



▾ Hello, Jenny Everywhere

Your Semo Score



Higher scores save you money. You're doing well!

Semo estimates how risky insurance companies think you are. It's not an exact match, but it can give you an idea of where you stand.

[Learn More...](#)

CHECK RATES

Rates provided by Semo Insurance Agency, LLC

Driving History

High Impact ■ ■ ■ ■ ■



Today

1 accident, 1 violation

Fender benders, crashes, speeding tickets - they add up.

Insurance companies check your driving record for years after your original accident.

[Learn More...](#)

Personal Finance

High Impact ■ ■ ■ ■ ■

Make sound financial decisions and save on insurance.

Insurance companies use your credit to predict how likely you are to file a claim. Can you believe it? Click or tap the Learn More link for more info!

[Learn More...](#)

Vehicles

High Impact ■ ■ ■ ■ ■

Ever wonder what your car says about you?

For insurance, the age, make, model and safety equipment of the vehicle you drive matters.

[Learn More...](#)

Age

Average Impact ■ ■ ■ ■ ■

The one factor you can't change.

Did you know your insurance is lowest in your 50s and 60s? Now there's something to look forward to!

[Learn More...](#)

Marital Status

Average Impact ■ ■ ■ ■ ■

How your marital status affects your rate.

This isn't a dating site, but this factor is important because insurers will quote lower rates to those who are married.

[Learn More...](#)

Location

Average Impact ■ ■ ■ ■ ■

Talking about how densely populated your city is.

Where you live matters when it comes to your rate because each state has different minimum levels of required coverage.

[Learn More...](#)

Deductible

Average Impact ■ ■ ■ ■ ■

How much are you willing to self-insure to save money?

We'll walk you through your two choices: go with a higher deductible and pay a lower rate, or go with a lower deductible and pay a higher rate. Got it? If not, hit that "Learn more."

[Learn More...](#)

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OTHER FACTORS - - - - - [Learn more....](#)

Insurance History

Low Impact ■ ■ ■ ■ ■

Insurance companies will review your policy history for breaks in coverage. They're fairly thorough like that, so be sure to keep your policy payments consistent.

Miles Driven

Low Impact ■ ■ ■ ■ ■

Let's talk about probabilities. The more miles you drive each year, the more likely you could be in an accident.

Education

Low Impact ■ ■ ■ ■ ■

All that hard work paid off, literally. College grads pay less in insurance.

Job

Low Impact ■ ■ ■ ■ ■

Is it a car, or an office on four wheels? Some professions demand more hours on the road, and if that's the case, you'll pay a higher rate.

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