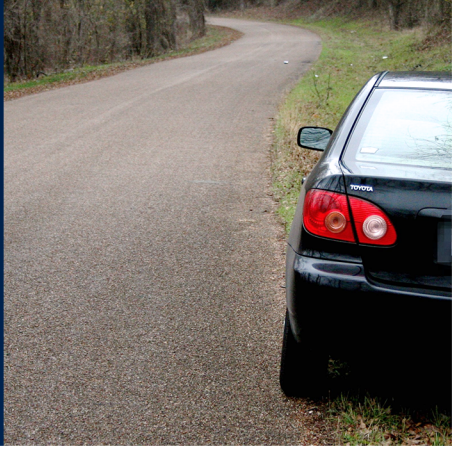




Auto & Home Insurance Guide



KENTUCKY DEPARTMENT OF INSURANCE



INCLUDES PREMIUM COMPARISON



The Kentucky Department of Insurance regulates the Commonwealth's insurance market, licenses agents and other insurance professionals, monitors the financial condition of companies, educates consumers to make wise choices, and ensures Kentuckians are treated fairly in the marketplace.

Our Mission: We promote sound, competitive insurance markets; protect the public through effective enforcement and regulations; and empower the public through outreach and education.

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Refer to the back section of this guide for auto/home premium comparison

Actual Cash Value (ACV) – The amount your vehicle was worth on the open market the second before the accident occurred. This is not to be confused with the amount of money you still owe on a financed vehicle.

Adjuster – A professional trained to review your claim and determine the amount of loss or damage payable under your insurance policy. Adjusters are licensed by the Department of Insurance (DOI). Adjusters may be employees of the insurance company, on staff at an independent adjusting firm, or a self-employed public adjuster.

Aftermarket Parts – Auto replacement parts made by and obtained from a source other than the original equipment manufacturer (OEM).

Bodily Injury Liability – Coverage for expenses related to injuries or the deaths of others because of your negligence.

Cancellation – Refers to the ending of your policy before the renewal or expiration date.

Captive or Exclusive Agent – An agent who represents only one company.

Collision Coverage – Pays for damages to your vehicle caused by collision with another car or object. This does not cover injuries to people or damage to property other than your covered vehicle.

Comprehensive Coverage – This pays for damages to your vehicle from losses other than collision. Comprehensive coverage includes fire, theft, vandalism, flood, falling objects, collision with an animal, etc. Glass breakage may be included in comprehensive coverage. If you have a deductible for comprehensive coverage, the deductible does not apply to glass breakage in the windshield, doors, windows, or in glass materials used on the lights.

Credit Scoring – The practice of looking at patterns of behavior in your credit history as a predictor of how likely you are to have future insurance losses.

Deductible – The portion of damages you pay before your insurance company begins paying.

Endorsement – Attachment to your insurance policy. For example, you might add an endorsement for rental car coverage.

Independent Agent – An agent who represents a number of companies.

Local Government Premium Tax – Cities and counties in Kentucky can assess a tax on your insurance premiums. Usually, this will be listed as a separate charge on your bill.

No-Fault – Also known as Personal Injury Protection (PIP). A commonly misunderstood term, it has nothing to do with who was responsible

for an accident. In basic no-fault coverage, your insurance company pays you up to \$10,000 for medical expenses, lost wages, and similar “out-of-pocket” costs due to an injury that occurred in an automobile accident, regardless of who is at fault.

Nonrenewal – Applies if an insurance company notifies you that it no longer plans to offer you coverage. The company must give a reason in writing at least 75 days prior to the expiration date of your policy.

Property Damage Liability – Coverage for damage or destruction to another person’s property because of your negligence. Some companies bundle this with bodily injury coverage into a single limit liability (SLL) coverage.

Rating – Based on the results of the underwriting process, the company assigns a price based on what it estimates it will cost to insure you. The higher the estimated cost, the higher your premium will be.

Surcharge (Kentucky Premium Surcharge) – A state tax on your insurance premium notice. Insurance companies must collect this money and send it to the Department of Revenue. The money goes to fund programs for police officers and firefighters.

Towing – Coverage for towing and road service may be added to your insurance. However, your policy may be canceled or non-renewed for too many towing claims.

Underinsured motorist (UIM) – This coverage pays for bodily injuries to you or your passenger that exceed the limits of the responsible party’s policy, up to the UIM limits. Like uninsured motorist coverage, this applies only to bodily injury.

Uninsured Motorist (UM) – This coverage pays for bodily injuries to you or a passenger if an accident is caused by a driver with no insurance, or by a hit-and-run driver, up to the UM limits. This does not cover damage to your vehicle.

Underwriting – When a company underwrites your business, it is assessing the risk associated with insuring you.

Zero Tolerance – The equivalent of “one-strike and you’re out.” This relates to alcohol-related traffic violations by minors.

TIPS FOR REDUCING AUTO INSURANCE RATES

Be a comparison shopper. Contact different insurers and compare rates. Talk to your friend and neighbors. Take time to research so you purchase the best product for your needs. Check the company's rating. Some rating agencies are A.M. Best, Fitch Ratings, Moody's Investor Services, Standard & Poor's, and Weiss Ratings. The ratings from A.M. Best are available on the Kentucky DOI website.

Raise your deductible; limit your claims. You can save money on your premiums by raising your deductible, although you will pay more out of pocket before your company pays if you experience a loss. Assuming no other party was involved, consider paying for small losses without filing a claim with your insurance company. This may reduce the possibility of a rate increase or nonrenewal of your policy.

Decrease your risk of loss. Be careful where and how you park your car. Lock the doors. Don't leave valuables in the car. Obey traffic laws, wear your seat belt, and don't use your cell phone while driving. Don't drink and drive.

Ask about discounts. If you are retired, belong to a business association, or have been insured with a company for a number of years, you may be eligible for special savings. Drive carefully and defensively; your driving record can have a major impact on what you pay to insure your vehicle. Ask about premium reductions for students who earn good grades and/or take driver's education courses. Take advantage of low mileage and anti-theft device discounts. Some companies may offer a discount if you insure both your home and auto with the same company.

Annually review your policy limits and the value of the vehicle you have insured. Some consumer groups advise you to drop collision or comprehensive coverage on older vehicles. Be certain you have talked with your agent and understand what these decisions could mean to you.

Check out rates before buying a car. The cost of insuring a high-performance vehicle could be high, especially if you have teenage drivers on the policy. Consider buying a low-profile or family car. Remember, the more expensive the car, the higher comprehensive and collision coverage will be. Also consider the car's safety features and whether it is attractive to thieves.

Reduce your daily driving. The more you drive, the greater our chance of an accident. If possible, consider carpooling or mass transit to cut down on your daily mileage.

Keep an eye on your credit report. Most companies consider your credit history when determining your premium. Since it's reported that one in every three credit reports has errors or omissions, it pays to review yours annually.

Invest in "money savers." The installation of anti-theft devices is a great money saver for auto insurance shoppers and it makes your car safer to own by limiting its attractiveness to thieves. Discounts range from 5 percent to 20 percent. Ask your agent for more details.

WHAT INFORMATION SHOULD I HAVE BEFORE SHOPPING FOR AUTO INSURANCE?

Before requesting a quote, gather the following information:

- Model, year, and make of any vehicle to be covered
- Vehicle Identification Number (VIN)
- Name and address of the bank/financial institution that financed the car (if applicable)
- How many miles you drive annually and general information on how you use your vehicle
- Primary driver and others who will drive the vehicle (estimate the percentage of time each person uses the vehicle)
- Accident and violation history
- Safety or anti-theft features the vehicle has



STAYING LEGAL IN KENTUCKY

Auto insurance is mandatory in Kentucky. If the Department of Vehicle Regulation is made aware that you are driving without insurance, it will revoke the registration of your motor vehicle. If a law enforcement officer stops you, you may face a fine ranging from \$500 to \$1000, be sentenced to 90 days in jail, or both, plus the suspension of your license plates. Fines and penalties for repeat offenses may be greater. Your insurance company may place you in the “high risk” category with increased premiums, or may no longer renew your policy.

Kentucky law requires a minimum 25/50/25 of auto coverage. This means you must have \$25,000 total for bodily injury per person, \$50,000 total bodily injury coverage per accident, and \$25,000 limit on property damage per accident. Although this coverage is legally sufficient and the premiums might be lower, it may not be enough to protect you and your assets in the event of a claim against you. You can purchase higher limits of coverage if you choose. Talk to your agent about what coverage is best for you.

AUTO INSURANCE LAW AND PROVISIONS

Replacement glass – If you have comprehensive coverage, the repair or replacement of safety equipment (the glass in your windshield, doors, and windows, as well as the glass, plastic or other materials used in your lights) will be covered without any deductible (KRS 304.20-060).

Loaning your vehicle – If you are going to loan your vehicle to anyone, be sure that person has auto insurance. In Kentucky, the owner of a vehicle who permits another person to drive without insurance will be subject to the same penalties as the uninsured driver. In addition, if you have a roommate or other person who regularly drives your car, you should contact your agent to be sure that person is listed on your policy.

Cancellation - An insurance company can cancel your coverage during the policy period only for non-payment of premium (with a 14-day notice), if your license or registration is suspended/revoked (20-day notice), or for fraud or other material misrepresentation.

Nonrenewal - Your company may decide not to renew your policy for any reason, except solely due to your credit record, losses due to natural causes, being previously insured by a non-standard company, your age, or a disability that does not impair mechanically-assisted driving. Claim frequency, traffic violations, or at-fault accidents may be legitimate reasons for a nonrenewal.

Grace period - Unlike some other types of insurance, there is no grace period for the payment of auto premiums. When the policy states that coverage ends on a certain date that is exactly what it means. If paying the entire amount as a single payment is difficult, most insurance companies offer a payment plan. Ask your agent for details.

Total loss - In Kentucky, if your vehicle exceeds 75 percent of the National Automobile Dealers' Association (NADA) retail value, the company must consider it a total loss.



MOTORCYCLES

To operate a motorcycle in Kentucky, you must have a valid motorcycle operator's license and use approved eye-protective devices. The motorcycle must have a rearview mirror. Owners of motorcycles must maintain basic liability coverage. Talk to your agent about other options, including no-fault personal injury protection.

Insurance companies will look at a variety of factors when determining your insurance rates. These factors will vary from company to company, so when shopping for a new policy, it makes sense to call several insurers for quotes.

In general, the insurance company will look at the type of car you drive, your driving record, and the age of drivers in your household. A household with “sporty” cars, inexperienced drivers, and tickets/accidents will have higher rates than a household with no “sporty” cars, a clean driving record, and no inexperienced drivers.

In some parts of Kentucky, insurers will consider factors such as auto repair rates. Does the area have an adequate number of body shops to handle repairs? Is there enough competition to control costs?

In general, companies divide the market into preferred, standard, and non-standard and charge accordingly.

Other factors to be considered are:

- **Vehicle and population density**
- **Medical and hospital availability (and costs)**
- **Number of accidents in area**
- **Frequency of unaccounted for losses, such as those from arson, theft, etc.**
- **Types of vehicles on the road, such as larger vehicles or coal trucks**
- **Basic driver characteristics in the area (number of DUIs, uninsured drivers, etc.)**
- **Credit scoring (Does the driver make regular, timely payments?)**

CREDIT SCORING

The use of credit scoring, more properly referred to as credit-based insurance scoring or insurance risk scoring, is a common, but often confusing practice. Most people are familiar with the traditional credit score used by financial institutions to determine whether to approve a loan. Credit-based insurance scoring is a bit different, in that insurance companies look for patterns of behavior in your credit history that predict how likely you are to have future insurance losses. These include payment history, bankruptcies, collections, outstanding debt, length of credit history, and types of credit. Credit-based insurance scoring does not include your income or any potentially discriminating information, such as race.

As a consumer, you need to be aware that companies will look at your credit during underwriting to determine whether to issue you a new policy or renew your existing policy. In addition, they will use the number in the rating process, deciding on what price to charge you for insurance by placing you in a specific rating “tier” or level. Some insurers use credit information along with more traditional rating factors such as motor vehicle records and claims history. Other companies may use credit alone to determine your rate.

It is a good idea to review your credit report periodically to make sure it is accurate. Credit reports can contain discrepancies, omissions, or errors. You can request one free copy of your credit history annually from each of the three major credit-reporting agencies (Equifax, Experian, or TransUnion) by visiting annualcreditreport.com.

SYMBOL COMPARISON

Insurance carriers group vehicles with similar characteristics, such as cost and loss statistics, as part of a symbol comparison. Symbols are typically used to determine premium cost for collision and comprehensive coverages. Typically, the lower the symbol, the lower the insurance costs. As vehicles age, symbols typically decrease.

KENTUCKY AUTOMOBILE INSURANCE PLAN (KAIP)

If you are unable to find insurance through the regular market because of your driving record or claims experience, you may apply for coverage through the Kentucky Automobile Insurance Plan (KAIP) by contacting any agent or broker who sells auto insurance.

Your insurance agent or broker will submit an application to KAIP on your behalf. However, it is important that you try to shop around for insurance before applying for coverage through KAIP, since it operates as an insurer of last resort. In order to qualify, you must:

- Certify that you have been refused auto insurance coverage within the last 60 days
- Provide a premium deposit with the application
- Maintain your principal residence in Kentucky, or the vehicle to be insured must be registered in Kentucky
- All property and casualty insurance companies doing business in the commonwealth fund KAIP. You will be assigned to a company. KAIP does not handle claims. If you are in an accident or suffer a loss, you should contact your company or agent.

If you are insured by KAIP and secure lower cost coverage from another source, you may cancel your policy. Your coverage costs will be prorated and any money due will be returned.

For more information on KAIP, visit kyinsplans.org/auto, or contact any licensed property and casualty agent in your area.

LOCAL GOVERNMENT TAX

Many consumers will notice a charge on certain insurance tax bills, including homeowner and auto, for municipal or local government premium tax. This is an amount paid by insurance companies to city and county governments and the charge is often passed on to the policyholder.

Local governments rely on insurance premium taxes to fund projects and the money can be a significant part of a city or county budget. Pressure has been placed on insurance companies to ensure that the tax makes its way to the correct governmental body. For example, the tax might be 8 percent within a city's limits but only 4 percent if you live in the county. In addition, certain areas may charge a different tax rate on the allowable lines of insurance. Consumers and local governments have an interest in being sure the tax is charged appropriately and sent to the correct municipality. Kentucky law has been strengthened to include:

- A system is in place for an insurer or consumer to request a refund or credit if the wrong amount has been charged. Your insurance company must notify you of the appeals process and your rights.
- A "risk location system" to be used by insurance companies so the tax is properly charged and paid to the municipality where the risk is located.
- If your insurer passes the charge on to you, your renewal notice or new policy information will list the name of the local government receiving the tax on your policy. Review this carefully to see if the proper city or county has been listed.

If you believe there has been an error, you must follow the appeals process. The first step is to send a request to the insurer asking that the information be reviewed. The appeal must include the name of the policyholder, address of location of risk insured, amount of overpayment, dates of coverage, amount of tax paid and the type of risk insured.

If the company does not make a payment or issue a credit within 90 days, you can ask the DOI to review the request. Additional information about the process is available on the department's website or by calling 1-800-595-6053.

IF YOU ARE IN AN ACCIDENT...

Even careful drivers can be in an accident. If this happens to you, follow these tips:

- If someone is injured, call for help immediately. Provide basic first aid, but don't move an injured person unless you have medical training.
- Exchange information with the other parties involved, including the names of the drivers, addresses, phone numbers, insurance companies, and policy numbers. If there were witnesses to the accident, get their names and telephone numbers as well. If police are called, get the reporting officer's name.
- If possible, use your cell phone to take pictures. If you do not have a cellphone, consider purchasing a disposable camera to keep in your car.
- Make note of the time of day, any weather factors that may have contributed to the accident, the position of the cars, etc.
- Report the accident to your insurance company as soon as possible even if you were not at fault.
- Quick clearance – If you are involved in an accident on the interstate, parkway, or ramp and no one is injured, the drivers should move their vehicles off the roadway as near to the accident scene as possible without obstructing traffic. This does not apply if the accident involved a death, visible injury, or transportation of hazardous materials.

FILING A CLAIM

If your car is involved in an accident, is damaged by fire, flood or vandalism, or is stolen, follow these steps to file a claim:

- Contact your insurance agent or local company representative as soon as possible. Ask your agent how to proceed and what forms or documents you may need to support your claim.
- Cooperate with your company in its investigation, settlement or defense of any claim and immediately turn over copies of any legal papers you receive in connection with your loss. Your liability insurer will represent you if a claim is brought against you, and will defend you if you are sued.
- Expenses you incur as a result of an automobile accident may be reimbursed under your policy. Remember, your no-fault coverage usually will pay your medical and hospital expenses and possibly other costs such as lost wages or at least part of your costs if you have to hire people temporarily to assist you with household chores.
- Keep copies of everything. Store copies of all documents in your own files. You may need them later.
- See if your company has a mobile app to submit information online or through your mobile device. This enables you to upload pictures and documents quickly.



NO SOLICITATION
IF YOU ARE IN AN AUTO ACCIDENT, KENTUCKY LAW PROHIBITS ANY BUSINESS FROM SOLICITING YOU FOR A SERVICE RELATED TO THE ACCIDENT FOR 30 DAYS.

FIXING YOUR CAR

Keep in mind that an insurance company cannot require you to use a specific body shop although it may make a recommendation. If you choose to take your vehicle to a body shop that charges more than the company has agreed to pay, you may have to pay the difference. Likewise, you can require that original equipment manufacturer parts be used on your vehicle. However, if the cost is more than aftermarket parts, you may have to pay the difference.

BE ALERT FOR SIGNS OF INSURANCE FRAUD

Insurance fraud costs billions of dollars each year. The losses are passed on to the consumer through higher premiums and increased costs of doing business.

Investigators look for a number of “red flags,” including an accident with no witnesses, a lengthy recovery period, unusual medical treatment, fake applications or claims, improperly issued policies, a lack of cooperation, inappropriate medical billing, excessive demands and cash transactions.

Allegations of criminal activity involving insurance may be reported to the DOI’s Fraud Investigation Division at 502-564-1461. A report form is available on the DOI [website](#).



PROGRAMS TO MAKE KENTUCKY ROADS SAFER

The Kentucky Point System identifies people who may be habitually negligent drivers. Under the Point System, a driver starts with no points, but accumulates them for various offenses - speeding, driving under the influence, etc. Upon the accumulation of 12 points (seven if under the age of 18) within a two-year period, a driver’s privilege to operate a motor vehicle may be suspended.

Kentucky’s graduated driver’s license law is an effort to reduce the state’s high teenage vehicular fatality rate, one of the highest in the nation. The licensing process includes a “zero alcohol tolerance” for all drivers under age 21, a new driver course, parent/guardian involvement and a distinctive “under 21” license.

For more information on the graduated licensing program visit drive.ky.gov

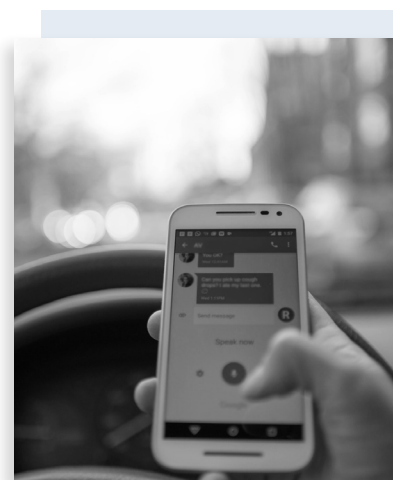
Motor vehicle crashes are the leading cause of death for American teenagers, according to the National Highway Traffic Safety Administration. Teens are involved in three times as many fatal crashes as all other drivers. How can a teen driver avoid becoming a statistic?

- A car is a deadly weapon. Respect this fact.
- Do not drink and drive. Kentucky is a “zero tolerance” state when it comes to youth drinking and driving. If you drink, don’t get behind the wheel. Don’t get in a car with any driver of any age who has been drinking. The same rules apply for drug use.
- Always wear your seat belt and make all your passengers buckle up, too. Police can pull you over for not wearing a seat belt, even if you have not committed another traffic offense.
- Obey the speed limit. Speeding is a factor in almost one of every three fatal crashes, and accidents involving young drivers are more likely to involve speed.
- Keep your radio turned down so you can hear emergency sirens and react appropriately.
- Don’t drive distracted. If you are under the age of 18, you are prohibited by Kentucky law from using a personal communication device while operating a motor vehicle. This includes texting or making a call unless it is necessary to contact emergency or law enforcement assistance. This is also not the time to put on makeup, socialize with friends, eat, etc. If it is necessary to do any of these things, find a safe place to pull off the road (not in an emergency lane) and stay parked until you are finished.
- Make sure your car is well-maintained. Keep your windshield clean and your tires properly inflated.
- In every driving situation, make sure you drive defensively. Play the “what if” game. (What if that car pulls out in front of me? What if a child or pet runs across the street?) Always be aware of what is going on all around you.
- In bad weather, adjust your speed and driving habits accordingly. You will not be able to stop as quickly on wet or snowy pavement, and you will need to allow more space between your car and the ones in front of you. Use your headlights as needed.

MOBILE DEVICES WHILE DRIVING

Kentucky law prohibits drivers under the age of 18 from using a personal communication device, such as a mobile phone, while operating a motor vehicle, motorcycle or moped. The only exception is when using the device is necessary to summon professional assistance in an emergency.

Drivers older than age 18 may use a cell phone but are prohibited from writing, sending, or reading a text message (or e-mail) while operating a vehicle that is in motion on the roadway. There are some exemptions - the use of a GPS feature on a mobile device, using a device to report illegal activity, to request medical, law enforcement or public safety assistance, or to prevent injury to a person or property; reading, selecting or entering a name or number for the purpose of making a telephone call, or if the operator of an emergency or public safety vehicle must use the personal communication device as an essential function of their job.



Actual Cash Value - Cost to replace or repair the property, taking into consideration age and general condition. Equal to replacement cost minus depreciation.

Additional Living Expenses - Pays costs above your normal expenses if your home is damaged by an insured event to the extent that you cannot live there while repairs are being made.

Adjuster - Person professionally trained to determine the amount of a claim, loss or damage and negotiate a resolution. Some are company employees while others work for independent adjusting firms or are self-employed. Adjusters are licensed by the DOI.

Deductible - The amount of out-of-pocket expenses per claim or loss that a policyholder would have before the company would begin to pay.

Exclusion - Contract term referring specifically to property, people, situations or items not covered by your policy.

FAIR Plan - The Fair Access to Insurance Requirements (FAIR) Plan operates as an insurance company for people who are unable to buy insurance in the regular market.

Fire Protection Classes - Determined by the Insurance Service Office (ISO), this is a rating of how well a community handles the reporting of, response to, and fighting of a fire. An area rated as a one has the highest protection; ten has no protection.

Floater - Coverage added to an insurance policy to cover special items such as antiques or jewelry. Sometimes referred to as an endorsement or rider.

Inventory - List of your possessions and their values. It is a good idea to have photographs or a video record of the rooms of your house and specific items of value. Be sure to keep any receipts you may have. Keep copies of all this information in a secure location away from your home, such as a bank safe deposit box or in your desk at work.

Kentucky Mine Subsidence Insurance Fund - Offers insurance against the collapse of an underground coalmine resulting in damage to a structure on the surface. The endorsement is added automatically to policies in counties whose fiscal courts have voted to be included in the program, but may be waived by the insured.

Medical Payments - Pays medical expenses for people accidentally injured on your property by a member of your family or by your pets, without regard to fault.

National Flood Insurance Program (NFIP) - Offers

flood insurance for residents of approximately 350 Kentucky communities participating in the plan. Can be purchased directly from the NFIP or through an agent.

Perils - Events that cause damage to property such as fire, windstorm and theft.

Personal Liability - Protects you against a claim or lawsuit because of bodily injury or property damage to others caused by you, either unintentionally or through your negligence.

Replacement Cost - Cost to replace your property without considering age or condition of the original item. Be aware that most companies will pay actual cash value until they have proof that the property has been repaired or replaced.

TIPS FOR REDUCING YOUR HOME INSURANCE RATES

Shop around. Review the rates in this guide, ask your friends for referrals, make some phone calls to companies or agents and do your homework before settling on a company. Keep in mind that you should consider more than just the lowest rate. Ask about the types of services the company offers and check financial ratings. The cheapest policy may not be the best if you do not get quality service. (See the list of rating agencies on page 2.)

Before buying a new home, find out how much it will cost to insure it. You will want to consider the condition of the home's electrical system, as well as the plumbing, heating/cooling and overall structure. Decide if you need flood insurance. Evaluate the fire service in the new neighborhood. How close are you to a fire hydrant? How far is it to the nearest fire department?

Consider raising your deductible. A deductible is the amount of out-of-pocket expenses you will have before the insurance company begins paying for an insured loss. Increasing your deductible can lower your premium. You will want to pick a dollar amount that your budget could easily withstand.

Ask about any discounts. Some companies offer discounts to non-smoking households. Retirees may get a discount based on the assumption that they will be at home more and would spot a fire before it got out of hand. If you purchase your home and auto insurance from the same company, you may be eligible for a discount. If you have been a customer of a particular company for a number of years, you may be given a "loyalty" discount. Ask about additional discounts for safety features like smoke detectors, burglar alarms, deadbolt locks or a sprinkler system.

Review your policy on at least a yearly basis. Be sure you are not paying for coverage you don't need. For example, the land your house is built on is not at risk so be sure you do not include its value when deciding how much insurance to purchase. Be sure all your possessions are covered and don't pay extra for things you no longer have or for items that are worth less than when you purchased them.

RENTER'S INSURANCE

If you live in an apartment or rent a condo, duplex, mobile home, or house, you should purchase renter's insurance to protect your belongings and assets. Your property owner's insurance covers damage to the building but not to your possessions.

If you are in college, are under 26 years of age, and your parents have home or renter's insurance, you may have limited coverages in a dorm, but usually not in an apartment. Ask your agent to be sure.

Floods and earthquakes are not covered perils under a renter's policy so you will want to talk to your agent about adding those coverages to your policy.

Be certain you know whether the company is writing "actual cash value" (ACV) or "replacement cost" coverage. Actual cash value will pay for what your property was worth at the time it was damaged or stolen. Replacement cost will pay for what it will cost to replace the items you lost. Replacement cost coverage generally will cost more than ACV coverage.

Be sure to check the limits of your policy, particularly if you have expensive jewelry, electronics or antiques. You may need to purchase a floater to be sure you are adequately covered.

Most standard renter's policies also include liability protection. You would be covered up to your liability limits if someone falls or is hurt while in your apartment.

Your premium will depend on where you live, the deductible you choose, the insurance company and any additional coverages you purchase. Be sure to ask about any discounts.



FIRE PROTECTION AFFECTS RATES

The Insurance Service Office (ISO) rates communities throughout the nation. The fire protection class of your town or city may affect your insurance premium. The ISO uses a Fire Suppression Rating Schedule (FSRS) to determine how well a community handles the reporting of, the response to and the fighting of a fire. The scale is from 1-10 with one being the best protection class and ten being no protection at all.

The largest part of a city's grade is determined by the number of fire stations and the fire-fighting equipment available. ISO's minimum standard is one fire station within five miles of a house. Another major factor in the rating is your community's water supply. ISO's minimum standard is one fire hydrant within 1,000 feet of a home.

BACKYARD DANGERS

Trampolines, swimming pools and decks can add to the enjoyment of your home. They can enhance the value of your home. They can also increase your liability exposures and insurance premiums.

If you are thinking of installing or, if you already have a trampoline, pool or deck, read your policy and talk with your agent. Some insurers will not accept risks with trampolines or pools on the premises, or will attach exclusions for any trampoline or pool injuries.

Your city or county may have specific building codes and you will want to be sure you are in full compliance with any local codes. Even if not required by local building codes, insurers may require a fence of a specific height with a gate that can be locked, deck railings and handrails and weight capacity.

Be sure to discuss any of these issues with your agent in advance to be sure you are properly covered.

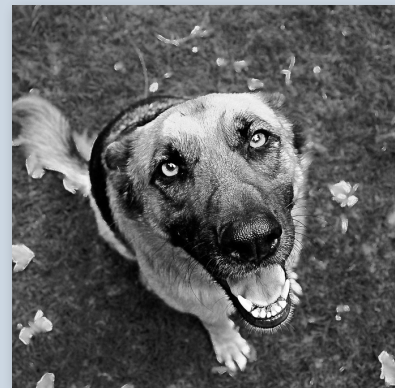
PET CONSIDERATIONS

The Centers for Disease Control and Prevention in Atlanta estimates that more than 4.7 million people are bitten by a dog each year. About 800,000 Americans will seek medical attention. With approximately 40 percent of American households owning a dog, home insurance issues arise.

Some companies have a list of breeds and crossbreeds they will not insure. Other companies are more interested in whether the dog, regardless of breed, has ever bitten anyone or been trained for attack purposes. In cases where the dog has bitten someone, companies may look at the seriousness of the injury, as well as whether or not the act was provoked.

Companies differ on how they handle these issues. Some companies will refuse to write a policy if you own a dog that is a great risk to others. Some may write a policy but include an exclusion liability related to your dog. This means if your dog bites someone, the company will not pay for any damages.

Unless specifically excluded, your policy may cover your liability for only one bite. At that point, some companies will consider the circumstances surrounding the bite – like was the dog provoked? Other companies care less about the circumstances and will either non-renew or cancel your insurance. Talk to your agent about your company's position.



