CHOOSING YOUR AUTOMOBILE INSURANCE POLICY

1

A helpful guide when selecting automobile insurance, including local rates and common questions.

Factors that Affect Premiums:

Insurance companies use a variety of factors to determine a policyholder's likelihood of experiencing an accident or loss. Some factors include but are not limited to: driving history; type of vehicle (including model, year and value); territory (where you garage and drive the vehicle); number of accidents; gender; age; and credit scores. Driving record history can only be used for three years.

How to Find the Best Rate:

Shop for the company or agent that offers the best service for the best price. If you have a clean driving record, avoid companies and agents that advertise to high-risk drivers. Their premiums often are higher. Get quotes from several companies before you buy. Make sure you understand what coverages are included and that you're comparing equivalent policies.

How Filing Claims Impacts Your Premium:

While Oklahoma law prevents an insurer from raising your premiums for not-at-fault accidents, they may apply surcharges when filing at-fault accidents or other types of losses. Also, the surcharges are not calculated based on the dollar amount of the claims files. For example, the surcharge applied is the same whether you filed a $1,500 or a $100,000 claim. The surcharges are typically applied for a three-year period and the penalty severity varies.

What To Ask Your Agent:

- Am I in your lowest-priced company/tier? If not, why not?
- How can I get a better rate?
- What payment plans do you offer and what are the fees associated with each plan?

Deductibles:

You can save money on your premiums by increasing your policy deductibles. However, you'll have to pay more out of pocket if you have a claim. It is important to note that insurance is for catastrophic events and filing small claims may result in larger premiums due to applied surcharges.

Before You Buy a Policy, Remember:

- Never cancel your old policy until your new policy is effective.
- A policy becomes effective only when the insurer or its local recording agent binds coverage.
- Consider other important factors, such as financial strengths and customer service.
- Make certain you answer all questions on the application truthfully. Wrong information could cause an incorrect price quote or a denial/cancellation of coverage.

OKLAHOMA INSURANCE DEPARTMENT

Five Corporate Plaza
3625 NW 56th, STE 100
Oklahoma City, OK 73112
OKC: 1-800-522-0071 | Tulsa :1-800-728-2906
www.oid.ok.gov

Ways to Save Money

You may qualify for discounts on your rates. A three-year discount is mandatory if you successfully complete an accident prevention course approved by the insurance company of the policyholder.

This discount does not apply if the course is taken for any court order in connection with a motor vehicle violation or an alcohol/drug-related offense.

Other optional discounts may be available including, but not limited to:

- Anti-theft devices
- Anti-lock brakes, air bags or daytime running lights
- Good student grades
- Continued policy renewals
- Drivers Education
- Claims—Free Discount
- Credit Score
- Placing another type of policy with the same insurer

Oklahoma Automobile Insurance Plan:

If you are having problems finding auto insurance due to a high risk driver classification, you should contact Oklahoma's Automobile Insurance Plan at (405) 842-0844. This program may be able to connect you with insurance agents that may be willing to cover your automobile. Contact the Oklahoma Automobile Insurance Plan between 8 am and 5 pm, Monday – Friday. Web address: www.aipso.com/ok

Common Misunderstandings Regarding Private Passenger Auto Policies:

- **The policy covers hit-and-run accidents and uninsured motorists.**
- **The policy pays for a rental car.**
- **The policy reimburses you for the cost of towing your vehicle.**
- **Your medical expenses will be covered if you are involved in an accident.**
- **The coverage follows the owner of the policy.**
- **There is no liability coverage for trailers.**
- **Customization to the vehicle is covered.**
- **Your vehicle is covered while you are participating in racing activities.**
- **The policy covers theft of all personal property inside the vehicle.**
- **The collision or comprehensive coverage will pay off my car loan if the car is totaled.**
- **The policy allows me to have my vehicle towed at no additional cost if it breaks down.**
- **The policy will repair my windshield at no cost if it is damaged by debris.**

Inexpensive Private Passenger Auto Add-Ons

Uninsured Motorist Coverage
Uninsured Motorist coverage compensates you and your passengers for injuries sustained in an accident caused by a driver who has no insurance or by a hit-and-run driver.
Cost: $29 to $2,052 for $25,000/$50,000 coverage

