

CALIFORNIA DEPARTMENT OF INSURANCE
2009 California Automobile Premium Survey
APS-2009

STATISTICAL PLAN

I. GENERAL RULES

A. SCOPE OF COMPARISON

The purpose of this survey is to present to the public a fair and consistent price comparison of automobile insurance.

Section 12959 of the California Insurance Code requires the Insurance Commissioner to publish and distribute a comparison of insurance premium reports for those lines of insurance which are of most interest to individual purchasers of personal lines of coverage.

IMPORTANT NOTICE

Insurers (by group) writing in excess of 20 million dollars (personal auto liability and physical damage combined) must complete the full plan as described below. Insurers writing between 5 million and 20 million must complete the minimum plan. Others (writing less than 5 million dollars) must complete just the company info worksheets.

FULL Plan: Insurers (by group) writing in excess of 20 million dollars of private passenger auto liability and physical damage combined in California for calendar year 2008 MUST complete all examples (if applicable).

MINIMUM Plan: Insurers (by group) writing between 5 million dollars and 20 million dollars of private passenger auto liability and physical damage combined in California for calendar year 2008 NEED ONLY complete examples 5, 6, 14, 15, 19, 20, 28, 36, 37, and 38. These examples will be shaded in yellow on the Excel workbook.

Company Info only: Insurers (by group) writing under 5 million dollars of private passenger auto liability and physical damage combined in California for calendar year 2008 NEED ONLY complete co-info part I and co-info part II of the Data and Info Workbook.

B. EFFECTIVE DATE

Insurers shall report ANNUAL premiums based on the most current rates as of **January 1, 2010**.
Premiums should be rounded to nearest dollar.

C. REPORTING DUE DATE

1. Complete the requested information on the ACKNOWLEDGMENT worksheet and e-mail to submissions@insurance.ca.gov on or before **September 25, 2009**.
2. All required data must be submitted to the Department no later than **November 9, 2009**.

I. GENERAL RULES

C. REPORTING DUE DATE (continued)

3. Any *requests for extensions* in reporting must be received no later than **October 16, 2009**. Requests for extensions must be in writing. Please e-mail your request to the attention of Gary Quan at QuanG@insurance.ca.gov.
4. Records that are not reported according to the instructions as specified by the Department, will be returned to the company for correction and must be resubmitted within 10 working days. *No more than one (1) revision is acceptable.*
5. If data fails the editing test for the 2nd time, the Department will initiate an examination of the company's record keeping and record keeping systems. The company will be allowed to resubmit its data within a reasonable time recommended by the examining analyst.

D. RESUBMISSIONS

Submissions that do not pass the Department's validating tests will be returned to the company for corrections. No more than one (1) resubmission is acceptable. If the resubmission fails, your company will be considered in Non-Compliance and will be subject to possible fines.

The company will be allowed **10 working days** to resubmit its data to the Department.

E. VALIDATING THE DATA (IMPORTANT)

Companies are required to establish their own validation checks and procedures to detect errors to the STATISTICAL DATA reported. Premiums should be compared by violation examples and by mileage amounts.

Sample Validation checks:

Violations check: no violation vs. 1 speeding ticket

Example 1a < Example 1b

In this validation check, Example 1a's premium should be equal or less than Example 1b's premium because Example 1b has a speeding ticket and Example 1a has no violations.

Mileage check: 8,000 miles vs 15,000 miles

Example 1a < Example 2a

In this validation check, Example 1a's premium should be equal or less than Example 2a's premium because Example 2a's mileage is greater.

All data will be tested for accuracy and reasonability. Incorrect data will be returned to the company for corrections. Companies who fail to submit accurate data in the resubmission will be subject to possible fines (see the next page for Penalties and Charges).

If you have any questions about developing a validation check program, please contact the Statistical Analysis Division.

I. GENERAL RULES

F. PENALTIES AND CHARGES

The insurer's failure to submit the requested data by the due dates or fails to submit accurate data will be considered as non-compliant with Section 700(c) and Section 12959(b) of the California Insurance Codes.

SECTION 700(c) OF THE CIC:

After the issuance of a certificate of authority, the holder shall continue to comply with the requirements as to its business set forth in this code and in other laws of this state.

SECTION 12959(b) OF THE CIC:

The submission of any false rate information by any such insurer pursuant to a request of the commissioner for the purpose of compiling comparative data for the report to be published as required in subdivision (a), shall be punishable by a civil penalty not to exceed one hundred thousand dollars (\$100,000). Any person subject to regulation by the commissioner pursuant to this code that fails to comply with a data call required by the department pursuant to this section shall be liable to the state for a civil penalty in an amount not exceeding five thousand dollars (\$5,000) for each 30-day period that the person is not in compliance, unless the failure to comply is willful, in which case the civil penalty shall be in an amount not to exceed ten thousand dollars (\$10,000) for each 30-day period that the person is not in compliance, but not to exceed an aggregate amount of one hundred thousand dollars (\$100,000). In determining the level of the penalty, the commissioner shall consider the good faith of the insurer and any similar prior violations by the insurer under this code.

G. COMMUNICATIONS

All communications should be directed to:

Statistical Analysis Division
California Department of Insurance
300 South Spring Street, 14th Floor
Los Angeles, CA 90013

For reporting or technical questions:

Gary Quan (213) 346-6315
E-Mail Address: quang@insurance.ca.gov
FAX Number: (213) 897-6571

Note: For an e-mail submission, use the following e-mail address: submissions@insurance.ca.gov

I. GENERAL RULES

H. DESCRIPTION

Refer to **EXHIBIT I** for the description of the hypothetical risks to be rated and reported. There are 42 different risks (with multiple variations) included in this survey. Examples 1 thru 18 are single with basic liability coverage only. Examples 19 thru 20 are multi-car risks with basic liability coverage only. Examples 21 thru 36, and 41 and 42 are single car risks with full coverage. Examples 37 thru 40 are multi-car risks with full coverage.

Each risk should be treated as new business being submitted to your company. Rate the risk in your program with the most competitive rates for which it would qualify. For group submissions, please use the company with the largest market share if possible.

- If a particular risk does not qualify for any program due to your current guidelines, indicate the reason on the “deviations-footnotes for the Statistical Analysis Division” worksheet (in Excel workbook).

IMPORTANT NOTE

- Give any credits and/or surcharges that you would normally apply to the risk based on the information furnished in each example, (e.g. multi-car credit).
- **DO NOT APPLY ADDITIONAL CREDITS, CHANGE DEDUCTIBLES AND/OR COVERAGE LIMITS UNLESS YOUR COMPANY DOES NOT OFFER THESE, THEN PROVIDE CLOSEST AVAILABLE BY YOUR COMPANY. PLEASE NOTE THIS CHANGE OR ANY OTHER INFORMATION ON THE “DEVIATIONS-FOOTNOTES FOR THE STATISTICAL ANALYSIS DIVISION” WORKSHEET.**
- Otherwise, your company will be asked to resubmit the data. **For example, DO NOT apply a discount credit for Anti-lock brakes if it is NON-STANDARD equipment unless it is stated in the example.** If a hypothetical risk does not apply, please leave blank.
- While rating (for a premium) a vehicle and you find that a feature is a STANDARD feature on the vehicle (example: ABS, air bags, V8, etc), please include it in your calculations regardless of what the Statistical Plans states. Also, if a vehicle ONLY comes in a 4 wheel drive, then include that also. But if the vehicle comes also in a two wheel drive and the Statistical Plans states a two drive, then use the two wheel vehicle.

I. AFFIDAVIT

Reports must be submitted with an affidavit made under oath before a notary public for each submission and resubmission.

I. GENERAL RULES

J. METHOD OF REPORTING

The Excel worksheets located on the website can be submitted two ways:

- Via E-mail or
- Via mail on a CD-R disk

The **Excel Workbook, Rating Calculation Worksheet**, and a signed and notarized **Affidavit** must be submitted to the Department by **November 9, 2009**.

If you are unable to process an Excel file, please contact this office for further instructions.

II. WORKSHEET INSTRUCTIONS

A. SURVEY CHECKLIST

The Survey Checklist is now part of the Data Workbook. Please review the Survey Checklist to assure that all listed items are completed and adhered to.