It's always a good idea to check with your insurance agent before you adopt or buy any large dog, particularly breeds such as:

- German shepherd
- pit bull
- Dalmation
- Rottweiler
- wolf hybrid
- any husky-type
- Great Dane
- Doberman pinscher
- chow

LAPTOPS, CELLULAR PHONES, AND OTHER MOBILE DEVICES

Laptops, cell phones, and other mobile devices can be a valuable tool for the business traveler but are also a prime target for theft. Insurance coverage for these can be confusing. It is something you will want to check out thoroughly.

In general, these mobile devices are covered under your homeowner's policy only if you own the devices. However, if you use them for business purposes, some insurers may cover them under your basic policy; others will require a business endorsement. If your employer owns the device, there may be coverage through your employer's commercial policy. Some insurance companies offer stand-alone mobile device policies for those people who travel frequently, rely heavily on their device and whose employers do not offer coverage. Because of the differences among types of policies and coverage provided by different insurers, you will want to talk to your agent. Describe the device, its ownership, how and where it will be used, and compare the options.

TIPS FOR PREVENTING BURGLARY

Home security and insurance industry experts estimate that nine out of ten household burglaries are preventable. Most burglars will avoid homes where they would risk being seen because of lighting, where it would take more than four or five minutes to break into the house, or where breaking in could create a noise. Some general tips to avoid being the victim of a burglary are:

- Trim trees and shrubs near doors and windows. While a high fence may add to your privacy, it also can hide a burglary in progress.
- Mount exterior lights to reduce darkness around the home. If you use motion-activated floodlights, install them in an out-of-reach location to avoid tampering.
- Install simple security devices such as deadbolt and window locks and use them. According to some industry experts, one-third of all burglaries occur because doors and windows are not locked. Look for special locks to secure sliding glass doors. Consider installing a peephole or viewer in solid doors.
- Do not give an address or other personal information to anyone who calls on the telephone or when advertising an item for sale in the newspaper.
- Do not hide a key under the mat, over the door or in another "secret" place, including a novelty item sold for that purpose.
- When on vacation, make the home look occupied. Stop newspaper deliveries and have a friend pick up the mail. Depending on the season, arrange for yardwork or snow removal. Use automatic timers to turn lights off and on at appropriate times.
- You may want to talk to your agent to see if you would receive a discount for installing a security system. These systems vary in cost but the price may be at least partially offset by a lower homeowner's premium.
- Walk around your house and see if any valuables are visible from the street. Consider moving any artwork, antiques or electronics that can be easily seen by looking in your windows. Keep large amounts of cash or seldom worn jewelry in a safe deposit box.

PREPARE FOR STORMS THROUGHOUT THE YEAR

Consumers are seeing increases in the cost of homeowner's insurance caused in part by the catastrophic weather-related losses companies experienced in previous years.

Other factors in increased premiums are investment losses, higher costs for building materials and a shortage of laborers to rebuild houses. Nationally, mold claims have been an issue and have contributed to the cost of insurance.

Although spring is considered severe weather season in Kentucky, tornadoes and other damaging weather can occur at any time during the year. The state has seen severe damage from tornadoes during winter months.

Hailstorms and floods hit many areas of Kentucky each year. Winter weather brings its share of problems, and earthquakes can occur at any time.

There is nothing you can do to stop a natural disaster from damaging your property. However, there are some things you can do now to be sure you are prepared for a weather-related disaster.

- **Review your insurance coverage to make sure it is adequate.** Storm and tornado damages are covered under a standard homeowner's policy, but it is important to review your policy to be sure it is adequate should you experience a loss. Since a standard homeowner's policy does not cover damages from a flood, decide if you need additional protection. Consider any large purchases you may have made and determine if you are covered for losses.
- **Inventory your personal property.** Include all model names and serial numbers. Do not overlook special occasion items such as china, silver, holiday decorations, seasonal sports equipment, carpentry tools and baby furnishings. Remember any collectibles. If available, include sales receipts or appraisals, especially for more expensive items. You should consider photographing and/or videotaping each room, remembering to open closet or cabinet doors. Make multiple copies of the inventory and be sure to store the information away from your home, such as at work or in a bank safe deposit box.
- **Know the proper meteorological terms and be prepared to act.** A watch means conditions are favorable for the formation of a specific weather condition. A warning means there is an immediate threat. For example, a tornado warning means a tornado has been spotted visually or on radar. You must take appropriate action now.
- **Create a family disaster plan.** Discuss the types of disasters and have a plan for each. Discuss what to do if advised to evacuate. Be sure everyone knows emergency phone numbers. Show responsible family members how and when to shut off utilities. Talk about what would happen if family members are in different locations at the time of a disaster. Practice what you have discussed.

NATIONAL FLOOD INSURANCE PROGRAM

Floods can strike anywhere, causing tremendous amounts of damage. Such damage is not covered under the basic homeowner's policy. If your community is one of about 350 in Kentucky that have chosen to participate in the National Flood Insurance Program (NFIP), you can protect your home, business and belongings against flood loss. In addition to NFIP, some private insurance companies are offering flood insurance. There is usually a 30-day waiting period before the coverage goes into effect. To contact NFIP, call 800-638-6620 or your local agent to find out if your community participates. Even if your lender does not require flood insurance, you may purchase it to protect your home and property.

If a tree falls - A standard homeowner's policy covers damages to your roof or home if a tree falls on it. In addition, the policy would cover the cost for tree removal up to policy limits. However, if a tree falls on your property and doesn't hit any structures or a vehicle, the policy would not cover the cost for tree removal. The cost of replacing trees or shrubs is generally covered if the loss is due to vandalism, theft and fire but not wind.

Art Collections or Uncommon items - If you collect art, antiques, or other valuables, be sure to discuss this with your agent. Keep documentation of the worth of these items in a safe place. If you have particularly valuable items or ones where the value might be disputed, you might want to hire a reputable appraiser. Understand the limits and exclusions of your policy and any endorsements.

An act of nature - Sometimes, the term "act of God" is used to refer to a natural disaster such as a tornado. Most policies cover losses caused by natural occurrences, excluding earthquakes and floods. (You need extra protection for those two disasters.) This term is frequently used in adjusting liability claims to deny fault on the part of another party if the damage was not caused by his/her negligence. An example would be if your neighbor's healthy tree is uprooted during a tornado and falls on your house. The tree did not fall because of your neighbor's negligence but because of an act of nature.

Extra protection - An umbrella policy is an extra layer of liability protection above what you have through your home and auto policies. Such policies begin to pay after you reach the liability limits on your other policies. You might consider one under certain situations such as if you own a swimming pool, trampoline, swings or other equipment used regularly by others, or if you own a dog who might bite someone.

Not covered - Typical exclusions of a homeowner's policy are earth movement (without an earthquake endorsement); damage caused by a sinkhole or groundwater; rot, decay, cracking or settling; defects in materials or workmanship; damage caused by vermin, insects, rodents, domestic or wild animals, or general wear and tear.

Mold exclusions - Many companies have added mold exclusions or limitations to policies. Insurance, by its nature, is for sudden and accidental events; mold is neither. While mold is not as large an issue in Kentucky as in some other states, such as Texas and California, companies are opting to either exclude mold or limit coverage to a certain dollar amount, such as \$5,000, for mold that results from a covered loss. The Kentucky Department of Insurance does not have the authority to mandate such coverage but does require companies to provide clear notice to its insureds of any exclusions or limitations.

Underground mine collapse - The Kentucky Mine Subsidence Insurance Fund offers reinsurance against the peril of coal-mine subsidence — the collapse of an underground coal mine resulting in damage to a surface structure. The mine subsidence endorsement is automatically added onto insurance policies in the counties whose fiscal courts have voted to be included in the program: Bell, Boyd, Breathitt, Butler, Carter, Christian, Clay, Daviess, Edmonson, Elliott, Floyd, Greenup, Hancock, Harlan, Henderson, Hopkins, Jackson, Johnson, Knott, Knox, Laurel, Lawrence, Lee, Leslie, Letcher, Martin, McCreary, McLean, Morgan, Muhlenberg, Ohio, Owsley, Perry, Union, Webster, Whitley and Wolfe. This endorsement may be waived by the insured. The fund is administered by DOI, but all underwriting and claims handling is done by the primary insurer. The limit for damage to structures was increased to \$300,000 with up to \$25,000 for additional living expenses.

COVERAGE THROUGH THE KENTUCKY FAIR PLAN

Created in 1968, the Fair Access to Insurance Requirements (FAIR) Plan is a group that operates as an insurance company by making homeowner's and other property insurance available to people who are unable to buy insurance through the regular market. All property and casualty insurance companies doing business in Kentucky participate in funding the plan and share in the losses or profits, if any.

A person might be unable to purchase homeowner's insurance through the regular market for a number of reasons.

The FAIR Plan offers basic coverage. The basic dwelling policy protects buildings, homes and personal belongings against such hazards as fire (including damage by lightning), wind, hail, explosion, smoke, damage by vehicles or aircraft, vandalism and malicious mischief.

In addition, the FAIR Plan's homeowner's policy provides limited theft and personal liability coverage, in case someone is injured on your property.

Up to \$200,000 of protection is available on a private dwelling and up to \$1 million on commercial property. Policies also are available for fire coverage on farm dwellings and buildings. All buildings and contents are covered only for actual cash value.

Almost anyone can buy insurance through the FAIR Plan if the property meets basic fire, loss prevention and safety standards. In general, the FAIR Plan will cover any property in Kentucky. However, if an inspection of the property reveals any hazardous conditions, the owner will be notified and given time to correct the hazards. Once the work is completed, coverage may be provided.

If you are insured by the FAIR Plan and have a loss, you should contact your agent or the FAIR Plan office at 502-425-9998 and report it immediately. Make a list of damaged or destroyed items with estimated values to submit to the plan administrators.

However, most people who want to insure their property can get broader coverage, usually at a better rate, in the competitive market. You should continue shopping for a better coverage and/or a better rate. You may cancel your FAIR Plan policy without fear of penalty if you secure a better rate elsewhere.

Please call 888-222-7702 or go to kyinsplans.org/fair for more details.



**Kentucky Public Protection Cabinet
Department of Insurance**

Printed with state funds
on recycled paper



P.O. Box 517, Frankfort, KY 40602-0517

Toll free: 800-595-6053 (in state only); TDD: 800-648-6056

<http://insurance.ky.gov/>

The Kentucky Department of Insurance does not discriminate on the basis of race, color, religion, sex, national origin, sexual orientation or gender identity, ancestry, age, disability or veteran status. The cabinet provides, on request, reasonable accommodations necessary to afford an individual with a disability an equal opportunity to participate in all services, programs and activities.

**TEAM
KENTUCKY**

January 2021

PREMIUM COMPARISON EXAMPLES

PREMIUM COMPARISON DATA IS GENERATED USING INFORMATION SUBMITTED BY KENTUCKY INSURERS BASED ON THE EXAMPLE SCENARIOS PROVIDED IN THIS GUIDE. DATA WILL POPULATE AFTER THE EXAMPLES (AS THEY ARE SUBMITTED). IF INFORMATION IS MISSING FOR A PARTICULAR INSURER, PLEASE CHECK THE GUIDE AT A LATER DATE.

Auto Premium Comparison

EXAMPLE 1

Driver 1/Vehicle 1: 45-year-old divorced male / 2015 Ford Explorer XLT, 4x4, 3.5L/ 29 years driving experience / 13 miles daily commute (one way to work)/ 12,000 annual mileage / no accidents or violations

Driver 2/Vehicle 2: 17-year-old daughter / 2013 Toyota Corolla LE 1.8L / 1 year driving experience / 2 miles daily commute (one way to school) / 8,000 annual mileage / no accidents or violations

Driver 3/Vehicle 3: 18-year-old son / 1995 Ford Mustang 3.8L / 2 years driving experience / away at school /7,000 annual mileage / no accidents or violations

Coverage: 100/300/100, PIP 50 Total, 100/300 UM & UIM, 500 deductible COMP & COL on Explorer and Corolla, no physical damage on Mustang.

Premiums are for 12-months, with no discounts other than a multi-car discount.

Insurers who use insurance scoring based on credit information, used the best score to provide the lowest premium.

Premiums do not include the 1.8% state surcharge or local taxes.

In some instances, it was necessary for an insurer to use the closest comparable coverage (limits, deductible, etc.) available.

Company Name / Phone	Ashland	Bowling Green	Covington	Lexington	Louisville	Paducah	Pikeville	Somerset
1st Choice Advantage Insurance Company, Inc. Customer Service Phone: 814-652-6111	\$4,565.00	\$2,730.00	\$2,744.00	\$2,827.00	\$4,265.00	\$2,935.00	\$5,032.00	\$3,364.00
AIG Property Casualty Company Customer Service Phone: 800-613-5207	\$3,688.00	\$4,436.00	\$3,889.00	\$3,801.00	\$4,383.00	\$4,416.00	\$5,651.00	\$4,810.00
Allstate Indemnity Company Customer Service Phone: 180-025-5782	\$20,100.00	\$16,339.00	\$15,370.00	\$16,423.00	\$22,961.00	\$15,557.00	\$36,939.00	\$21,103.00
Allstate Insurance Company Customer Service Phone: 180-025-5782	\$3,435.00	\$3,618.00	\$3,111.00	\$3,254.00	\$3,506.00	\$3,477.00	\$5,189.00	\$4,233.00
Allstate Property & Casualty Insurance Company Customer Service Phone: 180-025-5782	\$6,286.00	\$5,030.00	\$5,098.00	\$5,277.00	\$7,251.00	\$5,043.00	\$10,117.00	\$6,517.00
American Commerce Insurance Company Customer Service Phone: 800-222-2114	\$9,617.00	\$6,989.00	\$6,987.00	\$6,042.00	\$9,714.00	\$8,189.00	\$15,822.00	\$7,440.00
American Hallmark Insurance Company of Texas Customer Service Phone: 817-348-1600	\$9,065.00	\$9,217.00	\$9,315.00	\$8,618.00	\$14,144.00	\$9,883.00	\$22,711.00	\$9,357.00
American National General Insurance Company Customer Service Phone: 417-887-4990	\$11,410.00	\$10,152.00	\$9,406.00	\$9,148.00	\$14,770.00	\$10,130.00	\$15,444.00	\$11,024.00
American National Property and Casualty Company Customer Service Phone: 417-887-4990	\$8,312.00	\$7,422.00	\$6,918.00	\$6,742.00	\$10,836.00	\$7,374.00	\$11,264.00	\$8,034.00
American Select Insurance Company Customer Service Phone: 800-243-0210	\$4,927.00	\$6,175.00	\$5,768.00	\$4,832.00	\$7,533.00	\$5,462.00	\$7,133.00	\$5,355.00
Amica Mutual Insurance Company Customer Service Phone: 800-242-6422	\$7,776.00	\$7,512.00	\$7,317.00	\$6,580.00	\$8,029.00	\$7,669.00	\$12,466.00	\$9,011.00
Amica Property and Casualty Insurance Company Customer Service Phone: 800-652-6422	\$8,972.00	\$8,686.00	\$8,447.00	\$7,583.00	\$9,276.00	\$8,845.00	\$14,466.00	\$10,419.00
* Auto Club Property-Casualty Insurance Company Customer Service Phone: 888-222-9677	\$8,228.00	\$5,284.00	\$6,045.00	\$7,315.00	\$9,409.00	\$7,196.00	\$19,784.00	\$8,625.00
Auto-Owners Insurance Company Customer Service Phone: 800-346-0346	\$3,326.00	\$3,290.00	\$3,391.00	\$3,360.00	\$4,390.00	\$3,948.00	\$5,774.00	\$3,951.00
Bankers Standard Insurance Company Customer Service Phone: 800-444-6161	\$4,201.00	\$4,056.00	\$3,662.00	\$3,625.00	\$4,572.00	\$4,004.00	\$5,552.00	\$5,552.00

*Premiums do not match examples shown.

Company Name / Phone	Ashland	Bowling Green	Covington	Lexington	Louisville	Paducah	Pikeville	Somerset
Bristol West Insurance Company Customer Service Phone: 888-888-0080	\$13,370.00	\$11,858.00	\$13,543.00	\$13,264.00	\$21,744.00	\$12,924.00	\$25,343.00	\$15,247.00
CSAA Fire & Casualty Insurance Company Customer Service Phone: 800-922-8228	\$4,717.00	\$4,715.00	\$4,506.00	\$4,302.00	\$5,397.00	\$4,716.00	\$6,983.00	\$5,236.00
CSAA General Insurance Company Customer Service Phone: 800-922-8228	\$4,717.00	\$4,715.00	\$4,506.00	\$4,302.00	\$5,397.00	\$4,716.00	\$6,983.00	\$5,236.00
California Casualty General Insurance Company of Oregon Customer Service Phone: 866-680-5143	\$7,682.00	\$7,212.00	\$7,742.00	\$7,584.00	\$11,744.00	\$7,681.00	\$13,175.00	\$9,019.00
Central Mutual Insurance Company Customer Service Phone: 800-786-3523	\$7,929.00	\$5,683.00	\$5,599.00	\$5,905.00	\$8,925.00	\$7,015.00	\$12,632.00	\$7,979.00
Cincinnati Insurance Company Customer Service Phone: 513-870-2000	\$4,945.00	\$5,329.00	\$4,784.00	\$5,030.00	\$7,888.00	\$5,956.00	\$6,471.00	\$5,989.00
Countryway Insurance Company Customer Service Phone: 180-036-7657	\$4,736.00	\$3,319.00	\$3,508.00	\$3,609.00	\$4,627.00	\$3,463.00	\$5,543.00	\$3,694.00
* Crestbrook Insurance Company Customer Service Phone: 855-473-6410	\$5,811.00	\$4,876.00	\$3,973.00	\$5,039.00	\$7,154.00	\$5,144.00	\$10,155.00	\$6,114.00
Dairyland Insurance Company Customer Service Phone: 800-943-3373	\$2,651.00	\$3,438.00	\$2,916.00	\$2,892.00	\$6,617.00	\$2,771.00	\$5,301.00	\$2,673.00
Economy Fire & Casualty Company Customer Service Phone: 844-569-3607	\$5,792.00	\$5,052.00	\$5,114.00	\$6,056.00	\$8,880.00	\$5,464.00	\$11,774.00	\$7,160.00
Electric Insurance Company Customer Service Phone: 800-227-2757	\$5,871.00	\$5,387.00	\$3,406.00	\$4,506.00	\$5,964.00	\$5,479.00	\$10,046.00	\$5,582.00
Employers Mutual Casualty Company Customer Service Phone: 800-247-2128	\$5,318.00	\$5,432.00	\$6,417.00	\$5,887.00	\$6,023.00	\$5,053.00	\$5,779.00	\$5,209.00
Encompass Indemnity Company Customer Service Phone: 800-262-9262	\$9,457.00	\$7,329.00	\$8,602.00	\$9,498.00	\$13,680.00	\$9,193.00	\$15,123.00	\$10,488.00
Encompass Insurance Company of America Customer Service Phone: 800-262-9262	\$14,608.00	\$16,363.00	\$16,658.00	\$14,420.00	\$17,602.00	\$16,071.00	\$23,216.00	\$15,200.00
Erie Insurance Exchange Customer Service Phone: 800-458-0811	\$2,956.00	\$3,757.00	\$4,065.00	\$3,827.00	\$5,002.00	\$3,631.00	\$5,443.00	\$3,966.00

*Premiums do not match examples shown.

Company Name / Phone	Ashland	Bowling Green	Covington	Lexington	Louisville	Paducah	Pikeville	Somerset
Esurance Property and Casualty Insurance Company Customer Service Phone: 800-378-7262	\$9,664.00	\$10,388.00	\$9,536.00	\$9,422.00	\$18,434.00	\$10,442.00	\$19,564.00	\$11,716.00
GEICO General Insurance Company Customer Service Phone: 180-020-7784	\$5,890.00	\$5,417.00	\$4,611.00	\$4,840.00	\$7,769.00	\$5,698.00	\$8,680.00	\$6,683.00
GEICO Indemnity Company Customer Service Phone: 180-020-7748	\$9,002.00	\$8,426.00	\$7,335.00	\$7,586.00	\$12,018.00	\$8,752.00	\$12,963.00	\$10,088.00
Garrison Property and Casualty Insurance Company Customer Service Phone: 800-531-8722	\$4,928.00	\$4,862.00	\$5,010.00	\$5,019.00	\$6,042.00	\$4,858.00	\$6,544.00	\$5,537.00
Government Employees Insurance Company Customer Service Phone: 180-020-7784	\$5,890.00	\$5,417.00	\$4,611.00	\$4,840.00	\$7,769.00	\$5,698.00	\$8,680.00	\$6,683.00
Grange Property & Casualty Insurance Company Customer Service Phone: 800-422-0550	\$4,414.00	\$3,782.00	\$3,640.00	\$3,820.00	\$5,854.00	\$4,214.00	\$7,544.00	\$4,676.00
Hartford Accident and Indemnity Company Customer Service Phone: 800-423-6789	\$9,551.00	\$8,430.00	\$7,166.00	\$9,043.00	\$12,852.00	\$8,267.00	\$23,582.00	\$9,163.00
Hartford Casualty Insurance Company Customer Service Phone: 800-423-6789	\$6,733.00	\$5,812.00	\$5,007.00	\$5,959.00	\$10,302.00	\$5,865.00	\$16,441.00	\$6,474.00
IDS Property Casualty Insurance Company Customer Service Phone: 800-535-2001	\$6,358.00	\$6,324.00	\$5,168.00	\$5,294.00	\$9,196.00	\$6,028.00	\$9,080.00	\$7,990.00
Kentucky Farm Bureau Mutual Insurance Company Customer Service Phone: 502-495-5000	\$5,379.00	\$6,018.00	\$6,739.00	\$5,947.00	\$10,027.00	\$6,075.00	\$8,186.00	\$6,124.00
Kentucky National Insurance Company Customer Service Phone: 859-367-5200	\$8,308.00	\$6,475.00	\$6,852.00	\$6,852.00	\$10,572.00	\$7,211.00	\$9,817.00	\$7,884.00
LM General Insurance Company Customer Service Phone: 800-332-3226	\$8,205.00	\$2,526.00	\$7,361.00	\$7,151.00	\$9,906.00	\$6,242.00	\$10,859.00	\$8,227.00
LM Insurance Corporation Customer Service Phone: 800-332-3226	\$9,117.00	\$7,251.00	\$8,179.00	\$7,946.00	\$11,007.00	\$6,936.00	\$12,065.00	\$9,141.00
Meridian Security Insurance Company Customer Service Phone: 800-444-9950	\$8,911.00	\$8,926.00	\$8,080.00	\$8,351.00	\$12,130.00	\$8,516.00	\$12,017.00	\$9,495.00
Metropolitan Direct Property and Casualty Insurance Company Customer Service Phone: 844-569-3607	\$7,476.00	\$7,914.00	\$6,466.00	\$6,874.00	\$7,702.00	\$8,070.00	\$10,236.00	\$8,402.00

*Premiums do not match examples shown.

Company Name / Phone	Ashland	Bowling Green	Covington	Lexington	Louisville	Paducah	Pikeville	Somerset
Metropolitan Property and Casualty Insurance Company Customer Service Phone: 884-569-3607	\$9,152.00	\$8,900.00	\$6,820.00	\$8,528.00	\$12,158.00	\$9,444.00	\$18,442.00	\$11,582.00
Milbank Insurance Company Customer Service Phone: 800-444-9950	\$3,556.00	\$3,142.00	\$3,450.00	\$3,339.00	\$4,095.00	\$3,489.00	\$5,508.00	\$3,675.00
Motorists Mutual Insurance Company Customer Service Phone: 800-876-6642	\$6,303.00	\$5,641.00	\$5,528.00	\$4,761.00	\$9,120.00	\$6,497.00	\$10,538.00	\$5,662.00
National General Insurance Company Customer Service Phone: 888-293-5108	\$11,345.00	\$8,862.00	\$9,554.00	\$9,523.00	\$12,608.00	\$10,598.00	\$18,431.00	\$12,277.00
Nationwide General Insurance Company Customer Service Phone: 877-669-6877	\$12,108.00	\$9,992.00	\$9,796.00	\$10,645.00	\$13,002.00	\$10,998.00	\$19,063.00	\$12,986.00
Nationwide Mutual Insurance Company Customer Service Phone: 877-669-6877	\$9,916.00	\$7,342.00	\$6,736.00	\$8,589.00	\$12,171.00	\$8,850.00	\$17,331.00	\$10,491.00
Nationwide Property and Casualty Insurance Company Customer Service Phone: 877-669-6877	\$11,616.00	\$9,567.00	\$8,187.00	\$9,937.00	\$13,804.00	\$10,120.00	\$19,734.00	\$12,418.00
Permanent General Assurance Corporation of Ohio Customer Service Phone: 844-328-0306	\$11,036.00	\$9,729.00	\$8,863.00	\$9,754.00	\$16,089.00	\$10,539.00	\$19,547.00	\$13,260.00
Pharmacists Mutual Insurance Company Customer Service Phone: 800-247-5930	\$6,426.00	\$4,541.00	\$4,531.00	\$4,455.00	\$7,638.00	\$4,383.00	\$7,412.00	\$4,764.00
* Privilege Underwriters Reciprocal Exchange Customer Service Phone: 888-813-7873	\$4,365.00	\$5,194.00	\$4,612.00	\$4,539.00	\$5,126.00	\$5,905.00	\$6,547.00	\$5,768.00
Progressive Casualty Insurance Company Customer Service Phone: 800-776-4737	\$4,755.00	\$4,620.00	\$4,710.00	\$4,661.00	\$7,162.00	\$4,906.00	\$8,565.00	\$5,302.00
Progressive Direct Insurance Company Customer Service Phone: 800-776-4737	\$4,059.00	\$3,925.00	\$4,647.00	\$4,490.00	\$6,167.00	\$4,192.00	\$6,565.00	\$4,898.00
Progressive Northern Insurance Company Customer Service Phone: 800-776-4737	\$4,755.00	\$4,620.00	\$4,710.00	\$4,661.00	\$7,162.00	\$4,906.00	\$8,565.00	\$5,302.00
Root Insurance Company Customer Service Phone: 866-980-9431	\$6,745.00	\$5,985.00	\$6,658.00	\$6,273.00	\$8,727.00	\$6,475.00	\$9,417.00	\$6,995.00
SAFECO Insurance Company of Illinois Customer Service Phone: 800-332-3226	\$5,837.00	\$4,840.00	\$6,099.00	\$5,840.00	\$6,609.00	\$5,591.00	\$9,303.00	\$4,953.00

*Premiums do not match examples shown.

Company Name / Phone	Ashland	Bowling Green	Covington	Lexington	Louisville	Paducah	Pikeville	Somerset
SECURA Insurance, A Mutual Company Customer Service Phone: 800-558-3405	\$5,794.00	\$4,936.00	\$4,625.00	\$4,309.00	\$6,676.00	\$4,975.00	\$8,833.00	\$6,404.00
SECURA Supreme Insurance Company Customer Service Phone: 800-558-3405	\$5,423.00	\$4,619.00	\$4,327.00	\$4,032.00	\$6,244.00	\$4,657.00	\$8,260.00	\$5,992.00
* Safe Auto Insurance Company Customer Service Phone: 180-072-3328	\$7,868.00	\$7,930.00	\$7,790.00	\$7,536.00	\$13,516.00	\$8,244.00	\$10,452.00	\$8,744.00
Shelter Mutual Insurance Company Customer Service Phone: 800-743-5837	\$7,272.00	\$6,802.00	\$6,622.00	\$7,022.00	\$13,746.00	\$7,977.00	\$14,965.00	\$9,290.00
Standard Fire Insurance Company (The) Customer Service Phone: 866-360-0588	\$5,159.00	\$4,744.00	\$5,039.00	\$5,028.00	\$6,555.00	\$5,019.00	\$9,796.00	\$5,224.00
State Auto Property & Casualty Insurance Company Customer Service Phone: 800-444-9950	\$8,911.00	\$8,926.00	\$8,080.00	\$8,351.00	\$12,130.00	\$8,516.00	\$12,017.00	\$9,495.00
State Automobile Mutual Insurance Company Customer Service Phone: 800-444-9950	\$7,734.00	\$7,153.00	\$7,729.00	\$8,203.00	\$8,528.00	\$7,759.00	\$6,426.00	\$7,616.00
State Farm Fire and Casualty Company Customer Service Phone: 309-766-9940	\$6,044.00	\$6,133.00	\$6,459.00	\$6,506.00	\$8,996.00	\$6,677.00	\$9,476.00	\$8,369.00
State Farm Mutual Automobile Insurance Company Customer Service Phone: 309-766-9940	\$3,471.00	\$3,528.00	\$3,748.00	\$3,726.00	\$5,019.00	\$3,849.00	\$5,266.00	\$4,741.00
Trexis Insurance Corporation Customer Service Phone: 615-312-2422	\$10,301.00	\$12,526.00	\$10,433.00	\$9,933.00	\$28,492.00	\$11,115.00	\$36,267.00	\$12,074.00
Trexis One Insurance Corporation Customer Service Phone: 615-312-2422	\$14,496.00	\$24,224.00	\$13,701.00	\$13,718.00	\$55,732.00	\$24,304.00	\$46,033.00	\$17,448.00
Twin City Fire Insurance Company Customer Service Phone: 800-423-6789	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00
USAA Casualty Insurance Company Customer Service Phone: 800-531-8722	\$3,559.00	\$3,448.00	\$3,550.00	\$3,488.00	\$4,320.00	\$3,325.00	\$4,638.00	\$3,828.00
USAA General Indemnity Company Customer Service Phone: 800-531-8722	\$2,717.00	\$2,623.00	\$2,721.00	\$2,645.00	\$3,206.00	\$2,573.00	\$3,525.00	\$2,992.00
United Services Automobile Association Customer Service Phone: 900-531-8722	\$3,513.00	\$3,378.00	\$3,470.00	\$3,358.00	\$4,201.00	\$3,443.00	\$4,572.00	\$3,895.00

*Premiums do not match examples shown.

