



Auto Insurance Rates Quarterly Update

Q3 | 2023

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Auto Insurance Rates by State:

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Methodology

Rate Retriever estimates rates based on public rate filings obtained by analytics company First Interpreter. This data comes from the rating plans insurance carriers submit to each state's department of insurance.

For this report, we analyzed carrier rates across ~33,000 zip codes in the United States. Calculations were weighted by each zip code's population for accuracy. Data is shown on maps by county for simpler visualization. The Geography table for each state highlights popular cities (we picked a single zip in each) to show how location impacts policy cost. We also included the highest and lowest rated zips in each state.

Our base profile is a 35-year-old single male with a clean driving record and good credit score, driving a 2022 RAV4. We modify this profile by sex, credit score, age, marital status, homeowner status, and vehicle model to produce the data in this report.

Our base profile has a premium full coverage policy with the following limits:

- Bodily injury liability: \$100,000 per person/\$300,000 per accident
- Property damage liability: \$100,000 per accident
- Comprehensive/Collision: \$500 deductible

These are sample rates and should be used for comparative purposes only.

Profile Modifications

Sex: Some companies use sex as a factor to determine your rates. This practice is limited or banned in CA, HI, MA, MI, NC, and PA.

Credit Rating: We assess rates for the following credit scores: Excellent (800+), Good (670-739), Fair (580-669), and Poor (Below 550). CA, HI, and MA prohibit the use of credit-based insurance scores. In MD and MI, the role of credit score in insurance rates is limited.

Age: We modify our base profile by age for the following ages: 16-21, 23, 25, 28, 35, 45, 55, 65, 72, 80.

Marital status: We analyze how much a married couple would pay for individual policies, a joint policy with two vehicles (two 2022 RAV4s), and a joint policy with one vehicle (2022 RAV4).

Adding a Teenager: To determine the cost of insuring a teenage driver, we analyze the cost of car insurance for a 17-year-old driver on their own policy, a 45-year-old parent on their own policy, a joint policy with a shared vehicle (2022 RAV4), and a joint policy with two separate vehicles (2022 RAV4, 2017 RAV4).

Vehicle model: Using our base profile, we averaged rates for the 100 most popular 2023 vehicle models, according to 2022 sales data from GoodCarBadCar.

Coverage: When comparing our premium coverage limits with other levels of coverage, we use the following limits.

Standard coverage:

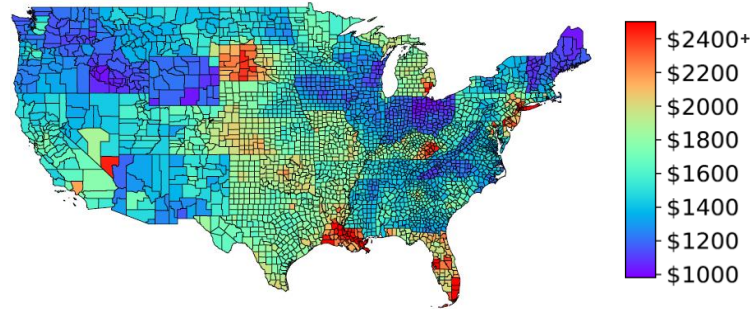
- Bodily injury liability: \$50,000 per person/\$100,000 per accident
- Property damage liability: \$50,000 per accident
- Comprehensive/Collision: \$500 deductible

Minimum coverage: minimum coverage limits differ by state, corresponding with the minimum legal car insurance requirements for that state.

NATIONWIDE

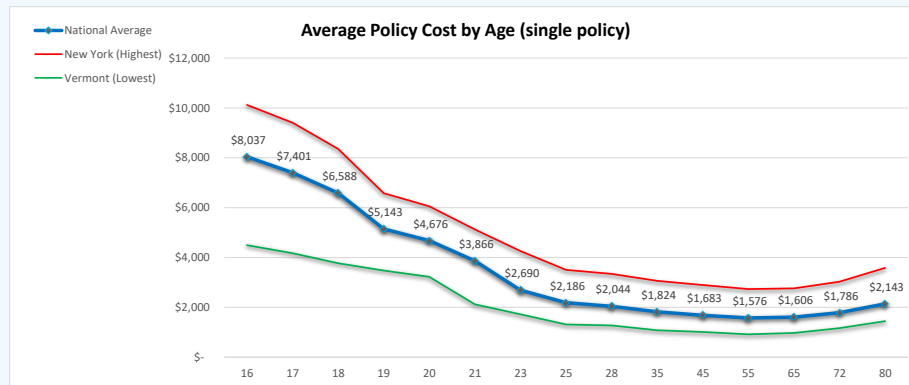
Average Annual Premium: \$1,824

(Single 35 year old male, Premium Coverage, Good Credit, Clean Driving Record)



Comparison Characteristics	Avg Annual Premium	Impact on Cost	% Impact	Comparison Details
*Gender				
Male Policyholder	\$1,824	-	-	
Female Policyholder	\$1,821	-\$3	-0%	(vs. Male policyholder)
*CA, HI, MA, MI, PA do not allow gender to impact the premium.				
Coverage Level				
Premium Coverage	\$1,824	-	-	
Standard Coverage	\$1,814	-\$10	-1%	(vs. Premium Coverage)
Minimum Coverage	\$735	-\$1,089	-60%	(vs. Premium Coverage)
**Credit Rating				
Good Credit Rating	\$1,824	-	-	
Excellent Credit Rating	\$1,512	-\$312	-17%	(vs. Good Rating)
Fair Credit Rating	\$2,243	\$419	+23%	(vs. Good Rating)
Poor Credit Rating	\$3,358	\$1,534	+84%	(vs. Good Rating)
**Where credit score is allowed to be factored into the price you pay. Does not include CA, HI, MA, I				

Age



Life Situations	Avg Annual Premium	Impact on Cost	% Impact	Comparison Details
Marriage				
Married Couple; Separate Policies	\$3,645	-	-	
Married Couple; Joint Policy (2 vehicles)	\$2,797	-\$848	-23%	(vs separate policies)
Married Couple; Joint Policy (1 vehicle)	\$1,716	-\$1,929	-53%	(vs separate policies, but sharing a vehicle)
Covering a Teenage Driver				
Parent Only	\$1,693	-	-	
Teen Only	\$7,401	-	-	(17 year old)
Parent + Teen (1 vehicle)	\$4,189	-\$4,905	-54%	(vs total cost of separate policies)
Parent + Teen (2 vehicles)	\$5,823	-\$3,271	-36%	(vs total cost of separate policies)
***2023 Vehicles				
Most Expensive 2023 Vehicle to Insure	\$4,048	\$1,919	+90%	2023 Tesla Model S
Avg 2023 Vehicle	\$2,129	\$0	+0%	2023 Dodge Durango SXT
Least Expensive 2023 Vehicle to Insure	\$1,737	-\$392	-18%	2023 Subaru Forester

***only the 100 top-selling 2023 models considered

STATE RANKING

Nationwide Average Premium: **\$1,824**

RANK	STATE	Avg Annual Premium	Impact on Cost
1	VERMONT	\$1,078	-40.9%
2	IDAHO	\$1,080	-40.8%
3	MAINE	\$1,094	-40.0%
4	OHIO	\$1,157	-36.6%
5	WYOMING	\$1,181	-35.3%
6	IOWA	\$1,231	-32.5%
7	NEW HAMPSHIRE	\$1,244	-31.8%
8	WISCONSIN	\$1,251	-31.4%
9	INDIANA	\$1,283	-29.7%
10	HAWAII	\$1,296	-28.9%
11	NORTH CAROLINA	\$1,310	-28.2%
12	NORTH DAKOTA	\$1,380	-24.3%
13	MONTANA	\$1,387	-24.0%
14	WASHINGTON	\$1,414	-22.5%
15	MISSISSIPPI	\$1,422	-22.0%
16	VIRGINIA	\$1,423	-22.0%
17	OREGON	\$1,453	-20.3%
18	TENNESSEE	\$1,453	-20.3%
19	ALASKA	\$1,462	-19.8%
20	MASSACHUSETTS	\$1,469	-19.5%
21	ALABAMA	\$1,492	-18.2%
22	NEW MEXICO	\$1,529	-16.2%
23	WEST VIRGINIA	\$1,532	-16.0%
24	ILLINOIS	\$1,543	-15.4%
25	SOUTH CAROLINA	\$1,544	-15.4%
26	UTAH	\$1,587	-13.0%
27	ARIZONA	\$1,589	-12.9%
28	NEBRASKA	\$1,589	-12.9%
29	GEORGIA	\$1,642	-10.0%
30	MINNESOTA	\$1,664	-8.8%
31	KANSAS	\$1,694	-7.1%
32	CONNECTICUT	\$1,701	-6.7%
33	ARKANSAS	\$1,733	-5.0%
34	RHODE ISLAND	\$1,787	-2.0%
35	COLORADO	\$1,809	-0.8%
36	CALIFORNIA	\$1,817	-0.4%
37	PENNSYLVANIA	\$1,841	+0.9%
38	KENTUCKY	\$1,844	+1.1%
39	SOUTH DAKOTA	\$1,869	+2.5%
40	TEXAS	\$1,886	+3.4%
41	MISSOURI	\$1,949	+6.9%
42	MARYLAND	\$1,994	+9.3%
43	OKLAHOMA	\$2,034	+11.5%
44	NEVADA	\$2,188	+20.0%
45	MICHIGAN	\$2,228	+22.1%
46	DELAWARE	\$2,325	+27.5%
47	NEW JERSEY	\$2,341	+28.3%
48	FLORIDA	\$2,465	+35.1%
49	LOUISIANA	\$2,558	+40.2%
50	NEW YORK	\$3,061	+67.8%

Top 100: 2023 Model Year Vehicles

Average 2023 Vehicle Premium: \$2,129

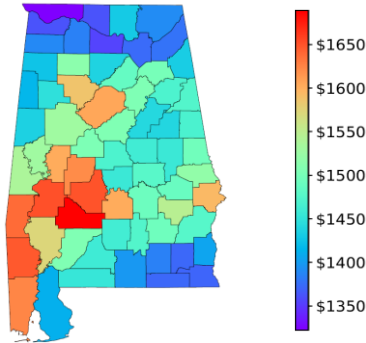
Make / Model	Avg Annual Premium	Impact on Cost
Tesla Model S	\$4,048	+90%
Tesla Model Y Long Range	\$3,088	+45%
Dodge Charger SXT	\$2,957	+39%
Tesla Model 3	\$2,879	+35%
BMW X5 SDrive 40i	\$2,696	+27%
Dodge Challenger SXT	\$2,653	+25%
BMW 330i	\$2,629	+23%
Lexus ES 300H	\$2,624	+23%
Mercedes GLE350	\$2,536	+19%
Lexus ES 250	\$2,522	+18%
Lexus ES 350	\$2,514	+18%
Ford F-450 SD XL	\$2,424	+14%
Ford Mustang Ecoboost	\$2,418	+14%
Lexus NX 450h+	\$2,401	+13%
Audi Q5 Quattro Premium	\$2,393	+12%
Chevrolet Silverado 3500HD LT	\$2,387	+12%
Nissan Altima 2.5 S	\$2,380	+12%
BMW X3 SDrive 30i	\$2,355	+11%
Ford F-350 SD XL	\$2,352	+10%
Lexus RX 350	\$2,350	+10%
Ram 3500 Tradesman	\$2,307	+8%
Kia Forte LX	\$2,302	+8%
Ford Expedition XLT	\$2,301	+8%
Chevrolet Malibu LS	\$2,295	+8%
Lexus NX 350	\$2,292	+8%
Toyota Prius LE	\$2,282	+7%
Kia K5 LXS	\$2,266	+6%
Nissan Versa S	\$2,252	+6%
Hyundai Sonata SE	\$2,246	+5%
Chevrolet Silverado 1500 LT	\$2,241	+5%
Ram 1500 Tradesman	\$2,194	+3%
Toyota Corolla LE	\$2,192	+3%
Jeep Grand Cherokee Laredo	\$2,189	+3%
Lexus NX 250	\$2,187	+3%
Ford Bronco	\$2,186	+3%
Ford F-250 SD XL	\$2,172	+2%
Hyundai Elantra SE	\$2,172	+2%
Toyota Camry LE	\$2,142	+1%
Honda Civic Sport	\$2,138	+0%
Dodge Durango SXT	\$2,129	+0%
Chevrolet Suburban LS	\$2,128	-0%
Ford Transit Cargo Van 150 Low Roof	\$2,127	-0%
Ford Transit Crew Van 150 Low Roof	\$2,126	-0%
Chrysler Pacifica Limited	\$2,121	-0%
Nissan Pathfinder S	\$2,111	-1%
GMC Yukon SLE	\$2,105	-1%
Chevrolet Silverado 2500HD LT	\$2,099	-1%
Nissan Kicks S	\$2,084	-2%
GMC Sierra 3500HD Pro	\$2,081	-2%
Volkswagen Jetta S	\$2,078	-2%
Ram 1500 Promaster Cargo Low Roof	\$2,077	-2%
Buick Enclave Essence	\$2,076	-2%
Ram 2500 Tradesman	\$2,075	-3%
GMC Sierra 2500HD Pro	\$2,068	-3%
Acura MDX	\$2,065	-3%

Make / Model	Avg Annual Premium	Impact on Cost
Mercedes Sprinter 1500	\$2,065	-3%
Kia Telluride LX	\$2,058	-3%
Chevrolet Blazer 2LT	\$2,033	-5%
Ford Explorer	\$2,027	-5%
Ford F-150 XL	\$2,020	-5%
Subaru Crosstrek	\$2,020	-5%
Chevrolet Tahoe LS	\$2,019	-5%
Nissan Rogue S	\$2,017	-5%
Toyota Tundra SR	\$2,017	-5%
GMC Acadia SLE	\$2,017	-5%
Hyundai Palisade SE	\$2,009	-6%
Ford Ranger XL	\$2,005	-6%
Chevrolet Traverse LS	\$1,998	-6%
Subaru Ascent Limited	\$1,994	-6%
Kia Sorento LX	\$1,993	-6%
Nissan Frontier S	\$1,993	-6%
GMC Sierra 1500 Pro	\$1,985	-7%
Ford Bronco Sport	\$1,981	-7%
Jeep Compass Latitude	\$1,979	-7%
Nissan Murano S	\$1,978	-7%
Toyota Highlander L	\$1,972	-7%
Honda Passport EX-L	\$1,964	-8%
Chevrolet Express 3500	\$1,952	-8%
Jeep Gladiator Sport	\$1,951	-8%
Ford Edge SE	\$1,948	-9%
Chevrolet Equinox LS	\$1,945	-9%
Toyota Tacoma SR	\$1,942	-9%
Toyota 4Runner SR5	\$1,941	-9%
GMC Terrain SLE	\$1,941	-9%
Honda Pilot Sport	\$1,939	-9%
Volkswagen Atlas SE	\$1,922	-10%
Hyundai Santa Fe SE	\$1,911	-10%
Acura RDX	\$1,901	-11%
Kia Soul LX	\$1,899	-11%
Ford Escape	\$1,891	-11%
Toyota RAV4 LE	\$1,886	-11%
Buick Encore GX Preferred	\$1,883	-12%
Subaru Impreza	\$1,876	-12%
Ford Transit Connect Passenger Wagon XL	\$1,873	-12%
Ford Transit Passenger Van 350 XL High Roof	\$1,871	-12%
Ram 2500 Promaster Cargo Van Low Roof	\$1,867	-12%
Honda Odyssey EX	\$1,859	-13%
Chevrolet Express 2500	\$1,854	-13%
Hyundai Kona SE	\$1,852	-13%
Kia Sportage LX	\$1,850	-13%
Hyundai Tucson SE	\$1,842	-13%
Ford Transit Connect Cargo Van XL	\$1,840	-14%
Honda HR-V LX	\$1,835	-14%
Jeep Wrangler Sport	\$1,834	-14%
Chevrolet TrailBlazer LS	\$1,833	-14%
Ram 3500 Promaster Cargo Van Low Roof	\$1,823	-14%
Volkswagen Tiguan S	\$1,809	-15%
Mazda CX-5 2.5 S	\$1,807	-15%
Subaru Forester	\$1,792	-16%
Subaru Outback	\$1,737	-18%

***only the 100 top-selling 2023 models considered

ALABAMA

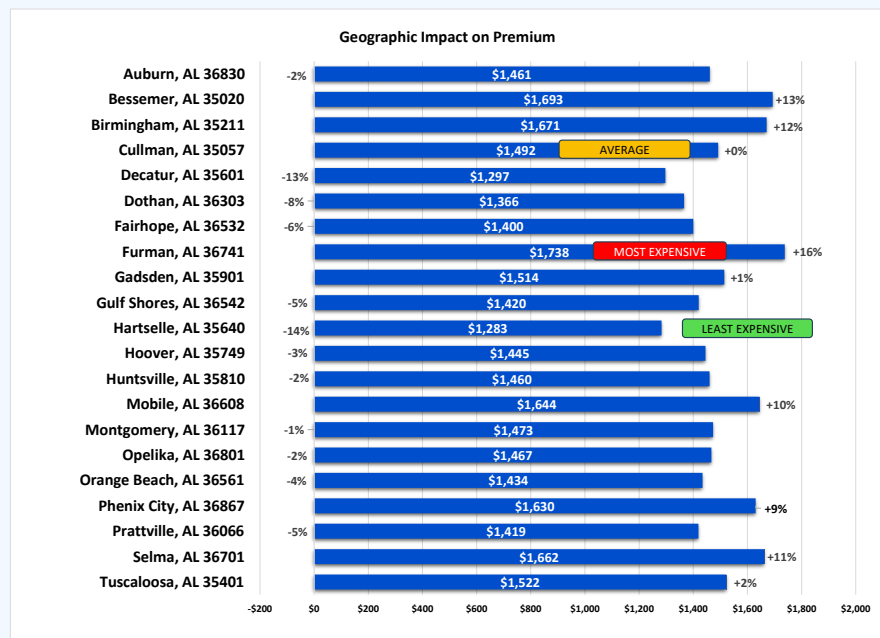
Average Annual Premium: \$1,492
Compared to National Average: -18.2%
(Single 35 year old male, Premium Coverage, Good Credit, Clean Driving Record)



Comparison Characteristics	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Gender					
Male Policyholder	\$1,492	-	-	-18%	
Female Policyholder	\$1,473	-\$19	-1%	-19%	(vs. Male policyholder)
Coverage Level					
Premium Coverage	\$1,492	-	-	-18%	
Standard Coverage	\$1,478	-\$14	-1%	-19%	(vs. Premium Coverage)
Minimum Coverage	\$532	-\$960	-64%	-28%	(vs. Premium Coverage)
Credit Rating					
Good Credit Rating	\$1,492	-	-	-18%	
Excellent Credit Rating	\$1,261	-\$231	-15%	-17%	(vs. Good Rating)
Fair Credit Rating	\$1,812	\$320	+21%	-19%	(vs. Good Rating)
Poor Credit Rating	\$2,722	\$1,230	+82%	-19%	(vs. Good Rating)

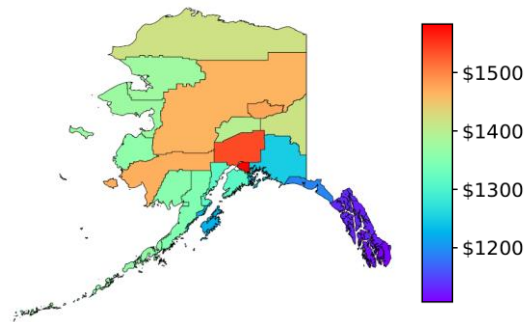
Life Situations	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Marriage					
Married Couple; Separate Policies	\$2,965	-	-	-19%	
Married Couple; Joint Policy (2 vehicles)	\$2,306	-\$659	-22%	-18%	(vs separate policies)
Married Couple; Joint Policy (1 vehicle)	\$1,423	-\$1,542	-52%	-17%	(vs separate policies, but sharing a vehicle)
Covering a Teenage Driver					
Parent Only	\$1,376	-	-	-19%	
Teen Only	\$7,605	-	-	+3%	
Parent + Teen (1 vehicle)	\$3,889	-\$5,092	-57%	-7%	(vs total cost of separate policies)
Parent + Teen (2 vehicles)	\$5,339	-\$3,642	-41%	-8%	(vs total cost of separate policies)

Geography



ALASKA

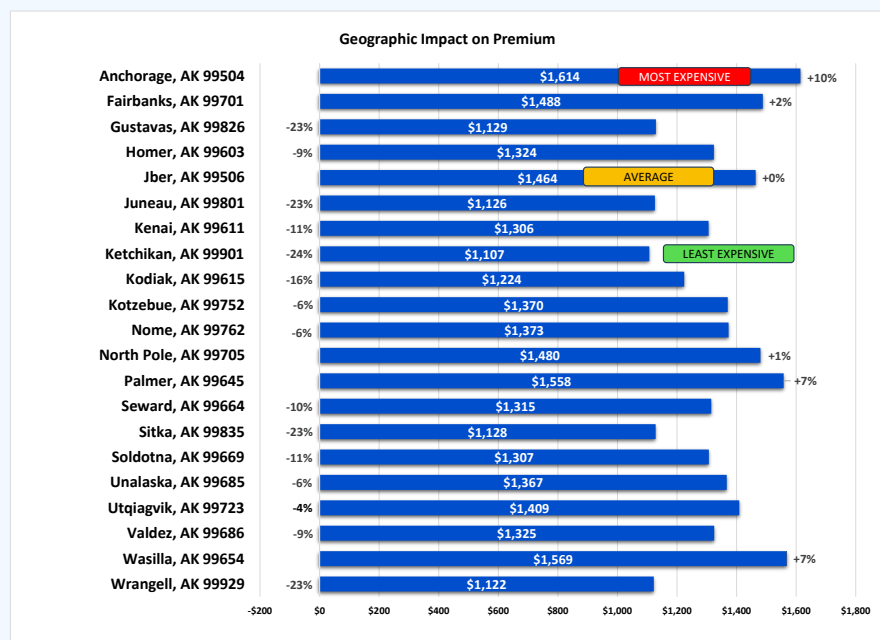
Average Annual Premium: \$1,462
Compared to National Average: -19.8%
(Single 35 year old male, Premium Coverage, Good Credit, Clean Driving Record)



Comparison Characteristics	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Gender					
Male Policyholder	\$1,462	-	-	-20%	
Female Policyholder	\$1,422	-\$40	-3%	-22%	(vs. Male policyholder)
Coverage Level					
Premium Coverage	\$1,462	-	-	-20%	
Standard Coverage	\$1,409	-\$53	-4%	-22%	(vs. Premium Coverage)
Minimum Coverage	\$504	-\$958	-66%	-31%	(vs. Premium Coverage)
Credit Rating					
Good Credit Rating	\$1,462	-	-	-20%	
Excellent Credit Rating	\$1,229	-\$233	-16%	-19%	(vs. Good Rating)
Fair Credit Rating	\$1,696	\$234	+16%	-24%	(vs. Good Rating)
Poor Credit Rating	\$2,327	\$865	+59%	-31%	(vs. Good Rating)

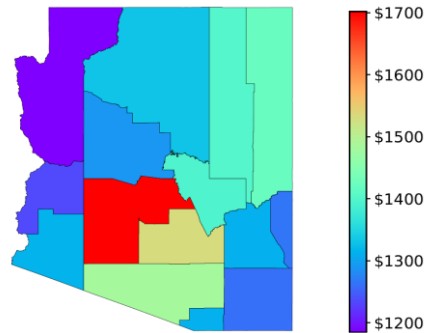
Life Situations	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Marriage					
Married Couple; Separate Policies	\$2,884	-	-	-21%	
Married Couple; Joint Policy (2 vehicles)	\$2,168	-\$716	-25%	-22%	(vs separate policies)
Married Couple; Joint Policy (1 vehicle)	\$1,376	-\$1,508	-52%	-20%	(vs separate policies, but sharing a vehicle)
Covering a Teenage Driver					
Parent Only	\$1,375	-	-	-19%	
Teen Only	\$6,387	-	-	-14%	
Parent + Teen (1 vehicle)	\$4,342	-\$3,420	-44%	+4%	(vs total cost of separate policies)
Parent + Teen (2 vehicles)	\$4,751	-\$3,011	-39%	-18%	(vs total cost of separate policies)

Geography



ARIZONA

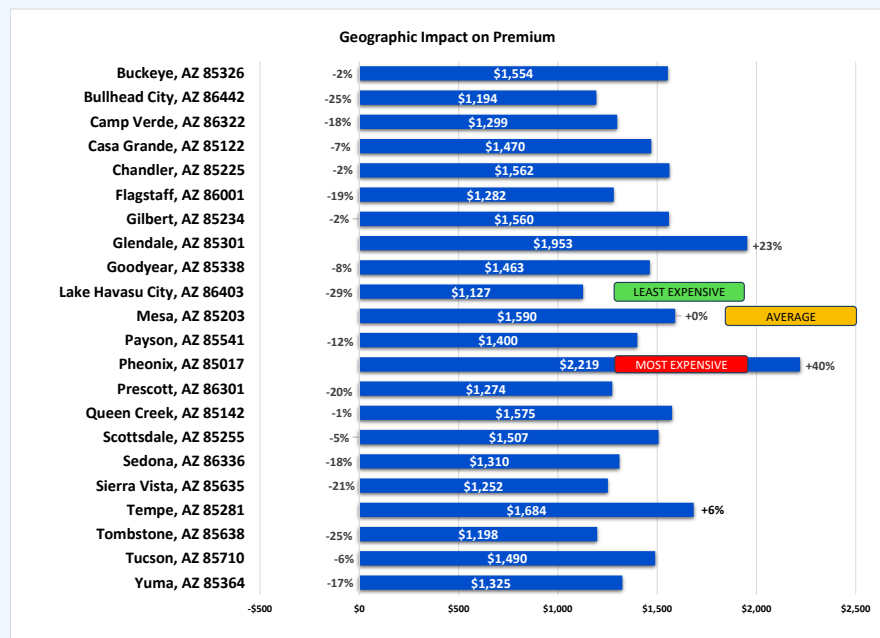
Average Annual Premium: \$1,589
Compared to National Average: -12.9%
(Single 35 year old male, Premium Coverage, Good Credit, Clean Driving Record)



Comparison Characteristics	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Gender					
Male Policyholder	\$1,589	-	-	-13%	
Female Policyholder	\$1,571	-\$18	-1%	-14%	(vs. Male policyholder)
Coverage Level					
Premium Coverage	\$1,589	-	-	-13%	
Standard Coverage	\$1,574	-\$15	-1%	-13%	(vs. Premium Coverage)
Minimum Coverage	\$635	-\$954	-60%	-14%	(vs. Premium Coverage)
Credit Rating					
Good Credit Rating	\$1,589	-	-	-13%	
Excellent Credit Rating	\$1,262	-\$327	-21%	-17%	(vs. Good Rating)
Fair Credit Rating	\$1,910	\$321	+20%	-15%	(vs. Good Rating)
Poor Credit Rating	\$2,924	\$1,335	+84%	-13%	(vs. Good Rating)

