## Liability insurance is

Comprehensive insurance is

ehide\_ins\_notes.gwb - 3/8 - Thu Nov 17 2016 16:02:06

An annual base premium is calculated as follows:

An annual premium is calculated as follows:

## Collision insurance is

A deductable is

6 IS:

www.mrtownsend.com

examView

vehicle\_ins\_nates.gwb - 4/8 - Thu Nov 17 2016 18:11:50

Below are charts for base premiums from the local insurance company. The formula for finding an annual premium is:  $\frac{1}{2} \left( \frac{1}{2} - \frac{1}{2} \right) = \frac{1}{2} \left( \frac{1}{2} - \frac{1}{2} - \frac{1}{2} \right) = \frac{1}{2} \left( \frac{1}{2} - \frac{1}{2} - \frac{1}{2} - \frac{1}{2} \right) = \frac{1}{2} \left( \frac{1}{2} - \frac{$ 

 $Annual Premium = Annual Base Premium \times Driver Rating Factor$ 

-	ř	ľ	- 4	Н	
220.29	213.56	\$207.54	25/50		
228.62	222.19	\$214.89	25/100		
235.80	229.52	\$222.37	50/100	Bodily Injury	
241.62	235.33	\$229.51	100/200	Injury	ľ
250.57	243.70	\$237.47	100/300		
255.95	250.91	\$243.69	300/300		

Physical Damage Premium Charts Comprehensive Cov

				ě
63.35	71.10	78.58	\$83.70	10
71.76	78.48	85.21	\$90.90	:
80.57	86.27	92.91	\$98.90	ı
86.33	92.93	100.33	\$107.81	t
95.60	101.74	107.82	\$115.00	,
101.42	107.07	114.39	\$121.21	

 136617
 5238.19
 5311.27
 5334.51
 5377.20
 5378.00

 257,30
 279.91
 300,34
 325.76
 346.76
 3677.02

 248,17
 271.67
 289.36
 315.10
 337.68
 336.00

 237.47
 262.00
 278.40
 303.77
 335.96
 346.67

Bilty Nortor is 28 years of age. His drive-rating factor is 1.61. Bilty e car is classified A.14. He has \$2,3000 property damage, 50 100 boddy rigary, comprehensive, and collision coverage. What is his sunnal premium? Express your mover as a dollar amount to the moment cent.

1

Below are charts for base premains from the local insurance company, formula for finding an annual premium is: The

Annual Premium = Annual Base Premium x Driver-Rating Factor

			Bodily Injury	Injury			
Property Damage Limits	25/50	25/100	50/100	100/200	100/300	300/300	
\$25,000	\$213.89	\$221.73	\$230.26	\$238.50	\$246.07	\$253.55	
\$50,000	221.75	228.54	237.90	244.30	253.42	260.06	
2000001	227.70	21 722	242 8	250.75	261 07	25, 295	

Physical Damage Premium Charts

Comprehensive Coverage \$500-Deductible

		Сощион	CONCIDE	Comport Coverage abov-medicume	CUDIC	
Lge Group	10	- 11	12	13	14	15
A	\$260.28	\$284.53	\$304.66	\$326.58	\$346.75	\$368.50
w	251.17	275.29	295.40	316.99	335.35	357.65
c	239.32	263.36	284.32	305.04	326.00	347.11
U	227 50	252 83	272 07	204 85	316.58	337.11

Mani Galento is 19 years of age. Het drive-rating thater is 2.21. Mani s car is classified.D-15. She has \$100,000 property damage, 300,300 bodby injury, comprehensive, and collision coverage. What is her annual premium? Express your answer as a dollar amount to the nearest cert.

vehide\_ins\_notes.gwb - 7/8 - Thu Nov 17 2016 18:17:38

ExamView 3

Below are charts for base premiums from the local insurance company, formula for finding an annual premium is: H

 $Annual Premium = Aunual Base Premium \times Driver Rating Factor$ 

\$100,000	\$50,000	\$25,000	Property Damage Limits		
225.47	217.55	\$211.50	25/50		Liabili
232.51	227.38	\$219.65	25/100		y Premium i
241.09	235.92	\$228.51	50/100	Bodily Injury	for a Private
248.72	242.29	\$236.47	100/200	Injury	Liability Premium for a Private Passenger Vehicle
256.32	251.19	\$243.61	100/300		/ehkle
262.17	256.15	\$250.91	300/300		

Physical Damage Premium Charts Comprehensive Coverage \$500-Deductible

Age Group	10	Ξ,	12	11 12 13 14	14	ŭ
A	\$82.41	25.06\$	\$5.58	\$104.17	\$112.38	\$120.01
B	77.01	\$2.83	90.84	97.04	106.22	112.91
С	70.35	77.57	85.08	90.69	101.08	106.10
Ð	62.80	69.83	78.42	83.28	93.37	99.57

	,		- Constant	organization of the common of	1
Age Group	IO	11	1.2	1.5	14
A	\$269.30	\$289.76	\$309.99	\$331.91	\$355.21
8	257.45	280.40	300.00	320.31	344.50
C	246.87	270.11	289.76	311.59	332.67
Ð	238.06	259.16	281.66	300.49	321.74

Veronica Johnson is 28 years of age, Het drive-criting factor is 1.61
Veronica's car is classified C-10. She has \$10,000 property damage, 300/200
bodily injury, comprehensive, and collision coverage. What is he annual
premium? Express your answer as a dollar amount to the nearest cent

ExamView

vehicle\_ins\_notes.gwb - 6/8 - Thu Nov 17 2016 18:15:53

Below are charts for base premiums from the local insurance company. formula for finding an annual premium is:

Annual Premium = Annual Base Premium x Driver-Rating Factor

			Confers departed	and and		
Property Damage Limis	25/50	25/100	50/100	002/001	006/001	006/006
\$25,000	\$209.48	\$216.95	\$223.88	\$232.58	\$241.47	\$249.53
\$50,000	215.92	224.39	231.41	237.94	247.74	256.80
\$100,000	221.94	231.67	238.90	245.25	253.21	262.96

www.mrtownsend.com

Physical Damage Premium Charts Comprehensive Coverage \$500-Deductible

Ħ	С	В	A	Age Group
60.34	68.29	73.35	\$79.72	10
66.53	73.04	79.88	\$86.55	11
77.90	83.32	88.73	\$94.90	12
83.03	88.39	95.76	\$101.69	13
88.29	95.16	102.55	\$109.24	14
97.60	103.99	109.03	\$116.47	15

Collision Coverage \$500-Deductible

11 12 13 14 \$278.25 \$300.86 \$321.61 \$344.10
\$344.10
333.67
324.20
314.75

Manis Christian is 27 years of age. Her driver-raing factor 6, 185. Mani's car is classified. C.1. She has \$25,000 property damage, 2,529 boddy rajury, comprehensive, and collision coverage. What is the annual premium? Express your answer as a dollar amount to the nearest cert.

ExamView

vehicle\_ins\_notes.gwb - 8/8 - Thu Nov 17 2016 18:20:25

Below are charts for base premiums from the local insurance company: formula for finding an annual premium is:

Annual Premium = Annual Base Premium x Driver-Rating Factor

	THORES	Premium	Liability Premium for a Private Passenger Venicle	Passenger V	engle	
			Bodily Injury	Injury		
Property Damage Limits	25/50	25/100	50/100	100/200	100/300	300/300
\$25,000	\$200.23	\$209.21	\$215.55	\$224.15	\$233.04	\$240.05
\$50,000	205.99	214.79	222.75	231.45	240.46	247.96
\$100,000	212.93	221.26	228.07	236.63	247.55	253.90

Physical Damage Premium Charts
Comprehensive Coverage \$500-Deductible

Age Group	10	=	12		14
A	\$77.08	\$83.38	\$90.31	\$97.44	\$103.98
W	71.05	77.22	83.70	90.55	П
С	65.36	70.21	77.19	84.74	
U	57.89	62.43	70.39	76.86	

Surah Nortor is 31 years of age. Her driver-rating fluctor is 1.58. Surah's car is classified D-13. She has \$10,0000 property clauses, \$0,000 bodity ratury, comprehancy, and collision coverage, What is her annual premium? Express your answer as a dollar amount to the nearest cent.

2