

RATING EXAMPLES - BASIC INFORMATION

COMPANY INFO

Company Name:	_____
NAIC Company No.:	_____

CONTACT INFO

	<u>Preparer</u>	<u>Add'l Contact (Optional)</u>
Name:	_____	_____
Title:	_____	_____
Telephone:	_____	_____
E-Mail:	_____	_____

CERTIFICATION (MANDATORY)

<input type="checkbox"/>	<i>I certify that I have executed and read this submission; that to the best of my knowledge and belief, the data provided in the submission is true and correct.</i>
(Check box to certify)	
Printed Name:	_____
Date:	_____

RATING EXAMPLES - CRITERIA

RATING CRITERIA

	<u>EXAMPLE 1</u>	<u>EXAMPLE 2</u>	<u>EXAMPLE 3</u>	<u>EXAMPLE 4</u>	<u>EXAMPLE 5</u>	<u>EXAMPLE 6</u>	<u>EXAMPLE 7</u>
<u>POLICY</u>							
New / Renewal	New Business	New Business	New Business	New Business	New Business	New Business	New Business
Policy Term	6 months	6 months	6 months	6 months	6 months	6 months	6 months
Policy Lapses (with Prev. Carrier)	None	None	None	None	None	None	None
Premium Payment	Paid-in-Full	Paid-in-Full	Paid-in-Full	Paid-in-Full	Paid-in-Full	Paid-in-Full	Paid-in-Full
Multi-Policy Discount	No	No	No	No	No	No	No
<u>DRIVER</u>							
Type	Princip. Operator	Princip. Operator	Princip. Operator	Princip. Operator	Princip. Operator	Princip. Operator	See below*
Age	18	18	21	21	30	60	48
Gender	Male	Female	Male	Female	Male	Female	Female
Marital Status	Single	Single	Single	Single	Married	Married	Single
Driving Record - Accidents**	1 AFA 18 mo ago	1 AFA 18 mo ago	2 AFAs 18 mo ago	2 AFAs 18 mo ago	Clean	Clean	Clean
Driving Record - Violations	Clean	Clean	Clean	Clean	Clean	Clean	Clean
Years Licensed	2	2	5	5	14	44	32
Vehicle Usage	Drive to Work	Drive to Work	Drive to Work	Drive to Work	Drive to Work	Pleasure Use	Drive to Work
Drive to Work (Roundtrip)	30 miles	30 miles	30 miles	30 miles	30 miles	N/A	30 miles
Annual Mileage	15,000	15,000	15,000	15,000	15,000	5000	15,000
Other	Non-student	Non-student	Non-student	Non-student	---	---	See below*
<u>CREDIT SCORING, ETC.</u>							
Credit Score	Average credit***	Average credit***	Average credit***	Average credit***	Average credit***	Average credit***	Average credit***
Homeownership	No	No	No	No	Yes	Yes	Yes
Household Composition	Lives alone	Lives alone	Lives alone	Lives alone	Lives w/spouse	Lives w/spouse	Lives w/daughter
<u>VEHICLE</u>							
Year (C.Y. = Current Year)	C.Y. MINUS 6	C.Y. MINUS 6	C.Y. MINUS 3	C.Y. MINUS 3	C.Y. MINUS 0	C.Y. MINUS 0	C.Y. MINUS 3
Make	Toyota	Toyota	Toyota	Toyota	Toyota	Toyota	Toyota
Model	Camry LE	Camry LE	Camry LE	Camry LE	Camry LE	Camry LE	Camry LE
Sub-Model	4-dr sedan, 4-cyl.	4-dr sedan, 4-cyl.	4-dr sedan, 4-cyl.	4-dr sedan, 4-cyl.	4-dr sedan, 4-cyl.	4-dr sedan, 4-cyl.	4-dr sedan, 4-cyl.
<u>COVERAGES</u>							
Liability: BI/PD Liability	15/30/25 Limits	15/30/25 Limits	15/30/25 Limits	15/30/25 Limits	15/30/25 Limits	15/30/25 Limits	15/30/25 Limits
Liability: UM/UIM BI Limits	15/30 Limits	15/30 Limits	15/30 Limits	15/30 Limits	15/30 Limits	15/30 Limits	15/30 Limits
Phys. Dam.: Comp./Collision	\$500 Deductibles	\$500 Deductibles	\$500 Deductibles	\$500 Deductibles	\$500 Deductibles	\$500 Deductibles	\$500 Deductibles
Other: UM/UIM PD	No Coverage	No Coverage	No Coverage	No Coverage	No Coverage	No Coverage	No Coverage
Other: Med Pay	No Coverage	No Coverage	No Coverage	No Coverage	No Coverage	No Coverage	No Coverage
Other: Towing, Rental, Etc.	No Coverage	No Coverage	No Coverage	No Coverage	No Coverage	No Coverage	No Coverage

* - For Example 7 (single mother example), assume two drivers:

- (1) Principal operator mother with characteristics shown above; and
- (2) Occasional operator daughter, age 16, no accidents or violations, licensed less than 1 year, student, 3.5 GPA (grade point average)

** - "AFA" = At-Fault Accident

*** - Average credit is represented by a Fair Isaac score of 710, or an estimated equivalent if Fair Isaac is not used.

RATING EXAMPLES - RESULTS

ADDRESSES TO ASSUME FOR RATING EXAMPLES

<u>Example</u>	<u>Parish</u>	<u>Street*</u>	<u>City/State/Zip</u>
Alexandria	Rapides	Tennyson Oaks Drive	Alexandria, LA 71301
Batchelor (Rural example)	Pointe Coupee	Highway 417	Batchelor, LA 70715
Baton Rouge	East Baton Rouge	Woodwick Avenue	Baton Rouge, LA 70816
Chalmette	St. Bernard	Dauterive Drive	Chalmette, LA 70043
Hammond	Tangipahoa	Simpson Place	Hammond, LA 70403
Houma	Terrebonne	Baker Drive	Houma, LA 70363
Lafayette	Lafayette	Curtis Street	Lafayette, LA 70506
Lake Charles	Calcasieu	Carriage Lane	Lake Charles, LA 70605
Metairie	Jefferson	Trudeau Drive	Metairie, LA 70003
Monroe	Ouachita	North 4th Street	Monroe, LA 71201
New Iberia	Iberia	Belaire Drive	New Iberia, LA 70563
New Orleans	Orleans	Harrison Avenue	New Orleans, LA 70124
Shreveport	Caddo	Savanna Drive	Shreveport, LA 71118
Slidell	St. Tammany	Carr Drive	Slidell, LA 70458

* - If two (or more) rates apply to the street/zip code combination requested, use the lower rate.

COMPANY CALCULATED RATES (SHOW LIABILITY TOTAL AND PHYSICAL DAMAGE TOTAL SEPARATELY) (E.G., "1049/398")

	EXAMPLE 1	EXAMPLE 2	EXAMPLE 3	EXAMPLE 4	EXAMPLE 5	EXAMPLE 6	EXAMPLE 7
Alexandria							
Batchelor							
Baton Rouge							
Chalmette							
Hammond							
Houma							
Lafayette							
Lake Charles							
Metairie							
Monroe							
New Iberia							
New Orleans							
Shreveport							
Slidell							

If the rating criteria specified herein cannot be matched exactly, please assume the closest possible criteria and describe the differences here:
