

Consumer Federation of America

1620 I Street NW, Suite 200
Washington, DC 20006

NJ CURE

214 Carnegie Center
Princeton, NJ 08540

March 14, 2006

The Honorable Alessandro A. Iuppa, President
National Association of Insurance Commissioners (NAIC)
2301 McGee Street, Suite 800
Kansas City, MO 64108-2662

Dear President Iuppa:

The Consumer Federation of America (CFA) has recently become aware of documents that show that the Government Employees Insurance Company (GEICO) is using rating methods and underwriting guidelines that have a serious adverse effect on minority consumers and lower income Americans. These practices might also be discriminatory under federal or state civil rights laws. We request that the NAIC immediately examine this evidence and move quickly to issue a resolution calling for all states to ban the use of these practices. We are joined in this call to action by the New Jersey Citizens United Reciprocal Exchange (NJ CURE), a leading writer of auto insurance in New Jersey.

The attached documents show that GEICO, the nation's 4th largest auto insurer, has adopted rating methods and underwriting guidelines that directly base rates and eligibility solely upon education and occupation in 44 of 50 states. GEICO's underwriting guidelines not only directly harm lower income Americans, but also have an indirect negative effect on minority consumers. Under the criteria used in these documents, a factory worker without a four-year college degree in New Orleans would pay 90.75 percent more than an attorney with a graduate degree. Nationally the average "surcharge" being applied by GEICO for being poor is over 40 percent. (See Exhibit B (c) for a breakdown of the "surcharge" by state).

A facially neutral practice that has an adverse and disparate impact on a protected class of people has been found to be a violation of civil rights laws. (For example, race-based premiums for the issuance and pricing of life insurance are prohibited in the United States, despite actuarial and statistical evidence that exhibits different life expectancies for different races. Although most life and property and casualty insurance companies nationwide stopped selling race-based policies in 1966, when basing rates on race became illegal under federal law, several life insurance companies were recently found to continue to use underwriting and pricing methods based upon race and were sanctioned accordingly.)

GEICO has concealed the negative effect of these practices on minority and lower income consumers through the use of underwriting guidelines based solely upon education and occupation.

We understand that insurance commissioners often do not collect or review underwriting guides so it is likely that these methods have been overlooked. Therefore, we hope this letter will serve notice that you should begin an immediate investigation into these practices. What is very troubling is that GEICO appears to be using these guides as a de facto rating method that would normally require approval by departments of insurance and would be required to be included in rate manuals that are usually made public. The practice of keeping underwriting guides concealed contributes to the ability of an insurer to engage in unfair practices such as these.

GEICO’s harmful and possibly discriminatory practices are enabled through the use of four separate GEICO insurance companies – GEICO, GEICO General, GEICO Indemnity and GEICO Casualty. Each one of these companies uses different base rates that they charge drivers. If a driver qualifies for their preferred GEICO insurance company, that driver will receive their lowest rates. If a driver does not qualify for their preferred company, that driver will get a quote from one of their sub-standard insurance companies and pay substantially higher rates.

Subsequently, through the use of data on educational achievement alone as the underwriting criteria, GEICO places individuals whose highest level of education is a high school diploma in a “group” that is ineligible for the preferred GEICO company. The only coverage offered to this group by GEICO is through one of the sub-standard companies, which has significantly higher base rates. Inconceivably, these individuals are not even informed that they are being rejected by the preferred GEICO company due to their educational status alone. This occurs because all four companies carry the GEICO namesake – GEICO, GEICO General, GEICO Casualty, and GEICO Indemnity.

GEICO’s use of educational status alone to determine rates and eligibility allows it to bypass existing prohibitions on the use of an individual’s income, based on studies that have shown that this information is racially discriminatory. Because of the direct correlation between income and educational levels attained, GEICO is effectively substituting a proxy that is permitted for a criterion that is prohibited. See below:

U.S. Mean Annual Earnings by Education	
	Annual Income
No High School	\$26,593
High School	\$36,700
Some College	\$43,275
Bachelor's Degree	\$65,442
Source: Money Income in the United States 2004, U.S. Department of Commerce	

Educational attainment not only correlates to income but to race. According to the 2000 U.S. Census data, the percentage of Caucasian people age 25 who have achieved a four-year college degree was 27.6 percent compared to 17.3 percent of adult African Americans. In sheer population data alone, there are 12 times as many Caucasians with a four-year college degree after the age of 25 as African-Americans in the U.S. Furthermore, according to the 1990 U.S. Census data, high school completion for Hispanics aged 22-24 was only 64 percent, compared with 91 percent and 84 percent for Caucasians and African-Americans, respectively. Therefore, the disparate impact is not limited to African Americans alone.