Company Name / Phone	Ashland	Bowling Green	Covington	Lexington	Louisville	Paducah	Pikeville	Somerset
Unitrin Direct Property & Casualty Company Customer Service Phone: 800-231-4743	\$13,170.00	\$10,002.00	\$9,908.00	\$10,660.00	\$14,402.00	\$11,236.00	\$26,692.00	\$11,414.00
Unitrin Safeguard Insurance Company Customer Service Phone: 877-252-7878	\$3,572.00	\$4,839.00	\$4,512.00	\$4,386.00	\$8,281.00	\$4,502.00	\$5,977.00	\$4,357.00

*Premiums do not match examples shown.

Auto Premium Comparison

EXAMPLE 2

Driver/Vehicle: 70-year-old widowed female / 2016 Ford Fusion SE, 2.5L / 50 years driving experience / no daily commute / 7,000 annual mileage / no accidents or violations

Coverage: 50/100/50, PIP 10,000, 50/100 UM & UIM, 500 deductible COMP & COL.

Premiums are for 12-months, with no discounts other than a multi-car discount.

Insurers who use insurance scoring based on credit information, used the best score to provide the lowest premium.

Premiums do not include the 1.8% state surcharge or local taxes.

In some instances, it was necessary for an insurer to use the closest comparable coverage (limits, deductible, etc.) available

Company Name / Phone	Ashland	Bowling Green	Covington	Lexington	Louisville	Paducah	Pikeville	Somerset
1st Choice Advantage Insurance Company, Inc. Customer Service Phone: 814-652-6111	\$890.00	\$556.00	\$571.00	\$576.00	\$816.00	\$665.00	\$934.00	\$724.00
AIG Property Casualty Company Customer Service Phone: 800-613-5207	\$1,361.00	\$1,724.00	\$1,469.00	\$1,427.00	\$1,628.00	\$1,769.00	\$2,020.00	\$1,875.00
Allstate Indemnity Company Customer Service Phone: 180-025-5782	\$3,901.00	\$3,328.00	\$3,171.00	\$3,184.00	\$4,223.00	\$3,358.00	\$6,681.00	\$4,418.00
Allstate Insurance Company Customer Service Phone: 180-025-5782	\$665.00	\$713.00	\$611.00	\$621.00	\$652.00	\$724.00	\$1,026.00	\$847.00
Allstate Property & Casualty Insurance Company Customer Service Phone: 180-025-5782	\$1,419.00	\$1,196.00	\$1,202.00	\$1,213.00	\$1,550.00	\$1,222.00	\$2,219.00	\$1,531.00
American Commerce Insurance Company Customer Service Phone: 800-222-2114	\$2,138.00	\$1,507.00	\$1,513.00	\$1,300.00	\$1,995.00	\$1,811.00	\$3,713.00	\$1,697.00
American Hallmark Insurance Company of Texas Customer Service Phone: 817-348-1600	\$2,845.00	\$2,852.00	\$2,771.00	\$2,614.00	\$4,093.00	\$3,038.00	\$6,829.00	\$2,833.00
American National General Insurance Company Customer Service Phone: 417-887-4990	\$2,108.00	\$1,958.00	\$1,864.00	\$1,794.00	\$2,664.00	\$1,978.00	\$2,870.00	\$2,078.00
American National Property and Casualty Company Customer Service Phone: 417-887-4990	\$1,544.00	\$1,440.00	\$1,378.00	\$1,330.00	\$1,966.00	\$1,442.00	\$2,102.00	\$1,522.00
American Select Insurance Company Customer Service Phone: 800-243-0210	\$1,040.00	\$1,135.00	\$1,116.00	\$951.00	\$1,331.00	\$1,091.00	\$1,346.00	\$1,105.00
Amica Mutual Insurance Company Customer Service Phone: 800-242-6422	\$2,505.00	\$2,419.00	\$2,330.00	\$2,128.00	\$2,464.00	\$2,444.00	\$4,155.00	\$2,985.00
Amica Property and Casualty Insurance Company Customer Service Phone: 800-652-6422	\$2,891.00	\$2,790.00	\$2,684.00	\$2,448.00	\$2,841.00	\$2,819.00	\$4,818.00	\$3,452.00
* Auto Club Property-Casualty Insurance Company Customer Service Phone: 888-222-9677	\$1,548.00	\$1,017.00	\$1,163.00	\$1,365.00	\$1,749.00	\$1,407.00	\$3,600.00	\$1,637.00
Auto-Owners Insurance Company Customer Service Phone: 800-346-0346	\$908.00	\$903.00	\$931.00	\$912.00	\$1,187.00	\$1,081.00	\$1,577.00	\$1,075.00
Bankers Standard Insurance Company Customer Service Phone: 800-444-6161	\$1,022.00	\$1,037.00	\$924.00	\$915.00	\$1,108.00	\$1,050.00	\$1,373.00	\$1,373.00

*Premiums do not match examples shown.

Company Name / Phone	Ashland	Bowling Green	Covington	Lexington	Louisville	Paducah	Pikeville	Somerset
Bristol West Insurance Company Customer Service Phone: 888-888-0080	\$2,268.00	\$2,081.00	\$2,378.00	\$2,308.00	\$3,609.00	\$2,299.00	\$4,057.00	\$2,704.00
CSAA Fire & Casualty Insurance Company Customer Service Phone: 800-922-8228	\$1,297.00	\$1,299.00	\$1,279.00	\$1,200.00	\$1,440.00	\$1,312.00	\$1,785.00	\$1,409.00
CSAA General Insurance Company Customer Service Phone: 800-922-8228	\$1,297.00	\$1,299.00	\$1,279.00	\$1,200.00	\$1,440.00	\$1,312.00	\$1,785.00	\$1,409.00
California Casualty General Insurance Company of Oregon Customer Service Phone: 866-680-5143	\$1,134.00	\$1,058.00	\$1,162.00	\$1,108.00	\$1,575.00	\$1,160.00	\$1,791.00	\$1,319.00
Central Mutual Insurance Company Customer Service Phone: 800-786-3523	\$1,155.00	\$831.00	\$867.00	\$886.00	\$1,241.00	\$1,094.00	\$1,856.00	\$1,167.00
Cincinnati Insurance Company Customer Service Phone: 513-870-2000	\$1,151.00	\$1,252.00	\$1,149.00	\$1,157.00	\$1,792.00	\$1,357.00	\$1,535.00	\$1,379.00
Countryway Insurance Company Customer Service Phone: 180-036-7657	\$1,167.00	\$854.00	\$883.00	\$907.00	\$1,119.00	\$949.00	\$1,283.00	\$979.00
* Crestbrook Insurance Company Customer Service Phone: 855-473-6410	\$1,124.00	\$966.00	\$817.00	\$996.00	\$1,311.00	\$1,015.00	\$1,786.00	\$1,164.00
Dairyland Insurance Company Customer Service Phone: 800-943-3373	\$672.00	\$901.00	\$732.00	\$725.00	\$1,746.00	\$699.00	\$1,440.00	\$705.00
Economy Fire & Casualty Company Customer Service Phone: 844-569-3607	\$770.00	\$678.00	\$720.00	\$780.00	\$1,064.00	\$756.00	\$1,344.00	\$854.00
Electric Insurance Company Customer Service Phone: 800-227-2757	\$1,739.00	\$1,632.00	\$1,094.00	\$1,333.00	\$1,654.00	\$1,688.00	\$2,905.00	\$1,718.00
Employers Mutual Casualty Company Customer Service Phone: 800-247-2128	\$892.00	\$840.00	\$984.00	\$917.00	\$988.00	\$786.00	\$959.00	\$805.00
Encompass Indemnity Company Customer Service Phone: 800-262-9262	\$2,190.00	\$1,829.00	\$2,043.00	\$2,196.00	\$2,940.00	\$2,213.00	\$3,426.00	\$2,455.00
Encompass Insurance Company of America Customer Service Phone: 800-262-9262	\$3,139.00	\$3,576.00	\$3,585.00	\$2,907.00	\$3,559.00	\$3,477.00	\$5,350.00	\$3,792.00
Erie Insurance Exchange Customer Service Phone: 800-458-0811	\$813.00	\$1,045.00	\$1,117.00	\$1,025.00	\$1,348.00	\$1,017.00	\$1,541.00	\$1,108.00

*Premiums do not match examples shown.

Company Name / Phone	Ashland	Bowling Green	Covington	Lexington	Louisville	Paducah	Pikeville	Somerset
Esurance Property and Casualty Insurance Company Customer Service Phone: 800-378-7262	\$1,664.00	\$1,760.00	\$1,664.00	\$1,624.00	\$2,892.00	\$1,824.00	\$2,992.00	\$1,882.00
GEICO General Insurance Company Customer Service Phone: 180-020-7784	\$832.00	\$765.00	\$642.00	\$636.00	\$927.00	\$765.00	\$1,055.00	\$881.00
GEICO Indemnity Company Customer Service Phone: 180-020-7748	\$2,142.00	\$2,004.00	\$1,730.00	\$1,736.00	\$2,501.00	\$2,016.00	\$2,685.00	\$2,311.00
Garrison Property and Casualty Insurance Company Customer Service Phone: 800-531-8722	\$1,014.00	\$998.00	\$1,034.00	\$1,018.00	\$1,205.00	\$1,003.00	\$1,312.00	\$1,137.00
Government Employees Insurance Company Customer Service Phone: 180-020-7784	\$832.00	\$765.00	\$642.00	\$636.00	\$927.00	\$765.00	\$1,055.00	\$881.00
Grange Property & Casualty Insurance Company Customer Service Phone: 800-422-0550	\$1,318.00	\$1,243.00	\$1,146.00	\$1,179.00	\$1,612.00	\$1,329.00	\$2,020.00	\$1,468.00
Hartford Accident and Indemnity Company Customer Service Phone: 800-423-6789	\$1,745.00	\$1,654.00	\$1,394.00	\$1,680.00	\$2,239.00	\$1,600.00	\$3,913.00	\$1,747.00
Hartford Casualty Insurance Company Customer Service Phone: 800-423-6789	\$1,458.00	\$1,407.00	\$1,215.00	\$1,396.00	\$2,105.00	\$1,383.00	\$3,051.00	\$1,490.00
IDS Property Casualty Insurance Company Customer Service Phone: 800-535-2001	\$1,176.00	\$1,166.00	\$944.00	\$942.00	\$1,622.00	\$1,106.00	\$1,674.00	\$1,456.00
Kentucky Farm Bureau Mutual Insurance Company Customer Service Phone: 502-495-5000	\$1,026.00	\$1,209.00	\$1,279.00	\$1,098.00	\$1,764.00	\$1,164.00	\$1,498.00	\$1,152.00
Kentucky National Insurance Company Customer Service Phone: 859-367-5200	\$1,842.00	\$1,469.00	\$1,482.00	\$1,482.00	\$1,989.00	\$1,817.00	\$1,988.00	\$1,846.00
LM General Insurance Company Customer Service Phone: 800-332-3226	\$1,525.00	\$1,256.00	\$1,441.00	\$1,314.00	\$1,777.00	\$1,268.00	\$1,862.00	\$1,580.00
LM Insurance Corporation Customer Service Phone: 800-332-3226	\$1,694.00	\$1,395.00	\$1,601.00	\$1,460.00	\$1,974.00	\$1,409.00	\$2,069.00	\$1,755.00
Meridian Security Insurance Company Customer Service Phone: 800-444-9950	\$1,530.00	\$1,509.00	\$1,365.00	\$1,396.00	\$1,960.00	\$1,497.00	\$2,014.00	\$1,593.00
Metropolitan Direct Property and Casualty Insurance Company Customer Service Phone: 844-569-3607	\$962.00	\$986.00	\$802.00	\$860.00	\$916.00	\$1,004.00	\$1,238.00	\$1,076.00

*Premiums do not match examples shown.

Company Name / Phone	Ashland	Bowling Green	Covington	Lexington	Louisville	Paducah	Pikeville	Somerset
Metropolitan Property and Casualty Insurance Company Customer Service Phone: 884-569-3607	\$1,760.00	\$1,682.00	\$1,378.00	\$1,560.00	\$2,214.00	\$1,850.00	\$3,184.00	\$2,060.00
Milbank Insurance Company Customer Service Phone: 800-444-9950	\$1,145.00	\$997.00	\$1,065.00	\$1,023.00	\$1,297.00	\$1,112.00	\$1,877.00	\$1,195.00
Motorists Mutual Insurance Company Customer Service Phone: 800-876-6642	\$1,530.00	\$1,475.00	\$1,416.00	\$1,162.00	\$2,122.00	\$1,589.00	\$2,564.00	\$1,562.00
National General Insurance Company Customer Service Phone: 888-293-5108	\$1,568.00	\$1,254.00	\$1,312.00	\$1,316.00	\$1,692.00	\$1,531.00	\$2,732.00	\$1,764.00
Nationwide General Insurance Company Customer Service Phone: 877-669-6877	\$2,159.00	\$1,821.00	\$1,794.00	\$1,900.00	\$2,242.00	\$2,018.00	\$3,261.00	\$2,310.00
Nationwide Mutual Insurance Company Customer Service Phone: 877-669-6877	\$1,873.00	\$1,399.00	\$1,310.00	\$1,589.00	\$2,092.00	\$1,666.00	\$2,924.00	\$1,893.00
Nationwide Property and Casualty Insurance Company Customer Service Phone: 877-669-6877	\$2,074.00	\$1,693.00	\$1,509.00	\$1,735.00	\$2,265.00	\$1,821.00	\$3,171.00	\$2,121.00
Permanent General Assurance Corporation of Ohio Customer Service Phone: 844-328-0306	\$2,756.00	\$2,468.00	\$2,267.00	\$2,429.00	\$3,740.00	\$2,672.00	\$4,585.00	\$3,277.00
Pharmacists Mutual Insurance Company Customer Service Phone: 800-247-5930	\$1,363.00	\$880.00	\$851.00	\$874.00	\$1,442.00	\$986.00	\$1,447.00	\$1,017.00
* Privilege Underwriters Reciprocal Exchange Customer Service Phone: 888-813-7873	\$998.00	\$1,204.00	\$1,067.00	\$1,051.00	\$1,161.00	\$1,305.00	\$1,431.00	\$1,343.00
Progressive Casualty Insurance Company Customer Service Phone: 800-776-4737	\$1,183.00	\$1,135.00	\$1,155.00	\$1,148.00	\$1,663.00	\$1,243.00	\$1,965.00	\$1,350.00
Progressive Direct Insurance Company Customer Service Phone: 800-776-4737	\$1,321.00	\$1,272.00	\$1,466.00	\$1,428.00	\$1,877.00	\$1,381.00	\$1,936.00	\$1,592.00
Progressive Northern Insurance Company Customer Service Phone: 800-776-4737	\$1,183.00	\$1,135.00	\$1,155.00	\$1,148.00	\$1,663.00	\$1,243.00	\$1,965.00	\$1,350.00
Root Insurance Company Customer Service Phone: 866-980-9431	\$1,572.00	\$1,381.00	\$1,544.00	\$1,443.00	\$2,023.00	\$1,505.00	\$2,223.00	\$1,642.00
SAFECO Insurance Company of Illinois Customer Service Phone: 800-332-3226	\$1,028.00	\$852.00	\$1,009.00	\$998.00	\$1,054.00	\$976.00	\$1,444.00	\$899.00

*Premiums do not match examples shown.

Company Name / Phone	Ashland	Bowling Green	Covington	Lexington	Louisville	Paducah	Pikeville	Somerset
SECURA Insurance, A Mutual Company Customer Service Phone: 800-558-3405	\$1,320.00	\$1,172.00	\$1,135.00	\$1,040.00	\$1,487.00	\$1,201.00	\$1,939.00	\$1,456.00
SECURA Supreme Insurance Company Customer Service Phone: 800-558-3405	\$1,237.00	\$1,099.00	\$1,063.00	\$975.00	\$1,392.00	\$1,126.00	\$1,815.00	\$1,365.00
* Safe Auto Insurance Company Customer Service Phone: 180-072-3328	\$1,774.00	\$1,778.00	\$1,784.00	\$1,718.00	\$2,896.00	\$1,836.00	\$2,306.00	\$1,964.00
Shelter Mutual Insurance Company Customer Service Phone: 800-743-5837	\$1,094.00	\$1,126.00	\$1,080.00	\$1,111.00	\$1,915.00	\$1,256.00	\$2,208.00	\$1,403.00
Standard Fire Insurance Company (The) Customer Service Phone: 866-360-0588	\$1,181.00	\$1,101.00	\$1,158.00	\$1,139.00	\$1,407.00	\$1,164.00	\$2,125.00	\$1,210.00
State Auto Property & Casualty Insurance Company Customer Service Phone: 800-444-9950	\$1,530.00	\$1,509.00	\$1,365.00	\$1,396.00	\$1,960.00	\$1,497.00	\$2,014.00	\$1,593.00
State Automobile Mutual Insurance Company Customer Service Phone: 800-444-9950	\$1,546.00	\$1,404.00	\$1,528.00	\$1,509.00	\$1,597.00	\$1,522.00	\$1,210.00	\$1,428.00
State Farm Fire and Casualty Company Customer Service Phone: 309-766-9940	\$1,258.00	\$1,245.00	\$1,327.00	\$1,331.00	\$1,796.00	\$1,378.00	\$2,008.00	\$1,755.00
State Farm Mutual Automobile Insurance Company Customer Service Phone: 309-766-9940	\$728.00	\$720.00	\$774.00	\$759.00	\$1,002.00	\$801.00	\$1,108.00	\$995.00
Trexis Insurance Corporation Customer Service Phone: 615-312-2422	\$3,181.00	\$3,687.00	\$3,250.00	\$3,031.00	\$7,023.00	\$3,254.00	\$11,032.00	\$3,450.00
Trexis One Insurance Corporation Customer Service Phone: 615-312-2422	\$2,385.00	\$3,830.00	\$2,359.00	\$2,231.00	\$6,920.00	\$3,774.00	\$6,957.00	\$2,569.00
Twin City Fire Insurance Company Customer Service Phone: 800-423-6789	\$1,389.00	\$1,325.00	\$1,140.00	\$1,313.00	\$2,008.00	\$1,306.00	\$2,942.00	\$1,408.00
USAA Casualty Insurance Company Customer Service Phone: 800-531-8722	\$773.00	\$753.00	\$780.00	\$749.00	\$910.00	\$730.00	\$979.00	\$837.00
USAA General Indemnity Company Customer Service Phone: 800-531-8722	\$697.00	\$674.00	\$703.00	\$670.00	\$800.00	\$664.00	\$884.00	\$768.00
United Services Automobile Association Customer Service Phone: 900-531-8722	\$740.00	\$718.00	\$741.00	\$704.00	\$857.00	\$738.00	\$934.00	\$819.00

*Premiums do not match examples shown.

Company Name / Phone	Ashland	Bowling Green	Covington	Lexington	Louisville	Paducah	Pikeville	Somerset
Unitrin Direct Property & Casualty Company Customer Service Phone: 800-231-4743	\$1,270.00	\$1,034.00	\$966.00	\$1,036.00	\$1,312.00	\$1,110.00	\$2,728.00	\$1,196.00
Unitrin Safeguard Insurance Company Customer Service Phone: 877-252-7878	\$849.00	\$1,107.00	\$968.00	\$1,015.00	\$1,892.00	\$1,022.00	\$1,393.00	\$1,020.00

*Premiums do not match examples shown.

Auto Premium Comparison

EXAMPLE 3

Driver/Vehicle: 23-year-old single male / 2014 Toyota Camry LE, 4 door, 2.5L / 7 years driving experience / 20 miles daily commute (one way to work) / 15,000 annual mileage / no accidents or violations

Coverage: 25/50/25, PIP 10,000, 25/50 UM & UIM, 250 deductible COMP & COL.

Premiums are for 12-months, with no discounts other than a multi-car discount.

Insurers who use insurance scoring based on credit information, used the best score to provide the lowest premium.

Premiums do not include the 1.8% state surcharge or local taxes.

In some instances, it was necessary for an insurer to use the closest comparable coverage (limits, deductible, etc.) available.

Company Name / Phone	Ashland	Bowling Green	Covington	Lexington	Louisville	Paducah	Pikeville	Somerset
1st Choice Advantage Insurance Company, Inc. Customer Service Phone: 814-652-6111	\$1,317.00	\$835.00	\$854.00	\$866.00	\$1,208.00	\$970.00	\$1,403.00	\$1,080.00
AIG Property Casualty Company Customer Service Phone: 800-613-5207	\$1,807.00	\$2,677.00	\$2,233.00	\$2,138.00	\$2,509.00	\$2,828.00	\$3,138.00	\$2,933.00
Allstate Indemnity Company Customer Service Phone: 180-025-5782	\$6,020.00	\$5,216.00	\$4,953.00	\$4,966.00	\$6,508.00	\$5,280.00	\$9,497.00	\$7,126.00
Allstate Insurance Company Customer Service Phone: 180-025-5782	\$1,434.00	\$1,554.00	\$1,350.00	\$1,382.00	\$1,436.00	\$1,596.00	\$2,084.00	\$1,857.00
Allstate Property & Casualty Insurance Company Customer Service Phone: 180-025-5782	\$2,073.00	\$1,776.00	\$1,773.00	\$1,733.00	\$2,238.00	\$1,875.00	\$2,982.00	\$2,400.00
American Commerce Insurance Company Customer Service Phone: 800-222-2114	\$4,084.00	\$2,895.00	\$2,856.00	\$2,460.00	\$3,722.00	\$3,486.00	\$7,155.00	\$3,288.00
American Hallmark Insurance Company of Texas Customer Service Phone: 817-348-1600	\$4,615.00	\$4,568.00	\$4,335.00	\$4,135.00	\$6,156.00	\$4,882.00	\$10,710.00	\$4,395.00
American National General Insurance Company Customer Service Phone: 417-887-4990	\$4,216.00	\$3,888.00	\$3,648.00	\$3,454.00	\$5,018.00	\$4,152.00	\$5,350.00	\$4,190.00
American National Property and Casualty Company Customer Service Phone: 417-887-4990	\$3,054.00	\$2,834.00	\$2,684.00	\$2,542.00	\$3,678.00	\$2,996.00	\$3,886.00	\$3,038.00
American Select Insurance Company Customer Service Phone: 800-243-0210	\$1,576.00	\$1,692.00	\$1,701.00	\$1,442.00	\$1,992.00	\$1,643.00	\$2,019.00	\$1,669.00
Amica Mutual Insurance Company Customer Service Phone: 800-242-6422	\$4,546.00	\$4,212.00	\$4,027.00	\$3,687.00	\$4,187.00	\$4,244.00	\$7,579.00	\$5,348.00
Amica Property and Casualty Insurance Company Customer Service Phone: 800-652-6422	\$5,292.00	\$4,901.00	\$4,684.00	\$4,285.00	\$4,873.00	\$4,940.00	\$8,837.00	\$6,232.00
* Auto Club Property-Casualty Insurance Company Customer Service Phone: 888-222-9677	\$2,864.00	\$1,870.00	\$2,152.00	\$2,484.00	\$3,115.00	\$2,690.00	\$6,522.00	\$3,037.00
Auto-Owners Insurance Company Customer Service Phone: 800-346-0346	\$1,567.00	\$1,538.00	\$1,599.00	\$1,512.00	\$2,000.00	\$1,880.00	\$2,745.00	\$1,836.00
Bankers Standard Insurance Company Customer Service Phone: 800-444-6161	\$2,023.00	\$1,986.00	\$1,780.00	\$1,761.00	\$2,208.00	\$1,971.00	\$2,725.00	\$2,725.00

*Premiums do not match examples shown.

Company Name / Phone	Ashland	Bowling Green	Covington	Lexington	Louisville	Paducah	Pikeville	Somerset
Bristol West Insurance Company Customer Service Phone: 888-888-0080	\$3,144.00	\$2,803.00	\$3,248.00	\$3,070.00	\$5,010.00	\$3,305.00	\$5,188.00	\$3,737.00
CSAA Fire & Casualty Insurance Company Customer Service Phone: 800-922-8228	\$2,904.00	\$2,910.00	\$2,846.00	\$264.00	\$3,282.00	\$2,950.00	\$4,149.00	\$3,175.00
CSAA General Insurance Company Customer Service Phone: 800-922-8228	\$2,904.00	\$2,910.00	\$2,846.00	\$2,645.00	\$3,282.00	\$2,950.00	\$4,149.00	\$3,175.00
California Casualty General Insurance Company of Oregon Customer Service Phone: 866-680-5143	\$2,888.00	\$2,701.00	\$2,993.00	\$2,814.00	\$4,009.00	\$2,971.00	\$4,498.00	\$3,338.00
Central Mutual Insurance Company Customer Service Phone: 800-786-3523	\$3,030.00	\$2,161.00	\$2,207.00	\$2,252.00	\$3,157.00	\$2,899.00	\$4,899.00	\$3,049.00
Cincinnati Insurance Company Customer Service Phone: 513-870-2000	\$2,230.00	\$2,405.00	\$2,248.00	\$2,224.00	\$3,418.00	\$2,634.00	\$2,860.00	\$2,629.00
Countryway Insurance Company Customer Service Phone: 180-036-7657	\$1,912.00	\$1,389.00	\$1,443.00	\$1,486.00	\$1,824.00	\$1,576.00	\$2,109.00	\$1,628.00
* Crestbrook Insurance Company Customer Service Phone: 855-473-6410	\$2,003.00	\$1,705.00	\$1,408.00	\$1,749.00	\$2,346.00	\$1,864.00	\$3,231.00	\$2,119.00
Dairyland Insurance Company Customer Service Phone: 800-943-3373	\$788.00	\$1,050.00	\$871.00	\$857.00	\$2,002.00	\$822.00	\$1,655.00	\$823.00
Economy Fire & Casualty Company Customer Service Phone: 844-569-3607	\$1,560.00	\$1,382.00	\$1,454.00	\$1,470.00	\$2,122.00	\$1,576.00	\$2,748.00	\$1,752.00
Electric Insurance Company Customer Service Phone: 800-227-2757	\$3,125.00	\$2,918.00	\$1,912.00	\$2,383.00	\$2,995.00	\$3,017.00	\$5,268.00	\$3,075.00
Employers Mutual Casualty Company Customer Service Phone: 800-247-2128	\$2,100.00	\$2,171.00	\$2,552.00	\$2,372.00	\$2,330.00	\$2,009.00	\$2,327.00	\$2,076.00
Encompass Indemnity Company Customer Service Phone: 800-262-9262	\$4,085.00	\$3,342.00	\$3,790.00	\$4,136.00	\$5,534.00	\$4,083.00	\$6,544.00	\$4,576.00
Encompass Insurance Company of America Customer Service Phone: 800-262-9262	\$6,636.00	\$7,609.00	\$7,598.00	\$6,057.00	\$7,479.00	\$7,378.00	\$11,594.00	\$8,239.00
Erie Insurance Exchange Customer Service Phone: 800-458-0811	\$996.00	\$1,251.00	\$1,330.00	\$1,219.00	\$1,636.00	\$1,245.00	\$1,878.00	\$1,358.00

*Premiums do not match examples shown.

