

INSTRUCTIONS AND CONSUMER PROFILES
DELAWARE ONLINE AUTOMOBILE INSURANCE RATE COMPARISON
ISSUED SEPTEMBER 15, 2006
CORRECTED SEPT. 27, 2006 – CHANGES IN RED TEXT

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.

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). 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 must login to the Department of Insurance website using a unique login name and password provided to them by the Department. The website address, along with the login and password, will be provided to companies by September 15, 2006. Companies will be asked to provide basic company information, including phone and website address, types of insurance offered, auto discounts offered, and other information. Companies will then 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 November 1, 2006.

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.

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.

- Vehicle A: 1998 Honda Accord DX, 4-door sedan (VIN: 1HGCF8640W)
- Vehicle B: 2003 Dodge Caravan SE, minivan, 2.4L, 4-cyl., ABS, no side airbags (VIN: 1D4MP25B03)
- Vehicle C: 2005 Honda Accord EX, 4-door sedan, 3.0L V6, automatic, dual airbags, side airbags (VIN: 1HGCM66805)
- Vehicle D: 2005 Chevrolet Trailblazer LT, SUV, 4WD, dual airbags, ABS (VIN: 1GNCT13S05)
- Vehicle E: 2005 Chevrolet Silverado 1500 Extended Cab LS, pickup, 4.8L V8, 4WD, shortbed, ABS, dual airbags (VIN: 1GCEK19V05)
- Vehicle F: 2005 Ford Mustang GT Deluxe, 2-door coupe, 4.6L V8, RWD (VIN: 1ZVHT82H05)

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 | |

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 1998 Honda Accord, 1b with 1998 Accord, 1c with 1998 Accord, 1d with 1998 Accord; then 1a with Vehicle B 2003 Dodge Caravan, 1b with 2003 Caravan, 1c with 2003 Caravan, etc.). The Microsoft Excel spreadsheet will detail each of the combinations. The profiles begin on the next page.

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: 1998 Honda Accord DX, 4-door sedan

Vehicle B: 2003 Dodge Caravan SE, 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: 1998 Honda Accord DX and 2003 Dodge Caravan SE

Example #11 - YOUNG MARRIED COUPLE

Both principal operators

Husband Age: 29

Husband Use: 1998 Honda Accord DX, drives 15 miles each way to work & 15,000 miles annually

Wife Age: 27

Wife Use: 2003 Dodge Caravan SE, 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: 1998 Honda Accord DX, drives to work 15 miles each way & 15,000 miles annually

Wife Age: 43

Wife Use: 2003 Dodge Caravan SE 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

Please note: 13c and 13d were switched in the original version of this document, but are and have been correct in the Microsoft Excel survey spreadsheet

VEHICLE FOR #14:

Vehicle A: 1998 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: 2005 Honda Accord EX, 4-door sedan, 3.0L V6, automatic, dual airbags, side airbags

Vehicle E: 2005 Chevrolet Silverado 1500 Extended Cab LS, pickup, 4.8L V8, 4WD, shortbed, ABS, dual airbags

Vehicle F: 2005 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: 2005 Chevrolet Trailblazer LT, SUV, 4WD, dual airbags, ABS

Vehicle E: 2005 Chevrolet Silverado 1500 Extended Cab LS, pickup, 4.8L V8, 4WD, shortbed, ABS, dual airbags

Vehicle F: 2005 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: 2005 Honda Accord EX, 4-door sedan, 3.0L V6, automatic, dual airbags, side airbags

Vehicle D: 2005 Chevrolet Trailblazer LT, SUV, 4WD, dual airbags, ABS

Vehicle E: 2005 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: 2005 Honda Accord EX, 4-door sedan, 3.0L V6, automatic, dual airbags, side airbags

Vehicle D: 2005 Chevrolet Trailblazer LT, SUV, 4WD, dual airbags, ABS

Vehicle F: 2005 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: 2005 Honda Accord EX

Vehicle D: 2005 Chevrolet Trailblazer LT

Vehicle E: 2005 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: 2005 Honda Accord EX

Vehicle E: 2005 Chevrolet Silverado 1500 Extended Cab LS

Vehicle F: 2005 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: 2003 Dodge Caravan SE

Vehicle C: 2005 Honda Accord EX

Vehicle D: 2005 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: 2003 Dodge Caravan SE

Vehicle C: 2005 Honda Accord EX

Vehicle D: 2005 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: 2003 Dodge Caravan SE

Vehicle C: 2005 Honda Accord EX

Vehicle D: 2005 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: 2003 Dodge Caravan SE

Vehicle C: 2005 Honda Accord EX

Vehicle D: 2005 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 (2005 Chevrolet Trailblazer LT) and Vehicle C for wife (2005 Honda Accord EX)

Vehicle Combination 2: Vehicle E for husband (2005 Chevrolet Silverado 1500 Extended Cab LS) and Vehicle B for wife (2003 Dodge Caravan SE)

Vehicle Combination 3: Vehicle F for husband (2005 Ford Mustang GT Deluxe) and Vehicle D for wife (2005 Chevrolet Trailblazer LT)

Vehicle Combination 4: Vehicle A for husband (1998 Honda Accord DX) and Vehicle B for wife (2003 Dodge Caravan SE)

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: 2005 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.