

2012

Iowa

Auto Insurance Shopper's Guide

- **Basic information about auto insurance policies and premiums**
- **Rate comparisons by age, gender and location**
- **Frequently asked questions**



Iowa Insurance Division

Auto Insurance Shopper's Guide



STATE OF IOWA

TERRY E. BRANSTAD
GOVERNOR

SUSAN E. VOSS
COMMISSIONER OF INSURANCE

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LT. GOVERNOR

January 2012

Dear Fellow Iowan,

We're fortunate to enjoy the benefit of having a vigorous and competitive marketplace for auto insurance in our state. Depending on which report you may read, our rates are either the lowest in the country or among the lowest, and that is good news for all of us.

Nevertheless, the Iowa Insurance Division has always encouraged consumers to be good shoppers when they consider insurance purchases, and that is certainly true in the case of auto insurance. Not only can our vehicles represent important possessions on which we rely greatly and which must therefore be protected against loss or damage, they also expose us to significant liability if we damage property or injure other people in the course of our driving them.

This buyer's guide attempts to provide you with information that will be helpful to you in understanding auto insurance, making decisions about the policy features that you feel are right for you and your household, and determining where you can go to buy the coverage you need. While we hope it is helpful to you, we encourage you to meet with at least one insurance professional to ask questions and get specific quotes for you and the vehicle or vehicles you may own.

If you have any questions about any insurance company or agent, their license status or the products they are selling or the practices they are using in the sale of insurance products, we would be happy, as your state insurance regulator, to talk with you. Our toll-free number (877-955-1212) is available for your use during normal business hours Monday through Friday.

Sincerely,

A handwritten signature in cursive script that reads "Susan E. Voss".

Susan E. Voss
Commissioner

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Chapter 1

Types of coverage

When you purchase personal automobile insurance, your policy may contain several types of coverage. Each type of coverage provides insurance protection against a different type of loss.

The following is a brief description of the basic coverages available personal automobile insurance policy.

Liability Coverage – The personal auto policy provides liability coverage for bodily injury or property damage for which an insured becomes legally responsible for and as a result of an auto accident. The policy provides this coverage up to the limit of liability stated on the policy declaration page.

Coverage typically would apply to the following:

- The named insured
- Family members of the named insured who live in the same household
- Any person driving a covered car with permission of the named insured.

Medical Payments – Medical payments coverage provides coverage for reasonable and necessary medical and funeral expenses incurred for injuries sustained as the result of an auto accident. Coverage applies to each person in the covered vehicle at the time of the accident, up to the medical payments policy limit. The policy limit is the most that will be paid for each injured person, for each accident. This coverage is provided regardless of who

was at fault for the accident.

UIM – The Uninsured Motorist Coverage (UIM) section of your policy provides payment for your bodily injury caused by an uninsured motorist who is legally reasonable for an accident. Your policy would pay up to the UIM limit stated on the policy declaration page. This coverage does **not** pay for repairs to your vehicle.

UM – Underinsured Motorist Coverage (UM) pays for bodily injuries caused by a motorist whose insurance limits are too low to pay for all of the damage they caused. This coverage does **not** pay for repairs to your vehicle.

It is mandatory that UIM and UM insurance be offered, however you may decline the coverage by signing a rejection letter.

Collision coverage – provides coverage for the repairs or actual cash value of your own vehicle incurred in a motor vehicle collision.

Comprehensive coverage (Other than collision coverage - OTC) – meaning any type of loss that is not a collision. The following losses are examples of OTC:

- Fire
- Theft
- Hail, water or flood
- Malicious mischief or vandalism
- Contact with a bird or animal (commonly a deer)
- Breakage of glass

Chapter 1: Types of coverage

Iowa minimum mandatory coverages and limits

Iowa law requires that every personal automobile insurance policy sold in the state have these minimum coverages:

Liability coverage

- \$20,000 per person –bodily injury
- \$40,000 per accident – bodily injury
- \$15,000 per accident – property damage

Rental reimbursement

This coverage provides for a limited daily amount for rental car charges while your motor vehicle is repaired for covered damages. Policies generally limit the maximum dollar amount and the number of days the coverage.

Umbrella liability policy

This policy provides an additional limit of liability coverage beyond the limits of your liability coverage. This excess personal liability coverage pays only after you exhaust the limits of the primary policy. The insurance company providing umbrella liability coverage may require you to maintain certain limits on your underlying basic coverages.



Chapter 2

Basic information

Providing proof of insurance

Iowa law requires a person operating a motor vehicle which is registered in Iowa to have financial liability coverage in effect for the motor vehicle and the driver must have a financial liability card issued for the vehicle.

Termination of your personal auto policy

An insurance company may terminate your coverage but only under certain circumstances. Coverage may be canceled or non-renewed. Cancellation means the company terminates your policy before it expires. Nonrenewal means the company decides not to renew your policy when it expires. Different laws apply to each.

Cancellation

During the first 60 days of coverage under a new policy, the insurance company can cancel your policy for any reason. After 60 days, Iowa statutes state that your personal automobile insurance policy may be cancelled only for specific reasons which will be outlined in the policy.

If you're pulled over and can't show proof of insurance, you can be fined or have your license suspended.

Who to contact to file a claim

Contact your insurance company or agent/agency about any motor vehicle accident regardless of fault. You should notify the insurance agent or company while the details are fresh in your mind. Cooperate with the insurance company's investigation.

The insurance agent or company's representative will be able to inform you of the proper procedure, such as whether you will need to obtain estimates from local repair shops or from the insurance company's claim representative.