Company Name / Phone	Ashland	Bowling Green	Covington	Lexington	Louisville	Paducah	Pikeville	Somerset
Esurance Property and Casualty Insurance Company Customer Service Phone: 800-378-7262	\$3,010.00	\$3,052.00	\$2,980.00	\$2,860.00	\$4,964.00	\$3,346.00	\$5,170.00	\$3,284.00
GEICO General Insurance Company Customer Service Phone: 180-020-7784	\$1,495.00	\$1,390.00	\$1,169.00	\$1,171.00	\$1,669.00	\$1,401.00	\$1,818.00	\$1,613.00
GEICO Indemnity Company Customer Service Phone: 180-020-7748	\$2,775.00	\$2,614.00	\$2,246.00	\$2,241.00	\$3,055.00	\$2,619.00	\$3,303.00	\$2,980.00
Garrison Property and Casualty Insurance Company Customer Service Phone: 800-531-8722	\$2,121.00	\$2,067.00	\$2,110.00	\$2,042.00	\$2,447.00	\$2,121.00	\$2,713.00	\$2,347.00
Government Employees Insurance Company Customer Service Phone: 180-020-7784	\$1,495.00	\$1,390.00	\$1,169.00	\$1,171.00	\$1,669.00	\$1,401.00	\$1,818.00	\$1,613.00
Grange Property & Casualty Insurance Company Customer Service Phone: 800-422-0550	\$2,704.00	\$2,396.00	\$2,293.00	\$2,287.00	\$3,191.00	\$2,752.00	\$4,036.00	\$2,894.00
Hartford Accident and Indemnity Company Customer Service Phone: 800-423-6789	\$4,768.00	\$4,402.00	\$3,758.00	\$4,540.00	\$6,019.00	\$4,278.00	\$11,091.00	\$4,739.00
Hartford Casualty Insurance Company Customer Service Phone: 800-423-6789	\$3,941.00	\$3,724.00	\$3,251.00	\$3,870.00	\$5,784.00	\$3,637.00	\$8,974.00	\$4,097.00
IDS Property Casualty Insurance Company Customer Service Phone: 800-535-2001	\$1,828.00	\$1,808.00	\$1,642.00	\$1,554.00	\$2,296.00	\$1,732.00	\$2,398.00	\$2,158.00
Kentucky Farm Bureau Mutual Insurance Company Customer Service Phone: 502-495-5000	\$2,182.00	\$2,540.00	\$2,773.00	\$2,323.00	\$3,711.00	\$2,513.00	\$3,110.00	\$2,453.00
Kentucky National Insurance Company Customer Service Phone: 859-367-5200	\$3,513.00	\$2,774.00	\$2,805.00	\$2,805.00	\$3,779.00	\$3,509.00	\$3,810.00	\$3,547.00
LM General Insurance Company Customer Service Phone: 800-332-3226	\$2,315.00	\$1,878.00	\$2,202.00	\$1,988.00	\$2,671.00	\$1,888.00	\$2,830.00	\$2,372.00
LM Insurance Corporation Customer Service Phone: 800-332-3226	\$2,572.00	\$2,087.00	\$2,447.00	\$2,209.00	\$2,968.00	\$2,098.00	\$3,144.00	\$2,635.00
Meridian Security Insurance Company Customer Service Phone: 800-444-9950	\$3,700.00	\$3,644.00	\$3,255.00	\$3,327.00	\$4,733.00	\$3,618.00	\$4,958.00	\$3,844.00
Metropolitan Direct Property and Casualty Insurance Company Customer Service Phone: 844-569-3607	\$2,542.00	\$2,608.00	\$2,120.00	\$2,200.00	\$2,330.00	\$2,612.00	\$3,238.00	\$2,802.00

*Premiums do not match examples shown.

Company Name / Phone	Ashland	Bowling Green	Covington	Lexington	Louisville	Paducah	Pikeville	Somerset
Metropolitan Property and Casualty Insurance Company Customer Service Phone: 884-569-3607	\$3,496.00	\$3,328.00	\$2,730.00	\$2,850.00	\$4,194.00	\$3,684.00	\$6,004.00	\$3,942.00
Milbank Insurance Company Customer Service Phone: 800-444-9950	\$2,144.00	\$1,884.00	\$2,011.00	\$1,909.00	\$2,417.00	\$2,138.00	\$3,493.00	\$2,276.00
Motorists Mutual Insurance Company Customer Service Phone: 800-876-6642	\$1,920.00	\$1,819.00	\$1,759.00	\$1,458.00	\$2,723.00	\$1,997.00	\$3,255.00	\$1,888.00
National General Insurance Company Customer Service Phone: 888-293-5108	\$3,320.00	\$2,711.00	\$2,832.00	\$2,828.00	\$3,506.00	\$3,382.00	\$5,435.00	\$3,881.00
Nationwide General Insurance Company Customer Service Phone: 877-669-6877	\$4,351.00	\$3,661.00	\$3,628.00	\$3,685.00	\$4,440.00	\$4,354.00	\$6,464.00	\$4,809.00
Nationwide Mutual Insurance Company Customer Service Phone: 877-669-6877	\$3,505.00	\$2,613.00	\$2,380.00	\$2,968.00	\$3,947.00	\$3,316.00	\$5,586.00	\$3,729.00
Nationwide Property and Casualty Insurance Company Customer Service Phone: 877-669-6877	\$3,672.00	\$3,040.00	\$2,660.00	\$3,024.00	\$4,051.00	\$3,492.00	\$5,717.00	\$3,983.00
Permanent General Assurance Corporation of Ohio Customer Service Phone: 844-328-0306	\$4,319.00	\$3,846.00	\$3,514.00	\$3,684.00	\$5,709.00	\$4,355.00	\$6,955.00	\$5,116.00
* Pharmacists Mutual Insurance Company Customer Service Phone: 800-247-5930	\$2,296.00	\$1,646.00	\$1,606.00	\$1,649.00	\$2,553.00	\$1,818.00	\$2,486.00	\$1,875.00
* Privilege Underwriters Reciprocal Exchange Customer Service Phone: 888-813-7873	\$1,807.00	\$2,194.00	\$1,928.00	\$1,894.00	\$2,122.00	\$2,419.00	\$2,658.00	\$2,442.00
Progressive Casualty Insurance Company Customer Service Phone: 800-776-4737	\$1,845.00	\$1,739.00	\$1,797.00	\$1,786.00	\$2,548.00	\$1,952.00	\$2,963.00	\$2,132.00
Progressive Direct Insurance Company Customer Service Phone: 800-776-4737	\$1,887.00	\$1,783.00	\$2,122.00	\$2,060.00	\$2,723.00	\$1,982.00	\$2,744.00	\$2,323.00
Progressive Northern Insurance Company Customer Service Phone: 800-776-4737	\$1,845.00	\$1,739.00	\$1,797.00	\$1,786.00	\$2,548.00	\$1,952.00	\$2,963.00	\$2,132.00
Root Insurance Company Customer Service Phone: 866-980-9431	\$2,214.00	\$1,922.00	\$2,162.00	\$1,999.00	\$2,796.00	\$2,161.00	\$3,058.00	\$2,328.00
SAFECO Insurance Company of Illinois Customer Service Phone: 800-332-3226	\$1,578.00	\$1,298.00	\$1,599.00	\$1,426.00	\$1,596.00	\$1,546.00	\$2,247.00	\$1,334.00

*Premiums do not match examples shown.

Company Name / Phone	Ashland	Bowling Green	Covington	Lexington	Louisville	Paducah	Pikeville	Somerset
* SECURA Insurance, A Mutual Company Customer Service Phone: 800-558-3405	\$1,983.00	\$1,742.00	\$1,671.00	\$1,514.00	\$2,256.00	\$1,791.00	\$3,014.00	\$2,207.00
* SECURA Supreme Insurance Company Customer Service Phone: 800-558-3405	\$1,857.00	\$1,632.00	\$1,565.00	\$1,419.00	\$2,113.00	\$1,679.00	\$2,824.00	\$2,068.00
Safe Auto Insurance Company Customer Service Phone: 180-072-3328	\$3,048.00	\$3,038.00	\$3,086.00	\$2,938.00	\$4,546.00	\$3,162.00	\$3,742.00	\$3,426.00
Shelter Mutual Insurance Company Customer Service Phone: 800-743-5837	\$2,222.00	\$2,334.00	\$2,207.00	\$2,265.00	\$3,912.00	\$2,581.00	\$4,550.00	\$2,905.00
Standard Fire Insurance Company (The) Customer Service Phone: 866-360-0588	\$1,817.00	\$1,672.00	\$1,772.00	\$1,710.00	\$2,133.00	\$1,805.00	\$3,261.00	\$1,873.00
State Auto Property & Casualty Insurance Company Customer Service Phone: 800-444-9950	\$3,700.00	\$3,644.00	\$3,255.00	\$3,327.00	\$4,733.00	\$3,618.00	\$4,958.00	\$3,844.00
State Automobile Mutual Insurance Company Customer Service Phone: 800-444-9950	\$2,985.00	\$2,694.00	\$2,956.00	\$2,940.00	\$3,097.00	\$2,941.00	\$2,392.00	\$2,743.00
State Farm Fire and Casualty Company Customer Service Phone: 309-766-9940	\$2,074.00	\$2,096.00	\$2,225.00	\$2,178.00	\$2,993.00	\$2,291.00	\$3,208.00	\$2,795.00
State Farm Mutual Automobile Insurance Company Customer Service Phone: 309-766-9940	\$1,223.00	\$1,228.00	\$1,316.00	\$1,266.00	\$1,676.00	\$1,353.00	\$1,817.00	\$1,618.00
Trexis Insurance Corporation Customer Service Phone: 615-312-2422	\$4,851.00	\$5,578.00	\$4,936.00	\$4,588.00	\$10,196.00	\$4,974.00	\$17,476.00	\$5,201.00
Trexis One Insurance Corporation Customer Service Phone: 615-312-2422	\$4,048.00	\$6,478.00	\$4,003.00	\$3,730.00	\$11,593.00	\$6,441.00	\$12,064.00	\$4,291.00
Twin City Fire Insurance Company Customer Service Phone: 800-423-6789	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00
USAA Casualty Insurance Company Customer Service Phone: 800-531-8722	\$1,357.00	\$1,311.00	\$1,328.00	\$1,241.00	\$1,549.00	\$1,279.00	\$1,701.00	\$1,451.00
USAA General Indemnity Company Customer Service Phone: 800-531-8722	\$1,834.00	\$1,758.00	\$1,783.00	\$1,655.00	\$2,048.00	\$1,743.00	\$2,325.00	\$2,005.00
United Services Automobile Association Customer Service Phone: 900-531-8722	\$1,253.00	\$1,207.00	\$1,213.00	\$1,120.00	\$1,403.00	\$1,273.00	\$1,561.00	\$1,361.00

*Premiums do not match examples shown.

Company Name / Phone	Ashland	Bowling Green	Covington	Lexington	Louisville	Paducah	Pikeville	Somerset
Unitrin Direct Property & Casualty Company Customer Service Phone: 800-231-4743	\$2,068.00	\$1,622.00	\$1,556.00	\$1,612.00	\$2,018.00	\$1,888.00	\$4,342.00	\$1,904.00
Unitrin Safeguard Insurance Company Customer Service Phone: 877-252-7878	\$1,552.00	\$2,021.00	\$1,833.00	\$1,851.00	\$3,105.00	\$1,862.00	\$2,369.00	\$1,840.00

*Premiums do not match examples shown.

Auto Premium Comparison

EXAMPLE 4

Driver/Vehicle: 23-year-old single female / 2014 Toyota Camry LE, 4 door 2.5L / 7 years driving experience / 20 miles daily commute (one way to work) / 15,000 annual mileage / no accidents or violations

Coverage: 25/50/25, PIP 10,000, 25/50 UM & UIM, 250 deductible COMP & COL.

Premiums are for 12-months, with no discounts other than a multi-car discount.

Insurers who use insurance scoring based on credit information, used the best score to provide the lowest premium.

Premiums do not include the 1.8% state surcharge or local taxes.

In some instances, it was necessary for an insurer to use the closest comparable coverage (limits, deductible, etc.) available.

Company Name / Phone	Ashland	Bowling Green	Covington	Lexington	Louisville	Paducah	Pikeville	Somerset
1st Choice Advantage Insurance Company, Inc. Customer Service Phone: 814-652-6111	\$1,222.00	\$774.00	\$790.00	\$802.00	\$1,119.00	\$897.00	\$1,299.00	\$998.00
AIG Property Casualty Company Customer Service Phone: 800-613-5207	\$1,814.00	\$2,684.00	\$2,241.00	\$2,146.00	\$2,516.00	\$2,836.00	\$3,145.00	\$2,941.00
Allstate Indemnity Company Customer Service Phone: 180-025-5782	\$4,406.00	\$3,786.00	\$3,589.00	\$3,652.00	\$4,806.00	\$3,786.00	\$7,177.00	\$5,134.00
Allstate Insurance Company Customer Service Phone: 180-025-5782	\$1,101.00	\$1,185.00	\$1,022.00	\$1,052.00	\$1,097.00	\$1,196.00	\$1,624.00	\$1,408.00
Allstate Property & Casualty Insurance Company Customer Service Phone: 180-025-5782	\$1,891.00	\$1,613.00	\$1,606.00	\$1,585.00	\$2,044.00	\$1,689.00	\$2,755.00	\$2,153.00
American Commerce Insurance Company Customer Service Phone: 800-222-2114	\$3,278.00	\$2,318.00	\$2,291.00	\$1,974.00	\$2,987.00	\$2,790.00	\$5,734.00	\$2,631.00
American Hallmark Insurance Company of Texas Customer Service Phone: 817-348-1600	\$3,886.00	\$3,884.00	\$3,680.00	\$3,497.00	\$5,275.00	\$4,161.00	\$9,178.00	\$3,724.00
American National General Insurance Company Customer Service Phone: 417-887-4990	\$4,028.00	\$3,696.00	\$3,452.00	\$3,290.00	\$4,894.00	\$3,886.00	\$5,206.00	\$3,990.00
American National Property and Casualty Company Customer Service Phone: 417-887-4990	\$2,920.00	\$2,694.00	\$2,536.00	\$2,422.00	\$3,586.00	\$2,812.00	\$3,782.00	\$2,894.00
American Select Insurance Company Customer Service Phone: 800-243-0210	\$1,555.00	\$1,675.00	\$1,677.00	\$1,421.00	\$1,969.00	\$1,624.00	\$1,998.00	\$1,650.00
Amica Mutual Insurance Company Customer Service Phone: 800-242-6422	\$4,346.00	\$4,027.00	\$3,850.00	\$3,526.00	\$4,005.00	\$4,057.00	\$7,241.00	\$5,111.00
Amica Property and Casualty Insurance Company Customer Service Phone: 800-652-6422	\$5,058.00	\$4,685.00	\$4,477.00	\$4,095.00	\$4,657.00	\$4,722.00	\$8,443.00	\$5,955.00
* Auto Club Property-Casualty Insurance Company Customer Service Phone: 888-222-9677	\$2,524.00	\$1,644.00	\$1,890.00	\$2,195.00	\$2,777.00	\$2,351.00	\$5,769.00	\$2,668.00
Auto-Owners Insurance Company Customer Service Phone: 800-346-0346	\$1,452.00	\$1,426.00	\$1,479.00	\$1,416.00	\$1,881.00	\$1,743.00	\$2,565.00	\$1,714.00
Bankers Standard Insurance Company Customer Service Phone: 800-444-6161	\$1,356.00	\$1,332.00	\$1,198.00	\$1,187.00	\$1,476.00	\$1,323.00	\$1,811.00	\$1,811.00

*Premiums do not match examples shown.

Company Name / Phone	Ashland	Bowling Green	Covington	Lexington	Louisville	Paducah	Pikeville	Somerset
Bristol West Insurance Company Customer Service Phone: 888-888-0080	\$2,648.00	\$2,375.00	\$2,719.00	\$2,593.00	\$4,306.00	\$2,785.00	\$4,468.00	\$3,163.00
CSAA Fire & Casualty Insurance Company Customer Service Phone: 800-922-8228	\$2,722.00	\$2,737.00	\$2,655.00	\$2,480.00	\$3,086.00	\$2,768.00	\$3,883.00	\$2,995.00
CSAA General Insurance Company Customer Service Phone: 800-922-8228	\$2,722.00	\$2,737.00	\$2,655.00	\$2,480.00	\$3,086.00	\$2,768.00	\$3,883.00	\$2,995.00
California Casualty General Insurance Company of Oregon Customer Service Phone: 866-680-5143	\$2,314.00	\$2,158.00	\$2,384.00	\$2,241.00	\$3,203.00	\$2,383.00	\$3,603.00	\$2,668.00
Central Mutual Insurance Company Customer Service Phone: 800-786-3523	\$2,886.00	\$2,059.00	\$2,104.00	\$2,147.00	\$3,006.00	\$2,759.00	\$4,666.00	\$2,906.00
Cincinnati Insurance Company Customer Service Phone: 513-870-2000	\$2,122.00	\$2,294.00	\$2,144.00	\$2,129.00	\$3,264.00	\$2,506.00	\$2,729.00	\$2,509.00
Countryway Insurance Company Customer Service Phone: 180-036-7657	\$1,751.00	\$1,272.00	\$1,321.00	\$1,359.00	\$1,671.00	\$1,442.00	\$1,930.00	\$1,487.00
* Crestbrook Insurance Company Customer Service Phone: 855-473-6410	\$1,782.00	\$1,516.00	\$1,247.00	\$1,547.00	\$2,093.00	\$1,643.00	\$2,911.00	\$1,882.00
Dairyland Insurance Company Customer Service Phone: 800-943-3373	\$863.00	\$1,157.00	\$940.00	\$931.00	\$2,236.00	\$897.00	\$1,850.00	\$908.00
Economy Fire & Casualty Company Customer Service Phone: 844-569-3607	\$1,720.00	\$1,516.00	\$1,600.00	\$1,656.00	\$2,384.00	\$1,724.00	\$3,092.00	\$1,944.00
Electric Insurance Company Customer Service Phone: 800-227-2757	\$2,755.00	\$2,573.00	\$1,689.00	\$2,103.00	\$2,640.00	\$2,660.00	\$4,646.00	\$2,712.00
Employers Mutual Casualty Company Customer Service Phone: 800-247-2128	\$1,953.00	\$1,993.00	\$2,356.00	\$2,192.00	\$2,176.00	\$1,852.00	\$2,136.00	\$1,907.00
Encompass Indemnity Company Customer Service Phone: 800-262-9262	\$3,843.00	\$3,122.00	\$3,546.00	\$3,872.00	\$5,243.00	\$3,817.00	\$6,152.00	\$4,300.00
Encompass Insurance Company of America Customer Service Phone: 800-262-9262	\$5,588.00	\$6,403.00	\$6,394.00	\$5,105.00	\$6,295.00	\$6,211.00	\$9,740.00	\$6,931.00
Erie Insurance Exchange Customer Service Phone: 800-458-0811	\$887.00	\$1,122.00	\$1,192.00	\$1,089.00	\$1,456.00	\$1,114.00	\$1,684.00	\$1,210.00

*Premiums do not match examples shown.

Company Name / Phone	Ashland	Bowling Green	Covington	Lexington	Louisville	Paducah	Pikeville	Somerset
Esurance Property and Casualty Insurance Company Customer Service Phone: 800-378-7262	\$2,458.00	\$2,542.00	\$2,420.00	\$2,346.00	\$4,196.00	\$2,736.00	\$4,246.00	\$2,694.00
GEICO General Insurance Company Customer Service Phone: 180-020-7784	\$1,308.00	\$1,219.00	\$1,030.00	\$1,037.00	\$1,488.00	\$1,233.00	\$1,619.00	\$1,422.00
GEICO Indemnity Company Customer Service Phone: 180-020-7748	\$2,579.00	\$2,435.00	\$2,109.00	\$2,122.00	\$2,922.00	\$2,453.00	\$3,130.00	\$2,797.00
Garrison Property and Casualty Insurance Company Customer Service Phone: 800-531-8722	\$1,862.00	\$1,818.00	\$1,864.00	\$1,805.00	\$2,155.00	\$1,860.00	\$2,385.00	\$2,068.00
Government Employees Insurance Company Customer Service Phone: 180-020-7784	\$1,308.00	\$1,219.00	\$1,030.00	\$1,037.00	\$1,488.00	\$1,233.00	\$1,619.00	\$1,422.00
Grange Property & Casualty Insurance Company Customer Service Phone: 800-422-0550	\$2,666.00	\$2,369.00	\$2,257.00	\$2,262.00	\$3,169.00	\$2,701.00	\$4,017.00	\$2,860.00
Hartford Accident and Indemnity Company Customer Service Phone: 800-423-6789	\$4,389.00	\$4,005.00	\$3,446.00	\$4,225.00	\$5,595.00	\$3,902.00	\$10,390.00	\$4,375.00
Hartford Casualty Insurance Company Customer Service Phone: 800-423-6789	\$3,551.00	\$3,293.00	\$2,885.00	\$3,486.00	\$5,222.00	\$3,221.00	\$8,330.00	\$3,704.00
IDS Property Casualty Insurance Company Customer Service Phone: 800-535-2001	\$1,672.00	\$1,668.00	\$1,490.00	\$1,412.00	\$2,094.00	\$1,604.00	\$2,210.00	\$1,984.00
Kentucky Farm Bureau Mutual Insurance Company Customer Service Phone: 502-495-5000	\$2,003.00	\$2,344.00	\$2,545.00	\$2,150.00	\$3,463.00	\$2,299.00	\$2,886.00	\$2,257.00
Kentucky National Insurance Company Customer Service Phone: 859-367-5200	\$3,275.00	\$2,591.00	\$2,634.00	\$2,634.00	\$3,542.00	\$3,268.00	\$3,548.00	\$3,310.00
LM General Insurance Company Customer Service Phone: 800-332-3226	\$2,206.00	\$1,802.00	\$2,102.00	\$1,910.00	\$2,572.00	\$1,809.00	\$2,685.00	\$2,266.00
LM Insurance Corporation Customer Service Phone: 800-332-3226	\$2,451.00	\$2,002.00	\$2,336.00	\$2,122.00	\$2,858.00	\$2,010.00	\$2,983.00	\$2,518.00
Meridian Security Insurance Company Customer Service Phone: 800-444-9950	\$3,136.00	\$3,088.00	\$2,760.00	\$2,822.00	\$4,005.00	\$3,071.00	\$4,195.00	\$3,257.00
Metropolitan Direct Property and Casualty Insurance Company Customer Service Phone: 844-569-3607	\$2,306.00	\$2,364.00	\$1,914.00	\$2,016.00	\$2,136.00	\$2,376.00	\$2,944.00	\$2,546.00

*Premiums do not match examples shown.

Company Name / Phone	Ashland	Bowling Green	Covington	Lexington	Louisville	Paducah	Pikeville	Somerset
Metropolitan Property and Casualty Insurance Company Customer Service Phone: 884-569-3607	\$2,736.00	\$2,628.00	\$2,124.00	\$2,274.00	\$3,310.00	\$2,928.00	\$4,808.00	\$3,154.00
Milbank Insurance Company Customer Service Phone: 800-444-9950	\$1,983.00	\$1,743.00	\$1,859.00	\$1,776.00	\$2,254.00	\$1,971.00	\$3,243.00	\$2,101.00
Motorists Mutual Insurance Company Customer Service Phone: 800-876-6642	\$1,239.00	\$1,172.00	\$1,134.00	\$940.00	\$1,759.00	\$1,289.00	\$2,102.00	\$1,217.00
National General Insurance Company Customer Service Phone: 888-293-5108	\$2,989.00	\$2,429.00	\$2,539.00	\$2,534.00	\$3,170.00	\$3,036.00	\$4,907.00	\$3,466.00
Nationwide General Insurance Company Customer Service Phone: 877-669-6877	\$3,756.00	\$3,164.00	\$3,100.00	\$3,191.00	\$3,866.00	\$3,705.00	\$5,662.00	\$4,145.00
Nationwide Mutual Insurance Company Customer Service Phone: 877-669-6877	\$3,121.00	\$2,332.00	\$2,109.00	\$2,631.00	\$3,543.00	\$2,920.00	\$5,069.00	\$3,319.00
Nationwide Property and Casualty Insurance Company Customer Service Phone: 877-669-6877	\$3,273.00	\$2,709.00	\$2,346.00	\$2,685.00	\$3,616.00	\$3,070.00	\$5,162.00	\$3,538.00
Permanent General Assurance Corporation of Ohio Customer Service Phone: 844-328-0306	\$3,698.00	\$3,301.00	\$3,013.00	\$3,177.00	\$4,936.00	\$3,714.00	\$6,003.00	\$4,397.00
* Pharmacists Mutual Insurance Company Customer Service Phone: 800-247-5930	\$2,162.00	\$1,521.00	\$1,473.00	\$1,520.00	\$2,401.00	\$1,658.00	\$2,363.00	\$1,726.00
* Privilege Underwriters Reciprocal Exchange Customer Service Phone: 888-813-7873	\$1,488.00	\$1,804.00	\$1,588.00	\$1,560.00	\$1,746.00	\$1,989.00	\$2,184.00	\$2,007.00
Progressive Casualty Insurance Company Customer Service Phone: 800-776-4737	\$1,611.00	\$1,521.00	\$1,572.00	\$1,562.00	\$2,249.00	\$1,709.00	\$2,595.00	\$1,858.00
Progressive Direct Insurance Company Customer Service Phone: 800-776-4737	\$1,768.00	\$1,682.00	\$1,987.00	\$1,933.00	\$2,569.00	\$1,861.00	\$2,592.00	\$2,177.00
Progressive Northern Insurance Company Customer Service Phone: 800-776-4737	\$1,611.00	\$1,521.00	\$1,572.00	\$1,562.00	\$2,249.00	\$1,709.00	\$2,595.00	\$1,858.00
Root Insurance Company Customer Service Phone: 866-980-9431	\$2,089.00	\$1,820.00	\$2,055.00	\$1,904.00	\$2,655.00	\$2,035.00	\$2,882.00	\$2,194.00
SAFECO Insurance Company of Illinois Customer Service Phone: 800-332-3226	\$1,501.00	\$1,233.00	\$1,504.00	\$1,378.00	\$1,518.00	\$1,458.00	\$2,140.00	\$1,279.00

*Premiums do not match examples shown.

Company Name / Phone	Ashland	Bowling Green	Covington	Lexington	Louisville	Paducah	Pikeville	Somerset
* SECURA Insurance, A Mutual Company Customer Service Phone: 800-558-3405	\$1,802.00	\$1,595.00	\$1,541.00	\$1,391.00	\$2,046.00	\$1,652.00	\$2,728.00	\$2,014.00
* SECURA Supreme Insurance Company Customer Service Phone: 800-558-3405	\$1,689.00	\$1,496.00	\$1,444.00	\$1,306.00	\$1,917.00	\$1,549.00	\$2,555.00	\$1,888.00
Safe Auto Insurance Company Customer Service Phone: 180-072-3328	\$2,610.00	\$2,600.00	\$2,626.00	\$2,504.00	\$3,990.00	\$2,712.00	\$3,244.00	\$2,922.00
Shelter Mutual Insurance Company Customer Service Phone: 800-743-5837	\$1,846.00	\$1,938.00	\$1,833.00	\$1,882.00	\$3,245.00	\$2,142.00	\$3,776.00	\$2,410.00
Standard Fire Insurance Company (The) Customer Service Phone: 866-360-0588	\$1,654.00	\$1,522.00	\$1,604.00	\$1,549.00	\$1,949.00	\$1,644.00	\$2,963.00	\$1,705.00
State Auto Property & Casualty Insurance Company Customer Service Phone: 800-444-9950	\$3,136.00	\$3,088.00	\$2,760.00	\$2,822.00	\$4,005.00	\$3,071.00	\$4,195.00	\$3,257.00
State Automobile Mutual Insurance Company Customer Service Phone: 800-444-9950	\$2,479.00	\$2,241.00	\$2,453.00	\$2,443.00	\$2,570.00	\$2,442.00	\$1,982.00	\$2,277.00
State Farm Fire and Casualty Company Customer Service Phone: 309-766-9940	\$1,797.00	\$1,812.00	\$1,911.00	\$1,878.00	\$2,613.00	\$1,987.00	\$2,829.00	\$2,439.00
State Farm Mutual Automobile Insurance Company Customer Service Phone: 309-766-9940	\$1,054.00	\$1,055.00	\$1,125.00	\$1,084.00	\$1,447.00	\$1,167.00	\$1,587.00	\$1,401.00
Trexis Insurance Corporation Customer Service Phone: 615-312-2422	\$4,351.00	\$5,013.00	\$4,425.00	\$4,109.00	\$9,265.00	\$4,488.00	\$15,623.00	\$4,680.00
Trexis One Insurance Corporation Customer Service Phone: 615-312-2422	\$3,586.00	\$5,740.00	\$3,537.00	\$3,305.00	\$10,305.00	\$5,713.00	\$10,690.00	\$3,816.00
Twin City Fire Insurance Company Customer Service Phone: 800-423-6789	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00
USAA Casualty Insurance Company Customer Service Phone: 800-531-8722	\$1,219.00	\$1,180.00	\$1,201.00	\$1,126.00	\$1,397.00	\$1,149.00	\$1,530.00	\$1,309.00
USAA General Indemnity Company Customer Service Phone: 800-531-8722	\$1,607.00	\$1,543.00	\$1,575.00	\$1,464.00	\$1,801.00	\$1,528.00	\$2,039.00	\$1,763.00
United Services Automobile Association Customer Service Phone: 900-531-8722	\$1,118.00	\$1,079.00	\$1,092.00	\$1,011.00	\$1,258.00	\$1,134.00	\$1,396.00	\$1,220.00

*Premiums do not match examples shown.

Company Name / Phone	Ashland	Bowling Green	Covington	Lexington	Louisville	Paducah	Pikeville	Somerset
Unitrin Direct Property & Casualty Company Customer Service Phone: 800-231-4743	\$1,794.00	\$1,450.00	\$1,360.00	\$1,422.00	\$1,788.00	\$1,622.00	\$3,906.00	\$1,704.00
Unitrin Safeguard Insurance Company Customer Service Phone: 877-252-7878	\$1,354.00	\$1,759.00	\$1,594.00	\$1,618.00	\$2,747.00	\$1,625.00	\$2,054.00	\$1,602.00

*Premiums do not match examples shown.

Auto Premium Comparison

EXAMPLE 5

Driver 1/Vehicle 1: 32-year-old married male / 2012 Jeep Grand Cherokee Laredo, 4x4, 5.7L / 16 years driving experience / 10 miles daily commute (one way to work) / 12,500 annual mileage / no accidents or violations

Driver 2/Vehicle 2: 29-year-old married female / 2010 Chevy Camaro 1LS, 3.6L / 12 years driving experience / 9 miles daily commute (one way to work) / 12,500 annual mileage / 1 speeding violation (2 years ago); 15 over

Coverage: 50/100/50, PIP 10,000, 50/100 UM & UIM, 500 deductible COMP on Jeep, no physical damage on Camaro.

Premiums are for 12-months, with no discounts other than a multi-car discount.