B. RATING CALCULATION WORKSHEET

Complete the rating calculations for the two examples (choose **one ZIP Code** from the list of ZIP Codes on the Participating Territory Definitions Page) and include all applicable basic rates, increased limit factors, discounts, credits, surcharges, or any other premium modification factors. This must be submitted along with Affidavit.

C. ACCESSING FORMS AND WORKBOOK

This section provides the instructions for accessing the Forms (PDF file) and Workbook (Microsoft Excel).

1. System Requirement

- Microsoft Excel
- Internet Explorer Version 5
- Adobe Reader

If you are experiencing difficulty in opening the transmittal files, please contact *Gary Quan at (213) 346-6315*.

IMPORTANT NOTE – Save Excel Workbook APS-2009 from Internet to hard drive.

The Excel Workbook *cannot be completed and submitted directly via the Internet.* See the following section for the correct procedures in SAVING the Excel Workbook from the Internet to diskette or hard drive and completing the filing from MS Excel.

2. Opening file from website

Upon entering the Automobile Premium Survey web site, click on “Data and Info Workbook” bring up the Excel workbook file, *APS-2009*.

Retrieve file from MS Excel and Proceed with Data Entry

- **OPEN** Microsoft Excel.
- From Excel, **RETRIEVE** and **OPEN** the file (APS-2009.xls) from where you have it saved.
- Complete the form directly in MS Excel.

Submit as an Excel attachment to the e-mail address listed in General Rules, Communication Section.

II. WORKSHEET INSTRUCTIONS

D. INSTRUCTIONS FOR COMPLETING WORKSHEETS

The purpose of this section is to provide you with the reporting instructions necessary for completing the APS-2009 “Data and Info Workbook” in MS Excel. Within the workbook, you will find eight tabs, one for each “worksheet”. The worksheets are as follows:

- co-info part I
- co-info part II
- prem 1-28
- prem 29-42
- credits-options
- survey checklist
- footnotes for Consumers
- deviations-footnotes for the SAD (Statistical Analysis Division)

1. ENTERING DATA

The Excel workbook has a number of worksheets, one for each section of the filing. The macro will automatically bring you to the “Company Information Part I” Worksheet. If not, simply click on the worksheet entitled, “co-info part I”.

IMPORTANT: Be sure that your Company Information is filled out completely.

Continue entering the appropriate data, as requested by each worksheet. To move from worksheet to worksheet, click the worksheet tabs at the bottom of your screen. Complete all the worksheets provided. If your company cannot read or load the MS Excel workbook, please contact the Department of Insurance contact person listed in this statistical plan.

It is assumed that you have a basic knowledge of using EXCEL programs. Otherwise, contact the Department of Insurance for assistance.

a. For “co-info part I” worksheet:

Type the name of the **COMPANY** that was used for rating the risks. **If reporting by group, indicate the Company used in the survey representing the group.** If different companies were used for different examples due to the acceptably guidelines, enter the most predominant company and make reference to the other(s) on the co-info part II page in the Excel workbook. **In additions, please provide the NAIC company number used for that example and enter it in the cell provided above each example in the two premiums’ worksheets.**

Note for Group Submission: If there are companies in your group that normally report on their own, please inform those companies of this DATA CALL.

Enter the five (5) digit NAIC company number. This is the number assigned by the National Associations of Insurance Commissioners. (Do not use the four (4) digit group number.)

Fill out the rest of the worksheet accordingly.

II. WORKSHEET INSTRUCTIONS

b. For “co-info part II” worksheet:

If more than one company was used to rate the examples, please list the examples and the company(s) they were rated in.

Please answer the questions as listed.

If submitting by group, please list the companies in the group along with its NAIC number in the co-info part II page.

c. For “prem 1-28” worksheet:

Enter the ANNUAL PREMIUM, round to the nearest dollar, no decimals, for Examples 1 thru 28 for each ZIP code indicated. Refer to EXHIBIT I for a complete description of each example.

Note: Please provide the NAIC company number used for that example and enter it in the cell provided above each example.

d. For “prem 29-42” worksheet:

Enter the ANNUAL PREMIUM, round to the nearest dollar, no decimals, for Examples 29 thru 42 for each ZIP code indicated. Refer to EXHIBIT I for a complete description of each example.

Note: Please provide the NAIC company number used for that example and enter it in the cell provided above each example.

e. For “credits-options” worksheet:

Please list the percentage or percentage range for each of the discounts that apply in the fields provided. If a particular credit or option *does not* apply, leave the field blank. Please list other available discounts or credits on the “footnotes for Consumer” worksheet.

f. For “checklist” worksheet:

An additional worksheet (“checklist”) has been added to the Data Workbook. The purpose of this checklist is to ensure that insurers have captured all the information needed to process this data call accurately and effectively. Please provide additional information or any explanations in the “Comments” column. Please review and check all the items on the checklist to avoid any errors.

g. For “footnotes for consumers” worksheet:

List any footnotes, restrictions, or any other information intended for the Consumer. This information will be included in the Automobile Premium Comparison Survey website.

II. WORKSHEET INSTRUCTIONS

h. For “deviations-footnotes for SAD” worksheet:

List any deviations, clarifications, footnotes, restrictions, or any other information specifically for the Statistical Analysis Division. This information will not be posted on the Automobile Premium Comparison Survey website unless the Statistical Analysis Division deems it useful information for the Consumer.

2. VALIDATE

Validate and confirm your entries.

3. SAVE

Save the data by clicking at the box labeled “Save Your Work” at the top of each page. Or can save the data using “File – Save” from the Excel Menu. Please save the entire workbook on a CD or your hard drive. If unable to submit data to this Department via the desired e-mail method, you may save the data onto a CD-R and remit it to the address in the Communications Section in the General Rules.

E. SUBMISSION OF DATA

Submit your completed APS-2009 filing to the California Department of Insurance as explained under Method of Reporting of this statistical plan.

IMPORTANT: A completed and signed AFFIDAVIT Form must be submitted in conjunction with your electronic submission of the Transmittal Forms, and may be mailed or faxed. The electronic version of the Transmittal Forms can be submitted either via e-mail or via mail on a CD-R.

III. EXHIBIT I

HYPOTHETICAL RISKS

The following is a description of the hypothetical risks to be rated for the survey. Each risk should be rated as **NEW BUSINESS**. To comply with California Code of Regulations 2632.5(d) 11(b), persistency credit should not be applied to these examples. If you have any questions regarding this issue, please contact the Statistical Analysis Division.

Use your most competitive rates available to the public for which they qualify and which follow the current private passenger automobile regulations set by Proposition 103. For group submissions, choose one company to represent your group (company with the largest market share if possible).

There are a total of 42 examples with multiple variations. Examples 1 through 20 are rated using **BASIC LIABILITY LIMITS ONLY**. Examples 21 through 42 are rated using **FULL COVERAGE INCREASED LIMITS**.

If there are vehicles with the same ISO symbol, choose the vehicle with the lowest symbol.

AT FAULT ACCIDENT:

For those examples noting an “at fault” accident, assume that the accident did not involve bodily injury to the other party. However, property damage resulted in excess of an amount that would be chargeable to the insured (a point surcharge) – currently \$750 per California Code of Regulation 2632.13 (c).

SPEEDING TICKET:

For those examples noting a “speeding ticket”, assume the driver was driving in excess of a speed where the insured would be charged a point surcharge.

Hypothetical Risks: Basic Coverage

LIMITS: LIABILITY COVERAGE ONLY (Examples 1 thru 20)

15,000/30,000 Bodily Injury

5,000 Property Damage

2,000 Medical Payments

15,000/30,000 Uninsured/Underinsured Motorist

3,500 Uninsured Motorist – Property Damage

Standard Automobile – 2009 Toyota Camry LE, 4 cylinder, automatic, 4-door sedan. (except for examples 19 and 20, refer to the example for types of cars used).

III. EXHIBIT I

Minimum plan examples are highlighted.

Example #1 - SINGLE MALE:

Age 22, licensed 4 years. Drives 10 miles each way to work - **8,000 miles annually**. Single vehicle risk.

