAIRBANKS</i>	AIG	Amica Mutual Insurance Company	Allstate Property and Casualty Insurance Company	GEICO	GEICO Casualty Company	Liberty Mutual Fire Insurance Company	Progressive Specialty Insurance Company
BI	382	710	267	428	547	1442	792
PD	542	n/a	372	452	634	inc	783
UM/UIM BI	99	72	119	92	219	177	228
UM/UIM PD	incl	n/a	5	40	98	189	78
MED	67	87	40	76	100	172	99
COMP	532	570	400	356	552	1209	303
COLL	1866	3144	1336	1652	2589	5167	2745
TOTAL	3488	4583	2540	3097	4739	8357	5028
<i>JUNEAU</i>	AIG	Amica Mutual Insurance Company	Allstate Property and Casualty Insurance Company	GEICO	GEICO Casualty Company	Liberty Mutual Fire Insurance Company	Progressive Specialty Insurance Company
BI	292	570	445	341	442	1264	699
PD	384	n/a	314	314	452	inc	522
UM/UIM BI	99	72	119	92	219	177	228
UM/UIM PD	incl	n/a	5	40	98	189	78
MED	51	77	32	63	86	163	81
COMP	360	698	210	215	364	1036	207
COLL	1372	2875	1253	1234	1968	4303	2118
TOTAL	2558	4292	2378	2299	3630	7132	3933

Example 9

Family

Driver 1: Male, 40

Vehicle: 2009 Jeep Liberty Limited 4x4, 4 Door (ISO Rating Symbol 15, Price New Symbol 17)

Use: Commute – 10 miles one way

Driver 2: Female, 40

Vehicle: 2009 Jeep Liberty Limited 4x4, 4 Door (ISO Rating Symbol 15, Price New Symbol 17)

Use: Commute – 10 miles one way

Driver 3: Male, 16

Vehicle: 2009 Jeep Liberty Limited 4x4, 4 Door (ISO Rating Symbol 15, Price New Symbol 17)

Use: Commute – 10 miles one way

<i>ANCHORAGE</i>	Safeco Insurance Companies	State Farm Fire and Casualty	State Farm Mutual Insurance Company	USAA CIC	USAA GAR	USAA GIC	USAA
BI	915	1642	1478	749	749	826	564
PD	436	inc	inc	500	500	699	444
UM/UIM BI	131	117	107	114	114	61	79
UM/UIM PD	145	6	6	12	12	7	8
MED	93	186	167	80	80	100	57
COMP	105	291	291	108	108	216	106
COLL	826	1429	1286	790	790	1421	690
TOTAL	2651	3671	3334	2354	2354	3330	1949
<i>BETHEL</i>	Safeco Insurance Companies	State Farm Fire and Casualty	State Farm Mutual Insurance Company	USAA CIC	USAA GAR	USAA GIC	USAA
BI	n/a	938	844	551	551	563	440
PD	n/a	inc	inc	372	372	479	350
UM/UIM BI	n/a	117	107	114	114	61	79
UM/UIM PD	n/a	6	6	12	12	7	8
MED	n/a	116	104	63	63	72	48
COMP	n/a	302	302	123	123	237	131
COLL	n/a	1426	1283	922	922	1530	865
TOTAL	0	2905	2646	2158	2158	2949	1921
<i>FAIRBANKS</i>	Safeco Insurance Companies	State Farm Fire and Casualty	State Farm Mutual Insurance Company	USAA CIC	USAA GAR	USAA GIC	USAA
BI	654	1085	976	554	554	566	462
PD	356	inc	inc	429	429	563	420
UM/UIM BI	95	117	107	114	114	61	79
UM/UIM PD	130	6	6	12	12	7	8
MED	57	129	116	65	65	74	51
COMP	136	319	319	133	133	259	148
COLL	932	1639	1475	909	909	1561	914
TOTAL	2360	3295	2999	2216	2216	3091	2082
<i>JUNEAU</i>	Safeco Insurance Companies	State Farm Fire and Casualty	State Farm Mutual Insurance Company	USAA CIC	USAA GAR	USAA GIC	USAA
BI	551	1073	966	419	419	422	333
PD	242	inc	inc	338	338	441	318
UM/UIM BI	86	117	107	114	114	61	79
UM/UIM PD	111	6	6	12	12	7	8
MED	55	100	90	49	49	56	37
COMP	84	195	195	98	98	183	104
COLL	735	1303	1172	658	658	1116	635
TOTAL	1862	2795	2536	1689	1689	2286	1514