Rental Reimbursement
Rental Reimbursement coverage pays expenses incurred for a rental car while your auto is being repaired due to an auto accident.
Cost: $5 to $66 for a limit of $30 per day

Towing & Labor
Towing and Labor coverage pays toward the cost of towing or repairing your vehicle if you are stranded and your vehicle is not running.
Some policies provide coverage for flat tire change, locksmith service and battery jumpstart.
Cost: $1 to $27 for this coverage

Medical Payments
Medical Payments coverage pays for reasonable medical expenses if you or your passengers are injured in an automobile accident.
Cost: $2 to $410 for a $2,000 medical payments limit

Guaranteed Asset Protection (GAP):
Guaranteed Asset Protection coverage pays the difference between the actual cash value of the car and the amount of the loan. This coverage is generally provided by a separate policy.
Cost: Depends on the auto loan

Excess Electronic Equipment
Excess Electronic Equipment coverage pays toward the cost to replace your electronic equipment or media when coverage is not provided for excess electronic equipment, tapes, records, discs and other media. It is offered for an additional charge.
Cost: $2 to $16 for $200
(higher limits are offered as well)

Rate Table:

Companies were asked to provide rates for their standard personal automobile program for each of the five scenarios shown using assumptions listed below.

Scenario A*	Scenario B*	Scenario C*	Scenario D*	Scenario E*
• Age: 16 • Single male/female • Principal operator • Drives to school • No accidents or moving violations in three years • Drives less than 7,500 miles annually	• Age: 21 • Single male/female • Principal operator • Drives 18 miles roundtrip to work • No accidents or moving violations in three years • Drives 12,000 miles annually	• Age: 36 • Married male/female • Principal operator • Drives 18 miles roundtrip to work • No accidents or moving violations in three years • Drives 12,000 miles annually	• Age: 55 • Married male/female • Principal operator • Drives 18 miles roundtrip to work • No accidents or moving violations in three years • Drives 12,000 miles annually	• Age: 70 • Married male/female • Principal operator • Pleasure use only • No accidents or moving violations in three years • Drives 7,500 miles annually

* This comparison of six month premiums for a 2010 Chevrolet Malibu LS 4-door sedan reflects the following insurance coverage: A $25,000 maximum bodily injury limit for anyone person in any one accident subject to a maximum for all bodily injury damages of $50,000 in any one accident; a $25,000 maximum limit for property damage liability for any one accident; a $500 comprehensive deductible; a $500 collision deductible.

PLEASE NOTE:

1) The following rate comparisons do not include available discounts for the actual operator (i.e. accident-free, good student, etc.) but do include discounts available for the vehicle (i.e. passive restraint or anti-lock braking systems, etc.).
2) Each scenario provided has a quote for both a male and a female operator.
3) Each insurer has its own underwriting guidelines. These scenarios are assuming the insured meets all criteria as set forth by the company in determining eligibility.

