EXHIBIT A

Exhibit A: Farmers Quotes

Tester 1: Ann Doe, factory worker
Tester 2: Barbara Doe, accountant
Tester 3: Celia Doe, physician

All subjects reported identical home addresses, driving records, and vehicles. The level of coverage remains the same for each quote.

FARMERS INSURANCE

YOUR INFO → VEHICLES → DRIVERS

Hello! Tell us about yourself.

Ca

About you

First Name
Ann

Last Name
Doe

Date of Birth(MM/DD/YYYY)
01/01/1970

Gender: Male Female

Your address

Residential Address
4029 Oakwood Avenue

Apartment # (optional)

City
Los Angeles

State
California

Zip Code
90004

Do you currently have Auto Insurance coverage? Yes No

START QUOTE

FARMERS INSURANCE

YOUR INFO → VEHICLES → DR

What is the year, make, and model of your vehicle?

Year
2012

Make
LEXUS

Model
ES 350 4D

Can't find your car ?

CONTINUE

or

I would like to enter VIN instead

FARMERS INSURANCE

PREVIOUS QUESTION

YOUR INFO → VEHICLES

Tell us about your driving

Miles you drive one-way
5

How often you commute ?
5 days a week

Miles you drive per year
9222

CONTINUE

FARMERS INSURANCE

PREVIOUS QUESTION

YOUR INFO → VEHICLES → DR

What is the occupation for Ann Doe?

- Accountant
- Architect
- Aviator
- Dentist
- Educator
- Engineer
- FIG FCU Member
- Firefighter
- Law Enforcement Officer
- Lawyer / Judge
- Librarian
- Other
- Physical Therapist
- Physicians / Surgeon
- Real Estate Agent
- Scientist
- Small Business Policyholder
- Speech Audiologist and Pathologist
- Veterinarian



PREVIOUS QUESTION

YOUR INFO → VEHICLES

You chose "Other". Please enter your occupation.

Please enter your occupation

factory worker

CONTINUE

FARMERS INSURANCE

PREVIOUS QUESTION

YOUR INFO → VEHICLES

Age you first received your Driver's License in the USA

Enter the Age

16

CONTINUE

or

Driver License is from another country

FARMERS INSURANCE

PREVIOUS QUESTION

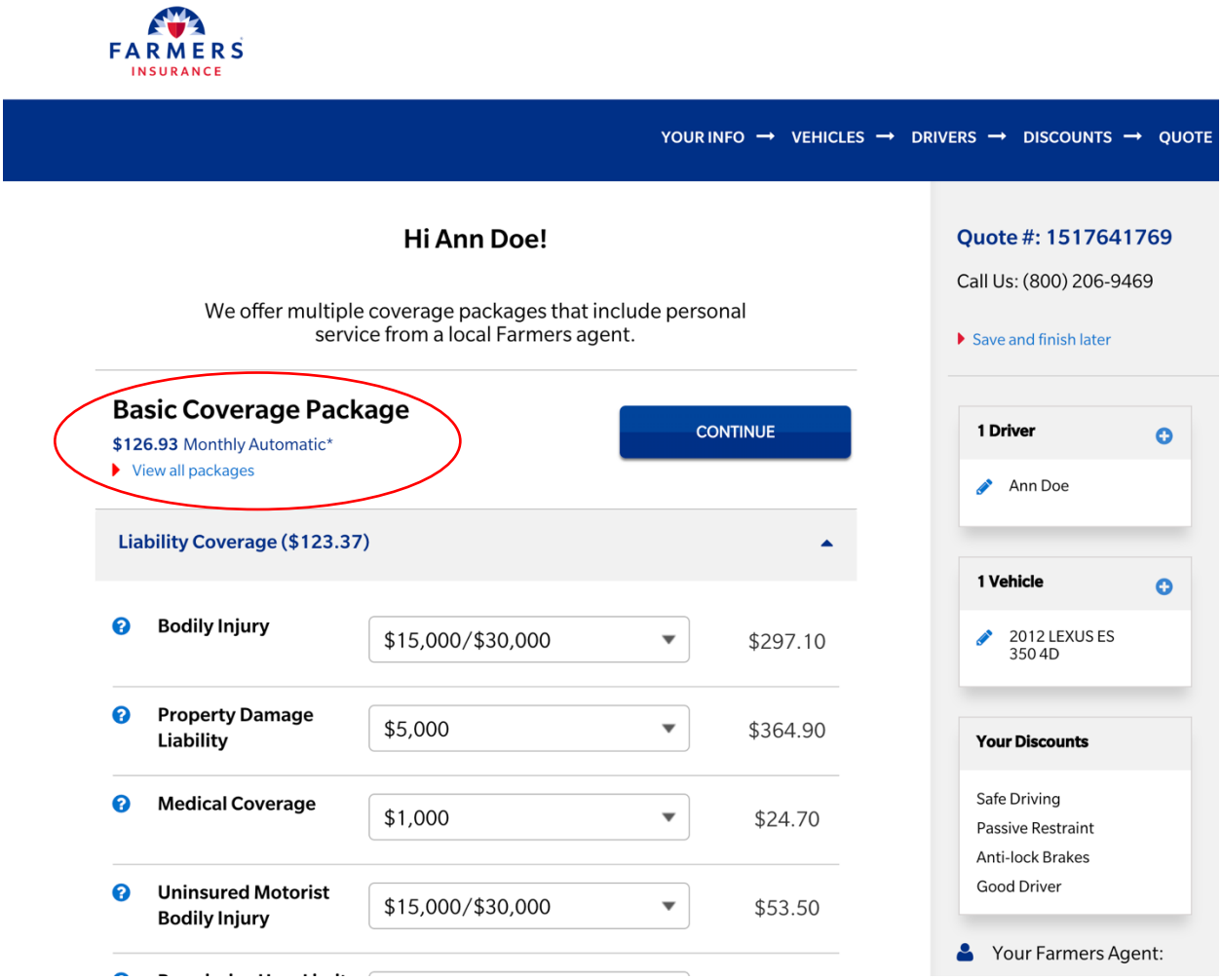
YOUR INFO → VEHICLES

Did Ann Doe have any accidents or violations within the last 10 years?

Yes

✔ No

ADD THIS DRIVER



$126.93/month x 12 months = **$1,523.16 per year**

FARMERS INSURANCE

YOUR INFO → VEHICLES → DR

Hello! Tell us about yourself.

About you

First Name
Barbara

Last Name
Doe

Date of Birth(MM/DD/YYYY)
01/01/1970

Gender: ○ Male ◉ Female

Your address

Residential Address
4029 Oakwood Avenue

Apartment # (optional)

City
Los Angeles

State
California

Zip Code
90004

Do you currently have Auto Insurance coverage? ◉ Yes ○ No

START QUOTE

FARMERS INSURANCE

YOUR INFO → VEHICLES →

What is the year, make, and model of your vehicle?

Year
2012

Make
LEXUS

Model
ES 350 4D

Can't find your car ?

CONTINUE

or

I would like to enter VIN instead

FARMERS INSURANCE

PREVIOUS QUESTION

YOUR INFO → VEHICL

Tell us about your driving

Miles you drive one-way
5

How often you commute ?
5 days a week

Miles you drive per year
9222

CONTINUE

FARMERS INSURANCE

PREVIOUS QUESTION

YOUR INFO → VEHICLES → DI

What is the occupation for Barbara Doe?

- Accountant
- Architect
- Aviator
- Dentist
- Educator
- Engineer
- FIG FCU Member
- Firefighter
- Law Enforcement Officer
- Lawyer / Judge
- Librarian
- Other
- Physical Therapist
- Physicians / Surgeon
- Real Estate Agent
- Scientist
- Small Business Policyholder
- Speech Audiologist and Pathologist
- Veterinarian

FARMERS INSURANCE

PREVIOUS QUESTION

YOUR INFO → VEHICLES

Age you first received your Driver's License in the USA

Enter the Age
16

CONTINUE

or

Driver License is from another country

FARMERS INSURANCE

PREVIOUS QUESTION

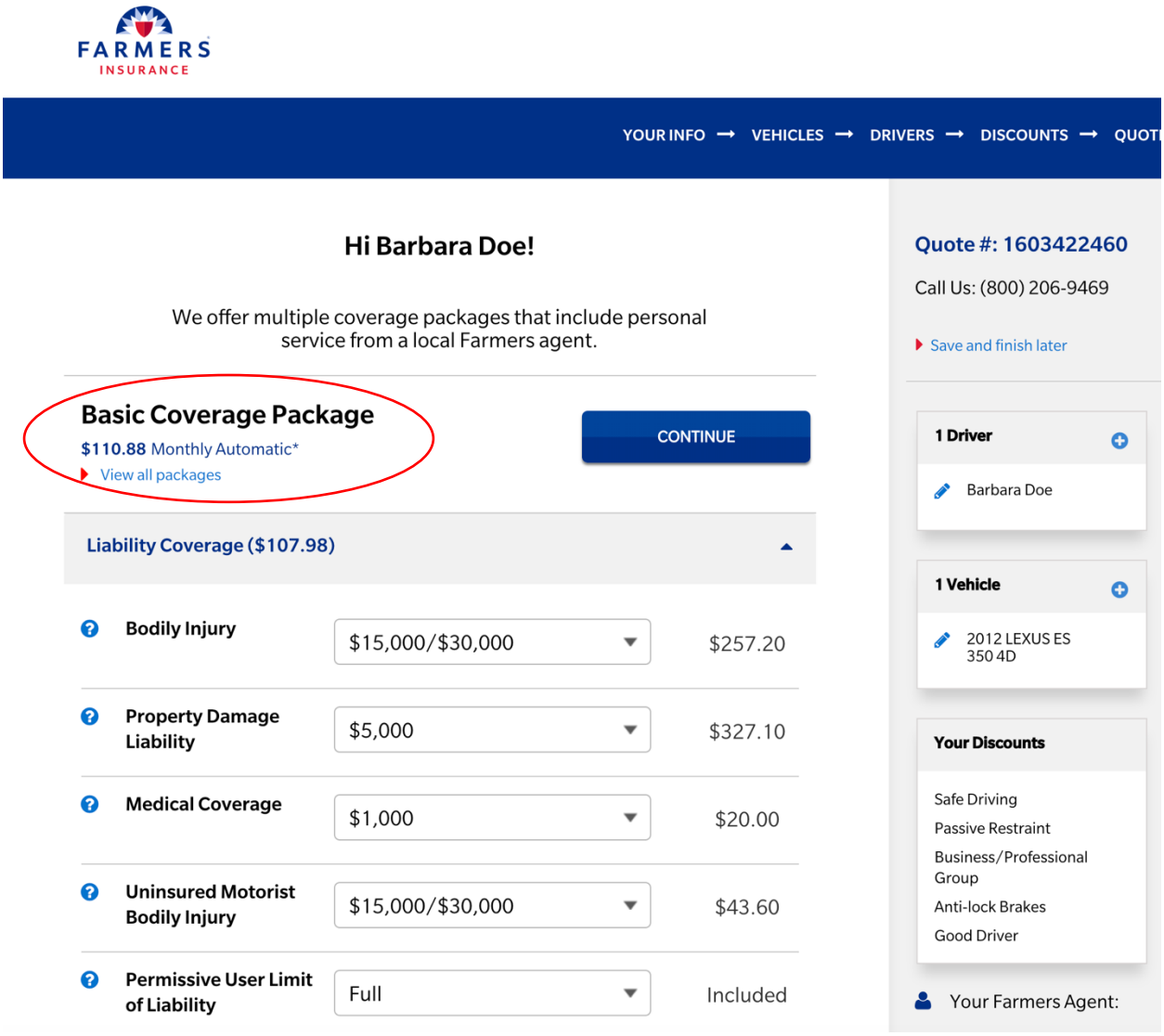
YOUR INFO → VEHICLES →

Did Barbara Doe have any accidents or violations within the last 10 years?

Yes

✔ No

ADD THIS DRIVER



$110.88/month x 12 months = **$1,330.56 per year**

FARMERS INSURANCE

YOUR INFO → VEHICLES → DRIVERS

Hello! Tell us about yourself.