Insurers who use insurance scoring based on credit information, used the best score to provide the lowest premium.

Premiums do not include the 1.8% state surcharge or local taxes.

In some instances, it was necessary for an insurer to use the closest comparable coverage (limits, deductible, etc.) available.

Company Name / Phone	Ashland	Bowling Green	Covington	Lexington	Louisville	Paducah	Pikeville	Somerset
1st Choice Advantage Insurance Company, Inc. Customer Service Phone: 814-652-6111	\$1,126.00	\$644.00	\$635.00	\$657.00	\$1,063.00	\$670.00	\$1,232.00	\$766.00
AIG Property Casualty Company Customer Service Phone: 800-613-5207	\$960.00	\$1,143.00	\$989.00	\$948.00	\$1,156.00	\$1,150.00	\$1,527.00	\$1,194.00
Allstate Indemnity Company Customer Service Phone: 180-025-5782	\$4,236.00	\$3,453.00	\$3,234.00	\$3,443.00	\$4,818.00	\$3,306.00	\$8,309.00	\$4,137.00
Allstate Insurance Company Customer Service Phone: 180-025-5782	\$448.00	\$456.00	\$382.00	\$391.00	\$437.00	\$438.00	\$729.00	\$530.00
Allstate Property & Casualty Insurance Company Customer Service Phone: 180-025-5782	\$1,364.00	\$1,125.00	\$1,131.00	\$1,157.00	\$1,556.00	\$1,143.00	\$2,178.00	\$1,304.00
American Commerce Insurance Company Customer Service Phone: 800-222-2114	\$2,475.00	\$1,703.00	\$1,737.00	\$1,478.00	\$2,540.00	\$2,023.00	\$4,129.00	\$1,774.00
American Hallmark Insurance Company of Texas Customer Service Phone: 817-348-1600	\$2,111.00	\$2,218.00	\$2,251.00	\$2,058.00	\$3,557.00	\$2,363.00	\$5,584.00	\$2,289.00
American National General Insurance Company Customer Service Phone: 417-887-4990	\$2,718.00	\$2,442.00	\$2,266.00	\$2,194.00	\$3,436.00	\$2,486.00	\$3,698.00	\$2,638.00
American National Property and Casualty Company Customer Service Phone: 417-887-4990	\$1,972.00	\$1,770.00	\$1,658.00	\$1,610.00	\$2,510.00	\$1,788.00	\$2,684.00	\$1,908.00
American Select Insurance Company Customer Service Phone: 800-243-0210	\$770.00	\$917.00	\$765.00	\$645.00	\$1,080.00	\$844.00	\$1,130.00	\$847.00
Amica Mutual Insurance Company Customer Service Phone: 800-242-6422	\$2,565.00	\$2,498.00	\$2,403.00	\$2,187.00	\$2,767.00	\$2,578.00	\$4,030.00	\$2,917.00
Amica Property and Casualty Insurance Company Customer Service Phone: 800-652-6422	\$2,971.00	\$2,890.00	\$2,783.00	\$2,530.00	\$3,205.00	\$2,986.00	\$4,682.00	\$3,380.00
* Auto Club Property-Casualty Insurance Company Customer Service Phone: 888-222-9677	\$2,212.00	\$1,403.00	\$1,593.00	\$1,993.00	\$2,703.00	\$1,859.00	\$5,360.00	\$2,276.00
Auto-Owners Insurance Company Customer Service Phone: 800-346-0346	\$826.00	\$796.00	\$800.00	\$822.00	\$1,112.00	\$972.00	\$1,447.00	\$987.00
Bankers Standard Insurance Company Customer Service Phone: 800-444-6161	\$1,424.00	\$1,324.00	\$1,213.00	\$1,192.00	\$1,536.00	\$1,299.00	\$1,780.00	\$1,780.00

*Premiums do not match examples shown.

Company Name / Phone	Ashland	Bowling Green	Covington	Lexington	Louisville	Paducah	Pikeville	Somerset
Bristol West Insurance Company Customer Service Phone: 888-888-0080	\$2,069.00	\$1,855.00	\$2,054.00	\$2,043.00	\$3,488.00	\$2,115.00	\$3,915.00	\$2,419.00
CSAA Fire & Casualty Insurance Company Customer Service Phone: 800-922-8228	\$1,627.00	\$1,644.00	\$1,476.00	\$1,468.00	\$1,845.00	\$1,619.00	\$2,211.00	\$1,812.00
CSAA General Insurance Company Customer Service Phone: 800-922-8228	\$1,627.00	\$1,644.00	\$1,476.00	\$1,468.00	\$1,845.00	\$1,619.00	\$2,211.00	\$1,812.00
California Casualty General Insurance Company of Oregon Customer Service Phone: 866-680-5143	\$1,394.00	\$1,297.00	\$1,379.00	\$1,396.00	\$2,184.00	\$1,402.00	\$2,414.00	\$1,631.00
Central Mutual Insurance Company Customer Service Phone: 800-786-3523	\$1,643.00	\$1,204.00	\$1,200.00	\$1,277.00	\$1,996.00	\$1,353.00	\$2,560.00	\$1,665.00
Cincinnati Insurance Company Customer Service Phone: 513-870-2000	\$1,577.00	\$1,591.00	\$1,303.00	\$1,432.00	\$2,517.00	\$1,953.00	\$2,031.00	\$1,912.00
Countryway Insurance Company Customer Service Phone: 180-036-7657	\$1,536.00	\$1,051.00	\$1,112.00	\$1,128.00	\$1,503.00	\$1,091.00	\$1,792.00	\$1,150.00
* Crestbrook Insurance Company Customer Service Phone: 855-473-6410	\$1,666.00	\$1,393.00	\$1,188.00	\$1,429.00	\$1,943.00	\$1,462.00	\$2,667.00	\$1,682.00
Dairyland Insurance Company Customer Service Phone: 800-943-3373	\$1,090.00	\$1,474.00	\$1,177.00	\$1,170.00	\$2,879.00	\$1,130.00	\$2,395.00	\$1,157.00
Economy Fire & Casualty Company Customer Service Phone: 844-569-3607	\$1,300.00	\$1,126.00	\$1,146.00	\$1,384.00	\$1,982.00	\$1,244.00	\$2,560.00	\$1,540.00
Electric Insurance Company Customer Service Phone: 800-227-2757	\$1,351.00	\$1,225.00	\$767.00	\$1,056.00	\$1,442.00	\$1,225.00	\$2,386.00	\$1,244.00
Employers Mutual Casualty Company Customer Service Phone: 800-247-2128	\$1,728.00	\$1,734.00	\$2,093.00	\$1,947.00	\$2,009.00	\$1,623.00	\$1,802.00	\$1,637.00
Encompass Indemnity Company Customer Service Phone: 800-262-9262	\$2,816.00	\$2,248.00	\$2,601.00	\$2,845.00	\$3,971.00	\$2,757.00	\$4,410.00	\$3,138.00
Encompass Insurance Company of America Customer Service Phone: 800-262-9262	\$2,975.00	\$3,246.00	\$3,363.00	\$3,139.00	\$3,792.00	\$3,235.00	\$4,130.00	\$2,549.00
Erie Insurance Exchange Customer Service Phone: 800-458-0811	\$675.00	\$863.00	\$936.00	\$897.00	\$1,168.00	\$870.00	\$1,271.00	\$895.00

*Premiums do not match examples shown.

Company Name / Phone	Ashland	Bowling Green	Covington	Lexington	Louisville	Paducah	Pikeville	Somerset
Esurance Property and Casualty Insurance Company Customer Service Phone: 800-378-7262	\$1,384.00	\$1,536.00	\$1,314.00	\$1,342.00	\$2,772.00	\$1,522.00	\$2,620.00	\$1,660.00
GEICO General Insurance Company Customer Service Phone: 180-020-7784	\$1,023.00	\$923.00	\$782.00	\$801.00	\$1,295.00	\$967.00	\$1,527.00	\$1,094.00
GEICO Indemnity Company Customer Service Phone: 180-020-7748	\$2,289.00	\$2,074.00	\$1,790.00	\$1,848.00	\$3,143.00	\$2,197.00	\$3,322.00	\$2,466.00
Garrison Property and Casualty Insurance Company Customer Service Phone: 800-531-8722	\$1,142.00	\$1,158.00	\$1,171.00	\$1,178.00	\$1,410.00	\$1,143.00	\$1,476.00	\$1,282.00
Government Employees Insurance Company Customer Service Phone: 180-020-7784	\$1,023.00	\$923.00	\$782.00	\$801.00	\$1,295.00	\$967.00	\$1,527.00	\$1,094.00
Grange Property & Casualty Insurance Company Customer Service Phone: 800-422-0550	\$2,145.00	\$1,958.00	\$1,876.00	\$1,930.00	\$2,546.00	\$2,149.00	\$3,045.00	\$2,226.00
Hartford Accident and Indemnity Company Customer Service Phone: 800-423-6789	\$2,385.00	\$2,047.00	\$1,655.00	\$2,229.00	\$3,349.00	\$1,980.00	\$6,221.00	\$2,247.00
Hartford Casualty Insurance Company Customer Service Phone: 800-423-6789	\$1,743.00	\$1,478.00	\$1,231.00	\$1,520.00	\$2,664.00	\$1,486.00	\$4,436.00	\$1,705.00
IDS Property Casualty Insurance Company Customer Service Phone: 800-535-2001	\$1,356.00	\$1,268.00	\$992.00	\$1,032.00	\$1,988.00	\$1,172.00	\$1,966.00	\$1,702.00
Kentucky Farm Bureau Mutual Insurance Company Customer Service Phone: 502-495-5000	\$1,162.00	\$1,415.00	\$1,435.00	\$1,258.00	\$2,256.00	\$1,324.00	\$1,823.00	\$1,304.00
Kentucky National Insurance Company Customer Service Phone: 859-367-5200	\$2,067.00	\$1,602.00	\$1,720.00	\$1,720.00	\$2,694.00	\$1,764.00	\$2,506.00	\$1,971.00
LM General Insurance Company Customer Service Phone: 800-332-3226	\$1,897.00	\$1,531.00	\$1,730.00	\$1,659.00	\$2,202.00	\$1,560.00	\$2,327.00	\$1,874.00
LM Insurance Corporation Customer Service Phone: 800-332-3226	\$2,108.00	\$1,701.00	\$1,922.00	\$1,843.00	\$2,447.00	\$1,733.00	\$2,586.00	\$2,082.00
Meridian Security Insurance Company Customer Service Phone: 800-444-9950	\$1,631.00	\$1,625.00	\$1,492.00	\$1,543.00	\$2,312.00	\$1,571.00	\$2,190.00	\$1,755.00
Metropolitan Direct Property and Casualty Insurance Company Customer Service Phone: 844-569-3607	\$1,394.00	\$1,378.00	\$1,146.00	\$1,210.00	\$1,342.00	\$1,456.00	\$1,798.00	\$1,584.00

*Premiums do not match examples shown.

Company Name / Phone	Ashland	Bowling Green	Covington	Lexington	Louisville	Paducah	Pikeville	Somerset
* Metropolitan Property and Casualty Insurance Company Customer Service Phone: 884-569-3607	\$1,686.00	\$1,626.00	\$1,300.00	\$1,568.00	\$2,180.00	\$1,824.00	\$3,190.00	\$2,020.00
Milbank Insurance Company Customer Service Phone: 800-444-9950	\$1,171.00	\$971.00	\$1,056.00	\$1,027.00	\$1,362.00	\$1,133.00	\$1,903.00	\$1,164.00
Motorists Mutual Insurance Company Customer Service Phone: 800-876-6642	\$1,505.00	\$1,349.00	\$1,336.00	\$1,164.00	\$2,161.00	\$1,554.00	\$2,435.00	\$1,339.00
National General Insurance Company Customer Service Phone: 888-293-5108	\$1,352.00	\$994.00	\$1,077.00	\$1,068.00	\$1,551.00	\$1,246.00	\$2,264.00	\$1,337.00
Nationwide General Insurance Company Customer Service Phone: 877-669-6877	\$3,511.00	\$2,917.00	\$2,871.00	\$3,106.00	\$3,644.00	\$3,179.00	\$5,419.00	\$3,671.00
Nationwide Mutual Insurance Company Customer Service Phone: 877-669-6877	\$3,337.00	\$2,317.00	\$2,244.00	\$2,644.00	\$3,506.00	\$2,742.00	\$4,937.00	\$3,080.00
Nationwide Property and Casualty Insurance Company Customer Service Phone: 877-669-6877	\$3,761.00	\$2,882.00	\$2,599.00	\$2,979.00	\$3,886.00	\$3,069.00	\$5,478.00	\$3,526.00
Permanent General Assurance Corporation of Ohio Customer Service Phone: 844-328-0306	\$2,989.00	\$2,637.00	\$2,413.00	\$2,643.00	\$4,268.00	\$2,875.00	\$5,177.00	\$3,500.00
Pharmacists Mutual Insurance Company Customer Service Phone: 800-247-5930	\$1,888.00	\$1,223.00	\$1,146.00	\$1,177.00	\$2,153.00	\$1,198.00	\$2,149.00	\$1,312.00
* Privilege Underwriters Reciprocal Exchange Customer Service Phone: 888-813-7873	\$663.00	\$761.00	\$677.00	\$653.00	\$782.00	\$942.00	\$1,034.00	\$827.00
Progressive Casualty Insurance Company Customer Service Phone: 800-776-4737	\$1,157.00	\$1,091.00	\$1,150.00	\$1,111.00	\$1,807.00	\$1,223.00	\$1,947.00	\$1,250.00
Progressive Direct Insurance Company Customer Service Phone: 800-776-4737	\$1,188.00	\$1,124.00	\$1,336.00	\$1,273.00	\$1,808.00	\$1,245.00	\$1,723.00	\$1,359.00
Progressive Northern Insurance Company Customer Service Phone: 800-776-4737	\$1,157.00	\$1,091.00	\$1,150.00	\$1,111.00	\$1,807.00	\$1,223.00	\$1,947.00	\$1,250.00
Root Insurance Company Customer Service Phone: 866-980-9431	\$1,569.00	\$1,385.00	\$1,529.00	\$1,435.00	\$1,984.00	\$1,540.00	\$2,119.00	\$1,627.00
SAFECO Insurance Company of Illinois Customer Service Phone: 800-332-3226	\$1,203.00	\$973.00	\$1,168.00	\$1,158.00	\$1,289.00	\$1,126.00	\$1,812.00	\$1,032.00

*Premiums do not match examples shown.

Company Name / Phone	Ashland	Bowling Green	Covington	Lexington	Louisville	Paducah	Pikeville	Somerset
SECURA Insurance, A Mutual Company Customer Service Phone: 800-558-3405	\$1,389.00	\$1,194.00	\$1,093.00	\$1,068.00	\$1,542.00	\$1,208.00	\$1,947.00	\$1,525.00
SECURA Supreme Insurance Company Customer Service Phone: 800-558-3405	\$1,305.00	\$1,123.00	\$1,028.00	\$1,006.00	\$1,449.00	\$1,136.00	\$1,827.00	\$1,432.00
* Safe Auto Insurance Company Customer Service Phone: 180-072-3328	\$1,636.00	\$1,650.00	\$1,662.00	\$1,594.00	\$2,728.00	\$1,704.00	\$2,126.00	\$1,790.00
Shelter Mutual Insurance Company Customer Service Phone: 800-743-5837	\$1,255.00	\$1,205.00	\$1,174.00	\$1,250.00	\$2,484.00	\$1,474.00	\$2,448.00	\$1,540.00
Standard Fire Insurance Company (The) Customer Service Phone: 866-360-0588	\$1,537.00	\$1,389.00	\$1,471.00	\$1,481.00	\$2,042.00	\$1,499.00	\$2,755.00	\$1,520.00
State Auto Property & Casualty Insurance Company Customer Service Phone: 800-444-9950	\$1,631.00	\$1,625.00	\$1,492.00	\$1,543.00	\$2,312.00	\$1,571.00	\$2,190.00	\$1,755.00
State Automobile Mutual Insurance Company Customer Service Phone: 800-444-9950	\$1,457.00	\$1,340.00	\$1,456.00	\$1,568.00	\$1,614.00	\$1,464.00	\$1,199.00	\$1,446.00
State Farm Fire and Casualty Company Customer Service Phone: 309-766-9940	\$1,529.00	\$1,527.00	\$1,566.00	\$1,621.00	\$2,417.00	\$1,725.00	\$2,686.00	\$2,231.00
State Farm Mutual Automobile Insurance Company Customer Service Phone: 309-766-9940	\$890.00	\$892.00	\$926.00	\$931.00	\$1,348.00	\$1,011.00	\$1,477.00	\$1,267.00
Trexis Insurance Corporation Customer Service Phone: 615-312-2422	\$1,992.00	\$2,540.00	\$2,254.00	\$1,999.00	\$5,098.00	\$2,181.00	\$6,525.00	\$2,293.00
Trexis One Insurance Corporation Customer Service Phone: 615-312-2422	\$1,990.00	\$3,396.00	\$1,978.00	\$1,977.00	\$6,561.00	\$3,299.00	\$5,875.00	\$2,376.00
Twin City Fire Insurance Company Customer Service Phone: 800-423-6789	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00
USAA Casualty Insurance Company Customer Service Phone: 800-531-8722	\$898.00	\$892.00	\$891.00	\$901.00	\$1,097.00	\$857.00	\$1,131.00	\$955.00
USAA General Indemnity Company Customer Service Phone: 800-531-8722	\$1,078.00	\$1,068.00	\$1,064.00	\$1,063.00	\$1,294.00	\$1,039.00	\$1,379.00	\$1,189.00
United Services Automobile Association Customer Service Phone: 900-531-8722	\$859.00	\$850.00	\$843.00	\$842.00	\$1,032.00	\$853.00	\$1,076.00	\$947.00

*Premiums do not match examples shown.

Company Name / Phone	Ashland	Bowling Green	Covington	Lexington	Louisville	Paducah	Pikeville	Somerset
Unitrin Direct Property & Casualty Company Customer Service Phone: 800-231-4743	\$1,910.00	\$1,598.00	\$1,492.00	\$1,588.00	\$2,130.00	\$1,708.00	\$4,000.00	\$1,804.00
Unitrin Safeguard Insurance Company Customer Service Phone: 877-252-7878	\$791.00	\$1,094.00	\$900.00	\$991.00	\$2,142.00	\$1,035.00	\$1,461.00	\$988.00

*Premiums do not match examples shown.

Auto Premium Comparison

EXAMPLE 6

Driver 1/Vehicle 1: 52-year-old married male / 2017 Chevy Tahoe LS, 4x4, 5.3L / 35 years driving experience / 15 miles daily commute (one way to work) / 12,500 annual mileage / no accidents or violations

Driver 2/Vehicle 2: 51-year-old married female / 2015 Honda CRV LX, 2.4L, 4x2 / 31 years driving experience / no daily commute / 7,000 annual mileage / no accidents or violations.

Driver 3/Vehicle 3: 21-year-old male / 2016 Dodge Charger SE, 3.6L / 5 years driving experience / 8 miles daily commute (one way to work) / 12,500 annual mileage / no accidents or violations

Driver 4/Vehicle 4: 19-year-old female / 2014 Mazda Miata MX-5, 2.0L / 3 years driving experience / 3 miles daily commute (one way to work) / 8,000 annual mileage / no accidents or violations

Coverage: 300/500/100, PIP 50,000 total, 300/500 UM & UIM, 1000 deductible COMP & COL on each vehicle.

Premiums are for 12-months, with no discounts other than a multi-car discount.

Insurers who use insurance scoring based on credit information, used the best score to provide the lowest premium.

Premiums do not include the 1.8% state surcharge or local taxes.

In some instances, it was necessary for an insurer to use the closest comparable coverage (limits, deductible, etc.) available.

Company Name / Phone	Ashland	Bowling Green	Covington	Lexington	Louisville	Paducah	Pikeville	Somerset
1st Choice Advantage Insurance Company, Inc. Customer Service Phone: 814-652-6111	\$5,871.00	\$3,491.00	\$3,518.00	\$3,596.00	\$5,472.00	\$3,875.00	\$6,352.00	\$4,336.00
AIG Property Casualty Company Customer Service Phone: 800-613-5207	\$4,378.00	\$5,253.00	\$4,626.00	\$4,525.00	\$5,168.00	\$5,263.00	\$6,596.00	\$5,751.00
Allstate Indemnity Company Customer Service Phone: 180-025-5782	\$24,269.00	\$20,382.00	\$19,412.00	\$19,518.00	\$26,395.00	\$20,642.00	\$44,430.00	\$26,958.00
Allstate Insurance Company Customer Service Phone: 180-025-5782	\$4,342.00	\$4,623.00	\$4,003.00	\$4,103.00	\$4,379.00	\$4,687.00	\$6,527.00	\$5,550.00
Allstate Property & Casualty Insurance Company Customer Service Phone: 180-025-5782	\$5,915.00	\$4,799.00	\$4,780.00	\$4,735.00	\$6,575.00	\$5,092.00	\$9,292.00	\$6,526.00
American Commerce Insurance Company Customer Service Phone: 800-222-2114	\$6,651.00	\$5,103.00	\$5,165.00	\$4,574.00	\$7,130.00	\$5,732.00	\$10,076.00	\$5,137.00
American Hallmark Insurance Company of Texas Customer Service Phone: 817-348-1600	\$7,495.00	\$7,528.00	\$7,342.00	\$6,941.00	\$10,948.00	\$7,942.00	\$17,742.00	\$7,607.00
American National General Insurance Company Customer Service Phone: 417-887-4990	\$13,294.00	\$11,842.00	\$10,868.00	\$10,444.00	\$16,614.00	\$12,100.00	\$17,858.00	\$12,916.00
American National Property and Casualty Company Customer Service Phone: 417-887-4990	\$9,638.00	\$8,608.00	\$7,964.00	\$7,668.00	\$12,154.00	\$8,738.00	\$12,968.00	\$9,364.00
* American Select Insurance Company Customer Service Phone: 800-243-0210	\$4,754.00	\$5,382.00	\$5,227.00	\$4,424.00	\$6,392.00	\$5,056.00	\$6,359.00	\$5,088.00
Amica Mutual Insurance Company Customer Service Phone: 800-242-6422	\$7,266.00	\$7,167.00	\$7,023.00	\$6,259.00	\$7,844.00	\$7,346.00	\$11,429.00	\$8,359.00
Amica Property and Casualty Insurance Company Customer Service Phone: 800-652-6422	\$8,354.00	\$8,236.00	\$8,078.00	\$7,176.00	\$9,029.00	\$8,456.00	\$13,222.00	\$9,625.00
* Auto Club Property-Casualty Insurance Company Customer Service Phone: 888-222-9677	\$7,035.00	\$4,519.00	\$5,200.00	\$6,242.00	\$8,032.00	\$6,221.00	\$16,538.00	\$7,349.00
Auto-Owners Insurance Company Customer Service Phone: 800-346-0346	\$4,278.00	\$4,170.00	\$4,290.00	\$4,163.00	\$5,404.00	\$5,016.00	\$7,141.00	\$4,955.00
Bankers Standard Insurance Company Customer Service Phone: 800-444-6161	\$6,213.00	\$6,354.00	\$5,585.00	\$5,513.00	\$6,766.00	\$6,474.00	\$8,477.00	\$8,477.00

*Premiums do not match examples shown.

Company Name / Phone	Ashland	Bowling Green	Covington	Lexington	Louisville	Paducah	Pikeville	Somerset
Bristol West Insurance Company Customer Service Phone: 888-888-0080	\$12,066.00	\$10,610.00	\$11,803.00	\$11,500.00	\$19,209.00	\$11,998.00	\$22,698.00	\$14,021.00
CSAA Fire & Casualty Insurance Company Customer Service Phone: 800-922-8228	\$5,403.00	\$5,395.00	\$5,107.00	\$4,843.00	\$6,172.00	\$5,434.00	\$8,130.00	\$5,972.00
CSAA General Insurance Company Customer Service Phone: 800-922-8228	\$5,403.00	\$5,395.00	\$5,107.00	\$4,843.00	\$6,172.00	\$5,434.00	\$8,130.00	\$5,972.00
California Casualty General Insurance Company of Oregon Customer Service Phone: 866-680-5143	\$9,337.00	\$8,730.00	\$9,464.00	\$9,150.00	\$13,750.00	\$9,426.00	\$15,544.00	\$10,897.00
Central Mutual Insurance Company Customer Service Phone: 800-786-3523	\$8,060.00	\$5,823.00	\$5,764.00	\$5,980.00	\$9,005.00	\$7,291.00	\$12,998.00	\$8,214.00
Cincinnati Insurance Company Customer Service Phone: 513-870-2000	\$4,924.00	\$5,397.00	\$4,839.00	\$5,063.00	\$7,978.00	\$6,071.00	\$6,646.00	\$6,095.00
Countryway Insurance Company Customer Service Phone: 180-036-7657	\$4,985.00	\$3,504.00	\$3,676.00	\$3,775.00	\$4,798.00	\$3,781.00	\$5,750.00	\$3,979.00
* Crestbrook Insurance Company Customer Service Phone: 855-473-6410	\$7,247.00	\$6,020.00	\$4,910.00	\$6,112.00	\$8,488.00	\$6,482.00	\$12,169.00	\$7,537.00
Dairyland Insurance Company Customer Service Phone: 800-943-3373	\$2,365.00	\$3,063.00	\$2,644.00	\$2,600.00	\$5,807.00	\$2,483.00	\$4,644.00	\$2,382.00
* Economy Fire & Casualty Company Customer Service Phone: 844-569-3607	\$6,082.00	\$5,332.00	\$5,570.00	\$5,896.00	\$8,630.00	\$5,946.00	\$11,364.00	\$7,074.00
Electric Insurance Company Customer Service Phone: 800-227-2757	\$7,640.00	\$7,044.00	\$4,509.00	\$5,848.00	\$7,627.00	\$7,202.00	\$12,842.00	\$7,338.00
Employers Mutual Casualty Company Customer Service Phone: 800-247-2128	\$7,633.00	\$7,650.00	\$9,049.00	\$8,308.00	\$8,613.00	\$7,121.00	\$8,284.00	\$7,337.00
Encompass Indemnity Company Customer Service Phone: 800-262-9262	\$8,016.00	\$6,532.00	\$7,340.00	\$7,851.00	\$11,393.00	\$8,153.00	\$12,804.00	\$9,034.00
Encompass Insurance Company of America Customer Service Phone: 800-262-9262	\$14,882.00	\$16,921.00	\$17,095.00	\$14,237.00	\$17,532.00	\$16,515.00	\$24,808.00	\$16,749.00
Erie Insurance Exchange Customer Service Phone: 800-458-0811	\$3,885.00	\$4,932.00	\$5,298.00	\$4,937.00	\$6,508.00	\$4,837.00	\$7,262.00	\$5,248.00

*Premiums do not match examples shown.

Company Name / Phone	Ashland	Bowling Green	Covington	Lexington	Louisville	Paducah	Pikeville	Somerset
Esurance Property and Casualty Insurance Company Customer Service Phone: 800-378-7262	\$9,438.00	\$10,056.00	\$9,068.00	\$8,888.00	\$18,066.00	\$10,300.00	\$18,892.00	\$11,032.00
GEICO General Insurance Company Customer Service Phone: 180-020-7784	\$5,547.00	\$5,178.00	\$4,354.00	\$4,387.00	\$6,725.00	\$5,266.00	\$8,416.00	\$6,119.00
GEICO Indemnity Company Customer Service Phone: 180-020-7748	\$10,821.00	\$10,257.00	\$8,822.00	\$8,860.00	\$13,991.00	\$10,398.00	\$15,863.00	\$11,960.00
Garrison Property and Casualty Insurance Company Customer Service Phone: 800-531-8722	\$5,873.00	\$5,819.00	\$5,938.00	\$5,837.00	\$7,000.00	\$5,823.00	\$7,631.00	\$6,573.00
Government Employees Insurance Company Customer Service Phone: 180-020-7784	\$5,547.00	\$5,178.00	\$4,354.00	\$4,387.00	\$6,725.00	\$5,266.00	\$8,416.00	\$6,119.00
Grange Property & Casualty Insurance Company Customer Service Phone: 800-422-0550	\$4,911.00	\$4,174.00	\$3,908.00	\$4,098.00	\$6,437.00	\$4,714.00	\$8,496.00	\$5,228.00
Hartford Accident and Indemnity Company Customer Service Phone: 800-423-6789	\$10,425.00	\$9,122.00	\$7,126.00	\$9,097.00	\$14,231.00	\$8,713.00	\$26,652.00	\$9,542.00
Hartford Casualty Insurance Company Customer Service Phone: 800-423-6789	\$7,318.00	\$6,649.00	\$5,440.00	\$6,413.00	\$11,149.00	\$6,564.00	\$17,380.00	\$7,144.00
IDS Property Casualty Insurance Company Customer Service Phone: 800-535-2001	\$4,368.00	\$4,256.00	\$3,458.00	\$3,468.00	\$6,176.00	\$4,012.00	\$6,328.00	\$5,432.00
Kentucky Farm Bureau Mutual Insurance Company Customer Service Phone: 502-495-5000	\$6,071.00	\$7,144.00	\$7,565.00	\$6,487.00	\$10,634.00	\$6,920.00	\$8,917.00	\$6,832.00
* Kentucky National Insurance Company Customer Service Phone: 859-367-5200	\$10,447.00	\$8,044.00	\$8,267.00	\$8,267.00	\$12,496.00	\$9,367.00	\$11,925.00	\$9,984.00
LM General Insurance Company Customer Service Phone: 800-332-3226	\$11,174.00	\$8,967.00	\$10,072.00	\$9,616.00	\$13,241.00	\$8,757.00	\$14,545.00	\$11,294.00
LM Insurance Corporation Customer Service Phone: 800-332-3226	\$12,416.00	\$9,963.00	\$11,191.00	\$10,684.00	\$14,712.00	\$9,730.00	\$16,161.00	\$12,549.00
* Meridian Security Insurance Company Customer Service Phone: 800-444-9950	\$9,561.00	\$9,463.00	\$8,671.00	\$8,840.00	\$12,395.00	\$9,317.00	\$12,463.00	\$10,014.00
* Metropolitan Direct Property and Casualty Insurance Company Customer Service Phone: 844-569-3607	\$6,432.00	\$6,550.00	\$5,372.00	\$5,534.00	\$6,294.00	\$6,762.00	\$8,544.00	\$7,222.00

*Premiums do not match examples shown.