Claim investigation time frames

Most companies will investigate claims promptly so that valuable evidence is not lost or destroyed. There are no provisions requiring an insurance company to settle your claim within a certain period of time.

When a vehicle is to be repaired

The insurance company's offer must cover the actual repair costs to restore the damaged motor vehicle to pre-loss condition.

Repair

The insurance company can repair a vehicle with other-than-original manufactured parts, commonly referred to as after-market parts. In addition, the company may also repair your vehicle with used or salvaged parts provided they are of like kind and quality.

Chapter 3

Premiums

How your premiums are determined

An insurance company can charge you an extra fee, called a surcharge, for any accidents that you were involved in the past 5 years. The amount of a surcharge or a rate increase may vary between companies.

Underwriting

Just because you apply with a particular insurance company does not mean the company has to provide insurance coverage to you. Underwriting is a process in which an insurance company determines if the risk you present to the company meets the standards or guidelines it has established for you to obtain or retain insurance coverage with the company. Underwriting takes into account factors about you, factors about other insureds in the household and your driving habits.

Eligibility into a personal auto insurance rating plan

An insurance company will offer you a policy in one of three rating categories:

Preferred

This category is intended for drivers who insurance companies consider to be the best insureds because they usually are the safest drivers, present the lowest risk factors and are least likely to file a claim. These types of drivers usually have had no moving traffic violations and/or chargeable accidents during the past three to five years. The premium charge for these types of drivers will be the lowest.

Standard

This category is for moderate-risk drivers. These drivers are usually driving family-type motor vehicles and have a reasonably clean driving record with no more than one moving traffic violation and no chargeable accidents during the past three to five years. The premium charge for this category of personal automobile insurance will be higher than for the preferred program.

Nonstandard

This category is for drivers who insurance companies consider to be high risk. These type of drivers may be younger than 24; have less driving experience; have had moving traffic violations and/or chargeable accidents during the past three to five years.

Chapter 4

Tips and frequently asked questions

Tips for lowering your premiums

- Compare premium rates for identical coverages and terms.
- Maintain a good driving record that doesn't have moving traffic violations and/or chargeable accidents.
- Consider raising your deductible on comprehensive and collision coverage.
- Before purchasing a car, determine the cost of automobile insurance. Repairs to some makes and models cost more than other and can increase your premium rates.
- Review your personal automobile insurance coverage periodically with your agent or insurance company, and update if necessary.
- You may qualify for a discount if two or more vehicles are insured with the same company or your vehicles have airbags, anti-lock brakes and/or other safety equipment.
- If you have other insurance policies, such as homeowner's, life or health, with the same insurance company, you may qualify for a discount.

Tips for drivers younger than 25

- Consider the cost of insurance in your financial calculation when buying your first vehicle. Insurance rates vary with the type and model of vehicle. For example, SUVs and performance vehicles typically cost more to insure than other vehicles.
- A higher deductible will lower your premiums.

- Maintain a good driving record. Don't get tickets, get into accidents or drive under the influence.

Additional Tips

- If you will be traveling extensively or will be deployed in the military for an extended period of time – and no one will be driving your vehicle – you may be able to suspend some or all of your coverage to save on premium payments. Ask your agent if you qualify for full or partial suspension.
- As you establish your family and begin to interact with other parents, you may find yourself as the carpool driver with other people's children in your car. If so, consider increasing your liability insurance.
- If you plan to provide your child with an automobile to take to college, check on the need for a separate auto insurance policy.
- As your success in the job market causes your net worth to grow, you may want to consider purchasing an "umbrella policy" to raise your auto liability coverage, thus protecting your assets.
- Take advantage of any discount available to you as a mature driver. After age 70, the incidence of serious accidents escalates significantly, so the discounts might cease.
- Ask about discounts for mature drivers who limit their driving – for example, less than 7,500 miles per year – or agree to only drive during daylight hours. When you retire or changes jobs and work or

Chapter 4: Tips and frequently asked questions

stay closer to home – and therefore drive less – you should inform your insurance company because you may be able to get lower rates.

- If an individual has a loan balance greater than the value of the vehicle that is insured, he or she may wish to investigate “gap” insurance. Gap insurance is designed to provide coverage for the difference between the amount owed and the ACV of the insured vehicle.

For more money-saving tips and general insurance suggestions, visit www.InsureUOnline.org, and educational program provided by the National Association of Insurance Commissioners.

Iowa Automobile Insurance Plan

If more than one company has rejected you for personal automobile insurance, you may purchase coverage through the Iowa Automobile Insurance Plan (IAAIP), which allows you to be assigned to one of the many insurance companies licensed to sell motor vehicle insurance in Iowa. For more information, contact a licensed insurance agent who sells personal auto insurance.

Frequently asked questions

Is there a grace period for payment of my auto insurance premium?

No. The company must receive all auto insurance premiums on or before the date they are due in order for coverage to remain in force.

Who do I contact to file a claim?

Contact your agent or company representative if your claim is to be filed with your own insurance company.

How long does a company have to process and address a claim?

An insurance company is expected to complete an investigation of a claim, properly document files and indicate acceptance or denial of a vehicle claim within a reasonable time period.

I live with a relative who has been responsible for several accidents and has received several traffic tickets; however, my driving record is good. I've told my insurance company that I am the only person who will ever drive my car, but the company insists on charging me high rates because of my relative's history. Can it do that?

An insurance company for underwriting and rating purposes can consider the claims history and driving records of all licensed drivers living with you. Different companies may address this situation differently, but all companies have the right to consider the records of all licensed drivers in the home.

Can an insurance company cancel my auto insurance coverage at any time the company wishes to do so?