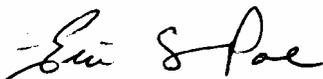
GEICO's methodology is reprehensible because not everyone has the opportunity or can afford to pursue a four-year college degree in the United States. To base underwriting criteria for auto insurance on this factor is unconscionable and possibly discriminatory. If a student's parent has the misfortune to have a job outsourced to India or lost to an event such as an employer's insolvency or a natural disaster, that student may have to quit school to help the family. Why does this make the former student a worse driver?

GEICO's preferred insurance company eligibility requirements also have an adverse effect on those individuals whom GEICO has categorized in "blue or grey-collar" occupations, which also correlate to income. Those who fall in these occupational categories are ineligible for GEICO's preferred companies.

In conclusion, NJ CURE and CFA request that the NAIC issue a resolution calling upon its member states to ban these underwriting practices nationwide. Permitting auto insurance carriers to use educational attainment and occupation as sole underwriting criteria for rates and eligibility will have an unjustified and disparate impact on racial minorities and a serious adverse effect on low income individuals who need the protection of auto insurance.

We urge the NAIC to act in a clear and decisive manner regarding this topic, before competitive pressures lead to broader use of these harmful criteria. We have recently discovered that Liberty Mutual Insurance has also adopted educational attainment as a method of underwriting and rating as well. The problem is, if an insurer sees a competitor doing this and believes there may be a modicum of adverse selection against the insurer as a result, the insurer may feel forced to adopt this approach. We urge you to prohibit this practice before it becomes widespread.

We look forward to working on this important matter with you.



Eric S. Poe, CPA, J.D.
New Jersey Citizens United Reciprocal Exchange

Sincerely,



J. Robert Hunter
Consumer Federation of America

cc: Rep. Frank Wald, President, National Conference of Insurance Legislators
All Insurance Commissioners

Mini-Biographies of the Authors

To provide you a relevant background on the writers of this letter, Bob Hunter currently serves as Director of Insurance for Consumer Federation of America, a federation that represents almost 300 pro-consumer groups with a combined membership of more than 50 million Americans. CFA's member organizations range from small, local consumer groups to very large organizations, such as the AARP and Consumers Union.

Mr. Hunter is a property and casualty insurance actuary, a Fellow of the Casualty Actuarial Society and a Member of the American Academy of Actuaries. His experience in the insurance industry spans 45 years and encompasses serving as a supervisor in automobile insurance ratemaking for the forerunner organization that is now called the Insurance Services Office (ISO), the Chief Actuary and Federal Insurance Administrator of the Federal Insurance Administration, President of the National Insurance Consumer Organization, and former Insurance Commissioner for the state of Texas from 1993-1994.

Mr. Poe is the vice president of operations for NJ CURE auto insurance. He has a Juris Doctorate degree in law from Seton Hall School of Law and is a licensed Certified Public Accountant. His insurance experience spans over 13 years. NJ CURE is the fifth largest direct writer of auto insurance in New Jersey, insuring over 50,000 vehicles and accumulating over \$81 million in assets. Eric is frequently cited by the *New Jersey Star Ledger* and other top periodicals on the topic of auto insurance. Eric has also appeared on television on News 12 New Jersey, UPN 9 in Philadelphia, and internationally on CNBC as an expert insurance panelist.

In 2004, Eric was awarded New Jersey Biz's "40 under 40" award naming him as one of the top 40 most influential business entrepreneurs under the age of 40 in New Jersey.

DOCUMENTATION OF GEICO'S PRACTICES

The attached GEICO corporate documents and our research document these abuses:

1. GEICO's official filing papers to the New Jersey Department of Banking and Insurance. These pages are similar if not identical to the language contained in their nationwide filings with other states where they write.

a) "GEICO GUIDE TO COMPANY PLACEMENT"

Page 3 and page 5 are the most important parts of this filing. Note: page 3 has a highlighted phrase that did not display properly in the scanner. It says, "Occupation Group."

On page 3, GEICO indicates that people who also buy more insurance for liability (BI LIMITS) are the most "favorable risks." People who buy higher levels of insurance are typically more affluent and are less likely to be minorities. Page 3 also shows that the most "favorable risks" are those in Groups 1, 2, and 7, and the least favorable are Group 5 drivers. Page 5 shows the Groups themselves and their definitions. As you can see, Group 5 (least favorable according to the page 3 placement guide) are those who are minimally skilled and have only high school diplomas.

