

Auto Insurance

Sample Premium Tables
2011/12



Prepared by

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**SAMPLE AUTO INSURANCE PREMIUM TABLE
ANNUAL PREMIUMS EFFECTIVE APRIL 1, 2011
BASED ON VIRGINIA'S 50 LARGEST COMPANIES
BY MARKET SHARE**

Married Adult - Age 45

| | Alexandria | Richmond | Virginia Beach |
|-------------------------------------|------------|----------|----------------|
| 21st Century Centennial Ins Co | 1010 | 958 | 988 |
| Agency Ins Co of Maryland | 377 | 325 | 294 |
| Alfa Alliance Ins Corp | 1305 | 1277 | 1293 |
| Alfa Specialty Ins Co (2) | 3132 | 2470 | 2353 |
| Alfa Vision Ins Corp | 2671 | 1973 | 1863 |
| Allmerica Financial Alliance Ins | 2070 | 1929 | 2120 |
| Allstate Fire and Casualty | 5334 | 4056 | 3259 |
| Allstate Indemnity Company | 4122 | 2926 | 2829 |
| Allstate Insurance Company | 1698 | 1391 | 1369 |
| Allstate Property and Casualty | 1339 | 1301 | 1170 |
| Amica Mutual Ins Co | 2349 | 1910 | 2557 |
| Bristol West Casualty Ins Co | 2341 | 1976 | 1753 |
| Cincinnati Insurance Co | 949 | 790 | 1136 |
| Donegal Mutual Ins Co | 1763 | 1928 | 2465 |
| Erie Insurance Exchange | 534 | 622 | 603 |
| Esurance Ins Co (6) | 2630 | 2268 | 2116 |
| Farmers Ins Exchange (3) (5) | 3309 | 2462 | 2297 |
| First Liberty Ins Corporation | 1593 | 1385 | 1446 |
| Garrison Property & Casualty Ins Co | 848 | 742 | 819 |
| GEICO Casualty | 785 | 833 | 844 |
| GEICO General | 1022 | 1087 | 1099 |
| GEICO Indemnity | 1565 | 1596 | 1461 |
| Government Employees Ins Co | 1022 | 1087 | 1099 |
| General Ins. Co. of America | 1277 | 1186 | 1239 |
| Integon Casualty | 2077 | 1733 | 1534 |
| Liberty Mutual Fire Ins Co | 1770 | 1538 | 1606 |
| LM Insurance Corp | 4076 | 3531 | 3685 |
| Mercury Casualty | 2024 | 1600 | 1676 |
| Metropolitan Casualty | 1807 | 1659 | 1891 |
| Metropolitan Direct Prop & Cas | 2012 | 2016 | 2020 |
| Nationwide General Ins Co | 1476 | 1395 | 1341 |
| Nationwide Mutual Ins Co | 1848 | 1800 | 1766 |
| Nationwide Mutual Fire Ins Co | 3332 | 2370 | 2345 |
| Progressive Advanced | 1573 | 1457 | 1380 |
| Progressive Direct | 1919 | 1820 | 1664 |
| Progressive Gulf | 1754 | 1531 | 1373 |
| Progressive Universal | 1919 | 1820 | 1664 |
| Prop & Cas Ins Co of Hartford(4) | 919 | 915 | 846 |
| State Farm Fire and Casualty | 1217 | 1384 | 1318 |
| State Farm Mutual Auto Ins Co | 1063 | 1205 | 1145 |
| Travelers Home and Marine | 1486 | 1264 | 1352 |
| Travelers Property Casualty Co | 2161 | 2452 | 1935 |
| Travelers Prop Cas of America | 1963 | 2090 | 1642 |
| Trumbull Insurance Co | 1323 | 1163 | 998 |
| USAA (4) | 667 | 607 | 652 |
| USAA Casualty (4) | 669 | 599 | 655 |
| USAA General Indemnity (4) | 1301 | 1169 | 1244 |
| Victoria Fire and Casualty | 2156 | 2015 | 1600 |
| VA Farm Bureau Mutual | 1229 | 1203 | 1063 |
| VA Farm Bureau Town&Country | 1014 | 988 | 882 |

**SAMPLE AUTO INSURANCE PREMIUM TABLE
ANNUAL PREMIUMS EFFECTIVE APRIL 1, 2011
BASED ON VIRGINIA'S 50 LARGEST COMPANIES
BY MARKET SHARE**

Married Adult - Age 45

| | Norfolk | Roanoke | Charlotte Co. (1) |
|-------------------------------------|---------|---------|-------------------|
| 21st Century Centennial Ins Co | 1014 | 849 | 1095 |
| Agency Ins Co of Maryland | 350 | 299 | 356 |
| Alfa Alliance Ins Corp | 1460 | 1031 | 1289 |
| Alfa Specialty Ins Co (2) | 3007 | 2217 | 2245 |
| Alfa Vision Ins Corp | 2321 | 1724 | 2226 |
| Allmerica Financial Alliance Ins | 2234 | 1450 | 2230 |
| Allstate Fire and Casualty | 3984 | 3604 | 3965 |
| Allstate Indemnity Company | 3487 | 2638 | 3566 |
| Allstate Insurance Company | 1528 | 1295 | 1521 |
| Allstate Property and Casualty | 1294 | 1012 | 1233 |
| Amica Mutual Ins Co | 2557 | 1936 | 2002 |
| Bristol West Casualty Ins Co | 2353 | 1773 | 2466 |
| Cincinnati Insurance Co | 1136 | 636 | 1025 |
| Donegal Mutual Ins. Co. | 2465 | 963 | 1400 |
| Erie Insurance Exchange | 603 | 505 | 653 |
| Esurance Ins Co (6) | 2422 | 2028 | 2290 |
| Farmers Ins Exchange (3) (5) | 2228 | 1908 | 2359 |
| First Liberty Ins Corporation | 1577 | 1203 | 1509 |
| Garrison Property & Casualty Ins Co | 972 | 634 | 736 |
| GEICO CASUALTY | 920 | 742 | 1016 |
| GEICO CASUALTY General | 1203 | 970 | 1352 |
| GEICO CASUALTY Indemnity | 1760 | 1441 | 1928 |
| Government Employees Ins Co | 1203 | 970 | 1352 |
| General Ins. Co. of America | 1439 | 1012 | 1639 |
| Integon Casualty | 1853 | 1513 | 1840 |
| Liberty Mutual Fire Ins Co | 1753 | 1336 | 1677 |
| LM Insurance Corp | 4030 | 3059 | 3864 |
| Mercury Casualty | 2308 | 1574 | 2026 |
| Metropolitan Casualty | 2211 | 1673 | 2135 |
| Metropolitan Direct Prop & Cas | 2262 | 1944 | 2590 |
| Nationwide General Ins Co | 1314 | 1122 | 1315 |
| Nationwide Mutual Ins Co | 1777 | 1440 | 1836 |
| Nationwide Mutual Fire Ins Co | 2814 | 2197 | 2450 |
| Progressive Advanced | 1627 | 1359 | 1652 |
| Progressive Direct | 1891 | 1644 | 1961 |
| Progressive Gulf | 1635 | 1411 | 1687 |
| Progressive Universal | 1891 | 1644 | 1961 |
| Prop & Cas Ins Co of Hartford(4) | 937 | 738 | 860 |
| State Farm Fire and Casualty | 1425 | 1168 | 1360 |
| State Farm Mutual Auto Ins Co | 1239 | 1016 | 1178 |
| Travelers Home and Marine | 1445 | 1193 | 1444 |
| Travelers Property Casualty Co | 2113 | 1567 | 1991 |
| Travelers Prop Cas of America | 1707 | 1305 | 1912 |
| Trumbull Insurance Co | 1139 | 1032 | 1426 |
| USAA (4) | 734 | 510 | 591 |
| USAA Casualty (4) | 775 | 506 | 601 |
| USAA General Indemnity (4) | 1491 | 983 | 1111 |
| Victoria Fire and Casualty | 2075 | 1797 | 2173 |
| VA Farm Bureau Mutual | 1078 | 942 | 1255 |
| VA Farm Bureau Town & Country | 899 | 796 | 1056 |

**SAMPLE AUTO INSURANCE PREMIUM TABLE
ANNUAL PREMIUMS EFFECTIVE APRIL 1, 2011
BASED ON VIRGINIA'S 50 LARGEST COMPANIES
BY MARKET SHARE**