Standard vehicle - LIABILITY COVERAGE ONLY.

- a. No violations or accidents within the 3 years experience period;
- b. 1 SPEEDING ticket within the 3 years experience period;
- c. 1 AT FAULT accident within the 3 years experience period;
- d. 1 SPEEDING ticket and 1 AT FAULT accident within the 3 years experience period.

Example #2 - SINGLE MALE:

Age 22, licensed 4 years. Drives 15 miles each way to work - **15,000 miles annually**. Single vehicle risk.

Standard vehicle - LIABILITY COVERAGE ONLY.

- a. No violations or accidents within the 3 years experience period;
- b. 1 SPEEDING ticket within the 3 years experience period;
- c. 1 AT FAULT accident within the 3 years experience period;
- d. 1 SPEEDING ticket and 1 AT FAULT accident within the 3 years experience period.

Example #3 - SINGLE MALE:

Age 25, licensed 7 years. Drives 10 miles each way to work - **8,000 miles annually**. Single vehicle risk.

Standard vehicle - LIABILITY COVERAGE ONLY.

- a. No violations or accidents within the 3 years experience period;
- b. 1 SPEEDING ticket within the 3 years experience period;
- c. 1 AT FAULT accident within the 3 years experience period;
- d. 1 SPEEDING ticket and 1 AT FAULT accident within the 3 years experience period.

Example #4 - SINGLE MALE:

Age 25, licensed 7 years. Drives 15 miles each way to work - **15,000 miles annually**. Single vehicle risk.

Standard vehicle - LIABILITY COVERAGE ONLY.

- a. No violations or accidents within the 3 years experience period;
- b. 1 SPEEDING ticket within the 3 years experience period;
- c. 1 AT FAULT accident within the 3 years experience period;
- d. 1 SPEEDING ticket and 1 AT FAULT accident within the 3 years experience period.

III. EXHIBIT I

Example #5 - SINGLE MALE:

Age 31, licensed 13 years. Drives 10 miles each way to work - **8,000 miles annually**. Single vehicle risk. Standard vehicle - LIABILITY COVERAGE ONLY.

- a. No violations or accidents within the 3 years experience period;
- b. 1 SPEEDING ticket within the 3 years experience period;
- c. 1 AT FAULT accident within the 3 years experience period;
- d. 1 SPEEDING ticket and 1 AT FAULT accident within the 3 years experience period.

Example #6 - SINGLE MALE:

Age 31, licensed 13 years. Drives 15 miles each way to work - **15,000 miles annually**. Single vehicle risk. Standard vehicle - LIABILITY COVERAGE ONLY.

- a. No violations or accidents within the 3 years experience period;
- b. 1 SPEEDING ticket within the 3 years experience period;
- c. 1 AT FAULT accident within the 3 years experience period;
- d. 1 SPEEDING ticket and 1 AT FAULT accident within the 3 years experience period.

Example #7 - SINGLE MALE:

Age 43, licensed 25 years. Drives 10 miles each way to work - **8,000 miles annually**. Single vehicle risk. Standard vehicle - LIABILITY COVERAGE ONLY.

- a. No violations or accidents within the 3 years experience period;
- b. 1 SPEEDING ticket within the 3 years experience period;
- c. 1 AT FAULT accident within the 3 years experience period;
- d. 1 SPEEDING ticket and 1 AT FAULT accident within the 3 years experience period.

Example #8 - SINGLE MALE:

Age 43, licensed 25 years. Drives 15 miles each way to work - **15,000 miles annually**. Single vehicle risk. Standard vehicle - LIABILITY COVERAGE ONLY.

- a. No violations or accidents within the 3 years experience period;
- b. 1 SPEEDING ticket within the 3 years experience period;
- c. 1 AT FAULT accident within the 3 years experience period;
- d. 1 SPEEDING ticket and 1 AT FAULT accident within the 3 years experience period.

III. EXHIBIT I

Example #9 - YOUTHFUL SINGLE MALE:

Age 19, licensed 2 years. Drives 10 miles each way to school - **8,000 miles annually**. Single vehicle risk.
Standard vehicle - LIABILITY COVERAGE ONLY.

- a. No violations or accidents within the 3 years experience period;
- b. 1 SPEEDING ticket within the 3 years experience period;
- c. 1 AT FAULT accident within the 3 years experience period;
- d. 1 SPEEDING ticket and 1 AT FAULT accident within the 3 years experience period.

Example #10 - SINGLE FEMALE:

Age 22, licensed 4 years. Drives 10 miles each way to work - **8,000 miles annually**. Single vehicle risk.
Standard vehicle - LIABILITY COVERAGE ONLY.

- a. No violations or accidents within the 3 years experience period;
- b. 1 SPEEDING ticket within the 3 years experience period;
- c. 1 AT FAULT accident within the 3 years experience period;
- d. 1 SPEEDING ticket and 1 AT FAULT accident within the 3 years experience period.

Example #11 - SINGLE FEMALE:

Age 22, licensed 4 years. Drives 15 miles each way to work - **15,000 miles annually**. Single vehicle risk.
Standard vehicle - LIABILITY COVERAGE ONLY.

- a. No violations or accidents within the 3 years experience period;
- b. 1 SPEEDING ticket within the 3 years experience period;
- c. 1 AT FAULT accident within the 3 years experience period;
- d. 1 SPEEDING ticket and 1 AT FAULT accident within the 3 years experience period.

Example #12 - SINGLE FEMALE:

Age 25, licensed 7 years. Drives 10 miles each way to work - **8,000 miles annually**. Single vehicle risk.
Standard vehicle - LIABILITY COVERAGE ONLY.

- a. No violations or accidents within the 3 years experience period;
- b. 1 SPEEDING ticket within the 3 years experience period;
- c. 1 AT FAULT accident within the 3 years experience period;
- d. 1 SPEEDING ticket and 1 AT FAULT accident within the 3 years experience period.

III. EXHIBIT I

Example #13 - SINGLE FEMALE:

Age 25, licensed 7 years. Drives 15 miles each way to work - **15,000 miles annually**. Single vehicle risk. Standard vehicle - LIABILITY COVERAGE ONLY.

- a. No violations or accidents within the 3 years experience period;
- b. 1 SPEEDING ticket within the 3 years experience period;
- c. 1 AT FAULT accident within the 3 years experience period;
- d. 1 SPEEDING ticket and 1 AT FAULT accident within the 3 years experience period.

Example #14 - SINGLE FEMALE:

Age 31, licensed 13 years. Drives 10 miles each way to work - **8,000 miles annually**. Single vehicle risk. Standard vehicle - LIABILITY COVERAGE ONLY.

- a. No violations or accidents within the 3 years experience period;
- b. 1 SPEEDING ticket within the 3 years experience period;
- c. 1 AT FAULT accident within the 3 years experience period;
- d. 1 SPEEDING ticket and 1 AT FAULT accident within the 3 years experience period.

Example #15 - SINGLE FEMALE:

Age 31, licensed 13 years. Drives 15 miles each way to work - **15,000 miles annually**. Single vehicle risk. Standard vehicle - LIABILITY COVERAGE ONLY.

- a. No violations or accidents within the 3 years experience period;
- b. 1 SPEEDING ticket within the 3 years experience period;
- c. 1 AT FAULT accident within the 3 years experience period;
- d. 1 SPEEDING ticket and 1 AT FAULT accident within the 3 years experience period.

Example #16 - SINGLE FEMALE:

Age 43, licensed 25 years. Drives 10 miles each way to work - **8,000 miles annually**. Single vehicle risk. Standard vehicle - LIABILITY COVERAGE ONLY.

- a. No violations or accidents within the 3 years experience period;
- b. 1 SPEEDING ticket within the 3 years experience period;
- c. 1 AT FAULT accident within the 3 years experience period;
- d. 1 SPEEDING ticket and 1 AT FAULT accident within the 3 years experience period.

III. EXHIBIT I

Example #17 - SINGLE FEMALE:

Age 43, licensed 25 years. Drives 15 miles each way to work - **15,000 miles annually**. Single vehicle risk. Standard vehicle - **LIABILITY COVERAGE ONLY**.