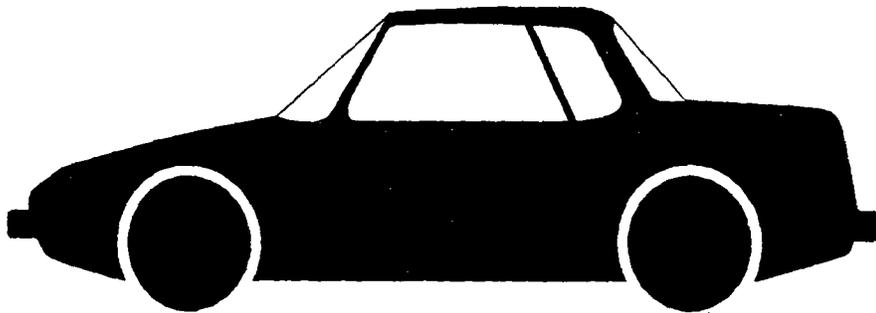
b) GEICO AUTO RATE QUOTES IN NEW ORLEANS

These pages illustrate the actual quotes generated by GEICO's company website when three quotes were requested. The only difference between the quotes is the educational level of the applicants and their occupations. The premium charge for an electrician with only a high school diploma was 73.44 percent higher in New Orleans than for the president of a "white collar" company who had been educated as a "lawyer." The premium price for the less educated person is \$2,397.10, while the same person who has a higher education and a "white collar" job would pay only \$1,382.10. The impact increases further when an individual with an occupation of "factory worker" with a high school diploma requests a quote for the same vehicle and location, as GEICO will charge that person \$2,636.40 -- an additional 90.75 percent.

c) RATE COMPARISON EXAMPLES FOR ALL STATES

This exhibit provides an example of the impact of these practices by state. The impact ranges from a high of 124 percent in Louisiana to no impact in the six states (Indiana, Kansas, Massachusetts, New York, Tennessee and Virginia) where the practice appears not to be in use at the present time. The states where this practice is used but the effect is lowest are Kentucky and Oklahoma at 11.1 percent impact. The national impact in these sample examples averages 40.7 percent.

GEICO
AUTOMOBILE GROUP GUIDE
TO
COMPANY PLACEMENT



GEICO AUTO GROUP GUIDE TO COMPANY PLACEMENT

Section

Revised: 07/06/04

Introduction

The name GEICO, when used in this guide, will apply to either Government Employees Insurance Company or GEICO General Insurance Company, as appropriate. Whether an acceptable preferred applicant is offered coverage with Government Employees Insurance Company or with GEICO General Insurance Company will be determined as follows:

1. Applicants employed on a full time basis by or retired from the Federal (including military and postal employees), state, county, or municipal governments are to be written in Government Employees Insurance Company.
2. Applicants with nongovernment employers (this does not include government retirees) are to be written in GEICO General Insurance Company.

NOTES:

- o If either spouse is a government employee as identified in 1. above, and is an operator, offer Government Employees Insurance Company.
- o In states where GEICO General Insurance Company is not operating, Government Employees Insurance Company will apply for nongovernment employees as well as government employees.
- o In New Jersey, both government and nongovernment employees can be written in Government Employees Insurance Company.

Differences exist in the Companies' underwriting, and these differences should not be overlooked. When placing applicants among the companies, use sound underwriting judgment. If an applicant is acceptable for a particular company, but the only principal operator on the policy is not acceptable, the risk should be offered coverage with the company for which the principal operator is acceptable.

The guidelines contained in this document, along with the state supplements, form the basis for your placement decisions in all states except Texas. (If you are not familiar with the Texas guides you should contact the Dallas office for proper company placement.) However, not all standards in this document apply in all states due to legal restrictions. The legal restrictions are contained in each state's supplement. **State Legal Exceptions must always be followed.**

It is essential to maintain each company's homogeneity of risks by the proper placement of business. Risks better matched with GEICO Indemnity's or GEICO Casualty's rates should not be written in GEICO, and risks that meet GEICO's acceptability standards should not be written in GEICO Indemnity or GEICO Casualty. Risks that are not acceptable to any of our companies should be referred to Insurance Counselors, Inc.

Note: The referral to Insurance Counselors, Inc. would not apply to New Jersey applicants. Those persons who are not eligible for placement in the GEICO companies would be placed in the New Jersey Personal Automobile Insurance Plan (PAIP). See the New Jersey state supplement for a definition of an eligible person.

GEICO AUTO GROUP GUIDE TO COMPANY PLACEMENT

Section

Revised: 07/06/04

Underwriting Characteristics

This guide contains criteria for placement among our four companies, which are just guides and not rules. The criteria do not address every factor or combination of factors that may have an effect on our underwriting results.