There are legal restrictions governing cancellation of an auto insurance policy found in the Iowa Statutes. During the first 60 days that a policy is in force, the applicant for coverage is subject to an underwriting review by the company.

Chapter 4: Tips and frequently asked questions

If my vehicle is damaged in an accident caused by an uninsured driver, can I file a claim to repair my vehicle under the uninsured motorist coverage that is on my policy?

The “uninsured/underinsured” motorist coverage in your policy is available only in the event of bodily injury from an accident caused by an uninsured or underinsured driver. There is no provision to address damage to a vehicle through the uninsured/underinsured coverage. Your collision coverage should cover damage to your vehicle.

Can an insurance company require me to have my vehicle repaired at a specific repair facility?

No, but the insurer only needs to pay the amount of the lowest estimate that can be confirmed to address the repairs covered by the policy in force at the time of a loss. If you choose to have your vehicle repaired at a facility that charges more for the repairs you would be responsible for the difference in cost.

The insurance company says it is going to pay my vehicle damage claim based as a total loss. I prefer that the vehicle be repaired. Can I require an insurance company to repair rather than pay a claim based on a total loss, or can I require a company to provide me with a replacement vehicle if it insists on declaring the vehicle a total loss?

It is up to the company adjusting the claim to determine whether a settlement will be offered based on the repair of a damaged vehicle or whether it will be declared a total loss and payment offered based on the actual cash value (ACV) of the vehicle at the time of the loss. The ACV of a vehicle is determined by considering

“book” values and/or a retail market value survey to reflect the sale prices of comparable vehicles in your area.

The insurance company is settling my vehicle damage claim based on a total loss. The amount it is offering will not pay off my loan on the vehicle. Does the company have to consider my loan balance when figuring the amount of a total loss settlement?

An insurance company will need to be able to document its files to support the position that the offer the company made to settle a claim based on the total loss of a vehicle reflects the retail value of the vehicle at the time of the loss. It does not owe any consideration to a loan balance.

Can I have a rental vehicle provided by an insurance company while a company investigates my claim?

If you have purchased a rental reimbursement endorsement for your personal auto insurance policy and your damaged vehicle is not safely operable, contact your company about securing a rental under your own policy. If you are filing a liability claim against another driver’s policy, you may be entitled to a rental vehicle.

The insurance company offering settlement for damage to my vehicle caused by their insured is telling me I am partially at fault. How can that be?

Iowa is a modified comparative negligence state which uses the 51% rule. This means that all parties involved in an accident in Iowa may hold some responsibility for the accident. If a party is determined to have contributed to an accident they may still recover part of their damages from the other party as long as

Chapter 4: Tips and frequently asked questions

they were not the majority or more than 51% responsible for the accident.

If you were determined to be 25% at fault, you could collect 75% of your damages from the other party's insurance company. The remaining 25% of your vehicle damages would be paid under your policy if you have collision coverage. Your collision deductible would have to be met before a payment under your policy would be issued. Since the other party was more than 51% at fault they would not be

able to collect any of their damages from your insurance company.

In situation where you and the other party are both determined to be 50% at fault you both may collect 50% of your damages from other's party's insurance company.



Chapter 5

How to use this guide

Understanding the premiums in this guide

The premiums shown are based on 100/300/50. (100,000 liability per person, 300,000 liability per accident, 50,000 property damage) They include \$100-deductible comprehensive and \$250 deductible collision coverage's. The rates quoted are for a six-month term of coverage with \$1,000 medical payments coverage, unless otherwise noted.

The premium rates shown are for a preferred driver using a private passenger sedan motor vehicle. The premium rates indicate a principal operator; usually defined as the person who drives the motor vehicle more the 50% of the time:

Demographic	Page
16-year-old male and female drivers	17
21-year-old male and female drivers	19
35-year-old male and female drivers	21
55-year-old male and female drivers	23
70-year-old male and female drivers	25

The example vehicle used to determine rates is a 2007 Chevrolet Impala LS. Rates are broken into seven areas of the state. Select the area closest to you for a premium rate example.

The guide does not include all companies authorized to sell personal automobile insurance in Iowa. Rather, it shows examples of premium rates for the top volume writer private insurance companies. While these

examples may not fit your exact automobile insurance circumstances or needs, they can provide a comparison of what several insurance companies may offer.

The rates indicated in this guide were current as of September 2009. Please contact specific insurance companies and/or their agent/agency representatives for exact rates.

The premium rates in this guide are for a preferred driver using a private passenger sedan.

Premium rates were current as of September 2009.

Chapter 6

Shopping for auto insurance

Use this worksheet to gather information you'll need before you begin to shop. Remember, the cheapest deal isn't always the best deal. Good insurance value means finding the right price, best coverage and quality service. Answer the questions truthfully and correctly. Ask what discounts will save you money. Make sure the premium quotes you get are for the same terms and coverage. For example, not all companies will offer the same options or deductibles.

Motor vehicle information

Year _____ Make/model _____ Motor vehicle ID no. (VIN) _____

Motor vehicle location (city, county, state and ZIP code) _____

Vehicle primarily used to travel:

_____ To and from work _____ To and from school _____ For pleasure

_____ For business _____ For farming

Number of miles driven each year _____

Number of miles to/from work or school _____

Owner of motor vehicle

Name _____ Relation to insurance applicant _____

Age _____ Sex _____ Marital status _____ Occupation _____

Drivers to be insured on the policy

Name _____ Driver's license number _____

Age _____ Sex _____ Marital status _____

Accidents/moving traffic violations

Number of convictions for moving traffic violations in past three years _____

Number of accidents in the past three years _____

Ask about discounts for:

_____ Having multiple vehicles insured by one company

_____ Having auto and home policies with one company

_____ Taking a driver education/accident prevention course

_____ Having a car equipped with safety devices

_____ Having a car equipped with anti-theft devices

_____ Being a good driver

_____ Being a good student

_____ Being a mature driver

_____ Carpooling

_____ Having low annual mileage

Driver: 16 year old male or female, single, principal operator, drives to school, no accidents or moving violation in three years, drives less than 7,500 miles annually.

