



Auto Insurance Pricing

Is it about
How You Drive
or
Who You Are?

Meet Our Driver:



- Woman in her 30s
- Licensed since she was 16
- 2003 Ford Focus, which is owned
- 16 mile daily round trip commute
- Buys a basic limits, liability only policy
- **Perfect driving record – no tickets or accidents**

*REMEMBER: THESE FACTORS ARE THE SAME
FOR EVERY QUOTE*

Married Executive with MBA who lives in
Homeland Neighborhood, is Currently Insured
and Pays In Full

\$586



Married Executive with MBA HS Degree who
lives in Homeland Neighborhood, is Currently
Insured and Pays In Full

\$665



Married ~~Executive~~ *Janitor* with MBA *HS*
Degree who lives in Homeland Neighborhood,
is Currently Insured and Pays In Full

\$724



Widowed Married Executive *Janitor* with MBA
HS Degree who lives in Homeland
Neighborhood, is Currently Insured and Pays
In Full

\$939



Widowed Married Executive *Janitor* with MBA
HS Degree who lives in Homeland
Neighborhood, is Currently Insured and Pays
In Full *Installments*

\$999



Widowed Married Executive *Janitor* with MBA
HS Degree who moves 3 miles to *Lower Park*
Heights Homeland Neighborhood, is Currently
Insured and Pays In Full *Installments*

\$1649



Widowed Married Executive *Janitor* with MBA
HS Degree who moves 3 miles to *Lower Park*
Heights Homeland Neighborhood, *Stopped*
Driving & Discontinued Coverage for 6 Months is
~~Currently Insured~~ and Pays In Full *Installments*

\$2513



Widowed Married Executive Janitor with MBA
HS Degree who lives in Lower Park Heights
Homeland Neighborhood, Stopped Driving &
Discontinued Coverage for 6 Months is Currently
Insured and Pays In Full Installments

\$586



ANNUAL PREMIUM

\$3,000

\$2,500

\$2,000

\$1,500

\$1,000

\$500

\$0

**329% More
Despite Same
Good Driving
Record**

"The Disfavored"

"The Original"



ANNUAL PREMIUM

\$3,000
\$2,500
\$2,000
\$1,500
\$1,000
\$500
\$0



"The Disfavored"



"The Original" plus an at-fault
accident and a speeding
ticket in last 12 Months

**58% Less
Despite Bad
Driving Record**