The factors relating to loss exposure may usually be viewed as favorable, unfavorable or of no significance. All of the factors should be considered in evaluating the placement of a risk in the four companies; however, all the factors should not receive equal consideration.

The factors listed below are considered in evaluating which company to offer. **The legal exceptions that are contained in the state supplements must be complied with when evaluating a risk. We will not consider any factor that we are prohibited from using in a state when evaluating a risk in that particular state.** The factors are discussed in terms of what is favorable and what is not. The information is provided in this manner so as to avoid hard and fast rules as to risk placement among the four companies. Apply all underwriting criteria conservatively when making risk placement decisions in territories of concern (identified as such in the state supplements.)

The factors are grouped into 3 categories: driving record, drivers and vehicles.

A. Driving Record:

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1. Accidents

- a. Evaluate how many accidents the drivers have had in the past 5 years (3 years in some states). The more accidents present, the more unfavorable the risk is viewed and consideration should be given to placement in GI or GC. If there is more than one accident, view the risk more favorably if the accidents are spread among the drivers, rather than one driver having multiple accidents.
- b. Consider when the accidents occurred. Recent accidents (including not at fault) are considered less favorable than accidents more than a year old.
- c. **Multiple** not at fault accidents are considered an unfavorable factor.

Note: For New Jersey applicants, the damage in an accident must exceed a \$1,000 threshold for the accident to be considered.

@

2. Theft/vandalism incidents

Multiple theft/vandalism incidents are considered unfavorable. Recent incidents are considered less favorable than incidents over a year old.

Note: For New Jersey applicants, the loss amount for comprehensive must exceed a \$1,000 threshold for consideration.

3. Convictions

- a. Evaluate how many convictions the drivers have had in the past 5 years (3 years in some states) and who had them.
- b. Consider the seriousness of the conviction. Of particular concern are convictions for greatly exceeding the speed limit, reckless driving and convictions involving drink. These present greater exposure and should be viewed more unfavorably when evaluating a risk. Risks with more than one very serious conviction (drink/drugs, hit and run, racing, felony, vehicular manslaughter/assault) are not written.

GEICO AUTO GROUP GUIDE TO COMPANY PLACEMENT

Section

Revised: 07/06/04

Underwriting Characteristics

- c. Consider when the convictions occurred. More recent convictions should be looked upon as more unfavorable than convictions over a year old.

@ 4. License Suspension or Revocation

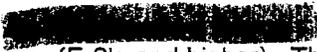
None of our companies will write an operator without a valid license, except GEICO Casualty who will write a driver who requires an SR-22 to retain, obtain or regain his or her license.

1. Risks reporting license suspensions should be questioned regarding the cause and duration of the suspension. Administrative suspensions (e.g. for failure to pay a ticket) are not considered as unfavorable as a suspension due to excessive points or in conjunction with a serious driving offense.
2. Longer suspensions are more unfavorable than brief ones (less than 15 days).

See page 11 for additional information on evaluating accidents, convictions and other occurrences, and the circumstances surrounding them.

@ B. Drivers:

1. **Driver Age/Usage**-The most favorable risk is one where the oldest driver on the policy is less than 70 years old.

 The more favorable occupations are Groups 1, 2, 7 (graduate students), and 8 (E-6's and higher). The remaining groups are less preferred, with the least favorable being Group 5's, and the lower ranking Group 8's. See page 5 for an explanation of occupational groups. *

3. **Number of Drivers & Marital Status** – One driver that is single, two drivers that are married, and three drivers that include a married couple are considered most favorable. Other combinations are considered less favorable.
4. **Driving Experience** - The more experienced driver is preferred over the newer driver. A driver with at least seven years driving experience should be considered experienced. In underwriting drivers with less than seven years experience, we are most concerned about older drivers since young drivers have higher rates to compensate for their inexperience. Newly licensed drivers over 75 years old are unacceptable in all companies, except where legally prohibited. When evaluating driving experience, count only experience obtained in the United States.
5. **Current Insurance** -The most favorable applicant is one who is shopping for coverage in advance of his or her insurance policy's expiration date. Also favorable are applicants that were previously covered under their parents' policy. Risks with no prior insurance or a lapse of 30 or more days are least favorable. Applicants who are insuring their first auto, had no need for insurance or had a short lapse fall in between the two groups mentioned above.

6. **Current BI Limits** – Applicants with large BI limits (300/300 or higher) are considered most favorable and applicants with lower limits (less than 50/100) are least favorable.