Car: 2009 Chevy Impala LT

	Clay/51301		Winneshieck/52101		Linn/52401		Pottawattamie/51501	
	Male	Female	Male	Female	Male	Female	Male	Female
State Farm Fire & Casualty Co.	\$3,859	\$2,889	\$3,676	\$2,752	\$3,904	\$2,920	\$4,145	\$3,102
State Farm Mutual Auto Insurance Co.	\$3,567	\$2,670	\$3,405	\$2,549	\$3,566	\$2,667	\$3,790	\$2,837
Progressive Northern Insurance Co.	\$3,338	\$2,735	\$4,155	\$3,361	\$3,728	\$3,098	\$4,964	\$4,091
Progressive Universal Insurance Co.	\$3,921	\$3,170	\$4,568	\$3,637	\$4,043	\$3,302	\$5,593	\$4,505
American Family Mutual Insurance Co.	\$3,635	\$2,603	\$3,897	\$2,766	\$3,725	\$2,694	\$4,347	\$3,121
Farm Bureau Property & Casualty Ins Co.	\$4,473	\$3,919	\$4,359	\$3,807	\$4,102	\$3,597	\$4,861	\$4,277
Grinnell Mutual Reinsurance Co.	\$3,529	\$2,485	\$3,612	\$2,543	\$3,539	\$2,493	\$4,583	\$3,223
Grinnell Select Insurance Co.	\$3,449	\$2,427	\$3,531	\$2,484	\$3,460	\$2,434	\$4,485	\$3,150
Cincinnati Insurance Company (The)	\$3,125	\$2,176	\$2,352	\$1,644	\$3,254	\$2,265	\$5,291	\$3,683
Farmers Insurance Company, Inc.	\$2,405	\$2,282	\$2,453	\$2,327	\$2,301	\$2,178	\$2,405	\$2,282
Wadena Insurance Company	\$4,368	\$2,962	\$4,550	\$3,071	\$4,006	\$2,685	\$6,084	\$4,053
Nationwide Affinity Ins. Co. of America	\$2,111	\$1,562	\$2,273	\$1,653	\$1,817	\$1,377	\$2,604	\$1,924
Nationwide Insurance Co. of America	\$2,612	\$1,931	\$2,508	\$1,851	\$2,305	\$1,744	\$3,165	\$2,337
AMCO Insurance Company	\$2,210	\$1,635	\$2,380	\$1,731	\$1,903	\$1,442	\$2,728	\$2,015
United Fire & Casualty Company	\$2,317	\$1,858	\$2,317	\$1,858	\$2,118	\$1,452	\$2,999	\$2,047

Driver: 16 year old male or female, single, principal operator, drives to school, no accidents or moving violation in three years, drives less than 7,500 miles annually.

Car: 2009 Chevy Impala LT

	Polk/50325		Polk/50315		Lee/52627		Lucas/50049	
	Male	Female	Male	Female	Male	Female	Male	Female
State Farm Fire & Casualty Co.	\$3,994	\$2,988	\$4,088	\$3,058	\$3,901	\$2,921	\$3,913	\$2,529
State Farm Mutual Auto Insurance Co.	\$3,643	\$2,726	\$3,730	\$2,790	\$3,611	\$2,703	\$3,626	\$2,714
Progressive Northern Insurance Co.	\$3,715	\$3,098	\$4,730	\$3,947	\$4,068	\$3,340	\$3,960	\$3,196
Progressive Universal Insurance Co.	\$3,801	\$3,133	\$4,793	\$3,946	\$4,048	\$3,273	\$3,970	\$3,179
American Family Mutual Insurance Co.	\$3,565	\$2,584	\$4,174	\$3,025	\$3,897	\$2,766	\$4,566	\$3,197
Farm Bureau Property & Casualty Ins Co.	\$4,925	\$4,349	\$4,925	\$4,349	\$4,932	\$4,325	\$5,171	\$4,509
Grinnell Mutual Reinsurance Co.	\$3,962	\$2,788	\$4,407	\$3,098	\$3,621	\$2,550	\$3,553	\$2,502
Grinnell Select Insurance Co.	\$3,874	\$2,723	\$4,310	\$3,027	\$3,540	\$2,490	\$3,474	\$2,443
Cincinnati Insurance Company (The)	\$2,224	\$1,554	\$2,584	\$1,805	\$3,108	\$2,167	\$3,388	\$2,359
Farmers Insurance Company, Inc.	\$2,629	\$2,488	\$2,895	\$2,743	\$2,427	\$2,303	\$2,413	\$2,290
Wadena Insurance Company	\$4,401	\$2,935	\$5,367	\$3,555	\$4,907	\$3,312	\$4,359	\$2,961
Nationwide Affinity Ins. Co. of America	\$2,164	\$1,624	\$2,308	\$1,743	\$2,187	\$1,613	\$2,267	\$1,655
Nationwide Insurance Co. of America	\$2,516	\$1,909	\$2,716	\$2,064	\$2,561	\$1,897	\$2,595	\$1,893
AMCO Insurance Company	\$2,247	\$1,701	\$2,417	\$1,825	\$2,289	\$1,689	\$2,373	\$1,733
United Fire & Casualty Company	\$2,033	\$1,391	\$2,587	\$1,768	\$2,317	\$1,585	\$2,317	\$1,585

Driver: 21 year old male or female, single, drives to work, less than 10 miles one way, years, no accidents or moving violations in three years, drives less than 7,500 miles annually.

