

**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	\$200.58	\$209.24	\$217.40	\$223.41	\$231.45	\$238.15
\$50,000	208.04	215.94	222.74	229.73	237.84	245.54
\$100,000	215.18	222.77	228.43	235.85	245.75	253.18

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

Age Group	10	11	12	13	14	15
A	\$82.47	\$89.85	\$98.75	\$104.99	\$113.48	\$120.75
B	77.41	83.22	91.05	97.74	107.52	113.13
C	69.44	75.91	86.03	92.61	100.32	105.24
D	64.34	68.83	79.77	84.69	94.46	97.82

**Collision Coverage \$500-Deductible**

Age Group	10	11	12	13	14	15
A	\$272.91	\$295.75	\$315.92	\$336.05	\$356.38	\$376.55
B	262.78	284.24	307.91	325.27	348.22	364.83
C	250.89	273.09	297.05	315.00	339.52	354.23
D	241.01	261.38	285.68	303.61	327.84	345.82

Sarah Johnson is 19 years of age. Her driver-rating factor is 2.11. Sarah's car is classified C-15. She has \$50,000 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.

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	\$216.66	\$223.56	\$229.72	\$238.05	\$244.05	\$250.81
\$50,000	222.18	228.91	234.79	243.30	251.28	256.01
\$100,000	227.37	236.82	242.59	249.70	258.43	263.14

### Physical Damage Premium Charts

#### Comprehensive Coverage \$500-Deductible

Age Group	10	11	12	13	14	15
A	\$82.01	\$88.83	\$97.69	\$104.09	\$110.89	\$117.87
B	76.23	82.38	90.82	96.78	103.02	111.50
C	68.89	75.53	84.07	91.26	97.61	103.77
D	63.32	70.12	78.97	85.78	90.67	98.57

#### Collision Coverage \$500-Deductible

Age Group	10	11	12	13	14	15
A	\$263.06	\$283.24	\$306.79	\$327.66	\$350.48	\$371.67
B	253.50	271.33	297.65	315.91	339.85	361.37
C	245.02	262.75	287.03	305.65	329.09	352.71
D	233.52	251.77	278.27	294.06	321.06	341.46

Sarah Norton is 35 years of age. Her driver-rating factor is 1.4. Sarah's car is classified C-11. She has \$100,000 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.

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	\$205.73	\$212.28	\$220.94	\$229.94	\$237.81	\$246.61
\$50,000	213.21	219.87	226.12	237.76	244.77	252.28
\$100,000	220.58	226.76	233.90	245.30	251.74	258.25

### Physical Damage Premium Charts

#### Comprehensive Coverage \$500-Deductible

Age Group	10	11	12	13	14	15
A	\$80.00	\$87.61	\$95.38	\$102.02	\$108.46	\$114.51
B	73.35	79.65	88.04	94.05	101.69	107.41
C	67.61	72.08	81.98	86.44	95.12	100.10
D	60.96	67.06	75.87	80.99	87.37	93.04

#### Collision Coverage \$500-Deductible

Age Group	10	11	12	13	14	15
A	\$266.57	\$290.61	\$312.40	\$332.66	\$353.23	\$374.52
B	257.94	279.83	301.41	321.45	344.12	363.65
C	249.17	270.92	291.86	309.74	332.72	354.75
D	238.00	262.91	280.87	301.63	322.96	344.52

Steve Norton is 23 years of age. His driver-rating factor is 1.74. Steve's car is classified B-14. He has \$100,000 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.

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	\$207.05	\$214.76	\$221.62	\$227.74	\$234.60	\$242.90
\$50,000	214.06	220.04	227.36	233.58	241.33	249.36
\$100,000	219.85	227.93	234.89	238.76	248.78	254.82

### Physical Damage Premium Charts

#### Comprehensive Coverage \$500-Deductible

Age Group	10	11	12	13	14	15
A	\$75.57	\$82.62	\$91.54	\$99.11	\$106.11	\$112.20
B	70.02	77.06	85.19	91.23	99.90	105.58
C	62.45	71.74	79.65	84.44	93.00	98.03
D	54.83	65.32	72.55	76.70	87.39	90.71

#### Collision Coverage \$500-Deductible

Age Group	10	11	12	13	14	15
A	\$265.24	\$286.35	\$306.57	\$328.07	\$348.40	\$371.93
B	254.42	274.96	297.92	318.58	337.81	363.44
C	242.57	262.99	286.46	308.69	326.03	353.46
D	233.90	254.64	276.82	297.09	316.91	343.59

Billy Christian is 26 years of age. His driver-rating factor is 1.85. Billy's car is classified D-15. He has \$100,000 property damage, 100/300 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	\$218.46	\$224.89	\$232.95	\$239.07	\$245.44	\$252.03
\$50,000	223.96	229.94	239.58	244.59	252.81	259.05
\$100,000	231.64	235.03	246.02	252.27	260.50	264.56

