



## NON-STANDARD AUTOMOBILE INSURANCE PREMIUM COMPARISON AS OF JANUARY 1, 2016 SAMPLE PROFILES (6 month policy)

The vehicle used in our comparison is a 2013 Ford Fusion, SEL Model, 4-door sedan with a 4-cylinder engine. Our comparison assumes that each of the sample drivers is unable to obtain standard personal automobile insurance, has a mid-range insurance score, and drives to work between 3-15 miles each way. The coverages quoted provide for the following minimum limits of insurance for required coverages:

- Bodily Injury: \$25,000 Per Person Per Accident/\$50,000 Maximum Per Accident
- Physical Damage: \$10,000 Per Accident
- Uninsured Motorist Bodily Injury: \$25,000 Per Person/\$50,000 Maximum Per Accident
- Uninsured Motorist Physical Damage: \$5,000 Per Accident/\$200 deductible

Companies may have options in the liability limits that they offer. You should check with the companies for what limits are available. Our sample profile uses the minimum coverage limits required to be offered by District of Columbia law. These sample profile rate comparisons are for illustration purposes only.

Insurance Company	Married Couple			Single Female			Single Male		
	Age 25	Age 39	Age 66	Age 25	Age 39	Age 66	Age 25	Age 39	Age 66
<a href="#">Allstate Indemnity Co.</a>	\$486	\$495	\$511	\$554	\$546	\$572	\$554	\$546	\$572
<a href="#">Amica Mutal Ins. Co.</a>	\$342	\$336	\$334	\$353	\$326	\$324	\$383	\$326	\$324
<a href="#">GEICO Secure Ins. Co.</a>	\$614	\$656	\$630	\$811	\$833	\$742	\$764	\$787	\$745
<a href="#">Hartford - Trumbull Ins. Co.</a>			\$485			\$505			\$538
<a href="#">Merastar Ins. Co.</a>	\$714	\$680	\$598	\$717	\$717	\$619	\$959	\$687	\$650
<a href="#">Progressive Casualty</a>	\$631	\$618	\$629	\$708	\$695	\$683	\$724	\$668	\$704
<a href="#">Progressive Direct</a>	\$652	\$640	\$660	\$763	\$753	\$730	\$780	\$707	\$758

Automobile premiums vary based on many factors, which can include the vehicle type, age, cost new, and annual miles driven. The automobile premium is also based on the driver's record, age,



sex, credit rating, home ownership, and additional coverages selected. Additional factors considered in the premium rating include marital status, how the car is used, and longevity with the company. Premiums in metropolitan areas tend to be higher due to heavy traffic congestion, heavy automobile density, and an above average number of automobile accident occurrences. Washington, DC is a metropolitan area. The following may help lower your automobile insurance premiums: driving safely, comparing companies' premiums, choosing higher physical damage deductibles, insuring all vehicles under one policy, buying moderately priced vehicles, purchasing package insurance policies, and being eligible for discounts.