Car: 2009 Chevy Impala LT

	Clay/51301		Winneshieck/52101		Linn/52401		Pottawattamie/51501	
	Male	Female	Male	Female	Male	Female	Male	Female
State Farm Fire & Casualty Co.	\$2,162	\$1,689	\$2,069	\$1,614	\$2,155	\$1,688	\$2,280	\$1,790
State Farm Mutual Auto Insurance Co.	\$2,003	\$1,564	\$1,922	\$1,498	\$1,971	\$1,544	\$2,089	\$1,639
Progressive Northern Insurance Co.	\$2,084	\$1,504	\$2,637	\$1,855	\$2,261	\$1,669	\$3,047	\$2,228
Progressive Universal Insurance Co.	\$2,087	\$1,542	\$2,516	\$1,827	\$2,120	\$1,612	\$2,986	\$2,233
American Family Mutual Insurance Co.	\$2,091	\$1,790	\$2,265	\$1,927	\$2,117	\$1,819	\$2,486	\$2,132
Farm Bureau Property & Casualty Ins Co.	\$2,116	\$1,926	\$2,092	\$1,890	\$1,934	\$1,764	\$2,255	\$2,074
Grinnell Mutual Reinsurance Co.	\$2,158	\$1,833	\$2,209	\$1,875	\$2,165	\$1,838	\$2,797	\$2,372
Grinnell Select Insurance Co.	\$1,884	\$1,600	\$1,928	\$1,637	\$1,890	\$1,605	\$2,442	\$2,071
Cincinnati Insurance Company (The)	\$2,698	\$1,648	\$2,038	\$1,249	\$2,811	\$1,715	\$4,572	\$2,782
Farmers Insurance Company, Inc.	\$1,497	\$1,283	\$1,505	\$1,285	\$1,397	\$1,193	\$1,497	\$1,283
Wadena Insurance Company	\$1,900	\$1,509	\$1,972	\$1,558	\$1,698	\$1,346	\$2,563	\$2,019
Nationwide Affinity Ins. Co. of America	\$1,324	\$1,044	\$1,448	\$1,129	\$1,119	\$898	\$1,614	\$1,268
Nationwide Insurance Co. of America	\$1,637	\$1,284	\$1,582	\$1,240	\$1,414	\$1,128	\$1,962	\$1,534
AMCO Insurance Company	\$1,386	\$1,094	\$1,517	\$1,183	\$1,172	\$941	\$1,691	\$1,328
United Fire & Casualty Company	\$1,585	\$1,111	\$1,585	\$1,111	\$1,452	\$1,016	\$2,047	\$1,428

Driver: 21 year old male or female, single, drives to work, less than 10 miles one way, years, no accidents or moving violations in three years, drives less than 7,500 miles annually.

Car: 2009 Chevy Impala LT

	Polk/50325		Polk/50315		Lee/52627		Lucas/50049	
	Male	Female	Male	Female	Male	Female	Male	Female
State Farm Fire & Casualty Co.	\$2,195	\$1,723	\$2,248	\$1,763	\$2,191	\$1,710	\$2,202	\$1,718
State Farm Mutual Auto Insurance Co.	\$2,005	\$1,573	\$2,055	\$1,611	\$2,033	\$1,586	\$2,045	\$1,594
Progressive Northern Insurance Co.	\$2,218	\$1,619	\$2,818	\$2,070	\$2,518	\$1,818	\$2,547	\$1,820
Progressive Universal Insurance Co.	\$1,920	\$1,453	\$2,411	\$1,823	\$2,163	\$1,614	\$2,176	\$1,602
American Family Mutual Insurance Co.	\$2,019	\$1,740	\$2,363	\$2,033	\$2,265	\$1,927	\$2,687	\$2,277
Farm Bureau Property & Casualty Ins Co.	\$2,249	\$2,086	\$2,249	\$2,086	\$2,323	\$2,119	\$2,497	\$2,247
Grinnell Mutual Reinsurance Co.	\$2,420	\$2,054	\$2,689	\$2,280	\$2,214	\$1,880	\$2,173	\$1,845
Grinnell Select Insurance Co.	\$2,113	\$1,793	\$2,347	\$1,991	\$1,933	\$1,641	\$1,897	\$1,611
Cincinnati Insurance Company (The)	\$1,924	\$1,178	\$2,237	\$1,368	\$2,687	\$1,640	\$2,927	\$1,783
Farmers Insurance Company, Inc.	\$1,581	\$1,346	\$1,750	\$1,490	\$1,518	\$1,302	\$1,509	\$1,294
Wadena Insurance Company	\$1,844	\$1,457	\$2,224	\$1,748	\$2,130	\$1,684	\$1,905	\$1,514
Nationwide Affinity Ins. Co. of America	\$1,308	\$1,047	\$1,404	\$1,121	\$1,373	\$1,080	\$1,438	\$1,124
Nationwide Insurance Co. of America	\$1,530	\$1,221	\$1,636	\$1,306	\$1,602	\$1,258	\$1,651	\$1,283
AMCO Insurance Company	\$1,370	\$1,096	\$1,470	\$1,174	\$1,437	\$1,131	\$1,506	\$1,177
United Fire & Casualty Company	\$1,391	\$977	\$1,768	\$1,235	\$1,585	\$1,111	\$1,585	\$1,111

Driver: 35 year old male or female, married, drives to work less than 15 miles one way, no accidents or moving violations drives less than 7,500 miles annually.

