

**Percentage of Good Drivers Receiving Premium Discounts or Penalties Based on  
Common Auto Insurance Rating Factors**

<b>Insurance Rating Factors (Premium Discount or Penalty)</b>	<b>White<sup>^</sup></b>	<b>African- American<sup>^</sup></b>	<b>Hispanic or Latino</b>
<b>Discounts</b>			
Homeowner	69.6%	41.4%	47.4%
Married	51.1%	29.3%	42.8%
Bachelor's degree or higher	33.9%	22%	17%
Employed in management, business, arts, and sciences	40.4%	29.9%	22.5%
<b>Penalties</b>			
Home Renter	30.4%	58.6%	52.6%
Widowed, Divorced, Separated, Never Married	48.9%	70.7%	57.2%
High school graduate or less	36.8%	45.3%	58.5%
Employed in service occupations	16.0%	24.5%	24.8%
Unemployed	4.2%	8.7%	6.3%
Credit score lower than 620* (Significant Penalty)	5.4%	21.3%	11.2%
Average Credit Score* (Lower Score = Higher Premium)	734	677	701