

**Vehicle Insurance****Numeric Response**

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

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

Liability Premium for a Private Passenger Vehicle						
	Bodily Injury					
Property Damage Limits	25/50	25/100	50/100	100/200	100/300	300/300
\$25,000	\$206.86	\$215.62	\$223.73	\$230.19	\$238.44	\$244.90
\$50,000	213.17	223.05	231.03	236.53	244.98	251.11
\$100,000	220.44	228.42	238.10	241.96	250.27	256.80

**Physical Damage Premium Charts****Comprehensive Coverage \$500-Deductible**

Age Group	10	11	12	13	14	15
A	\$81.10	\$87.36	\$94.94	\$102.26	\$110.23	\$118.88
B	73.76	81.91	88.38	96.22	103.49	111.08
C	68.48	75.69	81.40	90.63	97.76	103.13
D	60.76	67.94	75.92	83.60	89.80	97.65

**Collision Coverage \$500-Deductible**

Age Group	10	11	12	13	14	15
A	\$263.22	\$284.08	\$308.96	\$329.39	\$353.19	\$375.72
B	252.38	273.17	298.43	320.37	344.58	365.96
C	243.69	264.91	288.65	311.88	335.23	356.95
D	234.63	255.02	278.08	302.56	326.91	348.93

Veronica Christian is 33 years of age. Her driver-rating factor is 1.3. Veronica's car is classified A-10. She has \$25,000 property damage, 25/50 bodily injury, comprehensive, and collision coverage. What is her annual premium? Express your answer as a dollar amount to the nearest cent.

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

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

Liability Premium for a Private Passenger Vehicle						
	Bodily Injury					
Property Damage Limits	25/50	25/100	50/100	100/200	100/300	300/300
\$25,000	\$218.98	\$225.09	\$232.74	\$240.57	\$246.98	\$254.69
\$50,000	225.68	231.73	238.30	247.63	254.16	262.17
\$100,000	232.34	237.06	243.31	253.91	261.47	269.63

### Physical Damage Premium Charts

#### Comprehensive Coverage \$500-Deductible

Age Group	10	11	12	13	14	15
A	\$75.34	\$82.88	\$91.63	\$98.60	\$107.56	\$115.42
B	70.14	77.83	85.14	90.89	100.36	107.51
C	64.46	72.40	79.65	85.63	95.34	101.06
D	58.09	65.67	72.58	78.13	88.93	94.93

#### Collision Coverage \$500-Deductible

Age Group	10	11	12	13	14	15
A	\$256.68	\$279.04	\$302.86	\$326.97	\$347.77	\$370.21
B	246.95	268.81	294.76	318.75	337.41	360.45
C	235.13	258.33	284.29	310.71	326.10	349.68
D	226.85	249.07	275.59	300.90	317.25	339.31

Deavin Galentino is 26 years of age. His driver-rating factor is 1.85. Deavin's car is classified C-15. He has \$100,000 property damage, 100/200 bodily injury, comprehensive, and collision coverage. What is his annual premium? Express your answer as a dollar amount to the nearest cent.

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

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

Liability Premium for a Private Passenger Vehicle						
	Bodily Injury					
Property Damage Limits	25/50	25/100	50/100	100/200	100/300	300/300
\$25,000	\$215.34	\$222.11	\$228.81	\$236.05	\$242.06	\$249.71
\$50,000	220.41	227.33	236.43	242.42	247.31	256.50
\$100,000	225.54	234.98	242.46	249.98	253.01	263.45

### Physical Damage Premium Charts

#### Comprehensive Coverage \$500-Deductible

Age Group	10	11	12	13	14	15
A	\$78.23	\$83.88	\$90.14	\$96.71	\$103.53	\$112.03
B	70.61	76.61	84.81	89.56	97.06	106.62
C	65.18	70.19	77.37	83.05	91.71	101.46
D	59.86	63.75	71.82	76.65	85.04	94.81

#### Collision Coverage \$500-Deductible

Age Group	10	11	12	13	14	15
A	\$262.58	\$282.85	\$303.34	\$327.84	\$349.04	\$369.94
B	254.31	273.85	293.07	316.55	338.93	359.93
C	242.57	264.96	284.53	308.14	328.45	351.19
D	232.02	255.55	274.62	298.83	318.52	339.51

Maria Johnson is 31 years of age. Her driver-rating factor is 1.58. Maria's car is classified A-10. She has \$100,000 property damage, 300/300 bodily injury, comprehensive, and collision coverage. What is her annual premium? Express your answer as a dollar amount to the nearest cent.