Unmarried Male - Age 20

| | Alexandria | Richmond | Virginia Beach |
|-------------------------------------|-------------------|-----------------|-----------------------|
| 21st Century Centennial Ins Co | 2264 | 2116 | 2198 |
| Agency Ins Co of Maryland | 1356 | 1163 | 1027 |
| Alfa Alliance Ins Corp | 4434 | 4340 | 4398 |
| Alfa Specialty Ins Co (2) | 8508 | 6751 | 6427 |
| Alfa Vision Ins Corp | 7871 | 5818 | 5487 |
| Allmerica Financial Alliance Ins | 5320 | 4965 | 5470 |
| Allstate Fire and Casualty | 12303 | 9377 | 7516 |
| Allstate Indemnity Company | 11768 | 8315 | 7975 |
| Allstate Insurance Company | 5784 | 4689 | 4580 |
| Allstate Property and Casualty | 3316 | 3171 | 2859 |
| Amica Mutual Ins Co | 6615 | 5350 | 7215 |
| Bristol West Casualty Ins Co | 5319 | 4546 | 3982 |
| Cincinnati Insurance Co | 2914 | 2408 | 3501 |
| Donegal Mutual Ins Co | 5119 | 5608 | 7189 |
| Erie Insurance Exchange | 1691 | 1866 | 1791 |
| Esurance Ins Co (6) | 7318 | 6008 | 5686 |
| Farmers Ins Exchange (3) (5) | 7697 | 5753 | 5328 |
| First Liberty Ins Corporation | 6026 | 5220 | 5453 |
| Garrison Property & Casualty Ins Co | 1796 | 1542 | 1720 |
| GEICO CASUALTY | 2009 | 2080 | 2119 |
| GEICO CASUALTY General | 2595 | 2685 | 2733 |
| GEICO CASUALTY Indemnity | 3413 | 3446 | 3164 |
| Government Employees Ins Co | 2595 | 2685 | 2733 |
| General Ins. Co. of America | 3818 | 3518 | 3718 |
| Integon Casualty | 5347 | 4524 | 3968 |
| Liberty Mutual Fire Ins Co | 6695 | 5800 | 6059 |
| LM Insurance Corp | 15594 | 13495 | 14093 |
| Mercury Casualty | 6656 | 5148 | 5412 |
| Metropolitan Casualty | 4449 | 4085 | 4669 |
| Metropolitan Direct Prop & Cas | 6588 | 6614 | 6602 |
| Nationwide General Ins Co | 3357 | 3131 | 3014 |
| Nationwide Mutual Ins Co | 5605 | 5440 | 5341 |
| Nationwide Mutual Fire Ins Co | 7414 | 5198 | 5176 |
| Progressive Advanced | 4665 | 4308 | 4031 |
| Progressive Direct | 6343 | 5927 | 5431 |
| Progressive Gulf | 5579 | 4809 | 4242 |
| Progressive Universal | 6343 | 5927 | 5431 |
| Prop & Cas Ins Co of Hartford(4) | 2337 | 2339 | 2184 |
| State Farm Fire and Casualty | 2878 | 3236 | 3087 |
| State Farm Mutual Auto Ins Co | 2532 | 2836 | 2701 |
| Travelers Home and Marine | 3027 | 2548 | 2747 |
| Travelers Property Casualty Co | 5439 | 6190 | 4858 |
| Travelers Prop Cas of America | 5775 | 6161 | 4820 |
| Trumbull Insurance Co | 3131 | 2610 | 2301 |
| USAA (4) | 1370 | 1222 | 1325 |
| USAA Casualty (4) | 1373 | 1206 | 1329 |
| USAA General Indemnity (4) | 2787 | 2460 | 2643 |
| Victoria Fire and Casualty | 4361 | 4049 | 3107 |
| VA Farm Bureau Mutual | 4613 | 4512 | 3975 |
| VA Farm Bureau Town & Country | 4393 | 4279 | 3806 |

**SAMPLE AUTO INSURANCE PREMIUM TABLE
ANNUAL PREMIUMS EFFECTIVE APRIL 1, 2011
BASED ON VIRGINIA'S 50 LARGEST COMPANIES
BY MARKET SHARE**