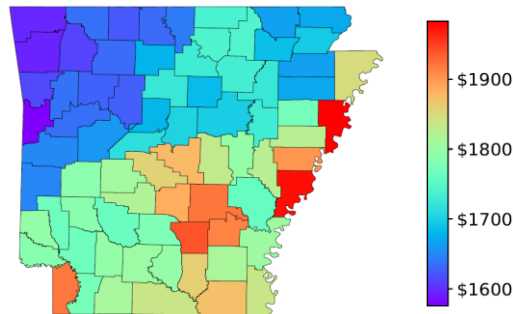
Life Situations	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Marriage					
Married Couple; Separate Policies	\$3,160	-	-	-13%	
Married Couple; Joint Policy (2 vehicles)	\$2,494	-\$666	-21%	-11%	(vs separate policies)
Married Couple; Joint Policy (1 vehicle)	\$1,525	-\$1,635	-52%	-11%	(vs separate policies, but sharing a vehicle)
Covering a Teenage Driver					
Parent Only	\$1,434	-	-	-15%	
Teen Only	\$7,737	-	-	+5%	
Parent + Teen (1 vehicle)	\$4,174	-\$4,997	-54%	-0%	(vs total cost of separate policies)
Parent + Teen (2 vehicle)	\$5,921	-\$3,250	-35%	+2%	(vs total cost of separate policies)

Geography



ARKANSAS

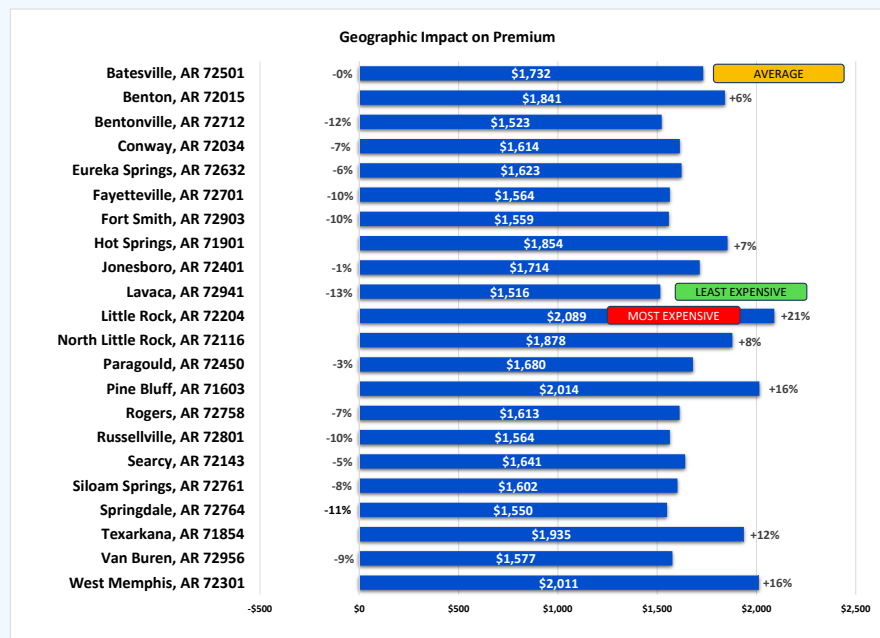
Average Annual Premium: \$1,733
Compared to National Average: -5.0%
(Single 35 year old male, Premium Coverage, Good Credit, Clean Driving Record)



Comparison Characteristics	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Gender					
Male Policyholder	\$1,733	-	-	-5%	
Female Policyholder	\$1,738	\$5	+0%	-5%	(vs. Male policyholder)
Coverage Level					
Premium Coverage	\$1,733	-	-	-5%	
Standard Coverage	\$1,721	-\$12	-1%	-5%	(vs. Premium Coverage)
Minimum Coverage	\$540	-\$1,193	-69%	-27%	(vs. Premium Coverage)
Credit Rating					
Good Credit Rating	\$1,733	-	-	-5%	
Excellent Credit Rating	\$1,455	-\$278	-16%	-4%	(vs. Good Rating)
Fair Credit Rating	\$2,088	\$355	+20%	-7%	(vs. Good Rating)
Poor Credit Rating	\$2,927	\$1,194	+69%	-13%	(vs. Good Rating)

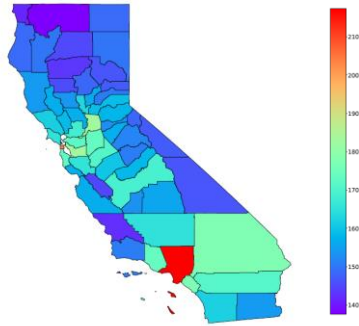
Life Situations	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Marriage					
Married Couple; Separate Policies	\$3,471	-	-	-5%	
Married Couple; Joint Policy (2 vehicles)	\$2,518	-\$953	-27%	-10%	(vs separate policies)
Married Couple; Joint Policy (1 vehicle)	\$1,591	-\$1,880	-54%	-7%	(vs separate policies, but sharing a vehicle)
Covering a Teenage Driver					
Parent Only	\$1,581	-	-	-7%	
Teen Only	\$7,413	-	-	+0%	
Parent + Teen (1 vehicle)	\$3,815	-\$5,179	-58%	-9%	(vs total cost of separate policies)
Parent + Teen (2 vehicles)	\$5,182	-\$3,812	-42%	-11%	(vs total cost of separate policies)

Geography



CALIFORNIA

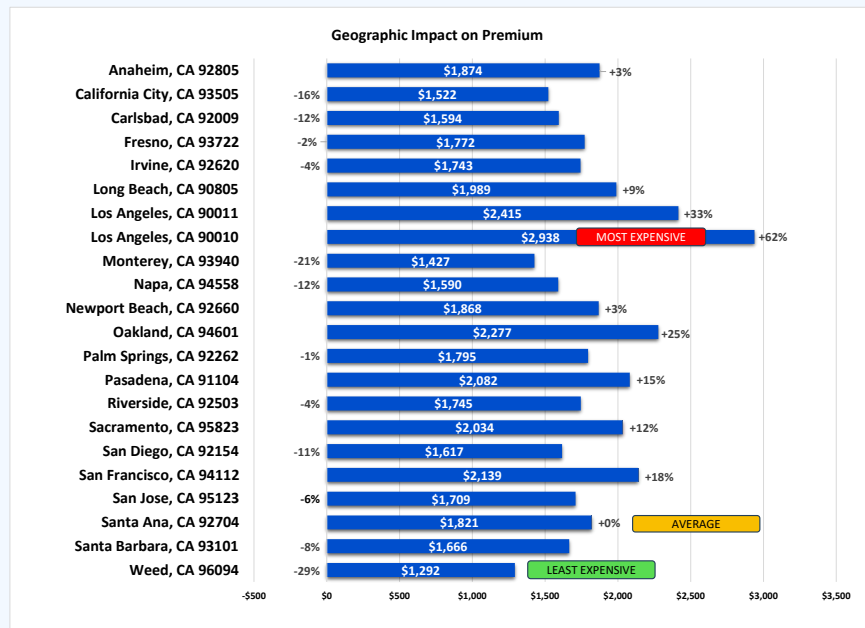
Average Annual Premium: \$1,817
Compared to National Average: -0.4%
(Single 35 year old male, Premium Coverage, Good Credit, Clean Driving Record)



Comparison Characteristics	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
*Gender					
Male Policyholder	\$1,817	-	-	-0%	
Female Policyholder	\$1,817	\$0	+0%	-0%	(vs. Male policyholder) *CA does not allow gender to be factored into the price you pay.
Coverage Level					
Premium Coverage	\$1,817	-	-	-0%	
Standard Coverage	\$1,751	-\$66	-4%	-3%	(vs. Premium Coverage)
Minimum Coverage	\$643	-\$1,174	-65%	-13%	(vs. Premium Coverage)
**Credit Rating					
Good Credit Rating	\$1,817	-	-	-0%	
Excellent Credit Rating	\$1,817	\$0	+0%	+20%	(vs. Good Rating)
Fair Credit Rating	\$1,817	\$0	+0%	-19%	(vs. Good Rating)
Poor Credit Rating	\$1,817	\$0	+0%	-46%	(vs. Good Rating) *CA does not allow credit score to be factored into the price you pay.

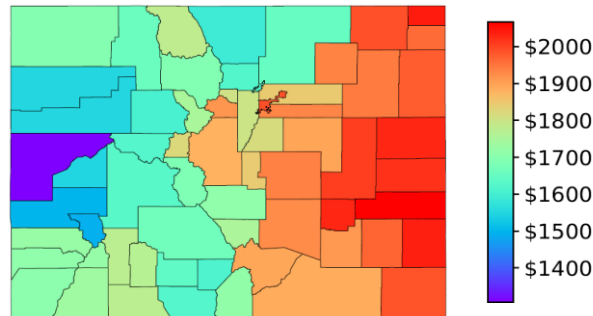
Life Situations	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Marriage					
Married Couple; Separate Policies	\$3,634	-	-	-0%	
Married Couple; Joint Policy (2 vehicles)	\$2,758	-\$876	-24%	-1%	(vs separate policies)
Married Couple; Joint Policy (1 vehicle)	\$1,673	-\$1,961	-54%	-3%	(vs separate policies, but sharing a vehicle)
Covering a Teenage Driver					
Parent Only	\$1,817	-	-	+7%	
Teen Only	\$4,949	-	-	-33%	
Parent + Teen (1 vehicle)	\$3,900	-\$2,866	-42%	-7%	(vs total cost of separate policies)
Parent + Teen (2 vehicles)	\$5,250	-\$1,516	-22%	-10%	(vs total cost of separate policies)

Geography



COLORADO

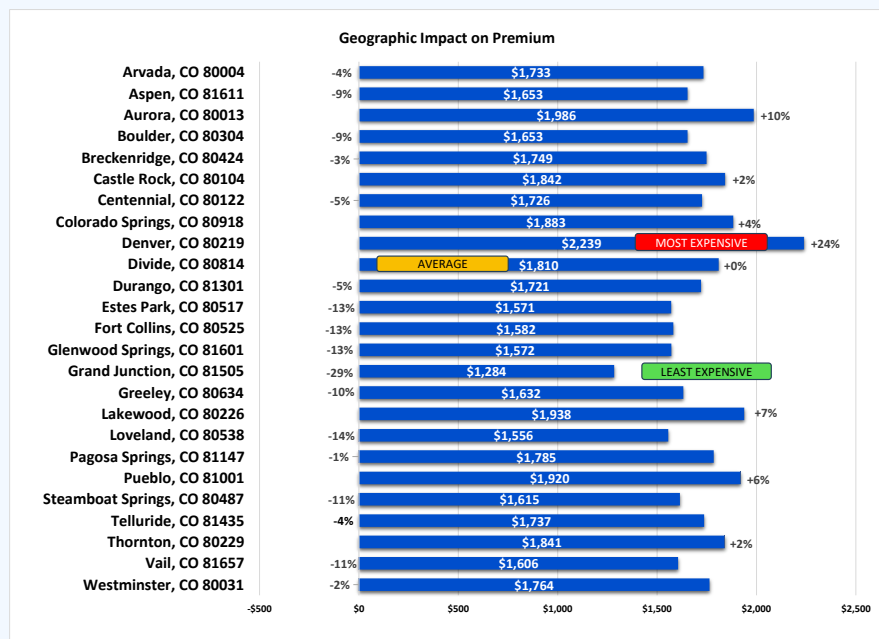
Average Annual Premium: **\$1,809**
Compared to National Average: -0.8%
(Single 35 year old male, Premium Coverage, Good Credit, Clean Driving Record)



Comparison Characteristics	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Gender					
Male Policyholder	\$1,809	-	-	-1%	
Female Policyholder	\$1,796	-\$13	-1%	-1%	(vs. Male policyholder)
Coverage Level					
Premium Coverage	\$1,809	-	-	-1%	
Standard Coverage	\$1,910	\$101	+6%	+5%	(vs. Premium Coverage)
Minimum Coverage	\$518	-\$1,291	-71%	-30%	(vs. Premium Coverage)
Credit Rating					
Good Credit Rating	\$1,809	-	-	-1%	
Excellent Credit Rating	\$1,473	-\$336	-19%	-3%	(vs. Good Rating)
Fair Credit Rating	\$2,214	\$405	+22%	-1%	(vs. Good Rating)
Poor Credit Rating	\$3,114	\$1,305	+72%	-7%	(vs. Good Rating)

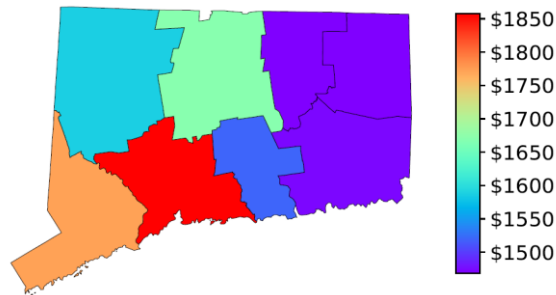
Life Situations	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Marriage					
Married Couple; Separate Policies	\$3,605	-	-	-1%	
Married Couple; Joint Policy (2 vehicles)	\$2,804	-\$801	-22%	+0%	(vs separate policies)
Married Couple; Joint Policy (1 vehicle)	\$1,725	-\$1,880	-52%	+1%	(vs separate policies, but sharing a vehicle)
Covering a Teenage Driver					
Parent Only	\$1,640	-	-	-3%	
Teen Only	\$9,082	-	-	+23%	
Parent + Teen (1 vehicle)	\$3,919	-\$6,803	-63%	-6%	(vs total cost of separate policies)
Parent + Teen (2 vehicles)	\$5,948	-\$4,774	-45%	+2%	(vs total cost of separate policies)

Geography



CONNECTICUT

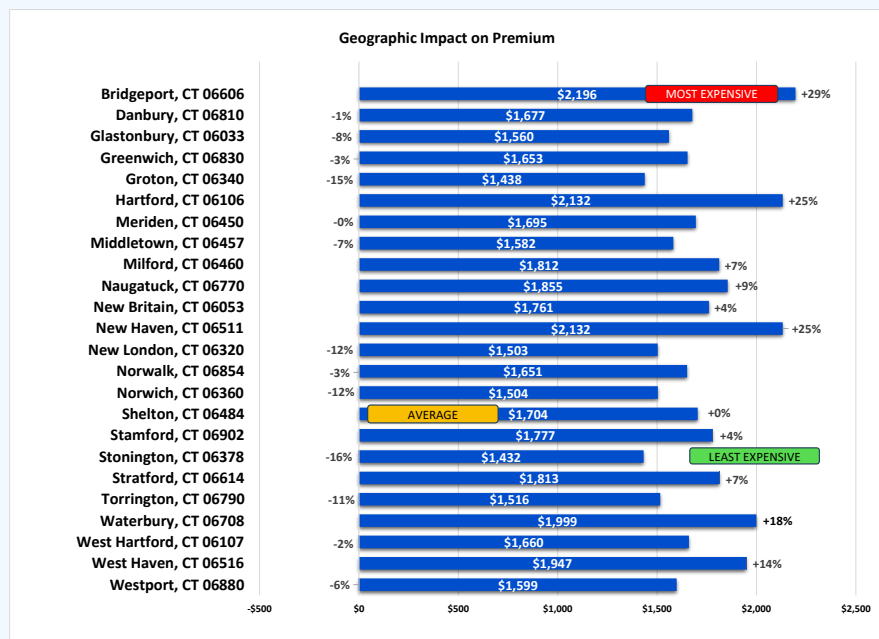
Average Annual Premium: \$1,701
Compared to National Average: -6.7%
(Single 35 year old male, Premium Coverage, Good Credit, Clean Driving Record)



Comparison Characteristics	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Gender					
Male Policyholder	\$1,701	-	-	-7%	
Female Policyholder	\$1,674	-\$27	-2%	-8%	(vs. Male policyholder)
Coverage Level					
Premium Coverage	\$1,701	-	-	-7%	
Standard Coverage	\$1,689	-\$12	-1%	-7%	(vs. Premium Coverage)
Minimum Coverage	\$847	-\$854	-50%	+15%	(vs. Premium Coverage)
Credit Rating					
Good Credit Rating	\$1,701	-	-	-7%	
Excellent Credit Rating	\$1,181	-\$520	-31%	-22%	(vs. Good Rating)
Fair Credit Rating	\$2,133	\$432	+25%	-5%	(vs. Good Rating)
Poor Credit Rating	\$3,399	\$1,698	+100%	+1%	(vs. Good Rating)

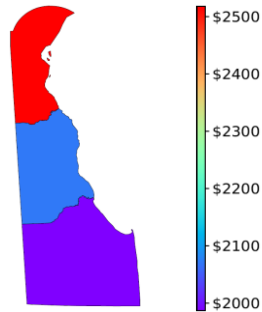
Life Situations	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Marriage					
Married Couple; Separate Policies	\$3,375	-	-	-7%	
Married Couple; Joint Policy (2 vehicles)	\$2,507	-\$868	-26%	-10%	(vs separate policies)
Married Couple; Joint Policy (1 vehicle)	\$1,554	-\$1,821	-54%	-9%	(vs separate policies, but sharing a vehicle)
Covering a Teenage Driver					
Parent Only	\$1,567	-	-	-7%	
Teen Only	\$8,633	-	-	+17%	
Parent + Teen (1 vehicle)	\$4,073	-\$6,127	-60%	-3%	(vs total cost of separate policies)
Parent + Teen (2 vehicles)	\$5,599	-\$4,601	-45%	-4%	(vs total cost of separate policies)

Geography



DELAWARE

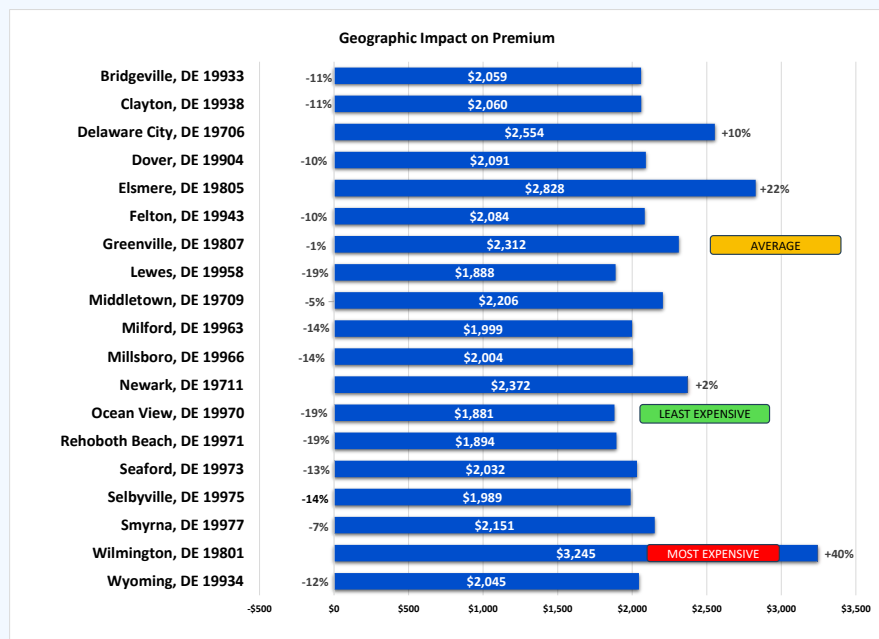
Average Annual Premium: **\$2,325**
Compared to National Average: +27.5%
(Single 35 year old male, Premium Coverage, Good Credit, Clean Driving Record)



Comparison Characteristics	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Gender					
Male Policyholder	\$2,325	-	-	+27%	
Female Policyholder	\$2,376	\$51	+2%	+30%	(vs. Male policyholder)
Coverage Level					
Premium Coverage	\$2,325	-	-	+27%	
Standard Coverage	\$2,287	-\$38	-2%	+26%	(vs. Premium Coverage)
Minimum Coverage	\$1,094	-\$1,231	-53%	+49%	(vs. Premium Coverage)
Credit Rating					
Good Credit Rating	\$2,325	-	-	+27%	
Excellent Credit Rating	\$1,873	-\$452	-19%	+24%	(vs. Good Rating)
Fair Credit Rating	\$2,785	\$460	+20%	+24%	(vs. Good Rating)
Poor Credit Rating	\$4,143	\$1,818	+78%	+23%	(vs. Good Rating)

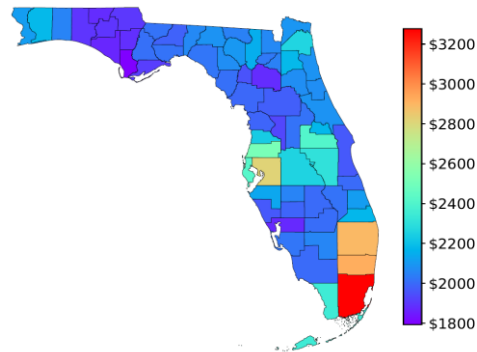
Life Situations	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Marriage					
Married Couple; Separate Policies	\$4,701	-	-	+29%	
Married Couple; Joint Policy (2 vehicles)	\$3,338	-\$1,363	-29%	+19%	(vs separate policies)
Married Couple; Joint Policy (1 vehicle)	\$2,159	-\$2,542	-54%	+26%	(vs separate policies, but sharing a vehicle)
Covering a Teenage Driver					
Parent Only	\$2,194	-	-	+30%	
Teen Only	\$13,898	-	-	+88%	
Parent + Teen (1 vehicle)	\$5,672	-\$10,420	-65%	+35%	(vs total cost of separate policies)
Parent + Teen (2 vehicles)	\$7,963	-\$8,129	-51%	+37%	(vs total cost of separate policies)

Geography



FLORIDA

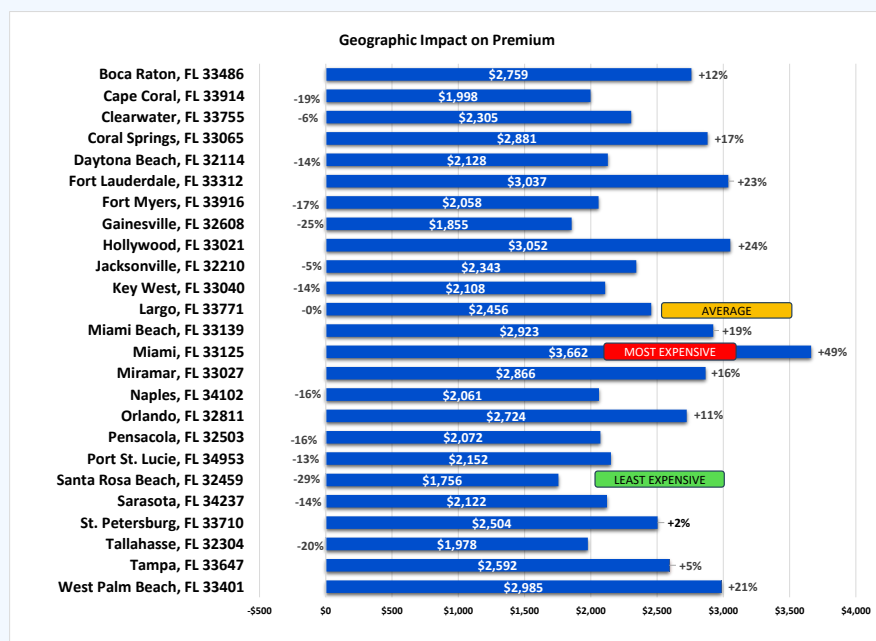
Average Annual Premium: \$2,465
Compared to National Average: +35.1%
(Single 35 year old male, Premium Coverage, Good Credit, Clean Driving Record)



Comparison Characteristics	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Gender					
Male Policyholder	\$2,465	-	-	+35%	
Female Policyholder	\$2,528	\$63	+3%	+39%	(vs. Male policyholder)
Coverage Level					
Premium Coverage	\$2,465	-	-	+35%	
Standard Coverage	\$2,329	-\$136	-6%	+28%	(vs. Premium Coverage)
Minimum Coverage	\$1,291	-\$1,174	-48%	+76%	(vs. Premium Coverage)
Credit Rating					
Good Credit Rating	\$2,465	-	-	+35%	
Excellent Credit Rating	\$2,154	-\$311	-13%	+42%	(vs. Good Rating)
Fair Credit Rating	\$2,867	\$402	+16%	+28%	(vs. Good Rating)
Poor Credit Rating	\$3,527	\$1,062	+43%	+5%	(vs. Good Rating)

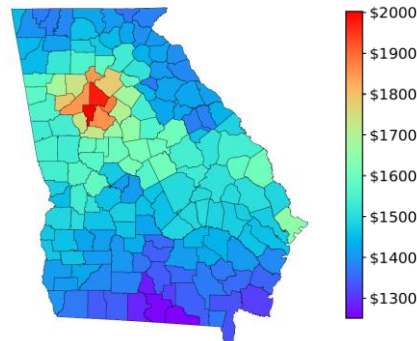
Life Situations	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Marriage					
Married Couple; Separate Policies	\$4,993	-	-	+37%	
Married Couple; Joint Policy (2 vehicles)	\$3,707	-\$1,286	-26%	+33%	(vs separate policies)
Married Couple; Joint Policy (1 vehicle)	\$2,275	-\$2,718	-54%	+33%	(vs separate policies, but sharing a vehicle)
Covering a Teenage Driver					
Parent Only	\$2,135	-	-	+26%	
Teen Only	\$10,770	-	-	+46%	
Parent + Teen (1 vehicle)	\$5,282	-\$7,623	-59%	+26%	(vs total cost of separate policies)
Parent + Teen (2 vehicles)	\$7,793	-\$5,112	-40%	+34%	(vs total cost of separate policies)

Geography



GEORGIA

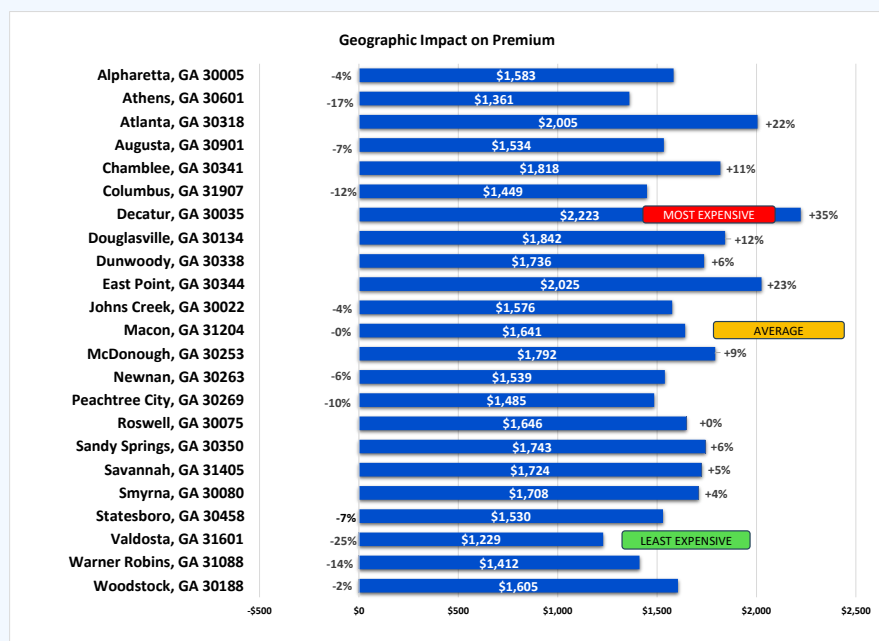
Average Annual Premium: \$1,642
Compared to National Average: -10.0%
(Single 35 year old male, Premium Coverage, Good Credit, Clean Driving Record)