About you

First Name
Celia

Last Name
Doe

Date of Birth(MM/DD/YYYY)
01/01/1970

Gender: ○ Male ◉ Female

Your address

Residential Address
4029 Oakwood Avenue

Apartment # (optional)

City
Los Angeles

State
California

Zip Code
90004

Do you currently have Auto Insurance coverage? ◉ Yes ○ No

START QUOTE

FARMERS INSURANCE

YOUR INFO → VEHICLES

What is the year, make, and model of your vehicle?

Year
2012

Make
LEXUS

Model
ES 350 4D

Can't find your car ?

CONTINUE

or

I would like to enter VIN instead

FARMERS INSURANCE

PREVIOUS QUESTION

YOUR INFO → VEHICLES →

Tell us about your driving

Miles you drive one-way
5

How often you commute ?
5 days a week

Miles you drive per year
9222

CONTINUE

FARMERS INSURANCE

PREVIOUS QUESTION

YOUR INFO → VEHICLES →

What is the occupation for Celia Doe?

- Accountant
- Architect
- Aviator
- Dentist
- Educator
- Engineer
- FIG FCU Member
- Firefighter
- Law Enforcement Officer
- Lawyer / Judge
- Librarian
- Other
- Physical Therapist
- Physicians / Surgeon
- Real Estate Agent
- Scientist
- Small Business Policyholder
- Speech Audiologist and Pathologist
- Veterinarian

FARMERS INSURANCE

PREVIOUS QUESTION

YOUR INFO → VEHICLES →

Age you first received your Driver's License in the USA

Enter the Age

16

CONTINUE

or

Driver License is from another country

FARMERS INSURANCE

PREVIOUS QUESTION

YOUR INFO → VEHICLES →

Did Celia Doe have any accidents or violations within the last 10 years?

Yes

✔ No

ADD THIS DRIVER

FARMERS INSURANCE

YOUR INFO → VEHICLES → DR

Hi Celia Doe!

We offer multiple coverage packages that include personal service from a local Farmers agent.

Basic Coverage Package

$110.88 Monthly Automatic*

View all packages

CONTINUE

Liability Coverage ($107.98)

Bodily Injury	$15,000/$30,000	$257.20
Property Damage Liability	$5,000	$327.10
Medical Coverage	$1,000	$20.00
Uninsured Motorist Bodily Injury	$15,000/$30,000	$43.60
Permissive User Limit of Liability	Full	Included

$110.88/month x 12 months = **$1,330.56 per year**

EXHIBIT B

Exhibit B: Progressive Quotes – Occupation

Tester 1: Deborah Doe, factory worker
Tester 2: Evelyn Doe, attorney
Tester 3: Gina Doe, physician

All subjects reported identical home addresses, driving records, and vehicles. The level of coverage remains the same for each quote.

PROGRESSIVE DIRECT

START | VEHICLES | DRIVERS | FINAL DETAILS

Your neighbors love us and we think you will too!

24,766 people bought a California auto policy in the last 30 days



Name & Birthdate

Deborah | MI | Doe | Suffix

01 / 01 / 1970

Mailing Address

4029 Oakwood Avenue | Apt./Unit #

Los Angeles , CA 90004

P.O. Box/Military Address

Information Disclosure: To offer you an accurate quote, we will use information from you and other sources, such as your driving review our Privacy Policy and information about our use of consumer reports.

Okay, start my quote.

PROGRESSIVE DIRECT

VEHICLES | DRIVERS | FINAL DETAILS

Tell us about your vehicle(s)...

2012
Lexus ES 350

Remove

2013	Land Rover	CT200
2012	Lexus	ES 350
2011	Lincoln	GS 350
2010	Mazda	GS 450
2009	Mercedes-Benz	GS 460
2008	Mini	GX 460
2007	Mitsubishi	HS 250
2006	Nissan	

Or enter by VIN

Primary Use: Personal (to/from work, school, errands)

Primary ZIP Location: 90004

Miles Driven to School/Work One Way: 5

Estimated Annual Mileage: 7600

Own or lease: Own

Equipped with a tracking device? ○ Yes ◉ No

Done

PROGRESSIVE DIRECT

START | VEHICLES | DRIVERS | FINAL DETAILS | RATES

A few more questions about Deborah:

Gender
Choose the option that matches your driver's license
(•) Female ( ) Male ( ) Nonbinary

Marital Status: Single

Highest Level of Education: College degree

Employment Status: Employed

Occupation
View Entire List
Factory Worker

Social Security Number
(Recommended to verify identity)
[ ] - [ ] - [ ]

Residency

Primary Residence: Rent

Driving History

U.S. License Status: Valid

Age First Licensed
(U.S., Canada or U.S. Territories)
16

License expired, suspended or revoked in last 3 years?
( ) Yes (•) No

Accidents, Violations, and Claims

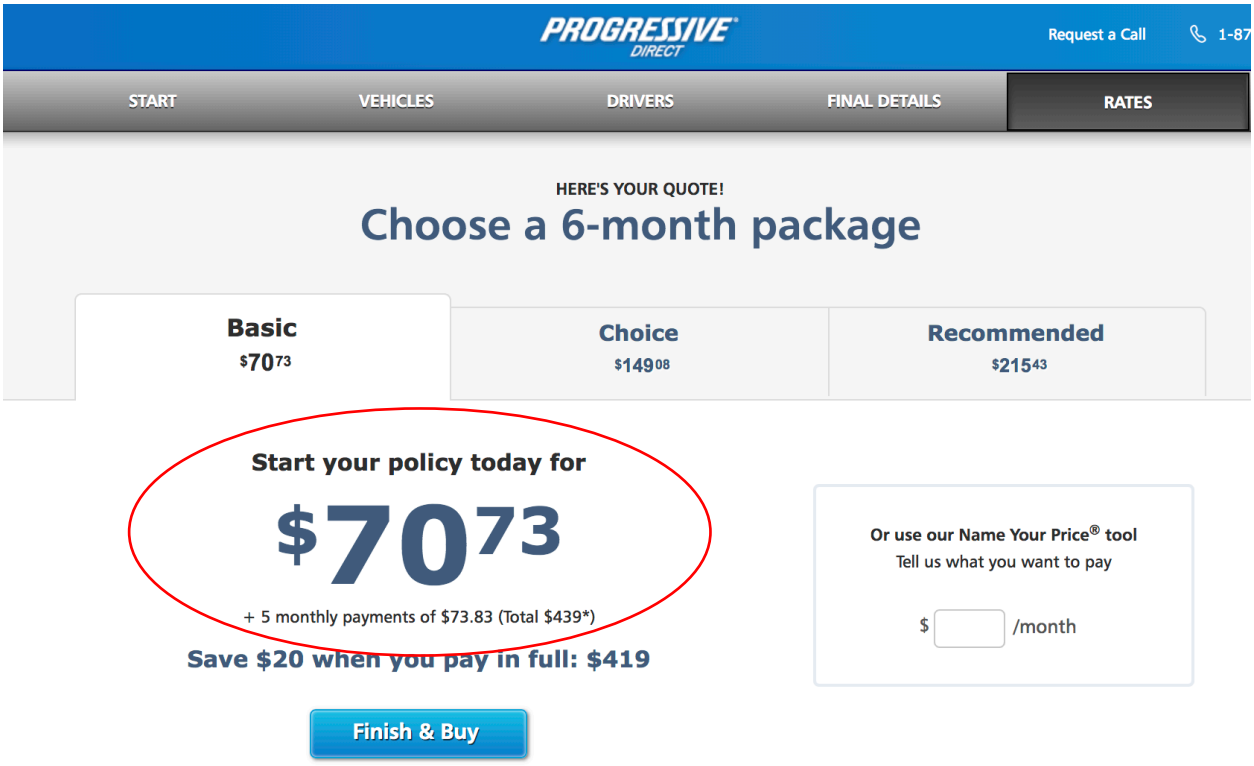
As a driver, have you had any (regardless of fault):

Accidents, claims, or other damages you had to a vehicle (last 5 years/Feb 2014):
e.g.: hitting a car/object/property/animal, car hits you, weather, vandalism, theft, hail
( ) Yes (•) No

DWIs (last 10 years/Feb 2009):
( ) Yes (•) No

Tickets or Violations (last 3 years/Feb 2016):
Need an SR22?
( ) Yes (•) No

< Back | Continue | Save & Return Later



Policy Coverages	Coverage Amount/Deductible		Cost
Liability (BI/PD)	$15k/$30k/$5k	Edit	$392
Uninsured/Underinsured Motorist BI	$15k/$30k	Edit	$27
Medical Payments	No coverage	Edit	$0

$439/six months x 2 = **$878 per year**

PROGRESSIVE DIRECT

START | VEHICLES | DRIVERS | FINAL DETAILS

Your neighbors love us and we think you will too!

24,766 people bought a California auto policy in the last 30 days

Name & Birthdate

Evelyn | MI | Doe | Suffix

01 / 01 / 1970

Mailing Address

4029 Oakwood Avenue | Apt./Unit #

Los Angeles , CA 90004

P.O. Box/Military Address



Information Disclosure: To offer you an accurate quote, we will use information from you and other sources, such as your dri
review our Privacy Policy and information about our use of consumer reports.

Okay, start my quote.



Tell us about your vehicle(s)...

2012
Lexus ES 350

Remove

2012	Lexus	ES 350
2011	Lincoln	GS 350
2010	Mazda	GS 450
2009	Mercedes-Benz	GS 460
2008	Mini	GX 460
2007	Mitsubishi	HS 250
2006	Nissan	IS 250

Or enter by VIN

Primary Use: Personal (to/from work, school, errands)

Primary ZIP Location: 90004

Miles Driven to School/Work One Way: 5

Estimated Annual Mileage: 7600

Own or lease: Own

Equipped with a tracking device? ○ Yes ◉ No

Done

PROGRESSIVE DIRECT

START | VEHICLES | DRIVERS | FINAL DETAILS | RATES

A few more questions about Evelyn:

Gender
Choose the option that matches your driver's license
(•) Female ( ) Male ( ) Nonbinary

Marital Status: Single

Highest Level of Education: Graduate work or graduate degree

Employment Status: Employed

Occupation
View Entire List
Attorney

Social Security Number
(Recommended to verify identity)
[ ] - [ ] - [ ]

Residency

Primary Residence: Rent

Driving History

U.S. License Status: Valid

Age First Licensed
(U.S., Canada or U.S. Territories)
16

License expired, suspended or revoked in last 3 years?
( ) Yes (•) No

Accidents, Violations, and Claims

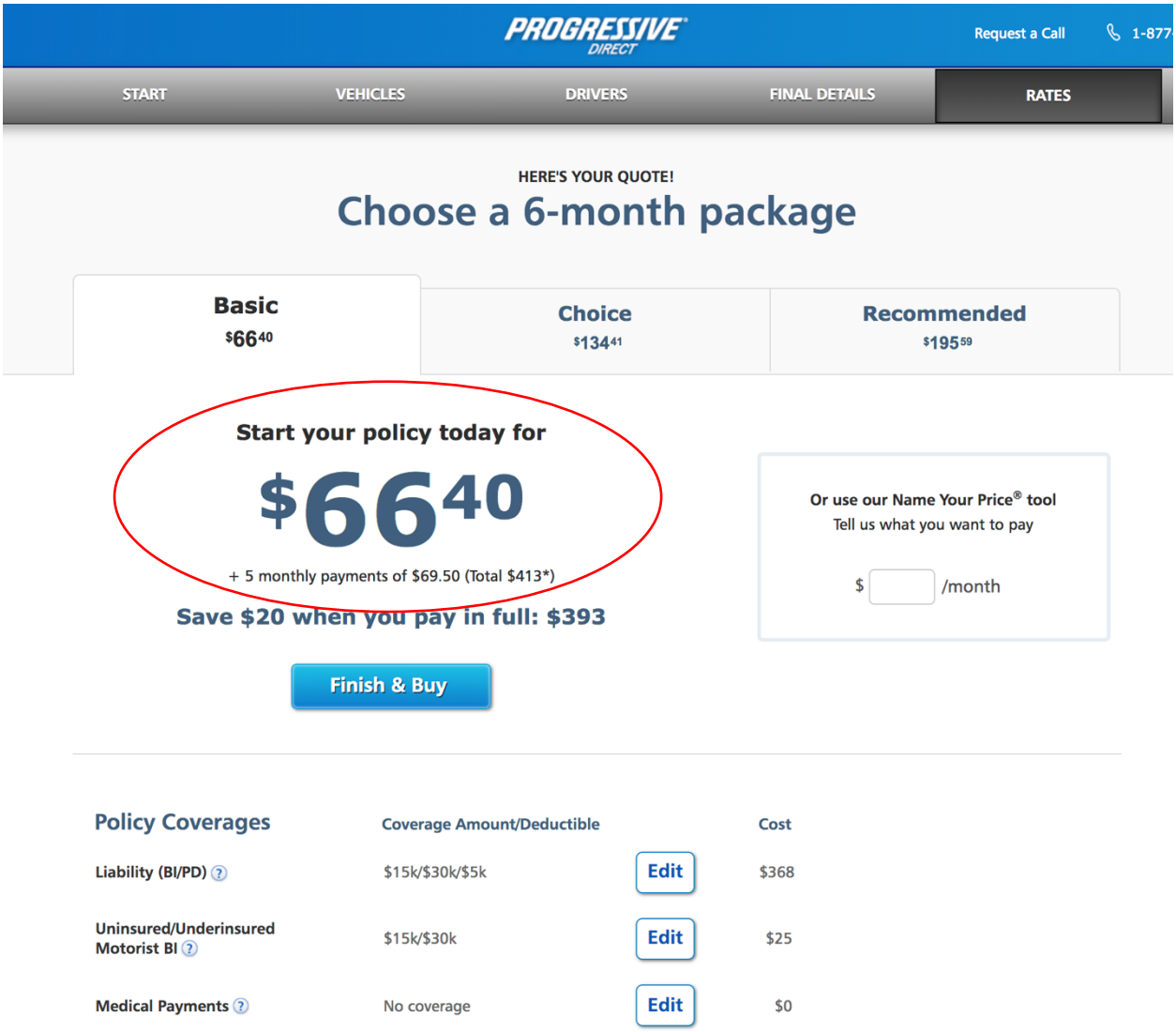
As a driver, have you had any (regardless of fault):

