

INSTRUCTIONS AND CONSUMER PROFILES
DELAWARE ONLINE AUTOMOBILE INSURANCE RATE COMPARISON
ISSUED SEPTEMBER 8, 2008

The purpose of Delaware Insurance Commissioner Matthew Denn's online rate estimate project is to provide Delaware consumers with a fair and consistent price comparison of automobile insurance, as well as to facilitate an initial contact between consumers and insurance companies.

Important Note for 2008: The vehicle models and years and the driver combinations used for this survey have not changed from the 2007 survey. However, all companies must download, complete and upload a new spreadsheet in order to complete the survey. Rates submitted in previous years do not roll over into the new survey year and a 2007 survey spreadsheet will not be accepted by the system for the current survey.

Company Completion Requirements: The hypothetical consumer profiles in this document are the first in an annual survey of auto insurance rates, with rates calculated by profile and zip code. Companies with 1 percent market share or more of private passenger auto policies in Delaware for the previous calendar year (based on NAIC data) will be required to provide rates for all the profiles. Companies with .01 to .99 percent of private auto market share must only complete a limited slate of profiles (profiles 3, 8, 11, 14, 20, 30, 35, 36, 37 and 38 – highlighted in yellow below). A list of companies required to complete the full or limited versions of the 2008 survey can be found on pages 15 to 18. Only companies with less than .01 percent of private auto market share do not have to complete the survey. Commercial auto policies are not included in this program. Companies that requested exemptions from the survey in previous years because they do not write private passenger policies or are not writing new policies in Delaware should request an exemption again by email to gregory.patterson@state.de.us.

In 2008, the third year of the auto survey, companies must login to the Department of Insurance website using a login name and password, which are the same as the in previous auto rate survey or homeowner rate survey. Companies must provide basic company information, including phone and website address, types of insurance offered, auto discounts offered, and other information. Companies will use this account to download the rate estimate spreadsheet and to submit the spreadsheet online when it has been completed.

Deadline: Completed rate estimate spreadsheets must be submitted online by October 15, 2008.

Consumer Email Requests: Companies must provide a single email address to the Department which will be used to send email requests for actual quotes from consumers, after they have received rate estimates via the online tool. Consumers will be able to select as many or as few companies they wish to contact and will provide only limited contact information – name, address, phone number, email address, etc. – and will not include rating information.

Companies are required to acknowledge receipt of a consumer email request, but may handle it in any way they choose. The return email message from the company to the consumer could be an automatic email response directing the consumer to the company's website, or could be an individualized email directing them to a local agent. Alternately, the consumer contact information could be provided by the company to a local agent or to a sales representative to call or email the consumer directly. How each company handles the email consumer requests is entirely up to it.

Instructions For Online Account: To complete the survey, companies must:

1. Go to <http://compare.delawareinsurance.gov/company> and login to your company account. The login for each company is the company's NAIC number and, if logging in for the first time, the initial password is the NAIC number as well. If a company participated in the Department's online auto rate survey in fall 2006 or 2007 or the homeowner rate survey in spring 2007 or 2008, it will use the same username and password for this auto survey.
2. **If a company is logging in for the first time, please follow the link on the left side of the page to change your company's password immediately.**
3. All companies should click on "Manage User Accounts" to make sure the system contains a valid contact email address for your company's main account (this is not an email address that will be displayed or used by consumers). Companies that have not used this system previously will see a placeholder phrase in the field for email – please replace with a valid email address. For all companies, please note that each company, each login and each user must utilize a different email address (e.g. Test Insurance Company and Test Casualty Insurance Company could not both use jsmith@test.com as an email). Even if your company has submitted rates using this system before, please make sure that there is a valid email listed for your main company account.
4. From your company's account home page, click the link to begin a new submission. Under "Insurance Type" select "Auto 2008" and provide a name for your submission, such as "2008 Auto Rates." Your company will have the ability to create multiple survey submission files, with each new one that is uploaded and replacing any previous one. For example, if you need to change this year's survey after you have already submitted it, you could create "2008 Auto Rates – Amended."
5. Fill in the fields in the "Customer Contact" section. This information will be publicly viewable by consumers on the website. You may (1) supply your company web address, a second web address (optional) where consumers can view your company's available homeowner discounts and a customer contact phone number; or you may (2) check "Contact Local Agent," and, if you wish, supply a web address for a local agent locator or other appropriate web address.
6. Under "Customer Contact," please supply an email address to receive messages generated by consumers who ask for more information after viewing rates on our website. This is the email address required in Regulation 610.
7. Fill in the fields in the "Data Contact" section. This information will not be publicly available on the website and will only be used by department personnel to contact the company about survey submissions.
8. Click Save to save the company information. You will be able to edit this information at any time.
9. Once you save the contact information, you will see a page with Submission Details. Initially, this page will show an error until survey rates are submitted.
10. Under "Discounts," please use the link for Edit Discounts to check those discounts offered by your company. This list will be viewable by consumers on the website.
11. Under the section titled "Rates" is a link that will allow you to download the Microsoft Excel spreadsheet, which is strongly suggested as the means for submitting survey information. You may need to save the file when prompted by your computer rather than opening it. Please note: The column and row headers on the spreadsheet are locked and must not be altered or deleted while the spreadsheet is being completed. (As an alternative to downloading, companies may select each individual zip code under the "Rates" section of the submission webpage and manually enter the rate estimate for each of the 388 profiles. This is not the recommended option for submitting the information.)

12. Once the rate survey spreadsheet is completed, log back in to your company account, select your submission name and follow the links and instructions to upload the spreadsheet. After it is uploaded, you will be asked to check a box to confirm that the information in your submission is accurate and click on a button to activate your submission.
13. If you wish, you may use the links at the left side of your company account home page to create and manage individual user accounts for your company staff, so that multiple staff members working on the survey may have access to the survey website. Or you may simply use the original company login and updated password for all your company's access.
14. Whenever you login to your company's account, you will see your submission listed under "Incomplete Submissions" until the survey spreadsheet is completed and uploaded. Once it is uploaded, it will show under the "Active Submissions" section and may be managed there.

Provisions For Rating: The following assumptions and restrictions should be used in providing rate estimates.

- Annual Premiums: All rate estimates should be calculated on an annual basis
- New Business – All rate estimates should be calculated as new business.
- At-Fault Accidents – For those examples noting an at-fault accident, assume that the accident did not involve bodily injury to the other party. However, property damage resulted in excess of an amount that would be chargeable to the insured (a point surcharge).
- Credit Score – Companies that use credit as part of their calculation should assume a median credit score for the purpose of providing an estimate.
- Speeding Tickets – For those examples noting a speeding ticket, assume the driver was driving in excess of a speed where the insured would be charged a point surcharge.
- Years With Prior Carrier – Assume 5 years with a prior automobile policy carrier, with no prior policy lapse.
- Homeownership – Assume the prospective customer is a homeowner.
- Age/Years Licensed – For all examples, assume that driver has been licensed since age 16.
- Equipment – For all auto models listed, assume that model includes only standard equipment, unless otherwise specified.
- Zip Code – If there is a zip code area where a company applies more than one rate, provide the rate estimate based on the rate that applies in the majority of the zip code area.
- Credits and Discounts – Give any credits or surcharges that you would normally apply to the risk based on the information furnished (e.g. multi-car discount). Do not apply any additional credits, change deductibles or change coverage limits. Do not apply any discounts (e.g., occupational discount, defensive driving, good student, etc.) to the calculation of the rate estimate, though there will be a place on the website to indicate what types of discounts that are offered.

Automobiles Models Used: The following makes, models and model years should be used in rating the hypothetical profiles. Equipment details and options are provided. Do not rate any non-standard equipment not specifically listed. Please note that all makes and models are unchanged from the 2007 survey.