Example 9

Family

Driver 1: Male, 40

Vehicle: 2009 Jeep Liberty Limited 4x4, 4 Door (ISO Rating Symbol 15, Price New Symbol 17)

Use: Commute – 10 miles one way

Driver 2: Female, 40

Vehicle: 2009 Jeep Liberty Limited 4x4, 4 Door (ISO Rating Symbol 15, Price New Symbol 17)

Use: Commute – 10 miles one way

Driver 3: Male, 16

Vehicle: 2009 Jeep Liberty Limited 4x4, 4 Door (ISO Rating Symbol 15, Price New Symbol 17)

Use: Commute – 10 miles one way

<i>KENAI</i>	AIG	Amica Mutual Insurance Company	Allstate Property and Casualty Insurance Company	GEICO	GEICO Casualty Company	Liberty Mutual Fire Insurance Company	Progressive Specialty Insurance Company
BI	395	570	423	400	400	1442	759
PD	390	n/a	316	368	368	inc	699
UM/UIM BI	99	72	119	92	219	177	228
UM/UIM PD	incl	n/a	5	40	98	189	78
MED	77	77	50	80	94	220	144
COMP	673	698	373	356	356	1404	300
COLL	1878	2875	1142	1627	1627	4814	2841
TOTAL	3512	4292	2419	2964	3162	8224	5142
<i>NOME</i>	AIG	Amica Mutual Insurance Company	Allstate Property and Casualty Insurance Company	GEICO	GEICO Casualty Company	Liberty Mutual Fire Insurance Company	Progressive Specialty Insurance Company
BI							
PD	390	n/a	355	368	368	inc	660
UM/UIM BI	99	72	119	92	219	177	228
UM/UIM PD	incl	n/a	5	40	98	189	78
MED	77	77	44	80	94	172	105
COMP	673	698	270	356	356	1209	285
COLL	1878	2875	1525	1627	1627	5167	2598
TOTAL	3512	4292	2741	2964	3162	8357	4713
<i>WASILLA</i>	AIG	Amica Mutual Insurance Company	Allstate Property and Casualty Insurance Company	GEICO	GEICO Casualty Company	Liberty Mutual Fire Insurance Company	Progressive Specialty Insurance Company
BI							
PD	629	n/a	425	527	735	inc	822
UM/UIM BI	99	72	119	92	219	177	228
UM/UIM PD	incl	n/a	5	40	98	189	78
MED	92	77	94	106	137	259	141
COMP	435	698	469	291	457	1045	300
COLL	1594	2875	1457	1493	2348	4526	2478
TOTAL	3456	4292	3217	3143	4738	8357	5196

Example 9

Family

Driver 1: Male, 40

Vehicle: 2009 Jeep Liberty Limited 4x4, 4 Door (ISO Rating Symbol 15, Price New Symbol 17)

Use: Commute – 10 miles one way

Driver 2: Female, 40

Vehicle: 2009 Jeep Liberty Limited 4x4, 4 Door (ISO Rating Symbol 15, Price New Symbol 17)

Use: Commute – 10 miles one way

Driver 3: Male, 16

Vehicle: 2009 Jeep Liberty Limited 4x4, 4 Door (ISO Rating Symbol 15, Price New Symbol 17)