Car: 2009 Chevy Impala LT

	Clay/51301		Winneshiek/52101		Linn/52401		Pottawattamie/51501	
	Male	Female	Male	Female	Male	Female	Male	Female
State Farm Fire & Casualty Co.	\$1,194	\$1,194	\$1,152	\$1,152	\$1,129	\$1,129	\$1,205	\$1,205
State Farm Mutual Auto Insurance Co.	\$1,116	\$1,116	\$1,079	\$1,079	\$1,039	\$1,039	\$1,111	\$1,111
Progressive Northern Insurance Co.	\$998	\$1,074	\$1,238	\$1,328	\$1,060	\$1,171	\$1,470	\$1,591
Progressive Universal Insurance Co.	\$946	\$983	\$1,136	\$1,175	\$965	\$1,027	\$1,386	\$1,438
American Family Mutual Insurance Co.	\$1,180	\$1,180	\$1,281	\$1,281	\$1,191	\$1,191	\$529	\$529
Farm Bureau Property & Casualty Ins Co.	\$1,285	\$1,439	\$1,299	\$1,455	\$1,167	\$1,307	\$1,324	\$1,486
Grinnell Mutual Reinsurance Co.	\$1,438	\$1,438	\$1,471	\$1,471	\$1,442	\$1,442	\$1,856	\$1,856
Grinnell Select Insurance Co.	\$1,255	\$1,255	\$1,284	\$1,284	\$1,259	\$1,259	\$1,620	\$1,620
Cincinnati Insurance Company (The)	\$998	\$998	\$755	\$755	\$1,037	\$1,037	\$1,674	\$1,674
Farmers Insurance Company, Inc.	\$432	\$432	\$428	\$428	\$396	\$396	\$432	\$432
Wadena Insurance Company	\$904	\$872	\$937	\$902	\$790	\$761	\$1,177	\$1,133
Nationwide Affinity Ins. Co. of America	\$712	\$694	\$787	\$760	\$598	\$587	\$849	\$828
Nationwide Insurance Co. of America	\$870	\$845	\$848	\$822	\$741	\$729	\$1,023	\$994
AMCO Insurance Company	\$746	\$726	\$824	\$796	\$624	\$615	\$890	\$867
United Fire & Casualty Company	\$745	\$745	\$745	\$745	\$683	\$683	\$952	\$952

Driver: 35 year old male or female, married, drives to work less than 15 miles one way, no accidents or moving violations drives less than 7,500 miles annually.

Car: 2009 Chevy Impala LT

	Polk/50325		Polk/50315		Lee/52627		Lucas/50049	
	Male	Female	Male	Female	Male	Female	Male	Female
State Farm Fire & Casualty Co.	\$1,145	\$1,145	\$1,173	\$1,173	\$1,215	\$1,215	\$1,227	\$1,227
State Farm Mutual Auto Insurance Co.	\$1,052	\$1,052	\$1,078	\$1,078	\$1,137	\$1,137	\$1,150	\$1,150
Progressive Northern Insurance Co.	\$1,037	\$1,123	\$1,328	\$1,440	\$1,199	\$1,292	\$1,236	\$1,324
Progressive Universal Insurance Co.	\$867	\$911	\$1,086	\$1,141	\$1,004	\$1,042	\$1,007	\$1,037
American Family Mutual Insurance Co.	\$457	\$457	\$552	\$552	\$1,281	\$1,281	\$1,522	\$1,522
Farm Bureau Property & Casualty Ins Co.	\$1,284	\$1,438	\$1,284	\$1,438	\$1,400	\$1,568	\$1,566	\$1,755
Grinnell Mutual Reinsurance Co.	\$1,609	\$1,609	\$1,785	\$1,785	\$1,474	\$1,474	\$1,448	\$1,448
Grinnell Select Insurance Co.	\$1,405	\$1,405	\$1,558	\$1,558	\$1,287	\$1,287	\$1,264	\$1,264
Cincinnati Insurance Company (The)	\$714	\$714	\$828	\$828	\$994	\$994	\$1,078	\$1,078
Farmers Insurance Company, Inc.	\$443	\$443	\$492	\$492	\$440	\$400	\$438	\$438
Wadena Insurance Company	\$850	\$818	\$1,008	\$970	\$1,011	\$975	\$908	\$877
Nationwide Affinity Ins. Co. of America	\$684	\$675	\$730	\$720	\$737	\$717	\$778	\$753
Nationwide Insurance Co. of America	\$790	\$779	\$834	\$824	\$851	\$827	\$888	\$856
AMCO Insurance Company	\$716	\$706	\$764	\$754	\$772	\$751	\$815	\$789
United Fire & Casualty Company	\$655	\$6,555	\$828	\$828	\$745	\$745	\$745	\$745

Driver: 55 year old male or female, married, drives to work less than 15 miles one way, no accidents or moving violations in three years, drives less than 7,500 miles annually.

