

Liability insurance is

Comprehensive insurance is

An annual base premium is calculated as follows:

An annual premium is calculated as follows:

Collision insurance is

A deductible is



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

Annual Premium = Annual Base Premium x Driver-Rating Factor

Liability Premium for a Private Passenger Vehicle		Bodily Injury				
Property Damage	25,000	25,000	50,000	100,000	100,000	100,000
Liability	\$27.50	\$27.50	\$27.50	\$27.50	\$27.50	\$27.50
Liability	\$27.50	\$27.50	\$27.50	\$27.50	\$27.50	\$27.50
Liability	\$27.50	\$27.50	\$27.50	\$27.50	\$27.50	\$27.50
Liability	\$27.50	\$27.50	\$27.50	\$27.50	\$27.50	\$27.50

Physical Damage Premium Chart

Age Group	10	11	12	13	14	15
A	\$83.76	\$83.76	\$83.76	\$83.76	\$83.76	\$83.76
B	\$83.76	\$83.76	\$83.76	\$83.76	\$83.76	\$83.76
C	\$83.76	\$83.76	\$83.76	\$83.76	\$83.76	\$83.76
D	\$83.76	\$83.76	\$83.76	\$83.76	\$83.76	\$83.76

Collision Coverage \$500-Deductible

Age Group	10	11	12	13	14	15
A	\$27.50	\$27.50	\$27.50	\$27.50	\$27.50	\$27.50
B	\$27.50	\$27.50	\$27.50	\$27.50	\$27.50	\$27.50
C	\$27.50	\$27.50	\$27.50	\$27.50	\$27.50	\$27.50
D	\$27.50	\$27.50	\$27.50	\$27.50	\$27.50	\$27.50

Billy Norton is 28 years of age. His driver rating factor is 1.61. Billy's car is classified A-14. It has \$3,000 property damage, \$0.00 bodily injury, comprehensive, and collision coverage. What is his annual premium? Express your answer as a dollar amount to the nearest cent.

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

$$\text{Annual Premium} = \text{Annual Base Premium} \times \text{Driver-Rating Factor}$$

Likelihood Premium for a Private Passenger Vehicle									
Property Damage	25.50	25.100	50.100	100.200	100.300	100.300	100.300	100.300	100.300
Limit	\$25,000	\$25,100	\$50,100	\$100,200	\$100,300	\$100,300	\$100,300	\$100,300	\$100,300
Collision	\$25,000	\$25,100	\$50,100	\$100,200	\$100,300	\$100,300	\$100,300	\$100,300	\$100,300
Comprehensive	\$25,000	\$25,100	\$50,100	\$100,200	\$100,300	\$100,300	\$100,300	\$100,300	\$100,300
Medical	\$25,000	\$25,100	\$50,100	\$100,200	\$100,300	\$100,300	\$100,300	\$100,300	\$100,300
Uninsured	\$25,000	\$25,100	\$50,100	\$100,200	\$100,300	\$100,300	\$100,300	\$100,300	\$100,300
Underinsured	\$25,000	\$25,100	\$50,100	\$100,200	\$100,300	\$100,300	\$100,300	\$100,300	\$100,300
Other	\$25,000	\$25,100	\$50,100	\$100,200	\$100,300	\$100,300	\$100,300	\$100,300	\$100,300
Total	\$100,000	\$100,300	\$200,600	\$400,900	\$400,900	\$400,900	\$400,900	\$400,900	\$400,900

Physical Damage Premium Chart

Collision Coverage \$500 Deductible									
Age Group	10	11	12	13	14	15	16	17	18
Rating	A	\$80.81	\$80.85	\$85.42	\$102.34	\$109.29	\$118.46	\$127.63	\$136.80
Rating	B	75.91	75.71	88.03	95.74	102.85	109.96	117.07	124.18
Rating	C	68.42	71.94	80.61	89.77	96.61	104.46	112.31	120.16
Rating	D	61.14	65.59	72.41	80.73	87.57	94.41	101.25	108.10

Collision Coverage \$500 Deductible

Age Group	10	11	12	13	14	15	16	17	18
Rating	A	\$21.17	\$21.30	\$25.40	\$30.60	\$33.10	\$35.60	\$38.10	\$40.60
Rating	B	20.10	20.10	24.10	29.10	31.60	34.10	36.60	39.10
Rating	C	19.10	19.10	23.10	28.10	30.60	33.10	35.60	38.10
Rating	D	18.10	18.10	22.10	27.10	29.60	32.10	34.60	37.10

Meris Graham is 19 years of age. Her driver rating factor is 2.1. Meris's car is classified D-15. She has \$100,000 property damage, \$100,000 bodily injury, comprehensive, and collision coverage. What is her annual premium? Express your answer as a dollar amount to the nearest cent.