Unmarried Male - Age 20

| | Norfolk | Roanoke | Charlotte Co. (1) |
|-------------------------------------|----------------|----------------|--------------------------|
| 21st Century Centennial Ins Co | 2265 | 1850 | 2441 |
| Agency Ins Co of Maryland | 1225 | 1059 | 1183 |
| Alfa Alliance Ins Corp | 4972 | 3486 | 4378 |
| Alfa Specialty Ins Co (2) | 8022 | 6063 | 6193 |
| Alfa Vision Ins Corp | 6824 | 5067 | 6513 |
| Allmerica Financial Alliance Ins | 5750 | 3705 | 5851 |
| Allstate Fire and Casualty | 9082 | 8322 | 9181 |
| Allstate Indemnity Company | 9838 | 7465 | 10023 |
| Allstate Insurance Company | 5120 | 4380 | 5037 |
| Allstate Property and Casualty | 3158 | 2477 | 3047 |
| Amica Mutual Ins Co | 7215 | 5425 | 5619 |
| Bristol West Casualty Ins Co | 5371 | 4061 | 5494 |
| Cincinnati Insurance Co | 3501 | 1927 | 3143 |
| Donegal Mutual Ins Co | 7189 | 2765 | 4047 |
| Erie Insurance Exchange | 1791 | 1501 | 2094 |
| Esurance Ins Co (6) | 6568 | 5524 | 6292 |
| Farmers Ins Exchange (3) (5) | 5166 | 4455 | 5538 |
| First Liberty Ins Corporation | 5965 | 4516 | 5700 |
| Garrison Property & Casualty Ins Co | 2050 | 1321 | 1527 |
| GEICO CASUALTY | 2291 | 1853 | 2372 |
| GEICO CASUALTY General | 2957 | 2394 | 3063 |
| GEICO CASUALTY Indemnity | 3809 | 3123 | 4092 |
| Government Employees Ins Co | 2957 | 2394 | 3063 |
| General Ins. Co. of America | 4348 | 2983 | 4776 |
| Integon Casualty | 4667 | 3875 | 4431 |
| Liberty Mutual Fire Ins Co | 6628 | 5018 | 6334 |
| LM Insurance Corp | 15422 | 11673 | 14780 |
| Mercury Casualty | 7538 | 5106 | 6422 |
| Metropolitan Casualty | 5461 | 4145 | 5273 |
| Metropolitan Direct Prop & Cas | 7386 | 6394 | 8524 |
| Nationwide General Ins Co | 2907 | 2452 | 2790 |
| Nationwide Mutual Ins Co | 5328 | 4246 | 5404 |
| Nationwide Mutual Fire Ins Co | 6242 | 4804 | 5325 |
| Progress Advanced | 4813 | 3969 | 4699 |
| Progressive Direct | 6268 | 5402 | 6230 |
| Progressive Gulf | 5062 | 4410 | 5013 |
| Progressive Universal | 6268 | 5402 | 6230 |
| Prop & Cas Ins Co of Hartford(4) | 2431 | 1828 | 2180 |
| State Farm Fire and Casualty | 3335 | 2732 | 3057 |
| State Farm Mutual Auto Ins Co | 2921 | 2394 | 2665 |
| Travelers Home and Marine | 2945 | 2399 | 2903 |
| Travelers Property Casualty Co | 5315 | 3917 | 5004 |
| Travelers Prop Cas of America | 5014 | 3804 | 5627 |
| Trumbull Insurance Co | 2537 | 2361 | 3133 |
| USAA (4) | 1501 | 1026 | 1183 |
| USAA Casualty (4) | 1581 | 1018 | 1206 |
| USAA General Indemnity (4) | 3170 | 2079 | 2330 |
| Victoria Fire and Casualty | 4167 | 3586 | 4351 |
| VA Farm Bureau Mutual | 4034 | 3510 | 4710 |
| VA Farm Bureau Town & Country | 3880 | 3424 | 4578 |

**SAMPLE AUTO INSURANCE PREMIUM TABLE
ANNUAL PREMIUMS EFFECTIVE APRIL 1, 2011
BASED ON VIRGINIA'S 50 LARGEST COMPANIES
BY MARKET SHARE**