- Vehicle A: 2000 Honda Accord DX, 4-door sedan (VIN: 1HGCF8540Y)
- Vehicle B: 2005 Dodge Caravan SXT, minivan, 3.3L, 4-cyl., optional ABS, no side airbags (VIN: 1D4FP45R05)
- Vehicle C: 2006 Honda Accord EX, 4-door sedan, 3.0L V6, no ABS, automatic, dual airbags, side airbags (VIN: 1HGCM66806)
- Vehicle D: 2006 Chevrolet Trailblazer LT, SUV, 4WD, dual airbags, ABS (VIN: 1GNDDT13S06)
- Vehicle E: 2006 Chevrolet Silverado 1500 Extended Cab LS, pickup, 4.8L V8, 4WD, shortbed, ABS, dual airbags (VIN: 1GCDK19V06)
- Vehicle F: 2006 Ford Mustang GT Deluxe, 2-door coupe, 4.6L V8, RWD (VIN: 1ZVHT82H06)

Zip Codes Used: Rates must be completed for 58 zip codes in Delaware. The zip codes, which are listed on the spreadsheet, are:

- | | | | |
|---------|---------|---------|---------|
| ▪ 19701 | ▪ 19804 | ▪ 19939 | ▪ 19960 |
| ▪ 19702 | ▪ 19805 | ▪ 19940 | ▪ 19962 |
| ▪ 19703 | ▪ 19806 | ▪ 19941 | ▪ 19963 |
| ▪ 19707 | ▪ 19807 | ▪ 19943 | ▪ 19964 |
| ▪ 19709 | ▪ 19808 | ▪ 19944 | ▪ 19966 |
| ▪ 19711 | ▪ 19809 | ▪ 19945 | ▪ 19967 |
| ▪ 19713 | ▪ 19810 | ▪ 19946 | ▪ 19968 |
| ▪ 19716 | ▪ 19901 | ▪ 19947 | ▪ 19970 |
| ▪ 19717 | ▪ 19902 | ▪ 19950 | ▪ 19971 |
| ▪ 19720 | ▪ 19904 | ▪ 19951 | ▪ 19973 |
| ▪ 19734 | ▪ 19930 | ▪ 19952 | ▪ 19975 |
| ▪ 19736 | ▪ 19931 | ▪ 19953 | ▪ 19977 |
| ▪ 19801 | ▪ 19933 | ▪ 19954 | ▪ 19979 |
| ▪ 19802 | ▪ 19934 | ▪ 19956 | |
| ▪ 19803 | ▪ 19938 | ▪ 19958 | |

On the survey spreadsheet, the zip codes appear in numerical order.

Hypothetical Consumer Profiles: Following are the consumer profiles for rating. Profiles #1 to #14 are to be rated based on a minimum coverage package. Profiles #15 to #38 are to be rated based on a more standard coverage package. Each profile is to be rated based on a number of different driving record scenarios and, for some, a number of different vehicles or combinations of vehicles (e.g., Profile 1a with Vehicle A 2000 Honda Accord, 1b with 2000 Accord, 1c with 2000 Accord, 1d with 2000 Accord; then 1a with Vehicle B 2005 Dodge Caravan, 1b with 2005 Caravan, 1c with 2005 Caravan, etc.). The Microsoft Excel spreadsheet will detail each of the combinations. The profiles begin on the next page. Again, while these profile combinations have not changes, companies must download, complete and upload a new spreadsheet, even if all the rates are the same.

If a company would not write a policy for a particular profile scenario, place DNR (for Does Not Rate) in the appropriate cell in the Microsoft Excel spreadsheet.

Please email any questions, comments or requests for clarification regarding the auto rate survey to Gregory Patterson, Advisor to Commissioner Denn, at gregory.patterson@state.de.us.

LIMITS FOR #1-14: MINIMUM COVERAGE ONLY

\$15,000/\$30,000 Bodily Injury

\$10,000 Property Damage

\$15,000/\$30,000 Personal Injury Protection

VEHICLES FOR #1-10:

Vehicle A: 2000 Honda Accord DX, 4-door sedan

Vehicle B: 2005 Dodge Caravan SXT, minivan, 2.4L, 4-cyl., ABS, no side airbags

Example #1 - SINGLE MALE

Age: 22

Use: Drives 15 miles each way to work & 12,000 miles annually

- a. No violations or accidents within the last 3 years
- b. 1 speeding ticket within the last 3 years
- c. 1 at-fault accident within the last 3 years
- d. 1 speeding ticket and 1 at-fault accident within the last 3 years.