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

$$\text{Annual Premium} = \text{Annual Base Premium} \times \text{Driver-Rating Factor}$$

Likelihood Premium for a Private Passenger Vehicle									
Property Damage	25.50	25.100	50.100	100.200	100.300	100.300	100.300	100.300	100.300
Limit	\$25,000	\$25,100	\$50,100	\$100,200	\$100,300	\$100,300	\$100,300	\$100,300	\$100,300
Collision	\$25,000	\$25,100	\$50,100	\$100,200	\$100,300	\$100,300	\$100,300	\$100,300	\$100,300
Comprehensive	\$25,000	\$25,100	\$50,100	\$100,200	\$100,300	\$100,300	\$100,300	\$100,300	\$100,300
Medical	\$25,000	\$25,100	\$50,100	\$100,200	\$100,300	\$100,300	\$100,300	\$100,300	\$100,300
Uninsured	\$25,000	\$25,100	\$50,100	\$100,200	\$100,300	\$100,300	\$100,300	\$100,300	\$100,300
Underinsured	\$25,000	\$25,100	\$50,100	\$100,200	\$100,300	\$100,300	\$100,300	\$100,300	\$100,300
Other	\$25,000	\$25,100	\$50,100	\$100,200	\$100,300	\$100,300	\$100,300	\$100,300	\$100,300
Total	\$100,000	\$100,300	\$200,600	\$400,900	\$400,900	\$400,900	\$400,900	\$400,900	\$400,900

Physical Damage Premium Chart

Collision Coverage \$500 Deductible									
Age Group	10	11	12	13	14	15	16	17	18
Rating	A	\$19.72	\$84.55	\$94.90	\$101.40	\$108.24	\$115.08	\$121.92	\$128.76
Rating	B	17.31	79.84	88.72	95.74	102.85	109.96	117.07	124.18
Rating	C	15.10	71.64	80.61	89.77	96.61	104.46	112.31	120.16
Rating	D	13.10	65.59	72.41	80.73	87.57	94.41	101.25	108.10

Collision Coverage \$500 Deductible

Age Group	10	11	12	13	14	15	16	17	18
Rating	A	\$24.60	\$24.60	\$28.60	\$33.60	\$36.10	\$38.60	\$41.10	\$43.60
Rating	B	23.60	23.60	27.60	32.60	35.10	37.60	40.10	42.60
Rating	C	22.60	22.60	26.60	31.60	34.10	36.60	39.10	41.60
Rating	D	21.60	21.60	25.60	30.60	33.10	35.60	38.10	40.60

Meris Graham is 17 years of age. Her driver rating factor is 1.8. Meris's car is classified C-15. She has \$25,000 property damage, \$25,000 bodily injury, comprehensive, and collision coverage. What is her annual premium? Express your answer as a dollar amount to the nearest cent.

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

$$\text{Annual Premium} = \text{Annual Base Premium} \times \text{Driver-Rating Factor}$$

Likelihood Premium for a Private Passenger Vehicle									
Property Damage	25.50	25.100	50.100	100.200	100.300	100.300	100.300	100.300	100.300
Limit	\$25,000	\$25,100	\$50,100	\$100,200	\$100,300	\$100,300	\$100,300	\$100,300	\$100,300
Collision	\$25,000	\$25,100	\$50,100	\$100,200	\$100,300	\$100,300	\$100,300	\$100,300	\$100,300
Comprehensive	\$25,000	\$25,100	\$50,100	\$100,200	\$100,300	\$100,300	\$100,300	\$100,300	\$100,300
Medical	\$25,000	\$25,100	\$50,100	\$100,200	\$100,300	\$100,300	\$100,300	\$100,300	\$100,300
Uninsured	\$25,000	\$25,100	\$50,100	\$100,200	\$100,300	\$100,300	\$100,300	\$100,300	\$100,300
Underinsured	\$25,000	\$25,100	\$50,100	\$100,200	\$100,300	\$100,300	\$100,300	\$100,300	\$100,300
Other	\$25,000	\$25,100	\$50,100	\$100,200	\$100,300	\$100,300	\$100,300	\$100,300	\$100,300
Total	\$100,000	\$100,300	\$200,600	\$400,900	\$400,900	\$400,900	\$400,900	\$400,900	\$400,900