Comparison Characteristics	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Gender					
Male Policyholder	\$1,642	-	-	-10%	
Female Policyholder	\$1,638	-\$4	-0%	-10%	(vs. Male policyholder)
Coverage Level					
Premium Coverage	\$1,642	-	-	-10%	
Standard Coverage	\$1,650	\$8	+0%	-9%	(vs. Premium Coverage)
Minimum Coverage	\$813	-\$829	-50%	+11%	(vs. Premium Coverage)
Credit Rating					
Good Credit Rating	\$1,642	-	-	-10%	
Excellent Credit Rating	\$1,344	-\$298	-18%	-11%	(vs. Good Rating)
Fair Credit Rating	\$1,958	\$316	+19%	-13%	(vs. Good Rating)
Poor Credit Rating	\$2,816	\$1,174	+71%	-16%	(vs. Good Rating)

Life Situations	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Marriage					
Married Couple; Separate Policies	\$3,280	-	-	-10%	
Married Couple; Joint Policy (2 vehicles)	\$2,407	-\$873	-27%	-14%	(vs. separate policies)
Married Couple; Joint Policy (1 vehicle)	\$1,510	-\$1,770	-54%	-12%	(vs. separate policies, but sharing a vehicle)
Covering a Teenage Driver					
Parent Only	\$1,550	-	-	-8%	
Teen Only	\$9,917	-	-	+34%	
Parent + Teen (1 vehicle)	\$4,300	-\$7,167	-63%	+3%	(vs. total cost of separate policies)
Parent + Teen (2 vehicles)	\$5,812	-\$5,655	-49%	-0%	(vs. total cost of separate policies)

Geography



HAWAII

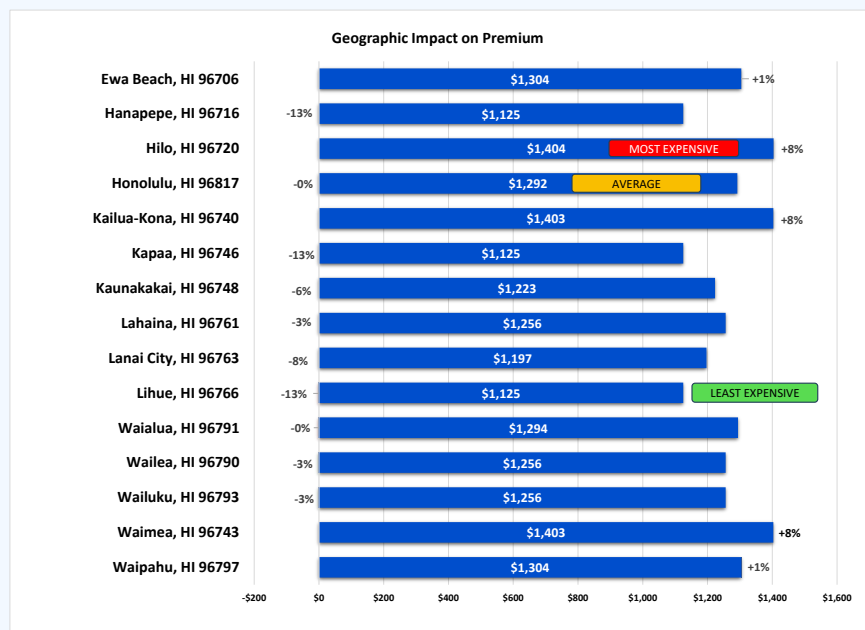
Average Annual Premium: **\$1,296**
Compared to National Average: -28.9%
(Single 35 year old male, Premium Coverage, Good Credit, Clean Driving Record)



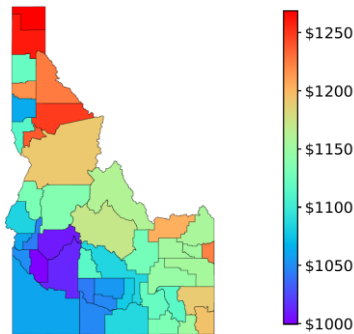
Comparison Characteristics	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
*Gender					
Male Policyholder	\$1,296	-	-	-29%	
Female Policyholder	\$1,296	\$0	+0%	-29%	(vs. Male policyholder)
<i>*HI does not allow gender to be factored into the price you pay.</i>					
Coverage Level					
Premium Coverage	\$1,296	-	-	-29%	
Standard Coverage	\$1,254	-\$42	-3%	-31%	(vs. Premium Coverage)
Minimum Coverage	\$484	-\$812	-63%	-34%	(vs. Premium Coverage)
**Credit Rating					
Good Credit Rating	\$1,296	-	-	-29%	
Excellent Credit Rating	\$1,296	\$0	+0%	-14%	(vs. Good Rating)
Fair Credit Rating	\$1,296	\$0	+0%	-42%	(vs. Good Rating)
Poor Credit Rating	\$1,296	\$0	+0%	-61%	(vs. Good Rating)
<i>**HI does not allow credit score to be factored into the price you pay.</i>					

Life Situations	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Marriage					
Married Couple; Separate Policies	\$2,592	-	-	-29%	
Married Couple; Joint Policy (2 vehicles)	\$2,125	-\$467	-18%	-24%	(vs separate policies)
Married Couple; Joint Policy (1 vehicle)	\$1,290	-\$1,302	-50%	-25%	(vs separate policies, but sharing a vehicle)
Covering a Teenage Driver					
Parent Only	\$1,229	-	-	-27%	
Teen Only	\$1,658	-	-	-78%	
Parent + Teen (1 vehicle)	\$1,238	-\$1,649	-57%	-70%	(vs total cost of separate policies)
Parent + Teen (2 vehicles)	\$1,890	-\$997	-35%	-68%	(vs total cost of separate policies)

Geography



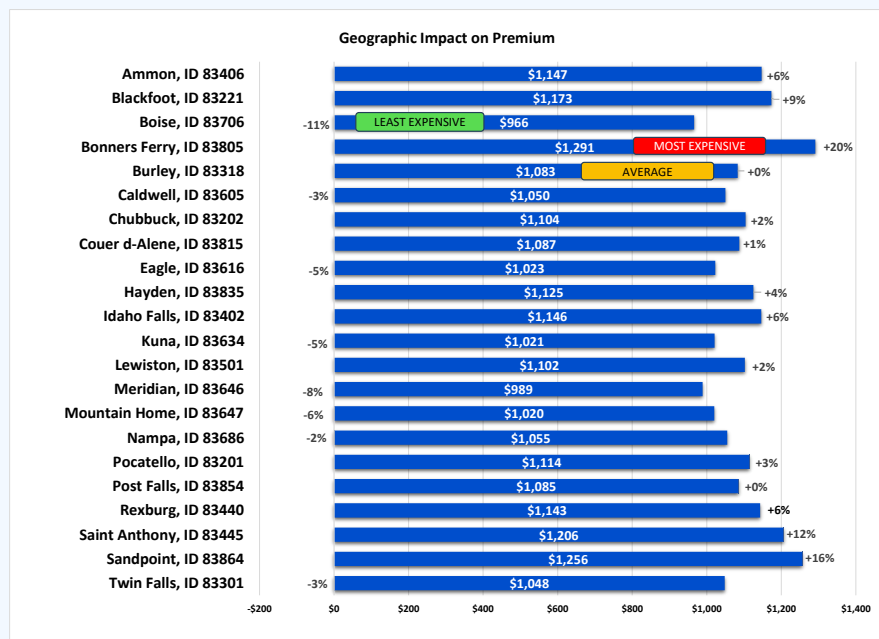
Average Annual Premium: \$1,080
Compared to National Average: -40.8%
(Single 35 year old male, Premium Coverage, Good Credit, Clean Driving Record)



Comparison Characteristics	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Gender					
Male Policyholder	\$1,080	-	-	-41%	
Female Policyholder	\$1,069	-\$11	-1%	-41%	(vs. Male policyholder)
Coverage Level					
Premium Coverage	\$1,080	-	-	-41%	
Standard Coverage	\$1,127	\$47	+4%	-38%	(vs. Premium Coverage)
Minimum Coverage	\$447	-\$633	-59%	-39%	(vs. Premium Coverage)
Credit Rating					
Good Credit Rating	\$1,080	-	-	-41%	
Excellent Credit Rating	\$943	-\$137	-13%	-38%	(vs. Good Rating)
Fair Credit Rating	\$1,242	\$162	+15%	-45%	(vs. Good Rating)
Poor Credit Rating	\$1,781	\$701	+65%	-47%	(vs. Good Rating)

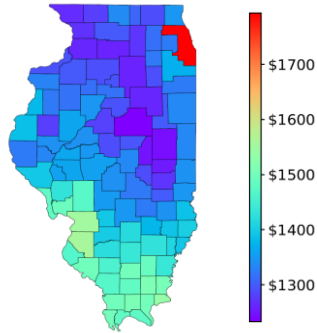
Life Situations	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Marriage					
Married Couple; Separate Policies	\$2,149	-	-	-41%	
Married Couple; Joint Policy (2 vehicles)	\$1,655	-\$494	-23%	-41%	(vs. separate policies)
Married Couple; Joint Policy (1 vehicle)	\$1,002	-\$1,147	-53%	-42%	(vs. separate policies, but sharing a vehicle)
Covering a Teenage Driver					
Parent Only	\$978	-	-	-42%	
Teen Only	\$5,457	-	-	-26%	
Parent + Teen (1 vehicle)	\$2,666	-\$3,769	-59%	-36%	(vs. total cost of separate policies)
Parent + Teen (2 vehicles)	\$3,825	-\$2,610	-41%	-34%	(vs. total cost of separate policies)

Geography



ILLINOIS

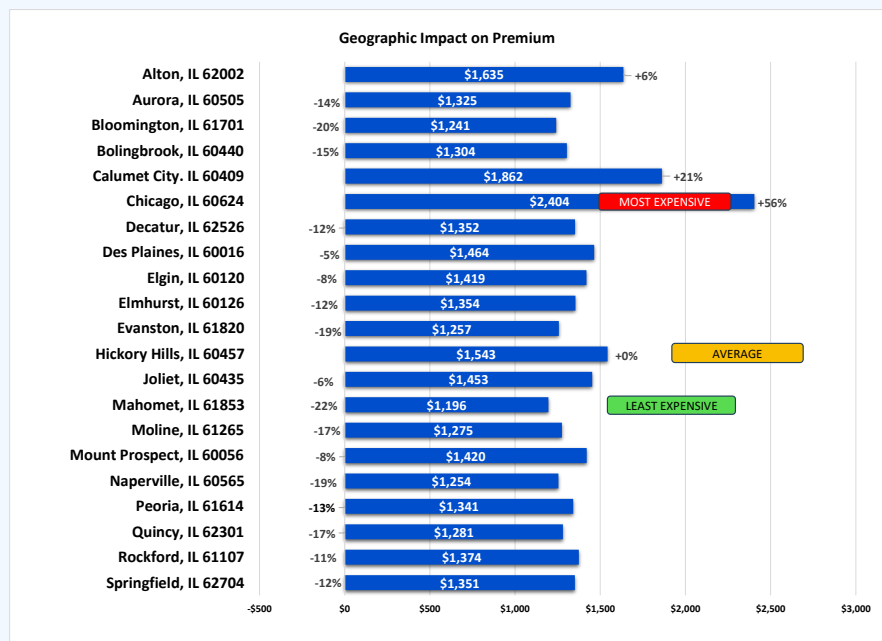
Average Annual Premium: \$1,543
Compared to National Average: -15.4%
(Single 35 year old male, Premium Coverage, Good Credit, Clean Driving Record)



Comparison Characteristics	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Gender					
Male Policyholder	\$1,543	-	-	-15%	
Female Policyholder	\$1,522	-\$21	-1%	-16%	(vs. Male policyholder)
Coverage Level					
Premium Coverage	\$1,543	-	-	-15%	
Standard Coverage	\$1,595	\$52	+3%	-12%	(vs. Premium Coverage)
Minimum Coverage	\$493	-\$1,050	-68%	-33%	(vs. Premium Coverage)
Credit Rating					
Good Credit Rating	\$1,543	-	-	-15%	
Excellent Credit Rating	\$1,255	-\$288	-19%	-17%	(vs. Good Rating)
Fair Credit Rating	\$1,827	\$284	+18%	-19%	(vs. Good Rating)
Poor Credit Rating	\$2,699	\$1,156	+75%	-20%	(vs. Good Rating)

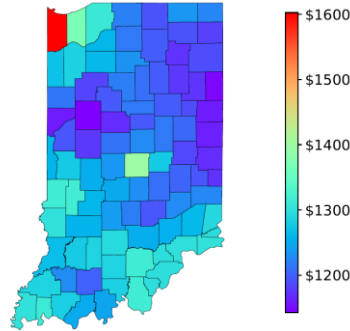
Life Situations	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Marriage					
Married Couple; Separate Policies	\$3,065	-	-	-16%	
Married Couple; Joint Policy (2 vehicles)	\$2,437	-\$628	-20%	-13%	(vs separate policies)
Married Couple; Joint Policy (1 vehicle)	\$1,467	-\$1,598	-52%	-15%	(vs separate policies, but sharing a vehicle)
Covering a Teenage Driver					
Parent Only	\$1,417	-	-	-16%	
Teen Only	\$7,234	-	-	-2%	
Parent + Teen (1 vehicle)	\$3,626	-\$5,025	-58%	-13%	(vs total cost of separate policies)
Parent + Teen (2 vehicles)	\$5,209	-\$3,442	-40%	-11%	(vs total cost of separate policies)

Geography



INDIANA

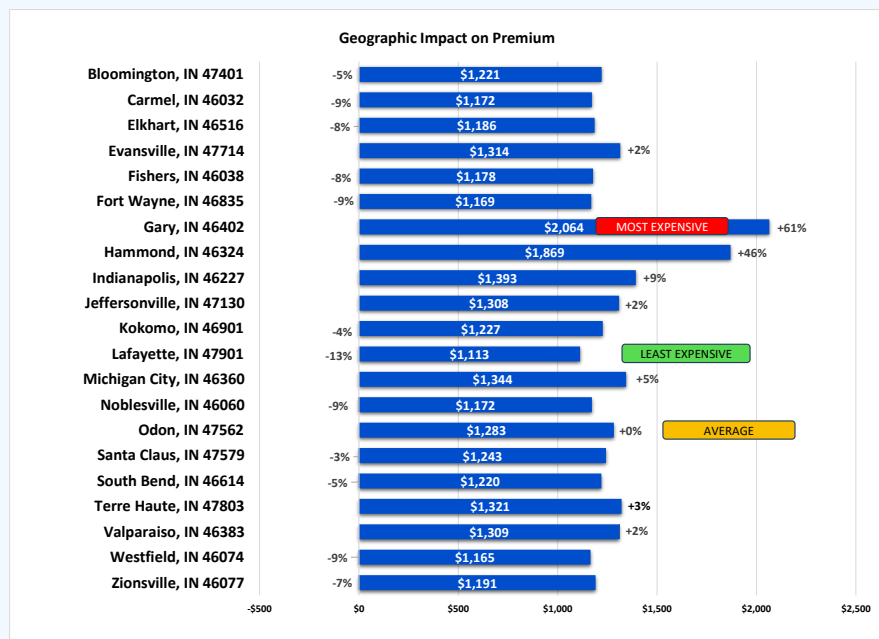
Average Annual Premium: \$1,283
Compared to National Average: -29.7%
(Single 35 year old male, Premium Coverage, Good Credit, Clean Driving Record)



Comparison Characteristics	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Gender					
Male Policyholder	\$1,283	-	-	-30%	
Female Policyholder	\$1,277	-\$6	-0%	-30%	(vs. Male policyholder)
Coverage Level					
Premium Coverage	\$1,283	-	-	-30%	
Standard Coverage	\$1,293	\$10	+1%	-29%	(vs. Premium Coverage)
Minimum Coverage	\$461	-\$822	-64%	-37%	(vs. Premium Coverage)
Credit Rating					
Good Credit Rating	\$1,283	-	-	-30%	
Excellent Credit Rating	\$1,044	-\$239	-19%	-31%	(vs. Good Rating)
Fair Credit Rating	\$1,575	\$292	+23%	-30%	(vs. Good Rating)
Poor Credit Rating	\$2,368	\$1,085	+85%	-29%	(vs. Good Rating)

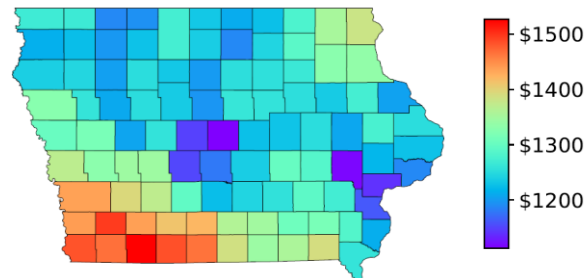
Life Situations	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Marriage					
Married Couple; Separate Policies	\$2,560	-	-	-30%	
Married Couple; Joint Policy (2 vehicles)	\$1,985	-\$575	-22%	-29%	(vs separate policies)
Married Couple; Joint Policy (1 vehicle)	\$1,223	-\$1,337	-52%	-29%	(vs separate policies, but sharing a vehicle)
Covering a Teenage Driver					
Parent Only	\$1,152	-	-	-32%	
Teen Only	\$5,198	-	-	-30%	
Parent + Teen (1 vehicle)	\$2,884	-\$3,466	-55%	-31%	(vs total cost of separate policies)
Parent + Teen (2 vehicles)	\$4,675	-\$1,675	-26%	-20%	(vs total cost of separate policies)

Geography



IOWA

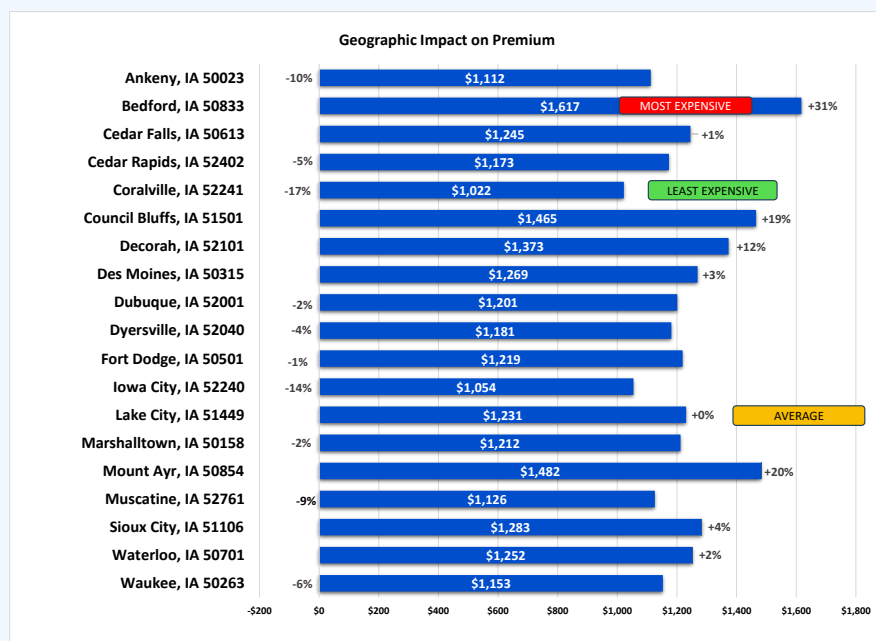
Average Annual Premium: \$1,231
Compared to National Average: -32.5%
(Single 35 year old male, Premium Coverage, Good Credit, Clean Driving Record)



Comparison Characteristics	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Gender					
Male Policyholder	\$1,231	-	-	-33%	
Female Policyholder	\$1,233	\$2	+0%	-32%	(vs. Male policyholder)
Coverage Level					
Premium Coverage	\$1,231	-	-	-33%	
Standard Coverage	\$1,276	\$45	+4%	-30%	(vs. Premium Coverage)
Minimum Coverage	\$380	-\$851	-69%	-48%	(vs. Premium Coverage)
Credit Rating					
Good Credit Rating	\$1,231	-	-	-33%	
Excellent Credit Rating	\$1,039	-\$192	-16%	-31%	(vs. Good Rating)
Fair Credit Rating	\$1,458	\$227	+18%	-35%	(vs. Good Rating)
Poor Credit Rating	\$2,162	\$931	+76%	-36%	(vs. Good Rating)

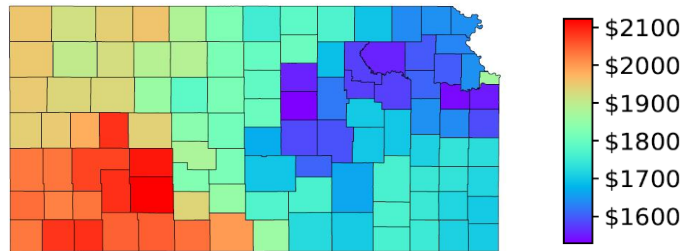
Life Situations	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Marriage					
Married Couple; Separate Policies	\$2,464	-	-	-32%	
Married Couple; Joint Policy (2 vehicles)	\$1,964	-\$500	-20%	-30%	(vs separate policies)
Married Couple; Joint Policy (1 vehicle)	\$1,195	-\$1,269	-52%	-30%	(vs separate policies, but sharing a vehicle)
Covering a Teenage Driver					
Parent Only	\$1,146	-	-	-32%	
Teen Only	\$4,938	-	-	-33%	
Parent + Teen (1 vehicle)	\$2,745	-\$3,339	-55%	-34%	(vs total cost of separate policies)
Parent + Teen (2 vehicles)	\$3,936	-\$2,148	-35%	-32%	(vs total cost of separate policies)

Geography



KANSAS

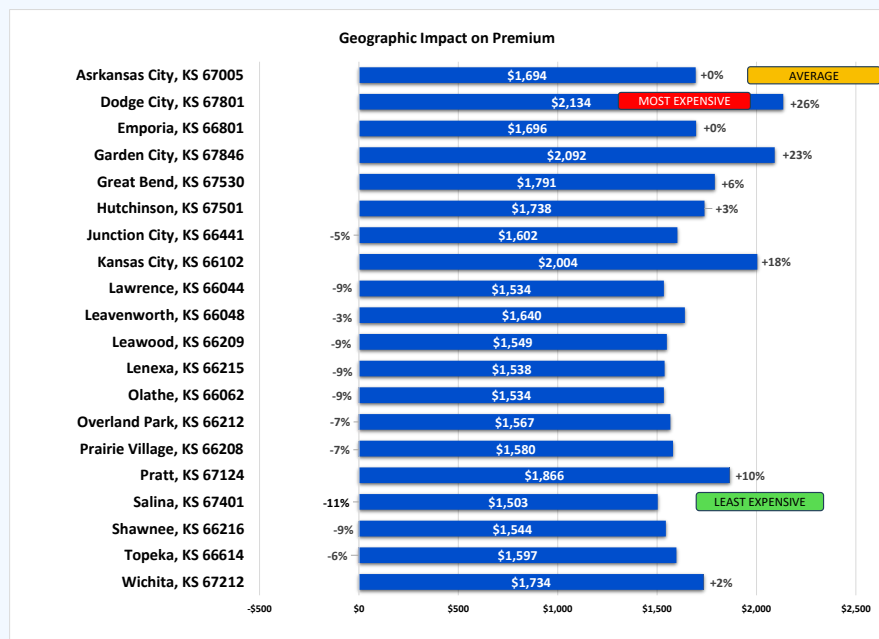
Average Annual Premium: **\$1,694**
Compared to National Average: -7.1%
(Single 35 year old male, Premium Coverage, Good Credit, Clean Driving Record)



Comparison Characteristics	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Gender					
Male Policyholder	\$1,694	-	-	-7%	
Female Policyholder	\$1,684	-\$10	-1%	-8%	(vs. Male policyholder)
Coverage Level					
Premium Coverage	\$1,694	-	-	-7%	
Standard Coverage	\$1,737	\$43	+3%	-4%	(vs. Premium Coverage)
Minimum Coverage	\$555	-\$1,139	-67%	-24%	(vs. Premium Coverage)
Credit Rating					
Good Credit Rating	\$1,694	-	-	-7%	
Excellent Credit Rating	\$1,448	-\$246	-15%	-4%	(vs. Good Rating)
Fair Credit Rating	\$2,104	\$410	+24%	-6%	(vs. Good Rating)
Poor Credit Rating	\$3,079	\$1,385	+82%	-8%	(vs. Good Rating)

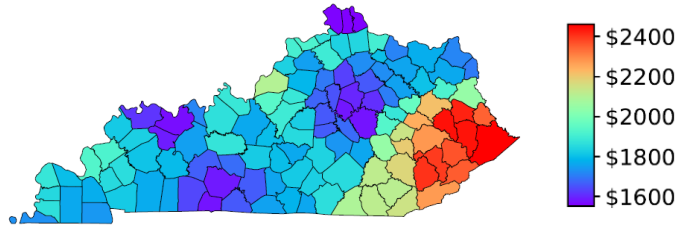
Life Situations	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Marriage					
Married Couple; Separate Policies	\$3,378	-	-	-7%	
Married Couple; Joint Policy (2 vehicles)	\$2,659	-\$719	-21%	-5%	(vs separate policies)
Married Couple; Joint Policy (1 vehicle)	\$1,635	-\$1,743	-52%	-5%	(vs separate policies, but sharing a vehicle)
Covering a Teenage Driver					
Parent Only	\$1,567	-	-	-7%	
Teen Only	\$7,937	-	-	+7%	
Parent + Teen (1 vehicle)	\$3,712	-\$5,792	-61%	-11%	(vs total cost of separate policies)
Parent + Teen (2 vehicles)	\$5,480	-\$4,024	-42%	-6%	(vs total cost of separate policies)

Geography



KENTUCKY

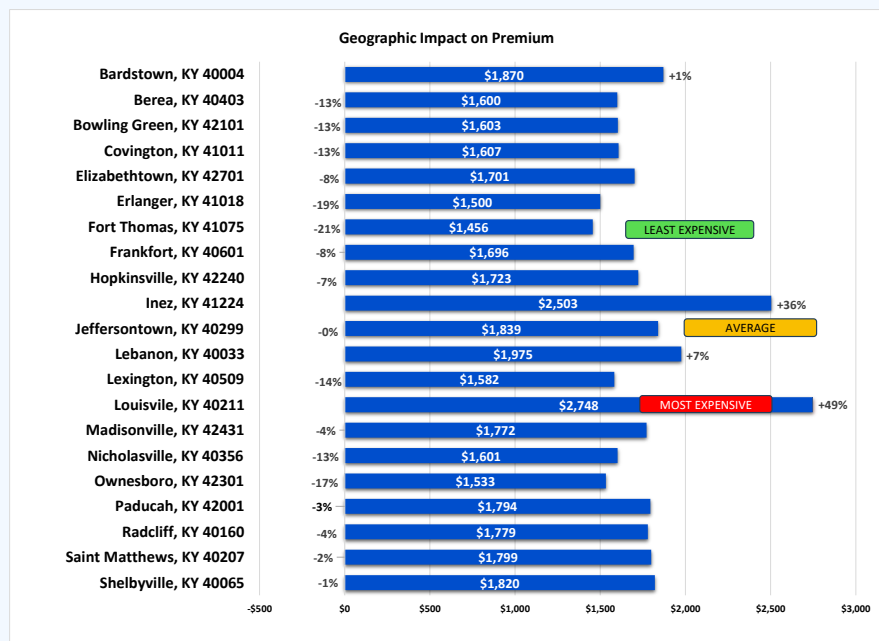
Average Annual Premium: \$1,844
Compared to National Average: +1.1%
(Single 35 year old male, Premium Coverage, Good Credit, Clean Driving Record)