Example #2 - SINGLE MALE

Age: 25

Use: Drives 15 miles each way to work & 12,000 miles annually

- a. No violations or accidents within the last 3 years
- b. 1 speeding ticket within the last 3 years
- c. 1 at-fault accident within the last 3 years
- d. 1 speeding ticket and 1 at-fault accident within the last 3 years

Example #3 - SINGLE MALE:

Age: 31

Use: Drives 15 miles each way to work & 12,000 miles annually

- a. No violations or accidents within the last 3 years
- b. 1 speeding ticket within the last 3 years
- c. 1 at-fault accident within the last 3 years
- d. 1 speeding ticket and 1 at-fault accident within the last 3 years

Example #4 - SINGLE MALE:

Age: 43

Use: Drives 15 miles each way to work & 12,000 miles annually

- a. No violations or accidents within the last 3 years
- b. 1 speeding ticket within the last 3 years
- c. 1 at-fault accident within the last 3 years
- d. 1 speeding ticket and 1 at-fault accident within the last 3 years

Example #5 - SINGLE MALE

Age: 57

Use: Drives 15 miles each way to school & 12,000 miles annually

- a. No violations or accidents within the last 3 years
- b. 1 speeding ticket within the last 3 years
- c. 1 at-fault accident within the last 3 years
- d. 1 speeding ticket and 1 at-fault accident within the last 3 years

Example #6 - SINGLE FEMALE

Age: 22

Use: Drives 15 miles each way to work & 12,000 miles annually

- a. No violations or accidents within the last 3 years
- b. 1 speeding ticket within the last 3 years
- c. 1 at-fault accident within the last 3 years
- d. 1 speeding ticket and 1 at-fault accident within the last 3 years

Example #7 - SINGLE FEMALE

Age: 25

Use: Drives 15 miles each way to work & 12,000 miles annually

- a. No violations or accidents within the last 3 years
- b. 1 speeding ticket within the last 3 years
- c. 1 at-fault accident within the last 3 years
- d. 1 speeding ticket and 1 at-fault accident within the last 3 years

Example #8 - SINGLE FEMALE

Age: 31

Use: Drives 15 miles each way to work & 12,000 miles annually

- a. No violations or accidents within the last 3 years
- b. 1 speeding ticket within the last 3 years
- c. 1 at-fault accident within the last 3 years
- d. 1 speeding ticket and 1 at-fault accident within the last 3 years

Example #9 - SINGLE FEMALE

Age: 43

Use: Drives 10 miles each way to work & 6,900 miles annually

- a. No violations or accidents within the last 3 years
- b. 1 speeding ticket within the last 3 years
- c. 1 at-fault accident within the last 3 years
- d. 1 speeding ticket and 1 at-fault accident within the last 3 years

Example #10 - SINGLE FEMALE:

Age: 57

Use: Drives 15 miles each way to work & 12,000 miles annually

- a. No violations or accidents within the last 3 years
- b. 1 speeding ticket within the last 3 years
- c. 1 at-fault accident within the last 3 years
- d. 1 speeding ticket and 1 at-fault accident within the last 3 years

VEHICLES FOR #11-13 – BOTH VEHICLES ON POLICY:

Vehicles A&B: 2000 Honda Accord DX and 2005 Dodge Caravan SXT

Example #11 - YOUNG MARRIED COUPLE

Both principal operators

Husband Age: 29

Husband Use: 2000 Honda Accord DX, drives 15 miles each way to work & 15,000 miles annually

Wife Age: 27

Wife Use: 2005 Dodge Caravan SXT, drives 10 miles each way to work & 12,000 miles annually

Hus

- a) Husband and Wife have no violations or accidents within the last 3 years
- b) Husband and Wife have no violations or accidents within the last 3 years, Couple carries a homeowners policy with the same auto carrier (Multi-Policy Discount)
- c) Husband has one (1) speeding ticket and Wife has one (1) speeding ticket within the last 3 years. Both have no accidents
- d) Husband has one (1) speeding ticket and Wife has no violations within the last 3 years. Both have no accidents