7. **Years with Current Insurer** - Longer tenure with current insurer is more favorable than shorter tenure (less than 5 years).

GEICO AUTO GROUP GUIDE TO COMPANY PLACEMENT

Section

Revised: 02/03/04

Underwriting Characteristics

8. **Home Ownership**- Home ownership, be it a condominium apartment, a mobile home, a townhouse or single family home should be viewed favorably. It is not a consideration for students (Group 7) who frequently live at home with parents or enlisted military (Group 8) who are subject to frequent moves due to changes in duty station. This characteristic is only applicable in states that do not use credit.
9. **Education** - Risks who have achieved at least a high school diploma or its equivalent are more favorable than those without a high school education. Bachelors, masters, and other advanced degrees are considered most favorable. Level of education is not a factor for risks in Occupation Groups 7 and 8.
10. **Physical Impairments**-See page 21 for Physical Impairment Guide.
11. **Credit History** - Risks whose credit history does not contain adverse information are more favorable than those whose credit history contains such information.

@ Applicable only in: **Alabama, Arizona, Arkansas, Colorado, Delaware, District of Columbia, Florida, Idaho, Illinois, Kansas, Kentucky, Louisiana, Mississippi, Missouri, Nebraska, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Utah, Virginia, Washington, Wisconsin and Wyoming.**

C. Vehicles

1. **Number of Vehicles** - In general, more is better. Three or more vehicles is most preferred.
2. **Number of Drivers & Number of Vehicles** - The most favorable combinations is where the number of drivers is the same as the number of vehicles. Less favorable are policies with one driver and multiple vehicles and policies with more drivers than vehicles, except policies with only two drivers and one vehicle.
3. **Type of Vehicle** - See page 13 for information on vehicles and vehicle types that are of concern.
- @ 4. **Usage** - Risks using a vehicle for pizza or similar delivery are not written. Wholesale and retail delivery is not written. Also see page 8 for information on vehicles used for business and page 10 regarding the lending of vehicles.

Note: In New Jersey, applicants using a vehicle for pizza or similar delivery may qualify for coverage if they are eligible persons.

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GEICO AUTO GROUP GUIDE TO COMPANY PLACEMENT

Section

Revised: 02/03/04

Group Definitions

Group 1

Group 1 occupations have exhibited superior loss experience in the past. Generally these occupations require a bachelor's degree, and some applicants will have advanced degrees. Occupations in this group include accountants (**Note:** several states *do not* require CPA's to have bachelor's degrees), administrators, architects, business officers, commercial writers, graphic artists, dentists, dietitians, editors, engineers, judges, lawyers, navigators, pharmacists, pilots, scientists, teachers, translators, veterinarians and professional Federal employees in an administrative or technical position.

Group 2

@ Occupations in Group 2 usually require a bachelor's degree; some applicants will have advanced degrees. Typical occupations are physicians, actuaries, executive secretaries with college degrees and college educated sales representatives with a high degree of technical knowledge in fields such as airplanes or computers, etc.

Group 3

Group 3 occupations are white collar jobs requiring at least a high school diploma, but usually less than a bachelor's degree, nonclerical in nature, and involve problem solving and/or decision making and the use of judgement. Typically, they are technicians with vocational training or an associate's degree, wholesale nonspecialized sales representatives, supervisors and managers of clerical staffs, and those administrators or professional and technical personnel not in Groups 1 and 2. (**Note:** Physical Therapists who are members of the American Physical Therapy Association are evaluated as Group 2's.)

Group 4

Occupations in Group 4 usually require a high school diploma. Some may require vocational training or even 2 years of college. Typical occupations are clerical positions using special knowledge or exercising judgment/decision making responsibilities, technicians with on-the-job training, sales representatives not included in Groups 2 and 3, higher skilled artisans, office machine operators such as typists and duplicating machine operators, blue collar and foremen, journeymen and nurses.

NOTE: Married artisans residing with employed spouses are evaluated as Group 3's.

Group 5

Occupations in Group 5 include minimally-skilled clerks, assistants, postal clerks and stock clerks. Also included are long haul drivers, route men, unskilled and semiskilled blue and gray collar workers.

GEICO AUTO GROUP GUIDE TO COMPANY PLACEMENT

Section

Revised: 06/09/03

Group Definitions

SPECIAL PROFILES

Group 7

@ Students

This group is comprised of full-time high school and college students, including undergraduate and graduate students and student professional nurses, as well as to those college students who have graduated within the past three months and are either unemployed or employed in Group 4 or 5 occupations while continuing to look for work in their field, or more appropriate to their level of education. Part-time students (less than 12 semester hours or 9 trimester or quarter hours) should be evaluated against the applicable occupational group profile.

