## EXAMPLE 1

| | |
|---|---|
| **Age** | 21 years old |
| **Sex** | Male |
| **Marital Status** | Single |
| **Years Driving Exp.** | 4 years |
| **Car Usage** | Commutes 20 mi. one way to work (20,000 ann.) |
| **Accidents/Violations** | one speeding ticket 4 months ago; one at-fault accident ($1,000 BI) 18 mos. ago |
| **Vehicle** | 1982 Chevrolet Camaro Sports Coupe |
| **ISO Symbols Used** | Sym 11; VIN 1G1AP87H0C |
| **BI** | 25/50,000 |
| **PD** | 10,000 |
| **PIP** | 10,000 |
| **UM** | 25/50,000 |
| **ACV Comprehensive** | No deductible |
| **Collision** | $100 deductible |

## EXAMPLE 2

| | Car 1 | Car 2 |
|---|---|---|
| | 45 years old | 42 years old |
| | Male | Female |
| | Married | Married |
| | over 25 years | over 18 years |
| | Commutes 12 mi. one way (15,000 annually) | Pleasure 6,000 miles annually |
| | one speeding ticket 12 months ago | none |
| **Vehicle** | 1984 Chrysler LaBaron Sedan 4-dr. | 1983 Nissan/Datsuh 2-dr. Hatchback Pulsar |
| **ISO Symbols Used** | Sym 7; VIN 1C3BC56D0ES | Sym 8; VIN JN1MN26S0D |
| **BI** | 100/300,000 | |
| **PD** | 50,000 | |
| **PIP** | 50,000 | |
| **UM** | 100/300,000 | |
| **ACV Comprehensive** | No deductible | |
| **Collision** | $100 deductible | |

## EXAMPLE 3

| | |
|---|---|
| | 65 years old |
| | Male |
| | Married |
| | 43 years |
| | Pleasure |
| | 10,000 miles annually |
| | none |
| **Vehicle** | 1982 Buick LaSabre Sedan 4-dr. |
| **ISO Symbols Used** | Sym 6; VIN 1G4AN69A0C |
| **BI** | 100/300,000 |
| **PD** | 50,000 |
| **PIP** | 30,000 |
| **UM** | 100/300,000 |
| **ACV Comprehensive** | No deductible |
| **Collision** | $100 deductible |