Accidents, claims, or other damages you had to a vehicle (last 5 years/Feb 2014):
e.g.: hitting a car/object/property/animal, car hits you, weather, vandalism, theft, hail
( ) Yes (•) No

DWIs (last 10 years/Feb 2009):
( ) Yes (•) No

Tickets or Violations (last 3 years/Feb 2016):
Need an SR22?
( ) Yes (•) No

< Back | Continue | Save & Return Late



$413/six months x 2 = **$826 per year**

PROGRESSIVE DIRECT

START | VEHICLES | DRIVERS | FINAL DETAILS

Your neighbors love us and we think you will too!

24,766 people bought a California auto policy in the last 30 days

Name & Birthdate

Gina | MI | Doe | Suffix

01 / 01 / 1970

Mailing Address

4029 Oakwood Avenue | Apt./Unit #

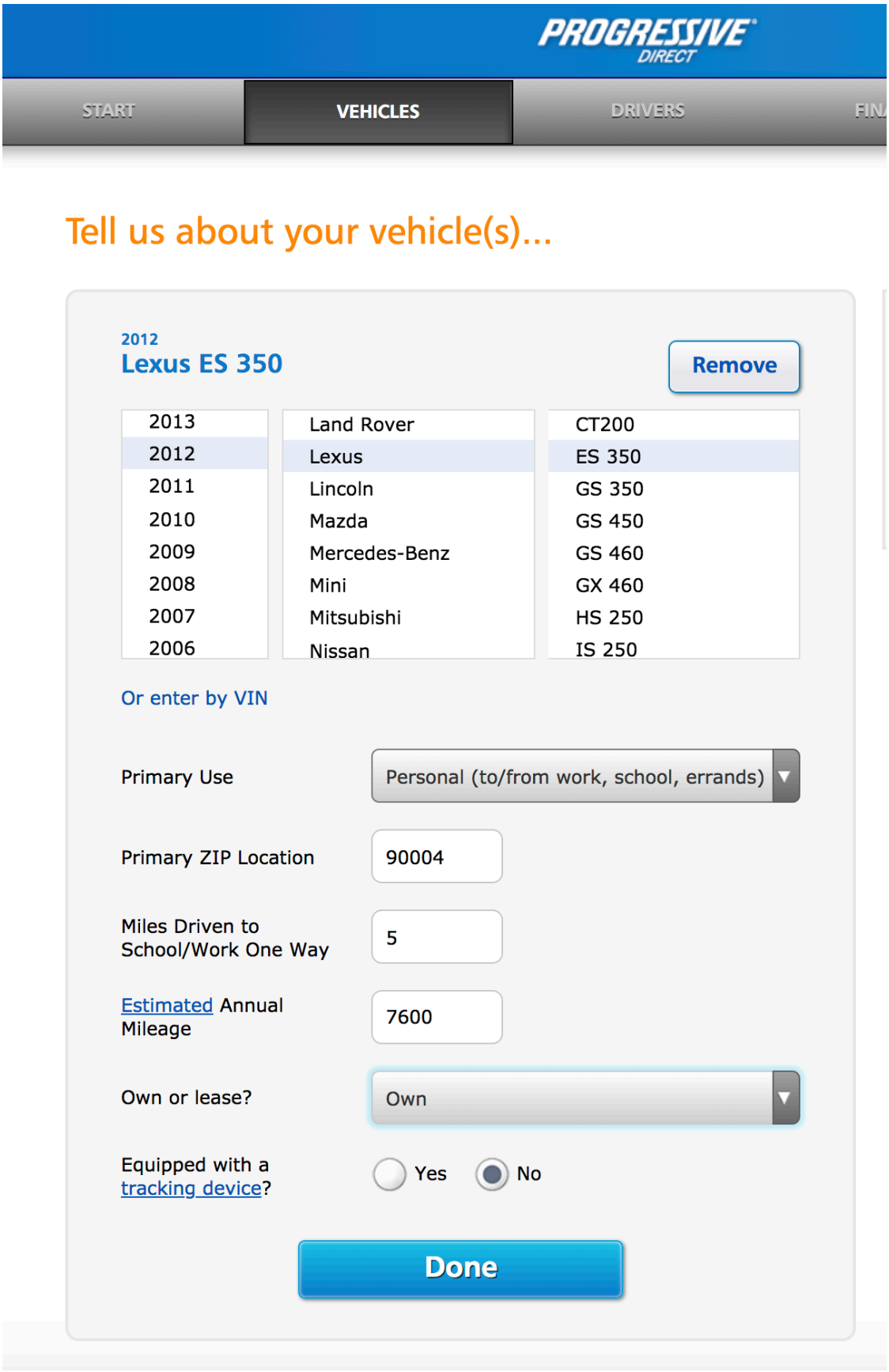
Los Angeles , CA 90004

☐ P.O. Box/Military Address



Information Disclosure: To offer you an accurate quote, we will use information from you and other sources, such as your driving review our Privacy Policy and information about our use of consumer reports.

Okay, start my quote.


PROGRESSIVE DIRECT
START
VEHICLES
DRIVERS
FIN
Tell us about your vehicle(s)...
2012
Lexus ES 350
Remove
2013
2012
2011
2010
2009
2008
2007
2006
Land Rover
Lexus
Lincoln
Mazda
Mercedes-Benz
Mini
Mitsubishi
Nissan
CT200
ES 350
GS 350
GS 450
GS 460
GX 460
HS 250
IS 250
Or enter by VIN
Primary Use
Personal (to/from work, school, errands)
Primary ZIP Location
90004
Miles Driven to School/Work One Way
5
Estimated Annual Mileage
7600
Own or lease?
Own
Equipped with a tracking device?
Yes
No
Done

PROGRESSIVE DIRECT

START | VEHICLES | DRIVERS | FINAL DETAILS | RATES

A few more questions about Gina:

Gender
Choose the option that matches your driver's license
(•) Female ( ) Male ( ) Nonbinary

Marital Status: Single

Highest Level of Education: Graduate work or graduate degree

Employment Status: Employed

Occupation
View Entire List: Physician

Social Security Number
(Recommended to verify identity) [ ] - [ ] - [ ] Norton SECURED

Residency

Primary Residence: Rent

Driving History

U.S. License Status: Valid

Age First Licensed
(U.S., Canada or U.S. Territories): 16

License expired, suspended or revoked in last 3 years? ( ) Yes (•) No

Accidents, Violations, and Claims

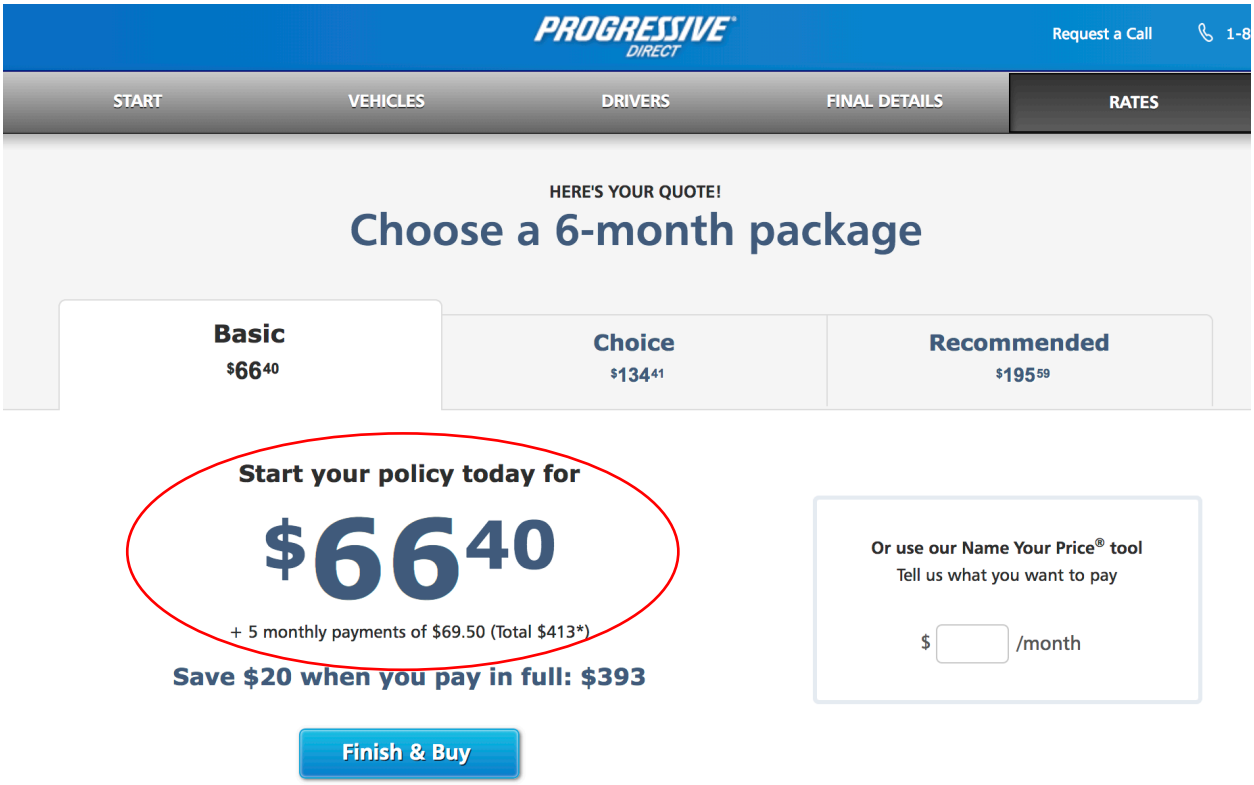
As a driver, have you had any (regardless of fault):

Accidents, claims, or other damages you had to a vehicle (last 5 years/Feb 2014):
e.g.: hitting a car/object/property/animal, car hits you, weather, vandalism, theft, hail
( ) Yes (•) No

DWIs (last 10 years/Feb 2009): ( ) Yes (•) No

Tickets or Violations (last 3 years/Feb 2016):
Need an SR22?
( ) Yes (•) No

< Back | Continue | Save & Return Later



Policy Coverages	Coverage Amount/Deductible		Cost
Liability (BI/PD)	$15k/$30k/$5k	Edit	$368
Uninsured/Underinsured Motorist BI	$15k/$30k	Edit	$25
Medical Payments	No coverage	Edit	$0