Group 8

@ Military (Active and *Retired)

The military pay grade is used for risk placement, except for married E-4's with a line number for promotion who should be treated as E-5's.

* to be considered retired, former military personnel must be receiving retirement benefits.

Blue-collar - Construction Trades
HS Diploma - Factory Workers

Your Rate Quote



Need Help?
Chat with an Insurance Expert online 

Ask a question:

Mike, The rate for your 6 month policy is \$2,636.40
That is only \$498.00 a month with a low first payment of \$663.00.*

Quote includes a total of \$142.80 in Policy

- \$663.00 + Monthly Payments. [Details](#)
- \$663.00 + Three Additional Payments. [De](#)
- Make One Payment of \$2,636.40. [Details](#)



<p>How to Buy:</p> <p> Online</p> <p> By phone: 1-800-841-5660 and reference quote number 060309M4101090</p>	<p>Most Recent Quotes</p> <p>03/09/06: 12:34 PM Personalized:\$2397.10 03/09/06: 12:33 PM Personalized:\$1382.10</p> <p>View all quotes</p>	<p>Select A Coverage Package</p> <p>Minimum Regular Premium Ultra</p> <p>What is a Coverage Package?</p>
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If you still need more time to think about your purchase, we have saved your rate and you can return to it any time. If you have any questions about this rate, [click here for more information](#) or call us at 1-800-841-5660

[Shouldn't you get started saving with GEICO?](#)

[Tell a Friend](#)



Below are the details of your personalized quote, discounts and savings:

Personalized Package Types of Coverage	Coverage Limits	2006 Ford Tau
Bodily Injury Liability(BI)	\$50,000 / \$100,000	\$808.70
Property Damage Liability(PD)	\$25,000	\$215.80
Medical Payments(MED)	\$2,000	\$33.00
Uninsured Motorist Bodily Injury	\$50,000 / \$100,000	\$336.60
Uninsured Motorist Property Damage	\$10,000	not provided
Comprehensive(COMP)	\$500 deductible	\$509.30
Collision(COLL)	\$500 deductible	\$733.00
Emergency Road Service(ERS)	NO	not provided
Rental Reimbursement(RR)	NO	not provided
Mechanical Breakdown Insurance	NO	not provided

Vehicle Total: \$2636.40

The total rate for your 6 month poli

Char

Add Emergency Roadside Service coverage for only \$9.80 additional

Important Messages

Please note that this rate quote does not provide coverage for customizations to your auto. If your vehicle is customized, pl
1-800-841-5660.

Uninsured Motorist Property Damage coverage is not available with Collision coverage in your state.

Additional limits may be available. If you need a quote for a limit not shown, please call us at 1-800-841-5660.

*Payment plans vary by state

Policy Discounts	Savings
Anti-Lock Brakes	\$94.10
Anti-Theft Systems	\$26.80
Passive Restraint	\$21.90

Discount Definitions

Anti-Lock Brakes	Because your car has a factory installed Anti-Lock Braking System(ABS), we've applied a discount to portion of your premium.
Anti-Theft Systems	Your car's factory-installed anti-theft system earned you a discount on the comprehensive portion of y
Passive Restraint	Your car has passive restraints - air bags or automatic seat belts. That entitles you to a discount on th payment or personal injury portion of your premium.

Quote from GEICO Indemnity Company

Questions or problems? [Click here](#)

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Blue-collar- construction/trades
Electrician - High School diploma

Your Rate Quote

zip code 70117



Need Help?
Chat with an Insurance Expert online 

Ask a question:

Mike, The rate for your 6 month policy is \$2,397.10
That is only \$454.00 a month with a low first payment of \$603.00.*

Quote includes a total of \$129.80 in Policy

- \$603.00 + Monthly Payments. [Details](#)
- \$603.00 + Three Additional Payments. [De](#)
- Make One Payment of \$2,397.10. [Details](#)



<p>How to Buy:</p> <p> Online</p> <p> By phone: 1-800-841-5660 and reference quote number 060309M3453190</p>	<p>Most Recent Quotes</p> <p>03/09/06; 12:33 PM Personalized: \$1382.10</p> <p>View all quotes</p>	<p>Select A Coverage Package</p> <p>Minimum Regular Premium Ultra</p> <p>What is a Coverage Package?</p>
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If you still need more time to think about your purchase, we have saved your rate and you can return to it any time. If you have any questions about this rate, [click here for more information](#) or call us at 1-800-841-5660

[Shouldn't you get started saving with GEICO?](#)

[Tell a Friend](#)

