**Consumer shopping guide for auto insurance**

This guide is designed to assist Missouri consumers in buying auto insurance. The companies included have the largest market share for such business, but many other insurers also offer automobile coverage.

Missouri law requires all auto owners to carry liability limits of $25,000 per person for bodily injury, $50,000 for bodily injury per accident and $10,000 for property damage per accident.. The law also requires uninsured motorist coverage of $25,000 for bodily injury per person and $50,000 for bodily injury per accident. Many persons also buy optional collision or comprehensive coverage that would repair or replace their auto if damaged or stolen.

**Missouri auto insurer discounts**

Note: Not all companies apply discounts in the exact same way

| **2008 Auto Rate Discounts** | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Company** | [**Multiple Vehicles Insured**](http://www.insurance.mo.gov/consumer/auto/autodisc.htm#multi) | [**Auto & Home Insured**](http://www.insurance.mo.gov/consumer/auto/autodisc.htm#autohome) | [**Accident Free**](http://www.insurance.mo.gov/consumer/auto/autodisc.htm#accfree) | [**Good Student**](http://www.insurance.mo.gov/consumer/auto/autodisc.htm#goodstu) | [**Automatic Seat Belts**](http://www.insurance.mo.gov/consumer/auto/autodisc.htm#seatbelt) | [**Air Bag Driver Side**](http://www.insurance.mo.gov/consumer/auto/autodisc.htm#airbag) | [**Air Bag Both Sides**](http://www.insurance.mo.gov/consumer/auto/autodisc.htm#2airbag) |
| State Farm Mutual Ins. Co. | 5% - 24% | 17% | 15% - 25% | 10% - 25% | [10%](http://www.insurance.mo.gov/consumer/auto/autodisc.htm#1) | 20% | 30% |
| American Family Ins. Co. | 5% - 18% | [15%-20%](http://www.insurance.mo.gov/consumer/auto/autodisc.htm#2) | 5% - 10% | 8% - 20% | No | 10% | 10% |
| Farmers Insurance Co. | 20% | 15% | 20% | 25% | 2% | 7% | 10% |
| Shelter Mutual Ins. Co. | 7% - 24% | [5% - 10%](http://www.insurance.mo.gov/consumer/auto/autodisc.htm#3) | 10% - 15% | 4% - 24% | No | 20% | 30% - 40% |
| Allstate Property & Casualty Insurance Co | 3% - 15% | 10% | 3% - 25% | 10% - 20% | 10% | 20% | 30% |
| Farm Bureau Town & Country | 10% | 7.5% | 5% - 20% | 20% | No | 20% | 30% |
| Progressive Preferred Ins. Co. | 1% - 24% | [1% - 15%](http://www.insurance.mo.gov/consumer/auto/autodisc.htm#4) | 1% - 15% | No | No | No | No |
| United Service Auto Assoc. | 5% - 20% | No | 10% | [Yes](http://www.insurance.mo.gov/consumer/auto/autodisc.htm#5) | 10% | 20% | 30% |
| Cameron Insurance Co. | [5% - 15%](http://www.insurance.mo.gov/consumer/auto/autodisc.htm#5) | 5% - 10% | 5% | [5% - 10%](http://www.insurance.mo.gov/consumer/auto/autodisc.htm#6) | No | 20% | 30% |
| Safeco | 5% - 30% | 4% - 12% | \* | 7% - 12% | \* | \* | \* |

|  | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Company** | [**Anti-Lock Brakes**](http://www.insurance.mo.gov/consumer/auto/autodisc.htm#antilock) | [**Anti-Theft Device**](http://www.insurance.mo.gov/consumer/auto/autodisc.htm#antitheft) | [**Economy Car**](http://www.insurance.mo.gov/consumer/auto/autodisc.htm#econ) | [**Daytime Running Lights**](http://www.insurance.mo.gov/consumer/auto/autodisc.htm#runlights) | [**Premium Paid in Full**](http://www.insurance.mo.gov/consumer/auto/autodisc.htm#paid) | [**Elderly/Retired**](http://www.insurance.mo.gov/consumer/auto/autodisc.htm#retired) | [**Defensive Driver Course**](http://www.insurance.mo.gov/consumer/auto/autodisc.htm#defense) |
| State Farm Mutual Ins. Co. | No | No | No | No | No | No | No |
| American Family Ins. Co. | No | No | 0% - 23% | No | No | 10% - 13% | No |
| Farmers Insurance Co. | 5% | No | No | No | No | No | No |
| Shelter Mutual Ins. Co. | 10% | No | No | No | No | No | No |
| Allstate Insurance Co. | NO | No | 10% | No | No | [10%](http://www.insurance.mo.gov/consumer/auto/autodisc.htm#6) | No |
| Farm Bureau Town & Country | No | No | No | No | No | No | No |
| Progressive Preferred Ins. Co. | No | No | No | No | 9% - 22% | No | No |
| United Service Auto Assoc. | No | 5% - 20% | No | 5% | No | No | No |
| Cameron Insurance Co. | No | No | No | No | No | No | No |