Use: Commute – 10 miles one way

<i>KENAI</i>	Safeco Insurance Companies	State Farm Fire and Casualty	State Farm Mutual Insurance Company	USAA CIC	USAA GAR	USAA GIC	USAA
BI	596	1048	943	601	601	614	479
PD	287	inc	inc	406	406	531	381
UM/UIM BI	132	117	107	114	114	61	79
UM/UIM PD	114	6	6	12	12	7	8
MED	78	154	139	73	73	83	55
COMP	113	346	346	127	127	247	136
COLL	864	1555	1400	829	829	1419	799
TOTAL	2184	3227	2940	2162	2162	2963	1937
<i>NOME</i>	Safeco Insurance Companies	State Farm Fire and Casualty	State Farm Mutual Insurance Company	USAA CIC	USAA GAR	USAA GIC	USAA
BI							
PD	n/a	inc	inc	372	372	479	350
UM/UIM BI	n/a	117	107	114	114	61	79
UM/UIM PD	n/a	6	6	12	12	7	8
MED	n/a	116	104	63	63	72	48
COMP	n/a	302	302	123	123	237	131
COLL	n/a	1426	1283	922	922	1530	865
TOTAL	0	2905	2646	2158	2158	2949	1921
<i>WASILLA</i>	Safeco Insurance Companies	State Farm Fire and Casualty	State Farm Mutual Insurance Company	USAA CIC	USAA GAR	USAA GIC	USAA
BI							
PD	346	inc	inc	470	470	663	431
UM/UIM BI	118	117	107	114	114	61	79
UM/UIM PD	116	6	6	12	12	7	8
MED	83	186	167	78	78	104	58
COMP	126	291	291	110	110	244	115
COLL	780	1429	1286	778	778	1463	735
TOTAL	2404	3671	3334	2270	2270	3398	1977

Example 10

Family

Driver 1: Male, 40

Vehicle: 2009 Jeep Liberty Limited 4x4, 4 Door (ISO Rating Symbol 15, Price New Symbol 17)

Use: Commute – 10 miles one way

Driver 2: Female, 40

Vehicle: 2009 Jeep Liberty Limited 4x4, 4 Door (ISO Rating Symbol 15, Price New Symbol 17)

Use: Commute – 10 miles one way

Driver 3: Female, 16

Vehicle: 2009 Jeep Liberty Limited 4x4, 4 Door (ISO Rating Symbol 15, Price New Symbol 17)

Use: Commute – 10 miles one way

<i>ANCHORAGE</i>	AIG	Amica Mutual Insurance Company	Allstate Property and Casualty Insurance Company	GEICO	GEICO Casualty Company	Liberty Mutual Fire Insurance Company	Progressive Specialty Insurance Company
BI	487	736	683	473	693	1554	1044
PD	504	n/a	468	420	684	inc	825
UM/UIM BI	99	72	119	92	219	177	228
UM/UIM PD	incl	n/a	5	40	98	189	78
MED	81	92	97	84	130	238	150
COMP	363	385	276	224	450	751	180
COLL	1296	2448	1146	1190	2188	3253	1815
TOTAL	2830	3733	2794	2523	4461	6162	4320
<i>BETHEL</i>	AIG	Amica Mutual Insurance Company	Allstate Property and Casualty Insurance Company	GEICO	GEICO Casualty Company	Liberty Mutual Fire Insurance Company	Progressive Specialty Insurance Company
BI	317	442	379	319	478	1021	672
PD	313	n/a	314	294	487	inc	585
UM/UIM BI	99	72	119	92	219	177	228
UM/UIM PD	incl	n/a	5	40	98	189	78
MED	68	60	47	64	100	203	108
COMP	561	541	241	274	544	1009	231
COLL	1526	2229	1271	1296	2374	3461	2001
TOTAL	2884	3344	2376	2380	4299	6060	3903
<i>FAIRBANKS</i>	AIG	Amica Mutual Insurance Company	Allstate Property and Casualty Insurance Company	GEICO	GEICO Casualty Company	Liberty Mutual Fire Insurance Company	Progressive Specialty Insurance Company
BI	307	551	240	341	509	1037	702
PD	435	n/a	329	360	590	inc	696
UM/UIM BI	99	72	119	92	219	177	228
UM/UIM PD	incl	n/a	5	40	98	189	78
MED	59	68	43	61	95	159	102
COMP	444	442	357	274	544	869	246
COLL	1516	2438	1113	1317	2412	3715	2112
TOTAL	2860	3571	2207	2485	4466	6145	4164
<i>JUNEAU</i>	AIG	Amica Mutual Insurance Company	Allstate Property and Casualty Insurance Company	GEICO	GEICO Casualty Company	Liberty Mutual Fire Insurance Company	Progressive Specialty Insurance Company
BI	235	442	399	272	412	909	621
PD	308	n/a	278	250	421	inc	465
UM/UIM BI	99	72	119	92	219	177	228
UM/UIM PD	incl	n/a	5	40	98	189	78
MED	45	60	34	50	82	150	84
COMP	300	541	188	166	359	745	168
COLL	1116	2229	1044	983	1833	3093	1629
TOTAL	2103	3344	2066	1853	3423	5263	3273