| Company | Louisville Example #1 | Louisville Example #2 | Louisville Example #3 | Covington Example #1 | Covington Example #2 | Covington Example #3 | Lexington Example #1 | Lexington Example #2 | Lexington Example #3 | Fulton Example #1 | Fulton Example #2 | Fulton Example #3 | Harlan Example #1 | Harlan Example #2 | Harlan Example #3 | Ashland Example #1 | Ashland Example #2 | Ashland Example #3 | Owensboro Example #1 | Owensboro Example #2 | Owensboro Example #3 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| State Farm | 649 | 784 | 316 | 618 | 738 | 297 | 536 | 644 | 262 | 602 | 717 | 288 | 693 | 807 | 326 | 574 | 681 | 276 | 545 | 659 | 267 |
| Ky. Farm Bureau | 1268 | 731 | 288 | 1478 | 828 | 320 | 1195 | 685 | 266 | 1176 | 666 | 256 | 1443 | 805 | 308 | 1294 | 735 | 285 | 1110 | 536 | 246 |
| Allstate | 1055 | 733 | 401 | 976 | 695 | 375 | 917 | 615 | 333 | 983 | 671 | 365 | 1423 | 945 | 511 | 1059 | 713 | 393 | 953 | 637 | 345 |
| West American | 1328 | 798 | 313 | 1264 | 757 | 286 | 1095 | 675 | 259 | 1288 | 766 | 288 | 1530 | 894 | 329 | 1095 | 661 | 249 | 1105 | 668 | 253 |
| State Auto | 2168 | 792 | 330 | 2216 | 790 | 330 | 1862 | 646 | 266 | 1832 | 708 | 288 | 2900 | 1026 | 414 | 2126 | 780 | 320 | 1598 | 662 | 272 |
| Meridian Mut. | 1392 | 805 | 329 | 1317 | 753 | 301 | 1060 | 631 | 254 | 1334 | 759 | 300 | 1656 | 925 | 362 | 1243 | 720 | 286 | 1222 | 710 | 283 |
| Motorists Mut. | 1109 | 933 | 431 | 949 | 793 | 356 | 900 | 770 | 350 | 1013 | 843 | 375 | 1270 | 1027 | 442 | 809 | 694 | 313 | 913 | 773 | 348 |
| Capital Ent. | 1654 | 752 | 332 | 1588 | 728 | 322 | 1392 | 648 | 284 | 1554 | 702 | 304 | 2462 | 1052 | 446 | 1368 | 624 | 274 | 1456 | 654 | 288 |
| Dairyland | 4368 | | | 4164 | | | 4116 | | | 4764 | | | 7092 | | | 4344 | | | 4440 | | |
| Shelter | 1241 | 918 | 484 | 1215 | 859 | 451 | 1070 | 763 | 400 | 1193 | 842 | 441 | 1457 | 1213 | 529 | 1166 | 826 | 433 | 1125 | 798 | 418 |
| Grange Mut. | 1662 | 878 | 385 | 1493 | 766 | 328 | 1374 | 710 | 306 | 1524 | 785 | 335 | 2164 | 1046 | 426 | 1620 | 813 | 342 | 1503 | 764 | 324 |
| Continental | 2526 | 1033 | 322 | 2778 | 1085 | 326 | 1991 | 831 | 257 | 2440 | 990 | 303 | 3551 | 1343 | 392 | 2142 | 879 | 271 | 2169 | 886 | 272 |
| J.C. Penney | 858 | 672 | 392 | 772 | 611 | 356 | 713 | 556 | 324 | 806 | 619 | 359 | 1033 | 771 | 445 | 771 | 596 | 346 | 741 | 574 | 333 |
| Aetna | 1000 | 758 | 282 | 918 | 684 | 258 | 840 | 660 | 244 | 1122 | 852 | 320 | 1758 | 1266 | 424 | 878 | 714 | 246 | 876 | 708 | 246 |
| Liberty Mut. | 1285 | 807 | 294 | 1423 | 831 | 284 | 933 | 584 | 208 | 1235 | 746 | 256 | 1423 | 831 | 284 | 1098 | 677 | 238 | 1120 | 682 | 240 |
| Nationwide | 1453 | 928 | 389 | 1393 | 887 | 368 | 1167 | 752 | 309 | 1332 | 844 | 347 | 1594 | 993 | 402 | 1204 | 764 | 315 | 1267 | 803 | 332 |
| American Fire | 1299 | 695 | 268 | 1237 | 949 | 245 | 1072 | 580 | 223 | 1260 | 657 | 247 | 1498 | 766 | 282 | 1072 | 568 | 213 | 1081 | 573 | 217 |
| United Service Auto. Assn. | 996 | 595 | 287 | 840 | 498 | 234 | 737 | 459 | 220 | 948 | 548 | 254 | 1148 | 647 | 295 | 756 | 461 | 218 | 847 | 507 | 239 |
| USF&G | 1925 | 1276 | 396 | 1761 | 1144 | 349 | 1562 | 1045 | 324 | 1796 | 1152 | 345 | 2299 | 1428 | 417 | 1562 | 1029 | 312 | 1658 | 1079 | 328 |
| Am. Employers | 1428 | 778 | 408 | 1414 | 676 | 346 | 1090 | 602 | 312 | 1296 | 688 | 356 | 1852 | 934 | 482 | 1312 | 698 | 358 | 1226 | 652 | 336 |
| Safeco | 1132 | 774 | 322 | 972 | 669 | 277 | 807 | 579 | 245 | 1036 | 691 | 279 | 1249 | 811 | 322 | 972 | 664 | 274 | 901 | 627 | 259 |
| Ohio Casualty | 1756 | 1024 | 395 | 1670 | 957 | 361 | 1446 | 829 | 326 | 1701 | 967 | 363 | 2022 | 1128 | 413 | 1448 | 838 | 314 | 1460 | 845 | 319 |
| Travelers | 1888 | 1270 | 412 | 1694 | 1118 | 352 | 1404 | 978 | 314 | 1988 | 1308 | 408 | 2460 | 1576 | 476 | 1672 | 1118 | 352 | 1456 | 980 | 304 |
| Auto. Club | 4280 | 937 | 345 | 3642 | 786 | 287 | 3162 | 722 | 267 | 4121 | 860 | 307 | 5008 | 1006 | 351 | 3263 | 715 | 257 | 3566 | 770 | 278 |
| Ky. Central | 2770 | 810 | 313 | 2484 | 709 | 264 | 2011 | 603 | 230 | 2641 | 743 | 271 | 3562 | 977 | 347 | 2300 | 667 | 246 | 2422 | 705 | 263 |

All companies submitting a quote on this example are not shown above; only those that wrote 85% of the Auto in Kentucky in 1983 are used. The companies are listed in premium volume order with the largest writer shown first. The figures represent the premium charge for one (1) year. If premium quotes do not appear, the company did not submit a quote for this example.