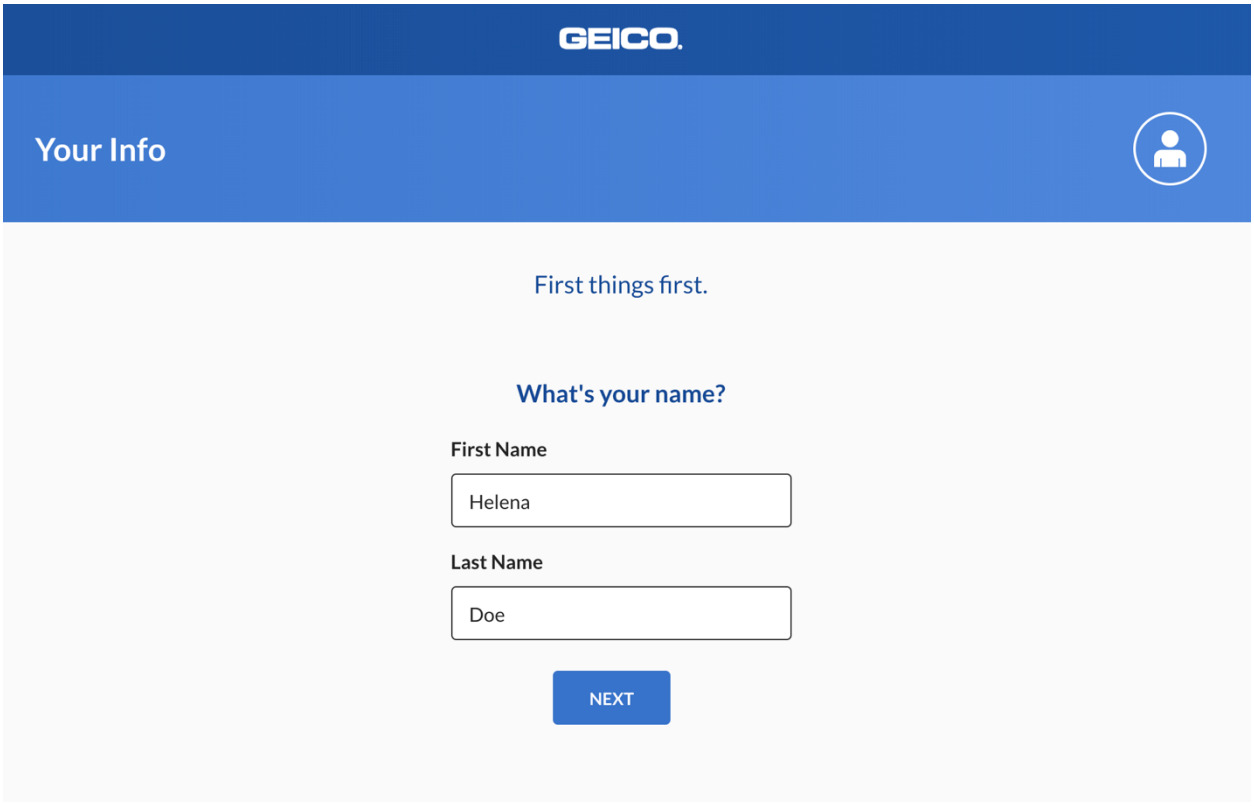
$413/six months x 2 = **$826 per year**

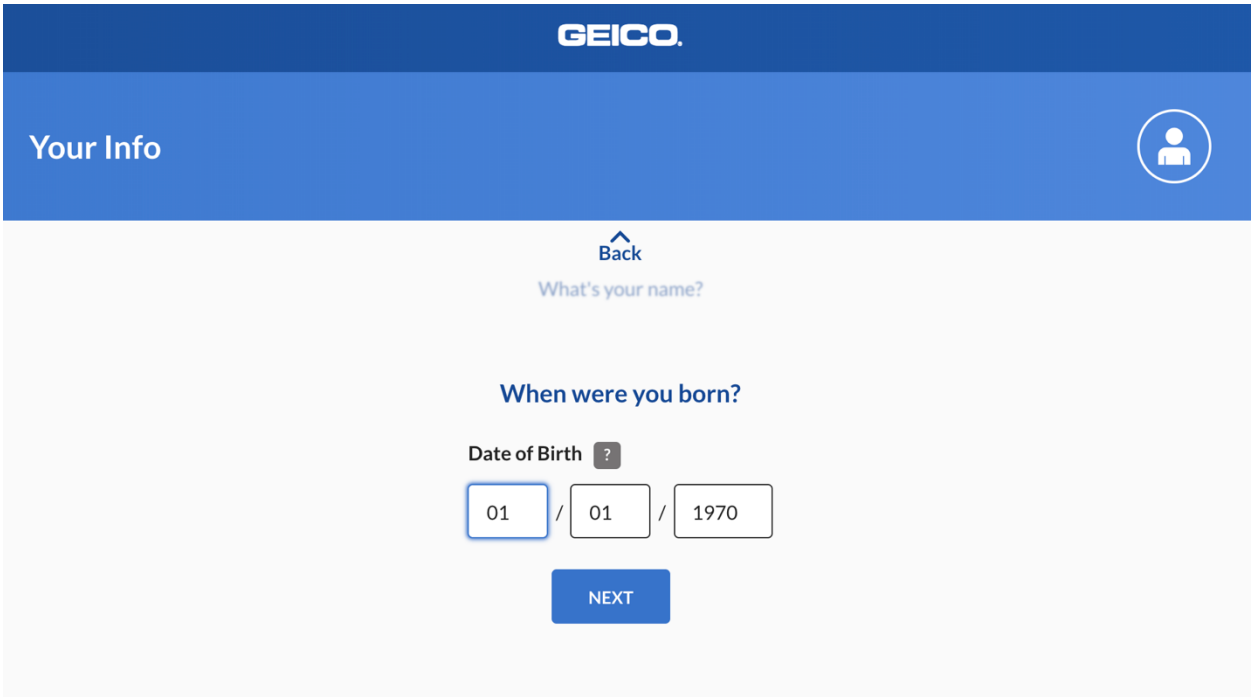
EXHIBIT C

Exhibit C: GEICO Quotes

Tester 1: Helena Doe, Bachelor's degree, factory worker
Tester 2: Irene Doe, Bachelor's degree, CEO/company president

All subjects reported identical home addresses, driving records, and vehicles. The level of coverage remains the same for each quote.


GEICO.
Your Info
First things first.
What's your name?
First Name
Helena
Last Name
Doe
NEXT


GEICO.
Your Info
Back
What's your name?
When were you born?
Date of Birth
?
01
/
01
/
1970
NEXT

GEICO.

Your Info

Back

When were you born?

What's your address in Los Angeles, CA (90004)?

Street Address

4029 Oakwood Avenue

Apt #

ZIP Code

90004

NEXT

GEICO.

Vehicle Details

Back

Let's add this vehicle

What's the year, make and model?

Year

2012

Make ?

Lexus

Model ?

ES 350

NEXT

GEICO.

Vehicle Details

Back

Is this 2012 Lexus ES 350 owned, financed, or leased?

How is the 2012 Lexus ES 350 primarily used?

Primary use ?

- (•) Commute (to work or school)
- ( ) Pleasure
- ( ) Business (sales calls, etc.)

Days driven to work and/or school

5

Miles driven to work/school (one way)

5

NEXT

GEICO.

Vehicle Details

Back

How is the 2012 Lexus ES 350 primarily used?

What's the annual mileage for this 2012 Lexus ES 350?

Annual Mileage ?

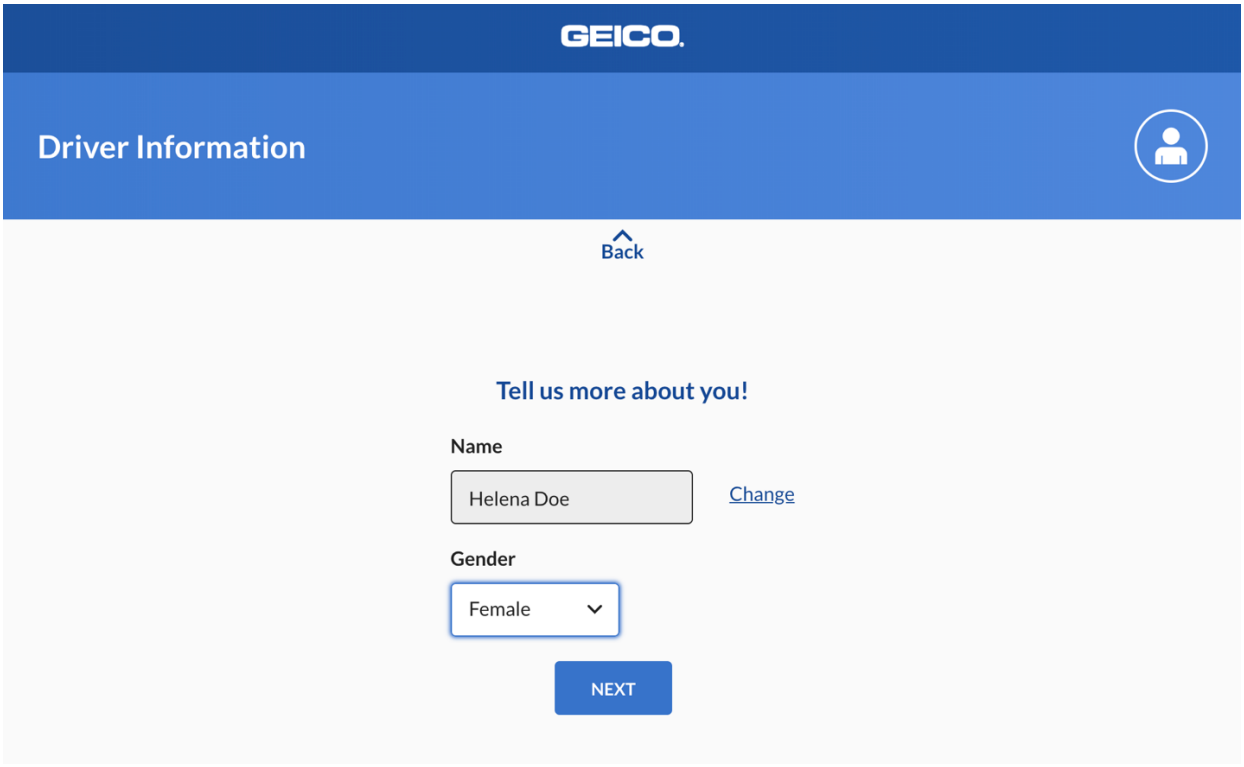
11,001 - 12,000

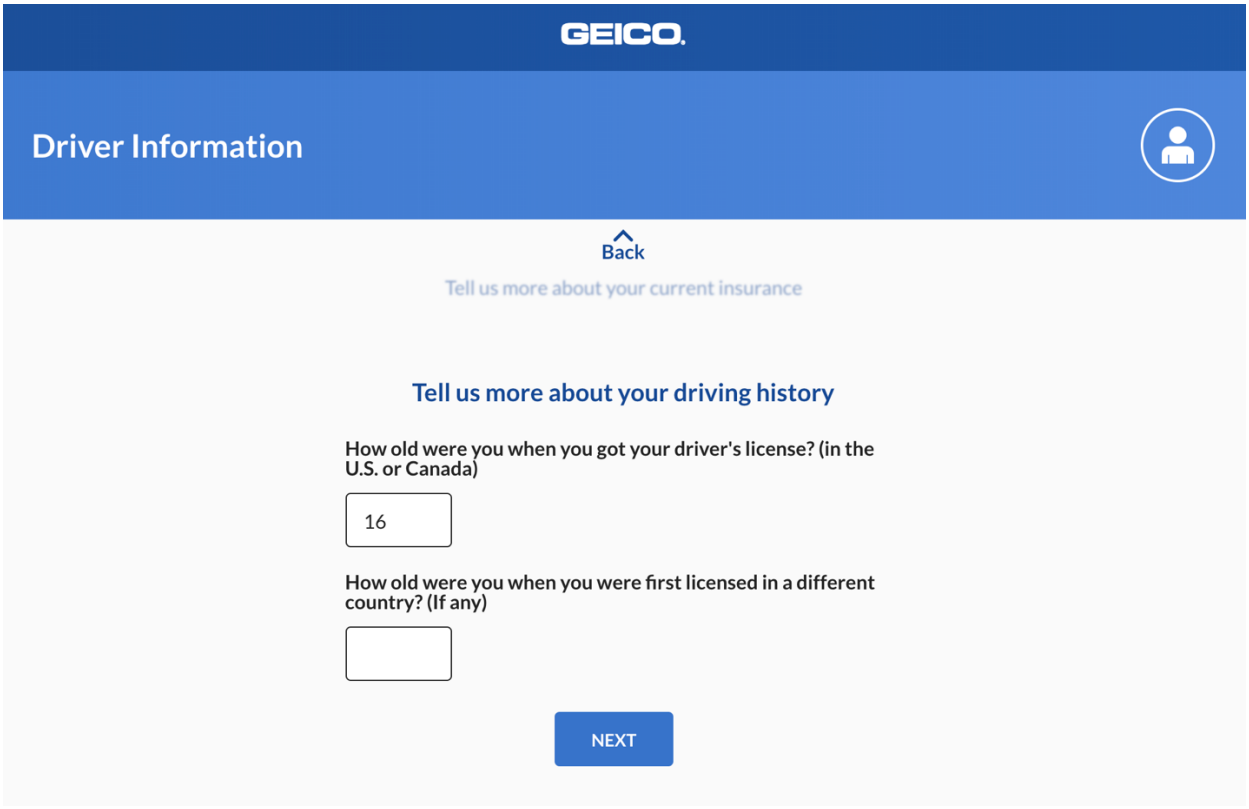
You may be required to provide documentation and/or verification of the number of miles your vehicle is driven.

