

# Compare-It Rate Proposal Summary

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March 30, 2009

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| Summary of Monthly Premium Total |                 |                 |
|----------------------------------|-----------------|-----------------|
|                                  | Current         | Recommended     |
| Auto Premiums                    | \$184.64        | \$265.53        |
| Fire Premiums                    | \$111.25        | \$86.83         |
| Earthquake Premiums              | \$136.42        | \$136.42        |
| Endorsements Premiums            | \$3.75          | \$3.75          |
| Umbrella Premiums                | \$0.00          | \$20.67         |
| Health Premiums                  | \$0.00          | \$0.00          |
| Life Premiums                    | \$0.00          | \$59.61         |
| <b>Total Monthly Premiums</b>    | <b>\$436.06</b> | <b>\$572.81</b> |

## Auto Insurance Comparing Current and State Farm Coverage

| Policy Coverage                          | Current              | Recommended             |
|--|----------------------|-------------------------|
| Bodily Injury Liability - Per Person     | \$100,000.00         | \$250,000.00            |
| Bodily Injury Liability - Per Accident   | \$300,000.00         | \$500,000.00            |
| Property Damage Liability Per Accident   | \$50,000.00          | \$100,000.00            |
| Medical Pay                              | \$10,000.00          | \$10,000.00             |
| Comprehensive                            | \$250 Deductible     | \$250 Deductible        |
| Collision                                | \$1,000 Deductible   | \$1,000 Deductible      |
| Emergency Road Service                   | \$50 per disablement | Yes                     |
| Rental Insurance                         |                      | \$25.00 a Day \$600 Max |
| Uninsured Motorist Bodily - Per Person   | \$30,000.00          | \$250,000.00            |
| Uninsured Motorist Bodily - Per Accident | \$60,000.00          | \$500,000.00            |
| Uninsured Motorist Property Damage       | Yes                  | Yes                     |

### Vehicles

**2002 Volkswagen Beetle** - Includes the above coverages

**2002 Buell M2L** - Does Not Include: Medical Pay; Emergency Road Service; Rental Insurance;

**1983 Honda CB550SC** - Does Not Include: Medical Pay; Emergency Road Service; Rental Insurance;

|                               |                 |                 |
|-------------------------------|-----------------|-----------------|
| <b>Total Monthly Premiums</b> | <b>\$184.64</b> | <b>\$265.53</b> |
|-------------------------------|-----------------|-----------------|

## Home Insurance - Comparing State Farm Current and Recommended Coverage

| Policy Coverage               | Current         | Recommended    |
|-------------------------------|-----------------|----------------|
| Dwelling                      | \$420,000.00    | \$420,000.00   |
| Additional Dwelling           | \$84,000.00     | \$84,000.00    |
| Dwelling Extension            | \$42,000.00     | \$42,000.00    |
| Personal Property             | \$315,000.00    | \$315,000.00   |
| Deductible                    | \$1,000.00      | \$1,000.00     |
| Loss of Use                   | Actual Loss     | Actual Loss    |
| Medical Payments to Others    | \$5,000.00      | \$5,000.00     |
| Liability                     | \$100,000.00    | \$100,000.00   |
| <b>Total Monthly Premiums</b> | <b>\$111.25</b> | <b>\$86.83</b> |

## Earthquake Insurance - Comparing CEA Current and Recommended Coverage

| Policy Coverage               | Current         | Recommended     |
|-------------------------------|-----------------|-----------------|
| Dwelling                      | \$420,000.00    | \$420,000.00    |
| Deductible                    | 15%             | 15%             |
| Personal Property             | \$5,000         | \$5,000         |
| Loss of Use                   | \$15,000        | \$15,000        |
| <b>Total Monthly Premiums</b> | <b>\$136.42</b> | <b>\$136.42</b> |

## Endorsements - Comparing State Farm Current and Recommended Coverage

| Policy Coverage               | Current       | Recommended   |
|-------------------------------|---------------|---------------|
| Back Up of Sewer or Drain     | \$20,000.00   | \$20,000.00   |
| Identity Theft Restoration    | \$25,000.00   | \$25,000.00   |
| <b>Total Monthly Premiums</b> | <b>\$3.75</b> | <b>\$3.75</b> |

## Umbrella Insurance - Comparing None and State Farm Coverage

| Policy Coverage               | Current       | Recommended    |
|-------------------------------|---------------|----------------|
| Liability                     |               | \$1,000,000.00 |
| <b>Total Monthly Premiums</b> | <b>\$0.00</b> | <b>\$20.67</b> |

## Life Insurance - Comparing None and State Farm Coverage

| <b>Policy Coverage</b>        | <b>Current</b> | <b>Recommended</b> |
|-------------------------------|----------------|--------------------|
| Life Insurance                |                | \$1,000,000.00     |
| Term                          |                | 20 Years           |
| <b>Total Monthly Premiums</b> | <b>\$0.00</b>  | <b>\$59.61</b>     |