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

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

Liability Premium for a Private Passenger Vehicle						
	Bodily Injury					
Property Damage Limits	25/50	25/100	50/100	100/200	100/300	300/300
\$25,000	\$208.70	\$215.74	\$222.12	\$230.42	\$238.29	\$245.96
\$50,000	215.31	222.36	228.20	237.78	245.92	253.76
\$100,000	220.89	229.28	235.51	244.01	253.45	260.41

### Physical Damage Premium Charts

#### Comprehensive Coverage \$500-Deductible

Age Group	10	11	12	13	14	15
A	\$78.33	\$86.02	\$93.71	\$100.06	\$106.80	\$113.18
B	72.67	78.23	86.13	94.95	99.19	106.77
C	65.55	72.82	79.28	88.49	93.27	99.52
D	59.14	64.90	72.27	82.08	86.80	92.15

#### Collision Coverage \$500-Deductible

Age Group	10	11	12	13	14	15
A	\$257.96	\$281.58	\$303.84	\$327.14	\$350.96	\$373.57
B	248.25	273.17	294.51	315.35	340.35	365.00
C	237.07	264.63	283.57	306.10	331.07	354.06
D	225.90	254.71	274.99	296.54	322.42	342.71

Steve Galentino is 22 years of age. His driver-rating factor is 1.95. Steve's car is classified A-15. He has \$50,000 property damage, 50/100 bodily injury, comprehensive, and collision coverage. What is his annual premium? Express your answer as a dollar amount to the nearest cent.

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

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

Liability Premium for a Private Passenger Vehicle						
	Bodily Injury					
Property Damage Limits	25/50	25/100	50/100	100/200	100/300	300/300
\$25,000	\$204.89	\$213.75	\$221.83	\$229.47	\$237.72	\$244.32
\$50,000	212.29	219.91	227.80	235.46	243.12	250.61
\$100,000	218.47	227.02	234.32	243.15	248.16	257.70

### Physical Damage Premium Charts

#### Comprehensive Coverage \$500-Deductible

Age Group	10	11	12	13	14	15
A	\$75.49	\$82.59	\$91.44	\$98.11	\$105.94	\$114.18
B	67.51	76.34	84.26	91.53	100.63	107.33
C	61.48	68.44	78.44	85.62	92.71	100.71
D	55.67	62.76	70.47	79.23	87.31	93.72

#### Collision Coverage \$500-Deductible

Age Group	10	11	12	13	14	15
A	\$262.49	\$286.82	\$308.48	\$328.91	\$350.08	\$371.96
B	253.30	275.72	298.23	317.13	341.08	362.74
C	245.13	266.34	289.64	307.07	330.20	354.40
D	235.79	258.31	279.02	298.01	321.57	345.44

Sarah Johnson is 33 years of age. Her driver-rating factor is 1.52. Sarah's car is classified C-15. She has \$100,000 property damage, 25/100 bodily injury, comprehensive, and collision coverage. What is her annual premium? Express your answer as a dollar amount to the nearest cent.

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

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

Liability Premium for a Private Passenger Vehicle						
	Bodily Injury					
Property Damage Limits	25/50	25/100	50/100	100/200	100/300	300/300
\$25,000	\$207.71	\$215.99	\$222.60	\$229.07	\$237.65	\$245.36
\$50,000	215.66	222.57	228.32	234.75	245.53	252.07
\$100,000	223.23	228.72	234.83	241.20	253.00	257.16

### Physical Damage Premium Charts

#### Comprehensive Coverage \$500-Deductible

Age Group	10	11	12	13	14	15
A	\$76.16	\$83.48	\$91.31	\$98.23	\$105.93	\$113.48
B	69.86	75.90	83.98	91.51	99.42	106.76
C	62.44	68.41	78.84	85.14	92.27	100.82
D	54.78	60.84	71.18	78.22	86.72	94.27