Example #12 - MARRIED COUPLE, TEEN DRIVER

Husband and wife both principal operators

Husband Age: 45

Husband Use: 2000 Honda Accord DX, drives to work 15 miles each way & 15,000 miles annually

Wife Age: 43

Wife Use: 2005 Dodge Caravan SXT drives to work 10 miles each way & 12,000 annual miles

Son Age: 17

Son Use of Vehicle: Occasional operator of both vehicles, pleasure use only, clean driving record

- a) Husband and Wife have no violations or accidents within the last 3 years
- b) Husband and Wife have no violations or accidents within the last 3 years, Couple carries a homeowners policy with the same automobile policy carrier (Multi-Policy Discount)
- c) Husband has one (1) speeding ticket and Wife has one (1) speeding ticket within the last 3 years. Both have no accidents
- d) Husband has one (1) speeding ticket and Wife has no violations within the last 3 years. Both have no accidents

Example #13 – SENIOR MARRIED COUPLE, TWO VEHICLES

Both principal operators

Husband Age: 67

Husband Use: Pleasure use only & 6,900 miles annually

Wife: Age 65

Wife Use: Pleasure use only & 6,900 miles annually

- a) Husband and Wife have no violations or accidents within the last 3 years
- b) Husband and Wife have no violations or accidents within the last 3 years, Couple carries a homeowners policy with the same automobile policy carrier (Multi-Policy Discount)
- c) Husband has one (1) speeding ticket and Wife has one (1) speeding ticket within the last 3 years. Both have no accidents
- d) Husband has one (1) speeding ticket and Wife has no violations within the last 3 years. Both have no accidents

VEHICLE FOR #14:

Vehicle A: 2000 Honda Accord DX, 4-door sedan

Example #14 - SENIOR MARRIED COUPLE, ONE VEHICLE

Husband Age: 67

Husband Use: Principal operator, pleasure use only, 7,000 miles annually

Wife Age: 65

- a) Husband and Wife have no violations or accidents within the last 3 years
- b) Husband and Wife have no violations or accidents within the last 3 years, Couple carries a homeowners policy with the same automobile policy carrier (Multi-Policy Discount)
- c) Husband has one (1) speeding ticket and Wife has one (1) speeding ticket within the last 3 years. Both have no accidents
- d) Husband has one (1) speeding ticket and Wife has no violations within the last 3 years. Both have no accidents

LIMITS FOR #15-38: STANDARD COVERAGE

\$100,000/\$300,000 Bodily Injury
\$50,000 Property Damage
\$100,000/\$300,000 Personal Injury Protection
\$100,000/\$300,000 Uninsured Motorist
\$250 Comprehensive Deductible
\$500 Collision Deductible

VEHICLES FOR #15 & 16:

Vehicle C: 2006 Honda Accord EX, 4-door sedan, 3.0L V6, automatic, dual airbags, side airbags

Vehicle E: 2006 Chevrolet Silverado 1500 Extended Cab LS, pickup, 4.8L V8, 4WD, shortbed, ABS, dual airbags

Vehicle F: 2006 Ford Mustang GT Deluxe, 2-door coupe, 4.6L V8, RWD

Example #15 - SINGLE MALE

Age: 22

Use: Drives 10 miles each way to work & 6,900 miles annually

- a) No violations or accidents within the last 3 years
- b) 1 speeding ticket within the last 3 years
- c) 1 at-fault accident within the last 3 years
- d) 1 speeding ticket and 1 at-fault accident within the last 3 years

Example #16 - SINGLE MALE:

Age: 22

Use: Drives 15 miles each way to work & 15,000 miles annually

- a) No violations or accidents within the last 3 years
- b) 1 speeding ticket within the last 3 years
- c) 1 at-fault accident within the last 3 years
- d) 1 speeding ticket and 1 at-fault accident within the last 3 years

VEHICLES FOR #17 & 18:

Vehicle D: 2006 Chevrolet Trailblazer LT, SUV, 4WD, dual airbags, ABS

Vehicle E: 2006 Chevrolet Silverado 1500 Extended Cab LS, pickup, 4.8L V8, 4WD, shortbed, ABS, dual airbags

