

CHOOSING YOUR AUTOMOBILE INSURANCE POLICY

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Rate Table:

Companies were asked to provide rates for their standard personal automobile program for each of the five scenarios shown using assumptions listed below.

Scenario A*	Scenario B*	Scenario C*	Scenario D*	Scenario E*
<ul style="list-style-type: none"> • Age: 16 • Single male/female • Principal operator • Drives to school • No accidents or moving violations in three years • Drives less than 7,500 miles annually 	<ul style="list-style-type: none"> • Age: 21 • Single male/female • Principal operator • Drives 18 miles roundtrip to work • No accidents or moving violations in three years • Drives 12,000 miles annually 	<ul style="list-style-type: none"> • Age: 36 • Married male/female • Principal operator • Drives 18 miles roundtrip to work • No accidents or moving violations in three years • Drives 12,000 miles annually 	<ul style="list-style-type: none"> • Age: 55 • Married male/female • Principal operator • Drives 18 miles roundtrip to work • No accidents or moving violations in three years • Drives 12,000 miles annually 	<ul style="list-style-type: none"> • Age: 70 • Married male/female • Principal operator • Pleasure use only • No accidents or moving violations in three years • Drives 7,500 miles annually

*This comparison of six month premiums for a 2010 Chevrolet Malibu LS 4-door sedan reflects the following insurance coverage: A \$25,000 maximum bodily injury limit for anyone person in any one accident subject to a maximum for all bodily injury damages of \$50,000 in any one accident; a \$25,000 maximum limit for property damage liability for any one accident; a \$500 comprehensive deductible; a \$500 collision deductible.

PLEASE NOTE:

- 1) The following rate comparisons do not include available discounts for the actual operator (i.e. accident-free, good student, etc.) but do include discounts available for the vehicle (i.e. passive restraint or anti-lock braking systems, etc.).
- 2) Each scenario provided has a quote for both a male and a female operator.
- 3) Each insurer has its own underwriting guidelines. These scenarios are assuming the insured meets all criteria as set forth by the company in determining eligibility.

OKLAHOMA CITY	A-Male	A-Female	B-Male	B-Female	C-Male	C-Female	D-Male	D-Female	E-Male	E-Female
AAA INSURANCE COMPANY	\$2,499.00	\$2,179.00	\$1,441.00	\$1,255.00	\$715.00	\$602.00	\$663.00	\$520.00	\$775.00	\$572.00
ALLSTATE FIRE & CASUALTY INSURANCE CO.	\$2,689.00	\$2,483.00	\$1,174.00	\$967.00	\$552.00	\$552.00	\$518.00	\$518.00	\$558.00	\$558.00
ALLSTATE INSURANCE COMPANY	\$2,964.00	\$1,822.00	\$1,552.00	\$1,162.00	\$768.00	\$768.00	\$768.00	\$768.00	\$582.00	\$582.00
AMERICAN MERCURY INSURANCE CO.	\$3,818.00	\$2,717.00	\$1,463.00	\$1,102.00	\$725.00	\$725.00	\$566.00	\$566.00	\$866.00	\$866.00
AMERICAN NATIONAL PROPERTY & CASUALTY CO.	\$2,349.00	\$2,073.00	\$1,485.00	\$1,345.00	\$806.00	\$806.00	\$809.00	\$797.00	\$638.00	\$693.00
EQUITY INSURANCE COMPANY	\$3,532.00	\$2,621.00	\$1,890.00	\$1,659.00	\$1,070.00	\$1,039.00	\$1,009.00	\$1,079.00	\$1,344.00	\$1,267.00
FARMERS INSURANCE COMPANY	\$1,216.00	\$1,162.00	\$1,030.00	\$899.00	\$550.00	\$550.00	\$609.00	\$609.00	\$585.00	\$585.00
GEICO CASUALTY COMPANY	\$1,814.00	\$1,683.00	\$358.00	\$349.00	\$239.00	\$239.00	\$230.00	\$230.00	\$294.00	\$294.00
GEICO GENERAL INSURANCE COMPANY	\$1,247.00	\$717.00	\$604.00	\$485.00	\$380.00	\$380.00	\$290.00	\$290.00	\$311.00	\$311.00
GEICO INDEMNITY COMPANY	\$1,635.00	\$1,431.00	\$855.00	\$812.00	\$624.00	\$617.00	\$610.00	\$610.00	\$648.00	\$629.00
OKLAHOMA FARM BUREAU MUTUAL INS. CO.	\$2,067.00	\$1,367.00	\$1,549.00	\$1,091.00	\$642.00	\$642.00	\$543.00	\$543.00	\$501.00	\$501.00
PROGRESSIVE DIRECT INSURANCE COMPANY	\$5,583.00	\$4,724.00	\$1,894.00	\$1,510.00	\$875.00	\$909.00	\$772.00	\$721.00	\$801.00	\$797.00
PROGRESSIVE NORTHERN INSURANCE COMPANY	\$5,630.00	\$4,751.00	\$2,011.00	\$1,492.00	\$807.00	\$826.00	\$697.00	\$628.00	\$734.00	\$711.00