### Physical Damage Premium Charts

#### Comprehensive Coverage \$500-Deductible

Age Group	10	11	12	13	14	15
A	\$78.79	\$83.93	\$92.16	\$101.03	\$109.40	\$115.92
B	72.20	76.55	86.92	93.60	101.42	108.07
C	64.70	69.94	79.32	87.74	96.00	102.96
D	58.94	63.12	73.29	82.73	89.07	97.92

#### Collision Coverage \$500-Deductible

Age Group	10	11	12	13	14	15
A	\$262.33	\$286.89	\$309.80	\$333.27	\$355.52	\$380.13
B	251.61	276.23	300.38	323.46	344.64	371.45
C	242.67	264.90	291.02	313.68	332.80	359.47
D	234.27	253.37	280.09	302.76	323.44	350.12

Deavin Galentino is 32 years of age. His driver-rating factor is 1.56. Deavin's car is classified B-11. He has \$100,000 property damage, 100/300 bodily injury, comprehensive, and collision coverage. What is his 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	\$203.46	\$211.53	\$219.69	\$226.33	\$234.51	\$241.57
\$50,000	210.71	218.56	227.05	232.86	240.66	246.82
\$100,000	216.16	226.49	233.54	240.61	246.65	251.98

### Physical Damage Premium Charts

#### Comprehensive Coverage \$500-Deductible

Age Group	10	11	12	13	14	15
A	\$77.58	\$82.87	\$91.51	\$100.42	\$107.52	\$116.26
B	70.03	77.17	86.29	93.50	102.47	109.17
C	63.58	71.76	80.66	85.68	96.96	101.75
D	58.26	66.29	74.74	79.89	91.72	95.49

#### Collision Coverage \$500-Deductible

Age Group	10	11	12	13	14	15
A	\$262.83	\$285.36	\$308.15	\$330.86	\$351.18	\$373.91
B	253.68	273.69	297.00	319.41	340.81	364.25
C	242.94	263.33	286.66	310.56	330.24	353.86
D	234.78	252.33	275.25	299.03	318.99	344.17

Deavin Christian is 24 years of age. His driver-rating factor is 1.67. Deavin's car is classified C-15. He has \$100,000 property damage, 25/50 bodily injury, comprehensive, and collision coverage. What is his 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	\$217.52	\$223.60	\$231.50	\$240.32	\$246.77	\$255.04
\$50,000	224.25	231.00	237.20	246.84	254.67	262.20
\$100,000	229.92	236.22	244.89	253.58	262.27	267.30

### Physical Damage Premium Charts

#### Comprehensive Coverage \$500-Deductible

Age Group	10	11	12	13	14	15
A	\$79.60	\$85.21	\$92.11	\$98.12	\$104.97	\$111.04
B	74.16	77.41	86.17	91.63	97.95	104.89
C	68.60	70.64	80.24	86.30	89.97	96.93
D	62.71	64.87	73.20	80.59	83.87	91.64

#### Collision Coverage \$500-Deductible

Age Group	10	11	12	13	14	15
A	\$272.75	\$297.72	\$322.46	\$346.19	\$366.34	\$388.53
B	261.29	289.30	310.93	335.97	357.48	378.53
C	253.20	279.88	301.96	326.89	345.73	368.61
D	242.61	269.39	293.16	315.29	337.34	357.66

Steve Thompson is 19 years of age. His driver-rating factor is 2.42. Steve's car is classified C-14. He has \$50,000 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.

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	\$211.77	\$218.85	\$227.41	\$233.87	\$240.66	\$249.33
\$50,000	219.06	226.04	234.62	239.09	247.68	257.03
\$100,000	224.57	233.54	240.12	246.60	255.30	264.27

### Physical Damage Premium Charts

#### Comprehensive Coverage \$500-Deductible

Age Group	10	11	12	13	14	15
A	\$84.04	\$89.29	\$97.88	\$106.77	\$113.90	\$121.81
B	77.91	82.12	91.89	100.87	106.45	116.11
C	72.81	74.28	86.87	93.21	100.57	108.89
D	65.71	67.13	79.93	87.41	95.37	101.31

#### Collision Coverage \$500-Deductible

Age Group	10	11	12	13	14	15
A	\$266.19	\$286.68	\$309.70	\$331.22	\$351.66	\$375.04
B	256.02	275.06	298.97	320.84	343.03	363.90
C	245.05	264.46	288.40	311.02	333.83	355.14
D	236.62	253.04	279.37	301.74	323.56	344.67

Billy Thompson is 27 years of age. His driver-rating factor is 1.59. Billy's car is classified C-10. He has \$25,000 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.



## Vehicle Insurance Answer Section

### NUMERIC RESPONSE

1. ANS: 1,425.12

PTS: 1

2. ANS: 791.91

PTS: 1

3. ANS: 1,182.70

PTS: 1

4. ANS: 1,263.70

PTS: 1

5. ANS: 956.72

PTS: 1

6. ANS: 1,121.86

PTS: 1

7. ANS: 1,651.75

PTS: 1

8. ANS: 877.25

PTS: 1