Vehicle F: 2006 Ford Mustang GT Deluxe, 2-door coupe, 4.6L V8, RWD

Example #17 - SINGLE MALE

Age: 25

Use: Drives 10 miles each way to work & 6,900 miles annually

- a) No violations or accidents within the last 3 years
- b) 1 speeding ticket within the last 3 years
- c) 1 at-fault accident within the last 3 years
- d) 1 speeding ticket and 1 at-fault accident within the last 3 years

Example #18 - SINGLE MALE

Age: 25

Use: Drives 15 miles each way to work & 15,000 miles annually

- a) No violations or accidents within the last 3 years
- b) 1 speeding ticket within the last 3 years
- c) 1 at-fault accident within the last 3 years
- d) 1 speeding ticket and 1 at-fault accident within the last 3 years

VEHICLES FOR #19 & 20:

Vehicle C: 2006 Honda Accord EX, 4-door sedan, 3.0L V6, automatic, dual airbags, side airbags

Vehicle D: 2006 Chevrolet Trailblazer LT, SUV, 4WD, dual airbags, ABS

Vehicle E: 2006 Chevrolet Silverado 1500 Extended Cab LS, pickup, 4.8L V8, 4WD, shortbed, ABS, dual airbags

Example #19 - SINGLE MALE

Age: 31

Use: Drives 10 miles each way to work & 6,900 miles annually

- a) No violations or accidents within the last 3 years
- b) 1 speeding ticket within the last 3 years
- c) 1 at-fault accident within the last 3 years
- d) 1 speeding ticket and 1 at-fault accident within the last 3 years

Example #20 - SINGLE MALE:

Age: 31

Use: Drives 15 miles each way to work & 15,000 miles annually

- a) No violations or accidents within the last 3 years
- b) 1 speeding ticket within the last 3 years
- c) 1 at-fault accident within the last 3 years
- d) 1 speeding ticket and 1 at-fault accident within the last 3 years

VEHICLES FOR #21 & 22:

Vehicle C: 2006 Honda Accord EX, 4-door sedan, 3.0L V6, automatic, dual airbags, side airbags

Vehicle D: 2006 Chevrolet Trailblazer LT, SUV, 4WD, dual airbags, ABS

Vehicle F: 2006 Ford Mustang GT Deluxe

Example #21 - SINGLE MALE

Age: 43

Use: Drives 10 miles each way to work & 6,900 miles annually

- a) No violations or accidents within the last 3 years
- b) 1 speeding ticket within the last 3 years
- c) 1 at-fault accident within the last 3 years
- d) 1 speeding ticket and 1 at-fault accident within the last 3 years

Example #22 - SINGLE MALE:

Age: 43

Use: Drives 15 miles each way to work & 15,000 miles annually

- a) No violations or accidents within the last 3 years
- b) 1 speeding ticket within the last 3 years
- c) 1 at-fault accident within the last 3 years
- d) 1 speeding ticket and 1 at-fault accident within the last 3 years

VEHICLES FOR # 23 & 24

Vehicle C: 2006 Honda Accord EX

Vehicle D: 2006 Chevrolet Trailblazer LT

Vehicle E: 2006 Chevrolet Silverado 1500 Extended Cab LS

Example #23 - SINGLE MALE

Age: 57

Use: Drives 10 miles each way to work & 6,900 miles annually

- a) No violations or accidents within the last 3 years
- b) 1 speeding ticket within the last 3 years
- c) 1 at-fault accident within the last 3 years
- d) 1 speeding ticket and 1 at-fault accident within the last 3 years

Example #24 - SINGLE MALE:

Age: 57

Use: Drives 15 miles each way to work & 15,000 miles annually

- a) No violations or accidents within the last 3 years
- b) 1 speeding ticket within the last 3 years
- c) 1 at-fault accident within the last 3 years
- d) 1 speeding ticket and 1 at-fault accident within the last 3 years

VEHICLES FOR #25 & 26:

Vehicle C: 2006 Honda Accord EX

Vehicle E: 2006 Chevrolet Silverado 1500 Extended Cab LS

Vehicle F: 2006 Ford Mustang GT Deluxe

Example #25 - SINGLE FEMALE:

Age: 22

Use: Drives 10 miles each way to work & 6,900 miles annually

- a) No violations or accidents within the last 3 years
- b) 1 speeding ticket within the last 3 years
- c) 1 at-fault accident within the last 3 years
- d) 1 speeding ticket and 1 at-fault accident within the last 3 years

Example #26 - SINGLE FEMALE:

Age: 22

Use: Drives 15 miles each way to work & 15,000 miles annually

- a) No violations or accidents within the last 3 years
- b) 1 speeding ticket within the last 3 years
- c) 1 at-fault accident within the last 3 years
- d) 1 speeding ticket and 1 at-fault accident within the last 3 years

VEHICLES FOR #27 & 28:

Vehicle B: 2005 Dodge Caravan SXT

Vehicle C: 2006 Honda Accord EX

Vehicle D: 2006 Chevrolet Trailblazer LT

Example #27 - SINGLE FEMALE:

Age: 25

Use: Drives 10 miles each way to work & 6,900 miles annually

- a) No violations or accidents within the last 3 years
- b) 1 speeding ticket within the last 3 years
- c) 1 at-fault accident within the last 3 years
- d) 1 speeding ticket and 1 at-fault accident within the last 3 years

Example #28 - SINGLE FEMALE:

Age: 25

Use: Drives 15 miles each way to work & 15,000 miles annually

- a) No violations or accidents within the last 3 years
- b) 1 speeding ticket within the last 3 years
- c) 1 at-fault accident within the last 3 years
- d) 1 speeding ticket and 1 at-fault accident within the last 3 years

VEHICLES FOR #29 & 30:

Vehicle B: 2005 Dodge Caravan SXT

Vehicle C: 2006 Honda Accord EX

Vehicle D: 2006 Chevrolet Trailblazer LT

Example #29 - SINGLE FEMALE

Age: 31

Use: Drives 10 miles each way to work & 6,900 miles annually

- a) No violations or accidents within the last 3 years
- b) 1 speeding ticket within the last 3 years
- c) 1 at-fault accident within the last 3 years
- d) 1 speeding ticket and 1 at-fault accident within the last 3 years

Example #30 - SINGLE FEMALE

Age: 31

Use: Drives 15 miles each way to work & 15,000 miles annually

- a) No violations or accidents within the last 3 years
- b) 1 speeding ticket within the last 3 years
- c) 1 at-fault accident within the last 3 years
- d) 1 speeding ticket and 1 at-fault accident within the last 3 years

VEHICLES FOR #31 & 32:

Vehicle B: 2005 Dodge Caravan SXT

Vehicle C: 2006 Honda Accord EX

Vehicle D: 2006 Chevrolet Trailblazer LT

Example #31 - SINGLE FEMALE

Age: 43

Use: Drives 10 miles each way to work & 6,900 miles annually

- a) No violations or accidents within the last 3 years
- b) 1 speeding ticket within the last 3 years
- c) 1 at-fault accident within the last 3 years
- d) 1 speeding ticket and 1 at-fault accident within the last 3 years

Example #32 - SINGLE FEMALE

Age: 43

Use: Drives 15 miles each way to work & 15,000 miles annually

- a) No violations or accidents within the last 3 years
- b) 1 speeding ticket within the last 3 years
- c) 1 at-fault accident within the last 3 years
- d) 1 speeding ticket and 1 at-fault accident within the last 3 years

VEHICLES FOR #33 & 34

Vehicle B: 2005 Dodge Caravan SXT

Vehicle C: 2006 Honda Accord EX

Vehicle D: 2006 Chevrolet Trailblazer LT

Example #33 - SINGLE FEMALE

Age: 57

Use: Drives 10 miles each way to work & 6,900 miles annually

- a) No violations or accidents within the last 3 years
- b) 1 speeding ticket within the last 3 years
- c) 1 at-fault accident within the last 3 years
- d) 1 speeding ticket and 1 at-fault accident within the last 3 years