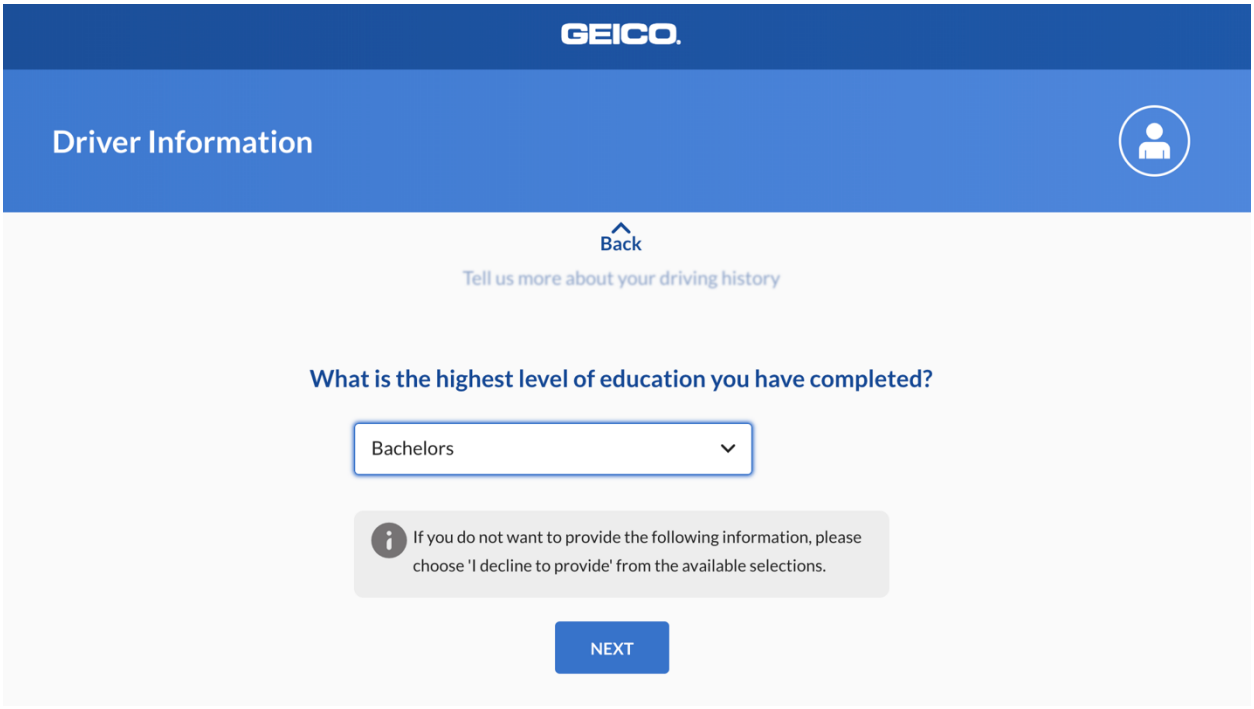
We have estimated your annual mileage based on your responses. You may change the selection to more closely reflect your actual driving habits.

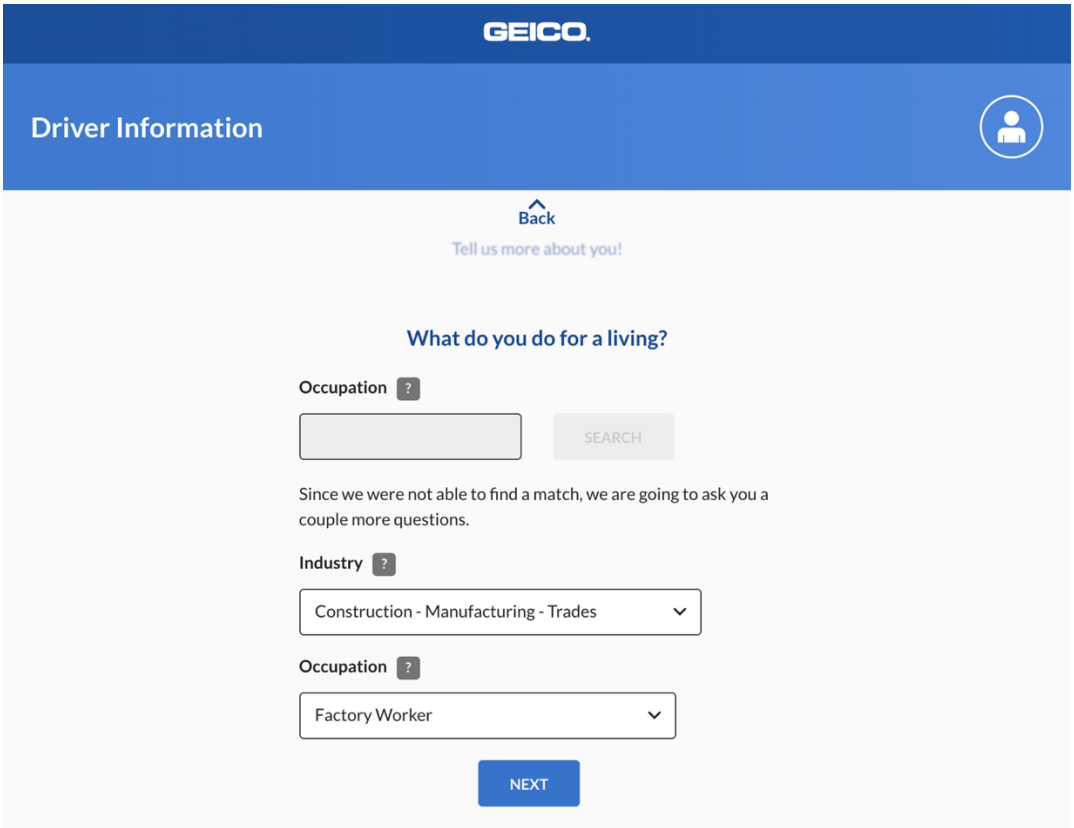
This rate quote does not include coverages for customizations to your auto. If your vehicle is customized, please call us at (800) 841-5660.

NEXT


GEICO.
Driver Information
Back
Tell us more about you!
Name
Helena Doe
Change
Gender
Female
NEXT


GEICO.
Driver Information
Back
Tell us more about your current insurance
Tell us more about your driving history
How old were you when you got your driver's license? (in the U.S. or Canada)
16
How old were you when you were first licensed in a different country? (If any)
NEXT


GEICO.
Driver Information
Back
Tell us more about your driving history
What is the highest level of education you have completed?
Bachelors
If you do not want to provide the following information, please choose 'I decline to provide' from the available selections.
NEXT


GEICO.
Driver Information
Back
Tell us more about you!
What do you do for a living?
Occupation
SEARCH
Since we were not able to find a match, we are going to ask you a couple more questions.
Industry
Construction - Manufacturing - Trades
Occupation
Factory Worker
NEXT

GEICO.

Incident Details

Back

If any driver has had any of the following, please add them below.

- Accidents (regardless of fault) in the last 5 years?
- Accidents (regardless of fault) by anyone who was not listed on your insurance policy in the last 5 years?
- Traffic Tickets in the last 5 years?
- DUIs in the last 10 years?
- Suspensions or Revocations in the last 5 years?

California Residents

You should not list those tickets that were dismissed from your Motor Vehicle Report due to the completion of a Traffic Violator School.

ADD INCIDENT NEXT

GEICO.

Coverage

View All Saved Quotes

OPTION 1 $86.24/PAYMENT	OPTION 2 $96.80/PAYMENT	BUILD YOUR OWN $?/PAYMENT

Additional options are available!

Consider reviewing other package options in the tabs above to decide what coverage is best suited for you.