- a. No violations or accidents within the 3 years experience period;
- b. 1 SPEEDING ticket within the 3 years experience period;
- c. 1 AT FAULT accident within the 3 years experience period;
- d. 1 SPEEDING ticket and 1 AT FAULT accident within the 3 years experience period.

Example #18 - YOUTHFUL SINGLE FEMALE:

Age 19, licensed 2 years. Drives 10 miles each way to school - **8,000 miles annually**. Single vehicle risk. Standard vehicle - **LIABILITY COVERAGE ONLY**.

- a. No violations or accidents within the 3 years experience period;
- b. 1 SPEEDING ticket within the 3 years experience period;
- c. 1 AT FAULT accident within the 3 years experience period;
- d. 1 SPEEDING ticket and 1 AT FAULT accident within the 3 years experience period.

Example #19 - MARRIED COUPLE RISK:

Husband (age 29) & Wife (age 27), both principal operators. Husband licensed 13 years and Wife licensed 10 years. Each person drives 15 miles each way to work - **15,000 miles annually**. **2 vehicles**.
Driven by wife: **2009 Honda CR-V LX Sport Utility, 4 cylinder, automatic, 4-door, 2 wheel drive**,
Driven by husband: **2009 Toyota Camry LE, 4 cylinder, automatic, 4 door-sedan**.

- a. Husband and Wife have **NO VIOLATIONS** or **ACCIDENTS** within the 3 years experience period;
- b. Husband has one (1) **SPEEDING TICKET** and Wife has **NO VIOLATIONS** within the 3 years experience period. Both have **NO ACCIDENTS**;
- c. Husband has one (1) **SPEEDING TICKET** and Wife has one (1) **SPEEDING TICKET** within the 3 years experience period. Both have **NO ACCIDENTS**.

III. EXHIBIT I

Example #20: - MARRIED SENIOR COUPLE RISK:

Husband (age 67) & Wife (age 65), both principal operators. Husband AND Wife licensed 40+ years.

Pleasure use only - driving **7,000 miles annually. 2 Vehicles.**

Driven by the husband: **2009 Mercedes C300 Sport Sedan, V6, automatic, 4-door, 2 wheel drive.**

Driven by the wife: **2009 Toyota Camry LE, 4 cylinder, automatic, 4 door-sedan.**

- a. Husband and Wife have NO VIOLATIONS or ACCIDENTS within the 3 years experience period;
- b. Husband has one (1) SPEEDING TICKET and Wife has NO VIOLATIONS within the 3 years experience period. Both have NO ACCIDENTS;
- c. Husband has one (1) SPEEDING TICKET and Wife has one (1) SPEEDING TICKET within the 3 years experience period. Both have NO ACCIDENTS.

III. EXHIBIT I

LIMITS: FULL COVERAGE - INCREASED LIMITS (Examples 21 and 22)

100,000/300,000 Bodily Injury

50,000 Property Damage

5,000 Medical Payments

30,000/60,000 Uninsured/Underinsured Motorist – Bodily Injury

\$250 Comprehensive Deductible

\$500 Collision Deductible

Waiver on Collision Deductible

Please rate the following vehicles for Examples #21 through #22:

Vehicle 1: **2009 Toyota Yaris, 4 cylinder, automatic, 4-door Sedan.**

Vehicle 2: **2009 Honda Civic DX, 4 cylinder, automatic, 4-door sedan.**

Vehicle 3: **2009 Honda Accord LX, 4 cylinder, automatic, 4-door sedan.**

Vehicle 4: **2009 Toyota Tacoma, Access Cab, 4 cylinder automatic, 2-door, 2 wheel drive.**

Example #21: - SINGLE MALE:

Principle operator - age 22. Licensed 4 years. Drives 10 miles each way to work - **8,000 miles annually.**

- a. No violations or accidents within the 3 years experience period;
- b. 1 SPEEDING ticket within the 3 years experience period;
- c. 1 AT FAULT accident within the 3 years experience period;
- d. 1 SPEEDING ticket and 1 AT FAULT accident within the 3 years experience period.

Example #22 - SINGLE MALE:

Principle operator - age 22. Licensed 4 years. Drives 15 miles each way to work - **15,000 miles annually.**

- a. No violations or accidents within the 3 years experience period;
- b. 1 SPEEDING ticket within the 3 years experience period;
- c. 1 AT FAULT accident within the 3 years experience period;
- d. 1 SPEEDING ticket and 1 AT FAULT accident within the 3 years experience period.

III. EXHIBIT I

LIMITS: FULL COVERAGE - INCREASED LIMITS (Examples 23 and 24)

100,000/300,000 Bodily Injury

50,000 Property Damage

5,000 Medical Payments

30,000/60,000 Uninsured/Underinsured Motorist – Bodily Injury

\$250 Comprehensive Deductible

\$500 Collision Deductible

Waiver on Collision Deductible

Please rate the following vehicles for Examples #23 through #24:

Vehicle 1: **2009 Honda Accord LX, 4 cylinder, automatic, 4-door sedan.**

Vehicle 2: **2009 Toyota Prius, hybrid, 4 cylinder, automatic, 4-door sedan.**

Vehicle 3: **2009 Ford Mustang Coupe, V6, automatic, 2-door.**

Vehicle 4: **2009 Ford F-150 XL Regular Cab Styleside, 8 cylinder, automatic, 2-door, 2 wheel drive.**

Example #23 - SINGLE MALE:

Principle operator - age 25. Licensed 7 years. Drives 10 miles each way to work - **8,000 miles annually.**

- a. No violations or accidents within the 3 years experience period;
- b. 1 SPEEDING ticket within the 3 years experience period;
- c. 1 AT FAULT accident within the 3 years experience period;
- d. 1 SPEEDING ticket and 1 AT FAULT accident within the 3 years experience period.

Example #24 - SINGLE MALE:

Principle operator - age 25. Licensed 7 years. Drives 15 miles each way to work - **15,000 miles annually.**

- a. No violations or accidents within the 3 years experience period;
- b. 1 SPEEDING ticket within the 3 years experience period;
- c. 1 AT FAULT accident within the 3 years experience period;
- d. 1 SPEEDING ticket and 1 AT FAULT accident within the 3 years experience period.

III. EXHIBIT I

LIMITS: FULL COVERAGE - INCREASED LIMITS (Examples 25 and 26)

100,000/300,000 Bodily Injury

50,000 Property Damage

5,000 Medical Payments

30,000/60,000 Uninsured/Underinsured Motorist – Bodily Injury

\$250 Comprehensive Deductible

\$500 Collision Deductible

Waiver on Collision Deductible

Please rate the following vehicles for Examples #25 through #26:

Vehicle 1: **2009 Honda Accord LX, 4 cylinder, automatic, 4-door sedan.**

Vehicle 2: **2009 BMW 328i, V6, automatic, 4-door sedan.**

Vehicle 3: **2009 Ford F-150 XL Regular Cab Styleside, 8 cylinder, automatic, 2-door, 2 wheel drive.**

Vehicle 4: **2009 Toyota Highlander Sport Utility, V6, automatic, 4-door, 2-wheel drive.**

Example #25 - SINGLE MALE:

Principle operator - age 31. Licensed 13 years. Drives 10 miles each way to work - **8,000 miles annually.**

- a. No violations or accidents within the 3 years experience period;
- b. 1 SPEEDING ticket within the 3 years experience period;
- c. 1 AT FAULT accident within the 3 years experience period;
- d. 1 SPEEDING ticket and 1 AT FAULT accident within the 3 years experience period.

Example #26: - SINGLE MALE:

Principle operator - age 31. Licensed 13 years. Drives 15 miles each way to work - **15,000 miles annually.**

- a. No violations or accidents within the 3 years experience period;
- b. 1 SPEEDING ticket within the 3 years experience period;
- c. 1 AT FAULT accident within the 3 years experience period;
- d. 1 SPEEDING ticket and 1 AT FAULT accident within the 3 years experience period.

III. EXHIBIT

LIMITS: FULL COVERAGE - INCREASED LIMITS (Examples 27 and 28)

100,000/300,000 Bodily Injury

50,000 Property Damage

5,000 Medical Payments

30,000/60,000 Uninsured/Underinsured Motorist – Bodily Injury

\$250 Comprehensive Deductible

\$500 Collision Deductible

Waiver on Collision Deductible

Please rate the following vehicles for Examples #27 through #28

Vehicle 1: **2009 Honda Accord LX, 4 cylinder, automatic, 4-door sedan.**

Vehicle 2: **2009 Mercedes-Benz C300 Sports Sedan, V6, automatic, 4-door, 2 wheel drive.**

Vehicle 3: **2009 Chevy Silverado 1500 Extended Cab, V6, automatic, 4-door, 2 wheel drive.**

Vehicle 4: **2009 BMW 528i Sedan, 6 cylinder, automatic, 4-door.**

Example #27: - SINGLE MALE:

Principle operator - age 43. Licensed 25 years. Drives 10 miles each way to work - **8,000 miles annually.**

- a. No violations or accidents within the 3 years experience period;
- b. 1 SPEEDING ticket within the 3 years experience period;
- c. 1 AT FAULT accident within the 3 years experience period;
- d. 1 SPEEDING ticket and 1 AT FAULT accident within the 3 years experience period.

Example #28: - SINGLE MALE:

Principle operator - age 43. Licensed 25 years. Drives 15 miles each way to work - **15,000 miles annually.**

- a. No violations or accidents within the 3 years experience period;
- b. 1 SPEEDING ticket within the 3 years experience period;
- c. 1 AT FAULT accident within the 3 years experience period;
- d. 1 SPEEDING ticket and 1 AT FAULT accident within the 3 years experience period.

III. EXHIBIT I

LIMITS: FULL COVERAGE - INCREASED LIMITS (Examples 29 and 30)

100,000/300,000 Bodily Injury

50,000 Property Damage

5,000 Medical Payments

30,000/60,000 Uninsured/Underinsured Motorist – Bodily Injury

\$250 Comprehensive Deductible

\$500 Collision Deductible

Waiver on Collision Deductible

Please rate the following vehicles for Examples #29 through #30:

Vehicle 1: **2009 Toyota Yaris, 4 cylinder, automatic, 4-door Sedan.**

Vehicle 2: **2009 Honda Civic DX, 4 cylinder, automatic, 4-door sedan.**

Vehicle 3: **2009 Honda Accord LX, 4 cylinder, automatic, 4-door sedan.**

Vehicle 4: **2009 Toyota RAV4 Sport Utility, 4 cylinder, automatic, 4-door, 2 wheel drive.**

Example #29: - SINGLE FEMALE:

Principle operator - age 22. Licensed 4 years. Drives 10 miles each way to work - **8,000 miles annually.**

- a. No violations or accidents within the 3 years experience period;
- b. 1 SPEEDING ticket within the 3 years experience period;
- c. 1 AT FAULT accident within the 3 years experience period;
- d. 1 SPEEDING ticket and 1 AT FAULT accident within the 3 years experience period.

Example #30: - SINGLE FEMALE:

Principle operator - age 22. Licensed 4 years. Drives 15 miles each way to work - **15,000 miles annually.**

- a. No violations or accidents within the 3 years experience period;
- b. 1 SPEEDING ticket within the 3 years experience period;
- c. 1 AT FAULT accident within the 3 years experience period;
- d. 1 SPEEDING ticket and 1 AT FAULT accident within the 3 years experience period.

III. EXHIBIT I

LIMITS: FULL COVERAGE - INCREASED LIMITS (Examples 31 and 32)

100,000/300,000 Bodily Injury

50,000 Property Damage

5,000 Medical Payments

30,000/60,000 Uninsured/Underinsured Motorist – Bodily Injury

\$250 Comprehensive Deductible

\$500 Collision Deductible

Waiver on Collision Deductible

Please rate the following vehicles for Examples #31 through #32:

Vehicle 1: **2009 Honda CR-V LX Sport Utility, 4 cylinder, automatic, 4-door, 2 wheel drive.**

Vehicle 2: **2009 Toyota Prius, hybrid, 4 cylinder, automatic, 4-door sedan.**

Vehicle 3: **2009 Honda Accord LX, 4 cylinder, automatic, 4-door sedan.**

Vehicle 4: **2009 Volkswagen New Beetle Hatchback, 5 cylinder, automatic, 2-door.**

Example #31: - SINGLE FEMALE:

Principle operator - age 25. Licensed 7 years. Drives 10 miles each way to work - **8,000 miles annually.**

- a. No violations or accidents within the 3 years experience period;
- b. 1 SPEEDING ticket within the 3 years experience period;
- c. 1 AT FAULT accident within the 3 years experience period;
- d. 1 SPEEDING ticket and 1 AT FAULT accident within the 3 years experience period.

Example #32: - SINGLE FEMALE:

Principle operator - age 25. Licensed 7 years. Drives 15 miles each way to work - **15,000 miles annually.**

- a. No violations or accidents within the 3 years experience period;
- b. 1 SPEEDING ticket within the 3 years experience period;
- c. 1 AT FAULT accident within the 3 years experience period;
- d. 1 SPEEDING ticket and 1 AT FAULT accident within the 3 years experience period.

III. EXHIBIT I

LIMITS: FULL COVERAGE - INCREASED LIMITS (Examples 33 and 34)

100,000/300,000 Bodily Injury

50,000 Property Damage

5,000 Medical Payments

30,000/60,000 Uninsured/Underinsured Motorist – Bodily Injury

\$250 Comprehensive Deductible

\$500 Collision Deductible

Waiver on Collision Deductible

Please rate the following vehicles for Examples #33 through #34:

Vehicle 1: **2009 Toyota Prius, hybrid, 4 cylinder, automatic, 4-door sedan.**

Vehicle 2: **2009 Honda Accord LX, 4 cylinder, automatic, 4-door sedan.**

Vehicle 3: **2009 Honda Pilot LX Sport Utility, V6, automatic, 4-door, 2-wheel drive.**

Vehicle 4: **2009 Mercedes-Benz C300 Sports Sedan, V6, automatic, 4-door, two wheel drive.**

Example #33: - SINGLE FEMALE

Principle operator - age 31. Licensed 13 years. Drives 10 miles each way to work - **8,000 miles annually.**

- a. No violations or accidents within the 3 years experience period;
- b. 1 SPEEDING ticket within the 3 years experience period;
- c. 1 AT FAULT accident within the 3 years experience period;
- d. 1 SPEEDING ticket and 1 AT FAULT accident within the 3 years experience period.

Example #34: - SINGLE FEMALE:

Principle operator - age 31. Licensed 13 years. Drives 10 miles each way to work - **15,000 miles annually.**

- a. No violations or accidents within the 3 years experience period;
- b. 1 SPEEDING ticket within the 3 years experience period;
- c. 1 AT FAULT accident within the 3 years experience period;
- d. 1 SPEEDING ticket and 1 AT FAULT accident within the 3 years experience period.

III. EXHIBIT I

LIMITS: FULL COVERAGE - INCREASED LIMITS (Examples 35 and 36)

100,000/300,000 Bodily Injury

50,000 Property Damage

5,000 Medical Payments

30,000/60,000 Uninsured/Underinsured Motorist – Bodily Injury

\$250 Comprehensive Deductible

\$500 Collision Deductible

Waiver on Collision Deductible

Please rate the following vehicles for Examples #35 through #36:

Vehicle 1: **2009 Honda Accord LX, 4 cylinder, automatic, 4-door sedan.**

Vehicle 2: **2009 Toyota Prius, hybrid, 4 cylinder, automatic, 4-door sedan.**

Vehicle 3: **2009 Volvo S40 2.4i sedan, 5 cylinder automatic, 4-door.**

Vehicle 4: **2009 Lexus RX350 Sport Utility, V6, automatic 4-door, all wheel drive.**

Example #35: - SINGLE FEMALE:

Principle operator - age 43. Licensed 25 years. Drives 10 miles each way to work - **8,000 miles annually.**

- a. No violations or accidents within the 3 years experience period;
- b. 1 SPEEDING ticket within the 3 years experience period;
- c. 1 AT FAULT accident within the 3 years experience period;
- d. 1 SPEEDING ticket and 1 AT FAULT accident within the 3 years experience period.