Company Name / Phone	Ashland	Bowling Green	Covington	Lexington	Louisville	Paducah	Pikeville	Somerset
* Metropolitan Property and Casualty Insurance Company Customer Service Phone: 884-569-3607	\$8,840.00	\$8,504.00	\$6,660.00	\$7,770.00	\$11,280.00	\$9,204.00	\$16,776.00	\$10,728.00
* Milbank Insurance Company Customer Service Phone: 800-444-9950	\$4,038.00	\$3,571.00	\$3,855.00	\$3,704.00	\$4,536.00	\$3,965.00	\$6,231.00	\$4,187.00
Motorists Mutual Insurance Company Customer Service Phone: 800-876-6642	\$7,076.00	\$6,637.00	\$6,376.00	\$5,275.00	\$10,013.00	\$7,342.00	\$12,085.00	\$6,943.00
National General Insurance Company Customer Service Phone: 888-293-5108	\$9,841.00	\$7,615.00	\$8,069.00	\$8,134.00	\$10,798.00	\$9,303.00	\$16,192.00	\$10,740.00
Nationwide General Insurance Company Customer Service Phone: 877-669-6877	\$13,005.00	\$10,552.00	\$10,320.00	\$11,163.00	\$13,764.00	\$11,666.00	\$20,586.00	\$13,792.00
Nationwide Mutual Insurance Company Customer Service Phone: 877-669-6877	\$11,087.00	\$8,063.00	\$7,434.00	\$9,331.00	\$13,429.00	\$9,752.00	\$19,331.00	\$11,509.00
Nationwide Property and Casualty Insurance Company Customer Service Phone: 877-669-6877	\$12,689.00	\$10,237.00	\$8,741.00	\$10,566.00	\$14,802.00	\$10,919.00	\$21,505.00	\$13,332.00
Permanent General Assurance Corporation of Ohio Customer Service Phone: 844-328-0306	\$9,789.00	\$8,589.00	\$7,809.00	\$8,421.00	\$13,766.00	\$9,721.00	\$16,630.00	\$11,545.00
* Pharmacists Mutual Insurance Company Customer Service Phone: 800-247-5930	\$7,323.00	\$4,931.00	\$4,659.00	\$4,767.00	\$8,147.00	\$5,123.00	\$8,212.00	\$5,482.00
* Privilege Underwriters Reciprocal Exchange Customer Service Phone: 888-813-7873	\$4,694.00	\$5,697.00	\$5,003.00	\$4,901.00	\$5,527.00	\$6,339.00	\$6,960.00	\$6,369.00
* Progressive Casualty Insurance Company Customer Service Phone: 800-776-4737	\$6,573.00	\$6,354.00	\$6,437.00	\$6,333.00	\$9,715.00	\$6,834.00	\$11,474.00	\$7,277.00
* Progressive Direct Insurance Company Customer Service Phone: 800-776-4737	\$5,512.00	\$5,334.00	\$6,190.00	\$5,966.00	\$8,302.00	\$5,712.00	\$8,809.00	\$6,557.00
* Progressive Northern Insurance Company Customer Service Phone: 800-776-4737	\$6,573.00	\$6,354.00	\$6,437.00	\$6,333.00	\$9,715.00	\$6,834.00	\$11,474.00	\$7,277.00
Root Insurance Company Customer Service Phone: 866-980-9431	\$7,504.00	\$6,743.00	\$7,257.00	\$6,868.00	\$9,072.00	\$7,340.00	\$9,873.00	\$7,757.00
SAFECO Insurance Company of Illinois Customer Service Phone: 800-332-3226	\$6,276.00	\$5,113.00	\$6,451.00	\$6,032.00	\$6,875.00	\$6,019.00	\$10,237.00	\$5,235.00

*Premiums do not match examples shown.

Company Name / Phone	Ashland	Bowling Green	Covington	Lexington	Louisville	Paducah	Pikeville	Somerset
* SECURA Insurance, A Mutual Company Customer Service Phone: 800-558-3405	\$6,875.00	\$5,865.00	\$5,503.00	\$5,066.00	\$7,822.00	\$5,947.00	\$10,467.00	\$7,630.00
* SECURA Supreme Insurance Company Customer Service Phone: 800-558-3405	\$6,439.00	\$5,496.00	\$5,154.00	\$4,747.00	\$7,324.00	\$5,572.00	\$9,797.00	\$7,146.00
* Safe Auto Insurance Company Customer Service Phone: 180-072-3328	\$7,574.00	\$7,620.00	\$7,486.00	\$7,228.00	\$12,874.00	\$7,952.00	\$9,700.00	\$8,234.00
Shelter Mutual Insurance Company Customer Service Phone: 800-743-5837	\$8,277.00	\$8,234.00	\$7,937.00	\$8,300.00	\$15,230.00	\$9,384.00	\$16,699.00	\$10,468.00
Standard Fire Insurance Company (The) Customer Service Phone: 866-360-0588	\$6,019.00	\$5,440.00	\$5,763.00	\$5,669.00	\$7,521.00	\$5,827.00	\$11,406.00	\$6,090.00
* State Auto Property & Casualty Insurance Company Customer Service Phone: 800-444-9950	\$9,561.00	\$9,463.00	\$8,671.00	\$8,840.00	\$12,395.00	\$9,317.00	\$12,463.00	\$10,014.00
* State Automobile Mutual Insurance Company Customer Service Phone: 800-444-9950	\$8,896.00	\$8,156.00	\$8,822.00	\$9,036.00	\$9,507.00	\$8,789.00	\$7,204.00	\$8,445.00
State Farm Fire and Casualty Company Customer Service Phone: 309-766-9940	\$8,475.00	\$8,422.00	\$8,954.00	\$8,938.00	\$12,116.00	\$9,299.00	\$13,124.00	\$11,735.00
State Farm Mutual Automobile Insurance Company Customer Service Phone: 309-766-9940	\$4,906.00	\$4,882.00	\$5,230.00	\$5,143.00	\$6,833.00	\$5,403.00	\$7,344.00	\$6,684.00
Trexis Insurance Corporation Customer Service Phone: 615-312-2422	\$11,209.00	\$13,355.00	\$11,348.00	\$10,724.00	\$28,244.00	\$12,036.00	\$40,914.00	\$12,775.00
Trexis One Insurance Corporation Customer Service Phone: 615-312-2422	\$12,141.00	\$20,137.00	\$11,559.00	\$11,275.00	\$43,836.00	\$20,244.00	\$38,751.00	\$14,049.00
Twin City Fire Insurance Company Customer Service Phone: 800-423-6789	\$7,207.00	\$6,564.00	\$5,366.00	\$6,320.00	\$10,982.00	\$6,477.00	\$17,086.00	\$7,044.00
USAA Casualty Insurance Company Customer Service Phone: 800-531-8722	\$3,827.00	\$3,729.00	\$3,812.00	\$3,639.00	\$4,496.00	\$3,602.00	\$4,862.00	\$4,122.00
USAA General Indemnity Company Customer Service Phone: 800-531-8722	\$3,224.00	\$3,132.00	\$3,224.00	\$3,057.00	\$3,700.00	\$3,071.00	\$4,087.00	\$3,540.00
United Services Automobile Association Customer Service Phone: 900-531-8722	\$3,779.00	\$3,670.00	\$3,731.00	\$3,515.00	\$4,367.00	\$3,770.00	\$4,785.00	\$4,158.00

*Premiums do not match examples shown.

Company Name / Phone	Ashland	Bowling Green	Covington	Lexington	Louisville	Paducah	Pikeville	Somerset
Unitrin Direct Property & Casualty Company Customer Service Phone: 800-231-4743	\$7,924.00	\$6,046.00	\$5,926.00	\$6,254.00	\$8,348.00	\$6,974.00	\$16,258.00	\$7,012.00
* Unitrin Safeguard Insurance Company Customer Service Phone: 877-252-7878	\$3,276.00	\$4,372.00	\$3,917.00	\$3,963.00	\$7,430.00	\$4,039.00	\$5,484.00	\$3,985.00

*Premiums do not match examples shown.

Homeowner Premium Comparison

EXAMPLE 1

Owners Form (HO-3/Open Perils), \$125,000 Dwelling, Frame, Other structures 10%, Contents 50% with RCV, Loss of Use 30%, \$500 Deductible, \$100,000/\$1,000 Liability/Med Pay; year built 1993.

Premiums are for 12-months, with no discounts.

The lowest rate available in the ZIP code shown was used (fire protection class, zone rating, etc.)

Insurers who use insurance scoring based on credit information, used the best score to provide the lowest premium.

Premiums do not include the 1.8% state surcharge or local taxes.

In some instances, it was necessary for an insurer to use the closest comparable coverage (limits, deductible, etc.) available.

Company Name / Phone	Ashland	Bowling Green	Covington	Lexington	Louisville	Paducah	Pikeville	Somerset
AIG Property Casualty Company Customer Service Phone: 800-613-5207	\$643.00	\$476.00	\$476.00	\$476.00	\$583.00	\$476.00	\$643.00	\$476.00
Aegis Security Insurance Company Customer Service Phone: 800-233-2160	\$1,088.00	\$1,088.00	\$1,088.00	\$1,088.00	\$1,088.00	\$1,088.00	\$1,945.00	\$1,088.00
Allstate Indemnity Company Customer Service Phone: 877-810-2920	\$944.00	\$917.00	\$797.00	\$860.00	\$964.00	\$890.00	\$1,473.00	\$917.00
Allstate Insurance Company Customer Service Phone: 877-810-2920	\$904.00	\$868.00	\$765.00	\$822.00	\$923.00	\$849.00	\$1,409.00	\$868.00
Allstate Property & Casualty Insurance Company Customer Service Phone: 877-810-2920	\$875.00	\$1,129.00	\$804.00	\$875.00	\$968.00	\$993.00	\$1,291.00	\$1,412.00
Allstate Vehicle & Property Insurance Company Customer Service Phone: 877-810-2920	\$711.00	\$1,007.00	\$686.00	\$754.00	\$961.00	\$1,226.00	\$1,366.00	\$1,288.00
* American Bankers Insurance Company of Florida Customer Service Phone: 800-432-8612	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
American Commerce Insurance Company Customer Service Phone: 800-222-2114	\$1,060.00	\$637.00	\$540.00	\$593.00	\$949.00	\$654.00	\$1,494.00	\$696.00
American Family Home Insurance Company Customer Service Phone: 800-543-2644	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
American Hallmark Insurance Company of Texas Customer Service Phone: 817-348-1600	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
American Modern Home Insurance Company Customer Service Phone: 800-543-2644	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
American National General Insurance Company Customer Service Phone: 417-887-4990	\$768.00	\$1,021.00	\$759.00	\$761.00	\$971.00	\$999.00	\$911.00	\$1,028.00
American National Property and Casualty Company Customer Service Phone: 417-887-4990	\$674.00	\$893.00	\$665.00	\$667.00	\$849.00	\$873.00	\$798.00	\$900.00
American Security Insurance Company Customer Service Phone: 877-893-5739	\$1,499.00	\$1,114.00	\$1,176.00	\$1,128.00	\$1,128.00	\$1,139.00	\$1,473.00	\$1,473.00
* American Select Insurance Company Customer Service Phone: 800-243-0210	\$947.00	\$1,109.00	\$670.00	\$684.00	\$827.00	\$1,079.00	\$1,072.00	\$916.00

*Premiums do not match examples shown.

Company Name / Phone	Ashland	Bowling Green	Covington	Lexington	Louisville	Paducah	Pikeville	Somerset
American Strategic Insurance Corp Customer Service Phone: 866-274-8765	\$687.00	\$691.00	\$597.00	\$651.00	\$779.00	\$741.00	\$687.00	\$726.00
Amica Mutual Insurance Company Customer Service Phone: 800-652-6422	\$1,274.00	\$1,070.00	\$744.00	\$712.00	\$1,018.00	\$1,054.00	\$1,576.00	\$1,383.00
Armed Forces Insurance Exchange Customer Service Phone: 800-495-8234	\$1,120.00	\$979.00	\$598.00	\$615.00	\$916.00	\$979.00	\$1,120.00	\$979.00
* Auto Club Property-Casualty Insurance Company Customer Service Phone: 888-222-9677	\$1,227.00	\$1,004.00	\$616.00	\$680.00	\$744.00	\$793.00	\$1,437.00	\$1,417.00
Auto-Owners Insurance Company Customer Service Phone: 800-346-0346	\$966.00	\$892.00	\$692.00	\$782.00	\$932.00	\$1,232.00	\$1,738.00	\$887.00
Automobile Insurance Company of Hartford, Connecticut Customer Service Phone: 866-360-0588	\$594.00	\$706.00	\$472.00	\$459.00	\$649.00	\$707.00	\$1,453.00	\$800.00
* Bankers Standard Insurance Company Customer Service Phone: 800-444-6161	\$1,064.00	\$1,052.00	\$837.00	\$819.00	\$980.00	\$1,101.00	\$1,062.00	\$1,628.00
CSAA Fire & Casualty Insurance Company Customer Service Phone: 800-922-8228	\$1,355.00	\$1,416.00	\$989.00	\$1,086.00	\$1,247.00	\$1,308.00	\$2,525.00	\$1,411.00
CSAA General Insurance Company Customer Service Phone: 8--	\$1,500.00	\$1,534.00	\$1,203.00	\$1,336.00	\$1,469.00	\$1,429.00	\$2,629.00	\$1,612.00
California Casualty General Insurance Company of Oregon Customer Service Phone: 866-680-5143	\$806.00	\$922.00	\$727.00	\$727.00	\$870.00	\$1,044.00	\$1,418.00	\$1,002.00
Central Mutual Insurance Company Customer Service Phone: 800-786-3523	\$1,125.00	\$1,010.00	\$742.00	\$746.00	\$1,083.00	\$1,499.00	\$2,020.00	\$1,294.00
Century-National Insurance Company Customer Service Phone: 844-788-0873	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Cincinnati Insurance Company Customer Service Phone: 513-870-2000	\$715.00	\$763.00	\$543.00	\$579.00	\$712.00	\$793.00	\$796.00	\$673.00
Countryway Insurance Company Customer Service Phone: 187-736-7657	\$921.00	\$664.00	\$485.00	\$523.00	\$702.00	\$882.00	\$921.00	\$664.00
* Crestbrook Insurance Company Customer Service Phone: 855-473-6410	\$997.00	\$933.00	\$912.00	\$860.00	\$911.00	\$897.00	\$990.00	\$925.00

*Premiums do not match examples shown.

Company Name / Phone	Ashland	Bowling Green	Covington	Lexington	Louisville	Paducah	Pikeville	Somerset
Electric Insurance Company Customer Service Phone: 800-227-2757	\$2,360.00	\$1,847.00	\$1,068.00	\$1,377.00	\$1,609.00	\$1,575.00	\$3,059.00	\$2,072.00
Employers Mutual Casualty Company Customer Service Phone: 800-247-2128	\$1,006.00	\$930.00	\$812.00	\$806.00	\$904.00	\$909.00	\$1,014.00	\$877.00
Encompass Indemnity Company Customer Service Phone: 800-262-9262	\$1,118.00	\$1,081.00	\$836.00	\$900.00	\$1,327.00	\$1,495.00	\$1,763.00	\$1,238.00
Erie Insurance Company Customer Service Phone: 800-458-0811	\$520.00	\$595.00	\$511.00	\$406.00	\$589.00	\$568.00	\$696.00	\$600.00
Esurance Property and Casualty Insurance Company Customer Service Phone: 800-378-7262	\$679.00	\$1,011.00	\$654.00	\$772.00	\$1,018.00	\$1,238.00	\$911.00	\$973.00
First American Property & Casualty Insurance Company Customer Service Phone: 888-922-5343	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Foremost Insurance Company Grand Rapids, Michigan Customer Service Phone: 800-527-3905	\$1,659.00	\$1,659.00	\$1,659.00	\$1,659.00	\$1,940.00	\$1,636.00	\$2,390.00	\$1,659.00
* Garrison Property and Casualty Insurance Company Customer Service Phone: 800-531-8722	\$1,062.00	\$1,255.00	\$1,037.00	\$1,087.00	\$1,118.00	\$1,043.00	\$1,073.00	\$1,243.00
Grange Property & Casualty Insurance Company Customer Service Phone: 800-422-0550	\$505.00	\$513.00	\$457.00	\$438.00	\$540.00	\$1,069.00	\$629.00	\$582.00
Hartford Accident and Indemnity Company Customer Service Phone: 800-423-0567	\$717.00	\$1,013.00	\$843.00	\$857.00	\$1,214.00	\$1,351.00	\$1,098.00	\$1,052.00
Hartford Fire Insurance Company Customer Service Phone: 800-423-6789	\$782.00	\$1,165.00	\$942.00	\$964.00	\$1,396.00	\$1,535.00	\$1,194.00	\$1,195.00
Hartford Underwriters Insurance Company Customer Service Phone: 800-423-6789	\$771.00	\$1,140.00	\$926.00	\$949.00	\$1,367.00	\$1,503.00	\$1,170.00	\$1,171.00
Homesite Insurance Company Customer Service Phone: 800-466-3748	\$1,133.00	\$1,042.00	\$743.00	\$890.00	\$1,145.00	\$1,172.00	\$1,634.00	\$1,704.00
Homesite Insurance Company of the Midwest Customer Service Phone: 800-466-3748	\$748.00	\$589.00	\$616.00	\$615.00	\$740.00	\$859.00	\$736.00	\$926.00
IDS Property Casualty Insurance Company Customer Service Phone: 800-535-2001	\$389.00	\$681.00	\$628.00	\$704.00	\$530.00	\$808.00	\$429.00	\$507.00

*Premiums do not match examples shown.

Company Name / Phone	Ashland	Bowling Green	Covington	Lexington	Louisville	Paducah	Pikeville	Somerset
Kentucky Farm Bureau Mutual Insurance Company Customer Service Phone: 502-495-5000	\$687.00	\$698.00	\$676.00	\$669.00	\$800.00	\$836.00	\$640.00	\$813.00
* Kentucky National Insurance Company Customer Service Phone: 859-367-5200	\$460.00	\$477.00	\$267.00	\$262.00	\$413.00	\$477.00	\$608.00	\$487.00
LM Insurance Corporation Customer Service Phone: 800-290-7933	\$1,795.00	\$1,953.00	\$1,641.00	\$1,565.00	\$1,806.00	\$1,953.00	\$2,665.00	\$1,953.00
Liberty Insurance Corporation Customer Service Phone: 800-290-7933	\$1,184.00	\$1,288.00	\$1,084.00	\$1,034.00	\$1,192.00	\$1,288.00	\$1,753.00	\$1,288.00
Liberty Mutual Insurance Company Customer Service Phone: 800-332-3226	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Liberty Mutual Personal Insurance Company Customer Service Phone: 800-332-236	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Metropolitan Direct Property and Casualty Insurance Company Customer Service Phone: 844-577-4579	\$1,128.00	\$1,246.00	\$707.00	\$649.00	\$886.00	\$1,091.00	\$2,464.00	\$1,205.00
* Metropolitan Property and Casualty Insurance Company Customer Service Phone: 884-577-4579	\$1,463.00	\$932.00	\$769.00	\$692.00	\$991.00	\$1,103.00	\$2,584.00	\$1,381.00
Milbank Insurance Company Customer Service Phone: 833-724-3577	\$609.00	\$700.00	\$643.00	\$634.00	\$761.00	\$913.00	\$593.00	\$679.00
Motorists Mutual Insurance Company Customer Service Phone: 800-876-6642	\$1,184.00	\$1,200.00	\$952.00	\$959.00	\$1,185.00	\$1,952.00	\$2,099.00	\$1,326.00
Nationwide General Insurance Company Customer Service Phone: 614-677-8010	\$701.00	\$857.00	\$684.00	\$662.00	\$833.00	\$819.00	\$807.00	\$757.00
Nationwide Mutual Fire Insurance Company Customer Service Phone: 614-677-8010	\$1,131.00	\$1,333.00	\$1,016.00	\$991.00	\$958.00	\$1,209.00	\$1,524.00	\$1,293.00
Pharmacists Mutual Insurance Company Customer Service Phone: 800-247-5930	\$487.00	\$665.00	\$477.00	\$480.00	\$583.00	\$665.00	\$510.00	\$665.00
Praetorian Insurance Company Customer Service Phone: 866-635-0489	\$1,275.00	\$1,138.00	\$803.00	\$769.00	\$831.00	\$1,560.00	\$1,950.00	\$1,622.00
* Privilege Underwriters Reciprocal Exchange Customer Service Phone: 888-813-7873	\$877.00	\$721.00	\$721.00	\$721.00	\$722.00	\$721.00	\$877.00	\$721.00

*Premiums do not match examples shown.

Company Name / Phone	Ashland	Bowling Green	Covington	Lexington	Louisville	Paducah	Pikeville	Somerset
Progressive Casualty Insurance Company Customer Service Phone: 866-274-8765	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
QBE Insurance Corporation Customer Service Phone: 866-318-2016	\$1,054.00	\$896.00	\$588.00	\$579.00	\$654.00	\$1,148.00	\$1,586.00	\$1,196.00
SAFECO Insurance Company of America Customer Service Phone: 800-322-3226	\$524.00	\$573.00	\$447.00	\$414.00	\$571.00	\$592.00	\$823.00	\$515.00
SECURA Insurance, A Mutual Company Customer Service Phone: 800-558-3405	\$1,486.00	\$1,570.00	\$897.00	\$908.00	\$1,290.00	\$1,424.00	\$1,448.00	\$1,571.00
SECURA Supreme Insurance Company Customer Service Phone: 800-558-3405	\$1,013.00	\$1,071.00	\$605.00	\$613.00	\$877.00	\$970.00	\$986.00	\$1,072.00
Shelter Mutual Insurance Company Customer Service Phone: 800-743-5837	\$1,202.00	\$1,202.00	\$912.00	\$949.00	\$1,385.00	\$1,202.00	\$1,614.00	\$1,485.00
Spinnaker Insurance Company Customer Service Phone: 844-788-0873	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Standard Guaranty Insurance Company Customer Service Phone: 877-893-5739	\$2,200.00	\$1,650.00	\$1,739.00	\$1,662.00	\$1,662.00	\$1,675.00	\$2,174.00	\$2,174.00
State Farm Fire and Casualty Company Customer Service Phone: 309-766-2265	\$1,092.00	\$3,277.00	\$1,092.00	\$1,092.00	\$3,277.00	\$3,277.00	\$1,092.00	\$2,184.00
Stillwater Insurance Company Customer Service Phone: 800-849-6140	\$1,377.00	\$852.00	\$383.00	\$470.00	\$616.00	\$830.00	\$1,455.00	\$807.00
Travelers Commercial Insurance Company Customer Service Phone: 866-360-0588	\$617.00	\$736.00	\$492.00	\$476.00	\$679.00	\$734.00	\$1,508.00	\$831.00
Travelers Home and Marine Insurance Company (The) Customer Service Phone: 860-954-0272	\$630.00	\$753.00	\$503.00	\$487.00	\$694.00	\$751.00	\$1,545.00	\$851.00
Travelers Personal Insurance Company Customer Service Phone: 860-954-0272	\$463.00	\$620.00	\$505.00	\$484.00	\$500.00	\$635.00	\$560.00	\$622.00
Trumbull Insurance Company Customer Service Phone: 800-423-6789	\$714.00	\$1,055.00	\$859.00	\$878.00	\$1,266.00	\$1,392.00	\$1,083.00	\$1,084.00
* USAA Casualty Insurance Company Customer Service Phone: 800-531-8722	\$758.00	\$900.00	\$754.00	\$781.00	\$810.00	\$762.00	\$763.00	\$879.00

*Premiums do not match examples shown.

Company Name / Phone	Ashland	Bowling Green	Covington	Lexington	Louisville	Paducah	Pikeville	Somerset
* USAA General Indemnity Company Customer Service Phone: 800-531-8722	\$969.00	\$1,172.00	\$973.00	\$1,001.00	\$1,047.00	\$989.00	\$974.00	\$1,129.00
* United Services Automobile Association Customer Service Phone: 800-531-8722	\$787.00	\$935.00	\$781.00	\$818.00	\$850.00	\$784.00	\$796.00	\$920.00
* Unitrin Safeguard Insurance Company Customer Service Phone: 877-252-7878	\$467.00	\$685.00	\$524.00	\$551.00	\$704.00	\$820.00	\$682.00	\$654.00

*Premiums do not match examples shown.

Homeowner Premium Comparison

EXAMPLE 2

Owners Form (HO-3/Open Perils), \$150,000 Dwelling, Brick Veneer, Other structures 10%, Contents 50% with RCV, Loss of Use 30%, \$500 Deductible, \$100,000/\$1,000 Liability/Med Pay; year built 2003.

Premiums are for 12-months, with no discounts.

The lowest rate available in the ZIP code shown was used (fire protection class, zone rating, etc.)

Insurers who use insurance scoring based on credit information, used the best score to provide the lowest premium.

Premiums do not include the 1.8% state surcharge or local taxes.

In some instances, it was necessary for an insurer to use the closest comparable coverage (limits, deductible, etc.) available.

Company Name / Phone	Ashland	Bowling Green	Covington	Lexington	Louisville	Paducah	Pikeville	Somerset
AIG Property Casualty Company Customer Service Phone: 800-613-5207	\$767.00	\$566.00	\$566.00	\$566.00	\$695.00	\$566.00	\$767.00	\$566.00
Aegis Security Insurance Company Customer Service Phone: 800-233-2160	\$1,133.00	\$1,133.00	\$1,133.00	\$1,133.00	\$1,133.00	\$1,133.00	\$2,066.00	\$1,133.00
Allstate Indemnity Company Customer Service Phone: 877-810-2920	\$1,015.00	\$987.00	\$850.00	\$920.00	\$990.00	\$960.00	\$1,585.00	\$987.00
Allstate Insurance Company Customer Service Phone: 877-810-2920	\$971.00	\$932.00	\$813.00	\$875.00	\$947.00	\$905.00	\$1,512.00	\$932.00
Allstate Property & Casualty Insurance Company Customer Service Phone: 877-810-2920	\$854.00	\$1,100.00	\$784.00	\$854.00	\$944.00	\$968.00	\$1,258.00	\$1,376.00
Allstate Vehicle & Property Insurance Company Customer Service Phone: 877-810-2920	\$868.00	\$1,201.00	\$839.00	\$905.00	\$1,186.00	\$1,491.00	\$1,460.00	\$1,520.00
* American Bankers Insurance Company of Florida Customer Service Phone: 800-432-8612	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
American Commerce Insurance Company Customer Service Phone: 800-222-2114	\$1,029.00	\$619.00	\$524.00	\$578.00	\$922.00	\$635.00	\$1,452.00	\$675.00
American Family Home Insurance Company Customer Service Phone: 800-543-2644	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
American Hallmark Insurance Company of Texas Customer Service Phone: 817-348-1600	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
American Modern Home Insurance Company Customer Service Phone: 800-543-2644	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
American National General Insurance Company Customer Service Phone: 417-887-4990	\$817.00	\$1,132.00	\$845.00	\$840.00	\$1,083.00	\$1,107.00	\$959.00	\$1,108.00
American National Property and Casualty Company Customer Service Phone: 417-887-4990	\$715.00	\$989.00	\$740.00	\$736.00	\$947.00	\$966.00	\$838.00	\$968.00
American Security Insurance Company Customer Service Phone: 877-893-5739	\$1,797.00	\$1,337.00	\$1,411.00	\$1,351.00	\$1,351.00	\$1,366.00	\$1,767.00	\$1,767.00
* American Select Insurance Company Customer Service Phone: 800-243-0210	\$902.00	\$1,059.00	\$635.00	\$668.00	\$784.00	\$1,018.00	\$975.00	\$844.00

*Premiums do not match examples shown.