Comparison Characteristics	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Gender					
Male Policyholder	\$1,844	-	-	+1%	
Female Policyholder	\$1,810	-\$34	-2%	-1%	(vs. Male policyholder)
Coverage Level					
Premium Coverage	\$1,844	-	-	+1%	
Standard Coverage	\$1,898	\$54	+3%	+5%	(vs. Premium Coverage)
Minimum Coverage	\$810	-\$1,034	-56%	+10%	(vs. Premium Coverage)
Credit Rating					
Good Credit Rating	\$1,844	-	-	+1%	
Excellent Credit Rating	\$1,539	-\$305	-17%	+2%	(vs. Good Rating)
Fair Credit Rating	\$2,255	\$411	+22%	+1%	(vs. Good Rating)
Poor Credit Rating	\$3,470	\$1,626	+88%	+3%	(vs. Good Rating)

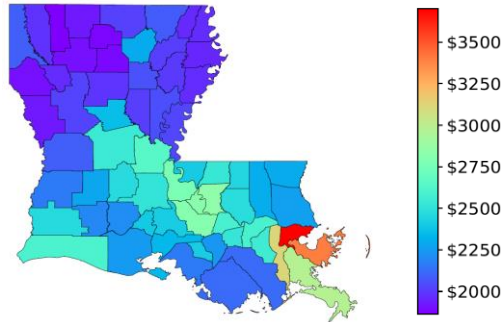
Life Situations	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Marriage					
Married Couple; Separate Policies	\$3,654	-	-	+0%	
Married Couple; Joint Policy (2 vehicles)	\$2,667	-\$987	-27%	-5%	(vs separate policies)
Married Couple; Joint Policy (1 vehicle)	\$1,653	-\$2,001	-55%	-4%	(vs separate policies, but sharing a vehicle)
Covering a Teenage Driver					
Parent Only	\$1,630	-	-	-4%	
Teen Only	\$8,815	-	-	+19%	
Parent + Teen (1 vehicle)	\$4,553	-\$5,892	-56%	+9%	(vs total cost of separate policies)
Parent + Teen (2 vehicles)	\$6,245	-\$4,200	-40%	+7%	(vs total cost of separate policies)

Geography



LOUISIANA

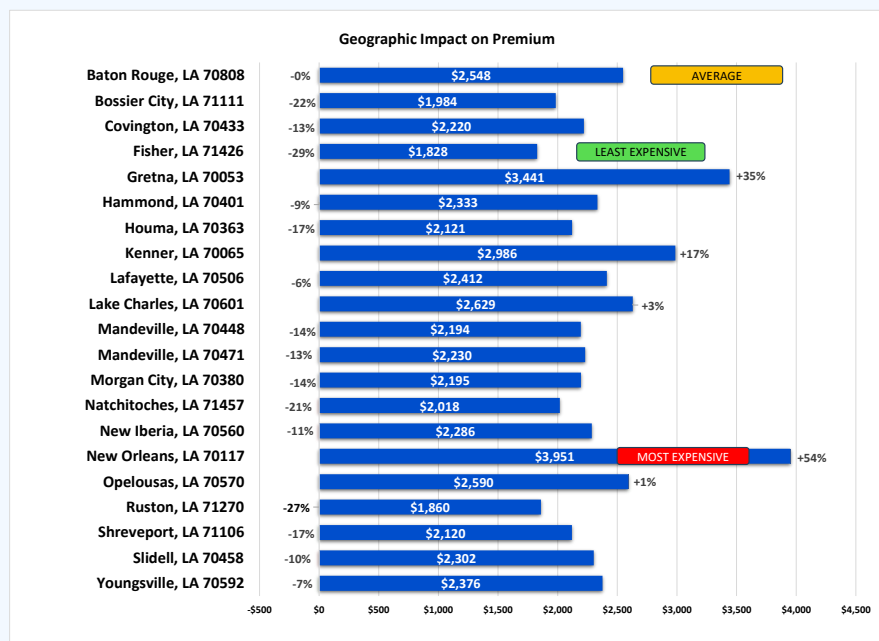
Average Annual Premium: \$2,558
Compared to National Average: +40.2%
(Single 35 year old male, Premium Coverage, Good Credit, Clean Driving Record)



Comparison Characteristics	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Gender					
Male Policyholder	\$2,558	-	-	+40%	
Female Policyholder	\$2,506	-\$52	-2%	+38%	(vs. Male policyholder)
Coverage Level					
Premium Coverage	\$2,558	-	-	+40%	
Standard Coverage	\$2,519	-\$39	-2%	+39%	(vs. Premium Coverage)
Minimum Coverage	\$957	-\$1,601	-63%	+30%	(vs. Premium Coverage)
Credit Rating					
Good Credit Rating	\$2,558	-	-	+40%	
Excellent Credit Rating	\$2,044	-\$514	-20%	+35%	(vs. Good Rating)
Fair Credit Rating	\$3,213	+\$655	+26%	+43%	(vs. Good Rating)
Poor Credit Rating	\$4,440	+\$1,882	+74%	+32%	(vs. Good Rating)

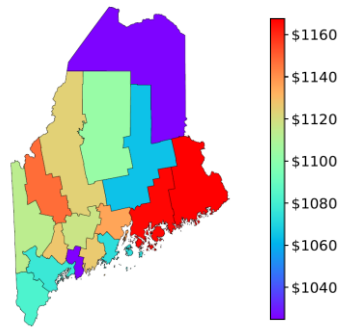
Life Situations	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Marriage					
Married Couple; Separate Policies	\$5,064	-	-	+39%	
Married Couple; Joint Policy (2 vehicles)	\$3,767	-\$1,297	-26%	+35%	(vs separate policies)
Married Couple; Joint Policy (1 vehicle)	\$2,321	-\$2,743	-54%	+35%	(vs separate policies, but sharing a vehicle)
Covering a Teenage Driver					
Parent Only	\$2,290	-	-	+35%	
Teen Only	\$10,958	-	-	+48%	
Parent + Teen (1 vehicle)	\$6,306	-\$6,942	-52%	+51%	(vs total cost of separate policies)
Parent + Teen (2 vehicles)	\$8,783	-\$4,465	-34%	+51%	(vs total cost of separate policies)

Geography



MAINE

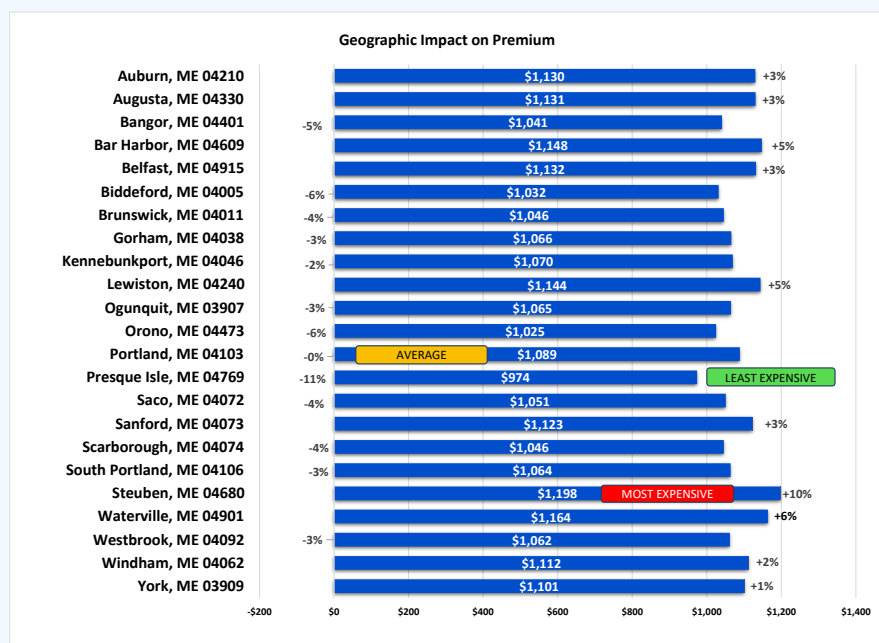
Average Annual Premium: \$1,094
Compared to National Average: -40.0%
(Single 35 year old male, Premium Coverage, Good Credit, Clean Driving Record)



Comparison Characteristics	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Gender					
Male Policyholder	\$1,094	-	-	-40%	
Female Policyholder	\$1,067	-\$27	-2%	-41%	(vs. Male policyholder)
Coverage Level					
Premium Coverage	\$1,094	-	-	-40%	
Standard Coverage	\$1,110	\$16	+1%	-39%	(vs. Premium Coverage)
Minimum Coverage	\$417	-\$677	-62%	-43%	(vs. Premium Coverage)
Credit Rating					
Good Credit Rating	\$1,094	-	-	-40%	
Excellent Credit Rating	\$935	-\$159	-15%	-38%	(vs. Good Rating)
Fair Credit Rating	\$1,322	\$228	+21%	-41%	(vs. Good Rating)
Poor Credit Rating	\$1,974	\$880	+80%	-41%	(vs. Good Rating)

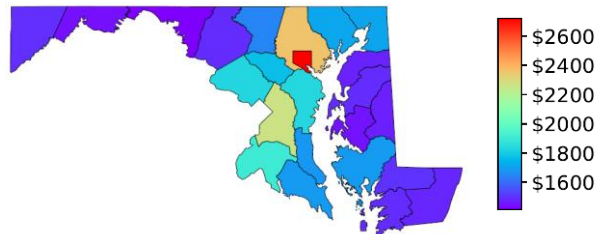
Life Situations	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Marriage					
Married Couple; Separate Policies	\$2,161	-	-	-41%	
Married Couple; Joint Policy (2 vehicles)	\$1,615	-\$546	-25%	-42%	(vs separate policies)
Married Couple; Joint Policy (1 vehicle)	\$998	-\$1,163	-54%	-42%	(vs separate policies, but sharing a vehicle)
Covering a Teenage Driver					
Parent Only	\$1,011	-	-	-40%	
Teen Only	\$4,359	-	-	-41%	
Parent + Teen (1 vehicle)	\$2,525	-\$2,845	-53%	-40%	(vs total cost of separate policies)
Parent + Teen (2 vehicles)	\$3,552	-\$1,818	-34%	-39%	(vs total cost of separate policies)

Geography



MARYLAND

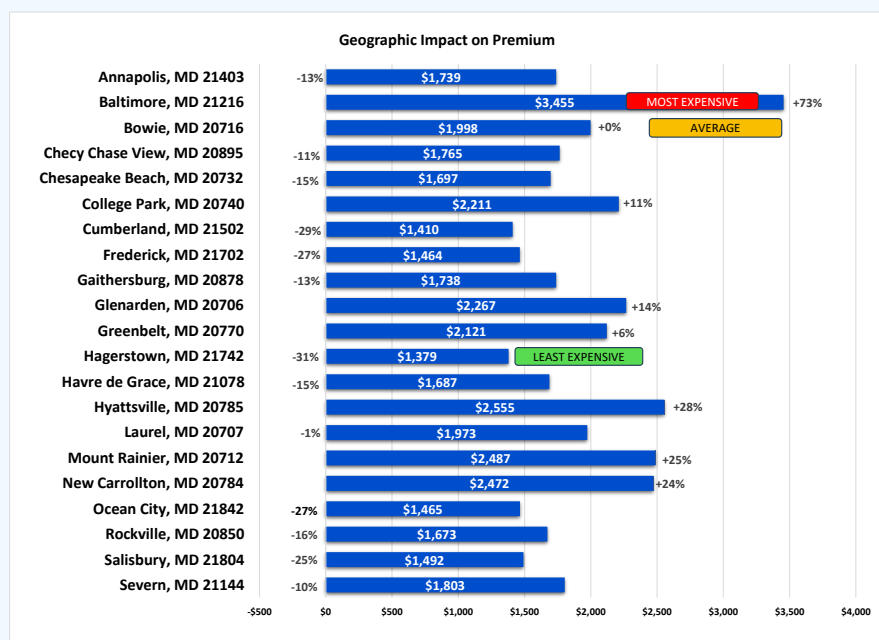
Average Annual Premium: \$1,994
Compared to National Average: +9.3%
(Single 35 year old male, Premium Coverage, Good Credit, Clean Driving Record)



Comparison Characteristics	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Gender					
Male Policyholder	\$1,994	-	-	+9%	
Female Policyholder	\$1,959	-\$35	-2%	+8%	(vs. Male policyholder)
Coverage Level					
Premium Coverage	\$1,994	-	-	+9%	
Standard Coverage	\$1,993	-\$1	-0%	+10%	(vs. Premium Coverage)
Minimum Coverage	\$1,076	-\$918	-46%	+46%	(vs. Premium Coverage)
Credit Rating					
Good Credit Rating	\$1,994	-	-	+9%	
Excellent Credit Rating	\$1,687	-\$307	-15%	+12%	(vs. Good Rating)
Fair Credit Rating	\$2,370	\$376	+19%	+6%	(vs. Good Rating)
Poor Credit Rating	\$3,422	\$1,428	+72%	+2%	(vs. Good Rating)

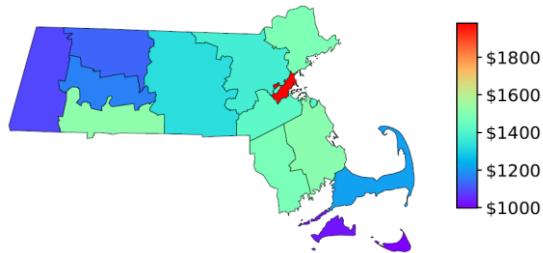
Life Situations	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Marriage					
Married Couple; Separate Policies	\$3,953	-	-	+8%	
Married Couple; Joint Policy (2 vehicles)	\$2,870	-\$1,083	-27%	+3%	(vs. separate policies)
Married Couple; Joint Policy (1 vehicle)	\$1,809	-\$2,144	-54%	+5%	(vs. separate policies, but sharing a vehicle)
Covering a Teenage Driver					
Parent Only	\$1,870	-	-	+10%	
Teen Only	\$8,930	-	-	+21%	
Parent + Teen (1 vehicle)	\$5,042	-\$5,758	-53%	+20%	(vs. total cost of separate policies)
Parent + Teen (2 vehicles)	\$7,004	-\$3,796	-35%	+20%	(vs. total cost of separate policies)

Geography



MASSACHUSETTS

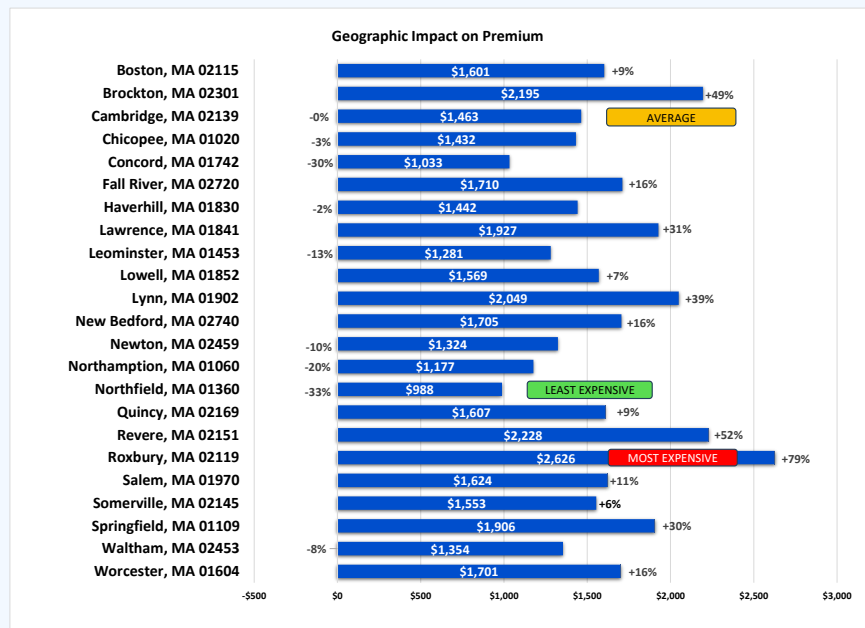
Average Annual Premium: **\$1,469**
Compared to National Average: -19.5%
(Single 35 year old male, Premium Coverage, Good Credit, Clean Driving Record)



Comparison Characteristics		Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
*Gender						
	Male Policyholder	\$1,469	-	-	-19%	(vs. Male policyholder)
	Female Policyholder	\$1,469	\$0	+0%	-19%	
**MA does not allow gender to be factored into the price you pay.						
Coverage Level						
	Premium Coverage	\$1,469	-	-	-19%	(vs. Premium Coverage)
	Standard Coverage	\$1,450	-\$19	-1%	-20%	
	Minimum Coverage	\$550	-\$919	-63%	-25%	
**Credit Rating						
	Good Credit Rating	\$1,469	-	-	-19%	(vs. Good Rating)
	Excellent Credit Rating	\$1,469	\$0	+0%	-3%	
	Fair Credit Rating	\$1,469	\$0	+0%	-35%	
	Poor Credit Rating	\$1,469	\$0	+0%	-56%	
**MA does not allow credit score to be factored into the price you pay.						

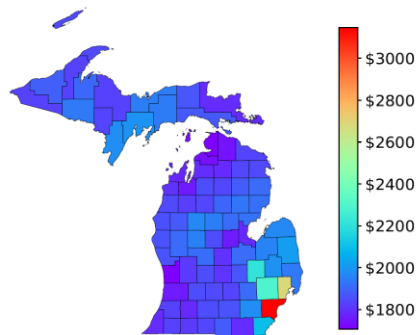
Life Situations	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Marriage					
Married Couple; Separate Policies	\$2,938	-	-	-19%	(vs separate policies) (vs separate policies, but sharing a vehicle)
Married Couple; Joint Policy (2 vehicles)	\$2,355	-\$583	-20%	-16%	
Married Couple; Joint Policy (1 vehicle)	\$1,440	-\$1,498	-51%	-16%	
Covering a Teenage Driver					
Parent Only	\$1,468	-	-	-13%	(vs total cost of separate policies) (vs total cost of separate policies)
Teen Only	\$4,971	-	-	-33%	
Parent + Teen (1 vehicle)	\$3,233	-\$3,206	-50%	-23%	
Parent + Teen (2 vehicles)	\$4,703	-\$1,736	-27%	-19%	

Geography



MICHIGAN

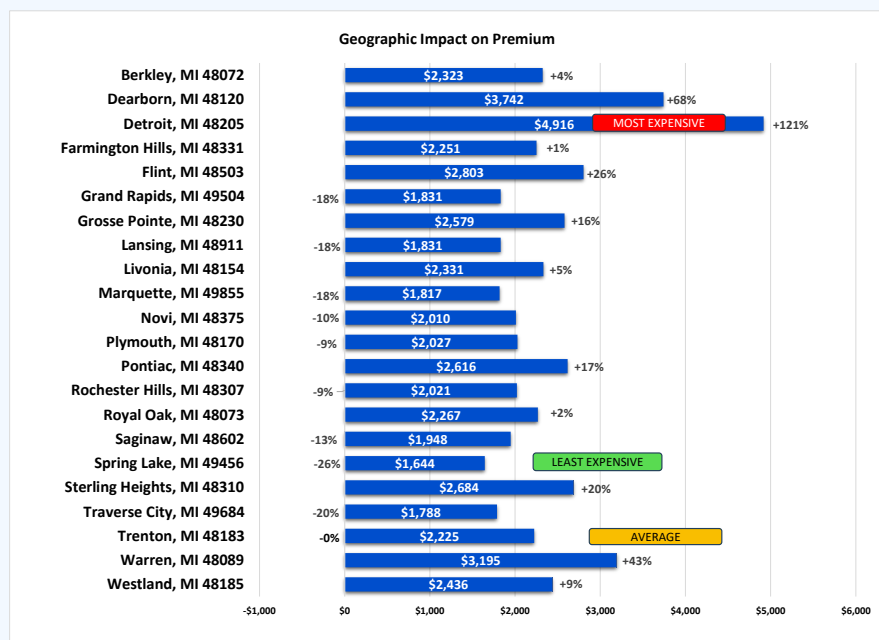
Average Annual Premium: \$2,228
Compared to National Average: +22.1%
(Single 35 year old male, Premium Coverage, Good Credit, Clean Driving Record)



Comparison Characteristics	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
*Gender					
Male Policyholder	\$2,228	-	-	+22%	
Female Policyholder	\$2,228	\$0	+0%	+22%	(vs. Male policyholder)
<i>*MI does not allow gender to be factored into the price you pay.</i>					
Coverage Level					
Premium Coverage	\$2,228	-	-	+22%	
Standard Coverage	\$2,373	\$145	+7%	+31%	(vs. Premium Coverage)
Minimum Coverage	\$982	-\$1,246	-56%	+34%	(vs. Premium Coverage)
Credit Rating					
Good Credit Rating	\$2,228	-	-	+22%	
Excellent Credit Rating	\$1,754	-\$474	-21%	+16%	(vs. Good Rating)
Fair Credit Rating	\$2,884	\$656	+29%	+29%	(vs. Good Rating)
Poor Credit Rating	\$5,739	\$3,511	+158%	+71%	(vs. Good Rating)

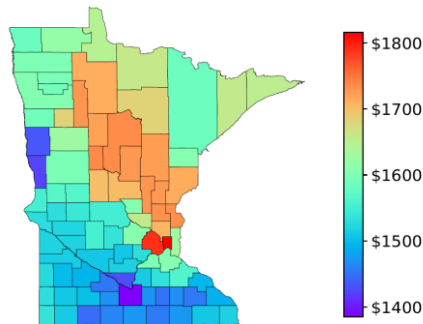
Life Situations	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Marriage					
Married Couple; Separate Policies	\$4,456	-	-	+22%	
Married Couple; Joint Policy (2 vehicles)	\$3,619	-\$837	-19%	+29%	(vs separate policies)
Married Couple; Joint Policy (1 vehicle)	\$2,252	-\$2,204	-49%	+31%	(vs separate policies, but sharing a vehicle)
Covering a Teenage Driver					
Parent Only	\$2,140	-	-	+26%	
Teen Only	\$8,300	-	-	+12%	
Parent + Teen (1 vehicle)	\$5,231	-\$5,209	-50%	+25%	(vs total cost of separate policies)
Parent + Teen (2 vehicles)	\$7,129	-\$3,311	-32%	+22%	(vs total cost of separate policies)

Geography



MINNESOTA

Average Annual Premium: \$1,664
Compared to National Average: -8.8%
(Single 35 year old male, Premium Coverage, Good Credit, Clean Driving Record)

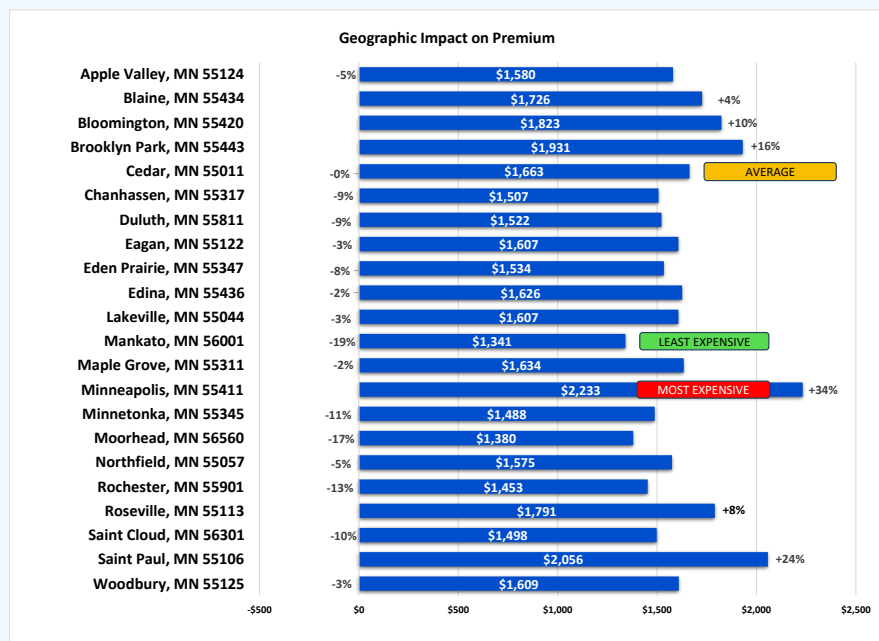


Comparison Characteristics	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Gender					
Male Policyholder	\$1,664	-	-	-9%	
Female Policyholder	\$1,660	-\$4	-0%	-9%	(vs. Male policyholder)
Coverage Level					
Premium Coverage	\$1,664	-	-	-9%	
Standard Coverage	\$1,672	\$8	+0%	-8%	(vs. Premium Coverage)
Minimum Coverage	\$645	-\$1,019	-61%	-12%	(vs. Premium Coverage)
Credit Rating					
Good Credit Rating	\$1,664	-	-	-9%	
Excellent Credit Rating	\$1,353	-\$311	-19%	-11%	(vs. Good Rating)
Fair Credit Rating	\$2,036	\$372	+22%	-9%	(vs. Good Rating)
Poor Credit Rating	\$3,553	\$1,889	+114%	+6%	(vs. Good Rating)

Life Situations	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Marriage					
Married Couple; Separate Policies	\$3,324	-	-	-9%	
Married Couple; Joint Policy (2 vehicles)	\$2,645	-\$679	-20%	-5%	(vs separate policies)
Married Couple; Joint Policy (1 vehicle)	\$1,596	-\$1,728	-52%	-7%	(vs separate policies, but sharing a vehicle)

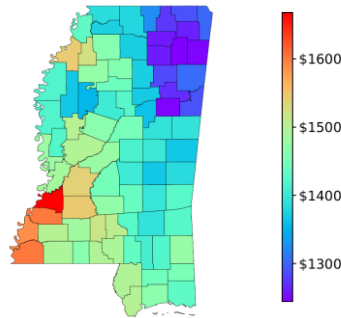
Covering a Teenage Driver					
Parent Only	\$1,578	-	-	-7%	
Teen Only	\$6,354	-	-	-14%	
Parent + Teen (1 vehicle)	\$3,930	-\$4,002	-50%	-6%	(vs total cost of separate policies)
Parent + Teen (2 vehicles)	\$5,626	-\$2,306	-29%	-3%	(vs total cost of separate policies)

Geography



MISSISSIPPI

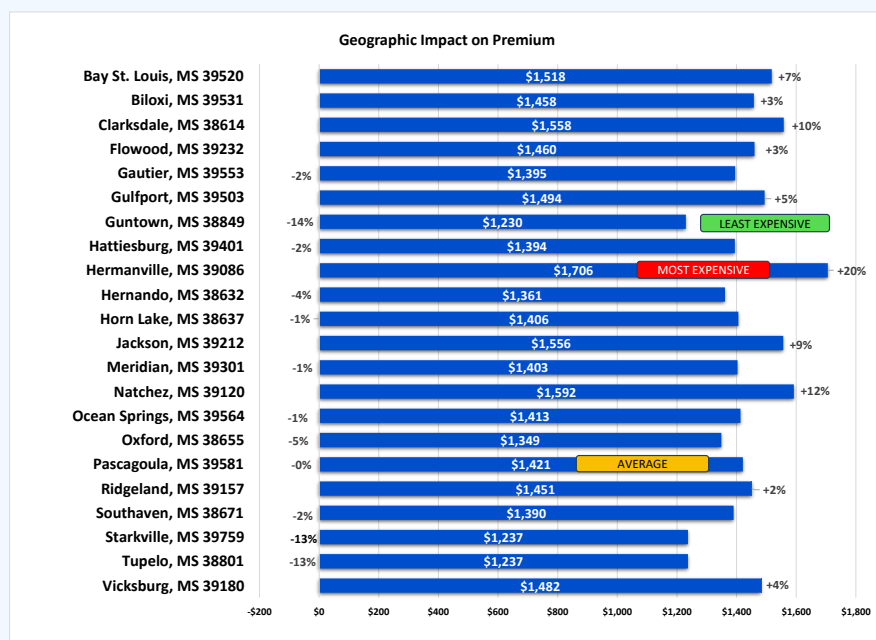
Average Annual Premium: \$1,422
Compared to National Average: -22.0%
(Single 35 year old male, Premium Coverage, Good Credit, Clean Driving Record)