Start Your Policy Today For

$87.12

+ 5 Payments:
$86.24 each

6 Month Total Policy Premium:
$488.28

CONTINUE TO PURCHASE

Additional Payment Plans

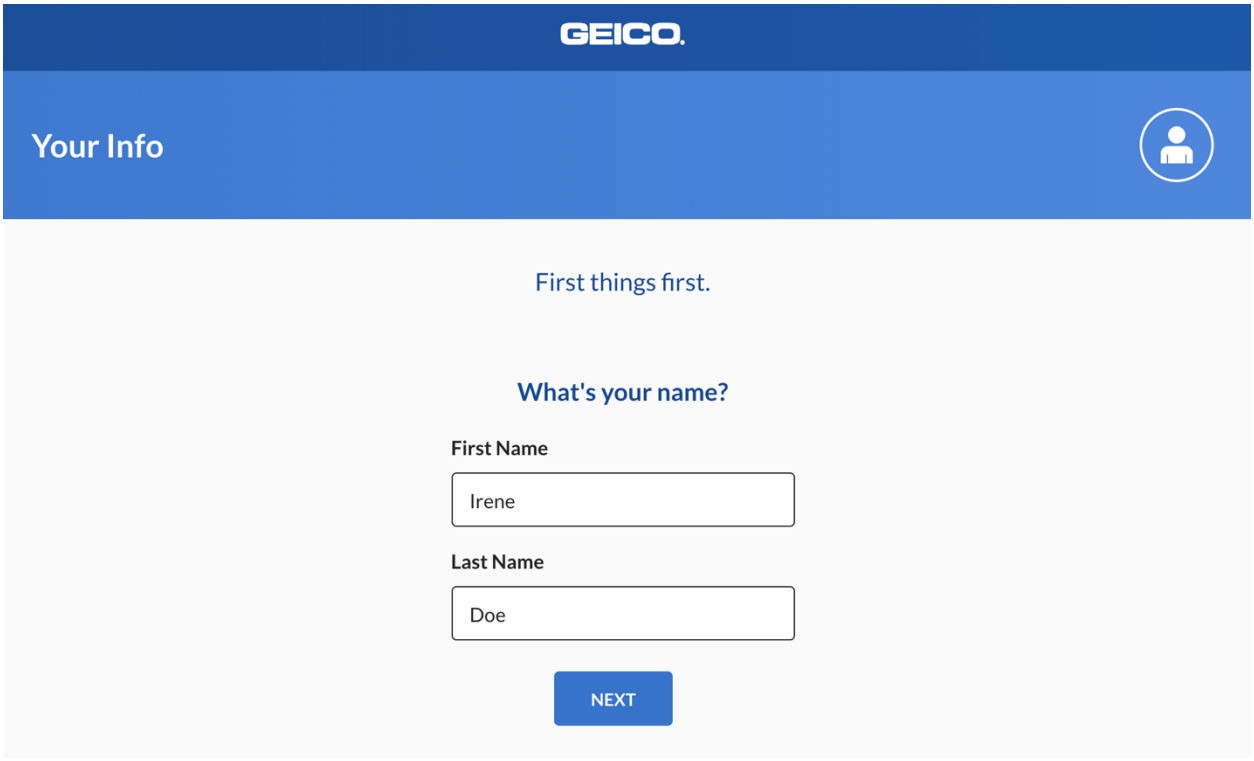


Reference Number: **394245W4149947**

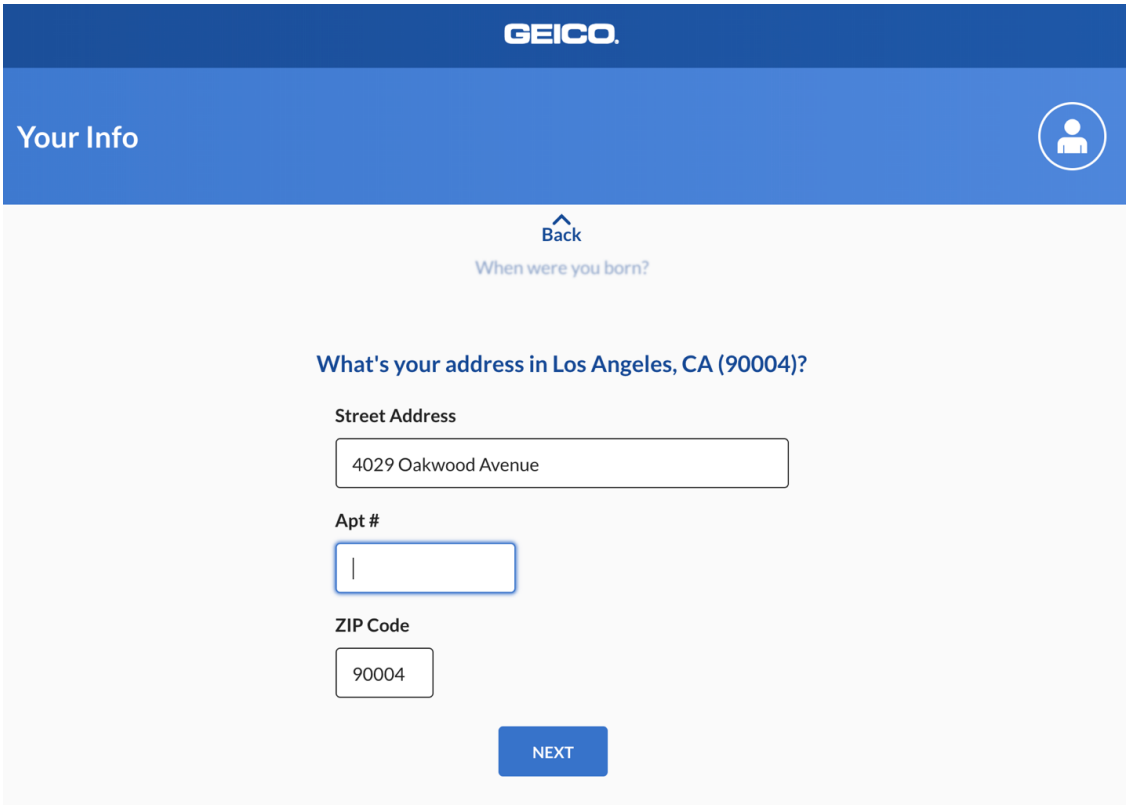
Included Discounts and Group Insurance Plan!

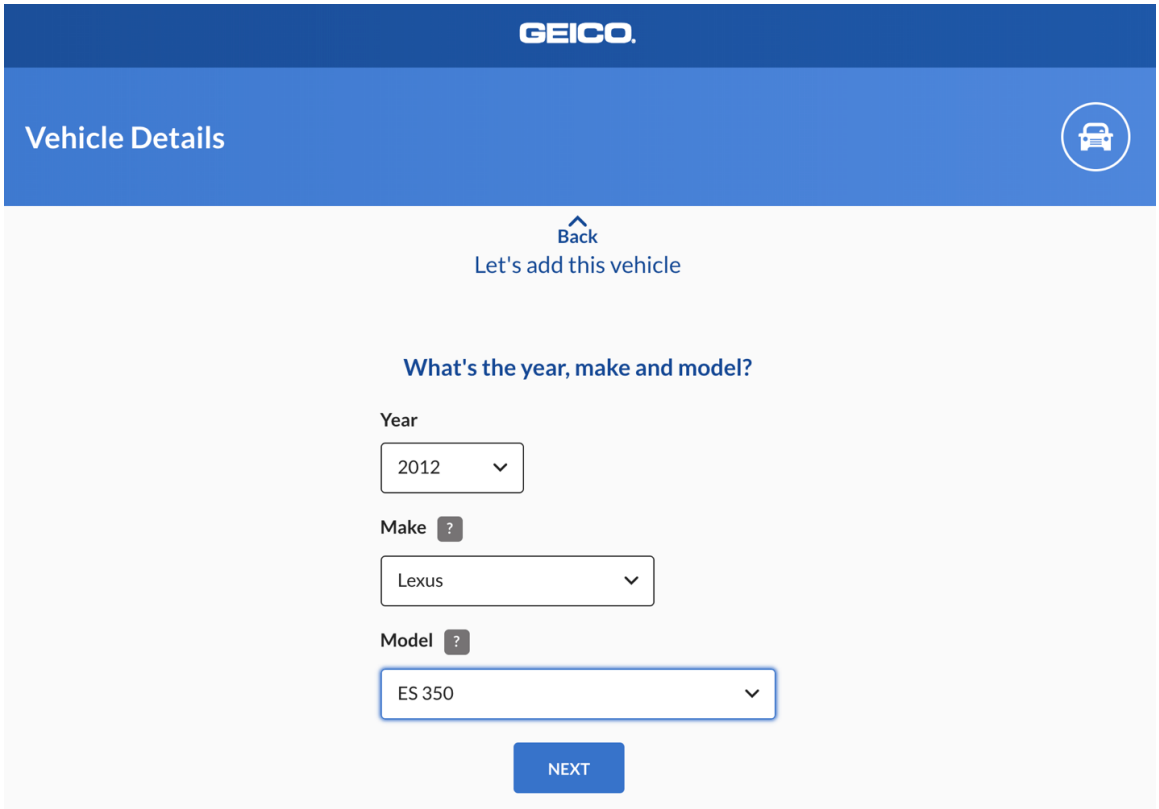
View details

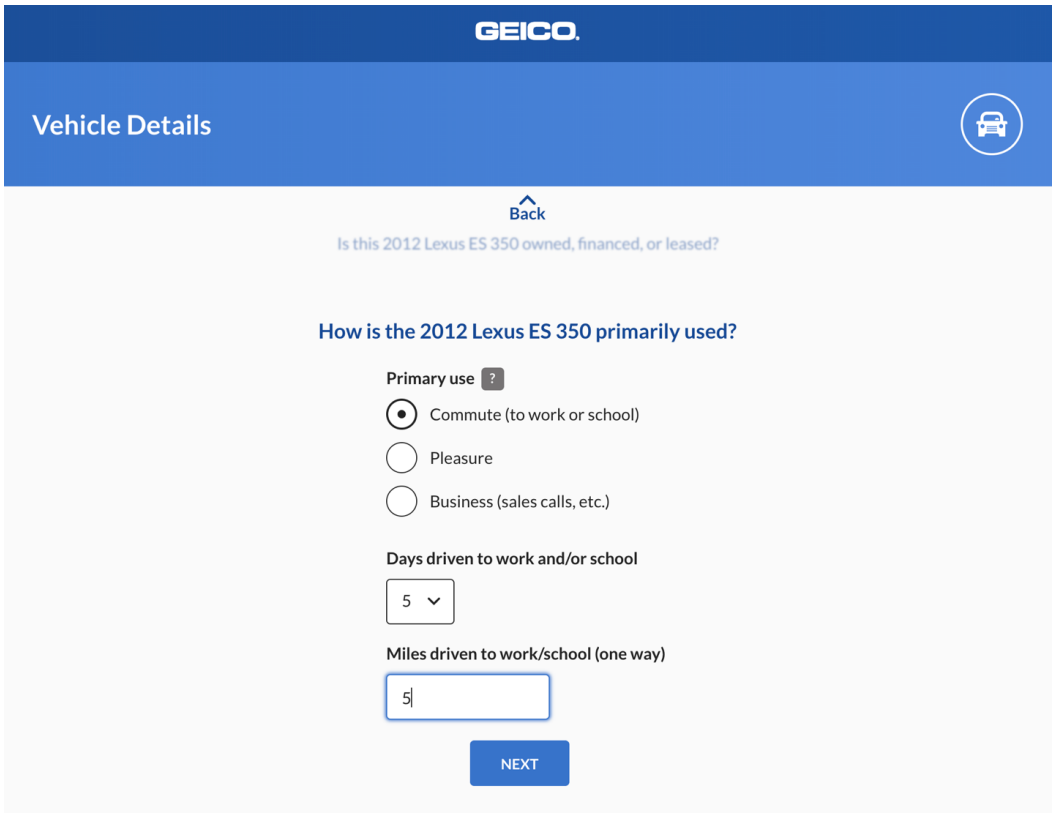
$488.28/six months x 2 = **$976.56 per year**

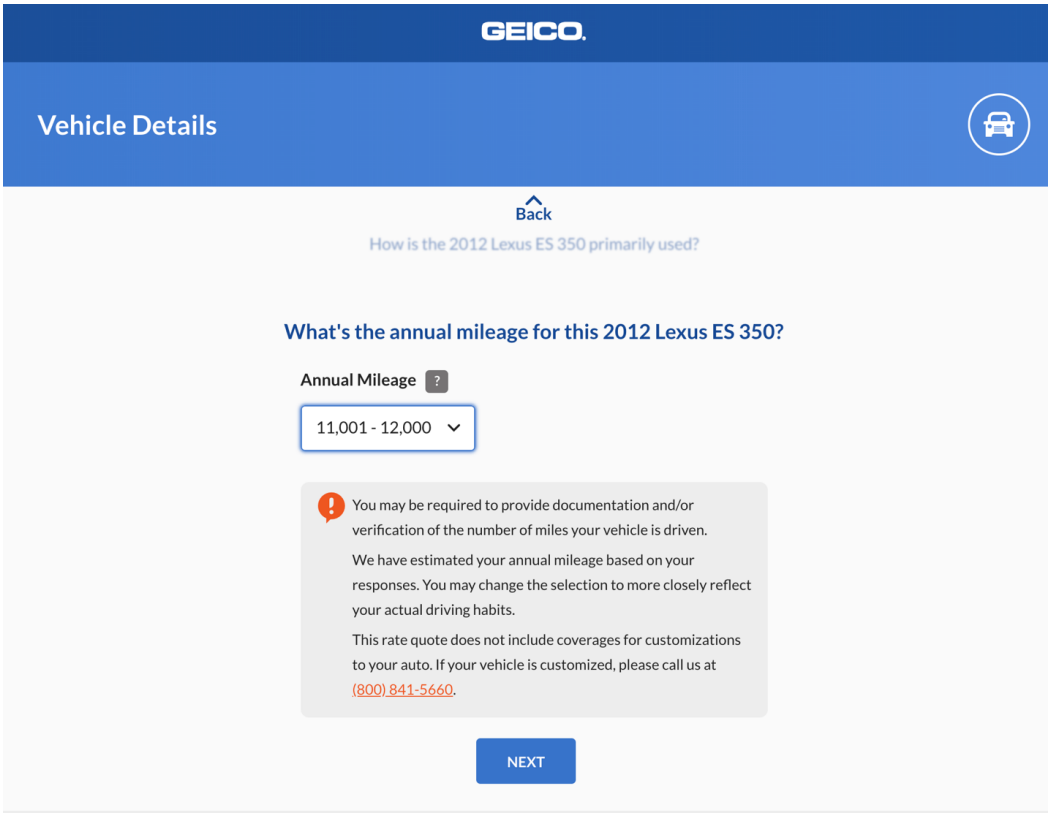

GEICO.
Your Info
First things first.
What's your name?
First Name
Irene
Last Name
Doe
NEXT