Company Name / Phone	Ashland	Bowling Green	Covington	Lexington	Louisville	Paducah	Pikeville	Somerset
American Strategic Insurance Corp Customer Service Phone: 866-274-8765	\$612.00	\$620.00	\$537.00	\$584.00	\$696.00	\$661.00	\$612.00	\$649.00
Amica Mutual Insurance Company Customer Service Phone: 800-652-6422	\$1,259.00	\$1,034.00	\$707.00	\$671.00	\$990.00	\$1,022.00	\$1,587.00	\$1,377.00
Armed Forces Insurance Exchange Customer Service Phone: 800-495-8234	\$1,257.00	\$1,098.00	\$670.00	\$687.00	\$1,027.00	\$1,098.00	\$1,257.00	\$1,098.00
* Auto Club Property-Casualty Insurance Company Customer Service Phone: 888-222-9677	\$1,020.00	\$837.00	\$590.00	\$555.00	\$690.00	\$760.00	\$1,369.00	\$1,174.00
Auto-Owners Insurance Company Customer Service Phone: 800-346-0346	\$888.00	\$901.00	\$693.00	\$797.00	\$973.00	\$1,240.00	\$1,574.00	\$887.00
Automobile Insurance Company of Hartford, Connecticut Customer Service Phone: 866-360-0588	\$656.00	\$814.00	\$527.00	\$507.00	\$734.00	\$827.00	\$1,583.00	\$865.00
* Bankers Standard Insurance Company Customer Service Phone: 800-444-6161	\$1,165.00	\$1,152.00	\$914.00	\$895.00	\$1,073.00	\$1,205.00	\$1,163.00	\$916.00
CSAA Fire & Casualty Insurance Company Customer Service Phone: 800-922-8228	\$1,284.00	\$1,339.00	\$939.00	\$1,029.00	\$1,178.00	\$1,237.00	\$2,383.00	\$1,334.00
CSAA General Insurance Company Customer Service Phone: 8--	\$1,300.00	\$1,328.00	\$1,051.00	\$1,159.00	\$1,274.00	\$1,239.00	\$2,242.00	\$1,391.00
California Casualty General Insurance Company of Oregon Customer Service Phone: 866-680-5143	\$858.00	\$980.00	\$773.00	\$773.00	\$925.00	\$1,109.00	\$1,496.00	\$1,053.00
Central Mutual Insurance Company Customer Service Phone: 800-786-3523	\$1,008.00	\$903.00	\$661.00	\$663.00	\$969.00	\$1,347.00	\$1,823.00	\$1,163.00
Century-National Insurance Company Customer Service Phone: 844-788-0873	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Cincinnati Insurance Company Customer Service Phone: 513-870-2000	\$823.00	\$878.00	\$626.00	\$665.00	\$819.00	\$1,015.00	\$916.00	\$778.00
Countryway Insurance Company Customer Service Phone: 187-736-7657	\$865.00	\$752.00	\$606.00	\$653.00	\$671.00	\$843.00	\$865.00	\$634.00
* Crestbrook Insurance Company Customer Service Phone: 855-473-6410	\$1,055.00	\$988.00	\$967.00	\$908.00	\$962.00	\$950.00	\$1,049.00	\$982.00

*Premiums do not match examples shown.

Company Name / Phone	Ashland	Bowling Green	Covington	Lexington	Louisville	Paducah	Pikeville	Somerset
Electric Insurance Company Customer Service Phone: 800-227-2757	\$2,512.00	\$1,965.00	\$1,137.00	\$1,465.00	\$1,713.00	\$1,677.00	\$3,256.00	\$2,206.00
Employers Mutual Casualty Company Customer Service Phone: 800-247-2128	\$1,077.00	\$1,030.00	\$906.00	\$900.00	\$1,003.00	\$1,008.00	\$1,082.00	\$962.00
Encompass Indemnity Company Customer Service Phone: 800-262-9262	\$1,115.00	\$1,047.00	\$837.00	\$901.00	\$1,281.00	\$1,448.00	\$1,751.00	\$1,199.00
Erie Insurance Company Customer Service Phone: 800-458-0811	\$577.00	\$667.00	\$585.00	\$448.00	\$681.00	\$638.00	\$703.00	\$657.00
Esurance Property and Casualty Insurance Company Customer Service Phone: 800-378-7262	\$880.00	\$1,269.00	\$821.00	\$987.00	\$1,259.00	\$1,677.00	\$1,041.00	\$1,207.00
First American Property & Casualty Insurance Company Customer Service Phone: 888-922-5343	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Foremost Insurance Company Grand Rapids, Michigan Customer Service Phone: 800-527-3905	\$1,674.00	\$1,674.00	\$1,674.00	\$1,674.00	\$1,959.00	\$1,656.00	\$2,409.00	\$1,674.00
* Garrison Property and Casualty Insurance Company Customer Service Phone: 800-531-8722	\$1,166.00	\$1,379.00	\$1,129.00	\$1,208.00	\$1,243.00	\$1,124.00	\$1,181.00	\$1,381.00
Grange Property & Casualty Insurance Company Customer Service Phone: 800-422-0550	\$551.00	\$580.00	\$524.00	\$496.00	\$620.00	\$1,255.00	\$707.00	\$646.00
Hartford Accident and Indemnity Company Customer Service Phone: 800-423-0567	\$649.00	\$904.00	\$760.00	\$771.00	\$1,096.00	\$1,203.00	\$981.00	\$944.00
Hartford Fire Insurance Company Customer Service Phone: 800-423-6789	\$698.00	\$1,017.00	\$835.00	\$853.00	\$1,234.00	\$1,343.00	\$1,053.00	\$1,051.00
Hartford Underwriters Insurance Company Customer Service Phone: 800-423-6789	\$686.00	\$998.00	\$820.00	\$842.00	\$1,215.00	\$1,317.00	\$1,033.00	\$1,033.00
Homesite Insurance Company Customer Service Phone: 800-466-3748	\$1,132.00	\$1,002.00	\$706.00	\$846.00	\$1,083.00	\$1,127.00	\$1,636.00	\$1,674.00
Homesite Insurance Company of the Midwest Customer Service Phone: 800-466-3748	\$790.00	\$622.00	\$648.00	\$652.00	\$786.00	\$901.00	\$775.00	\$986.00
IDS Property Casualty Insurance Company Customer Service Phone: 800-535-2001	\$459.00	\$850.00	\$773.00	\$871.00	\$655.00	\$1,009.00	\$511.00	\$609.00

*Premiums do not match examples shown.

Company Name / Phone	Ashland	Bowling Green	Covington	Lexington	Louisville	Paducah	Pikeville	Somerset
Kentucky Farm Bureau Mutual Insurance Company Customer Service Phone: 502-495-5000	\$514.00	\$522.00	\$507.00	\$503.00	\$569.00	\$629.00	\$480.00	\$610.00
* Kentucky National Insurance Company Customer Service Phone: 859-367-5200	\$502.00	\$531.00	\$296.00	\$292.00	\$461.00	\$531.00	\$665.00	\$542.00
LM Insurance Corporation Customer Service Phone: 800-290-7933	\$1,859.00	\$2,023.00	\$1,701.00	\$1,622.00	\$1,871.00	\$2,023.00	\$2,758.00	\$2,023.00
Liberty Insurance Corporation Customer Service Phone: 800-290-7933	\$1,164.00	\$1,265.00	\$1,066.00	\$1,017.00	\$1,171.00	\$1,265.00	\$1,719.00	\$1,265.00
Liberty Mutual Insurance Company Customer Service Phone: 800-332-3226	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Liberty Mutual Personal Insurance Company Customer Service Phone: 800-332-236	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Metropolitan Direct Property and Casualty Insurance Company Customer Service Phone: 844-577-4579	\$1,193.00	\$1,317.00	\$750.00	\$687.00	\$938.00	\$1,154.00	\$2,568.00	\$1,274.00
* Metropolitan Property and Casualty Insurance Company Customer Service Phone: 884-577-4579	\$1,539.00	\$985.00	\$813.00	\$742.00	\$1,052.00	\$1,164.00	\$2,718.00	\$1,454.00
Milbank Insurance Company Customer Service Phone: 833-724-3577	\$655.00	\$759.00	\$698.00	\$688.00	\$835.00	\$1,001.00	\$638.00	\$733.00
Motorists Mutual Insurance Company Customer Service Phone: 800-876-6642	\$1,056.00	\$1,070.00	\$849.00	\$856.00	\$1,055.00	\$1,735.00	\$1,866.00	\$1,182.00
Nationwide General Insurance Company Customer Service Phone: 614-677-8010	\$739.00	\$924.00	\$739.00	\$710.00	\$893.00	\$881.00	\$853.00	\$812.00
Nationwide Mutual Fire Insurance Company Customer Service Phone: 614-677-8010	\$1,131.00	\$1,346.00	\$1,026.00	\$1,001.00	\$968.00	\$1,221.00	\$1,539.00	\$1,306.00
Pharmacists Mutual Insurance Company Customer Service Phone: 800-247-5930	\$504.00	\$688.00	\$494.00	\$497.00	\$603.00	\$688.00	\$528.00	\$688.00
Praetorian Insurance Company Customer Service Phone: 866-635-0489	\$1,174.00	\$1,041.00	\$736.00	\$705.00	\$763.00	\$1,428.00	\$1,783.00	\$1,484.00
* Privilege Underwriters Reciprocal Exchange Customer Service Phone: 888-813-7873	\$937.00	\$769.00	\$769.00	\$769.00	\$769.00	\$769.00	\$937.00	\$769.00

*Premiums do not match examples shown.

Company Name / Phone	Ashland	Bowling Green	Covington	Lexington	Louisville	Paducah	Pikeville	Somerset
Progressive Casualty Insurance Company Customer Service Phone: 866-274-8765	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
QBE Insurance Corporation Customer Service Phone: 866-318-2016	\$940.00	\$792.00	\$521.00	\$512.00	\$580.00	\$1,015.00	\$1,403.00	\$1,058.00
SAFECO Insurance Company of America Customer Service Phone: 800-322-3226	\$561.00	\$613.00	\$477.00	\$443.00	\$611.00	\$634.00	\$881.00	\$551.00
SECURA Insurance, A Mutual Company Customer Service Phone: 800-558-3405	\$1,585.00	\$1,684.00	\$977.00	\$988.00	\$1,396.00	\$1,522.00	\$1,541.00	\$1,684.00
SECURA Supreme Insurance Company Customer Service Phone: 800-558-3405	\$1,081.00	\$1,150.00	\$660.00	\$668.00	\$951.00	\$1,038.00	\$1,051.00	\$1,150.00
Shelter Mutual Insurance Company Customer Service Phone: 800-743-5837	\$1,249.00	\$1,249.00	\$949.00	\$986.00	\$1,438.00	\$1,249.00	\$1,674.00	\$1,543.00
Spinnaker Insurance Company Customer Service Phone: 844-788-0873	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Standard Guaranty Insurance Company Customer Service Phone: 877-893-5739	\$2,639.00	\$1,980.00	\$2,087.00	\$1,995.00	\$1,995.00	\$2,011.00	\$2,609.00	\$2,609.00
State Farm Fire and Casualty Company Customer Service Phone: 309-766-2265	\$1,097.00	\$4,389.00	\$1,462.00	\$1,462.00	\$4,389.00	\$4,389.00	\$1,462.00	\$2,924.00
Stillwater Insurance Company Customer Service Phone: 800-849-6140	\$1,185.00	\$803.00	\$357.00	\$453.00	\$581.00	\$772.00	\$1,225.00	\$763.00
Travelers Commercial Insurance Company Customer Service Phone: 866-360-0588	\$670.00	\$831.00	\$540.00	\$517.00	\$753.00	\$843.00	\$1,616.00	\$884.00
Travelers Home and Marine Insurance Company (The) Customer Service Phone: 860-954-0272	\$685.00	\$851.00	\$552.00	\$528.00	\$770.00	\$862.00	\$1,655.00	\$905.00
Travelers Personal Insurance Company Customer Service Phone: 860-954-0272	\$478.00	\$646.00	\$529.00	\$515.00	\$532.00	\$669.00	\$558.00	\$631.00
Trumbull Insurance Company Customer Service Phone: 800-423-6789	\$637.00	\$927.00	\$761.00	\$778.00	\$1,124.00	\$1,220.00	\$957.00	\$956.00
* USAA Casualty Insurance Company Customer Service Phone: 800-531-8722	\$823.00	\$979.00	\$813.00	\$858.00	\$890.00	\$813.00	\$831.00	\$966.00

*Premiums do not match examples shown.

Company Name / Phone	Ashland	Bowling Green	Covington	Lexington	Louisville	Paducah	Pikeville	Somerset
* USAA General Indemnity Company Customer Service Phone: 800-531-8722	\$1,050.00	\$1,269.00	\$1,045.00	\$1,095.00	\$1,146.00	\$1,052.00	\$1,058.00	\$1,237.00
* United Services Automobile Association Customer Service Phone: 800-531-8722	\$865.00	\$1,027.00	\$850.00	\$908.00	\$944.00	\$844.00	\$876.00	\$1,023.00
* Unitrin Safeguard Insurance Company Customer Service Phone: 877-252-7878	\$519.00	\$774.00	\$595.00	\$631.00	\$808.00	\$936.00	\$721.00	\$727.00

*Premiums do not match examples shown.

Homeowner Premium Comparison

EXAMPLE 3

Owners Form (HO-3/Open Perils), \$250,000 Dwelling, Masonry, Other structures 10%, Contents 70% with RCV, Loss of Use 30%, \$500 Deductible, \$100,000/\$1,000 Liability/Med Pay; year built 2013.

Premiums are for 12-months, with no discounts.

The lowest rate available in the ZIP code shown was used (fire protection class, zone rating, etc.)

Insurers who use insurance scoring based on credit information, used the best score to provide the lowest premium.

Premiums do not include the 1.8% state surcharge or local taxes.

In some instances, it was necessary for an insurer to use the closest comparable coverage (limits, deductible, etc.) available.

Company Name / Phone	Ashland	Bowling Green	Covington	Lexington	Louisville	Paducah	Pikeville	Somerset
AIG Property Casualty Company Customer Service Phone: 800-613-5207	\$1,255.00	\$955.00	\$955.00	\$955.00	\$1,147.00	\$955.00	\$1,255.00	\$955.00
Aegis Security Insurance Company Customer Service Phone: 800-233-2160	\$1,795.00	\$1,795.00	\$1,795.00	\$1,795.00	\$1,795.00	\$1,795.00	\$3,449.00	\$1,795.00
Allstate Indemnity Company Customer Service Phone: 877-810-2920	\$1,566.00	\$1,523.00	\$1,308.00	\$1,423.00	\$1,475.00	\$1,482.00	\$2,341.00	\$1,523.00
Allstate Insurance Company Customer Service Phone: 877-810-2920	\$1,511.00	\$1,452.00	\$1,256.00	\$1,362.00	\$1,422.00	\$1,413.00	\$2,159.00	\$1,452.00
Allstate Property & Casualty Insurance Company Customer Service Phone: 877-810-2920	\$845.00	\$1,088.00	\$777.00	\$845.00	\$934.00	\$958.00	\$1,244.00	\$1,360.00
Allstate Vehicle & Property Insurance Company Customer Service Phone: 877-810-2920	\$808.00	\$1,101.00	\$784.00	\$859.00	\$1,094.00	\$1,350.00	\$1,353.00	\$1,376.00
* American Bankers Insurance Company of Florida Customer Service Phone: 800-432-8612	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
American Commerce Insurance Company Customer Service Phone: 800-222-2114	\$1,201.00	\$721.00	\$611.00	\$674.00	\$1,075.00	\$739.00	\$1,694.00	\$788.00
American Family Home Insurance Company Customer Service Phone: 800-543-2644	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
American Hallmark Insurance Company of Texas Customer Service Phone: 817-348-1600	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
American Modern Home Insurance Company Customer Service Phone: 800-543-2644	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
American National General Insurance Company Customer Service Phone: 417-887-4990	\$843.00	\$1,234.00	\$927.00	\$910.00	\$1,192.00	\$1,205.00	\$975.00	\$1,165.00
American National Property and Casualty Company Customer Service Phone: 417-887-4990	\$738.00	\$1,076.00	\$810.00	\$796.00	\$1,040.00	\$1,052.00	\$853.00	\$1,017.00
American Security Insurance Company Customer Service Phone: 877-893-5739	\$3,145.00	\$2,328.00	\$2,451.00	\$2,352.00	\$2,352.00	\$2,377.00	\$3,045.00	\$3,045.00
* American Select Insurance Company Customer Service Phone: 800-243-0210	\$842.00	\$996.00	\$617.00	\$650.00	\$760.00	\$986.00	\$925.00	\$826.00

*Premiums do not match examples shown.

Company Name / Phone	Ashland	Bowling Green	Covington	Lexington	Louisville	Paducah	Pikeville	Somerset
American Strategic Insurance Corp Customer Service Phone: 866-274-8765	\$566.00	\$603.00	\$517.00	\$568.00	\$670.00	\$626.00	\$566.00	\$619.00
Amica Mutual Insurance Company Customer Service Phone: 800-652-6422	\$1,779.00	\$1,460.00	\$994.00	\$941.00	\$1,394.00	\$1,442.00	\$2,247.00	\$1,948.00
Armed Forces Insurance Exchange Customer Service Phone: 800-495-8234	\$1,623.00	\$1,417.00	\$858.00	\$883.00	\$1,324.00	\$1,417.00	\$1,623.00	\$1,417.00
* Auto Club Property-Casualty Insurance Company Customer Service Phone: 888-222-9677	\$1,176.00	\$970.00	\$692.00	\$600.00	\$740.00	\$884.00	\$1,573.00	\$1,352.00
Auto-Owners Insurance Company Customer Service Phone: 800-346-0346	\$1,053.00	\$1,071.00	\$834.00	\$957.00	\$1,163.00	\$1,470.00	\$1,843.00	\$1,062.00
Automobile Insurance Company of Hartford, Connecticut Customer Service Phone: 866-360-0588	\$743.00	\$887.00	\$619.00	\$582.00	\$846.00	\$879.00	\$1,695.00	\$958.00
* Bankers Standard Insurance Company Customer Service Phone: 800-444-6161	\$1,355.00	\$1,606.00	\$1,064.00	\$975.00	\$1,248.00	\$1,680.00	\$1,353.00	\$1,067.00
CSAA Fire & Casualty Insurance Company Customer Service Phone: 800-922-8228	\$1,247.00	\$1,302.00	\$913.00	\$999.00	\$1,147.00	\$1,202.00	\$2,314.00	\$1,298.00
CSAA General Insurance Company Customer Service Phone: 8--	\$1,412.00	\$1,471.00	\$1,143.00	\$1,273.00	\$1,376.00	\$1,370.00	\$2,499.00	\$1,529.00
California Casualty General Insurance Company of Oregon Customer Service Phone: 866-680-5143	\$937.00	\$1,065.00	\$851.00	\$851.00	\$1,008.00	\$1,199.00	\$1,594.00	\$1,139.00
Central Mutual Insurance Company Customer Service Phone: 800-786-3523	\$1,183.00	\$1,063.00	\$786.00	\$789.00	\$1,138.00	\$1,571.00	\$2,115.00	\$1,361.00
Century-National Insurance Company Customer Service Phone: 844-788-0873	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Cincinnati Insurance Company Customer Service Phone: 513-870-2000	\$822.00	\$877.00	\$632.00	\$667.00	\$814.00	\$1,165.00	\$912.00	\$779.00
Countryway Insurance Company Customer Service Phone: 187-736-7657	\$1,302.00	\$1,132.00	\$913.00	\$983.00	\$1,010.00	\$1,269.00	\$1,302.00	\$955.00
* Crestbrook Insurance Company Customer Service Phone: 855-473-6410	\$1,079.00	\$973.00	\$954.00	\$911.00	\$950.00	\$944.00	\$1,072.00	\$985.00

*Premiums do not match examples shown.

Company Name / Phone	Ashland	Bowling Green	Covington	Lexington	Louisville	Paducah	Pikeville	Somerset
Electric Insurance Company Customer Service Phone: 800-227-2757	\$2,581.00	\$2,031.00	\$1,196.00	\$1,527.00	\$1,776.00	\$1,740.00	\$3,331.00	\$2,273.00
Employers Mutual Casualty Company Customer Service Phone: 800-247-2128	\$1,117.00	\$1,097.00	\$975.00	\$962.00	\$1,080.00	\$1,077.00	\$1,119.00	\$1,020.00
Encompass Indemnity Company Customer Service Phone: 800-262-9262	\$1,234.00	\$1,197.00	\$931.00	\$1,003.00	\$1,499.00	\$1,657.00	\$1,909.00	\$1,397.00
Erie Insurance Company Customer Service Phone: 800-458-0811	\$657.00	\$757.00	\$661.00	\$512.00	\$760.00	\$723.00	\$811.00	\$741.00
Esurance Property and Casualty Insurance Company Customer Service Phone: 800-378-7262	\$961.00	\$1,382.00	\$909.00	\$1,098.00	\$1,379.00	\$1,815.00	\$1,146.00	\$1,313.00
First American Property & Casualty Insurance Company Customer Service Phone: 888-922-5343	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Foremost Insurance Company Grand Rapids, Michigan Customer Service Phone: 800-527-3905	\$2,614.00	\$2,614.00	\$2,614.00	\$2,614.00	\$3,036.00	\$2,567.00	\$3,728.00	\$2,614.00
* Garrison Property and Casualty Insurance Company Customer Service Phone: 800-531-8722	\$1,201.00	\$1,475.00	\$1,211.00	\$1,249.00	\$1,297.00	\$1,244.00	\$1,208.00	\$1,424.00
Grange Property & Casualty Insurance Company Customer Service Phone: 800-422-0550	\$556.00	\$579.00	\$525.00	\$499.00	\$619.00	\$1,239.00	\$712.00	\$647.00
Hartford Accident and Indemnity Company Customer Service Phone: 800-423-0567	\$687.00	\$939.00	\$805.00	\$819.00	\$1,190.00	\$1,239.00	\$1,052.00	\$1,013.00
Hartford Fire Insurance Company Customer Service Phone: 800-423-6789	\$745.00	\$1,066.00	\$896.00	\$920.00	\$1,362.00	\$1,397.00	\$1,138.00	\$1,142.00
Hartford Underwriters Insurance Company Customer Service Phone: 800-423-6789	\$737.00	\$1,048.00	\$883.00	\$905.00	\$1,334.00	\$1,368.00	\$1,117.00	\$1,120.00
Homesite Insurance Company Customer Service Phone: 800-466-3748	\$1,129.00	\$989.00	\$708.00	\$841.00	\$1,065.00	\$1,107.00	\$1,611.00	\$1,627.00
Homesite Insurance Company of the Midwest Customer Service Phone: 800-466-3748	\$912.00	\$731.00	\$759.00	\$782.00	\$916.00	\$1,010.00	\$894.00	\$1,154.00
IDS Property Casualty Insurance Company Customer Service Phone: 800-535-2001	\$414.00	\$753.00	\$686.00	\$766.00	\$580.00	\$888.00	\$457.00	\$548.00

*Premiums do not match examples shown.

Company Name / Phone	Ashland	Bowling Green	Covington	Lexington	Louisville	Paducah	Pikeville	Somerset
Kentucky Farm Bureau Mutual Insurance Company Customer Service Phone: 502-495-5000	\$862.00	\$876.00	\$851.00	\$844.00	\$949.00	\$1,047.00	\$806.00	\$1,015.00
* Kentucky National Insurance Company Customer Service Phone: 859-367-5200	\$630.00	\$714.00	\$404.00	\$408.00	\$625.00	\$714.00	\$822.00	\$722.00
LM Insurance Corporation Customer Service Phone: 800-290-7933	\$1,794.00	\$1,940.00	\$1,653.00	\$1,583.00	\$1,805.00	\$1,940.00	\$2,593.00	\$1,940.00
Liberty Insurance Corporation Customer Service Phone: 800-290-7933	\$1,120.00	\$1,205.00	\$1,038.00	\$996.00	\$1,126.00	\$1,205.00	\$1,589.00	\$1,205.00
Liberty Mutual Insurance Company Customer Service Phone: 800-332-3226	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Liberty Mutual Personal Insurance Company Customer Service Phone: 800-332-236	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Metropolitan Direct Property and Casualty Insurance Company Customer Service Phone: 844-577-4579	\$1,369.00	\$1,509.00	\$865.00	\$793.00	\$1,079.00	\$1,323.00	\$2,899.00	\$1,461.00
* Metropolitan Property and Casualty Insurance Company Customer Service Phone: 884-577-4579	\$1,452.00	\$931.00	\$771.00	\$757.00	\$1,007.00	\$1,101.00	\$2,539.00	\$1,373.00
Milbank Insurance Company Customer Service Phone: 833-724-3577	\$674.00	\$742.00	\$691.00	\$675.00	\$814.00	\$954.00	\$661.00	\$739.00
Motorists Mutual Insurance Company Customer Service Phone: 800-876-6642	\$1,351.00	\$1,369.00	\$1,096.00	\$1,100.00	\$1,350.00	\$2,198.00	\$2,360.00	\$1,510.00
Nationwide General Insurance Company Customer Service Phone: 614-677-8010	\$795.00	\$990.00	\$811.00	\$780.00	\$978.00	\$966.00	\$937.00	\$894.00
Nationwide Mutual Fire Insurance Company Customer Service Phone: 614-677-8010	\$1,318.00	\$1,568.00	\$1,195.00	\$1,167.00	\$1,128.00	\$1,423.00	\$1,794.00	\$1,522.00
Pharmacists Mutual Insurance Company Customer Service Phone: 800-247-5930	\$792.00	\$1,082.00	\$776.00	\$781.00	\$949.00	\$1,082.00	\$830.00	\$1,082.00
Praetorian Insurance Company Customer Service Phone: 866-635-0489	\$1,886.00	\$1,692.00	\$1,258.00	\$1,213.00	\$1,295.00	\$2,241.00	\$2,901.00	\$2,321.00
* Privilege Underwriters Reciprocal Exchange Customer Service Phone: 888-813-7873	\$1,250.00	\$1,017.00	\$1,017.00	\$1,017.00	\$1,018.00	\$1,017.00	\$1,250.00	\$1,017.00

*Premiums do not match examples shown.

Company Name / Phone	Ashland	Bowling Green	Covington	Lexington	Louisville	Paducah	Pikeville	Somerset
Progressive Casualty Insurance Company Customer Service Phone: 866-274-8765	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
QBE Insurance Corporation Customer Service Phone: 866-318-2016	\$1,071.00	\$889.00	\$585.00	\$575.00	\$650.00	\$1,140.00	\$1,574.00	\$1,186.00
SAFECO Insurance Company of America Customer Service Phone: 800-322-3226	\$751.00	\$821.00	\$640.00	\$594.00	\$818.00	\$850.00	\$1,182.00	\$740.00
SECURA Insurance, A Mutual Company Customer Service Phone: 800-558-3405	\$1,812.00	\$1,927.00	\$1,142.00	\$1,157.00	\$1,619.00	\$1,747.00	\$1,758.00	\$1,926.00
SECURA Supreme Insurance Company Customer Service Phone: 800-558-3405	\$1,239.00	\$1,318.00	\$775.00	\$785.00	\$1,105.00	\$1,194.00	\$1,201.00	\$1,318.00
Shelter Mutual Insurance Company Customer Service Phone: 800-743-5837	\$1,510.00	\$1,510.00	\$1,149.00	\$1,192.00	\$1,739.00	\$1,510.00	\$2,025.00	\$1,867.00
Spinnaker Insurance Company Customer Service Phone: 844-788-0873	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Standard Guaranty Insurance Company Customer Service Phone: 877-893-5739	\$4,408.00	\$3,299.00	\$3,325.00	\$2,558.00	\$2,558.00	\$2,350.00	\$4,348.00	\$4,348.00
State Farm Fire and Casualty Company Customer Service Phone: 309-766-2265	\$1,174.00	\$3,524.00	\$1,175.00	\$1,175.00	\$3,524.00	\$3,524.00	\$1,175.00	\$2,349.00
Stillwater Insurance Company Customer Service Phone: 800-849-6140	\$1,361.00	\$978.00	\$449.00	\$581.00	\$709.00	\$938.00	\$1,386.00	\$933.00
Travelers Commercial Insurance Company Customer Service Phone: 866-360-0588	\$801.00	\$964.00	\$668.00	\$625.00	\$919.00	\$954.00	\$1,836.00	\$1,034.00
Travelers Home and Marine Insurance Company (The) Customer Service Phone: 860-954-0272	\$818.00	\$985.00	\$681.00	\$638.00	\$939.00	\$975.00	\$1,880.00	\$1,057.00
Travelers Personal Insurance Company Customer Service Phone: 860-954-0272	\$493.00	\$667.00	\$545.00	\$523.00	\$543.00	\$685.00	\$588.00	\$654.00
Trumbull Insurance Company Customer Service Phone: 800-423-6789	\$682.00	\$971.00	\$817.00	\$838.00	\$1,234.00	\$1,268.00	\$1,036.00	\$1,037.00
* USAA Casualty Insurance Company Customer Service Phone: 800-531-8722	\$862.00	\$1,069.00	\$887.00	\$904.00	\$947.00	\$916.00	\$864.00	\$1,014.00

*Premiums do not match examples shown.

Company Name / Phone	Ashland	Bowling Green	Covington	Lexington	Louisville	Paducah	Pikeville	Somerset
* USAA General Indemnity Company Customer Service Phone: 800-531-8722	\$1,120.00	\$1,421.00	\$1,170.00	\$1,180.00	\$1,250.00	\$1,217.00	\$1,120.00	\$1,326.00
* United Services Automobile Association Customer Service Phone: 800-531-8722	\$894.00	\$1,106.00	\$916.00	\$943.00	\$989.00	\$940.00	\$899.00	\$1,059.00
* Unitrin Safeguard Insurance Company Customer Service Phone: 877-252-7878	\$511.00	\$745.00	\$588.00	\$624.00	\$786.00	\$907.00	\$651.00	\$693.00

*Premiums do not match examples shown.