Example #36: - SINGLE FEMALE:

Principle operator - age 43. Licensed 25 years. Drives 15 miles each way to work - **15,000 miles annually.**

- a. No violations or accidents within the 3 years experience period;
- b. 1 SPEEDING ticket within the 3 years experience period;
- c. 1 AT FAULT accident within the 3 years experience period;
- d. 1 SPEEDING ticket and 1 AT FAULT accident within the 3 years experience period.

III. EXHIBIT I

LIMITS: FULL COVERAGE - INCREASED LIMITS (Examples 37)

100,000/300,000 Bodily Injury

50,000 Property Damage

5,000 Medical Payments

30,000/60,000 Uninsured/Underinsured Motorist – Bodily Injury

\$250 Comprehensive Deductible

\$500 Collision Deductible

Waiver on Collision Deductible

Example #37: - FAMILY RISK:

Husband (age 45) & Wife (age 43), both principal operators. Son (age 17 – living with parents) is occasional operator and has a clean driving record. Husband licensed 28 years, Wife licensed 25 years and Son licensed 1 year. Multi-car risk. (Vehicles used are listed below)

- a. Husband and Wife have NO VIOLATIONS or ACCIDENTS within the 3 years experience period;
- b. Husband and Wife have NO VIOLATIONS or ACCIDENTS within the 3 years experience period.
Couple carries a homeowners policy with the same automobile policy carrier (Multi-Policy Discount);
- c. Husband has one (1) SPEEDING TICKET and Wife has one (1) SPEEDING TICKET within a 3 year experience period. Both have NO ACCIDENTS;
- d. Husband has one (1) SPEEDING TICKET and Wife has NO VIOLATIONS within the 3 years experience period. Both have NO ACCIDENTS.

Vehicles used for Example 37

Vehicle #1: **2009 Toyota Camry LE, 4-cylinder, automatic, 4-door sedan.** Driven by Husband to work 35 miles each way (**20,000 annual miles**).

Vehicle #2: **2009 Honda Pilot LX Sport Utility, V6, automatic 4-door, 2-wheel drive.**
Driven by Wife to work 10 miles each way (**12,000 annual miles**). Son drives pleasure use only.

III. EXHIBIT I

LIMITS: FULL COVERAGE - INCREASED LIMITS (Examples 38)

100,000/300,000 Bodily Injury

50,000 Property Damage

5,000 Medical Payments

30,000/60,000 Uninsured/Underinsured Motorist – Bodily Injury

\$250 Comprehensive Deductible

\$500 Collision Deductible

Waiver on Collision Deductible

Example #38: - MARRIED COUPLE RISK:

Husband (age 29) & Wife (age 27), both principal operators. Husband licensed 13 years and Wife licensed 10 years. Multi-car risk. (Vehicles used are listed below).

- a. Husband and Wife have NO VIOLATIONS or ACCIDENTS within the 3 years experience period;
- b. Husband and Wife have NO VIOLATIONS or ACCIDENTS within the 3 years experience period.
Couple carries a homeowners policy with the same auto carrier (Multi-Policy Discount);
- c. Husband has one (1) SPEEDING TICKET and Wife has one (1) SPEEDING TICKET within the 3 years experience period. Both have NO ACCIDENTS;
- d. Husband has one (1) SPEEDING TICKET and Wife has NO VIOLATIONS within the 3 years experience period. Both have NO ACCIDENTS.

Vehicles used for Example 38

Vehicle #1: 2009 Toyota Prius, hybrid, 4 cylinder, automatic, 4-door sedan.

Driven by Husband to work 15 miles each way (**16,000 annual miles**).

Vehicle #2: 2009 Toyota Camry LE, 4-cylinder, automatic, 4-door sedan.

Driven by Wife to work 10 miles each way (**9,000 annual miles**).

III. EXHIBIT I

LIMITS: FULL COVERAGE - INCREASED LIMITS (Examples 39)

100,000/300,000 Bodily Injury

50,000 Property Damage

5,000 Medical Payments

30,000/60,000 Uninsured/Underinsured Motorist – Bodily Injury

\$250 Comprehensive Deductible

\$500 Collision Deductible

Waiver on Collision Deductible

Example 39: - YOUNG FAMILY COUPLE RISK:

Husband (age 29) & Wife (age 27), both principal operators. Husband licensed 13 years and Wife licensed 10 years. Children are of minor age. Multi-car risk. (Vehicles used are listed below).

- a. Husband and Wife have NO VIOLATIONS or ACCIDENTS within the 3 years experience period;
- b. Husband and Wife have NO VIOLATIONS or ACCIDENTS within the 3 years experience period.
Couple carries a homeowners policy with the same auto carrier (Multi-Policy Discount);
- c. Husband has one (1) SPEEDING TICKET and Wife has one (1) SPEEDING TICKET within the 3 years experience period. Both have NO ACCIDENTS;
- d. Husband has one (1) SPEEDING TICKET and Wife has NO VIOLATIONS within the 3 years experience period. Both have NO ACCIDENTS.

Vehicles used for Example 39

Vehicle #1: **2009 Toyota Camry LE, 4-cylinder, automatic, 4-door sedan.**

Driven by Husband to work 15 miles each way (**15,000 annual miles**).

Vehicle #2: **2009 Honda Odyssey LX Minivan, 6-cylinder, automatic, 4-door.**

Driven by Wife to work 10 miles each way (**15,000 annual miles**).

III. EXHIBIT I

LIMITS: FULL COVERAGE - INCREASED LIMITS (Examples 40)

100,000/300,000 Bodily Injury

50,000 Property Damage

5,000 Medical Payments

30,000/60,000 Uninsured/Underinsured Motorist – Bodily Injury

\$250 Comprehensive Deductible

\$500 Collision Deductible

Waiver on Collision Deductible

Example #40: - MARRIED SENIOR COUPLE RISK:

Husband (age 67) & Wife (age 65), husband is principal operator. Husband and Wife licensed 40+ years. Single car risk (Vehicle used is listed below).

- a. Husband and Wife have NO VIOLATIONS or ACCIDENTS within the 3 years experience period;
- b. Husband and Wife have NO VIOLATIONS or ACCIDENTS within the 3 years experience period.
Couple carries a homeowners policy with the same auto carrier (Multi-Policy Discount);
- c. Husband has one (1) SPEEDING TICKET and Wife has one (1) SPEEDING TICKET within the 3 years experience period. Both have NO ACCIDENTS;
- d. Husband has one (1) SPEEDING TICKET and Wife has NO VIOLATIONS within the 3 years experience period. Both have NO ACCIDENTS.

Vehicle used for Example 40

Vehicle: **2009 Toyota Camry LE, 4 cylinder automatic, 4-door sedan.**

Pleasure driving - 7,000 annual miles.

III. EXHIBIT I

LIMITS: FULL COVERAGE - INCREASED LIMITS (Examples 41 thru 42)

100,000/300,000 Bodily Injury

50,000 Property Damage

5,000 Medical Payments

30,000/60,000 Uninsured/Underinsured Motorist – Bodily Injury

PLEASE MAKE NOTE OF THE DEDUCTIBLE DIFFERENCE FROM THE OTHER EXAMPLES IN THE SURVEY

\$100 Comprehensive Deductible

\$200 Collision Deductible

Waiver on Collision Deductible

Please rate the following vehicles for Examples #41 and #42:

Vehicle 1: **2009 Honda Accord LX, 4 cylinder, automatic, 4-door sedan.**

Vehicle 2: **2009 BMW 328i, V6, automatic, 4-door sedan.**

Vehicle 3: **2009 Ford F-150 XL Regular Cab Styleside, 8 cylinder, automatic, 2-door, 2 wheel drive.**

Vehicle 4: **2009 Honda Pilot LX Sport Utility, V6, automatic 4-door, 2-wheel drive.**

Example #41: - SINGLE MALE:

Principle operator - age 31. Licensed 13 years. Drives 15 miles each way to work - **15,000 miles annually.**

- a. No violations or accidents within the 3 years experience period;
- b. 1 SPEEDING ticket within the 3 years experience period;
- c. 1 AT FAULT accident within the 3 years experience period;
- d. 1 SPEEDING ticket and 1 AT FAULT accident within the 3 years experience period.

