

Example 1-A:

Young Single Male, age 23 (single car policy – without PLIGA surcharge)

Drives a 2000 Chevrolet Malibu, four-door sedan, ISO rating symbol 8

Pleasure use – drives less than 3 miles daily

Has no motor vehicle violations/accidents in the past 3 years

Standard Policy:

Liability:

Bodily Injury Limits: \$15,000/\$30,000

Property Damage: \$5,000 (or combined single limit of \$35,000)

Personal Injury Protection: \$250,000; \$250 deductible

Uninsured Motorist Coverage:

Bodily Injury Limits: \$15,000/\$30,000

Property Damage: \$5,000 (or combined single limit of \$35,000)

Comprehensive: \$750 deductible

Collision: \$750 deductible

Limited Right to Sue

Example 1-B:

Same as Example 1-A, but with Unlimited Right to Sue Option

Example 2-A:

Married couple, both between ages of 30 and 49 (multiple car policy – without PLIGA surcharge)

Car # 1:

2006 Buick LaCrosse CX 4-door sedan, with Category II Anti-Theft Device discount, active seatbelts and dual airbags, ISO rating symbol 8
Driven by husband to work 10 or more miles a day; 20,000 annual miles

Car # 2:

2004 Ford Freestar 4 x 2 4-door, with a Category II Anti-Theft Device discount, active seatbelts and dual airbags, ISO rating symbol 6
Driven by wife to work less than 3 miles a day; less than 7,500 annual miles

No motor vehicle violations/accidents within the past 3 years

Continuous insurance with same company for 5 years

Standard Policy:

Liability:

Bodily Injury Limits: \$100,000/\$300,000

Property Damage: \$25,000 (or combined single limit of \$300,000)

Personal Injury Protection: \$250,000; \$250 deductible

Uninsured Motorist Coverage:

Bodily Injury Limits: \$100,000/\$300,000

Property Damage: \$25,000 (or combined single limit of \$300,000)

Comprehensive: \$750 deductible (on Car #1 and Car #2)

Collision: \$750 deductible (only Car #1)

Limited Right to Sue

Example 2-B:

Same as Example 2-A, but with Unlimited Right to Sue Option

Example 3-A:

Unmarried male, 35 years old (without PLIGA surcharge)

2006 Buick LaCrosse CX 4-door sedan, with Category II Anti-Theft Device discount, active seatbelts and dual airbags, ISO rating symbol 8

Has no motor vehicle violations/accidents in the past 3 years

Uses Mass Transit to work –pleasure use, less than 3 miles to train/bus station

Standard Policy:

Liability:

Bodily Injury Limits: \$100,000/\$300,000

Property Damage: \$25,000 (or combined single limit of \$300,000)

Personal Injury Protection: \$250,000; \$250 deductible

Uninsured Motorist Coverage:

Bodily Injury Limits: \$100,000/\$300,000

Property Damage: \$25,000 (or combined single limit of \$300,000)

Comprehensive: \$750 deductible

Collision: \$750 deductible

Limited Right to Sue

Example 3-B:

Same as Example 3-A, but insured drives to work, long commute.

Example 4-A:

Married couple, both 65 or older (single car policy – without PLIGA surcharge)
Drive a 2006 Buick LaCrosse CX 4-door sedan, with Category II Anti-Theft device discount, active seatbelts and dual airbags (front only), ISO rating symbol 8
Pleasure use (10,000 annual miles)
No motor vehicle violations/accidents within the past 3 years

Standard Policy:

Liability:

Bodily Injury Limits: \$100,000/\$300,000

Property Damage: \$25,000 (or combined single limit of \$300,000)

Personal Injury Protection: \$250,000; \$250 deductible

Uninsured Motorist Coverage:

Bodily Injury Limits: \$100,000/\$300,000

Property Damage: \$25,000 (or combined single limit of \$300,000)

Comprehensive: \$750 deductible

Collision: \$750 deductible

Limited Right to Sue

Example 4-B:

Same as Example 4-A, but with Unlimited Right to Sue Option

Example 5:

Young Single Female, age 23 (single car policy – without PLIGA surcharge)
Drives a 2000 Chevrolet Malibu, four-door sedan, ISO rating symbol 8
Drives 5 miles to work each day and 12,000 miles annually
Has no motor vehicle violation/accidents within the past 3 years

Basic Policy:

Liability:

Property Damage: \$5,000

No optional Bodily Injury coverage

Personal Injury Protection (PIP): \$15,000

No physical damage coverage

Limited Right to Sue