Homeowner Premium Comparison

EXAMPLE 4

Renters Form (HO-4), \$25,000 Contents with RCV, 4-unit Brick Veneer, Loss of Use 30%, \$500 Deductible, \$100,000/\$1,000 Liability/Med Pay; year built 1998.

Premiums are for 12-months, with no discounts.

The lowest rate available in the ZIP code shown was used (fire protection class, zone rating, etc.)

Insurers who use insurance scoring based on credit information, used the best score to provide the lowest premium.

Premiums do not include the 1.8% state surcharge or local taxes.

In some instances, it was necessary for an insurer to use the closest comparable coverage (limits, deductible, etc.) available.

Company Name / Phone	Ashland	Bowling Green	Covington	Lexington	Louisville	Paducah	Pikeville	Somerset
AIG Property Casualty Company Customer Service Phone: 800-613-5207	\$166.00	\$166.00	\$166.00	\$166.00	\$166.00	\$166.00	\$166.00	\$166.00
Aegis Security Insurance Company Customer Service Phone: 800-233-2160	\$305.00	\$305.00	\$305.00	\$305.00	\$305.00	\$305.00	\$305.00	\$305.00
Allstate Indemnity Company Customer Service Phone: 877-810-2920	\$150.00	\$150.00	\$136.00	\$150.00	\$170.00	\$150.00	\$150.00	\$150.00
Allstate Insurance Company Customer Service Phone: 877-810-2920	\$178.00	\$178.00	\$161.00	\$178.00	\$202.00	\$178.00	\$178.00	\$178.00
* Allstate Property & Casualty Insurance Company Customer Service Phone: 877-810-2920	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
* Allstate Vehicle & Property Insurance Company Customer Service Phone: 877-810-2920	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
American Bankers Insurance Company of Florida Customer Service Phone: 800-432-8612	\$266.00	\$262.00	\$266.00	\$262.00	\$266.00	\$266.00	\$266.00	\$266.00
American Commerce Insurance Company Customer Service Phone: 800-222-2114	\$81.00	\$82.00	\$77.00	\$77.00	\$97.00	\$86.00	\$86.00	\$86.00
American Family Home Insurance Company Customer Service Phone: 800-543-2644	\$317.00	\$317.00	\$317.00	\$317.00	\$317.00	\$317.00	\$317.00	\$317.00
American Hallmark Insurance Company of Texas Customer Service Phone: 817-348-1600	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
American Modern Home Insurance Company Customer Service Phone: 800-543-2644	\$216.00	\$216.00	\$216.00	\$216.00	\$216.00	\$216.00	\$216.00	\$216.00
American National General Insurance Company Customer Service Phone: 417-887-4990	\$149.00	\$149.00	\$149.00	\$149.00	\$149.00	\$149.00	\$149.00	\$149.00
American National Property and Casualty Company Customer Service Phone: 417-887-4990	\$135.00	\$135.00	\$135.00	\$135.00	\$135.00	\$135.00	\$135.00	\$135.00
* American Security Insurance Company Customer Service Phone: 877-893-5739	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
* American Select Insurance Company Customer Service Phone: 800-243-0210	\$109.00	\$119.00	\$110.00	\$113.00	\$119.00	\$132.00	\$118.00	\$125.00

*Premiums do not match examples shown.

Company Name / Phone	Ashland	Bowling Green	Covington	Lexington	Louisville	Paducah	Pikeville	Somerset
American Strategic Insurance Corp Customer Service Phone: 866-274-8765	\$127.00	\$125.00	\$125.00	\$125.00	\$125.00	\$134.00	\$127.00	\$125.00
Amica Mutual Insurance Company Customer Service Phone: 800-652-6422	\$199.00	\$199.00	\$199.00	\$199.00	\$220.00	\$199.00	\$199.00	\$199.00
Armed Forces Insurance Exchange Customer Service Phone: 800-495-8234	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
* Auto Club Property-Casualty Insurance Company Customer Service Phone: 888-222-9677	\$125.00	\$111.00	\$111.00	\$104.00	\$115.00	\$138.00	\$125.00	\$125.00
Auto-Owners Insurance Company Customer Service Phone: 800-346-0346	\$136.00	\$129.00	\$136.00	\$129.00	\$129.00	\$129.00	\$136.00	\$136.00
Automobile Insurance Company of Hartford, Connecticut Customer Service Phone: 866-360-0588	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00
* Bankers Standard Insurance Company Customer Service Phone: 800-444-6161	\$219.00	\$304.00	\$219.00	\$219.00	\$219.00	\$304.00	\$219.00	\$219.00
CSAA Fire & Casualty Insurance Company Customer Service Phone: 800-922-8228	\$179.00	\$179.00	\$188.00	\$181.00	\$206.00	\$188.00	\$197.00	\$188.00
CSAA General Insurance Company Customer Service Phone: 8--	\$157.00	\$145.00	\$147.00	\$147.00	\$154.00	\$147.00	\$153.00	\$148.00
California Casualty General Insurance Company of Oregon Customer Service Phone: 866-680-5143	\$142.00	\$142.00	\$142.00	\$142.00	\$161.00	\$142.00	\$142.00	\$139.00
Central Mutual Insurance Company Customer Service Phone: 800-786-3523	\$91.00	\$75.00	\$56.00	\$56.00	\$66.00	\$76.00	\$92.00	\$76.00
Century-National Insurance Company Customer Service Phone: 844-788-0873	\$181.00	\$181.00	\$181.00	\$181.00	\$181.00	\$181.00	\$181.00	\$181.00
Cincinnati Insurance Company Customer Service Phone: 513-870-2000	\$93.00	\$92.00	\$93.00	\$92.00	\$92.00	\$101.00	\$93.00	\$93.00
Countryway Insurance Company Customer Service Phone: 187-736-7657	\$96.00	\$96.00	\$103.00	\$96.00	\$103.00	\$122.00	\$96.00	\$96.00
* Crestbrook Insurance Company Customer Service Phone: 855-473-6410	\$355.00	\$355.00	\$355.00	\$355.00	\$355.00	\$355.00	\$355.00	\$355.00

*Premiums do not match examples shown.

Company Name / Phone	Ashland	Bowling Green	Covington	Lexington	Louisville	Paducah	Pikeville	Somerset
Electric Insurance Company Customer Service Phone: 800-227-2757	\$161.00	\$146.00	\$146.00	\$146.00	\$161.00	\$146.00	\$161.00	\$146.00
Employers Mutual Casualty Company Customer Service Phone: 800-247-2128	\$201.00	\$167.00	\$148.00	\$140.00	\$161.00	\$160.00	\$201.00	\$162.00
Encompass Indemnity Company Customer Service Phone: 800-262-9262	\$209.00	\$209.00	\$209.00	\$209.00	\$228.00	\$228.00	\$209.00	\$209.00
Erie Insurance Company Customer Service Phone: 800-458-0811	\$162.00	\$161.00	\$102.00	\$141.00	\$118.00	\$140.00	\$234.00	\$155.00
Esurance Property and Casualty Insurance Company Customer Service Phone: 800-378-7262	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
First American Property & Casualty Insurance Company Customer Service Phone: 888-922-5343	\$237.00	\$237.00	\$237.00	\$237.00	\$237.00	\$237.00	\$237.00	\$237.00
Foremost Insurance Company Grand Rapids, Michigan Customer Service Phone: 800-527-3905	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
* Garrison Property and Casualty Insurance Company Customer Service Phone: 800-531-8722	\$122.00	\$122.00	\$110.00	\$109.00	\$127.00	\$135.00	\$101.00	\$117.00
Grange Property & Casualty Insurance Company Customer Service Phone: 800-422-0550	\$111.00	\$110.00	\$109.00	\$109.00	\$111.00	\$110.00	\$110.00	\$111.00
Hartford Accident and Indemnity Company Customer Service Phone: 800-423-0567	\$120.00	\$120.00	\$122.00	\$120.00	\$129.00	\$120.00	\$120.00	\$120.00
Hartford Fire Insurance Company Customer Service Phone: 800-423-6789	\$130.00	\$130.00	\$134.00	\$130.00	\$141.00	\$130.00	\$130.00	\$130.00
Hartford Underwriters Insurance Company Customer Service Phone: 800-423-6789	\$131.00	\$131.00	\$133.00	\$130.00	\$138.00	\$131.00	\$131.00	\$130.00
Homesite Insurance Company Customer Service Phone: 800-466-3748	\$228.00	\$178.00	\$156.00	\$172.00	\$190.00	\$190.00	\$228.00	\$228.00
* Homesite Insurance Company of the Midwest Customer Service Phone: 800-466-3748	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
IDS Property Casualty Insurance Company Customer Service Phone: 800-535-2001	\$100.00	\$100.00	\$100.00	\$104.00	\$100.00	\$101.00	\$100.00	\$100.00

*Premiums do not match examples shown.

Company Name / Phone	Ashland	Bowling Green	Covington	Lexington	Louisville	Paducah	Pikeville	Somerset
Kentucky Farm Bureau Mutual Insurance Company Customer Service Phone: 502-495-5000	\$142.00	\$142.00	\$142.00	\$142.00	\$156.00	\$142.00	\$142.00	\$142.00
Kentucky National Insurance Company Customer Service Phone: 859-367-5200	\$103.00	\$94.00	\$72.00	\$70.00	\$102.00	\$94.00	\$103.00	\$97.00
LM Insurance Corporation Customer Service Phone: 800-290-7933	\$224.00	\$224.00	\$200.00	\$224.00	\$249.00	\$224.00	\$224.00	\$224.00
Liberty Insurance Corporation Customer Service Phone: 800-290-7933	\$137.00	\$137.00	\$123.00	\$137.00	\$153.00	\$137.00	\$137.00	\$137.00
Liberty Mutual Insurance Company Customer Service Phone: 800-332-3226	\$152.00	\$149.00	\$164.00	\$131.00	\$166.00	\$155.00	\$139.00	\$145.00
Liberty Mutual Personal Insurance Company Customer Service Phone: 800-332-236	\$137.00	\$135.00	\$147.00	\$118.00	\$149.00	\$140.00	\$125.00	\$132.00
Metropolitan Direct Property and Casualty Insurance Company Customer Service Phone: 844-577-4579	\$114.00	\$96.00	\$98.00	\$100.00	\$121.00	\$113.00	\$95.00	\$96.00
Metropolitan Property and Casualty Insurance Company Customer Service Phone: 884-577-4579	\$126.00	\$146.00	\$133.00	\$119.00	\$146.00	\$134.00	\$145.00	\$151.00
Milbank Insurance Company Customer Service Phone: 833-724-3577	\$117.00	\$110.00	\$108.00	\$105.00	\$111.00	\$117.00	\$116.00	\$117.00
Motorists Mutual Insurance Company Customer Service Phone: 800-876-6642	\$105.00	\$105.00	\$105.00	\$96.00	\$112.00	\$105.00	\$105.00	\$105.00
Nationwide General Insurance Company Customer Service Phone: 614-677-8010	\$160.00	\$163.00	\$162.00	\$164.00	\$163.00	\$162.00	\$160.00	\$162.00
Nationwide Mutual Fire Insurance Company Customer Service Phone: 614-677-8010	\$178.00	\$181.00	\$177.00	\$176.00	\$171.00	\$184.00	\$180.00	\$179.00
Pharmacists Mutual Insurance Company Customer Service Phone: 800-247-5930	\$39.00	\$56.00	\$56.00	\$56.00	\$63.00	\$56.00	\$44.00	\$56.00
Praetorian Insurance Company Customer Service Phone: 866-635-0489	\$169.00	\$169.00	\$169.00	\$169.00	\$169.00	\$169.00	\$169.00	\$169.00
* Privilege Underwriters Reciprocal Exchange Customer Service Phone: 888-813-7873	\$283.00	\$289.00	\$289.00	\$289.00	\$293.00	\$289.00	\$283.00	\$289.00

*Premiums do not match examples shown.

Company Name / Phone	Ashland	Bowling Green	Covington	Lexington	Louisville	Paducah	Pikeville	Somerset
Progressive Casualty Insurance Company Customer Service Phone: 866-274-8765	\$225.00	\$183.00	\$178.00	\$180.00	\$217.00	\$238.00	\$225.00	\$209.00
QBE Insurance Corporation Customer Service Phone: 866-318-2016	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
SAFECO Insurance Company of America Customer Service Phone: 800-322-3226	\$420.00	\$366.00	\$379.00	\$360.00	\$379.00	\$379.00	\$430.00	\$408.00
SECURA Insurance, A Mutual Company Customer Service Phone: 800-558-3405	\$243.00	\$204.00	\$115.00	\$116.00	\$193.00	\$182.00	\$246.00	\$204.00
SECURA Supreme Insurance Company Customer Service Phone: 800-558-3405	\$185.00	\$153.00	\$84.00	\$84.00	\$144.00	\$135.00	\$188.00	\$153.00
Shelter Mutual Insurance Company Customer Service Phone: 800-743-5837	\$142.00	\$142.00	\$142.00	\$125.00	\$160.00	\$142.00	\$142.00	\$142.00
Spinnaker Insurance Company Customer Service Phone: 844-788-0873	\$163.00	\$163.00	\$163.00	\$163.00	\$163.00	\$163.00	\$163.00	\$163.00
* Standard Guaranty Insurance Company Customer Service Phone: 877-893-5739	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
State Farm Fire and Casualty Company Customer Service Phone: 309-766-2265	\$115.00	\$115.00	\$115.00	\$115.00	\$115.00	\$115.00	\$115.00	\$115.00
Stillwater Insurance Company Customer Service Phone: 800-849-6140	\$128.00	\$128.00	\$128.00	\$128.00	\$117.00	\$128.00	\$128.00	\$128.00
Travelers Commercial Insurance Company Customer Service Phone: 866-360-0588	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00
Travelers Home and Marine Insurance Company (The) Customer Service Phone: 860-954-0272	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00
Travelers Personal Insurance Company Customer Service Phone: 860-954-0272	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00	\$125.00
Trumbull Insurance Company Customer Service Phone: 800-423-6789	\$125.00	\$125.00	\$130.00	\$125.00	\$135.00	\$125.00	\$125.00	\$125.00
* USAA Casualty Insurance Company Customer Service Phone: 800-531-8722	\$122.00	\$122.00	\$111.00	\$109.00	\$127.00	\$135.00	\$101.00	\$118.00

*Premiums do not match examples shown.

Company Name / Phone	Ashland	Bowling Green	Covington	Lexington	Louisville	Paducah	Pikeville	Somerset
* USAA General Indemnity Company Customer Service Phone: 800-531-8722	\$133.00	\$133.00	\$120.00	\$119.00	\$139.00	\$147.00	\$110.00	\$128.00
* United Services Automobile Association Customer Service Phone: 800-531-8722	\$117.00	\$117.00	\$106.00	\$105.00	\$122.00	\$130.00	\$97.00	\$113.00
Unitrin Safeguard Insurance Company Customer Service Phone: 877-252-7878	\$193.00	\$254.00	\$218.00	\$232.00	\$297.00	\$369.00	\$241.00	\$248.00

*Premiums do not match examples shown.

Homeowner Premium Comparison

EXAMPLE 5

Condo Unit-Owners Form (HO-6) \$100,000 contents with RCV, Masonry, 3-unit Masonry, Building/Fixtures \$5,000, Loss of Use 50%, \$500 Deductible, \$150,000/\$1,000 Liability/Med Pay; year built 1989.

Premiums are for 12-months, with no discounts.

The lowest rate available in the ZIP code shown was used (fire protection class, zone rating, etc.)

Insurers who use insurance scoring based on credit information, used the best score to provide the lowest premium.

Premiums do not include the 1.8% state surcharge or local taxes.

In some instances, it was necessary for an insurer to use the closest comparable coverage (limits, deductible, etc.) available.

Company Name / Phone	Ashland	Bowling Green	Covington	Lexington	Louisville	Paducah	Pikeville	Somerset
AIG Property Casualty Company Customer Service Phone: 800-613-5207	\$648.00	\$648.00	\$648.00	\$648.00	\$648.00	\$648.00	\$648.00	\$648.00
* Aegis Security Insurance Company Customer Service Phone: 800-233-2160	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Allstate Indemnity Company Customer Service Phone: 877-810-2920	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Allstate Insurance Company Customer Service Phone: 877-810-2920	\$386.00	\$386.00	\$347.00	\$386.00	\$439.00	\$386.00	\$386.00	\$386.00
* Allstate Property & Casualty Insurance Company Customer Service Phone: 877-810-2920	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
* Allstate Vehicle & Property Insurance Company Customer Service Phone: 877-810-2920	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
* American Bankers Insurance Company of Florida Customer Service Phone: 800-432-8612	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
American Commerce Insurance Company Customer Service Phone: 800-222-2114	\$232.00	\$238.00	\$221.00	\$221.00	\$278.00	\$249.00	\$249.00	\$249.00
American Family Home Insurance Company Customer Service Phone: 800-543-2644	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
American Hallmark Insurance Company of Texas Customer Service Phone: 817-348-1600	\$191.00	\$162.00	\$80.00	\$80.00	\$154.00	\$162.00	\$191.00	\$162.00
American Modern Home Insurance Company Customer Service Phone: 800-543-2644	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
American National General Insurance Company Customer Service Phone: 417-887-4990	\$613.00	\$613.00	\$613.00	\$613.00	\$613.00	\$613.00	\$613.00	\$613.00
American National Property and Casualty Company Customer Service Phone: 417-887-4990	\$570.00	\$570.00	\$570.00	\$570.00	\$570.00	\$570.00	\$570.00	\$570.00
* American Security Insurance Company Customer Service Phone: 877-893-5739	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
* American Select Insurance Company Customer Service Phone: 800-243-0210	\$191.00	\$231.00	\$196.00	\$203.00	\$228.00	\$279.00	\$238.00	\$259.00

*Premiums do not match examples shown.

Company Name / Phone	Ashland	Bowling Green	Covington	Lexington	Louisville	Paducah	Pikeville	Somerset
American Strategic Insurance Corp Customer Service Phone: 866-274-8765	\$425.00	\$375.00	\$335.00	\$390.00	\$454.00	\$619.00	\$425.00	\$408.00
Amica Mutual Insurance Company Customer Service Phone: 800-652-6422	\$587.00	\$587.00	\$565.00	\$565.00	\$612.00	\$587.00	\$587.00	\$587.00
Armed Forces Insurance Exchange Customer Service Phone: 800-495-8234	\$743.00	\$704.00	\$685.00	\$770.00	\$727.00	\$704.00	\$745.00	\$704.00
* Auto Club Property-Casualty Insurance Company Customer Service Phone: 888-222-9677	\$437.00	\$437.00	\$391.00	\$411.00	\$449.00	\$437.00	\$437.00	\$437.00
Auto-Owners Insurance Company Customer Service Phone: 800-346-0346	\$409.00	\$387.00	\$408.00	\$375.00	\$388.00	\$395.00	\$421.00	\$411.00
Automobile Insurance Company of Hartford, Connecticut Customer Service Phone: 866-360-0588	\$223.00	\$202.00	\$223.00	\$188.00	\$173.00	\$186.00	\$171.00	\$173.00
* Bankers Standard Insurance Company Customer Service Phone: 800-444-6161	\$507.00	\$770.00	\$507.00	\$507.00	\$507.00	\$770.00	\$507.00	\$507.00
CSAA Fire & Casualty Insurance Company Customer Service Phone: 800-922-8228	\$400.00	\$399.00	\$405.00	\$410.00	\$454.00	\$400.00	\$429.00	\$399.00
CSAA General Insurance Company Customer Service Phone: 8--	\$718.00	\$662.00	\$678.00	\$723.00	\$772.00	\$667.00	\$758.00	\$683.00
California Casualty General Insurance Company of Oregon Customer Service Phone: 866-680-5143	\$410.00	\$410.00	\$410.00	\$410.00	\$469.00	\$410.00	\$410.00	\$406.00
Central Mutual Insurance Company Customer Service Phone: 800-786-3523	\$190.00	\$155.00	\$138.00	\$131.00	\$196.00	\$156.00	\$193.00	\$156.00
Century-National Insurance Company Customer Service Phone: 844-788-0873	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Cincinnati Insurance Company Customer Service Phone: 513-870-2000	\$212.00	\$207.00	\$212.00	\$207.00	\$210.00	\$248.00	\$212.00	\$212.00
Countryway Insurance Company Customer Service Phone: 187-736-7657	\$103.00	\$103.00	\$109.00	\$103.00	\$109.00	\$133.00	\$103.00	\$103.00
* Crestbrook Insurance Company Customer Service Phone: 855-473-6410	\$567.00	\$573.00	\$572.00	\$574.00	\$573.00	\$572.00	\$566.00	\$570.00

*Premiums do not match examples shown.

Company Name / Phone	Ashland	Bowling Green	Covington	Lexington	Louisville	Paducah	Pikeville	Somerset
Electric Insurance Company Customer Service Phone: 800-227-2757	\$401.00	\$371.00	\$371.00	\$401.00	\$401.00	\$371.00	\$401.00	\$371.00
* Employers Mutual Casualty Company Customer Service Phone: 800-247-2128	\$411.00	\$323.00	\$273.00	\$259.00	\$317.00	\$312.00	\$413.00	\$314.00
Encompass Indemnity Company Customer Service Phone: 800-262-9262	\$538.00	\$538.00	\$538.00	\$538.00	\$589.00	\$589.00	\$538.00	\$538.00
Erie Insurance Company Customer Service Phone: 800-458-0811	\$280.00	\$279.00	\$160.00	\$239.00	\$191.00	\$237.00	\$426.00	\$267.00
Esurance Property and Casualty Insurance Company Customer Service Phone: 800-378-7262	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
First American Property & Casualty Insurance Company Customer Service Phone: 888-922-5343	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Foremost Insurance Company Grand Rapids, Michigan Customer Service Phone: 800-527-3905	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
* Garrison Property and Casualty Insurance Company Customer Service Phone: 800-531-8722	\$471.00	\$548.00	\$463.00	\$481.00	\$489.00	\$476.00	\$479.00	\$548.00
Grange Property & Casualty Insurance Company Customer Service Phone: 800-422-0550	\$221.00	\$210.00	\$204.00	\$204.00	\$231.00	\$210.00	\$217.00	\$226.00
Hartford Accident and Indemnity Company Customer Service Phone: 800-423-0567	\$280.00	\$280.00	\$289.00	\$275.00	\$322.00	\$280.00	\$280.00	\$275.00
Hartford Fire Insurance Company Customer Service Phone: 800-423-6789	\$319.00	\$319.00	\$334.00	\$318.00	\$428.00	\$319.00	\$319.00	\$318.00
Hartford Underwriters Insurance Company Customer Service Phone: 800-423-6789	\$318.00	\$318.00	\$333.00	\$317.00	\$370.00	\$318.00	\$318.00	\$317.00
Homesite Insurance Company Customer Service Phone: 800-466-3748	\$886.00	\$661.00	\$605.00	\$664.00	\$761.00	\$712.00	\$902.00	\$886.00
* Homesite Insurance Company of the Midwest Customer Service Phone: 800-466-3748	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
IDS Property Casualty Insurance Company Customer Service Phone: 800-535-2001	\$167.00	\$189.00	\$188.00	\$272.00	\$198.00	\$198.00	\$157.00	\$169.00

*Premiums do not match examples shown.

Company Name / Phone	Ashland	Bowling Green	Covington	Lexington	Louisville	Paducah	Pikeville	Somerset
Kentucky Farm Bureau Mutual Insurance Company Customer Service Phone: 502-495-5000	\$251.00	\$251.00	\$251.00	\$251.00	\$279.00	\$251.00	\$251.00	\$251.00
Kentucky National Insurance Company Customer Service Phone: 859-367-5200	\$312.00	\$251.00	\$265.00	\$229.00	\$292.00	\$251.00	\$312.00	\$253.00
LM Insurance Corporation Customer Service Phone: 800-290-7933	\$681.00	\$681.00	\$609.00	\$681.00	\$768.00	\$681.00	\$681.00	\$681.00
Liberty Insurance Corporation Customer Service Phone: 800-290-7933	\$484.00	\$484.00	\$432.00	\$484.00	\$543.00	\$484.00	\$484.00	\$484.00
Liberty Mutual Insurance Company Customer Service Phone: 800-332-3226	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Liberty Mutual Personal Insurance Company Customer Service Phone: 800-332-236	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Metropolitan Direct Property and Casualty Insurance Company Customer Service Phone: 844-577-4579	\$301.00	\$201.00	\$201.00	\$206.00	\$252.00	\$234.00	\$196.00	\$201.00
Metropolitan Property and Casualty Insurance Company Customer Service Phone: 884-577-4579	\$301.00	\$349.00	\$319.00	\$285.00	\$349.00	\$319.00	\$346.00	\$364.00
* Milbank Insurance Company Customer Service Phone: 833-724-3577	\$187.00	\$198.00	\$186.00	\$185.00	\$181.00	\$214.00	\$183.00	\$198.00
Motorists Mutual Insurance Company Customer Service Phone: 800-876-6642	\$199.00	\$199.00	\$165.00	\$182.00	\$217.00	\$199.00	\$199.00	\$199.00
Nationwide General Insurance Company Customer Service Phone: 614-677-8010	\$508.00	\$524.00	\$522.00	\$524.00	\$522.00	\$522.00	\$510.00	\$520.00
Nationwide Mutual Fire Insurance Company Customer Service Phone: 614-677-8010	\$390.00	\$410.00	\$373.00	\$389.00	\$433.00	\$681.00	\$352.00	\$367.00
Pharmacists Mutual Insurance Company Customer Service Phone: 800-247-5930	\$194.00	\$201.00	\$18.00	\$215.00	\$242.00	\$201.00	\$220.00	\$201.00
Praetorian Insurance Company Customer Service Phone: 866-635-0489	\$1,103.00	\$1,018.00	\$794.00	\$771.00	\$813.00	\$1,300.00	\$1,639.00	\$1,343.00
* Privilege Underwriters Reciprocal Exchange Customer Service Phone: 888-813-7873	\$722.00	\$744.00	\$744.00	\$744.00	\$758.00	\$744.00	\$722.00	\$744.00

*Premiums do not match examples shown.

Company Name / Phone	Ashland	Bowling Green	Covington	Lexington	Louisville	Paducah	Pikeville	Somerset
Progressive Casualty Insurance Company Customer Service Phone: 866-274-8765	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
QBE Insurance Corporation Customer Service Phone: 866-318-2016	\$637.00	\$553.00	\$365.00	\$358.00	\$406.00	\$711.00	\$980.00	\$738.00
SAFECO Insurance Company of America Customer Service Phone: 800-322-3226	\$539.00	\$539.00	\$539.00	\$539.00	\$539.00	\$621.00	\$539.00	\$539.00
* SECURA Insurance, A Mutual Company Customer Service Phone: 800-558-3405	\$352.00	\$333.00	\$226.00	\$229.00	\$300.00	\$312.00	\$347.00	\$331.00
* SECURA Supreme Insurance Company Customer Service Phone: 800-558-3405	\$297.00	\$279.00	\$184.00	\$187.00	\$250.00	\$261.00	\$291.00	\$277.00
Shelter Mutual Insurance Company Customer Service Phone: 800-743-5837	\$381.00	\$381.00	\$381.00	\$332.00	\$422.00	\$381.00	\$381.00	\$381.00
Spinnaker Insurance Company Customer Service Phone: 844-788-0873	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
* Standard Guaranty Insurance Company Customer Service Phone: 877-893-5739	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
State Farm Fire and Casualty Company Customer Service Phone: 309-766-2265	\$254.00	\$228.00	\$254.00	\$254.00	\$228.00	\$228.00	\$254.00	\$237.00
Stillwater Insurance Company Customer Service Phone: 800-849-6140	\$368.00	\$368.00	\$368.00	\$368.00	\$368.00	\$368.00	\$368.00	\$368.00
Travelers Commercial Insurance Company Customer Service Phone: 866-360-0588	\$241.00	\$218.00	\$241.00	\$203.00	\$186.00	\$200.00	\$184.00	\$186.00
Travelers Home and Marine Insurance Company (The) Customer Service Phone: 860-954-0272	\$246.00	\$223.00	\$246.00	\$207.00	\$190.00	\$204.00	\$188.00	\$190.00
Travelers Personal Insurance Company Customer Service Phone: 860-954-0272	\$158.00	\$167.00	\$229.00	\$167.00	\$194.00	\$187.00	\$205.00	\$171.00
Trumbull Insurance Company Customer Service Phone: 800-423-6789	\$298.00	\$298.00	\$312.00	\$297.00	\$345.00	\$298.00	\$298.00	\$297.00
* USAA Casualty Insurance Company Customer Service Phone: 800-531-8722	\$476.00	\$548.00	\$465.00	\$483.00	\$490.00	\$477.00	\$485.00	\$552.00

*Premiums do not match examples shown.

Company Name / Phone	Ashland	Bowling Green	Covington	Lexington	Louisville	Paducah	Pikeville	Somerset
* USAA General Indemnity Company Customer Service Phone: 800-531-8722	\$325.00	\$368.00	\$321.00	\$331.00	\$336.00	\$327.00	\$330.00	\$369.00
* United Services Automobile Association Customer Service Phone: 800-531-8722	\$447.00	\$507.00	\$435.00	\$450.00	\$457.00	\$444.00	\$457.00	\$515.00
Unitrin Safeguard Insurance Company Customer Service Phone: 877-252-7878	\$808.00	\$1,178.00	\$941.00	\$1,013.00	\$1,352.00	\$1,689.00	\$1,077.00	\$1,127.00

*Premiums do not match examples shown.