

**Comparison of Annual Auto Insurance Premiums  
for Minimum Liability Coverage Quoted a  
Receptionist with a Good Driving Record and an  
Executive with an At-Fault Accident**



**Consumer Federation of America**

**Shared Characteristics**

Female, 30 years old, driven 10 years  
Reside in city in ZIP code with median income of about \$50,000  
Drive 2002 Honda Civic they own 7500 miles/year  
Minimum liability auto insurance coverage required by state law

**Varying Characteristics**

**Receptionist:** driver is a single receptionist with a high school education who rents, has been without insurance coverage 45 days, and has never had an accident or moving violation

**Executive:** driver is a married executive with a Masters degree who owns a home, has had continuous insurance coverage, and has had an at-fault accident with \$800 of damage within the past 3 years

City	Company	Receptionist (\$)	Executive (\$)	Difference (\$)	Difference (%)	Quotes greater than \$1,000 or no quote provided	Quote of less than \$500
Baltimore	Allstate	\$3,292	\$1,248	\$2,044	164%	Yes	
	Farmers	NQ	1,954	+X	NV	Yes	
	GEICO	822	652	170	26		
	Progressive	1,928	1,012	916	91	Yes	
	State Farm	1,082	1,662	-580	-35	Yes	
Washington, DC	Allstate	1,622	950	672	71	Yes	
	Farmers	2,074	1,486	588	40	Yes	
	GEICO	760	554	206	37		
	Progressive	1,344	1,126	218	19	Yes	
	State Farm	1,210	1,394	-184	-13	Yes	
Atlanta	Allstate	1,248	1,386	-138	-10	Yes	
	Farmers	1,274	782	492	63	Yes	
	GEICO	812	546	266	49		
	Progressive	1,224	1,218	6	0.5	Yes	
	State Farm	770	1,090	-320	-29		
Tampa	Allstate	NQ	NQ	NV	NV	Yes	
	Farmers	2,952	2,204	748	34	Yes	
	GEICO	NQ	1,020	+X	NV	Yes	
	Progressive	1,748	1,248	560	40	Yes	
	State Farm	1,792	2,265	-473	-21	Yes	
Cleveland	Allstate	1,072	962	110	11	Yes	
	Farmers	NQ	1,744	+X	NV	Yes	
	GEICO	454	362	92	25		Yes
	Progressive	864	656	208	32		
	State Farm	436	552	-116	-21		Yes

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City	Company	Receptionist	Executive	Difference (\$)	Difference (%)	Quotes greater than \$1,000 or no quote provided	Quote of less than \$500
Chicago	Allstate	\$1,358	\$1,454	-96	-7%	Yes	
	Farmers	NQ	2,046	+X	NV	Yes	
	GEICO	632	392	240	61		
	Progressive	1,348	946	402	42	Yes	
	State Farm	310	650	-340	-52		Yes
St. Louis	Allstate	850	1,170	-320	-27		
	Farmers	NQ	1,366	+X	NV	Yes	
	GEICO	616	440	176	40		
	Progressive	1,260	1,000	260	26	Yes	
	State Farm	578	670	-92	-14		
Denver	Allstate	1,334	1,420	-86	-6	Yes	
	Farmers	NQ	1,046	+X	NV	Yes	
	GEICO	588	476	112	24		
	Progressive	1,003	862	141	16	Yes	
	State Farm	538	634	-96	-15		
Houston	Allstate	1,184	1,006	178	18	Yes	
	Farmers	NQ	1,234	+X	NV	Yes	
	GEICO	588	506	82	16		
	Progressive	1,226	1,104	122	11	Yes	
	State Farm	1,048	1,302	-254	-20	Yes	
Phoenix	Allstate	944	1,228	-284	-23		
	Farmers	NQ	844	+X	NV	Yes	
	GEICO	540	366	174	48		
	Progressive	1,304	1,186	118	10	Yes	
	State Farm	480	714	-234	-33		Yes
Los Angeles	Allstate	832	1,334	-502	-38		
	Farmers	888	678	210	31		
	GEICO	624	578	46	8		
	Progressive	790	694	96	14		
	State Farm	678	942	-264	-28		
Seattle	Allstate	1,554	1,890	-336	-18	Yes	
	Farmers	NQ	1,888	+X	NV	Yes	
	GEICO	624	604	20	3		
	Progressive	1,028	780	248	32	Yes	
	State Farm	784	1,044	-260	-25		

NQ = no quote (values of NQ assumed to be higher than values of actual quotes)  
 NV = no values available to allow computation of differences  
 X = positive or negative unknown