#### Collision Coverage \$500-Deductible

Age Group	10	11	12	13	14	15
A	\$269.79	\$290.28	\$312.90	\$335.35	\$355.69	\$378.70
B	258.15	281.95	304.32	325.98	346.84	369.55
C	250.14	273.60	293.70	314.12	337.30	360.93
D	239.36	261.76	284.08	303.73	327.98	352.11

Veronica Excalante is 25 years of age. Her driver-rating factor is 2. Veronica's car is classified C-10. She has \$50,000 property damage, 100/200 bodily injury, comprehensive, and collision coverage. What is her annual premium? Express your answer as a dollar amount to the nearest cent.

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

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

Liability Premium for a Private Passenger Vehicle						
	Bodily Injury					
Property Damage Limits	25/50	25/100	50/100	100/200	100/300	300/300
\$25,000	\$206.57	\$215.31	\$221.91	\$228.31	\$235.25	\$243.83
\$50,000	212.47	223.04	227.51	234.65	241.94	249.21
\$100,000	218.16	229.00	234.79	240.23	248.42	254.75

### Physical Damage Premium Charts

#### Comprehensive Coverage \$500-Deductible

Age Group	10	11	12	13	14	15
A	\$80.09	\$86.33	\$93.27	\$99.89	\$107.54	\$115.77
B	72.89	79.28	85.74	94.05	102.18	108.58
C	65.29	73.22	79.01	88.14	96.17	101.13
D	57.74	67.94	72.17	82.96	89.85	94.25

#### Collision Coverage \$500-Deductible

Age Group	10	11	12	13	14	15
A	\$257.08	\$278.29	\$300.78	\$321.97	\$345.48	\$367.31
B	247.09	268.05	290.79	312.58	334.95	356.34
C	239.04	256.97	279.60	302.82	324.20	346.66
D	227.90	248.34	267.66	292.81	314.37	336.73

Maria Norton is 19 years of age. Her driver-rating factor is 2.42. Maria's car is classified C-13. She has \$25,000 property damage, 100/300 bodily injury, comprehensive, and collision coverage. What is her annual premium? Express your answer as a dollar amount to the nearest cent.

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

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

Liability Premium for a Private Passenger Vehicle						
	Bodily Injury					
Property Damage Limits	25/50	25/100	50/100	100/200	100/300	300/300
\$25,000	\$210.92	\$219.33	\$226.73	\$235.63	\$241.95	\$248.33
\$50,000	216.32	225.79	232.85	243.32	247.19	255.50
\$100,000	223.01	230.93	239.03	248.32	254.50	262.96

### Physical Damage Premium Charts

#### Comprehensive Coverage \$500-Deductible

Age Group	10	11	12	13	14	15
A	\$82.94	\$89.97	\$98.41	\$106.72	\$114.16	\$121.50
B	75.92	82.40	92.66	100.54	107.88	116.14
C	68.37	76.93	86.51	93.81	101.15	109.64
D	60.48	70.11	79.29	86.23	93.97	104.39

#### Collision Coverage \$500-Deductible

Age Group	10	11	12	13	14	15
A	\$266.90	\$287.02	\$307.37	\$330.60	\$351.89	\$374.79
B	257.29	278.77	297.13	321.31	343.44	365.84
C	247.20	270.10	288.38	312.53	335.16	356.46
D	235.97	260.40	277.06	302.79	325.65	344.62

Sarah Thompson is 30 years of age. Her driver-rating factor is 1.4. Sarah's car is classified A-14. She has \$100,000 property damage, 100/200 bodily injury, comprehensive, and collision coverage. What is her annual premium? Express your answer as a dollar amount to the nearest cent.



## Vehicle Insurance Answer Section

### NUMERIC RESPONSE

1. ANS: 716.53  
PTS: 1
2. ANS: 1,303.60  
PTS: 1
3. ANS: 954.73  
PTS: 1
4. ANS: 1,394.15  
PTS: 1
5. ANS: 1,036.84  
PTS: 1
6. ANS: 1,094.66  
PTS: 1
7. ANS: 1,515.43  
PTS: 1
8. ANS: 1,000.12  
PTS: 1