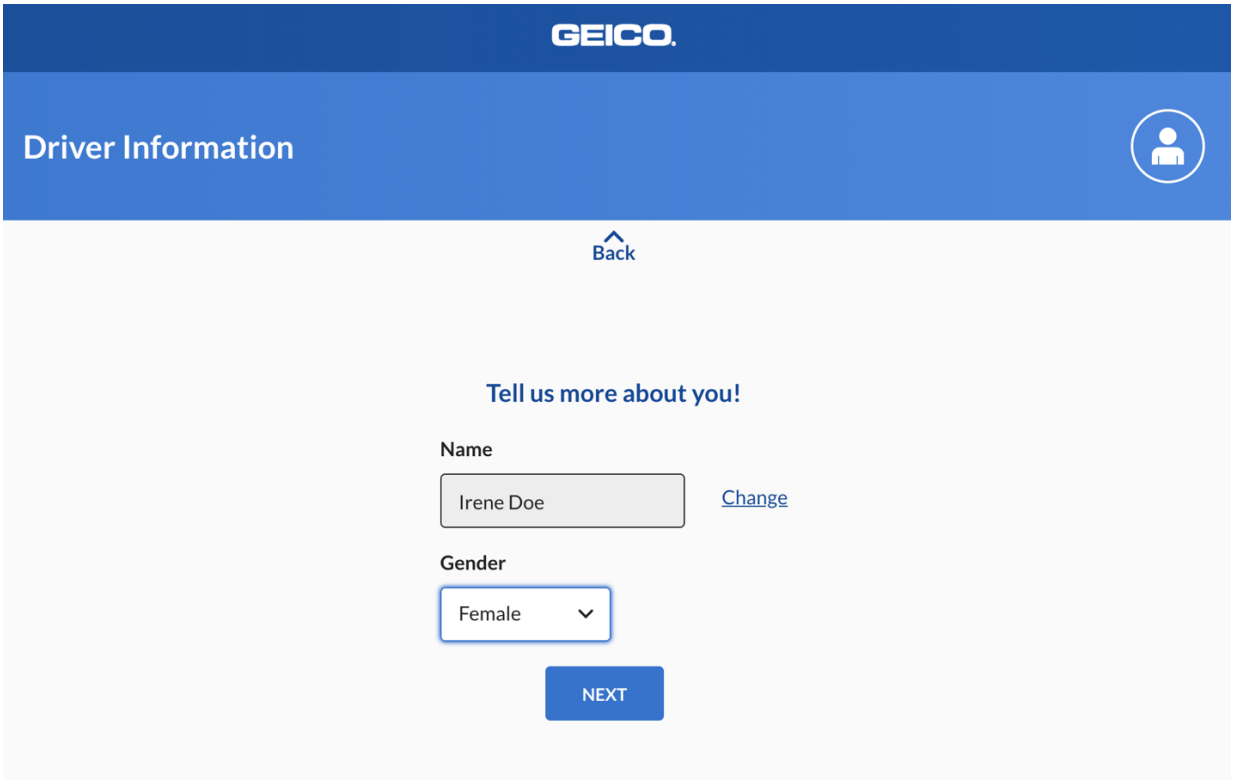

GEICO.
Your Info
Back
What's your name?
When were you born?
Date of Birth
?
01
/
01
/
1970
NEXT

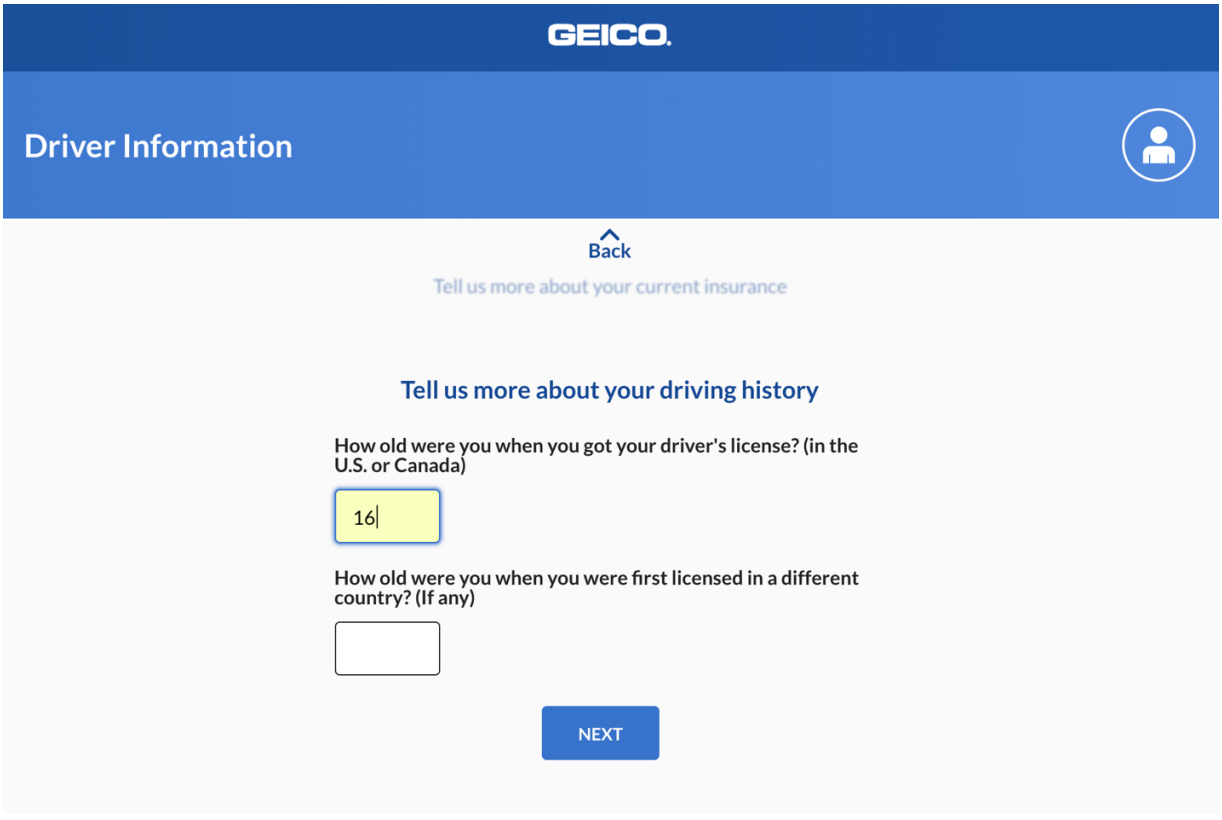

GEICO.
Your Info
Back
When were you born?
What's your address in Los Angeles, CA (90004)?
Street Address
4029 Oakwood Avenue
Apt #
ZIP Code
90004
NEXT


GEICO.
Vehicle Details
Back
Let's add this vehicle
What's the year, make and model?
Year
2012
Make
Lexus
Model
ES 350
NEXT


GEICO.
Vehicle Details
Back
Is this 2012 Lexus ES 350 owned, financed, or leased?
How is the 2012 Lexus ES 350 primarily used?
Primary use
Commute (to work or school)
Pleasure
Business (sales calls, etc.)
Days driven to work and/or school
5
Miles driven to work/school (one way)
5
NEXT


GEICO.
Vehicle Details
Back
How is the 2012 Lexus ES 350 primarily used?
What's the annual mileage for this 2012 Lexus ES 350?
Annual Mileage
11,001 - 12,000
You may be required to provide documentation and/or verification of the number of miles your vehicle is driven.
We have estimated your annual mileage based on your responses. You may change the selection to more closely reflect your actual driving habits.
This rate quote does not include coverages for customizations to your auto. If your vehicle is customized, please call us at (800) 841-5660.
NEXT


GEICO.
Driver Information
Back
Tell us more about you!
Name
Irene Doe
Change
Gender
Female
NEXT


GEICO.
Driver Information
Back
Tell us more about your current insurance
Tell us more about your driving history
How old were you when you got your driver's license? (in the U.S. or Canada)
16
How old were you when you were first licensed in a different country? (If any)
NEXT

GEICO.

Driver Information

Back

Tell us more about your driving history

What is the highest level of education you have completed?

Bachelors

If you do not want to provide the following information, please choose 'I decline to provide' from the available selections.

NEXT

GEICO.

Driver Information

Back

Tell us more about you!

What do you do for a living?

Occupation ?

CEO

SEARCH

Select the closest match. If you do not see a match, please change the description above and try your search again.

President 50 Plus Employees

NEXT

GEICO.

Incident Details

Back

If any driver has had any of the following, please add them below.

- Accidents (regardless of fault) in the last 5 years?
- Accidents (regardless of fault) by anyone who was not listed on your insurance policy in the last 5 years?
- Traffic Tickets in the last 5 years?
- DUIs in the last 10 years?
- Suspensions or Revocations in the last 5 years?

California Residents

You should not list those tickets that were dismissed from your Motor Vehicle Report due to the completion of a Traffic Violator School.

ADD INCIDENT NEXT

GEICO.

Coverage

View All Saved Quotes

OPTION 1 $75.84/PAYMENT	OPTION 2 $84.52/PAYMENT	BUILD YOUR OWN $?/PAYMENT

Additional options are available!

Consider reviewing other package options in the tabs above to decide what coverage is best suited for you.

Start Your Policy Today For

$76.72

+ 5 Payments:
$75.84 each

6 Month Total Policy Premium:
$425.88

CONTINUE TO PURCHASE

Additional Payment Plans



Reference Number: **394247U0836135**

Included Discounts and Group Insurance Plan!

View details

$425.88/six months x 2 = **$851.76 per year**

EXHIBIT D

Exhibit D: Progressive Quotes – Education

Tester 1: Jane Doe, high school diploma, office manager
Tester 2: Kara Doe, Bachelor's degree, office manager

All subjects reported identical home addresses, driving records, and vehicles. The level of coverage remains the same for each quote.

PROGRESSIVE DIRECT

START | VEHICLES | DRIVERS | FINAL DETAILS

Your neighbors love us and we think you will too!

24,766 people bought a California auto policy in the last 30 days

Name & Birthdate

Jane | MI | Doe | Suffix

01 / 01 / 1970

Mailing Address

4029 Oakwood Avenue | Apt./Unit #

Los Angeles , CA 90004

P.O. Box/Military Address



Information Disclosure: To offer you an accurate quote, we will use information from you and other sources, such as your driving a
review our Privacy Policy and information about our use of consumer reports.

Okay, start my quote.

PROGRESSIVE DIRECT

VEHICLES | DRIVERS | FINAL DETAILS

Tell us about your vehicle(s)...

2012
Lexus ES 350

Remove

2013	Lexus	CT200
2012	Lincoln	ES 350
2011	Mazda	GS 350
2010	Mercedes-Benz	GS 450
2009	Mini	GS 460
2008	Mitsubishi	GX 460
2007	Nissan	HS 250
2006		IS 250

Or enter by VIN

Primary Use: Personal (to/from work, school, errands)

Primary ZIP Location: 90004

Miles Driven to School/Work One Way: 5

Estimated Annual Mileage: 7600

Own or lease: Own

Equipped with a tracking device? ○ Yes ● No

Done

PROGRESSIVE DIRECT

START | VEHICLES | DRIVERS | FINAL DETAILS | RATES

A few more questions about Jane:

Gender
Choose the option that matches your driver's license
(•) Female ( ) Male ( ) Nonbinary

Marital Status
Single

Highest Level of Education
High school diploma or GED

Employment Status
Employed

Occupation
View Entire List
Office Manager

Social Security Number
(Recommended to verify identity)
[ ] - [ ] - [ ] Norton SECURED