OKLAHOMA CITY	A-Male	A-Female	B-Male	B-Female	C-Male	C-Female	D-Male	D-Female	E-Male	E-Female
ALLSTATE FIRE & CASUALTY INSURANCE CO.	$2,568.00	$2,367.00	$1,088.00	$888.00	$570.00	$570.00	$545.00	$545.00	$573.00	$573.00
AMERICAN MERCURY INSURANCE CO.	$3,599.00	$2,717.00	$1,402.00	$1,102.00	$698.00	$698.00	$544.00	$544.00	$842.00	$842.00
AMERICAN NATIONAL PROPERTY & CASUALTY CO.	$2,795.00	$2,457.00	$1,656.00	$1,485.00	$838.00	$813.00	$835.00	$797.00	$628.00	$640.00
CSAA GENERAL INSURANCE COMPANY	$2,246.00	$1,952.00	$1,330.00	$1,153.00	$702.00	$591.00	$643.00	$503.00	$752.00	$555.00
EQUITY INSURANCE COMPANY	$3,610.00	$2,683.00	$1,938.00	$1,702.00	$1,099.00	$1,068.00	$1,036.00	$1,107.00	$1,378.00	$1,299.00
FARMERS INSURANCE COMPANY	$3,544.00	$3,399.00	$1,474.00	$1,310.00	$899.00	$905.00	$653.00	$625.00	$656.00	$576.00
GEICO CASUALTY COMPANY	$1,558.00	$1,557.00	$411.00	$401.00	$262.00	$262.00	$251.00	$251.00	$311.00	$311.00
HARBOR INSURANCE COMPANY	$3,516.00	$3,516.00	$1,830.00	$1,632.00	$1,122.00	$1,122.00	$1,122.00	$1,122.00	$1,242.00	$1,242.00
LM GENERAL INSURANCE COMPANY*	$5,725.00	$5,182.00	$2,966.00	$2,670.00	$1,753.00	$1,744.00	$1,739.00	$1,659.00	$1,692.00	$1,716.00
OKLAHOMA FARM BUREAU MUTUAL INS. CO.	$2,067.00	$1,367.00	$1,549.00	$1,091.00	$642.00	$642.00	$543.00	$543.00	$501.00	$501.00
PROGRESSIVE DIRECT INSURANCE COMPANY	$3,724.00	$3,325.00	$1,349.00	$1,151.00	$768.00	$803.00	$651.00	$669.00	$738.00	$741.00
PROGRESSIVE NORTHERN INSURANCE COMPANY	$3,458.00	$3,062.00	$1,309.00	$1,058.00	$666.00	$696.00	$532.00	$545.00	$628.00	$619.00
SAFECO INSURANCE COMPANY OF AMERICA	$2,911.00	$2,601.00	$820.00	$742.00	$524.00	$488.00	$501.00	$431.00	$570.00	$438.00