Unmarried Female - Age 20

| | Alexandria | Richmond | Virginia Beach |
|-------------------------------------|-------------------|-----------------|-----------------------|
| 21st Century Centennial Ins Co | 1863 | 1745 | 1811 |
| Agency Ins Co of Maryland | 976 | 841 | 749 |
| Alfa Alliance Ins Corp | 2791 | 2731 | 2768 |
| Alfa Specialty Ins Co (2) | 6760 | 5351 | 5088 |
| Alfa Vision Ins Corp | 5813 | 4316 | 4115 |
| Allmerica Financial Alliance Ins | 3674 | 3433 | 3769 |
| Allstate Fire and Casualty | 9441 | 7164 | 5788 |
| Allstate Indemnity Company | 8011 | 5667 | 5462 |
| Allstate Insurance Company | 3629 | 2941 | 2892 |
| Allstate Property and Casualty | 2947 | 2820 | 2553 |
| Amica Mutual Ins Co | 4783 | 3873 | 5216 |
| Bristol West Casualty Ins Co | 3926 | 3353 | 2940 |
| Cincinnati Insurance Co | 1715 | 1420 | 2057 |
| Donegal Mutual Ins Co | 3848 | 4215 | 5400 |
| Erie Insurance Exchange | 1069 | 1177 | 1131 |
| Esurance Ins Co (6) | 5408 | 4512 | 4246 |
| Farmers Ins Exchange (3) (5) | 4895 | 3638 | 3389 |
| First Liberty Ins Corporation | 3800 | 3294 | 3441 |
| Garrison Property & Casualty Ins Co | 1540 | 1316 | 1473 |
| GEICO CASUALTY | 1672 | 1754 | 1797 |
| GEICO CASUALTY General | 2163 | 2268 | 2323 |
| GEICO CASUALTY Indemnity | 3097 | 3154 | 2905 |
| Government Employees Ins Co | 2163 | 2268 | 2323 |
| General Ins. Co. of America | 3403 | 3127 | 3318 |
| Integon Casualty | 3696 | 3146 | 2744 |
| Liberty Mutual Fire Ins Co | 4223 | 3660 | 3824 |
| LM Insurance Corp | 9812 | 8493 | 8869 |
| Mercury Casualty | 5026 | 3908 | 4126 |
| Metropolitan Casualty | 3681 | 3379 | 3863 |
| Metropolitan Direct Prop & Cas | 3748 | 3750 | 3794 |
| Nationwide General Ins Co | 2640 | 2446 | 2379 |
| Nationwide Mutual Ins Co | 4351 | 4193 | 4145 |
| Nationwide Mutual Fire Ins Co | 5809 | 4085 | 4087 |
| Progressive Advanced | 3421 | 3145 | 2955 |
| Progressive Direct | 4544 | 4250 | 3900 |
| Progressive Gulf | 3992 | 3457 | 3075 |
| Progressive Universal | 4544 | 4250 | 3900 |
| Prop & Cas Ins Co of Hartford(4) | 1795 | 1795 | 1673 |
| State Farm Fire and Casualty | 2163 | 2435 | 2325 |
| State Farm Mutual Auto Ins Co | 1901 | 2132 | 2032 |
| Travelers Home and Marine | 2212 | 1877 | 2029 |
| Travelers Property Casualty Co | 4864 | 5534 | 4349 |
| Travelers Prop Cas of America | 3868 | 4125 | 3232 |
| Trumbull Insurance Co | 2959 | 2481 | 2208 |
| USAA (4) | 1174 | 1040 | 1134 |
| USAA Casualty (4) | 1180 | 1031 | 1141 |
| USAA General Indemnity (4) | 2383 | 2086 | 2257 |
| Victoria Fire and Casualty | 3574 | 3314 | 2575 |
| VA Farm Bureau Mutual | 3079 | 3012 | 2655 |
| VA Farm Bureau Town & Country | 2857 | 2783 | 2477 |

**SAMPLE AUTO INSURANCE PREMIUM TABLE
ANNUAL PREMIUMS EFFECTIVE APRIL 1, 2011
BASED ON VIRGINIA'S 50 LARGEST COMPANIES
BY MARKET SHARE**