Comparison Characteristics	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Gender					
Male Policyholder	\$1,422	-	-	-22%	
Female Policyholder	\$1,402	-\$20	-1%	-23%	(vs. Male policyholder)
Coverage Level					
Premium Coverage	\$1,422	-	-	-22%	
Standard Coverage	\$1,395	-\$27	-2%	-23%	(vs. Premium Coverage)
Minimum Coverage	\$530	-\$892	-63%	-28%	(vs. Premium Coverage)
Credit Rating					
Good Credit Rating	\$1,422	-	-	-22%	
Excellent Credit Rating	\$1,266	-\$156	-11%	-16%	(vs. Good Rating)
Fair Credit Rating	\$1,759	\$337	+24%	-22%	(vs. Good Rating)
Poor Credit Rating	\$2,564	\$1,142	+80%	-24%	(vs. Good Rating)

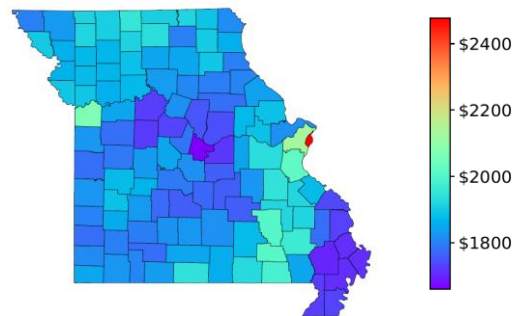
Life Situations	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Marriage					
Married Couple; Separate Policies	\$2,824	-	-	-23%	
Married Couple; Joint Policy (2 vehicles)	\$2,104	-\$720	-25%	-25%	(vs separate policies)
Married Couple; Joint Policy (1 vehicle)	\$1,275	-\$1,549	-55%	-26%	(vs separate policies, but sharing a vehicle)
Covering a Teenage Driver					
Parent Only	\$1,343	-	-	-21%	
Teen Only	\$7,104	-	-	-4%	
Parent + Teen (1 vehicle)	\$3,626	-\$4,821	-57%	-13%	(vs total cost of separate policies)
Parent + Teen (2 vehicles)	\$4,759	-\$3,688	-44%	-18%	(vs total cost of separate policies)

Geography



MISSOURI

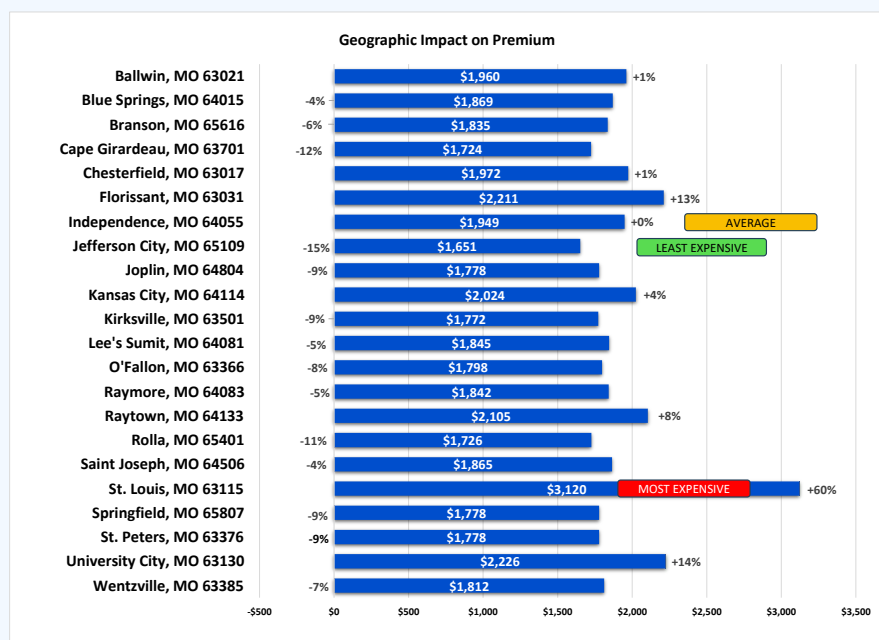
Average Annual Premium: \$1,949
Compared to National Average: +6.9%
(Single 35 year old male, Premium Coverage, Good Credit, Clean Driving Record)



Comparison Characteristics	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Gender					
Male Policyholder	\$1,949	-	-	+7%	
Female Policyholder	\$1,910	-\$39	-2%	+5%	(vs. Male policyholder)
Coverage Level					
Premium Coverage	\$1,949	-	-	+7%	
Standard Coverage	\$1,980	\$31	+2%	+9%	(vs. Premium Coverage)
Minimum Coverage	\$632	-\$1,317	-68%	-14%	(vs. Premium Coverage)
Credit Rating					
Good Credit Rating	\$1,949	-	-	+7%	
Excellent Credit Rating	\$1,558	-\$391	-20%	+3%	(vs. Good Rating)
Fair Credit Rating	\$2,321	\$372	+19%	+3%	(vs. Good Rating)
Poor Credit Rating	\$3,488	\$1,539	+79%	+4%	(vs. Good Rating)

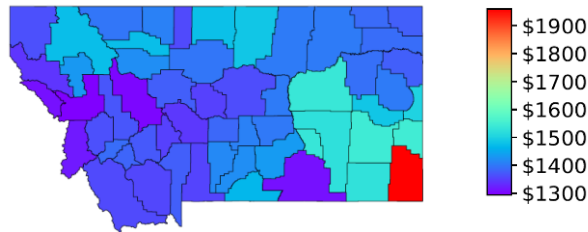
Life Situations	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Marriage					
Married Couple; Separate Policies	\$3,859	-	-	+6%	
Married Couple; Joint Policy (2 vehicles)	\$2,687	-\$1,172	-30%	-4%	(vs. separate policies)
Married Couple; Joint Policy (1 vehicle)	\$1,694	-\$2,165	-56%	-1%	(vs. separate policies, but sharing a vehicle)
Covering a Teenage Driver					
Parent Only	\$1,750	-	-	+3%	
Teen Only	\$8,233	-	-	+11%	
Parent + Teen (1 vehicle)	\$4,256	-\$5,727	-57%	+2%	(vs. total cost of separate policies)
Parent + Teen (2 vehicles)	\$5,480	-\$4,503	-45%	-6%	(vs. total cost of separate policies)

Geography



MONTANA

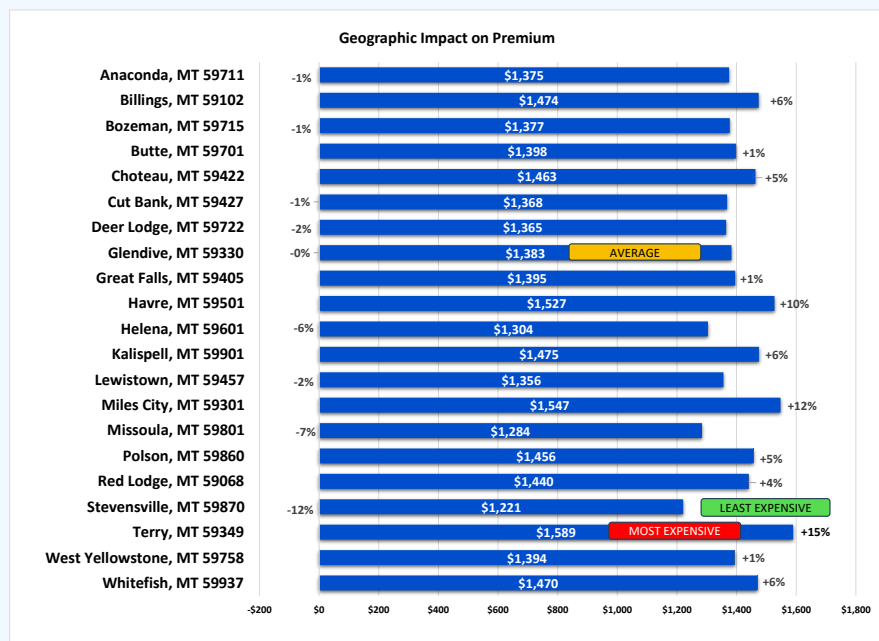
Average Annual Premium: \$1,387
Compared to National Average: -24.0%
(Single 35 year old male, Premium Coverage, Good Credit, Clean Driving Record)



Comparison Characteristics	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Gender					
Male Policyholder	\$1,387	-	-	-24%	
Female Policyholder	\$1,376	-\$11	-1%	-24%	(vs. Male policyholder)
Coverage Level					
Premium Coverage	\$1,387	-	-	-24%	
Standard Coverage	\$1,384	-\$3	-0%	-24%	(vs. Premium Coverage)
Minimum Coverage	\$417	-\$970	-70%	-43%	(vs. Premium Coverage)
Credit Rating					
Good Credit Rating	\$1,387	-	-	-24%	
Excellent Credit Rating	\$1,208	-\$179	-13%	-20%	(vs. Good Rating)
Fair Credit Rating	\$1,612	\$225	+16%	-28%	(vs. Good Rating)
Poor Credit Rating	\$2,108	\$721	+52%	-37%	(vs. Good Rating)

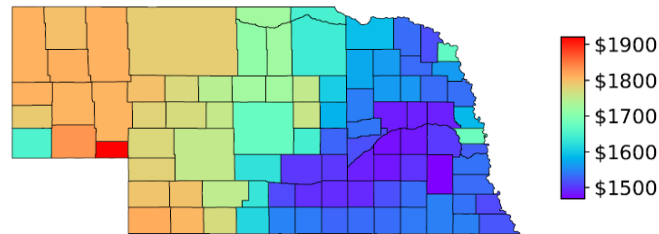
Life Situations	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Marriage					
Married Couple; Separate Policies	\$2,763	-	-	-24%	
Married Couple; Joint Policy (2 vehicles)	\$2,172	-\$591	-21%	-22%	(vs separate policies)
Married Couple; Joint Policy (1 vehicle)	\$1,324	-\$1,439	-52%	-23%	(vs separate policies, but sharing a vehicle)
Covering a Teenage Driver					
Parent Only	\$1,266	-	-	-25%	
Teen Only	\$6,527	-	-	-12%	
Parent + Teen (1 vehicle)	\$2,694	-\$5,099	-65%	-36%	(vs total cost of separate policies)
Parent + Teen (2 vehicles)	\$4,166	-\$3,627	-47%	-28%	(vs total cost of separate policies)

Geography



NEBRASKA

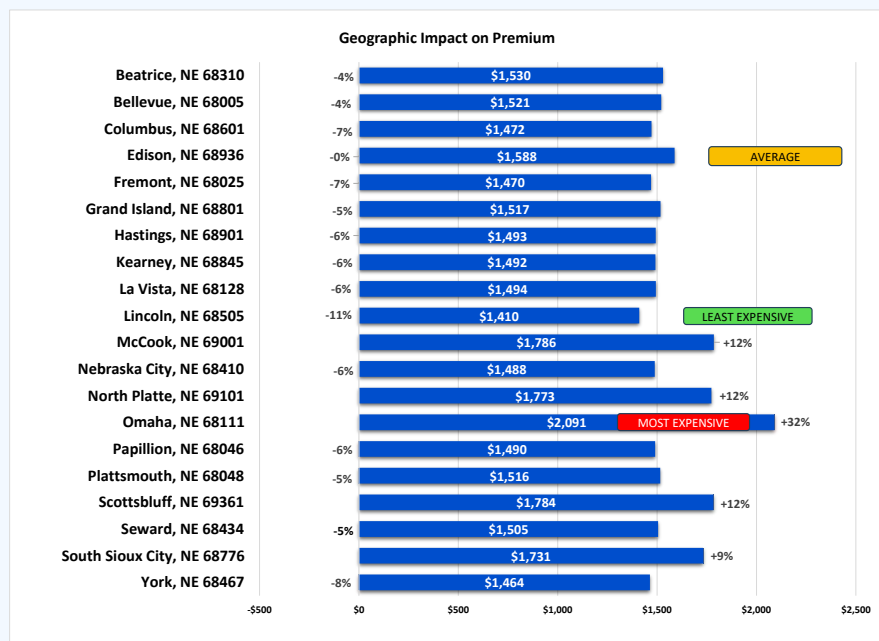
Average Annual Premium: **\$1,589**
Compared to National Average: -12.9%
(Single 35 year old male, Premium Coverage, Good Credit, Clean Driving Record)



Comparison Characteristics	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Gender					
Male Policyholder	\$1,589	-	-	-13%	
Female Policyholder	\$1,603	\$14	+1%	-12%	(vs. Male policyholder)
Coverage Level					
Premium Coverage	\$1,589	-	-	-13%	
Standard Coverage	\$1,578	-\$11	-1%	-13%	(vs. Premium Coverage)
Minimum Coverage	\$464	-\$1,125	-71%	-37%	(vs. Premium Coverage)
Credit Rating					
Good Credit Rating	\$1,589	-	-	-13%	
Excellent Credit Rating	\$1,300	-\$289	-18%	-14%	(vs. Good Rating)
Fair Credit Rating	\$1,964	\$375	+24%	-12%	(vs. Good Rating)
Poor Credit Rating	\$2,923	\$1,334	+84%	-13%	(vs. Good Rating)

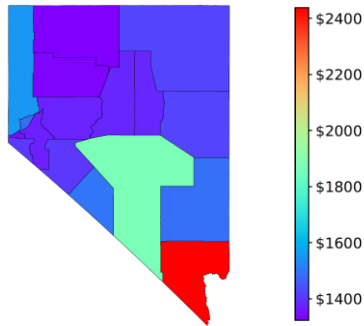
Life Situations	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Marriage					
Married Couple; Separate Policies	\$3,192	-	-	-12%	
Married Couple; Joint Policy (2 vehicles)	\$2,545	-\$647	-20%	-9%	(vs separate policies)
Married Couple; Joint Policy (1 vehicle)	\$1,499	-\$1,693	-53%	-13%	(vs separate policies, but sharing a vehicle)
Covering a Teenage Driver					
Parent Only	\$1,508	-	-	-11%	
Teen Only	\$5,967	-	-	-19%	
Parent + Teen (1 vehicle)	\$3,431	-\$4,044	-54%	-18%	(vs total cost of separate policies)
Parent + Teen (2 vehicles)	\$5,373	-\$2,102	-28%	-8%	(vs total cost of separate policies)

Geography



NEVADA

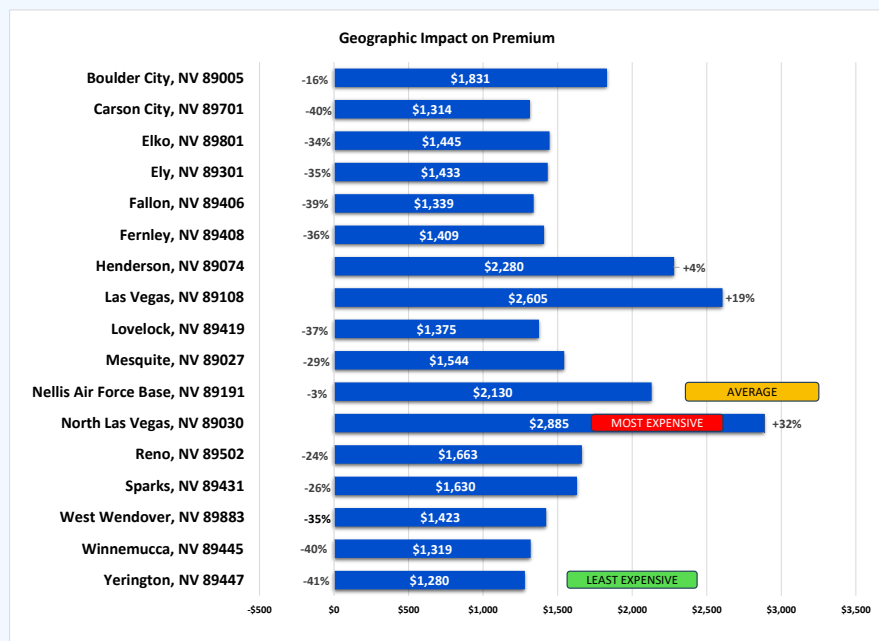
Average Annual Premium: \$2,188
Compared to National Average: +20.0%
(Single 35 year old male, Premium Coverage, Good Credit, Clean Driving Record)



Comparison Characteristics	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Gender					
Male Policyholder	\$2,188	-	-	+20%	
Female Policyholder	\$2,151	-\$37	-2%	+18%	(vs. Male policyholder)
Coverage Level					
Premium Coverage	\$2,188	-	-	+20%	
Standard Coverage	\$2,072	-\$116	-5%	+14%	(vs. Premium Coverage)
Minimum Coverage	\$1,175	-\$1,013	-46%	+60%	(vs. Premium Coverage)
Credit Rating					
Good Credit Rating	\$2,188	-	-	+20%	
Excellent Credit Rating	\$1,901	-\$287	-13%	+26%	(vs. Good Rating)
Fair Credit Rating	\$2,420	\$232	+11%	+8%	(vs. Good Rating)
Poor Credit Rating	\$3,057	\$869	+40%	-9%	(vs. Good Rating)

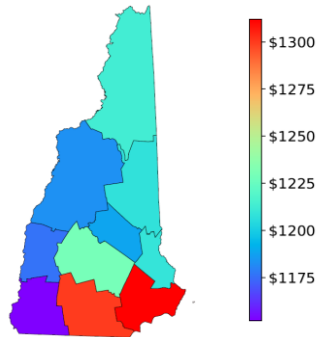
Life Situations	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Marriage					
Married Couple; Separate Policies	\$4,339	-	-	+19%	
Married Couple; Joint Policy (2 vehicles)	\$3,017	-\$1,322	-30%	+8%	(vs. separate policies)
Married Couple; Joint Policy (1 vehicle)	\$1,884	-\$2,455	-57%	+10%	(vs. separate policies, but sharing a vehicle)
Covering a Teenage Driver					
Parent Only	\$1,880	-	-	+11%	
Teen Only	\$12,093	-	-	+63%	
Parent + Teen (1 vehicle)	\$5,932	-\$8,041	-58%	+42%	(vs. total cost of separate policies)
Parent + Teen (2 vehicles)	\$7,822	-\$6,151	-44%	+34%	(vs. total cost of separate policies)

Geography



NEW HAMPSHIRE

Average Annual Premium: \$1,244
Compared to National Average: -31.8%
(Single 35 year old male, Premium Coverage, Good Credit, Clean Driving Record)

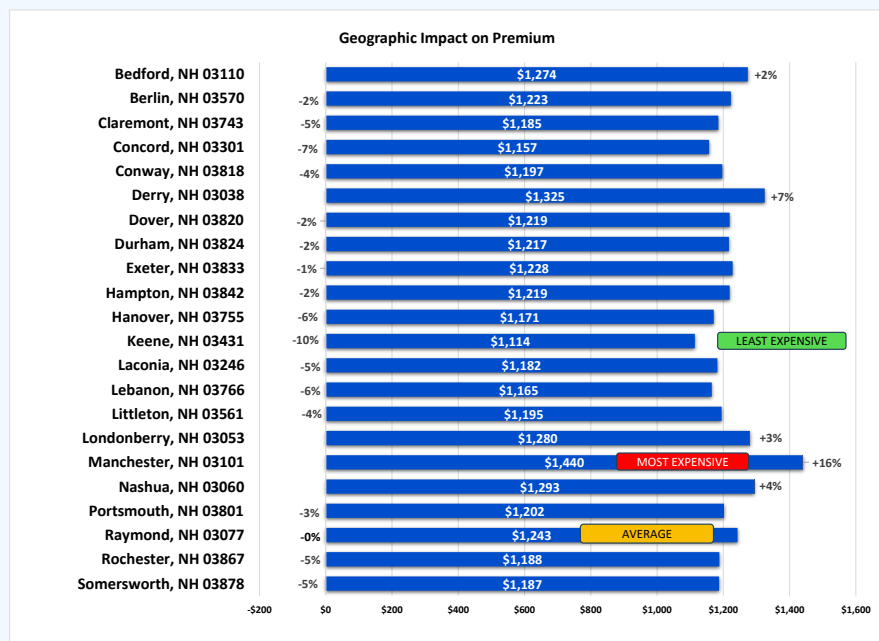


Comparison Characteristics	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Gender					
Male Policyholder	\$1,244	-	-	-32%	
Female Policyholder	\$1,245	\$1	+0%	-32%	(vs. Male policyholder)
Coverage Level					
Premium Coverage	\$1,244	-	-	-32%	
Standard Coverage	\$1,242	-\$2	-0%	-32%	(vs. Premium Coverage)
Minimum Coverage	\$464	-\$780	-63%	-37%	(vs. Premium Coverage)
Credit Rating					
Good Credit Rating	\$1,244	-	-	-32%	
Excellent Credit Rating	\$1,034	-\$210	-17%	-32%	(vs. Good Rating)
Fair Credit Rating	\$1,559	\$315	+25%	-30%	(vs. Good Rating)
Poor Credit Rating	\$2,262	\$1,018	+82%	-33%	(vs. Good Rating)

Life Situations	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Marriage					
Married Couple; Separate Policies	\$2,489	-	-	-32%	
Married Couple; Joint Policy (2 vehicles)	\$1,894	-\$595	-24%	-32%	(vs separate policies)
Married Couple; Joint Policy (1 vehicle)	\$1,173	-\$1,316	-53%	-32%	(vs separate policies, but sharing a vehicle)

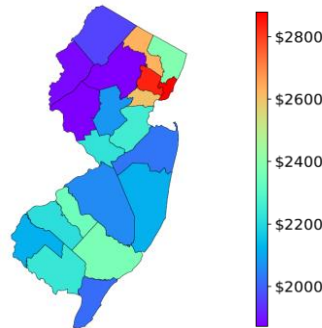
Covering a Teenage Driver					
Parent Only	\$1,140	-	-	-33%	
Teen Only	\$5,557	-	-	-25%	
Parent + Teen (1 vehicle)	\$2,834	-\$3,863	-58%	-32%	(vs total cost of separate policies)
Parent + Teen (2 vehicles)	\$4,075	-\$2,622	-39%	-30%	(vs total cost of separate policies)

Geography



NEW JERSEY

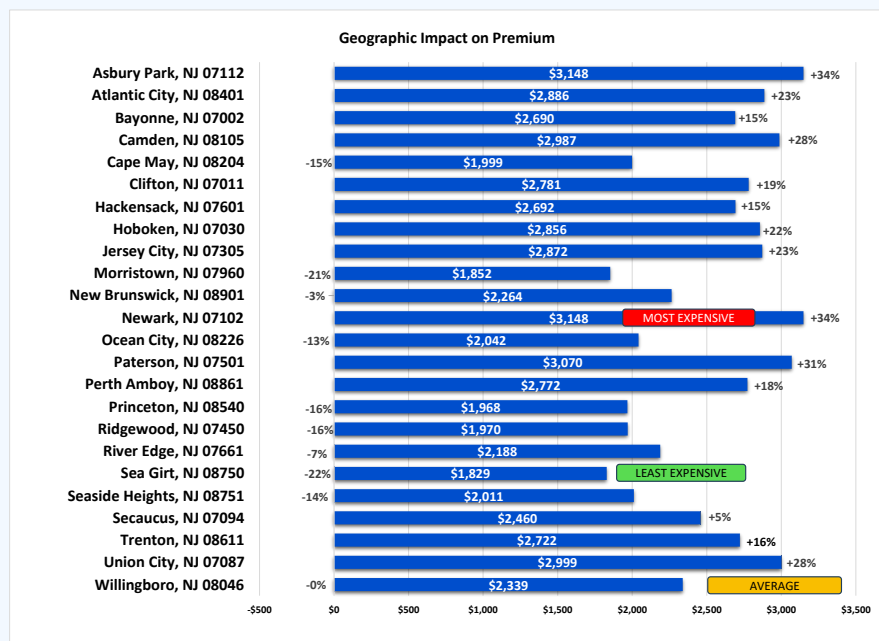
Average Annual Premium: \$2,341
Compared to National Average: +28.3%
(Single 35 year old male, Premium Coverage, Good Credit, Clean Driving Record)



Comparison Characteristics	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Gender					
Male Policyholder	\$2,341	-	-	+28%	
Female Policyholder	\$2,283	-\$58	-2%	+25%	(vs. Male policyholder)
Coverage Level					
Premium Coverage	\$2,341	-	-	+28%	
Standard Coverage	\$2,334	-\$7	-0%	+29%	(vs. Premium Coverage)
Minimum Coverage	\$1,109	-\$1,232	-53%	+51%	(vs. Premium Coverage)
Credit Rating					
Good Credit Rating	\$2,341	-	-	+28%	
Excellent Credit Rating	\$1,753	-\$588	-25%	+16%	(vs. Good Rating)
Fair Credit Rating	\$3,051	\$710	+30%	+36%	(vs. Good Rating)
Poor Credit Rating	\$4,829	\$2,488	+106%	+44%	(vs. Good Rating)

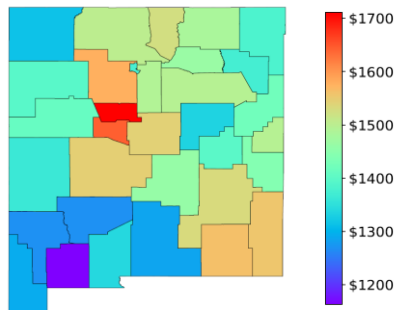
Life Situations	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Marriage					
Married Couple; Separate Policies	\$4,624	-	-	+27%	
Married Couple; Joint Policy (2 vehicles)	\$3,670	-\$954	-21%	+31%	(vs separate policies)
Married Couple; Joint Policy (1 vehicle)	\$2,183	-\$2,441	-53%	+27%	(vs separate policies, but sharing a vehicle)
Covering a Teenage Driver					
Parent Only	\$2,070	-	-	+22%	
Teen Only	\$11,605	-	-	+57%	
Parent + Teen (1 vehicle)	\$5,757	-\$7,918	-58%	+37%	(vs total cost of separate policies)
Parent + Teen (2 vehicles)	\$7,267	-\$6,408	-47%	+25%	(vs total cost of separate policies)