OKLAHOMA CITY	A-Male	A-Female	B-Male	B-Female	C-Male	C-Female	D-Male	D-Female	E-Male	E-Female
SHELTER MUTUAL INSURANCE COMPANY	$2,720.00	$1,738.00	$1,628.00	$1,250.00	$786.00	$786.00	$660.00	$660.00	$582.00	$582.00
STATE FARM FIRE & CASUALTY COMPANY	$3,159.00	$2,386.00	$1,536.00	$1,221.00	$759.00	$759.00	$698.00	$698.00	$604.00	$604.00
STATE FARM MUTUAL AUTOMOBILE INS. CO.	$2,599.00	$1,956.00	$1,253.00	$997.00	$611.00	$611.00	$564.00	$564.00	$490.00	$490.00
TRADERS INSURANCE COMPANY	$4,455.00	$3,497.00	$3,144.00	$2,316.00	$995.00	$985.00	$959.00	$916.00	$1,113.00	$1,092.00
UNITED SERVICES AUTOMOBILE ASSOCIATION(USAA)	$1,332.00	$1,130.00	$568.00	$484.00	$311.00	$313.00	$293.00	$292.00	$316.00	$307.00
USAA CASUALTY INSURANCE COMPANY	$1,723.00	$1,463.00	$668.00	$569.00	$361.00	$364.00	$340.00	$339.00	$370.00	$360.00
USAA GENERAL INDEMNITY COMPANY	$1,755.00	$1,508.00	$870.00	$759.00	$477.00	$478.00	$383.00	$383.00	$412.00	$410.00
TULSA	**A-Male**	**A-Female**	**B-Male**	**B-Female**	**C-Male**	**C-Female**	**D-Male**	**D-Female**	**E-Male**	**E-Female**
ALLSTATE FIRE & CASUALTY INSURANCE CO.	$2,421.00	$2,231.00	$1,031.00	$845.00	$547.00	$547.00	$522.00	$522.00	$548.00	$548.00
AMERICAN MERCURY INSURANCE CO.	$3,645.00	$3,079.00	$1,400.00	$1,258.00	$693.00	$693.00	$541.00	$541.00	$846.00	$846.00
AMERICAN NATIONAL PROPERTY & CASUALTY CO.	$3,170.00	$2,794.00	$1,842.00	$1,661.00	$923.00	$897.00	$919.00	$884.00	$701.00	$722.00
CSAA GENERAL INSURANCE COMPANY	$2,483.00	$2,158.00	$1,482.00	$1,284.00	$786.00	$659.00	$718.00	$560.00	$836.00	$615.00
EQUITY INSURANCE COMPANY	$3,609.00	$2,676.00	$1,926.00	$1,689.00	$1,088.00	$1,057.00	$1,027.00	$1,098.00	$1,370.00	$1,291.00
FARMERS INSURANCE COMPANY	$3,542.00	$3,405.00	$1,502.00	$1,338.00	$917.00	$926.00	$666.00	$638.00	$666.00	$587.00
GEICO CASUALTY COMPANY	$1,653.00	$1,651.00	$434.00	$423.00	$274.00	$274.00	$261.00	$261.00	$327.00	$327.00