## EXAMPLE A

**Homeowners**
**All Risk Form 3 (HO-3)**

**Building Construction: Frame**
**Construction Date - 1965**

**$100 Deductible**
**Coverage:**

| | |
|---|---|
| **Dwelling** | **$60,000** |
| **Contents** | **30,000** |
| **Additional Living Expense** | **12,000** |
| **Comprehensive Liability** | **50,000** |
| **Medical Payment** | **1,000** |

| Company | Jefferson Protection Class 2 | Jefferson Protection Class 10 | Daviess Protection Class 3 | Daviess Protection Class 10 | Fulton Protection Class 4 | Fulton Protection Class 10 | Boyd Protection Class 4 | Boyd Protection Class 10 | Fayette Protection Class 3 | Fayette Protection Class 10 | Harlan Protection Class 7 | Harlan Protection Class 10 | Kenton Protection Class 3 | Kenton Protection Class 10 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| State Farm | 228 | 408 | 190 | 360 | 213 | 407 | 208 | 398 | 191 | 340 | 220 | 380 | 186 | 368 |
| Ky. Farm Bureau | 207 | 467 | 178 | 446 | 178 | 446 | 178 | 446 | 169 | 425 | 216 | 548 | 180 | 387 |
| Allstate | 220 | 551 | 175 | 437 | 190 | 474 | 214 | 535 | 178 | 446 | 256 | 562 | 185 | 463 |
| West American | 276 | 546 | 255 | 505 | 283 | 561 | 283 | 561 | 255 | 505 | 319 | 561 | 247 | 490 |
| Continental | 217 | 613 | 167 | 464 | 219 | 615 | 201 | 566 | 167 | 464 | 268 | 695 | 167 | 464 |
| Nationwide | 218 | 419 | 191 | 365 | 191 | 365 | 191 | 365 | 193 | 370 | 217 | 365 | 174 | 333 |
| Motorists Mutual | 235 | 634 | 208 | 560 | 235 | 634 | 235 | 634 | 208 | 560 | 235 | 634 | 170 | 456 |
| Ky. Insurance Co. | 200 | 499 | 187 | 468 | 200 | 499 | 200 | 499 | 187 | 468 | 217 | 542 | 186 | 465 |
| Shelter Mutual | 244 | 605 | 221 | 525 | 238 | 567 | 221 | 525 | 214 | 531 | 253 | 525 | 214 | 534 |
| Am. Natl. Fire | 216 | 432 | 183 | 396 | 193 | 418 | 193 | 418 | 183 | 396 | 221 | 457 | 183 | 396 |
| State Auto. Mutual | 210 | 685 | 210 | 711 | 210 | 711 | 210 | 711 | 191 | 626 | 322 | 889 | 191 | 640 |
| Meridian Mutual | 227 | 534 | 212 | 497 | 232 | 544 | 232 | 544 | 212 | 497 | 232 | 544 | 223 | 523 |
| Capital Enterprise | 216 | 495 | 216 | 495 | 216 | 495 | 265 | 606 | 187 | 431 | 306 | 606 | 216 | 495 |
| Westfield | 253 | 600 | 240 | 569 | 240 | 569 | 240 | 569 | 204 | 483 | 271 | 569 | 204 | 483 |
| Ohio Casualty | 317 | 628 | 293 | 580 | 326 | 645 | 326 | 645 | 293 | 580 | 367 | 645 | 284 | 562 |
| Safeco | 211 | 448 | 220 | 468 | 285 | 607 | 220 | 468 | 200 | 426 | 285 | 607 | 180 | 382 |
| Grange Mutual | 214 | 493 | 198 | 464 | 728 | 495 | 228 | 495 | 198 | 464 | 244 | 495 | 220 | 471 |
| Prudential P&C | 235 | 558 | 219 | 658 | 272 | 658 | 272 | 658 | 207 | 498 | 355 | 724 | 199 | 484 |
| State Farm General | 276 | 494 | 230 | 436 | 258 | 492 | 252 | 481 | 231 | 411 | 266 | 460 | 225 | 445 |
| Northern Assurance | 230 | 485 | 217 | 505 | 217 | 505 | 234 | 545 | 213 | 429 | 262 | 545 | 199 | 448 |
| Home Indemnity | 225 | 439 | 210 | 415 | 210 | 415 | 180 | 415 | 193 | 384 | 230 | 415 | 212 | 418 |
| Ky. Central | 190 | 658 | 177 | 630 | 180 | 635 | 180 | 635 | 177 | 630 | 209 | 642 | 161 | 534 |
| Standard Fire | 219 | | 217 | | 255 | | 199 | | 195 | | 281 | | 266 | |
| Liberty Mutual | 221 | 377 | 198 | 334 | 198 | 334 | 198 | 334 | 183 | 307 | 214 | 334 | 196 | 330 |
| I.N.A. | 301 | 662 | 273 | 601 | 273 | 601 | 273 | 601 | 273 | 601 | 273 | 601 | 246 | 542 |

All companies submitting a quote on this example are not shown above; only those that wrote 85% of the Homeowners in Kentucky in 1983 are used. The companies are listed in premium volume order with the largest writer shown first. The figures represent the premium charge for one (1) year. If premium quotes do not appear, the company did not submit a quote for this example.