Car: 2009 Chevy Impala LT

	Clay/51301		Winneshiek/52101		Linn/52401		Pottawattamie/51501	
	Male	Female	Male	Female	Male	Female	Male	Female
State Farm Fire & Casualty Co.	\$1,063	\$1,063	\$1,022	\$1,022	\$1,016	\$1,016	\$1,084	\$1,084
State Farm Mutual Auto Insurance Co.	\$991	\$991	\$956	\$956	\$934	\$934	\$998	\$998
Progressive Northern Insurance Co.	\$856	\$851	\$1,019	\$1,051	\$918	\$930	\$1,264	\$1,250
Progressive Universal Insurance Co.	\$817	\$827	\$967	\$982	\$834	\$861	\$1,188	\$1,194
American Family Mutual Insurance Co.	\$1,055	\$1,055	\$1,141	\$1,141	\$1,069	\$1,069	\$1,252	\$1,252
Farm Bureau Property & Casualty Ins Co.	\$1,239	\$1,316	\$1,252	\$1,330	\$1,127	\$1,196	\$1,279	\$1,357
Grinnell Mutual Reinsurance Co.	\$1,184	\$1,184	\$1,211	\$1,211	\$1,188	\$1,188	\$1,525	\$1,525
Grinnell Select Insurance Co.	\$1,034	\$1,034	\$1,057	\$1,057	\$1,037	\$1,037	\$1,331	\$1,331
Cincinnati Insurance Company (The)	\$893	\$893	\$676	\$676	\$927	\$927	\$1,474	\$1,494
Farmers Insurance Company, Inc.	\$401	\$401	\$397	\$397	\$367	\$367	\$401	\$401
Wadena Insurance Company	\$794	\$796	\$825	\$793	\$712	\$688	\$1,054	\$1,016
Nationwide Affinity Ins. Co. of America	\$642	\$592	\$707	\$649	\$540	\$503	\$762	\$701
Nationwide Insurance Co. of America	\$784	\$716	\$765	\$699	\$671	\$618	\$918	\$836
AMCO Insurance Company	\$672	\$620	\$741	\$679	\$565	\$527	\$798	\$735
United Fire & Casualty Company	\$672	\$672	\$672	\$672	\$617	\$617	\$857	\$857

Driver: 55 year old male or female, married, drives to work less than 15 miles one way, no accidents or moving violations in three years, drives less than 7,500 miles annually.

Car: 2009 Chevy Impala LT

	Polk/50325		Polk/50315		Lee/52627		Lucas/50049	
	Male	Female	Male	Female	Male	Female	Male	Female
State Farm Fire & Casualty Co.	\$1,033	\$1,033	\$1,058	\$1,058	\$1,079	\$1,079	\$1,089	\$1,089
State Farm Mutual Auto Insurance Co.	\$947	\$947	\$971	\$971	\$1,008	\$1,008	\$1,018	\$1,018
Progressive Northern Insurance Co.	\$907	\$898	\$1,158	\$1,146	\$1,032	\$1,025	\$1,042	\$1,039
Progressive Universal Insurance Co.	\$768	\$764	\$958	\$962	\$868	\$973	\$858	\$867
American Family Mutual Insurance Co.	\$1,020	\$1,020	\$1,191	\$1,191	\$1,141	\$1,141	\$1,349	\$1,349
Farm Bureau Property & Casualty Ins Co.	\$1,242	\$1,318	\$1,242	\$1,318	\$1,351	\$1,438	\$1,509	\$1,602
Grinnell Mutual Reinsurance Co.	\$1,323	\$1,323	\$1,467	\$1,467	\$1,214	\$1,214	\$1,192	\$1,192
Grinnell Select Insurance Co.	\$1,155	\$1,155	\$1,280	\$1,280	\$1,060	\$1,060	\$1,041	\$1,041
Cincinnati Insurance Company (The)	\$639	\$639	\$739	\$739	\$890	\$890	\$966	\$966
Farmers Insurance Company, Inc.	\$410	\$410	\$455	\$4,555	\$409	\$409	\$407	\$407
Wadena Insurance Company	\$771	\$746	\$920	\$889	\$896	\$852	\$798	\$766
Nationwide Affinity Ins. Co. of America	\$617	\$574	\$657	\$611	\$663	\$612	\$699	\$643
Nationwide Insurance Co. of America	\$715	\$659	\$755	\$693	\$767	\$701	\$799	\$726
AMCO Insurance Company	\$645	\$601	\$688	\$640	\$695	\$640	\$733	\$673
United Fire & Casualty Company	\$591	\$591	\$746	\$746	\$672	\$672	\$672	\$672

Driver: 70 year old male or female, married, principal operator, pleasure use, no accidents or moving violations in three years, drives less than 7,500 miles annually.

Car: 2009 Chevy Impala LT

	Clay/51301		Winnesheik/52101		Linn/52401		Pottawattamie/51501	
	Male	Female	Male	Female	Male	Female	Male	Female
State Farm Fire & Casualty Co.	\$904	\$904	\$867	\$867	\$883	\$883	\$940	\$940
State Farm Mutual Auto Insurance Co.	\$841	\$841	\$808	\$808	\$809	\$809	\$863	\$863
Progressive Northern Insurance Co.	\$981	\$1,065	\$1,203	\$1,326	\$1,069	\$1,191	\$1,450	\$1,586
Progressive Universal Insurance Co.	\$933	\$913	\$1,090	\$1,056	\$957	\$945	\$1,341	\$1,278
American Family Mutual Insurance Co.	\$1,089	\$1,089	\$1,166	\$1,166	\$1,116	\$1,116	\$1,298	\$1,298
Farm Bureau Property & Casualty Ins Co.	\$959	\$974	\$941	\$956	\$879	\$893	\$1,033	\$1,050
Grinnell Mutual Reinsurance Co.	\$1,079	\$1,079	\$1,102	\$1,102	\$1,082	\$1,082	\$1,387	\$1,387
Grinnell Select Insurance Co.	\$941	\$941	\$962	\$962	\$944	\$944	\$1,211	\$1,211
Cincinnati Insurance Company (The)	\$841	\$841	\$637	\$637	\$871	\$871	\$1,406	\$1,406
Farmers Insurance Company, Inc.	\$443	\$443	\$442	\$442	\$409	\$409	\$443	\$443
Wadena Insurance Company	\$901	\$830	\$935	\$859	\$823	\$763	\$1,221	\$1,128
Nationwide Affinity Ins. Co. of America	\$651	\$619	\$699	\$658	\$569	\$547	\$779	\$740
Nationwide Insurance Co. of America	\$790	\$749	\$765	\$725	\$702	\$675	\$930	\$882
AMCO Insurance Company	\$682	\$648	\$732	\$689	\$496	\$573	\$815	\$775
United Fire & Casualty Company	\$707	\$707	\$707	\$707	\$651	\$651	\$907	\$907

