

Appendix 7
Comparison of Current Regular Market Rates
With Facility Association

SHEET # 01-1

**COMPARISON OF RATES -
REGULAR MARKET - DRIVER RECORD 6 VS FACILITY ASSOCIATION - DRIVER RECORDS 4 & 5**

Discounts Applied:

Clear Driver/Claims Free		5.00%			20.00%	0% *
Age/Experience	10.00%	10.00%	5.00%	10.00%		
Full Package	5.00%			5.00%		
Long Term/Renewal		5.00%	5.00%			

Rating Profile:

Class	01	Class	01	Rate Group	15
Record	06	Record	06	Deductible	\$100
Limit	\$1,000	Rate Group	15		
		Deductible	\$250		

Territory 1:

COVERAGE	COMPANY A	COMPANY B	COMPANY C	COMPANY D	FACILITY ** RECORD 5	FACILITY *** RECORD 4
THIRD PARTY LIABILITY	\$ 763.00	\$ 774.00	\$ 745.00	\$ 874.00	\$ 1,522.00	\$ 2,054.00
COLLISION	\$ 219.00	\$ 197.00	\$ 215.00	\$ 220.00	\$ 283.00	\$ 401.00
COMPREHENSIVE	\$ 187.00	\$ 141.00	\$ 150.00	\$ 141.00	\$ 224.00	\$ 224.00
UNINSURED AUTOMOBILE	\$ 31.00	\$ 19.00	\$ 24.00	\$ 22.00	\$ 36.00	\$ 36.00
ACCIDENT BENEFITS	\$ 89.00	\$ 105.00	\$ 76.00	\$ 83.00	\$ 108.00	\$ 108.00
	<u>\$ 1,289.00</u>	<u>\$ 1,236.00</u>	<u>\$ 1,210.00</u>	<u>\$ 1,340.00</u>	<u>\$ 2,173.00</u>	<u>\$ 2,823.00</u>

Territory 2:

COVERAGE	COMPANY A	COMPANY B	COMPANY C	COMPANY D	FACILITY ** RECORD 5	FACILITY *** RECORD 4
THIRD PARTY LIABILITY	\$ 476.00	\$ 409.00	\$ 400.00	\$ 464.00	\$ 650.00	\$ 877.00
COLLISION	\$ 251.00	\$ 209.00	\$ 215.00	\$ 247.00	\$ 278.00	\$ 395.00
COMPREHENSIVE	\$ 135.00	\$ 113.00	\$ 120.00	\$ 114.00	\$ 162.00	\$ 162.00
UNINSURED AUTOMOBILE	\$ 21.00	\$ 19.00	\$ 14.00	\$ 11.00	\$ 36.00	\$ 36.00
ACCIDENT BENEFITS	\$ 74.00	\$ 85.00	\$ 57.00	\$ 83.00	\$ 108.00	\$ 108.00
	<u>\$ 957.00</u>	<u>\$ 835.00</u>	<u>\$ 806.00</u>	<u>\$ 919.00</u>	<u>\$ 1,234.00</u>	<u>\$ 1,578.00</u>

Territory 3:

COVERAGE	COMPANY A	COMPANY B	COMPANY C	COMPANY D	FACILITY ** RECORD 5	FACILITY *** RECORD 4
THIRD PARTY LIABILITY	\$ 380.00	\$ 284.00	\$ 293.00	\$ 361.00	\$ 584.00	\$ 787.00
COLLISION	\$ 315.00	\$ 206.00	\$ 239.00	\$ 250.00	\$ 345.00	\$ 487.00
COMPREHENSIVE	\$ 174.00	\$ 135.00	\$ 98.00	\$ 137.00	\$ 193.00	\$ 193.00
UNINSURED AUTOMOBILE	\$ 19.00	\$ 19.00	\$ 8.00	\$ 8.00	\$ 36.00	\$ 36.00
ACCIDENT BENEFITS	\$ 70.00	\$ 88.00	\$ 59.00	\$ 87.00	\$ 108.00	\$ 108.00
	<u>\$ 958.00</u>	<u>\$ 732.00</u>	<u>\$ 697.00</u>	<u>\$ 843.00</u>	<u>\$ 1,266.00</u>	<u>\$ 1,611.00</u>

NOTE: * Clean Driver Discount not available on Facility Association Driver Record 4 and below