(1) State Farm offers this discount on 1993 and prior models only.

(2) American Family's auto & home discount applies if insured has a qualifying driving record.

(3) Shelter's auto & home discount applies if insured and/or spouse is age 48 or older.

(4) Progressive Preferred's discount applies to homeowners

(5) United Service Auto Association's good student discount varies greatly and is based on final classification assigned.

(6) Cameron's discount % varies by insured classification

(7) Allstate offers discount to those 55 years of age an older

\* Price reductions for these items are incorporated into Safeco’s rating plan

**Multiple Vehicles Insured Discount**

applies when two or more private passenger automobiles, used principally by persons residing in the same household, are insured with the same company. The discount reduces bodily injury and property damage liability, medical payments, comprehensive, and collision coverage premiums.

**Auto & Home Insured Discount**

applies when auto and home are insured with the same company.

**Accident-Free Discount**

applies usually when the insured has no chargeable accidents during a three-year period. The discount increases when the insured has been accident-free for six years and 10 years. For some companies the discount will continue even when you have a chargeable accident if you have been accident free, for example, the past nine years. Also, some companies waive the normal accident surcharge because the insured loses the accident-free discount instead. The accident-free discount applies to the basic premiums for bodily injury and property damage liability, medical payments, comprehensive and collision coverage.

**Good Student Discount**

A student must meet criteria that usually require students to rank scholastically among the upper 20 percent of their class or have a "B" average. The discount usually applies until the operator marries or turns age 25. This discount reduces bodily injury and property damage liability, medical payments, comprehensive and collision coverage premiums (Most companies do NOT offer driver education discounts.)

**Automatic Seat Belts Discount**

applies to cars that have automatic front seat belts. The discount applies to the base premium of medical payments coverage.

**Air Bag/Driver-Side Discount**

applies to vehicles that have a driver-side air bag. The discount applies to the base premium of medical payments coverage.

**Air Bag/Both Sides Discount**

applies to vehicles that have an air bag on both driver and front-passenger sides. The discount applies to the base premium of medical payments coverage.

**Defensive Driver Discount**

is offered to drivers over the age of 55 who complete a defensive driving course.  These courses are not available in every community and may or may not be offered by the local Driver’s License Bureau.

**Elderly-Retired Discount**

applies to operators age 50 or older. Some companies require the insured to be retired. Some companies have higher discounts for ages 50 to 59 that decline for ages 60 to 69. This discount applies to bodily injury and property damage liability, medical payments, comprehensive and collision coverages.

**Anti-Lock Brakes Discount**

applies when the vehicle is equipped with a factory-installed anti-lock braking system on all four wheels. Premiums for liability and collision coverage are reduced.

**Anti-Theft Device Discount**

applies when vehicles are equipped with anti-theft devices. This discount normally only recognizes devices that sound an alarm audible at a distance or a device that actually disables the vehicle by making the fuel, ignition or starting system inoperative. This discount applies to comprehensive coverage.

**Economy Car Discount**

applies when the vehicle qualifies for the economy car discount as identified in the symbol and identification pages of the company's manual. This discount applies to bodily injury and property damage liability coverage.

**Daytime Running Light Discounts**

applies to vehicles that are equipped with a daytime running light system. This discount applies to collision coverage.

**Paid-In-Full Discount**

applies to bodily injury and property damage liability, medical payments, comprehensive and collision when the policy is paid in full at time of the application or renewal.