Driver: 70 year old male or female, married, principal operator, pleasure use, no accidents or moving violations in three years, drives less than 7,500 miles annually.

Car: 2009 Chevy Impala LT

	Polk/50325		Polk/50315		Lee/52627		Lucas/50049	
	Male	Female	Male	Female	Male	Female	Male	Female
State Farm Fire & Casualty Co.	\$904	\$904	\$867	\$867	\$883	\$883	\$940	\$940
State Farm Mutual Auto Insurance Co.	\$841	\$841	\$808	\$808	\$809	\$809	\$863	\$863
Progressive Northern Insurance Co.	\$981	\$1,065	\$1,203	\$1,326	\$1,069	\$1,191	\$1,450	\$1,586
Progressive Universal Insurance Co.	\$933	\$913	\$1,090	\$1,056	\$957	\$945	\$1,341	\$1,278
American Family Mutual Insurance Co.	\$1,089	\$1,089	\$1,166	\$1,166	\$1,116	\$1,116	\$1,298	\$1,298
Farm Bureau Property & Casualty Ins Co.	\$959	\$974	\$941	\$956	\$879	\$893	\$1,033	\$1,050
Grinnell Mutual Reinsurance Co.	\$1,079	\$1,079	\$1,102	\$1,102	\$1,082	\$1,082	\$1,387	\$1,387
Grinnell Select Insurance Co.	\$941	\$941	\$862	\$962	\$944	\$944	\$1,211	\$1,211
Cincinnati Insurance Company (The)	\$841	\$841	\$637	\$637	\$871	\$871	\$1,406	\$1,406
Farmers Insurance Company, Inc.	\$443	\$443	\$442	\$442	\$409	\$409	\$443	\$443
Wadena Insurance Company	\$901	\$830	\$935	\$859	\$823	\$963	\$1,221	\$1,128
Nationwide Affinity Ins. Co. of America	\$651	\$619	\$699	\$658	\$569	\$547	\$779	\$740
Nationwide Insurance Co. of America	\$790	\$749	\$765	\$725	\$702	\$675	\$930	\$882
AMCO Insurance Company	\$682	\$648	\$732	\$689	\$596	\$573	\$815	\$775
United Fire & Casualty Company	\$707	\$707	\$707	\$707	\$651	\$651	\$907	\$907

Chapter 7

Filing a consumer complaint

If you've tried unsuccessfully to resolve a claim dispute with your company or agent, we encourage you to contact the insurance department.

You may file a complaint online at www.iid.state.ia.us or call the IID at 1-877-955-1212.

If you file a written complaint, we require the following information:

- Your name.
- Your address.
- Your daytime telephone number.
- The policy number.
- Type of insurance involved (automobile, homeowner's, etc.)
- A clear, concise written explanation of your complaint.
- Copies of supporting letters, police reports, notes, etc.
- Tell us what has been done, including who you've talked to and what you were told (names, dates, time, places, etc.).

Do not send your original records. Keep a copy of the letter you send us.

Upon receipt of your complaint, IID will investigate and keep you advised of developments. You will receive a letter stating who your consumer assistance representative is, and your representative will contact the insurance company on your behalf.





Motor vehicle accident checklist

Being in a motor vehicle accident can leave you feeling confused, shaken, angry or scared. Using the following checklist at the accident scene may help you get a claim processed properly. Keep this list in the glove compartment of your vehicle(s).

- Stop your motor vehicle immediately once it is safe.
- Turn off the ignition.
- Check for bodily injuries, and administer first aid if necessary.
- Do not** try to move any injured person(s).
- Telephone the authorities. Inform them of any injuries.
- Take reasonable steps to protect your damaged property from further loss.
- Obtain the name, mailing address, telephone number and driver's license number of the driver of the other vehicle(s). If the other driver(s) is/are not the owner(s), obtain the owner's name and mailing address, tag or registration number and insurance information.
- Note the date, time, location, road conditions, make and year of the vehicle(s) involved, and any apparent damage and injuries. Write down what happened, and draw a diagram of the accident.
- If possible, take photos of the scene.
- Secure the name, mailing address and telephone number of eyewitnesses. Also, write down the names and badge numbers of the investigating authorities and/or police and other emergency personnel at the accident scene.
- Ask the investigating officer how to obtain a copy of the accident report to provide to your insurance company.
- If you believe the other party is responsible in causing the accident, notify that person's insurance company or agent/agency to file a claim.
- Notify your insurance agent/agency or company as soon as is practical.



Iowa Insurance Division

Susan E. Voss
Commissioner of Insurance

Contact us:

Consumer Assistance Hotline: 877-955-1212

E-mail: commissioner@iid.iowa.gov

Web site: www.iid.state.ia.us

Office: 330 Maple St., Des Moines, IA 50319

Office hours are 8 a.m. to 4:30 p.m. weekdays

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