



Average Premium for Basic Auto Insurance in Washington State By Auto Insurance Company

Auto Insurer	Statewide Average Premium for Minimum Limits Coverage
USAA Cas Ins Co	\$334.87
Pemco Mut Ins Co	\$486.38
GEICO Advantage Ins Co	\$486.89
Progressive Direct Ins Co	\$493.48
State Farm Mut Auto Ins Co	\$540.70
American Family Ins Co	\$649.46
Enumclaw Prop & Cas Ins Co	\$695.14
Standard Fire Ins Co (Travelers)	\$744.74
Allstate Fire & Cas Ins Co	\$972.76
Mid Century Ins (Farmers)	\$1,059.27

Data for this report were acquired by Consumer Federation of America from Quadrant Information Services, LLC. The data are based on rates for state minimum liability coverage – 25/50/10 – in effect as of August 2020 and are representative of publicly sourced data using the driver profile described below. Individual rates may differ. For example, the average premium for drivers living in Seattle 98118 are between 23% and 54% higher than the statewide average, depending upon the company.

The driver profile for this quote is a 35-year-old, unmarried driver who has been licensed for 19 years and has a perfect driving record with no accidents, moving violations, or license suspensions. The driver has a high school diploma, rents their home, and drives a 2011 Honda Civic LX. Their commute is 12 miles a day, 5 days per week, for a total of 12,000 miles per year.

The “Statewide Average Premium” represents the average of rates for a 25/50/10 policy charged in every Washington ZIP code to male and female drivers with poor, fair, and excellent credit. Under emergency consumer protection rules recently issued by the Office of the Insurance Commissioner, insurers are currently prohibited from varying rates based on consumers’ credit history.