Geography



NEW MEXICO

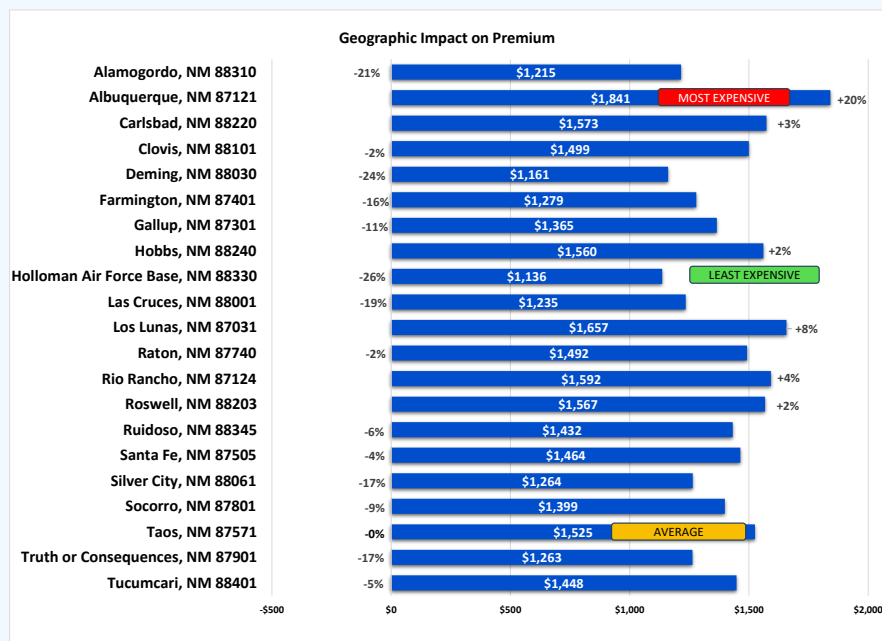
Average Annual Premium: \$1,529
Compared to National Average: -16.2%
(Single 35 year old male, Premium Coverage, Good Credit, Clean Driving Record)



Comparison Characteristics	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Gender					
Male Policyholder	\$1,529	-	-	-16%	
Female Policyholder	\$1,521	-\$8	-1%	-16%	(vs. Male policyholder)
Coverage Level					
Premium Coverage	\$1,529	-	-	-16%	
Standard Coverage	\$1,509	-\$20	-1%	-17%	(vs. Premium Coverage)
Minimum Coverage	\$496	-\$1,033	-68%	-33%	(vs. Premium Coverage)
Credit Rating					
Good Credit Rating	\$1,529	-	-	-16%	
Excellent Credit Rating	\$1,322	-\$207	-14%	-13%	(vs. Good Rating)
Fair Credit Rating	\$1,736	\$207	+14%	-23%	(vs. Good Rating)
Poor Credit Rating	\$2,354	\$825	+54%	-30%	(vs. Good Rating)

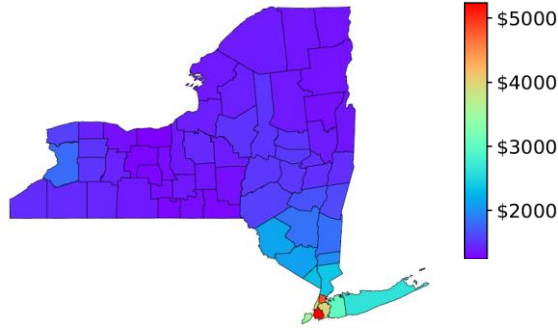
Life Situations	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Marriage					
Married Couple; Separate Policies	\$3,050	-	-	-16%	
Married Couple; Joint Policy (2 vehicles)	\$2,373	-\$677	-22%	-15%	(vs separate policies)
Married Couple; Joint Policy (1 vehicle)	\$1,474	-\$1,576	-52%	-14%	(vs separate policies, but sharing a vehicle)
Covering a Teenage Driver					
Parent Only	\$1,358	-	-	-20%	
Teen Only	\$6,982	-	-	-6%	
Parent + Teen (1 vehicle)	\$3,208	-\$5,132	-62%	-23%	(vs total cost of separate policies)
Parent + Teen (2 vehicles)	\$4,769	-\$3,571	-43%	-18%	(vs total cost of separate policies)

Geography



NEW YORK

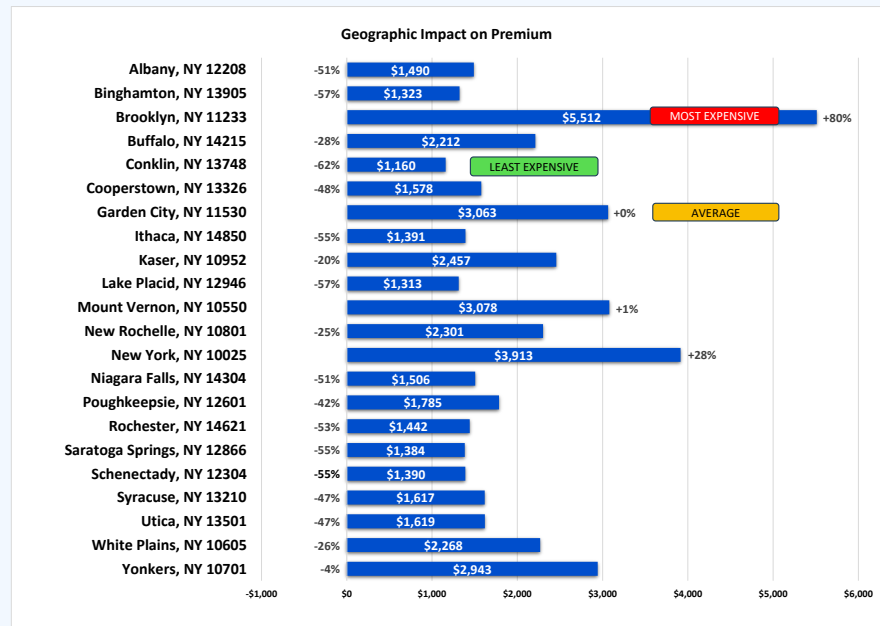
Average Annual Premium: \$3,061
Compared to National Average: +67.8%
(Single 35 year old male, Premium Coverage, Good Credit, Clean Driving Record)



Comparison Characteristics	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Gender					
Male Policyholder	\$3,061	-	-	+68%	
Female Policyholder	\$3,156	\$95	+3%	+73%	(vs. Male policyholder)
Coverage Level					
Premium Coverage	\$3,061	-	-	+68%	
Standard Coverage	\$3,173	\$112	+4%	+75%	(vs. Premium Coverage)
Minimum Coverage	\$1,221	-\$1,840	-60%	+66%	(vs. Premium Coverage)
Credit Rating					
Good Credit Rating	\$3,061	-	-	+68%	
Excellent Credit Rating	\$2,436	-\$625	-20%	+61%	(vs. Good Rating)
Fair Credit Rating	\$4,000	\$939	+31%	+78%	(vs. Good Rating)
Poor Credit Rating	\$6,959	\$3,898	+127%	+107%	(vs. Good Rating)

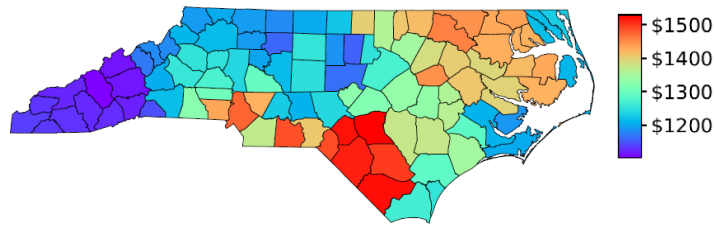
Life Situations	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Marriage					
Married Couple; Separate Policies	\$6,217	-	-	+71%	
Married Couple; Joint Policy (2 vehicles)	\$5,061	-\$1,156	-19%	+81%	(vs. separate policies)
Married Couple; Joint Policy (1 vehicle)	\$3,182	-\$3,035	-49%	+85%	(vs. separate policies, but sharing a vehicle)
Covering a Teenage Driver					
Parent Only	\$2,895	-	-	+71%	
Teen Only	\$9,402	-	-	+27%	
Parent + Teen (1 vehicle)	\$6,296	-\$6,001	-49%	+50%	(vs. total cost of separate policies)
Parent + Teen (2 vehicles)	\$8,997	-\$3,300	-27%	+55%	(vs. total cost of separate policies)

Geography



NORTH CAROLINA

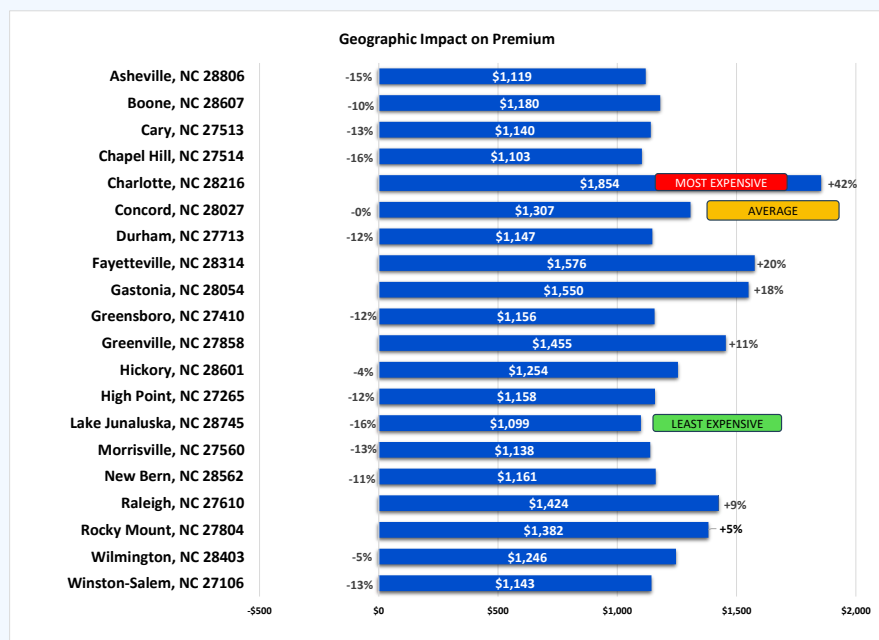
Average Annual Premium: \$1,310
Compared to National Average: -28.2%
(Single 35 year old male, Premium Coverage, Good Credit, Clean Driving Record)



Comparison Characteristics	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
*Gender					
Male Policyholder	\$1,310	-	-	-28%	
Female Policyholder	\$1,310	\$0	+0%	-28%	(vs. Male policyholder)
<i>*NC does not allow gender to be factored into the price you pay.</i>					
Coverage Level					
Premium Coverage	\$1,310	-	-	-28%	
Standard Coverage	\$1,280	-\$30	-2%	-29%	(vs. Premium Coverage)
Minimum Coverage	\$530	-\$780	-60%	-28%	(vs. Premium Coverage)
Credit Rating					
Good Credit Rating	\$1,310	-	-	-28%	
Excellent Credit Rating	\$1,175	-\$135	-10%	-22%	(vs. Good Rating)
Fair Credit Rating	\$1,452	\$142	+11%	-35%	(vs. Good Rating)
Poor Credit Rating	\$1,836	\$526	+40%	-45%	(vs. Good Rating)

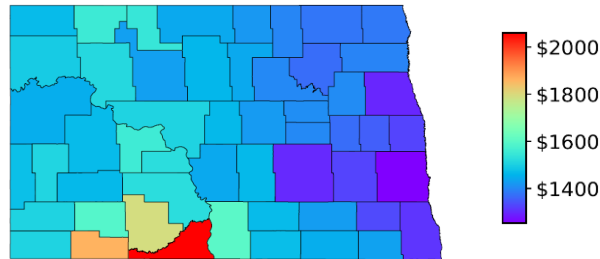
Life Situations	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Marriage					
Married Couple; Separate Policies	\$2,620	-	-	-28%	
Married Couple; Joint Policy (2 vehicles)	\$1,952	-\$668	-25%	-30%	(vs separate policies)
Married Couple; Joint Policy (1 vehicle)	\$1,333	-\$1,287	-49%	-22%	(vs separate policies, but sharing a vehicle)
Covering a Teenage Driver					
Parent Only	\$1,298	-	-	-23%	
Teen Only	\$3,626	-	-	-51%	
Parent + Teen (1 vehicle)	\$2,689	-\$2,235	-45%	-36%	(vs total cost of separate policies)
Parent + Teen (2 vehicles)	\$3,745	-\$1,179	-24%	-36%	(vs total cost of separate policies)

Geography



NORTH DAKOTA

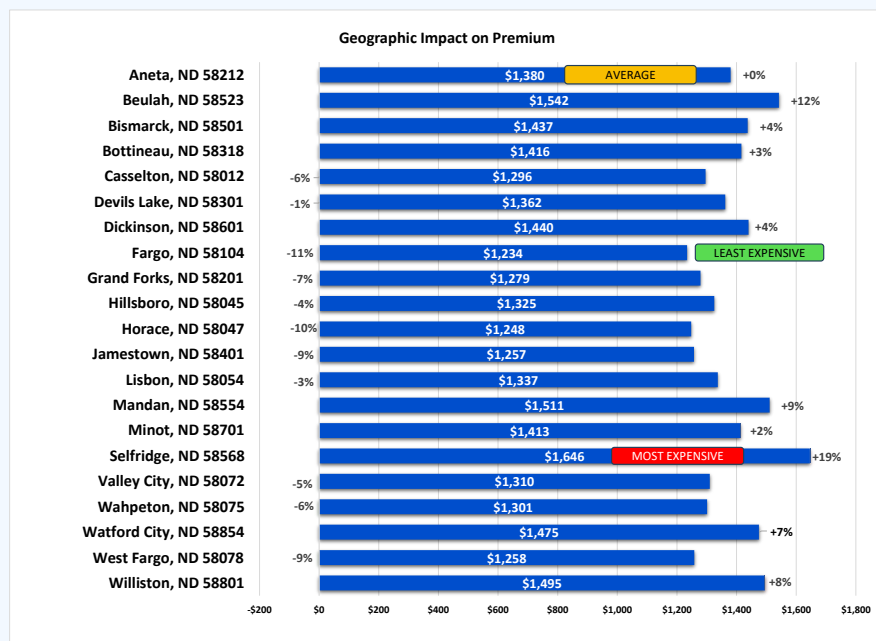
Average Annual Premium: \$1,380
Compared to National Average: -24.3%
(Single 35 year old male, Premium Coverage, Good Credit, Clean Driving Record)



Comparison Characteristics	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Gender					
Male Policyholder	\$1,380	-	-	-24%	
Female Policyholder	\$1,362	-\$18	-1%	-25%	(vs. Male policyholder)
Coverage Level					
Premium Coverage	\$1,380	-	-	-24%	
Standard Coverage	\$1,428	\$48	+3%	-21%	(vs. Premium Coverage)
Minimum Coverage	\$491	-\$889	-64%	-33%	(vs. Premium Coverage)
Credit Rating					
Good Credit Rating	\$1,380	-	-	-24%	
Excellent Credit Rating	\$1,110	-\$270	-20%	-27%	(vs. Good Rating)
Fair Credit Rating	\$1,703	\$323	+23%	-24%	(vs. Good Rating)
Poor Credit Rating	\$2,321	\$941	+68%	-31%	(vs. Good Rating)

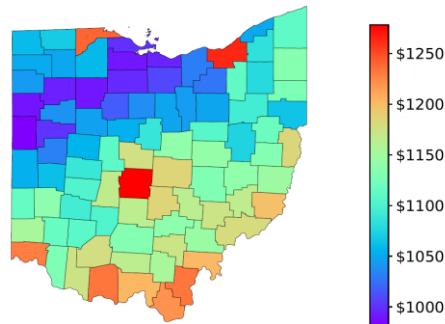
Life Situations	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Marriage					
Married Couple; Separate Policies	\$2,742	-	-	-25%	
Married Couple; Joint Policy (2 vehicles)	\$2,181	-\$561	-20%	-22%	(vs separate policies)
Married Couple; Joint Policy (1 vehicle)	\$1,335	-\$1,407	-51%	-22%	(vs separate policies, but sharing a vehicle)
Covering a Teenage Driver					
Parent Only	\$1,258	-	-	-26%	
Teen Only	\$6,131	-	-	-17%	
Parent + Teen (1 vehicle)	\$2,865	-\$4,524	-61%	-32%	(vs total cost of separate policies)
Parent + Teen (2 vehicles)	\$4,080	-\$3,309	-45%	-30%	(vs total cost of separate policies)

Geography



OHIO

Average Annual Premium: \$1,157
Compared to National Average: -36.6%
(Single 35 year old male, Premium Coverage, Good Credit, Clean Driving Record)

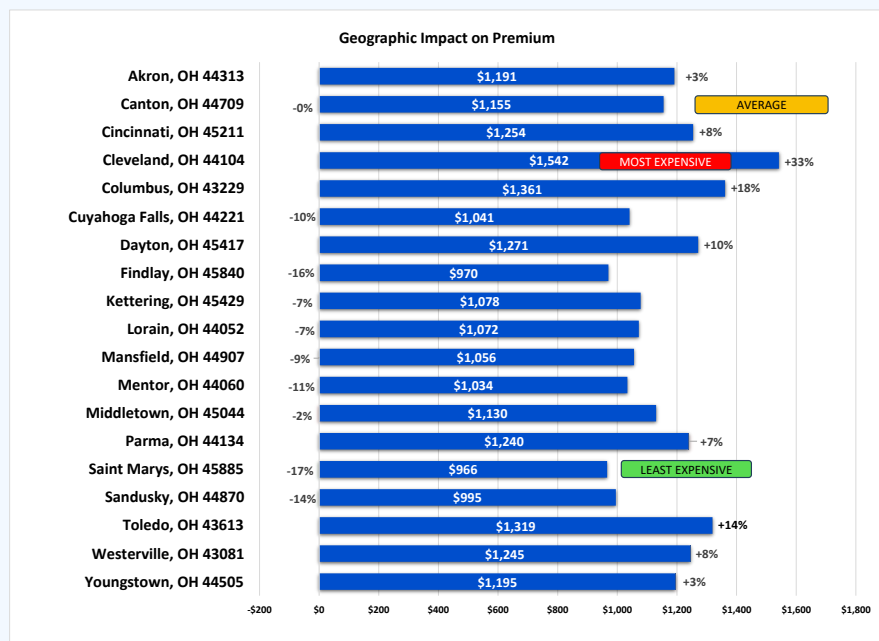


Comparison Characteristics	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Gender					
Male Policyholder	\$1,157	-	-	-37%	
Female Policyholder	\$1,145	-\$12	-1%	-37%	(vs. Male policyholder)
Coverage Level					
Premium Coverage	\$1,157	-	-	-37%	
Standard Coverage	\$1,183	\$26	+2%	-35%	(vs. Premium Coverage)
Minimum Coverage	\$426	-\$731	-63%	-42%	(vs. Premium Coverage)
Credit Rating					
Good Credit Rating	\$1,157	-	-	-37%	
Excellent Credit Rating	\$946	-\$211	-18%	-37%	(vs. Good Rating)
Fair Credit Rating	\$1,400	\$243	+21%	-38%	(vs. Good Rating)
Poor Credit Rating	\$2,178	\$1,021	+88%	-35%	(vs. Good Rating)

Life Situations	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Marriage					
Married Couple; Separate Policies	\$2,302	-	-	-37%	
Married Couple; Joint Policy (2 vehicles)	\$1,744	-\$558	-24%	-38%	(vs separate policies)
Married Couple; Joint Policy (1 vehicle)	\$1,072	-\$1,230	-53%	-38%	(vs separate policies, but sharing a vehicle)

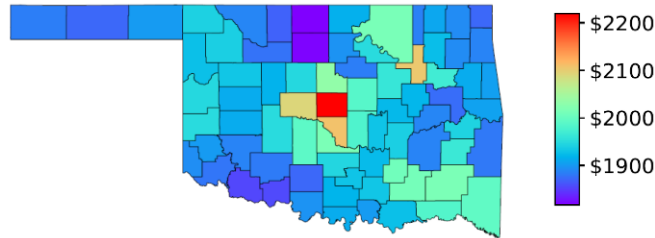
Covering a Teenage Driver					
Parent Only	\$1,061	-	-	-37%	
Teen Only	\$5,207	-	-	-30%	
Parent + Teen (1 vehicle)	\$2,663	-\$3,605	-58%	-36%	(vs total cost of separate policies)
Parent + Teen (2 vehicles)	\$4,152	-\$2,116	-34%	-29%	(vs total cost of separate policies)

Geography



OKLAHOMA

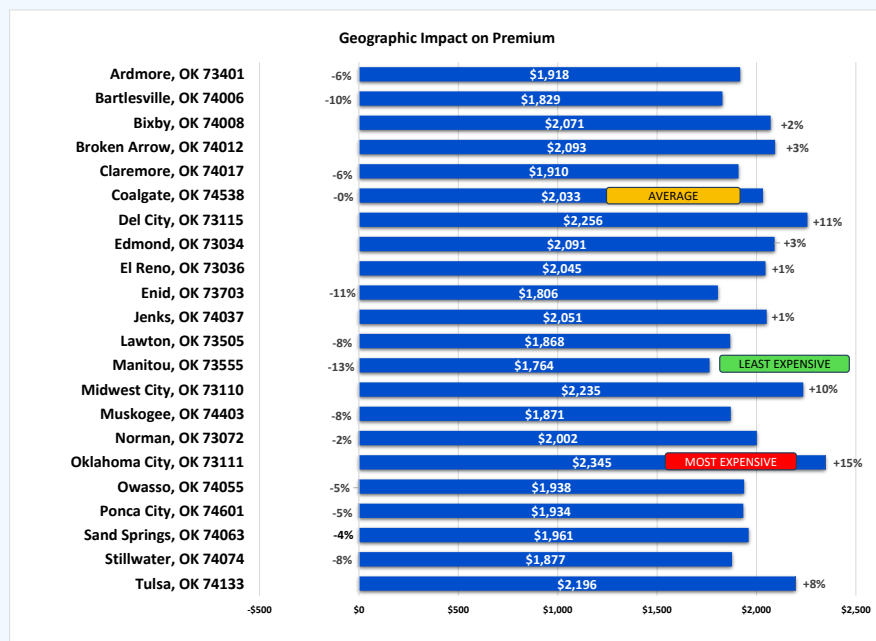
Average Annual Premium: \$2,034
Compared to National Average: +11.5%
(Single 35 year old male, Premium Coverage, Good Credit, Clean Driving Record)



Comparison Characteristics	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Gender					
Male Policyholder	\$2,034	-	-	+12%	
Female Policyholder	\$1,987	-\$47	-2%	+9%	(vs. Male policyholder)
Coverage Level					
Premium Coverage	\$2,034	-	-	+12%	
Standard Coverage	\$2,026	-\$8	-0%	+12%	(vs. Premium Coverage)
Minimum Coverage	\$632	-\$1,402	-69%	-14%	(vs. Premium Coverage)
Credit Rating					
Good Credit Rating	\$2,034	-	-	+12%	
Excellent Credit Rating	\$1,785	-\$249	-12%	+18%	(vs. Good Rating)
Fair Credit Rating	\$2,277	\$243	+12%	+2%	(vs. Good Rating)
Poor Credit Rating	\$2,871	\$837	+41%	-15%	(vs. Good Rating)

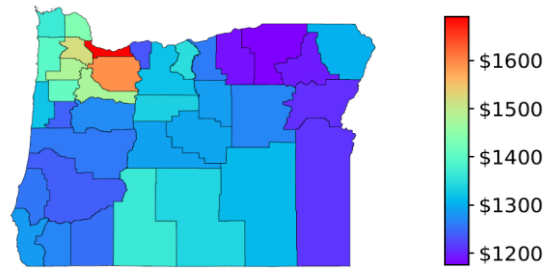
Life Situations	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Marriage					
Married Couple; Separate Policies	\$4,021	-	-	+10%	
Married Couple; Joint Policy (2 vehicles)	\$3,013	-\$1,008	-25%	+8%	(vs separate policies)
Married Couple; Joint Policy (1 vehicle)	\$1,850	-\$2,171	-54%	+8%	(vs separate policies, but sharing a vehicle)
Covering a Teenage Driver					
Parent Only	\$1,846	-	-	+9%	
Teen Only	\$9,134	-	-	+23%	
Parent + Teen (1 vehicle)	\$4,569	-\$6,411	-58%	+9%	(vs total cost of separate policies)
Parent + Teen (2 vehicles)	\$5,997	-\$4,983	-45%	+3%	(vs total cost of separate policies)

Geography



OREGON

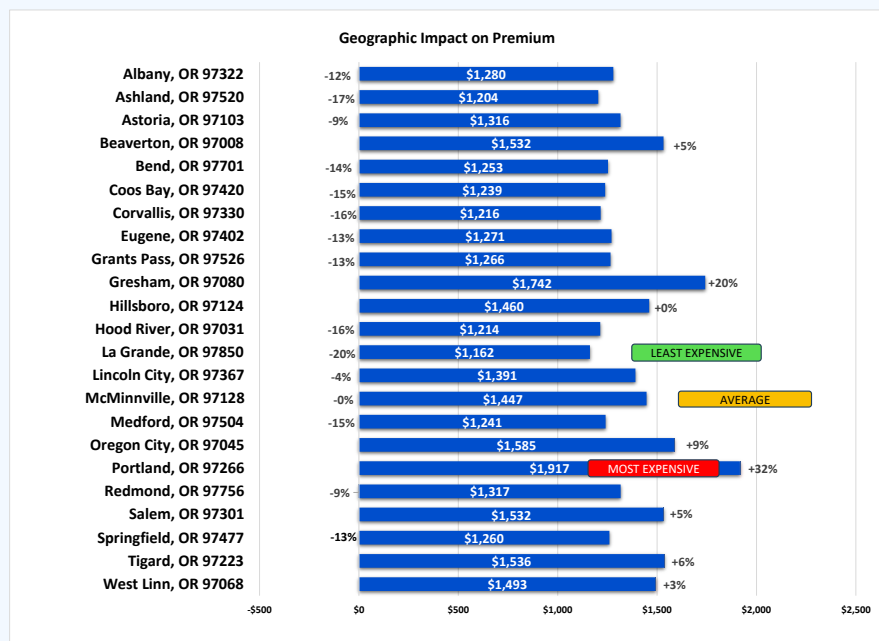
Average Annual Premium: \$1,453
Compared to National Average: -20.3%
(Single 35 year old male, Premium Coverage, Good Credit, Clean Driving Record)



Comparison Characteristics	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Gender					
Male Policyholder	\$1,453	-	-	-20%	
Female Policyholder	\$1,498	\$45	+3%	-18%	(vs. Male policyholder)
Coverage Level					
Premium Coverage	\$1,453	-	-	-20%	
Standard Coverage	\$1,497	\$44	+3%	-17%	(vs. Premium Coverage)
Minimum Coverage	\$815	-\$638	-44%	+11%	(vs. Premium Coverage)
Credit Rating					
Good Credit Rating	\$1,453	-	-	-20%	
Excellent Credit Rating	\$1,237	-\$216	-15%	-18%	(vs. Good Rating)
Fair Credit Rating	\$1,736	\$283	+19%	-23%	(vs. Good Rating)
Poor Credit Rating	\$2,528	\$1,075	+74%	-25%	(vs. Good Rating)