Example 10

Family

Driver 1: Male, 40

Vehicle: 2009 Jeep Liberty Limited 4x4, 4 Door (ISO Rating Symbol 15, Price New Symbol 17)

Use: Commute – 10 miles one way

Driver 2: Female, 40

Vehicle: 2009 Jeep Liberty Limited 4x4, 4 Door (ISO Rating Symbol 15, Price New Symbol 17)

Use: Commute – 10 miles one way

Driver 3: Female, 16

Vehicle: 2009 Jeep Liberty Limited 4x4, 4 Door (ISO Rating Symbol 15, Price New Symbol 17)

Use: Commute – 10 miles one way

<i>ANCHORAGE</i>	Safeco Insurance Companies	State Farm Fire and Casualty	State Farm Mutual Insurance Company	USAA CIC	USAA GAR	USAA GIC	USAA
BI	835	1332	1199	702	702	774	529
PD	406	inc	inc	469	469	655	416
UM/UIM BI	137	117	107	114	114	61	79
UM/UIM PD	141	6	6	12	12	7	8
MED	97	151	136	75	75	93	54
COMP	86	236	236	100	100	196	98
COLL	805	1159	1043	708	708	1269	620
TOTAL	2505	3002	2726	2180	2180	3055	1804
<i>BETHEL</i>	Safeco Insurance Companies	State Farm Fire and Casualty	State Farm Mutual Insurance Company	USAA CIC	USAA GAR	USAA GIC	USAA
BI	n/a	761	685	518	518	529	414
PD	n/a	inc	inc	350	350	449	328
UM/UIM BI	n/a	117	107	114	114	61	79
UM/UIM PD	n/a	6	6	12	12	7	8
MED	n/a	94	85	59	59	67	44
COMP	n/a	245	245	113	113	215	120
COLL	n/a	1157	1041	826	826	1365	775
TOTAL	0	2380	2168	1991	1991	2694	1769
<i>FAIRBANKS</i>	Safeco Insurance Companies	State Farm Fire and Casualty	State Farm Mutual Insurance Company	USAA CIC	USAA GAR	USAA GIC	USAA
BI	597	880	792	520	520	532	434
PD	332	inc	inc	403	403	527	395
UM/UIM BI	99	117	107	114	114	61	79
UM/UIM PD	126	6	6	12	12	7	8
MED	59	104	94	60	60	69	48
COMP	111	259	259	122	122	235	135
COLL	908	1330	1197	814	814	1393	818
TOTAL	2231	2697	2454	2045	2045	2824	1917
<i>JUNEAU</i>	Safeco Insurance Companies	State Farm Fire and Casualty	State Farm Mutual Insurance Company	USAA CIC	USAA GAR	USAA GIC	USAA
BI	502	871	784	394	394	396	314
PD	225	inc	inc	318	318	414	299
UM/UIM BI	90	117	107	114	114	61	79
UM/UIM PD	108	6	6	12	12	7	8
MED	57	81	73	46	46	53	35
COMP	68	158	158	90	90	166	96
COLL	716	1057	951	592	592	998	571
TOTAL	1766	2291	2079	1566	1566	2096	1401

Example 10

Family

Driver 1: Male, 40

Vehicle: 2009 Jeep Liberty Limited 4x4, 4 Door (ISO Rating Symbol 15, Price New Symbol 17)

Use: Commute – 10 miles one way

Driver 2: Female, 40

Vehicle: 2009 Jeep Liberty Limited 4x4, 4 Door (ISO Rating Symbol 15, Price New Symbol 17)

Use: Commute – 10 miles one way

Driver 3: Female, 16

Vehicle: 2009 Jeep Liberty Limited 4x4, 4 Door (ISO Rating Symbol 15, Price New Symbol 17)