Example #34 - SINGLE FEMALE

Age: 57

Use: Drives 15 miles each way to work & 15,000 miles annually

- a) No violations or accidents within the last 3 years
- b) 1 speeding ticket within the last 3 years
- c) 1 at-fault accident within the last 3 years
- d) 1 speeding ticket and 1 at-fault accident within the last 3 years

VEHICLES FOR #35-37 – BOTH VEHICLES ON POLICY:

Vehicle Combination 1: Vehicle D for husband (2006 Chevrolet Trailblazer LT) and Vehicle C for wife (2006 Honda Accord EX)

Vehicle Combination 2: Vehicle E for husband (2006 Chevrolet Silverado 1500 Extended Cab LS) and Vehicle B for wife (2005 Dodge Caravan SXT)

Vehicle Combination 3: Vehicle F for husband (2006 Ford Mustang GT Deluxe) and Vehicle D for wife (2006 Chevrolet Trailblazer LT)

Vehicle Combination 4: Vehicle A for husband (2000 Honda Accord DX) and Vehicle B for wife (2005 Dodge Caravan SXT)

Example #35 - YOUNG MARRIED COUPLE

Both principal operators

Husband Age: 29

Husband Use: Drives to work 15 miles each way & 15,000 miles annually

Wife Age: 27

Wife Use: Drives to work 10 miles each way & 12,000 annual miles

- a) Husband and Wife have no violations or accidents within the last 3 years;
- b) Husband and Wife have no violations or accidents within the last 3 years. Couple carries a homeowners policy with the same auto carrier (Multi-Policy Discount);
- c) Husband has one (1) speeding ticket and Wife has one (1) speeding ticket within the last 3 years. Both have no accidents;
- d) Husband has one (1) speeding ticket and Wife has no violations within the last 3 years. Both have no accidents.

Example #36 - MARRIED COUPLE, DRIVING TEEN

Husband and wife both principal operators

Husband Age: 45

Husband Use: Drives to work 15 miles each way & 15,000 miles annually

Wife Age: 43

Wife Use: Drives to work 10 miles each way & 12,000 annual miles

Son Age: 17

Son Use (Same Vehicle As Wife): Occasional operator, pleasure use only, clean driving record

- a) Husband and Wife have no violations or accidents within the last 3 years;
- b) Husband and Wife have no violations or accidents within the last 3 years. Couple carries a homeowners policy with the same automobile policy carrier (Multi-Policy Discount);
- c) Husband has one (1) speeding ticket and Wife has one (1) speeding ticket within a 3 year experience period. Both have no accidents;
- d) Husband has one (1) speeding ticket and Wife has no violations within the last 3 years. Both have no accidents.

Example #37 - SENIOR MARRIED COUPLE, TWO VEHICLES

Both principal operators

Husband Age: 67

Husband Use: Pleasure use only, 6,900 miles annually

Wife Age: 65

Wife Use: Pleasure use only, 6,900 miles annually

- a) Husband and Wife have no violations or accidents within the last 3 years;
- b) Husband and Wife have no violations or accidents within the last 3 years. Couple carries a homeowners policy with the same auto carrier (Multi-Policy Discount);
- c) Husband has one (1) speeding ticket and Wife has one (1) speeding ticket within the last 3 years. Both have no accidents;
- d) Husband has one (1) speeding ticket and Wife has no violations within the last 3 years. Both have no accidents.

VEHICLE FOR #38:

Vehicle C: 2006 Honda Accord EX

Example #38 - SENIOR MARRIED COUPLE, ONE VEHICLE

Husband Age: 67

Husband Use: Principal operator, pleasure use only, 6,900 miles annually

Wife Age: 65

- a) Husband and Wife have no violations or accidents within the last 3 years;
- b) Husband and Wife have no violations or accidents within the last 3 years. Couple carries a homeowners policy with the same auto carrier (Multi-Policy Discount);
- c) Husband has one (1) speeding ticket and Wife has one (1) speeding ticket within the last 3 years. Both have no accidents;
- d) Husband has one (1) speeding ticket and Wife has no violations within the last 3 years. Both have no accidents.