HARBOR INSURANCE COMPANY	$3,402.00	$3,402.00	$2,046.00	$1,890.00	$1,188.00	$1,188.00	$1,188.00	$1,188.00	$1,332.00	$1,332.00
LM GENERAL INSURANCE COMPANY*	$5,864.00	$5,304.00	$3,030.00	$2,725.00	$1,783.00	$1,775.00	$1,768.00	$1,685.00	$1,718.00	$1,742.00
OKLAHOMA FARM BUREAU MUTUAL INS. CO.	$1,809.00	$1,202.00	$1,369.00	$965.00	$537.00	$537.00	$462.00	$462.00	$430.00	$430.00
PROGRESSIVE DIRECT INSURANCE COMPANY	$4,084.00	$3,633.00	$1,473.00	$1,246.00	$816.00	$853.00	$688.00	$709.00	$788.00	$791.00
PROGRESSIVE NORTHERN INSURANCE COMPANY	$3,960.00	$3,498.00	$1,504.00	$1,203.00	$746.00	$777.00	$596.00	$610.00	$713.00	$700.00
SAFECO INSURANCE COMPANY OF AMERICA	$3,109.00	$2,777.00	$875.00	$792.00	$559.00	$521.00	$535.00	$459.00	$608.00	$466.00
SHELTER MUTUAL INSURANCE COMPANY	$2,576.00	$1,645.00	$1,541.00	$1,184.00	$744.00	$744.00	$625.00	$625.00	$551.00	$551.00
STATE FARM FIRE & CASUALTY COMPANY	$3,184.00	$2,401.00	$1,544.00	$1,228.00	$760.00	$760.00	$700.00	$700.00	$606.00	$606.00
STATE FARM MUTUAL AUTOMOBILE INS. CO.	$2,623.00	$1,972.00	$1,262.00	$1,005.00	$614.00	$614.00	$566.00	$566.00	$493.00	$493.00
TRADERS INSURANCE COMPANY	$4,967.00	$3,891.00	$3,542.00	$2,597.00	$1,115.00	$1,102.00	$1,085.00	$1,022.00	$1,239.00	$1,217.00
UNITED SERVICES AUTOMOBILE ASSOCIATION(USAA)	$1,406.00	$1,191.00	$593.00	$506.00	$325.00	$327.00	$305.00	$304.00	$330.00	$320.00
USAA CASUALTY INSURANCE COMPANY	$1,802.00	$1,529.00	$692.00	$590.00	$374.00	$377.00	$351.00	$351.00	$383.00	$373.00
USAA GENERAL INDEMNITY COMPANY	$1,878.00	$1,612.00	$923.00	$806.00	$505.00	$507.00	$405.00	$405.00	$437.00	$436.00
LAWTON	**A-Male**	**A-Female**	**B-Male**	**B-Female**	**C-Male**	**C-Female**	**D-Male**	**D-Female**	**E-Male**	**E-Female**
ALLSTATE FIRE & CASUALTY INSURANCE CO.	$2,047.00	$1,807.00	$924.00	$755.00	$491.00	$491.00	$468.00	$468.00	$487.00	$487.00
AMERICAN MERCURY INSURANCE CO.	$3,064.00	$2,181.00	$1,223.00	$917.00	$608.00	$608.00	$473.00	$473.00	$724.00	$724.00