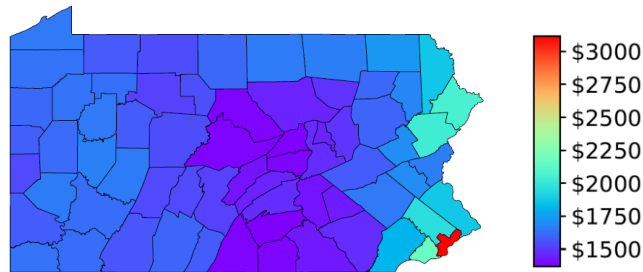
Life Situations	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Marriage					
Married Couple; Separate Policies	\$2,951	-	-	-19%	
Married Couple; Joint Policy (2 vehicles)	\$2,252	-\$699	-24%	-19%	(vs separate policies)
Married Couple; Joint Policy (1 vehicle)	\$1,445	-\$1,506	-51%	-16%	(vs separate policies, but sharing a vehicle)
Covering a Teenage Driver					
Parent Only	\$1,324	-	-	-22%	
Teen Only	\$7,052	-	-	-5%	
Parent + Teen (1 vehicle)	\$3,547	-\$4,829	-58%	-15%	(vs total cost of separate policies)
Parent + Teen (2 vehicles)	\$5,076	-\$3,300	-39%	-13%	(vs total cost of separate policies)

Geography



PENNSYLVANIA

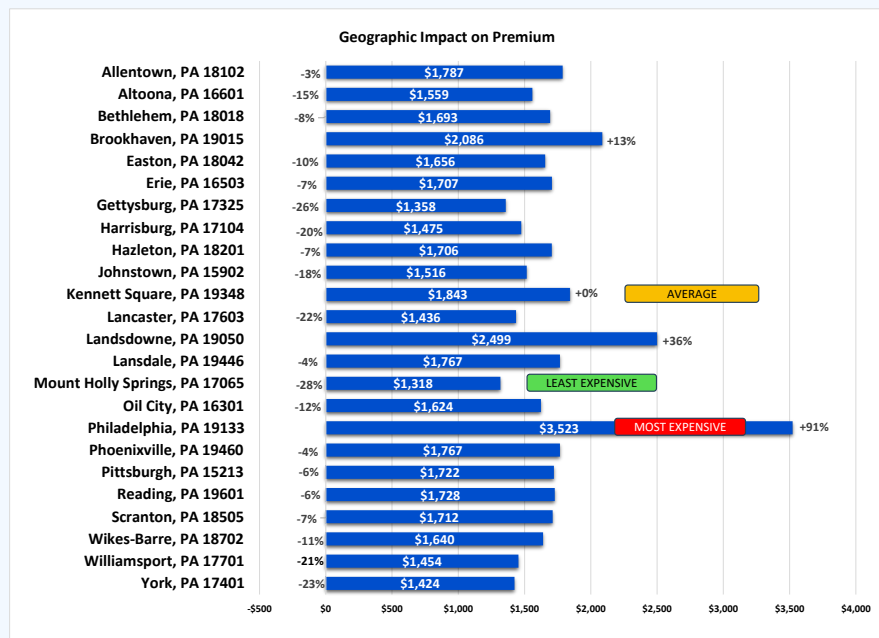
Average Annual Premium: \$1,841
Compared to National Average: +0.9%
(Single 35 year old male, Premium Coverage, Good Credit, Clean Driving Record)



Comparison Characteristics	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
*Gender					
Male Policyholder	\$1,841	-	-	+1%	
Female Policyholder	\$1,841	\$0	+0%	+1%	(vs. Male policyholder)
<small>*PA does not allow gender to be factored into the price you pay.</small>					
Coverage Level					
Premium Coverage	\$1,841	-	-	+1%	
Standard Coverage	\$1,837	-\$4	-0%	+1%	(vs. Premium Coverage)
Minimum Coverage	\$603	-\$1,238	-67%	-18%	(vs. Premium Coverage)
Credit Rating					
Good Credit Rating	\$1,841	-	-	+1%	
Excellent Credit Rating	\$1,554	-\$287	-16%	+3%	(vs. Good Rating)
Fair Credit Rating	\$2,184	\$343	+19%	-3%	(vs. Good Rating)
Poor Credit Rating	\$3,132	\$1,291	+70%	-7%	(vs. Good Rating)

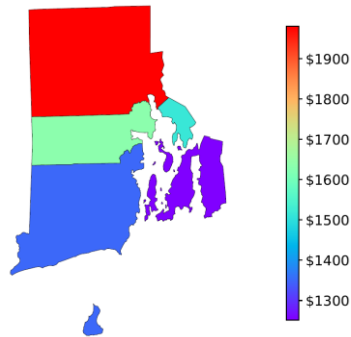
Life Situations	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Marriage					
Married Couple; Separate Policies	\$3,682	-	-	+1%	
Married Couple; Joint Policy (2 vehicles)	\$2,669	-\$1,013	-28%	-5%	(vs separate policies)
Married Couple; Joint Policy (1 vehicle)	\$1,675	-\$2,007	-55%	-2%	(vs separate policies, but sharing a vehicle)
Covering a Teenage Driver					
Parent Only	\$1,694	-	-	+0%	
Teen Only	\$6,565	-	-	-11%	
Parent + Teen (1 vehicle)	\$4,394	-\$3,865	-47%	+5%	(vs total cost of separate policies)
Parent + Teen (2 vehicles)	\$5,737	-\$2,522	-31%	-1%	(vs total cost of separate policies)

Geography



RHODE ISLAND

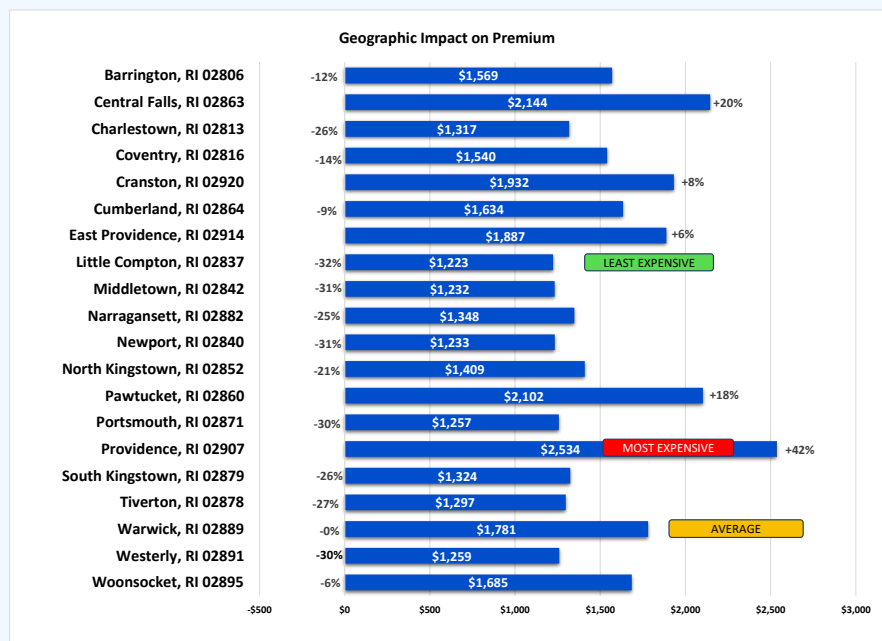
Average Annual Premium: \$1,787
Compared to National Average: -2.0%
(Single 35 year old male, Premium Coverage, Good Credit, Clean Driving Record)



Comparison Characteristics	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Gender					
Male Policyholder	\$1,787	-	-	-2%	
Female Policyholder	\$1,780	-\$7	-0%	-2%	(vs. Male policyholder)
Coverage Level					
Premium Coverage	\$1,787	-	-	-2%	
Standard Coverage	\$1,837	\$50	+3%	+1%	(vs. Premium Coverage)
Minimum Coverage	\$917	-\$870	-49%	+25%	(vs. Premium Coverage)
Credit Rating					
Good Credit Rating	\$1,787	-	-	-2%	
Excellent Credit Rating	\$1,488	-\$299	-17%	-2%	(vs. Good Rating)
Fair Credit Rating	\$2,243	\$456	+26%	+0%	(vs. Good Rating)
Poor Credit Rating	\$3,343	\$1,556	+87%	-0%	(vs. Good Rating)

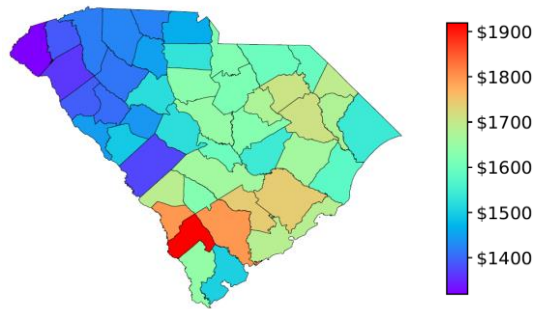
Life Situations	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Marriage					
Married Couple; Separate Policies	\$3,567	-	-	-2%	
Married Couple; Joint Policy (2 vehicles)	\$2,733	-\$834	-23%	-2%	(vs separate policies)
Married Couple; Joint Policy (1 vehicle)	\$1,703	-\$1,864	-52%	-1%	(vs separate policies, but sharing a vehicle)
Covering a Teenage Driver					
Parent Only	\$1,707	-	-	+1%	
Teen Only	\$10,172	-	-	+37%	
Parent + Teen (1 vehicle)	\$5,058	-\$6,821	-57%	+21%	(vs total cost of separate policies)
Parent + Teen (2 vehicles)	\$7,222	-\$4,657	-39%	+24%	(vs total cost of separate policies)

Geography



SOUTH CAROLINA

Average Annual Premium: \$1,544
Compared to National Average: -15.4%
(Single 35 year old male, Premium Coverage, Good Credit, Clean Driving Record)

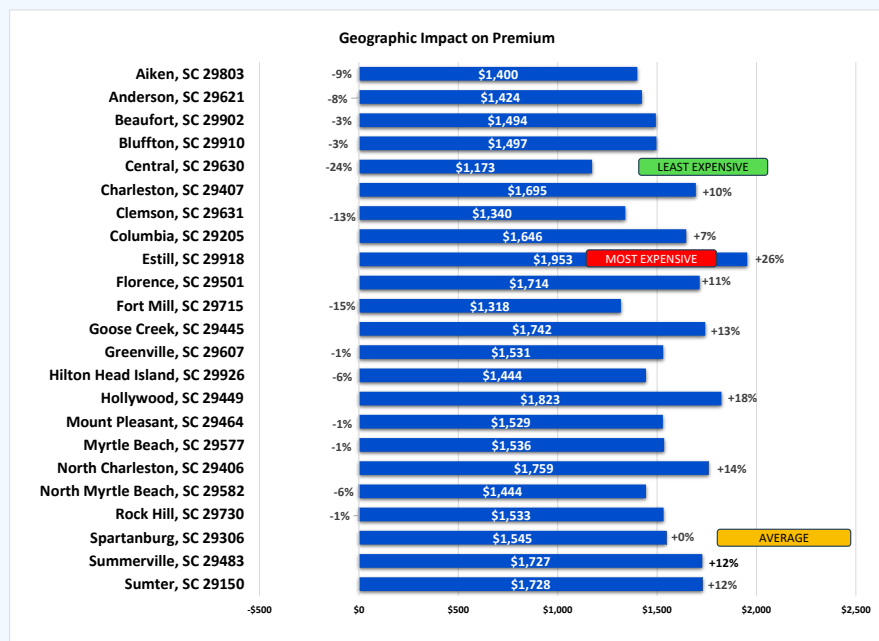


Comparison Characteristics	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Gender					
Male Policyholder	\$1,544	-	-	-15%	
Female Policyholder	\$1,506	-\$38	-2%	-17%	(vs. Male policyholder)
Coverage Level					
Premium Coverage	\$1,544	-	-	-15%	
Standard Coverage	\$1,522	-\$22	-1%	-16%	(vs. Premium Coverage)
Minimum Coverage	\$739	-\$805	-52%	+1%	(vs. Premium Coverage)
Credit Rating					
Good Credit Rating	\$1,544	-	-	-15%	
Excellent Credit Rating	\$1,248	-\$296	-19%	-17%	(vs. Good Rating)
Fair Credit Rating	\$1,922	\$378	+24%	-14%	(vs. Good Rating)
Poor Credit Rating	\$3,084	\$1,540	+100%	-8%	(vs. Good Rating)

Life Situations	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Marriage					
Married Couple; Separate Policies	\$3,050	-	-	-16%	
Married Couple; Joint Policy (2 vehicles)	\$2,343	-\$707	-23%	-16%	(vs separate policies)
Married Couple; Joint Policy (1 vehicle)	\$1,392	-\$1,658	-54%	-19%	(vs separate policies, but sharing a vehicle)

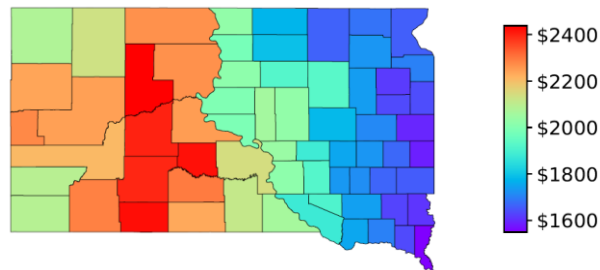
Covering a Teenage Driver					
Parent Only	\$1,437	-	-	-15%	
Teen Only	\$6,314	-	-	-15%	
Parent + Teen (1 vehicle)	\$4,204	-\$3,547	-46%	+0%	(vs total cost of separate policies)
Parent + Teen (2 vehicles)	\$5,303	-\$2,448	-32%	-9%	(vs total cost of separate policies)

Geography



SOUTH DAKOTA

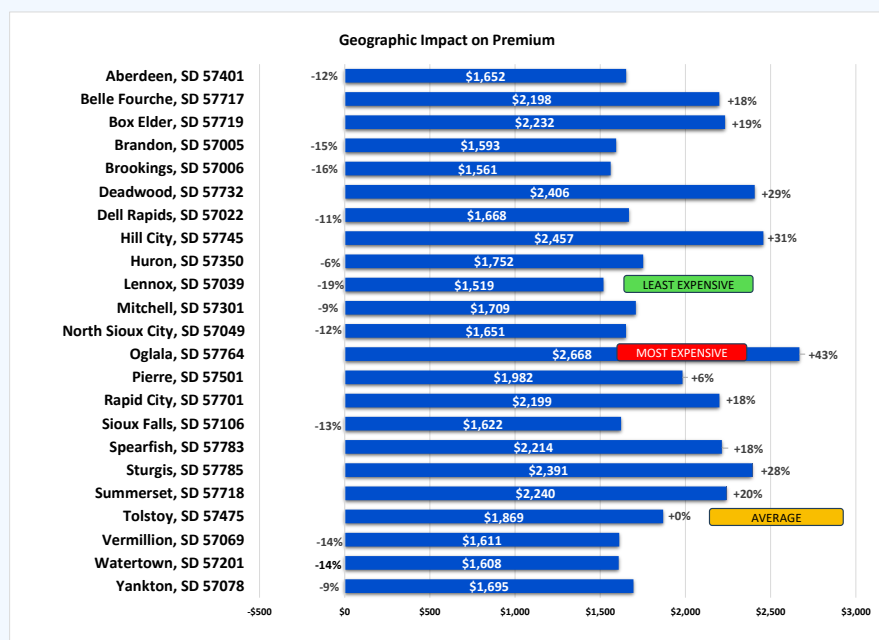
Average Annual Premium: \$1,869
Compared to National Average: +2.5%
(Single 35 year old male, Premium Coverage, Good Credit, Clean Driving Record)



Comparison Characteristics	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Gender					
Male Policyholder	\$1,869	-	-	+2%	
Female Policyholder	\$1,876	\$7	+0%	+3%	(vs. Male policyholder)
Coverage Level					
Premium Coverage	\$1,869	-	-	+2%	
Standard Coverage	\$1,833	-\$36	-2%	+1%	(vs. Premium Coverage)
Minimum Coverage	\$441	-\$1,428	-76%	-40%	(vs. Premium Coverage)
Credit Rating					
Good Credit Rating	\$1,869	-	-	+2%	
Excellent Credit Rating	\$1,536	-\$333	-18%	+2%	(vs. Good Rating)
Fair Credit Rating	\$2,271	\$402	+22%	+1%	(vs. Good Rating)
Poor Credit Rating	\$3,656	\$1,787	+96%	+9%	(vs. Good Rating)

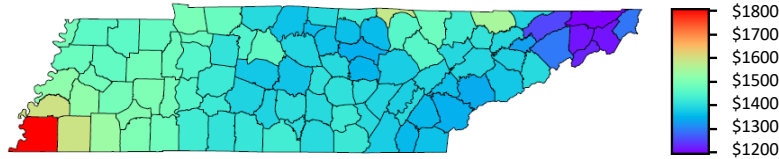
Life Situations	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Marriage					
Married Couple; Separate Policies	\$3,745	-	-	+3%	
Married Couple; Joint Policy (2 vehicles)	\$2,906	-\$839	-22%	+4%	(vs separate policies)
Married Couple; Joint Policy (1 vehicle)	\$1,818	-\$1,927	-51%	+6%	(vs separate policies, but sharing a vehicle)
Covering a Teenage Driver					
Parent Only	\$1,789	-	-	+6%	
Teen Only	\$7,112	-	-	-4%	
Parent + Teen (1 vehicle)	\$3,757	-\$5,144	-58%	-10%	(vs total cost of separate policies)
Parent + Teen (2 vehicles)	\$5,525	-\$3,376	-38%	-5%	(vs total cost of separate policies)

Geography



TENNESSEE

Average Annual Premium: \$1,453
Compared to National Average: -20.3%
(Single 35 year old male, Premium Coverage, Good Credit, Clean Driving Record)

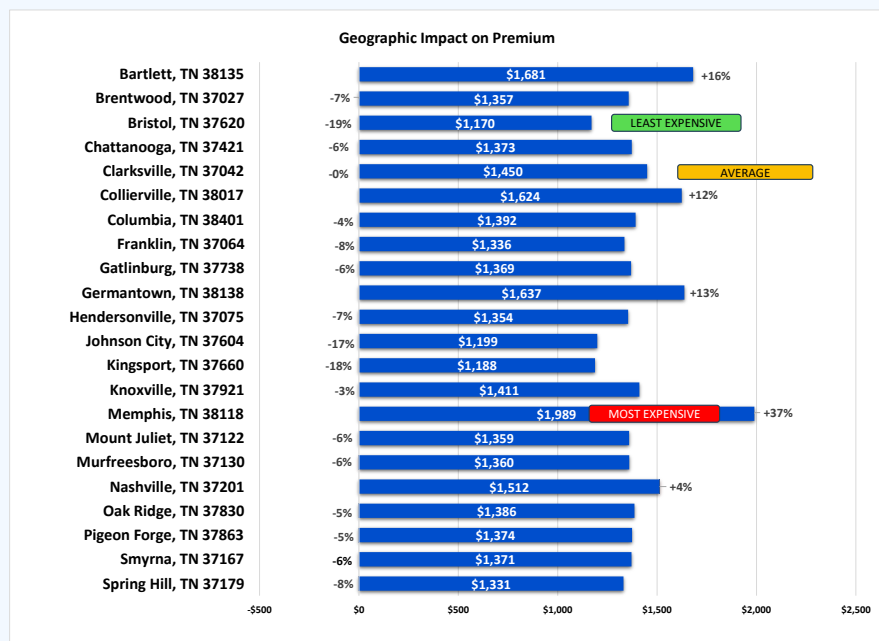


Comparison Characteristics	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Gender					
Male Policyholder	\$1,453	-	-	-20%	
Female Policyholder	\$1,445	-\$8	-1%	-21%	(vs. Male policyholder)
Coverage Level					
Premium Coverage	\$1,453	-	-	-20%	
Standard Coverage	\$1,453	\$0	+0%	-20%	(vs. Premium Coverage)
Minimum Coverage	\$510	-\$943	-65%	-31%	(vs. Premium Coverage)
Credit Rating					
Good Credit Rating	\$1,453	-	-	-20%	
Excellent Credit Rating	\$1,175	-\$278	-19%	-22%	(vs. Good Rating)
Fair Credit Rating	\$1,781	\$328	+23%	-21%	(vs. Good Rating)
Poor Credit Rating	\$2,562	\$1,109	+76%	-24%	(vs. Good Rating)

Life Situations	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Marriage					
Married Couple; Separate Policies	\$2,898	-	-	-20%	
Married Couple; Joint Policy (2 vehicles)	\$2,188	-\$710	-24%	-22%	(vs separate policies)
Married Couple; Joint Policy (1 vehicle)	\$1,283	-\$1,615	-56%	-25%	(vs separate policies, but sharing a vehicle)

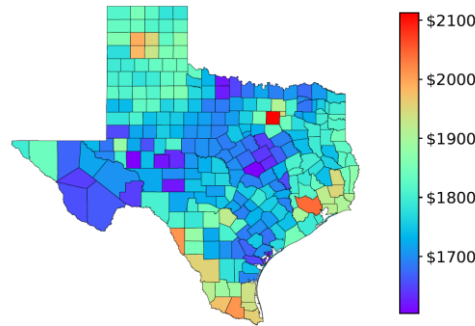
Covering a Teenage Driver					
Parent Only	\$1,320	-	-	-22%	
Teen Only	\$6,602	-	-	-11%	
Parent + Teen (1 vehicle)	\$3,700	-\$4,222	-53%	-12%	(vs total cost of separate policies)
Parent + Teen (2 vehicles)	\$5,622	-\$2,300	-29%	-3%	(vs total cost of separate policies)

Geography



TEXAS

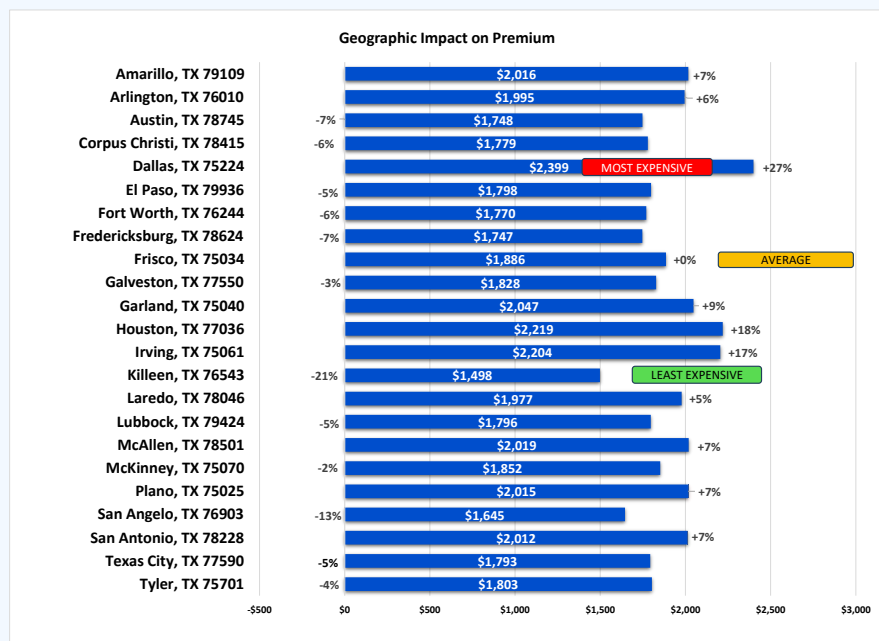
Average Annual Premium: \$1,886
Compared to National Average: +3.4%
(Single 35 year old male, Premium Coverage, Good Credit, Clean Driving Record)



Comparison Characteristics	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Gender					
Male Policyholder	\$1,886	-	-	+3%	
Female Policyholder	\$1,837	-\$49	-3%	+1%	(vs. Male policyholder)
Coverage Level					
Premium Coverage	\$1,886	-	-	+3%	
Standard Coverage	\$1,807	-\$79	-4%	-0%	(vs. Premium Coverage)
Minimum Coverage	\$707	-\$1,179	-63%	-4%	(vs. Premium Coverage)
Credit Rating					
Good Credit Rating	\$1,886	-	-	+3%	
Excellent Credit Rating	\$1,528	-\$358	-19%	+1%	(vs. Good Rating)
Fair Credit Rating	\$2,380	\$494	+26%	+6%	(vs. Good Rating)
Poor Credit Rating	\$3,316	\$1,430	+76%	-1%	(vs. Good Rating)

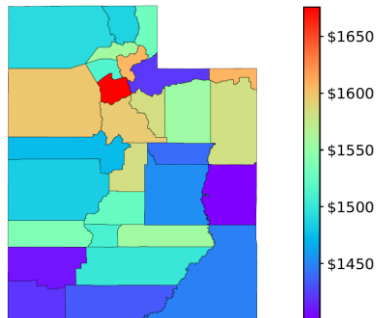
Life Situations	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Marriage					
Married Couple; Separate Policies	\$3,723	-	-	+2%	
Married Couple; Joint Policy (2 vehicles)	\$2,936	-\$787	-21%	+5%	(vs. separate policies)
Married Couple; Joint Policy (1 vehicle)	\$1,706	-\$2,017	-54%	-1%	(vs. separate policies, but sharing a vehicle)
Covering a Teenage Driver					
Parent Only	\$1,708	-	-	+1%	
Teen Only	\$7,222	-	-	-2%	
Parent + Teen (1 vehicle)	\$4,245	-\$4,685	-52%	+1%	(vs. total cost of separate policies)
Parent + Teen (2 vehicles)	\$5,636	-\$3,294	-37%	-3%	(vs. total cost of separate policies)

Geography



UTAH

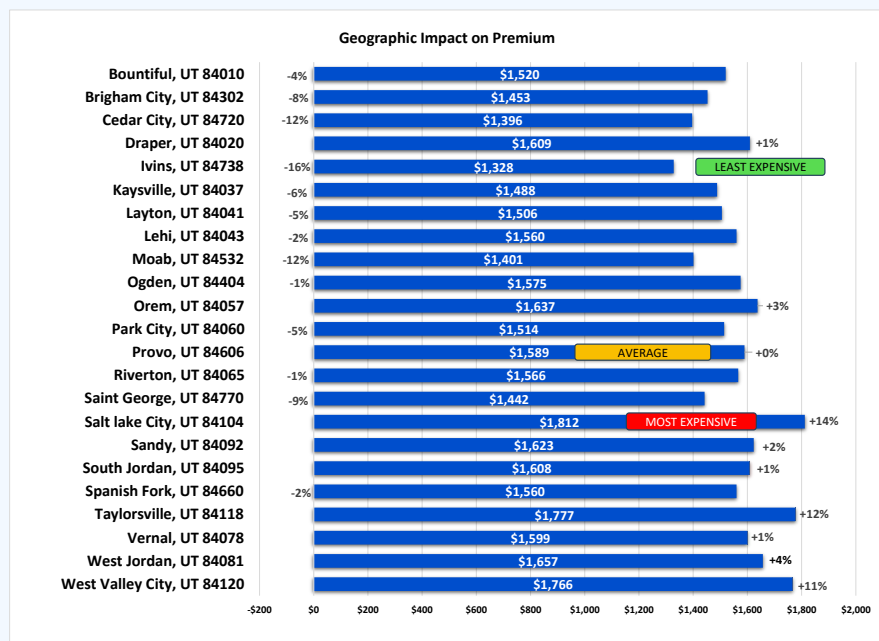
Average Annual Premium: \$1,587
Compared to National Average: -13.0%
(Single 35 year old male, Premium Coverage, Good Credit, Clean Driving Record)