Example #42: - SINGLE FEMALE:

Principle operator - age 31. Licensed 13 years. Drives 15 miles each way to work - **15,000 miles annually.**

- a. No violations or accidents within the 3 years experience period;
- b. 1 SPEEDING ticket within the 3 years experience period;
- c. 1 AT FAULT accident within the 3 years experience period;
- d. 1 SPEEDING ticket and 1 AT FAULT accident within the 3 years experience period.

IV. EXHIBIT II

PARTICIPATING TERRITORY DEFINITION

COUNTY	CITY	ZIP
LA County - Region A		
<i>Los Angeles</i>	Alhambra	91801
<i>Los Angeles</i>	Altadena	91001
<i>Los Angeles</i>	Azusa	91702
<i>Los Angeles</i>	Baldwin Park	91706
<i>Los Angeles</i>	Bell	90201
<i>Los Angeles</i>	Bellflower	90706
<i>Los Angeles</i>	Burbank	91505
<i>Los Angeles</i>	Canoga Park	91304
<i>Los Angeles</i>	Canyon Country	91351
<i>Los Angeles</i>	Carson	90745
<i>Los Angeles</i>	Cerritos	90703
<i>Los Angeles</i>	Chatsworth	91311
<i>Los Angeles</i>	Compton	90221
<i>Los Angeles</i>	Culver City	90232
<i>Los Angeles</i>	El Segundo	90245
<i>Los Angeles</i>	Gardena	90247
<i>Los Angeles</i>	Glendale	91205
<i>Los Angeles</i>	Glendora	91741
<i>Los Angeles</i>	Hawthorne	90250
<i>Los Angeles</i>	Huntington Park	90255
<i>Los Angeles</i>	Inglewood	90301
<i>Los Angeles</i>	La Puente	91744
<i>Los Angeles</i>	Lakewood	90712
<i>Los Angeles</i>	Lancaster	93536
<i>Los Angeles</i>	Long Beach - North	90805
<i>Los Angeles</i>	Long Beach - College	90815
<i>Los Angeles</i>	Los Angeles-Central	90011
<i>Los Angeles</i>	Los Angeles-East	90022
<i>Los Angeles</i>	Los Angeles-Echo Park	90026
<i>Los Angeles</i>	Los Angeles-El Sereno	90032
<i>Los Angeles</i>	Los Angeles-Farmers Mkt	90036
<i>Los Angeles</i>	Los Angeles-Griffith	90039
<i>Los Angeles</i>	Los Angeles-Highland Park	90042
<i>Los Angeles</i>	Los Angeles-Mar Vista	90066
<i>Los Angeles</i>	Los Angeles-Mid City	90019
<i>Los Angeles</i>	Los Angeles-Palms	90034
<i>Los Angeles</i>	Los Angeles-South Central	90044
<i>Los Angeles</i>	Los Angeles-Vermont	90029
<i>Los Angeles</i>	Los Angeles-Wagner	90047
<i>Los Angeles</i>	Los Angeles-Westchester	90045
<i>Los Angeles</i>	Monrovia	91016
<i>Los Angeles</i>	Montebello	90640

IV. EXHIBIT II

PARTICIPATING TERRITORY DEFINITION

COUNTY	CITY	ZIP
LA County – Region A (continued)		
<i>Los Angeles</i>	Monterey Park	91754
<i>Los Angeles</i>	Northridge	91325
<i>Los Angeles</i>	Northridge – Porter Ranch	91326
<i>Los Angeles</i>	Norwalk	90650
<i>Los Angeles</i>	Pacific Palisades	90272
<i>Los Angeles</i>	Pacoima	91331
<i>Los Angeles</i>	Palmdale	93550
<i>Los Angeles</i>	Palos Verdes	90274
<i>Los Angeles</i>	Panorama City	91402
<i>Los Angeles</i>	Pasadena	91107
<i>Los Angeles</i>	Pico Rivera	90660
<i>Los Angeles</i>	Pomona	91766
<i>Los Angeles</i>	Rancho Palos Verdes	90275
<i>Los Angeles</i>	Redondo Beach	90278
<i>Los Angeles</i>	Reseda	91335
<i>Los Angeles</i>	Rosemead	91770
<i>Los Angeles</i>	San Pedro	90731
<i>Los Angeles</i>	Santa Clarita	91350
<i>Los Angeles</i>	Santa Monica	90405
<i>Los Angeles</i>	South Gate	90280
<i>Los Angeles</i>	Sylmar	91342
<i>Los Angeles</i>	Temple City	91780
<i>Los Angeles</i>	Torrance	90503
<i>Los Angeles</i>	Van Nuys	91405
<i>Los Angeles</i>	West Covina	91790
<i>Los Angeles</i>	West Hollywood	90046
<i>Los Angeles</i>	Woodland Hills	91367
Orange County - Region B		
<i>Orange</i>	Anaheim	92804
<i>Orange</i>	Anaheim	92805
<i>Orange</i>	Buena Park	90620
<i>Orange</i>	Costa Mesa	92627
<i>Orange</i>	Fountain Valley	92708
<i>Orange</i>	Fullerton	92833
<i>Orange</i>	Garden Grove	92843
<i>Orange</i>	Huntington Beach	92646
<i>Orange</i>	Irvine	92612
<i>Orange</i>	Laguna Beach	92651
<i>Orange</i>	Laguna Niguel	92677
<i>Orange</i>	La Habra	90631
<i>Orange</i>	Lake Forest	92630

IV. EXHIBIT II

PARTICIPATING TERRITORY DEFINITION

COUNTY	CITY	ZIP
Orange County - Region B (continued)		
<i>Orange</i>	Mission Viejo	92691
<i>Orange</i>	Newport Beach	92660
<i>Orange</i>	Orange	92867
<i>Orange</i>	Placentia	92870
<i>Orange</i>	San Clemente	92672
<i>Orange</i>	Santa Ana	92701
<i>Orange</i>	Santa Ana	92704
<i>Orange</i>	Stanton	90680
<i>Orange</i>	Tustin	92780
<i>Orange</i>	Westminster	92683
<i>Orange</i>	Yorba Linda	92886
San Bernardino/Riverside Area - Region C		
<i>Riverside</i>	Banning	92220
<i>Riverside</i>	Cathedral City	92234
<i>Riverside</i>	Corona	92879
<i>Riverside</i>	Corona	92882
<i>Riverside</i>	Desert Hot Springs	92240
<i>Riverside</i>	Hemet	92544
<i>Riverside</i>	Indio	92201
<i>Riverside</i>	Lake Elsinore	92530
<i>Riverside</i>	Moreno Valley	92553
<i>Riverside</i>	Murrieta	92562
<i>Riverside</i>	Perris	92570
<i>Riverside</i>	Riverside	92503
<i>Riverside</i>	Riverside	92506
<i>Riverside</i>	Temecula	92592
<i>Riverside</i>	Yuciapa	92399
<i>San Bernardino</i>	Adelanto	92301
<i>San Bernardino</i>	Barstow	92311
<i>San Bernardino</i>	Big Bear Lake	92315
<i>San Bernardino</i>	Chino	91710
<i>San Bernardino</i>	Chino Hills	91709
<i>San Bernardino</i>	Colton	92324
<i>San Bernardino</i>	Fontana	92335
<i>San Bernardino</i>	Hesperia	92345
<i>San Bernardino</i>	Ontario	91761
<i>San Bernardino</i>	Rancho Cucamonga	91730
<i>San Bernardino</i>	Redlands	92374
<i>San Bernardino</i>	Running Springs	92382