[Chat](#)

Below are the details of your personalized quote, discounts and savings:

Personalized Package Types of Coverage	Coverage Limits	2006 Ford Tau
Bodily Injury Liability(BI)	\$50,000 / \$100,000	\$735.10
Property Damage Liability(PD)	\$25,000	\$196.20
Medical Payments(MED)	\$2,000	\$30.00
Uninsured Motorist Bodily Injury	\$50,000 / \$100,000	\$306.00
Uninsured Motorist Property Damage	\$10,000	not provided
Comprehensive(COMP)	\$500 deductible	\$463.10
Collision(COLL)	\$500 deductible	\$666.70
Emergency Road Service(ERS)	NO	not provided
Rental Reimbursement(RR)	NO	not provided
Mechanical Breakdown Insurance	NO	not provided

Vehicle Total: \$2397.10

The total rate for your 6 month poli

[Chat](#)

Add Emergency Roadside Service coverage for only \$9.80 additional



Important Messages

Please note that this rate quote does not provide coverage for customizations to your auto. If your vehicle is customized, pl
1-800-841-5660.

Uninsured Motorist Property Damage coverage is not available with Collision coverage in your state.

Additional limits may be available. If you need a quote for a limit not shown, please call us at 1-800-841-5660.

*Payment plans vary by state

Policy Discounts

Savings

Anti-Lock Brakes	\$85.50
Anti-Theft Systems	\$24.40
Passive Restraint	\$19.90

Discount Definitions

Anti-Lock Brakes	Because your car has a factory installed Anti-Lock Braking System(ABS), we've applied a discount to portion of your premium.
Anti-Theft Systems	Your car's factory-installed anti-theft system earned you a discount on the comprehensive portion of y
Passive Restraint	Your car has passive restraints - air bags or automatic seat belts. That entitles you to a discount on th payment or personal injury portion of your premium.

Quote from GEICO Indemnity Company



Questions or problems? [Click here](#)

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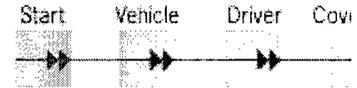
*President - white callan company
- J.D.*

Your Rate Quote



5 days/3 miles one-way

zip code 70117



Ask a question:

**Mike, The rate for your
6 month policy is \$1,382.10**
That is only \$263.00 a month with a low first
payment of \$350.00.*

Quote includes a total of \$165.40 in Policy

\$350.00 + Monthly Payments. [Details](#)

\$350.00 + Three Additional Payments. [De](#)

Make One Payment of \$1,382.10. [Details](#)



<p>How to Buy:</p> <p> Online</p> <p> By phone: 1-800-841-5660 and reference quote number 55115112450000</p>	<p>Most Recent Quotes</p> <p>View all quotes</p>	<p>Select A Coverage Package</p> <p>Minimum Regular Premium Ultra</p> <p>What is a Coverage Package?</p>
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If you still need more time to think about your purchase, we have saved your rate and you can return to it any time.
If you have any questions about this rate, [click here for more information](#) or call us at 1-800-841-5660

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Below are the details of your personalized quote, discounts and savings:

Personalized Package Types of Coverage	Coverage Limits	2006 Ford Tau
Bodily Injury Liability(BI)	\$50,000 / \$100,000	\$400.30
Property Damage Liability(PD)	\$25,000	\$130.60
Medical Payments(MED)	\$2,000	\$23.00
Uninsured Motorist Bodily Injury	\$50,000 / \$100,000	\$182.70
Uninsured Motorist Property Damage	\$10,000	not provided
Comprehensive(COMP)	\$500 deductible	\$302.40
Collision(COLL)	\$500 deductible	\$343.10
Emergency Road Service(ERS)	NO	not provided
Rental Reimbursement(RR)	NO	not provided
Mechanical Breakdown Insurance	NO	not provided

Vehicle Total: \$1382.10

The total rate for your 6 month poli

Char

Add Emergency Roadside Service coverage for only \$5.10 additional

Important Messages

Please note that this rate quote does not provide coverage for customizations to your auto. If your vehicle is customized, pl 1-800-841-5660.

Uninsured Motorist Property Damage coverage is not available with Collision coverage in your state.

Additional limits may be available. If you need a quote for a limit not shown, please call us at 1-800-841-5660.

*Payment plans vary by state

Table with 2 columns: Policy Discounts, Savings. Rows include Anti-Lock Brakes (\$18.10), Anti-Theft Systems (\$15.90), Passive Restraint (\$15.30), Seatbelt User (\$4.00), Five-year Accident free Good Driver (\$112.10).