Physical Damage Premium Chart

Collision Coverage \$500 Deductible									
Age Group	10	11	12	13	14	15	16	17	18
Rating	A	\$82.41	\$80.37	\$84.38	\$104.17	\$112.38	\$120.59	\$128.80	\$137.01
Rating	B	77.01	82.83	89.84	97.04	104.25	111.46	118.67	125.88
Rating	C	71.61	77.43	84.44	91.64	98.85	106.06	113.27	120.48
Rating	D	66.21	72.03	79.04	86.24	93.45	100.66	107.87	115.08

Collision Coverage \$500 Deductible

Age Group	10	11	12	13	14	15	16	17	18
Rating	A	\$27.46	\$26.46	\$26.46	\$30.46	\$33.46	\$36.46	\$39.46	\$42.46
Rating	B	26.46	26.46	26.46	30.46	33.46	36.46	39.46	42.46
Rating	C	25.46	25.46	25.46	29.46	32.46	35.46	38.46	41.46
Rating	D	24.46	24.46	24.46	28.46	31.46	34.46	37.46	40.46

Veronica Johnson is 15 years of age. Her driver rating factor is 1.61. Veronica's car is classified C-10. She has \$100,000 property damage, \$100,000 bodily injury, comprehensive, and collision coverage. What is her annual premium? Express your answer as a dollar amount to the nearest cent.

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

$$\text{Annual Premium} = \text{Annual Base Premium} \times \text{Driver-Rating Factor}$$

Likelihood Premium for a Private Passenger Vehicle									
Property Damage	25.50	25.100	50.100	100.200	100.300	100.300	100.300	100.300	100.300
Limit	\$25,000	\$25,100	\$50,100	\$100,200	\$100,300	\$100,300	\$100,300	\$100,300	\$100,300
Collision	\$25,000	\$25,100	\$50,100	\$100,200	\$100,300	\$100,300	\$100,300	\$100,300	\$100,300
Comprehensive	\$25,000	\$25,100	\$50,100	\$100,200	\$100,300	\$100,300	\$100,300	\$100,300	\$100,300
Medical	\$25,000	\$25,100	\$50,100	\$100,200	\$100,300	\$100,300	\$100,300	\$100,300	\$100,300
Uninsured	\$25,000	\$25,100	\$50,100	\$100,200	\$100,300	\$100,300	\$100,300	\$100,300	\$100,300
Underinsured	\$25,000	\$25,100	\$50,100	\$100,200	\$100,300	\$100,300	\$100,300	\$100,300	\$100,300
Other	\$25,000	\$25,100	\$50,100	\$100,200	\$100,300	\$100,300	\$100,300	\$100,300	\$100,300
Total	\$100,000	\$100,300	\$200,600	\$400,900	\$400,900	\$400,900	\$400,900	\$400,900	\$400,900

Physical Damage Premium Chart

Collision Coverage \$500 Deductible									
Age Group	10	11	12	13	14	15	16	17	18
Rating	A	\$77.08	\$83.38	\$90.31	\$97.44	\$105.86	\$113.87	\$121.88	\$129.89
Rating	B	71.08	77.52	83.76	90.55	98.47	106.39	114.31	122.23
Rating	C	65.08	71.52	77.76	84.55	92.47	100.39	108.31	116.23
Rating	D	59.08	65.52	71.76	78.55	86.47	94.39	102.31	110.23

Collision Coverage \$500 Deductible

Age Group	10	11	12	13	14	15	16	17	18
Rating	A	\$27.14	\$27.14	\$31.14	\$36.14	\$38.64	\$41.14	\$43.64	\$46.14
Rating	B	26.14	26.14	30.14	35.14	37.64	40.14	42.64	45.14
Rating	C	25.14	25.14	29.14	34.14	36.64	39.14	41.64	44.14
Rating	D	24.14	24.14	28.14	33.14	35.64	38.14	40.64	43.14

Samir Nader is 11 years of age. Her driver rating factor is 1.58. Samir's car is classified D-13. She has \$100,000 property damage, \$100,000 bodily injury, comprehensive, and collision coverage. What is her annual premium? Express your answer as a dollar amount to the nearest cent.