LAWTON	A-Male	A-Female	B-Male	B-Female	C-Male	C-Female	D-Male	D-Female	E-Male	E-Female
AMERCIAN NATIONAL PROPERTY & CASUALTY CO.	$2,570.00	$2,239.00	$1,608.00	$1,423.00	$834.00	$805.00	$829.00	$778.00	$600.00	$600.00
CSAA GENERAL INSURANCE COMPANY	$1,807.00	$1,564.00	$1,108.00	$953.00	$601.00	$498.00	$540.00	$419.00	$618.00	$452.00
EQUITY INSURANCE COMPANY	$3,023.00	$2,233.00	$1,604.00	$1,402.00	$900.00	$873.00	$850.00	$910.00	$1,141.00	$1,073.00
FARMERS INSURANCE COMPANY	$2,715.00	$2,603.00	$1,167.00	$1,038.00	$725.00	$728.00	$524.00	$503.00	$518.00	$456.00
GEICO CASUALTY COMPANY	$1,348.00	$1,346.00	$358.00	$349.00	$229.00	$229.00	$219.00	$219.00	$276.00	$276.00
HARBOR INSURANCE COMPANY	$2,766.00	$2,766.00	$1,698.00	$1,368.00	$996.00	$996.00	$996.00	$996.00	$1,092.00	$1,092.00
LM GENERAL INSURANCE COMPANY*	$5,262.00	$4,730.00	$2,815.00	$2,520.00	$1,684.00	$1,673.00	$1,664.00	$1,587.00	$1,602.00	$1,623.00
OKLAHOMA FARM BUREAU MUTUAL INS. CO.	$1,611.00	$1,058.00	$1,246.00	$873.00	$520.00	$520.00	$465.00	$465.00	$406.00	$406.00
PROGRESSIVE DIRECT INSURANCE COMPANY	$3,129.00	$2,793.00	$1,171.00	$1,000.00	$688.00	$708.00	$583.00	$595.00	$651.00	$651.00
PROGRESSIVE NORTHERN INSURANCE COMPANY	$2,987.00	$2,640.00	$1,145.00	$921.00	$590.00	$611.00	$468.00	$477.00	$547.00	$539.00
SAFECO INSURANCE COMPANY OF AMERICA	$2,437.00	$2,179.00	$721.00	$653.00	$468.00	$435.00	$445.00	$384.00	$498.00	$384.00
SHELTER MUTUAL INSURANCE COMPANY	$1,966.00	$1,256.00	$1,176.00	$903.00	$568.00	$568.00	$477.00	$477.00	$420.00	$420.00
STATE FARM FIRE & CASUALTY COMPANY	$2,600.00	$1,975.00	$1,283.00	$1,018.00	$644.00	$644.00	$590.00	$590.00	$507.00	$507.00
STATE FARM MUTUAL AUTOMOBILE INS. CO.	$2,127.00	$1,609.00	$1,038.00	$825.00	$514.00	$514.00	$472.00	$472.00	$408.00	$408.00
TRADERS INSURANCE COMPANY	$3,636.00	$2,822.00	$2,724.00	$1,981.00	$864.00	$849.00	$837.00	$781.00	$927.00	$909.00
UNITED SERVICES AUTOMOBILE ASSOCIATION(USAA)	$1,266.00	$1,070.00	$543.00	$462.00	$299.00	$301.00	$281.00	$279.00	$301.00	$291.00
USAA CASUALTY INSURANCE COMPANY	$1,581.00	$1,337.00	$620.00	$527.00	$337.00	$339.00	$317.00	$315.00	$342.00	$331.00
USAA GENERAL INDEMNITY COMPANY	$1,643.00	$1,404.00	$827.00	$720.00	$455.00	$455.00	$366.00	$364.00	$390.00	$387.00
WOODWARD	**A-Male**	**A-Female**	**B-Male**	**B-Female**	**C-Male**	**C-Female**	**D-Male**	**D-Female**	**E-Male**	**E-Female**
ALLSTATE FIRE & CASUALTY INSURANCE CO.	$1,970.00	$1,813.00	$922.00	$757.00	$497.00	$497.00	$471.00	$471.00	$486.00	$486.00
AMERICAN MERCURY INSURANCE CO.	$3,050.00	$2,551.00	$1,257.00	$1,096.00	$635.00	$635.00	$492.00	$492.00	$735.00	$735.00
AMERICAN NATIONAL PROPERTY & CASUALTY CO.	$2,433.00	$2,108.00	$1,585.00	$1,388.00	$844.00	$808.00	$839.00	$774.00	$589.00	$576.00
CSAA GENERAL INSURANCE COMPANY	$2,111.00	$1,826.00	$1,341.00	$1,151.00	$736.00	$606.00	$658.00	$507.00	$735.00	$533.00
EQUITY INSURANCE COMPANY	$2,453.00	$1,843.00	$1,366.00	$1,206.00	$788.00	$768.00	$740.00	$787.00	$964.00	$911.00
FARMERS INSURANCE COMPANY	$3,073.00	$2,941.00	$1,482.00	$1,322.00	$1,014.00	$1,008.00	$724.00	$704.00	$671.00	$596.00
GEICO CASUALTY COMPANY	$1,421.00	$1,408.00	$396.00	$384.00	$254.00	$254.00	$240.00	$240.00	$293.00	$293.00
HARBOR INSURANCE COMPANY	$2,742.00	$2,742.00	$1,674.00	$1,434.00	$888.00	$888.00	$888.00	$888.00	$1,098.00	$1,098.00
LM GENERAL INSURANCE COMPANY*	$5,101.00	$4,552.00	$2,793.00	$2,485.00	$1,676.00	$1,662.00	$1,650.00	$1,572.00	$1,577.00	$1,596.00
OKLAHOMA FARM BUREAU MUTUAL INS. CO.	$1,709.00	$1,111.00	$1,345.00	$938.00	$500.00	$500.00	$484.00	$484.00	$417.00	$417.00
PROGRESSIVE DIRECT INSURANCE COMPANY	$2,955.00	$2,634.00	$1,118.00	$950.00	$664.00	$682.00	$563.00	$572.00	$624.00	$625.00
PROGRESSIVE NORTHERN INSURANCE COMPANY	$2,780.00	$2,452.00	$1,074.00	$856.00	$560.00	$576.00	$441.00	$449.00	$511.00	$504.00

WOODWARD	A-Male	A-Female	B-Male	B-Female	C-Male	C-Female	D-Male	D-Female	E-Male	E-Female
SAFECO INSURANCE COMPANY OF AMERICA	$2,199.00	$1,981.00	$606.00	$557.00	$405.00	$386.00	$392.00	$350.00	$449.00	$366.00
SHELTER MUTUAL INSURANCE COMPANY	$2,178.00	$1,391.00	$1,303.00	$1,001.00	$629.00	$629.00	$529.00	$529.00	$466.00	$466.00
STATE FARM FIRE & CASUALTY COMPANY	$2,489.00	$1,892.00	$1,264.00	$998.00	$669.00	$669.00	$604.00	$604.00	$508.00	$508.00
STATE FARM MUTUAL AUTOMOBILE INS. CO.	$1,954.00	$1,506.00	$997.00	$788.00	$517.00	$517.00	$469.00	$469.00	$397.00	$397.00
TRADERS INSURANCE COMPANY	$3,968.00	$3,062.00	$3,085.00	$2,197.00	$954.00	$936.00	$925.00	$859.00	$1,011.00	$994.00
UNITED SERVICES AUTOMOBILE ASSOCIATION(USAA)	$1,237.00	$1,033.00	$568.00	$477.00	$313.00	$312.00	$293.00	$286.00	$301.00	$287.00
USAA CASUALTY INSURANCE COMPANY	$1,566.00	$1,310.00	$647.00	$544.00	$353.00	$352.00	$330.00	$324.00	$343.00	$329.00
USAA GENERAL INDEMNITY COMPANY	$1,686.00	$1,418.00	$922.00	$790.00	$508.00	$500.00	$409.00	$399.00	$418.00	$406.00
McALESTER	**A-Male**	**A-Female**	**B-Male**	**B-Female**	**C-Male**	**C-Female**	**D-Male**	**D-Female**	**E-Male**	**E-Female**
ALLSTATE FIRE & CASUALTY INSURANCE CO.	$2,130.00	$1,936.00	$974.00	$793.00	$512.00	$512.00	$487.00	$487.00	$506.00	$506.00
AMERICAN MERCURY INSURANCE CO.	$2,894.00	$2,406.00	$1,155.00	$1,032.00	$571.00	$571.00	$444.00	$444.00	$681.00	$681.00
AMERICAN NATIONAL PROPERTY & CASUALTY CO.	$2,450.00	$2,132.00	$1,548.00	$1,366.00	$806.00	$777.00	$802.00	$748.00	$577.00	$573.00
CSAA GENERAL INSURANCE COMPANY	$1,943.00	$1,685.00	$1,225.00	$1,053.00	$667.00	$552.00	$598.00	$462.00	$674.00	$489.00
EQUITY INSURANCE COMPANY	$2,790.00	$2,069.00	$1,495.00	$1,310.00	$845.00	$821.00	$797.00	$852.00	$1,062.00	$1,000.00
FARMERS INSURANCE COMPANY	$2,901.00	$2,783.00	$1,337.00	$1,193.00	$870.00	$871.00	$624.00	$603.00	$596.00	$528.00
GEICO CASUALTY COMPANY	$1,484.00	$1,472.00	$409.00	$397.00	$263.00	$263.00	$249.00	$249.00	$306.00	$306.00
HARBOR INSURANCE COMPANY	$2,856.00	$2,856.00	$1,650.00	$1,536.00	$972.00	$972.00	$972.00	$972.00	$1,584.00	$1,092.00
LM GENERAL INSURANCE COMPANY*	$5,493.00	$4,907.00	$2,924.00	$2,618.00	$1,738.00	$1,733.00	$1,726.00	$1,642.00	$1,662.00	$1,678.00
OKLAHOMA FARM BUREAU MUTUAL INS. CO.	$1,561.00	$1,031.00	$1,186.00	$833.00	$529.00	$529.00	$438.00	$438.00	$401.00	$401.00
PROGRESSIVE DIRECT INSURANCE COMPANY	$2,937.00	$2,620.00	$1,097.00	$933.00	$639.00	$662.00	$546.00	$559.00	$611.00	$614.00
PROGRESSIVE NORTHERN INSURANCE COMPANY	$2,634.00	$2,328.00	$1,005.00	$806.00	$514.00	$533.00	$409.00	$416.00	$480.00	$472.00
SAFECO INSURANCE COMPANY OF AMERICA	$2,463.00	$2,203.00	$744.00	$672.00	$484.00	$450.00	$460.00	$397.00	$510.00	$393.00
SHELTER MUTUAL INSURANCE COMPANY	$2,083.00	$1,331.00	$1,246.00	$1,028.00	$602.00	$602.00	$506.00	$506.00	$446.00	$446.00
STATE FARM FIRE & CASUALTY COMPANY	$2,572.00	$1,985.00	$1,317.00	$1,040.00	$689.00	$689.00	$624.00	$624.00	$527.00	$527.00
STATE FARM MUTUAL AUTOMOBILE INS. CO.	$2,070.00	$1,588.00	$1,044.00	$827.00	$536.00	$536.00	$488.00	$488.00	$415.00	$415.00
TRADERS INSURANCE COMPANY	$3,984.00	$3,084.00	$3,066.00	$2,186.00	$938.00	$925.00	$916.00	$853.00	$1,006.00	$994.00
UNITED SERVICES AUTOMOBILE ASSOCIATION(USAA)	$1,183.00	$995.00	$518.00	$439.00	$287.00	$287.00	$269.00	$266.00	$284.00	$273.00
USAA CASUALTY INSURANCE COMPANY	$1,655.00	$1,392.00	$657.00	$556.00	$358.00	$359.00	$335.00	$331.00	$356.00	$343.00
USAA GENERAL INDEMNITY COMPANY	$1,843.00	$1,558.00	$961.00	$829.00	$527.00	$523.00	$423.00	$417.00	$442.00	$434.00

*12 Month Policy