

CHOICES RATE COMPARISON WEBSITE

Risk Configurations

Configuration #1: Family with Young Drivers

Married Male (Age 50), Married Female (Age 50), Single Male (Age 20), Single Female (Age 18) – Two cars, no violations or accidents in past 3 years, work driving use and pleasure driving use – one car 12,000 miles per year; the second car 8,000 miles per year.

Age/Sex/Marital Status	Married Male Age 50, Married Female Age 50, Single Male Age 20, Single Female Age 18
Policy Term	One Year
Policy Tenure	New Business
Prior Insurance	Proof Available for Preceding 3 Years
Coverages, Limits and Deductible Purchased	Bodily Injury - Limit of \$25,000/\$50,000 Property Damage - Limit of \$50,000 Personal Injury Protection - Limit of \$10,000, No Deductible Medical Payments - Limit of \$5,000 Uninsured Motorists - Limit of \$25,000/\$50,000 (Non-Stacked) Comprehensive - Deductible of \$250 Collision - Deductible of \$500
Limits Purchased History	Unchanged for prior 3 years
Number of Cars	Two
Experience of Operators	No violations or accidents in past 3 years
Use and Mileage	Camry driven to work 12 road miles each way, 12,000 miles per year; Corolla pleasure use, 8,000 miles per year
Insurance Credit Score	80th Percentile
Make and Model of Car	Toyota Camry LE; Toyota Corolla LE
Age of Car	Latest model year (2012 as of October 1, 2011, etc.) and five model years old (2007 as of October 1, 2011, etc.)
Safety Devices	Driver's Side Airbag
Additional Discounts	None

Configuration #2: Single Female

Single Female (Age 25) – One car, one violation and one no-fault accident in the preceding 3 years, work driving use – 12,000 miles per year.

Age/Sex/Marital Status	Single Female Age 25
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Policy Term	One Year
Policy Tenure	New Business
Prior Insurance	Proof Available for Preceding Year
Coverages, Limits and Deductible Purchased	Bodily Injury - Limit of \$25,000/\$50,000 Property Damage - Limit of \$50,000 Personal Injury Protection - Limit of \$10,000, No Deductible Medical Payments - Limit of \$5,000 Uninsured Motorists - Limit of \$25,000/\$50,000 (Non-Stacked) Comprehensive - Deductible of \$250 Collision - Deductible of \$500
Limits Purchased History	Unchanged for prior 3 years
Number of Cars	One
Experience of Operators	One minor violation and one not-at-fault accident in prior 3 years, licensed at age 16
Use and Mileage	Camry driven to work 12 road miles each way, 12,000 miles per year
Insurance Credit Score	50th Percentile
Make and Model of Car	Toyota Camry LE
Age of Car	Latest model year (2012 as of October 1, 2011, etc.)
Safety Devices	Driver's Side Airbag
Additional Discounts	None

Configuration #3: Senior Married Couple

Married Male (Age 70), Married Female (Age 65) – One car, no accidents or violations in the last 3 years, pleasure driving use – 6,000 miles per year.

Age/Sex/Marital Status	Married Male Age 70, Married Female Age 65
Policy Term	One Year
Policy Tenure	Has continuously renewed policy with company for prior 5 years
Prior Insurance	Proof Available for Preceding 5 Years
Coverages, Limits and Deductible Purchased	Bodily Injury - Limit of \$50,000/\$100,000 Property Damage - Limit of \$100,000 Personal Injury Protection - Limit of \$10,000, No Deductible Medical Payments - Limit of \$5,000 Uninsured Motorists - Limit of \$50,000/\$100,000 (Non-Stacked)

Limits Purchased History	Comprehensive - Deductible of \$250 Collision - Deductible of \$500
Number of Cars	Unchanged for prior 3 years
Experience of Operators	One
Use and Mileage	No violations or accident involvement in past 3 years
Insurance Credit Score	Pleasure use, 6,000 miles per year
Make and Model of Car	80th Percentile
Age of Car	Toyota Camry LE
Safety Devices	Five model years old (2007 as of October 1, 2011, etc.)
Additional Discounts	Driver's Side Airbag
	Paid In Full, Homeowner