Discount Definitions

Table with 2 columns: Discount Definition, Description. Rows include Anti-Lock Brakes, Anti-Theft Systems, Passive Restraint, Seatbelt User, Five-year Accident free Good Driver.

Quote from GEICO General Insurance Company

Questions or problems? Click here

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Comparison of Geico Rates White Collar vs. Blue Collar

		White Collar	Blue Collar		
State	City	Cost*	Cost**	% Difference	
1	Alabama	Tuscaloosa	\$485.20	\$549.90	13.33%
2	Alaska	Anchorage			0.00%
3	Arizona	Tempe	\$569.10	\$669.00	17.55%
4	Arkansas	Little Rock	\$612.40	\$755.60	23.38%
5	California	Los Angeles	\$1,325.60	\$1,753.90	32.31%
6	Colorado	Denver	\$844.20	\$1,125.40	33.31%
7	Connecticut	Hartford	\$698.10	\$924.00	32.36%
8	Delaware	Newark	\$605.20	\$806.60	33.28%
9	Florida	Miami	\$729.50	\$841.50	15.35%
10	Georgia	Atlanta	\$1,005.30	\$1,611.00	60.25%
11	Hawaii	Honolulu	\$444.80	\$833.80	87.46%
12	Idaho	Aberdeen	\$448.00	\$503.90	12.48%
13	Illinois	Chicago	\$556.80	\$618.70	11.12%
14	Indiana	Indianapolis			0.00%
15	Iowa	Iowa City	\$395.30	\$493.80	24.92%
16	Kansas	Kansas City			0.00%
17	Kentucky	Lexington	\$594.91	\$660.97	11.10%
18	Louisiana	New Orleans	\$1,079.70	\$2,426.30	124.72%
19	Maine	Portland	\$400.50	\$470.90	17.58%
20	Maryland	Baltimore	\$858.50	\$1,144.20	33.28%
21	Massachusetts	Boston			0.00%
22	Michigan	Detroit	\$1,844.50	\$3,540.30	91.94%
23	Minnesota	St. Paul	\$537.60	\$826.10	53.66%
24	Mississippi	Biloxi	\$547.30	\$729.40	33.27%
25	Missouri	St. Louis	\$516.80	\$648.60	25.50%
26	Montana	Adler	\$603.90	\$1,160.90	92.23%
27	Nebraska	Omaha	\$398.20	\$568.60	42.79%
28	Nevada	Las Vegas	\$728.70	\$1,289.30	76.93%
29	New Hampshire	Concord	\$819.00	\$1,024.00	25.03%
30	New Jersey	Princeton	\$455.90	\$604.00	32.49%
31	New Mexico	Belen	\$510.80	\$638.40	24.98%
32	New York	New York			0.00%
33	North Carolina	Advance	\$340.66	\$394.26	15.73%
34	North Dakota	Grand Forks	\$504.70	\$593.50	17.59%
35	Ohio	Cleveland	\$355.20	\$507.20	42.79%
36	Oklahoma	Achille	\$719.60	\$799.50	11.10%
37	Oregon	Carvallis	\$455.40	\$535.50	17.59%
38	Pennsylvania	Philadelphia	\$540.60	\$635.50	17.55%
39	Rhode Island	Adamsville	\$546.90	\$612.50	11.99%
40	South Dakota	Alcester	\$429.30	\$610.70	42.25%
41	South Carolina	Alcolu	\$543.00	\$611.00	12.52%
42	Tennessee	Nashville			0.00%
43	Texas	Houston	\$612.70	\$874.80	42.78%
44	Utah	Salt Lake City	\$422.70	\$563.30	33.26%
45	Vermont	Wilmington	\$191.70	\$246.20	28.43%
46	Virginia	Fairfax			0.00%
47	Washington	Seattle	\$610.00	\$1,041.20	70.69%
48	West Virginia	Morgantown	\$574.34	\$765.49	33.28%
49	Wisconsin	Milwaukee	\$435.80	\$544.40	24.92%
50	Wyoming	Bosler	\$402.20	\$573.70	42.64%
51	Washington D.C.		\$590.00	\$707.90	19.98%
	National Average		\$26,890.61	\$37,835.72	40.70%

* White Collar President with Law Degree.

** Custodian/Janitor with High School Diploma.

*** Rates are based on a 25 year old single male with 50/100/25 coverage and a \$500 deductible for Comp/Coll for a 2006 Ford Taurus LX.

Minor variables may have changed from state to state such as PIP coverage limits, and if they were chosen it was always the default selection on GEICO.com, but for each example the selection was consistent for comparison purposes.