IV. EXHIBIT II

PARTICIPATING TERRITORY DEFINITION

COUNTY	CITY	ZIP
San Bernardino/Riverside Area - Region C (continued)		
<i>San Bernardino</i>	San Bernardino	92404
<i>San Bernardino</i>	Twentynine Palms	92277
<i>San Bernardino</i>	Upland	91786
<i>San Bernardino</i>	Victorville	92392
San Diego Area - Region D		
<i>Imperial</i>	Calexico	92231
<i>Imperial</i>	El Centro	92243
<i>San Diego</i>	Carlsbad	92008
<i>San Diego</i>	Chula Vista	91911
<i>San Diego</i>	Del Mar	92014
<i>San Diego</i>	El Cajon	92021
<i>San Diego</i>	Encinitas	92024
<i>San Diego</i>	Escondido	92025
<i>San Diego</i>	Fallbrook	92028
<i>San Diego</i>	Lakeside	92040
<i>San Diego</i>	National City	91950
<i>San Diego</i>	Oceanside	92054
<i>San Diego</i>	Poway	92064
<i>San Diego</i>	Ramona	92065
<i>San Diego</i>	Rancho Bernardo	92128
<i>San Diego</i>	San Diego	92105
<i>San Diego</i>	San Diego	92107
<i>San Diego</i>	San Diego	92109
<i>San Diego</i>	San Diego	92115
<i>San Diego</i>	San Diego	92126
<i>San Diego</i>	San Diego	92154
<i>San Diego</i>	San Marcos	92069
<i>San Diego</i>	Spring Valley	91977
Central CA - Region E		
<i>Alpine</i>	Markleeville	96120
<i>Fresno</i>	Clovis	93612
<i>Fresno</i>	Fresno	93722
<i>Fresno</i>	Fresno	93727
<i>Fresno</i>	Reedley	93654
<i>Inyo</i>	Bishop	93514

IV. EXHIBIT II

PARTICIPATING TERRITORY DEFINITION

COUNTY	CITY	ZIP
Central CA - Region E (continued)		
<i>Kern</i>	Bakersfield	93309
<i>Kern</i>	Bakersfield	93313
<i>Kern</i>	Delano	93215
<i>Kern</i>	Ridgecrest	93555
<i>Kern</i>	Wasco	93280
<i>Kings</i>	Hanford	93230
<i>Madera</i>	Madera	93637
<i>Madera</i>	Madera	93638
<i>Mariposa</i>	Mariposa	95338
<i>Merced</i>	Merced	95340
<i>Mono</i>	Mammoth Lakes	93546
<i>Monterey</i>	Monterey	93940
<i>Monterey</i>	Salinas	93906
<i>Monterey</i>	Seaside	93955
<i>San Benito</i>	Hollister	95023
<i>San L Obispo</i>	Paso Robles	93446
<i>San L Obispo</i>	San Luis Obispo	93401
<i>Santa Barbara</i>	Lompoc	93436
<i>Santa Barbara</i>	Santa Barbara	93101
<i>Santa Barbara</i>	Santa Barbara	93105
<i>Santa Barbara</i>	Santa Maria	93454
<i>Tulare</i>	Porterville	93257
<i>Tulare</i>	Visalia	93277
<i>Ventura</i>	Camarillo	93010
<i>Ventura</i>	Oxnard	93030
<i>Ventura</i>	Oxnard	93033
<i>Ventura</i>	Simi Valley	93065
<i>Ventura</i>	Thousand Oaks	91360
San Francisco Bay Area - Region F		
<i>Alameda</i>	Alameda	94501
<i>Alameda</i>	Berkeley	94703
<i>Alameda</i>	Fremont	94536
<i>Alameda</i>	Hayward	94544
<i>Alameda</i>	Livermore	94550
<i>Alameda</i>	Oakland	94605
<i>Alameda</i>	Oakland	94611
<i>Alameda</i>	Union City	94587

IV. EXHIBIT II

PARTICIPATING TERRITORY DEFINITION

COUNTY	CITY	ZIP
San Francisco Bay Area - Region F (continued)		
<i>Contra Costa</i>	Antioch	94509
<i>Contra Costa</i>	Concord	94520
<i>Contra Costa</i>	Richmond	94804
<i>Contra Costa</i>	Walnut Creek	94596
<i>Marin</i>	Mill Valley	94941
<i>Marin</i>	San Rafael	94901
<i>San Francisco</i>	San Francisco	94109
<i>San Francisco</i>	San Francisco	94110
<i>San Francisco</i>	San Francisco	94112
<i>San Francisco</i>	San Francisco	94122
<i>San Mateo</i>	Daly City	94015
<i>San Mateo</i>	Pacifica	94044
<i>San Mateo</i>	Redwood City	94061
<i>San Mateo</i>	San Mateo	94403
<i>Santa Clara</i>	Campbell	95008
<i>Santa Clara</i>	Cupertino	95014
<i>Santa Clara</i>	Palo Alto	94303
<i>Santa Clara</i>	San Jose	95111
<i>Santa Clara</i>	San Jose	95123
<i>Santa Clara</i>	San Jose	95125
<i>Santa Clara</i>	San Jose	95127
<i>Santa Clara</i>	Santa Clara	95051
<i>Santa Clara</i>	Sunnyvale	94086
<i>Santa Cruz</i>	Santa Cruz	95060
<i>Santa Cruz</i>	Watsonville	95076
<i>Solano</i>	Fairfield	94534
<i>Solano</i>	Suisun City	94585
<i>Solano</i>	Vacaville	95687
<i>Solano</i>	Vallejo	94590
<i>Solano</i>	Vallejo	94591
Sacramento Area - Region G		
<i>Amador</i>	Pioneer	95666
<i>Butte</i>	Chico	95926
<i>Butte</i>	Chico	95928
<i>Calaveras</i>	Valley Springs	95252
<i>Colusa</i>	Colusa	95932
<i>El Dorado</i>	Placerville	95667
<i>El Dorado</i>	So Lake Tahoe	96150
<i>Glenn</i>	Orland	95963
<i>Nevada</i>	Grass Valley	95945
<i>Placer</i>	Lincoln	95648
<i>Placer</i>	Roseville	95661
<i>Placer</i>	Roseville	95678

IV. EXHIBIT II

PARTICIPATING TERRITORY DEFINITION

COUNTY	CITY	ZIP
Sacramento Area - Region G (continued)		
<i>Sacramento</i>	Carmichael	95608
<i>Sacramento</i>	Fair Oaks	95628
<i>Sacramento</i>	Folsom	95630
<i>Sacramento</i>	Sacramento	95820
<i>Sacramento</i>	Sacramento	95823
<i>Sacramento</i>	Sacramento	95826
<i>Sacramento</i>	Sacramento	95831
<i>San Joaquin</i>	Stockton	95206
<i>San Joaquin</i>	Stockton	95207
<i>San Joaquin</i>	Tracy	95376
<i>Stanislaus</i>	Modesto	95350
<i>Stanislaus</i>	Modesto	95351
<i>Stanislaus</i>	Turlock	95380
<i>Sutter</i>	Yuba City	95991
<i>Tuolumne</i>	Jamestown	95327
<i>Tuolumne</i>	Sonora	95370
<i>Yolo</i>	Davis	95616
<i>Yolo</i>	Woodland	95695
<i>Yuba</i>	Marysville	95901
Northern CA - Region H		
<i>Del Norte</i>	Crescent City	95531
<i>Humboldt</i>	Eureka	95501
<i>Humboldt</i>	Eureka	95503
<i>Humboldt</i>	McKinleyville	95519
<i>Lake</i>	Lakeport	95453
<i>Lassen</i>	Susanville	96130
<i>Mendocino</i>	Ukiah	95482
<i>Mendocino</i>	Willits	95490
<i>Modoc</i>	Alturas	96101
<i>Napa</i>	Napa	94558
<i>Plumas</i>	Quincy	95971
<i>Shasta</i>	Redding	96002
<i>Shasta</i>	Redding	96003
<i>Sierra</i>	Loyalton	96118
<i>Siskiyou</i>	Yreka	96097
<i>Sonoma</i>	Petaluma	94954
<i>Sonoma</i>	Santa Rosa	95403
<i>Sonoma</i>	Santa Rosa	95404
<i>Tehama</i>	Red Bluff	96080
<i>Trinity</i>	Lewiston	96052