Comparison Characteristics	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Gender					
Male Policyholder	\$1,587	-	-	-13%	
Female Policyholder	\$1,665	\$78	+5%	-9%	(vs. Male policyholder)
Coverage Level					
Premium Coverage	\$1,587	-	-	-13%	
Standard Coverage	\$1,587	\$0	+0%	-13%	(vs. Premium Coverage)
Minimum Coverage	\$724	-\$863	-54%	-1%	(vs. Premium Coverage)
Credit Rating					
Good Credit Rating	\$1,587	-	-	-13%	
Excellent Credit Rating	\$1,257	-\$330	-21%	-17%	(vs. Good Rating)
Fair Credit Rating	\$2,028	\$441	+28%	-10%	(vs. Good Rating)
Poor Credit Rating	\$2,942	\$1,355	+85%	-12%	(vs. Good Rating)

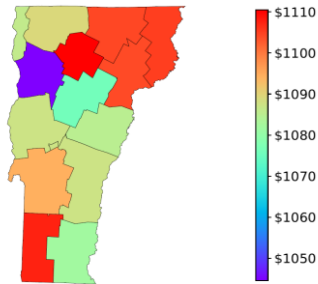
Life Situations	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Marriage					
Married Couple; Separate Policies	\$3,252	-	-	-11%	
Married Couple; Joint Policy (2 vehicles)	\$2,484	-\$768	-24%	-11%	(vs separate policies)
Married Couple; Joint Policy (1 vehicle)	\$1,512	-\$1,740	-54%	-12%	(vs separate policies, but sharing a vehicle)
Covering a Teenage Driver					
Parent Only	\$1,469	-	-	-13%	
Teen Only	\$8,270	-	-	+12%	
Parent + Teen (1 vehicle)	\$3,637	-\$6,102	-63%	-13%	(vs total cost of separate policies)
Parent + Teen (2 vehicles)	\$5,518	-\$4,221	-43%	-5%	(vs total cost of separate policies)

Geography



VERMONT

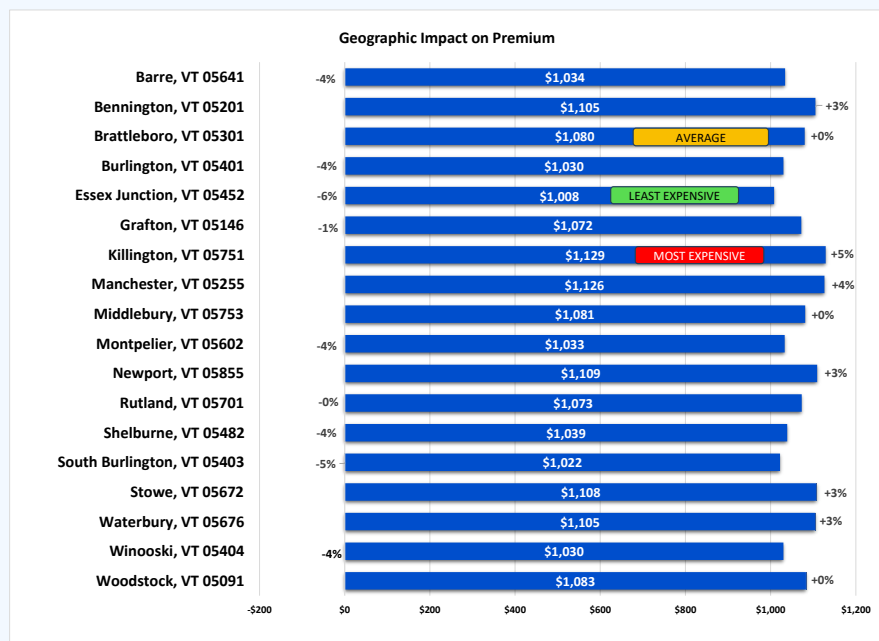
Average Annual Premium: \$1,078
Compared to National Average: -40.9%
(Single 35 year old male, Premium Coverage, Good Credit, Clean Driving Record)



Comparison Characteristics	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Gender					
Male Policyholder	\$1,078	-	-	-41%	
Female Policyholder	\$1,050	-\$28	-3%	-42%	(vs. Male policyholder)
Coverage Level					
Premium Coverage	\$1,078	-	-	-41%	
Standard Coverage	\$1,069	-\$9	-1%	-41%	(vs. Premium Coverage)
Minimum Coverage	\$363	-\$715	-66%	-51%	(vs. Premium Coverage)
Credit Rating					
Good Credit Rating	\$1,078	-	-	-41%	
Excellent Credit Rating	\$953	-\$125	-12%	-37%	(vs. Good Rating)
Fair Credit Rating	\$1,276	\$198	+18%	-43%	(vs. Good Rating)
Poor Credit Rating	\$2,027	\$949	+88%	-40%	(vs. Good Rating)

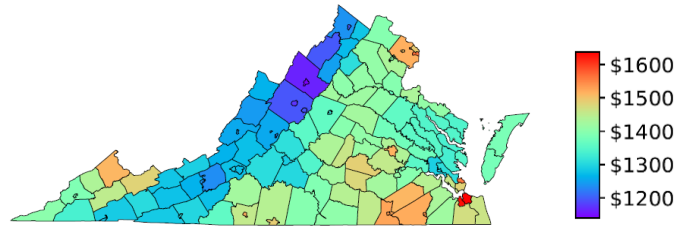
Life Situations	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Marriage					
Married Couple; Separate Policies	\$2,128	-	-	-42%	
Married Couple; Joint Policy (2 vehicles)	\$1,684	-\$444	-21%	-40%	(vs separate policies)
Married Couple; Joint Policy (1 vehicle)	\$1,022	-\$1,106	-52%	-40%	(vs separate policies, but sharing a vehicle)
Covering a Teenage Driver					
Parent Only	\$1,012	-	-	-40%	
Teen Only	\$4,172	-	-	-44%	
Parent + Teen (1 vehicle)	\$2,643	-\$2,541	-49%	-37%	(vs total cost of separate policies)
Parent + Teen (2 vehicles)	\$3,903	-\$1,281	-25%	-33%	(vs total cost of separate policies)

Geography



VIRGINIA

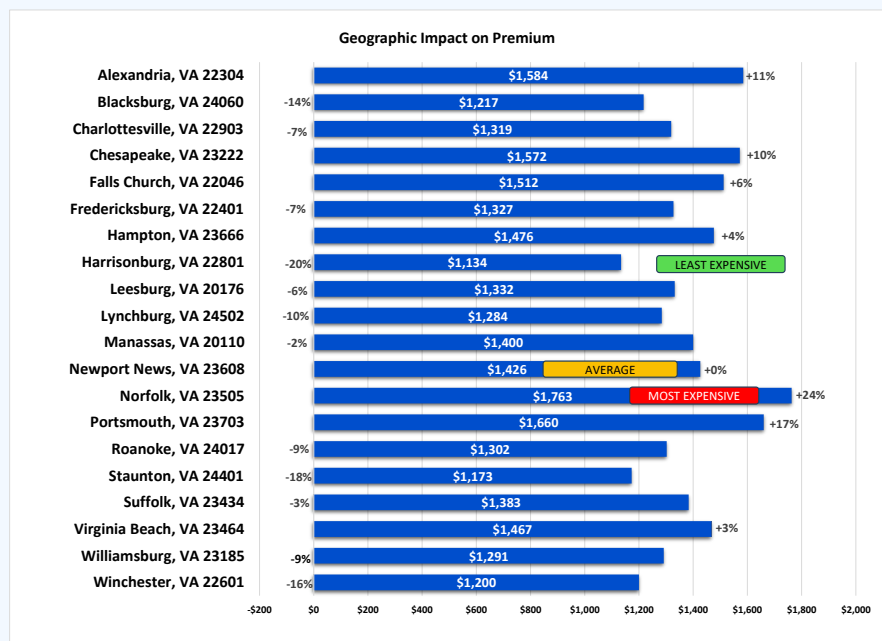
Average Annual Premium: \$1,423
Compared to National Average: -22.0%
(Single 35 year old male, Premium Coverage, Good Credit, Clean Driving Record)



Comparison Characteristics	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Gender					
Male Policyholder	\$1,423	-	-	-22%	
Female Policyholder	\$1,421	-\$2	-0%	-22%	(vs. Male policyholder)
Coverage Level					
Premium Coverage	\$1,423	-	-	-22%	
Standard Coverage	\$1,440	\$17	+1%	-21%	(vs. Premium Coverage)
Minimum Coverage	\$705	-\$718	-50%	-4%	(vs. Premium Coverage)
Credit Rating					
Good Credit Rating	\$1,423	-	-	-22%	
Excellent Credit Rating	\$1,149	-\$274	-19%	-24%	(vs. Good Rating)
Fair Credit Rating	\$1,774	\$351	+25%	-21%	(vs. Good Rating)
Poor Credit Rating	\$2,870	\$1,447	+102%	-15%	(vs. Good Rating)

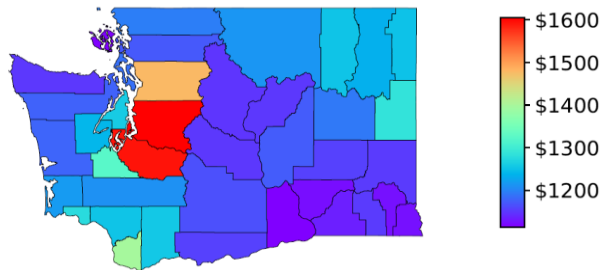
Life Situations	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Marriage					
Married Couple; Separate Policies	\$2,844	-	-	-22%	
Married Couple; Joint Policy (2 vehicles)	\$2,056	-\$788	-28%	-26%	(vs separate policies)
Married Couple; Joint Policy (1 vehicle)	\$1,280	-\$1,564	-55%	-25%	(vs separate policies, but sharing a vehicle)
Covering a Teenage Driver					
Parent Only	\$1,296	-	-	-23%	
Teen Only	\$7,743	-	-	+5%	
Parent + Teen (1 vehicle)	\$4,113	-\$4,926	-54%	-2%	(vs total cost of separate policies)
Parent + Teen (2 vehicles)	\$5,035	-\$4,004	-44%	-14%	(vs total cost of separate policies)

Geography



WASHINGTON

Average Annual Premium: \$1,414
Compared to National Average: -22.5%
(Single 35 year old male, Premium Coverage, Good Credit, Clean Driving Record)

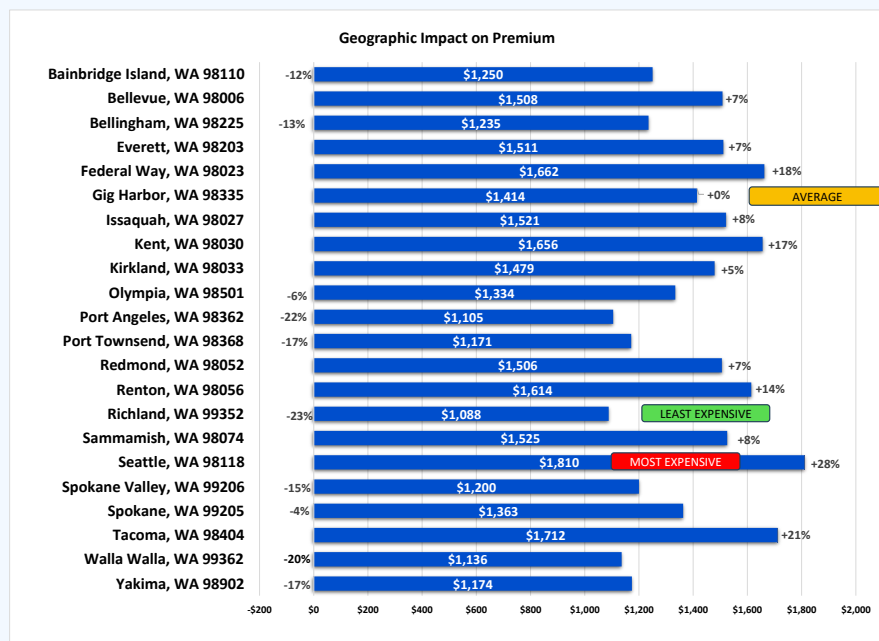


Comparison Characteristics	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Gender					
Male Policyholder	\$1,414	-	-	-22%	
Female Policyholder	\$1,416	\$2	+0%	-22%	(vs. Male policyholder)
Coverage Level					
Premium Coverage	\$1,414	-	-	-22%	
Standard Coverage	\$1,406	-\$8	-1%	-22%	(vs. Premium Coverage)
Minimum Coverage	\$618	-\$796	-56%	-16%	(vs. Premium Coverage)
Credit Rating					
Good Credit Rating	\$1,414	-	-	-22%	
Excellent Credit Rating	\$1,367	-\$47	-3%	-10%	(vs. Good Rating)
Fair Credit Rating	\$1,462	\$48	+3%	-35%	(vs. Good Rating)
Poor Credit Rating	\$1,569	\$155	+11%	-53%	(vs. Good Rating)

Life Situations	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Marriage					
Married Couple; Separate Policies	\$2,830	-	-	-22%	
Married Couple; Joint Policy (2 vehicles)	\$2,114	-\$716	-25%	-24%	(vs separate policies)
Married Couple; Joint Policy (1 vehicle)	\$1,263	-\$1,567	-55%	-26%	(vs separate policies, but sharing a vehicle)

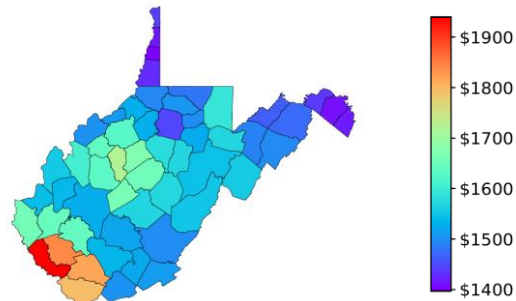
Covering a Teenage Driver					
Parent Only	\$1,341	-	-	-21%	
Teen Only	\$6,749	-	-	-9%	
Parent + Teen (1 vehicle)	\$3,366	-\$4,724	-58%	-20%	(vs total cost of separate policies)
Parent + Teen (2 vehicles)	\$5,085	-\$3,005	-37%	-13%	(vs total cost of separate policies)

Geography



WEST VIRGINIA

Average Annual Premium: \$1,532
Compared to National Average: -16.0%
(Single 35 year old male, Premium Coverage, Good Credit, Clean Driving Record)

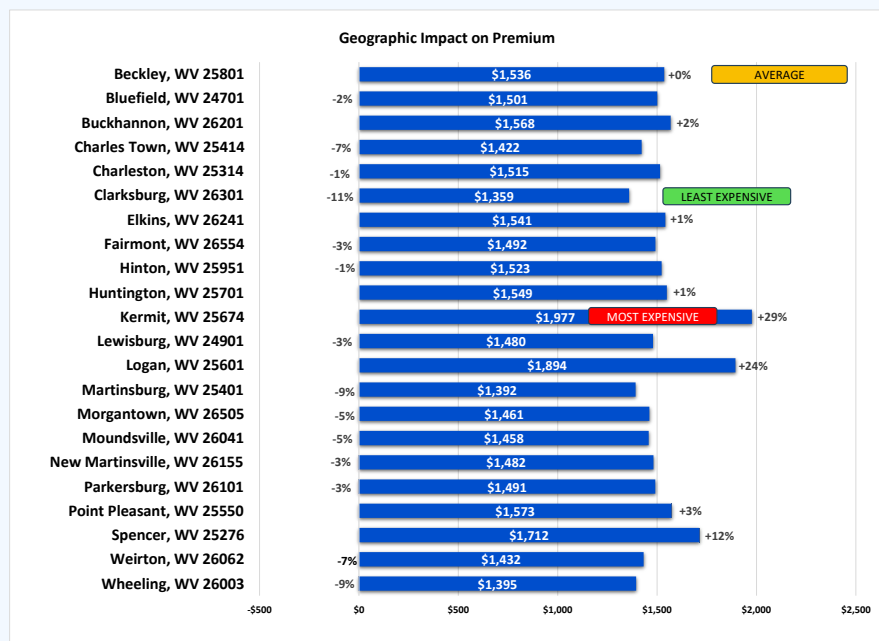


Comparison Characteristics	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Gender					
Male Policyholder	\$1,532	-	-	-16%	
Female Policyholder	\$1,509	-\$23	-2%	-17%	(vs. Male policyholder)
Coverage Level					
Premium Coverage	\$1,532	-	-	-16%	
Standard Coverage	\$1,518	-\$14	-1%	-16%	(vs. Premium Coverage)
Minimum Coverage	\$535	-\$997	-65%	-27%	(vs. Premium Coverage)
Credit Rating					
Good Credit Rating	\$1,532	-	-	-16%	
Excellent Credit Rating	\$1,234	-\$298	-19%	-18%	(vs. Good Rating)
Fair Credit Rating	\$1,852	\$320	+21%	-17%	(vs. Good Rating)
Poor Credit Rating	\$2,837	\$1,305	+85%	-16%	(vs. Good Rating)

Life Situations	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Marriage					
Married Couple; Separate Policies	\$3,041	-	-	-17%	
Married Couple; Joint Policy (2 vehicles)	\$2,252	-\$789	-26%	-19%	(vs separate policies)
Married Couple; Joint Policy (1 vehicle)	\$1,428	-\$1,613	-53%	-17%	(vs separate policies, but sharing a vehicle)

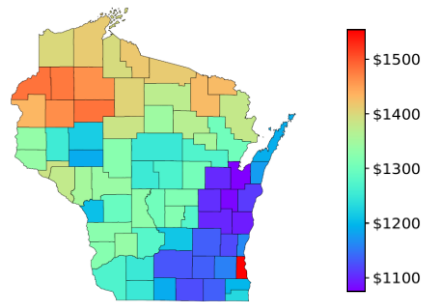
Covering a Teenage Driver					
Parent Only	\$1,401	-	-	-17%	
Teen Only	\$7,632	-	-	+3%	
Parent + Teen (1 vehicle)	\$4,070	-\$4,963	-55%	-3%	(vs total cost of separate policies)
Parent + Teen (2 vehicles)	\$5,487	-\$3,546	-39%	-6%	(vs total cost of separate policies)

Geography



WISCONSIN

Average Annual Premium: \$1,251
Compared to National Average: -31.4%
(Single 35 year old male, Premium Coverage, Good Credit, Clean Driving Record)

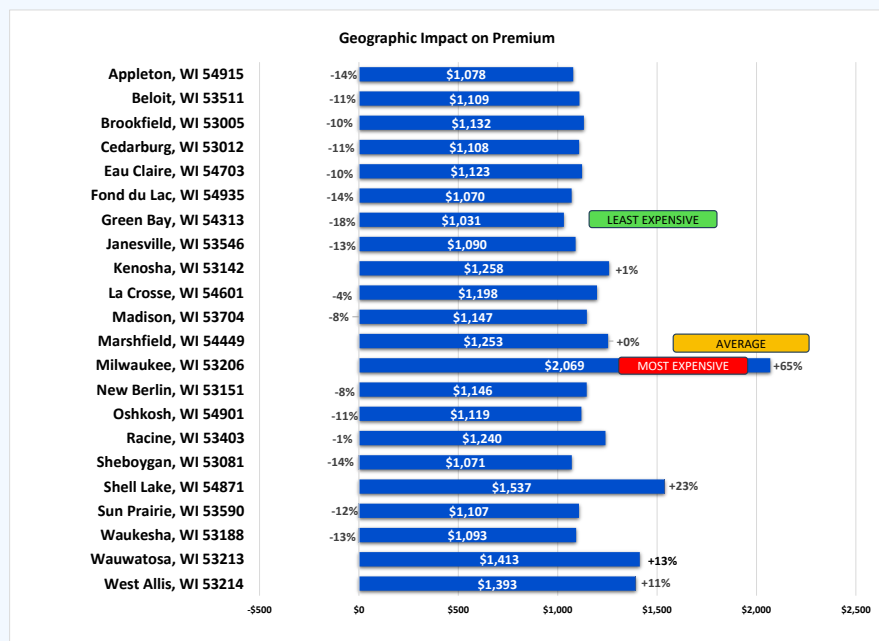


Comparison Characteristics	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Gender					
Male Policyholder	\$1,251	-	-	-31%	
Female Policyholder	\$1,256	\$5	+0%	-31%	(vs. Male policyholder)
Coverage Level					
Premium Coverage	\$1,251	-	-	-31%	
Standard Coverage	\$1,244	-\$7	-1%	-31%	(vs. Premium Coverage)
Minimum Coverage	\$436	-\$815	-65%	-41%	(vs. Premium Coverage)
Credit Rating					
Good Credit Rating	\$1,251	-	-	-31%	
Excellent Credit Rating	\$993	-\$258	-21%	-34%	(vs. Good Rating)
Fair Credit Rating	\$1,562	\$311	+25%	-30%	(vs. Good Rating)
Poor Credit Rating	\$2,553	\$1,302	+104%	-24%	(vs. Good Rating)

Life Situations	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Marriage					
Married Couple; Separate Policies	\$2,507	-	-	-31%	
Married Couple; Joint Policy (2 vehicles)	\$1,981	-\$526	-21%	-29%	(vs separate policies)
Married Couple; Joint Policy (1 vehicle)	\$1,241	-\$1,266	-50%	-28%	(vs separate policies, but sharing a vehicle)

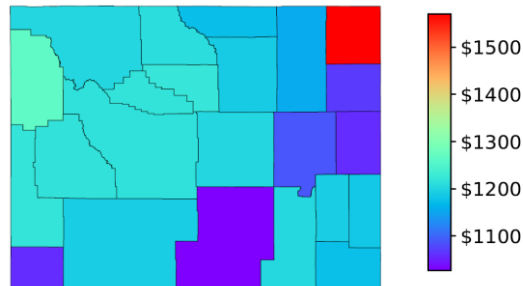
Covering a Teenage Driver					
Parent Only	\$1,151	-	-	-32%	
Teen Only	\$5,939	-	-	-20%	
Parent + Teen (1 vehicle)	\$2,993	-\$4,097	-58%	-29%	(vs total cost of separate policies)
Parent + Teen (2 vehicles)	\$4,143	-\$2,947	-42%	-29%	(vs total cost of separate policies)

Geography



WYOMING

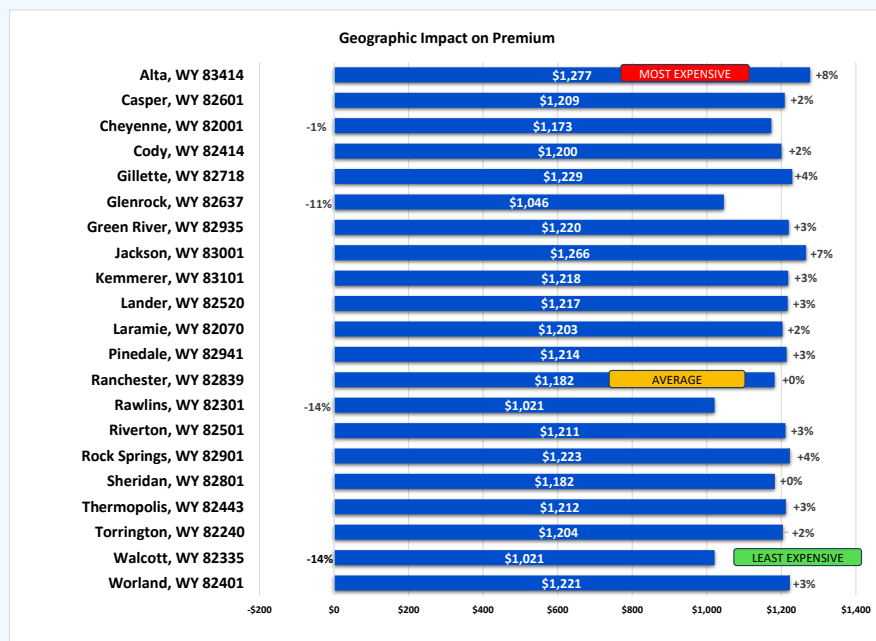
Average Annual Premium: \$1,181
Compared to National Average: -35.3%
(Single 35 year old male, Premium Coverage, Good Credit, Clean Driving Record)



Comparison Characteristics	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Gender					
Male Policyholder	\$1,181	-	-	-35%	
Female Policyholder	\$1,163	-\$18	-2%	-36%	(vs. Male policyholder)
Coverage Level					
Premium Coverage	\$1,181	-	-	-35%	
Standard Coverage	\$1,102	-\$79	-7%	-39%	(vs. Premium Coverage)
Minimum Coverage	\$261	-\$920	-78%	-64%	(vs. Premium Coverage)
Credit Rating					
Good Credit Rating	\$1,181	-	-	-35%	
Excellent Credit Rating	\$1,020	-\$161	-14%	-33%	(vs. Good Rating)
Fair Credit Rating	\$1,374	\$193	+16%	-39%	(vs. Good Rating)
Poor Credit Rating	\$1,897	\$716	+61%	-44%	(vs. Good Rating)

Life Situations	Avg Annual Premium	Impact on Cost	% Impact	vs. National Average	Comparison Details
Marriage					
Married Couple; Separate Policies	\$2,344	-	-	-36%	
Married Couple; Joint Policy (2 vehicles)	\$1,912	-\$432	-18%	-32%	(vs separate policies)
Married Couple; Joint Policy (1 vehicle)	\$1,125	-\$1,219	-52%	-34%	(vs separate policies, but sharing a vehicle)
Covering a Teenage Driver					
Parent Only	\$1,118	-	-	-34%	
Teen Only	\$4,214	-	-	-43%	
Parent + Teen (1 vehicle)	\$3,077	-\$2,255	-42%	-27%	(vs total cost of separate policies)
Parent + Teen (2 vehicles)	\$4,317	-\$1,015	-19%	-26%	(vs total cost of separate policies)

Geography



About Us

At Rate Retriever, we believe that finding the best car insurance should be easy. That's why we've designed a super simple tool that helps drivers find savings in just 30 seconds by comparing the cost of car insurance at companies near them. It's free and no sign-up is required.

Rate Retriever is the go-to destination for comparing car insurance costs from top providers.

Our Mission

Our mission is to make the way consumers shop for insurance transparent and fair through user-friendly tools that respect our user's privacy and deliver reliable, comprehensive results. We aim to empower consumers to make the best decisions for their insurance needs and give insurance carriers and agents a platform to connect with their target audience.

Why Rate Retriever?

- **Unparalleled Choice in One Place** – Rate Retriever searches an extensive network of over 214 insurance companies presenting the best matches side-by-side for easy comparison.
- **Privacy-Prioritized Browsing** – we allow our users to retrieve rates without sharing their contact details.
- **Fast, Customized Results** – Rate Retriever delivers customized insurance rates in just 30 seconds. We only ask about the factors that have the largest impact on rates.
- **Reliable Rates Based on Real Data** – we calculate rates using the specific rating plans that insurance carriers submit to the state department of insurance, providing clear and trustworthy comparisons

Our Data

Rate Retriever partners with leading data provider First Interpreter to deliver transparent, accurate, and up-to-date car insurance rate estimates, derived from official rating plans submitted to state insurance departments.

A **rating plan** is a systematic method to determine insurance premiums - the amount individuals pay for their insurance. Insurance companies are required to submit their rating plans to the state department of insurance to ensure compliance with regulatory standards. By utilizing these officially submitted rating plans, we help consumers confidently compare and select the most fitting insurance plans, backed by credible data.

Contact Information

For any inquiries, assistance, or additional data, feel free to reach out to us. We are able to provide local data for any of the factors analyzed in this report.

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Website: rateretriever.com

Address: 1255 University Avenue, Suite 204, Rochester, NY 14607

Follow us on Instagram (@rateretriever), Twitter (@rateretriever), and [LinkedIn](#) for updates, tips, and the latest in the world of car insurance.