** Rates for Facility Association are based on a Driver Record 5 which is the highest offered by Facility Association.

*** These rates are based on a Driver Record 4. Under the underwriting guidelines used by Facility Association, it is extremely difficult to obtain a Driver Record 5. Therefore, if you qualify for Driver Record 6 in the regular market, in all likelihood, you will be rated with a Driver Record 4 with Facility Association

**** The rates used in this comparison were obtained from rate filings made to the Board of Commissioner of Public Utilities and approved by that Board

SHEET # 01-2

**% BY WHICH FACILITY ASSOCIATION RATES
EXCEEDS REGULAR MARKET RATES
REGULAR MARKET BASED ON CLASS 01 AND DRIVER RECORD 6
FACILITY ASSOCIATION BASED ON CLASS 01 AND DRIVER RECORD 5**

Discounts Applied:

Clear Driver/Claims Free		5.00%			20.00%	0.00%
Age/Experience	10.00%	10.00%	5.00%	10.00%		
Full Package	5.00%			5.00%		
Long Term/Renewal		5.00%	5.00%			

Rating Profile:

Class	01	Class	01	Rate Group	15
Record	06	Record	06	Deductible	\$100
Limit	\$1.000	Rate Group	15		
		Deductible	\$250		

Territory 1:

COVERAGE	COMPANY A	COMPANY B	COMPANY C	COMPANY D	FACILITY * RECORD 5	FACILITY ** RECORD 4
THIRD PARTY LIABILITY	99.48%	96.64%	104.30%	74.14%	0.00%	
COLLISION	29.22%	43.65%	31.63%	28.64%	0.00%	
COMPREHENSIVE	19.79%	58.87%	49.33%	58.87%	0.00%	
UNINSURED AUTOMOBILE	16.13%	89.47%	50.00%	63.64%	0.00%	
ACCIDENT BENEFITS	21.35%	2.86%	42.11%	30.12%	0.00%	
	68.58%	75.81%	79.59%	62.16%	0.00%	

Territory 2:

COVERAGE	COMPANY A	COMPANY B	COMPANY C	COMPANY D	FACILITY * RECORD 5	FACILITY ** RECORD 4
THIRD PARTY LIABILITY	36.55%	58.92%	62.50%	40.09%	0.00%	
COLLISION	10.76%	33.01%	29.30%	12.55%	0.00%	
COMPREHENSIVE	20.00%	43.36%	35.00%	42.11%	0.00%	
UNINSURED AUTOMOBILE	71.43%	89.47%	157.14%	227.27%	0.00%	
ACCIDENT BENEFITS	45.95%	27.06%	89.47%	30.12%	0.00%	
	28.94%	47.78%	53.10%	34.28%	0.00%	

Territory 3:

COVERAGE	COMPANY A	COMPANY B	COMPANY C	COMPANY D	FACILITY * RECORD 5	FACILITY ** RECORD 4
THIRD PARTY LIABILITY	53.68%	105.63%	99.32%	61.77%	0.00%	
COLLISION	9.52%	67.48%	44.35%	38.00%	0.00%	
COMPREHENSIVE	10.92%	42.96%	96.94%	40.88%	0.00%	
UNINSURED AUTOMOBILE	89.47%	89.47%	350.00%	350.00%	0.00%	
ACCIDENT BENEFITS	54.29%	22.73%	83.05%	24.14%	0.00%	
	32.15%	72.95%	81.64%	50.18%	0.00%	

SEE NOTES ON PAGE 01-1

SHEET # 01-4

**% BY WHICH FACILITY ASSOCIATION RATES
EXCEEDS REGULAR MARKET RATES
REGULAR MARKET BASED ON CLASS 01 AND DRIVER RECORD 6
FACILITY ASSOCIATION BASED ON CLASS 01 AND DRIVER RECORD 4**

Discounts Applied:

Clear Driver/Claims Free		5.00%			20.00%	0.00%
Age/Experience	10.00%	10.00%	5.00%	10.00%		
Full Package	5.00%			5.00%		
Long Term/Renewal		5.00%	5.00%			

Rating Profile:

Class	01	Class	01	Rate Group	15
Record	06	Record	06	Deductible	\$100
Limit	\$1.000	Rate Group	15		
		Deductible	\$250		

Territory 1:

COVERAGE	COMPANY	COMPANY	COMPANY	COMPANY	FACILITY *	FACILITY **
	A	B	C	D		
THIRD PARTY LIABILITY	169.20%	165.37%	175.70%	135.01%		0.00%
COLLISION	83.11%	103.55%	86.51%	82.27%		0.00%
COMPREHENSIVE	19.79%	58.87%	49.33%	58.87%		0.00%
UNINSURED AUTOMOBILE	16.13%	89.47%	50.00%	63.64%		0.00%
ACCIDENT BENEFITS	21.35%	2.86%	42.11%	30.12%		0.00%
	<u>119.01%</u>	<u>128.40%</u>	<u>133.31%</u>	<u>110.67%</u>		<u>0.00%</u>

Territory 2:

COVERAGE	COMPANY	COMPANY	COMPANY	COMPANY	FACILITY *	FACILITY **
	A	B	C	D		
THIRD PARTY LIABILITY	84.24%	114.43%	119.25%	89.01%		0.00%
COLLISION	57.37%	89.00%	83.72%	59.92%		0.00%
COMPREHENSIVE	20.00%	43.36%	35.00%	42.11%		0.00%
UNINSURED AUTOMOBILE	71.43%	89.47%	157.14%	227.27%		0.00%
ACCIDENT BENEFITS	45.95%	27.06%	89.47%	30.12%		0.00%
	<u>64.89%</u>	<u>88.98%</u>	<u>95.78%</u>	<u>71.71%</u>		<u>0.00%</u>

Territory 3:

COVERAGE	COMPANY	COMPANY	COMPANY	COMPANY	FACILITY *	FACILITY **
	A	B	C	D		
THIRD PARTY LIABILITY	107.11%	177.11%	168.60%	118.01%		0.00%
COLLISION	54.60%	136.41%	103.77%	94.80%		0.00%
COMPREHENSIVE	10.92%	42.96%	96.94%	40.88%		0.00%
UNINSURED AUTOMOBILE	89.47%	89.47%	350.00%	350.00%		0.00%
ACCIDENT BENEFITS	54.29%	22.73%	83.05%	24.14%		0.00%
	<u>68.16%</u>	<u>120.08%</u>	<u>131.13%</u>	<u>91.10%</u>		<u>0.00%</u>

SEE NOTES ON PAGE 01-1

SHEET # 02-1

**COMPARISON OF RATES -
REGULAR MARKET - DRIVER RECORD 6 VS FACILITY ASSOCIATION - DRIVER RECORDS 4 & 5**

Discounts Applied:

Clear Driver/Claims Free		5.00%			20.00%	0% *
Age/Experience	10.00%	10.00%	5.00%	10.00%		
Full Package	5.00%			5.00%		
Long Term/Renewal		5.00%	5.00%			

Rating Profile:

Class	02	Class	02	Rate Group	15
Record	06	Record	06	Deductible	\$100
Limit	\$1,000	Rate Group	15		
		Deductible	\$250		

Territory 1:

COVERAGE	COMPANY A	COMPANY B	COMPANY C	COMPANY D	FACILITY ** RECORD 5	FACILITY *** RECORD 4
THIRD PARTY LIABILITY	\$ 946.00	\$ 890.00	\$ 966.00	\$ 1,107.00	\$ 1,722.00	\$ 2,324.00
COLLISION	\$ 238.00	\$ 218.00	\$ 236.00	\$ 241.00	\$ 338.00	\$ 479.00
COMPREHENSIVE	\$ 187.00	\$ 141.00	\$ 150.00	\$ 141.00	\$ 224.00	\$ 224.00
UNINSURED AUTOMOBILE	\$ 31.00	\$ 19.00	\$ 24.00	\$ 22.00	\$ 36.00	\$ 36.00
ACCIDENT BENEFITS	\$ 89.00	\$ 105.00	\$ 76.00	\$ 83.00	\$ 108.00	\$ 108.00
	<u>\$ 1,491.00</u>	<u>\$ 1,373.00</u>	<u>\$ 1,452.00</u>	<u>\$ 1,594.00</u>	<u>\$ 2,428.00</u>	<u>\$ 3,171.00</u>

Territory 2:

COVERAGE	COMPANY A	COMPANY B	COMPANY C	COMPANY D	FACILITY ** RECORD 5	FACILITY *** RECORD 4
THIRD PARTY LIABILITY	\$ 496.00	\$ 426.00	\$ 430.00	\$ 483.00	\$ 744.00	\$ 1,003.00
COLLISION	\$ 278.00	\$ 230.00	\$ 239.00	\$ 274.00	\$ 329.00	\$ 465.00
COMPREHENSIVE	\$ 135.00	\$ 113.00	\$ 120.00	\$ 114.00	\$ 162.00	\$ 162.00
UNINSURED AUTOMOBILE	\$ 21.00	\$ 19.00	\$ 14.00	\$ 11.00	\$ 36.00	\$ 36.00
ACCIDENT BENEFITS	\$ 74.00	\$ 85.00	\$ 57.00	\$ 83.00	\$ 108.00	\$ 108.00
	<u>\$ 1,004.00</u>	<u>\$ 873.00</u>	<u>\$ 860.00</u>	<u>\$ 965.00</u>	<u>\$ 1,379.00</u>	<u>\$ 1,774.00</u>

Territory 3:

COVERAGE	COMPANY A	COMPANY B	COMPANY C	COMPANY D	FACILITY ** RECORD 5	FACILITY *** RECORD 4
THIRD PARTY LIABILITY	\$ 396.00	\$ 296.00	\$ 315.00	\$ 375.00	\$ 667.00	\$ 900.00
COLLISION	\$ 349.00	\$ 227.00	\$ 266.00	\$ 277.00	\$ 406.00	\$ 572.00
COMPREHENSIVE	\$ 174.00	\$ 135.00	\$ 98.00	\$ 137.00	\$ 193.00	\$ 193.00
UNINSURED AUTOMOBILE	\$ 19.00	\$ 19.00	\$ 8.00	\$ 8.00	\$ 36.00	\$ 36.00
ACCIDENT BENEFITS	\$ 70.00	\$ 88.00	\$ 59.00	\$ 87.00	\$ 108.00	\$ 108.00
	<u>\$ 1,008.00</u>	<u>\$ 765.00</u>	<u>\$ 746.00</u>	<u>\$ 884.00</u>	<u>\$ 1,410.00</u>	<u>\$ 1,809.00</u>

NOTE: * Clean Driver Discount not available on Facility Association Driver Record 4 and below

** Rates for Facility Association are based on a Driver Record 5 which is the highest offered by Facility Association.

*** These rates are based on a Driver Record 4. Under the underwriting guidelines used by Facility Association, it is extremely difficult to obtain a Driver Record 5. Therefore, if you qualify for Driver Record 6 in the regular market, in all likelihood, you will be rated with a Driver Record 4 with Facility Association

**** The rates used in this comparison were obtained from rate filings made to the Board of Commissioner of Public Utilities and approved by that Board

SHEET # 02-2

**% BY WHICH FACILITY ASSOCIATION RATES
EXCEEDS REGULAR MARKET RATES
REGULAR MARKET BASED ON CLASS 02 AND DRIVER RECORD 6
FACILITY ASSOCIATION BASED ON CLASS 02 AND DRIVER RECORD 5**

Discounts Applied:

Clear Driver/Claims Free		5.00%			20.00%	0.00%
Age/Experience	10.00%	10.00%	5.00%	10.00%		
Full Package	5.00%			5.00%		
Long Term/Renewal		5.00%	5.00%			

Rating Profile:

Class	02	Class	02	Rate Group	15
Record	06	Record	06	Deductible	\$100
Limit	\$1.000	Rate Group	15		
		Deductible	\$250		

Territory 1:

COVERAGE	COMPANY A	COMPANY B	COMPANY C	COMPANY D	FACILITY * RECORD 5	FACILITY ** RECORD 4
THIRD PARTY LIABILITY	82.03%	93.48%	78.26%	55.56%	0.00%	
COLLISION	42.02%	55.05%	43.22%	40.25%	0.00%	
COMPREHENSIVE	19.79%	58.87%	49.33%	58.87%	0.00%	
UNINSURED AUTOMOBILE	16.13%	89.47%	50.00%	63.64%	0.00%	
ACCIDENT BENEFITS	21.35%	2.86%	42.11%	30.12%	0.00%	
	62.84%	76.84%	67.22%	52.32%	0.00%	

Territory 2:

COVERAGE	COMPANY A	COMPANY B	COMPANY C	COMPANY D	FACILITY * RECORD 5	FACILITY ** RECORD 4
THIRD PARTY LIABILITY	50.00%	74.65%	73.02%	54.04%	0.00%	
COLLISION	18.35%	43.04%	37.66%	20.07%	0.00%	
COMPREHENSIVE	20.00%	43.36%	35.00%	42.11%	0.00%	
UNINSURED AUTOMOBILE	71.43%	89.47%	157.14%	227.27%	0.00%	
ACCIDENT BENEFITS	45.95%	27.06%	89.47%	30.12%	0.00%	
	37.35%	57.96%	60.35%	42.90%	0.00%	

Territory 3:

COVERAGE	COMPANY A	COMPANY B	COMPANY C	COMPANY D	FACILITY * RECORD 5	FACILITY ** RECORD 4
THIRD PARTY LIABILITY	68.43%	125.34%	111.75%	77.87%	0.00%	
COLLISION	16.33%	78.85%	52.63%	46.57%	0.00%	
COMPREHENSIVE	10.92%	42.96%	96.94%	40.88%	0.00%	
UNINSURED AUTOMOBILE	89.47%	89.47%	350.00%	350.00%	0.00%	
ACCIDENT BENEFITS	54.29%	22.73%	83.05%	24.14%	0.00%	
	39.88%	84.31%	89.01%	59.50%	0.00%	

SEE NOTES ON PAGE 02-1

SHEET # 02-4

**% BY WHICH FACILITY ASSOCIATION RATES
EXCEEDS REGULAR MARKET RATES
REGULAR MARKET BASED ON CLASS 02 AND DRIVER RECORD 6
FACILITY ASSOCIATION BASED ON CLASS 02 AND DRIVER RECORD 4**

Discounts Applied:

Clear Driver/Claims Free		5.00%			20.00%	0.00%
Age/Experience	10.00%	10.00%	5.00%	10.00%		
Full Package	5.00%			5.00%		
Long Term/Renewal		5.00%	5.00%			

Rating Profile:

Class	02	Class	02	Rate Group	15
Record	06	Record	06	Deductible	\$100
Limit	\$1,000	Rate Group	15		
		Deductible	\$250		

Territory 1:

COVERAGE	COMPANY	COMPANY	COMPANY	COMPANY	FACILITY *	FACILITY **
	A	B	C	D		
THIRD PARTY LIABILITY	145.67%	161.12%	140.58%	109.94%		0.00%
COLLISION	101.26%	119.72%	102.97%	98.76%		0.00%
COMPREHENSIVE	19.79%	58.87%	49.33%	58.87%		0.00%
UNINSURED AUTOMOBILE	16.13%	89.47%	50.00%	63.64%		0.00%
ACCIDENT BENEFITS	21.35%	2.86%	42.11%	30.12%		0.00%
	<u>112.68%</u>	<u>130.95%</u>	<u>118.39%</u>	<u>98.93%</u>		<u>0.00%</u>

Territory 2:

COVERAGE	COMPANY	COMPANY	COMPANY	COMPANY	FACILITY *	FACILITY **
	A	B	C	D		
THIRD PARTY LIABILITY	102.22%	135.45%	133.26%	107.66%		0.00%
COLLISION	67.27%	102.17%	94.56%	69.71%		0.00%
COMPREHENSIVE	20.00%	43.36%	35.00%	42.11%		0.00%
UNINSURED AUTOMOBILE	71.43%	89.47%	157.14%	227.27%		0.00%
ACCIDENT BENEFITS	45.95%	27.06%	89.47%	30.12%		0.00%
	<u>76.69%</u>	<u>103.21%</u>	<u>106.28%</u>	<u>83.83%</u>		<u>0.00%</u>

Territory 3:

COVERAGE	COMPANY	COMPANY	COMPANY	COMPANY	FACILITY *	FACILITY **
	A	B	C	D		
THIRD PARTY LIABILITY	127.27%	204.05%	185.71%	140.00%		0.00%
COLLISION	63.90%	151.98%	115.04%	106.50%		0.00%
COMPREHENSIVE	10.92%	42.96%	96.94%	40.88%		0.00%
UNINSURED AUTOMOBILE	89.47%	89.47%	350.00%	350.00%		0.00%
ACCIDENT BENEFITS	54.29%	22.73%	83.05%	24.14%		0.00%
	<u>79.46%</u>	<u>136.47%</u>	<u>142.49%</u>	<u>104.64%</u>		<u>0.00%</u>

SEE NOTES ON PAGE 02-1