Unmarried Female - Age 20

| | Norfolk | Roanoke | Charlotte Co. (1) |
|-------------------------------------|----------------|----------------|--------------------------|
| 21st Century Centennial Ins Co | 1863 | 1530 | 2001 |
| Agency Ins Co of Maryland | 891 | 759 | 845 |
| Alfa Alliance Ins Corp | 3127 | 2198 | 2753 |
| Alfa Specialty Ins Co (2) | 6527 | 4802 | 4834 |
| Alfa Vision Ins Corp | 5046 | 3713 | 4718 |
| Allmerica Financial Alliance Ins | 3961 | 2565 | 3972 |
| Allstate Fire and Casualty | 7008 | 6364 | 6983 |
| Allstate Indemnity Company | 6683 | 5096 | 6616 |
| Allstate Insurance Company | 3228 | 2749 | 3137 |
| Allstate Property and Casualty | 2810 | 2205 | 2697 |
| Amica Mutual Ins Co | 5216 | 3926 | 4067 |
| Bristol West Casualty Ins Co | 3947 | 2977 | 3932 |
| Cincinnati Insurance Co | 2057 | 1141 | 1847 |
| Donegal Mutual Ins Co | 5400 | 2083 | 3046 |
| Erie Insurance Exchange | 1131 | 948 | 1317 |
| Esurance Ins Co (6) | 4910 | 4066 | 4582 |
| Farmers Ins Exchange (3) (5) | 3285 | 2819 | 3484 |
| First Liberty Ins Corporation | 3762 | 2853 | 3597 |
| Garrison Property & Casualty Ins Co | 1753 | 1134 | 1299 |
| GEICO CASUALTY | 1930 | 1562 | 1953 |
| GEICO CASUALTY General | 2495 | 2021 | 2526 |
| GEICO CASUALTY Indemnity | 3474 | 2856 | 3679 |
| Government Employees Ins Co | 2495 | 2021 | 2526 |
| General Ins. Co. of America | 3890 | 2659 | 4179 |
| Integon Casualty | 3234 | 2654 | 3045 |
| Liberty Mutual Fire Ins Co | 4181 | 3170 | 3997 |
| LM Insurance Corp | 9702 | 7348 | 9300 |
| Mercury Casualty | 5738 | 3852 | 4852 |
| Metropolitan Casualty | 4509 | 3425 | 4357 |
| Metropolitan Direct Prop & Cas | 4210 | 3596 | 4796 |
| Nationwide General Ins Co | 2291 | 1930 | 2148 |
| Nationwide Mutual Ins Co | 4127 | 3289 | 4108 |
| Nationwide Mutual Fire Ins Co | 4907 | 3782 | 4154 |
| Progressive Advanced | 3508 | 2880 | 3378 |
| Progressive Direct | 4478 | 3849 | 4428 |
| Progressive Gulf | 3652 | 3141 | 3570 |
| Progressive Universal | 4478 | 3849 | 4428 |
| Prop & Cas Ins Co of Hartford(4) | 1861 | 1412 | 1676 |
| State Farm Fire and Casualty | 2511 | 2055 | 2293 |
| State Farm Mutual Auto Ins Co | 2197 | 1798 | 1997 |
| Travelers Home and Marine | 2168 | 1760 | 2090 |
| Travelers Property Casualty Co | 4754 | 3507 | 4478 |
| Travelers Prop Cas of America | 3362 | 2554 | 3770 |
| Trumbull Insurance Co | 2430 | 2265 | 2953 |
| USAA (4) | 1281 | 880 | 1003 |
| USAA Casualty (4) | 1355 | 876 | 1027 |
| USAA General Indemnity (4) | 2705 | 1775 | 1975 |
| Victoria Fire and Casualty | 3423 | 2934 | 3527 |
| VA Farm Bureau Mutual | 2694 | 2346 | 3144 |
| VA Farm Bureau Town & Country | 2525 | 2230 | 2977 |

- (1) Representative of premiums for rural areas of the state.
- (2) \$250 comprehensive deductible
- (3) \$240 collision deductible
- (4) Only available to applicants meeting specified requirements
- (5) Renewing business in Mid-Century Insurance Company
- (6) No longer accepting new business in this Company.
New business is now being accepted in Esurance Insurance Company

| | | |
|---|------------------------|------------------------|
| Bodily Injury Liability: | \$25,000 each person | \$50,000 each accident |
| Property Damage Liability: | \$20,000 each accident | |
| Medical Expense Benefits: | \$ 2,000 each person | |
| Uninsured/Underinsured Motorists Coverage: | | |
| Bodily Injury: | \$25,000 each person | \$50,000 each accident |
| Property Damage: | \$20,000 each accident | |
| Comprehensive: | \$ 100 deductible | |
| Collision: | \$ 250 deductible | |

No surcharges or discounts are included except for driver's training credit.
 Drivers are accident and conviction free for the past three years.
 Vehicles are driven 12,000 miles annually and are used to and from work.
 Vehicles are not used in business.
 Premiums are based on a 2011 model year vehicle costing \$25,000.

These premium tables should be used as a guide only. Your actual premium for any of the companies listed will vary from the displayed premium depending on the amount of insurance you buy, the type of policy issued, the type of auto you drive, where you live, the number of drivers in your family, the underwriting guidelines of the company, and other pertinent factors such as your credit score.

This pamphlet should be used for educational purposes only. It is not intended to be an opinion, legal or otherwise, of the State Corporation Commission on the availability of coverage under a specific insurance policy or contract, nor should it be construed as an endorsement of any product, service, person, or organization mentioned in this pamphlet.