Use: Commute – 10 miles one way

<i>KENAI</i>	AIG	Amica Mutual Insurance Company	Allstate Property and Casualty Insurance Company	GEICO	GEICO Casualty Company	Liberty Mutual Fire Insurance Company	Progressive Specialty Insurance Company
BI	317	442	379	319	478	1037	672
PD	313	n/a	280	294	487	inc	621
UM/UIM BI	99	72	119	92	219	177	228
UM/UIM PD	incl	n/a	5	40	98	189	78
MED	68	60	54	64	100	203	147
COMP	561	541	333	274	544	1009	243
COLL	1526	2229	951	1296	2374	3461	2184
TOTAL	2884	3344	2113	2380	4299	6060	4257
<i>NOME</i>	AIG	Amica Mutual Insurance Company	Allstate Property and Casualty Insurance Company	GEICO	GEICO Casualty Company	Liberty Mutual Fire Insurance Company	Progressive Specialty Insurance Company
BI							
PD	313	n/a	314	294	487	inc	585
UM/UIM BI	99	72	119	92	219	177	228
UM/UIM PD	incl	n/a	5	40	98	189	78
MED	68	60	47	64	100	159	108
COMP	561	541	241	274	544	869	231
COLL	1526	2229	1271	1296	2374	3715	2001
TOTAL	2884	3344	2376	2380	4299	6145	3903
<i>WASILLA</i>	AIG	Amica Mutual Insurance Company	Allstate Property and Casualty Insurance Company	GEICO	GEICO Casualty Company	Liberty Mutual Fire Insurance Company	Progressive Specialty Insurance Company
BI							
PD	504	n/a	376	420	684	inc	732
UM/UIM BI	99	72	119	92	219	177	228
UM/UIM PD	incl	n/a	5	40	98	189	78
MED	81	60	101	84	130	238	144
COMP	363	541	419	224	450	751	243
COLL	1296	2229	1214	1190	2188	3253	1908
TOTAL	2830	3344	2814	2523	4461	6162	4353

Example 10

Family

Driver 1: Male, 40

Vehicle: 2009 Jeep Liberty Limited 4x4, 4 Door (ISO Rating Symbol 15, Price New Symbol 17)

Use: Commute – 10 miles one way

Driver 2: Female, 40

Vehicle: 2009 Jeep Liberty Limited 4x4, 4 Door (ISO Rating Symbol 15, Price New Symbol 17)

Use: Commute – 10 miles one way

Driver 3: Female, 16

Vehicle: 2009 Jeep Liberty Limited 4x4, 4 Door (ISO Rating Symbol 15, Price New Symbol 17)

Use: Commute – 10 miles one way

<i>KENAI</i>	Safeco Insurance Companies	State Farm Fire and Casualty	State Farm Mutual Insurance Company	USAA CIC	USAA GAR	USAA GIC	USAA
BI	544	851	765	564	564	576	450
PD	266	inc	inc	381	381	498	358
UM/UIM BI	137	117	107	114	114	61	79
UM/UIM PD	111	6	6	12	12	7	8
MED	82	125	112	68	68	78	52
COMP	92	281	281	117	117	224	125
COLL	842	1262	1136	743	743	1267	716
TOTAL	2074	2642	2407	1999	1999	2711	1787
<i>NOME</i>	Safeco Insurance Companies	State Farm Fire and Casualty	State Farm Mutual Insurance Company	USAA CIC	USAA GAR	USAA GIC	USAA
BI							
PD	n/a	inc	inc	350	350	449	328
UM/UIM BI	n/a	117	107	114	114	61	79
UM/UIM PD	n/a	6	6	12	12	7	8
MED	n/a	94	85	59	59	67	44
COMP	n/a	245	245	113	113	215	120
COLL	n/a	1157	1041	826	826	1365	775
TOTAL	0	2380	2168	1991	1991	2694	1769
<i>WASILLA</i>	Safeco Insurance Companies	State Farm Fire and Casualty	State Farm Mutual Insurance Company	USAA CIC	USAA GAR	USAA GIC	USAA
BI							
PD	322	inc	inc	441	441	621	404
UM/UIM BI	123	117	107	114	114	61	79
UM/UIM PD	113	6	6	12	12	7	8
MED	87	151	136	73	73	97	54
COMP	102	236	236	101	101	222	106
COLL	760	1159	1043	698	698	1305	660
TOTAL	2269	3002	2726	2103	2103	3116	1828