Residency

Primary Residence
Rent

Driving History

U.S. License Status
Valid

Age First Licensed
(U.S., Canada or U.S. Territories)
16

License expired, suspended or revoked in last 3 years?
( ) Yes (•) No

Accidents, Violations, and Claims

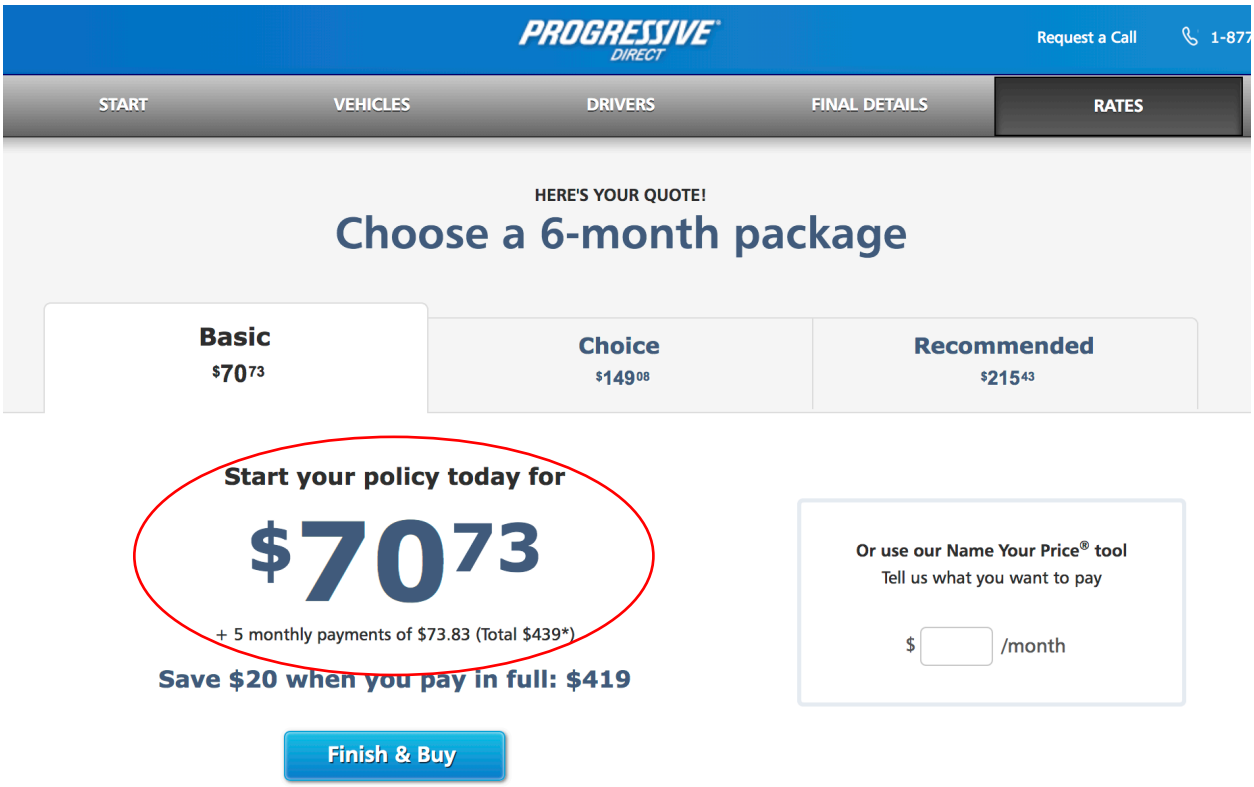
As a driver, have you had any (regardless of fault):

Accidents, claims, or other damages you had to a vehicle (last 5 years/Feb 2014):
e.g.: hitting a car/object/property/animal, car hits you, weather, vandalism, theft, hail
( ) Yes (•) No

DWIs (last 10 years/Feb 2009):
( ) Yes (•) No

Tickets or Violations (last 3 years/Feb 2016):
Need an SR22?
( ) Yes (•) No

< Back | Continue | Save & Return Later



$439/six months x 2 = **$878 per year**

PROGRESSIVE DIRECT

START | VEHICLES | DRIVERS | FINAL DETAILS

Your neighbors love us and we think you will too!

24,766 people bought a California auto policy in the last 30 days

Name & Birthdate

Kara | MI | Doe | Suffix

01 / 01 / 1970

Mailing Address

4029 Oakwood Avenue | Apt./Unit #

Los Angeles , CA | 90004

P.O. Box/Military Address



Information Disclosure: To offer you an accurate quote, we will use information from you and other sources, such as your driving a
review our Privacy Policy and information about our use of consumer reports.

Okay, start my quote.

PROGRESSIVE DIRECT

VEHICLES | DRIVERS | FINAL DETAILS

Tell us about your vehicle(s)...

2012
Lexus ES 350

Remove

2013	Land Rover	CT200
2012	Lexus	ES 350
2011	Lincoln	GS 350
2010	Mazda	GS 450
2009	Mercedes-Benz	GS 460
2008	Mini	GX 460
2007	Mitsubishi	HS 250
2006	Nissan	IS 250

Or enter by VIN

Primary Use: Personal (to/from work, school, errands)

Primary ZIP Location: 90004

Miles Driven to School/Work One Way: 5

Estimated Annual Mileage: 7600

Own or lease: Own

Equipped with a tracking device? ○ Yes ◉ No

Done

PROGRESSIVE DIRECT

START | VEHICLES | DRIVERS | FINAL DETAILS | RATES

A few more questions about Kara:

Gender
Choose the option that matches your driver's license
(•) Female ( ) Male ( ) Nonbinary

Marital Status: Single

Highest Level of Education: College degree

Employment Status: Employed

Occupation
View Entire List
Office Manager

Social Security Number
(Recommended to verify identity)
[ ] - [ ] - [ ] Norton SECURED

Residency

Primary Residence: Rent

Driving History

U.S. License Status: Valid

Age First Licensed
(U.S., Canada or U.S. Territories)
16

License expired, suspended or revoked in last 3 years?
( ) Yes (•) No

Accidents, Violations, and Claims

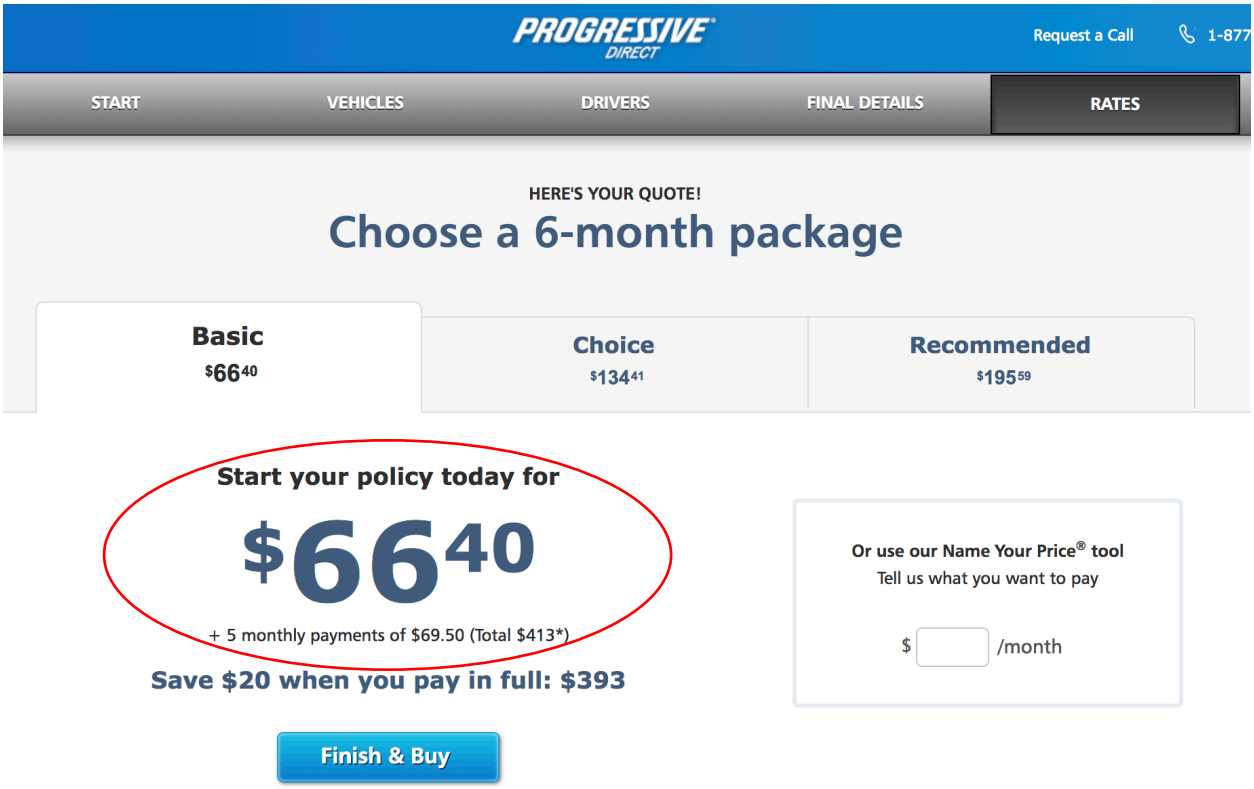
As a driver, have you had any (regardless of fault):

Accidents, claims, or other damages you had to a vehicle (last 5 years/Feb 2014):
e.g.: hitting a car/object/property/animal, car hits you, weather, vandalism, theft, hail
( ) Yes (•) No

DWIs (last 10 years/Feb 2009):
( ) Yes (•) No

Tickets or Violations (last 3 years/Feb 2016):
Need an SR22?
( ) Yes (•) No

< Back | Continue | Save & Return Later



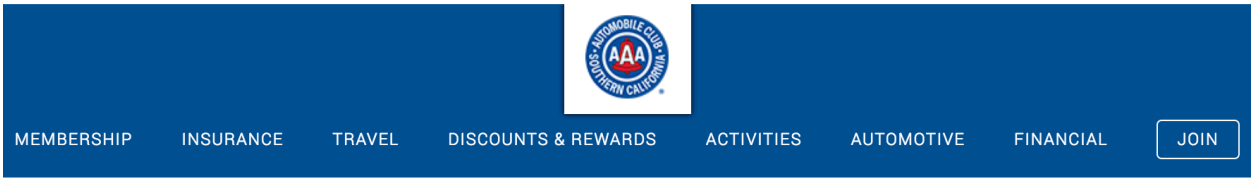
$413/six months x 2 = **$826 per year**

EXHIBIT E

Exhibit E: AAA Quotes

Tester 1: Lisa Doe, no affiliations
Tester 2: Meredith Doe, alumni association member

All subjects reported identical home addresses, driving records, and vehicles. The level of coverage remains the same for each quote.



1 Contact Information — 2 Vehicle Information — 3 Add Driver — 4 Coverages

Do you currently insure any vehicles with us?

(•) No ( ) Yes

Please provide your contact information

First Name * Lisa

Last Name * Doe

Street * 4029 Oakwood Avenue

ZIP Code * 90004

City * Los Angeles

State * CA

Primary Phone * Mobile [redacted]

Email Address * [redacted]@yahoo.com

We need your email address to send a confirmation of your auto quote. We value your privacy. Your information will not be sold to a third party. Read our Privacy & Security policy.



1 Contact Information — 2 Vehicle Information — 3 Add Driver — 4 Coverages

Tell us about the first vehicle you want to insure

Year*: 2012

Make*: LEXUS

Model*: ES 350

I want to enter my VIN (Vehicle Identification Number) instead

I do not see my vehicle listed or do not own one

Is this vehicle salvaged or reconditioned?*

Yes / No

How is this vehicle primarily used?*: Commute

How long have you owned this vehicle?*: Over 3 months

Approximately how many miles is this vehicle driven per year?*: 11,001

Would you like to add another vehicle to your quote?*

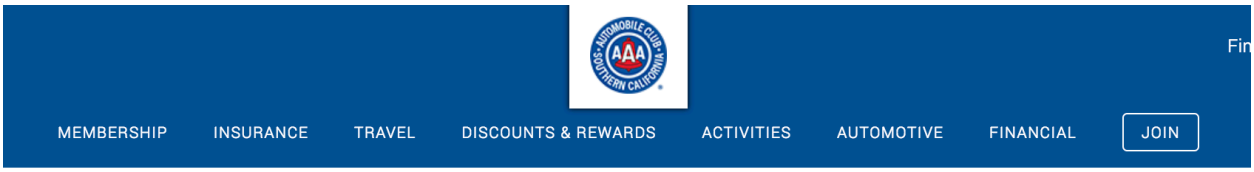
Yes / No

Quote Summary

Edit Contact Information

Back to Start Page

Add Drivers ›





Tell us about the first driver you want to insure

First Name*
Lisa

Last Name*
Doe

Gender*

Female Male Nonbinary

Marital Status *

Single

Date of Birth*

(MM/DD/YYYY)

01/01/1970

Age first licensed*

16

Quote Summary

VEHICLES

2012 LEXS ES 350...

Add Vehicle

DRIVERS

Lisa Doe

Add Driver

Edit Coverages

Driver Discounts

You may qualify for a professional discount if any of the following apply:

Select One

Accidents and Violations

Has this driver had any of the following?*

- Moving violations within the past three years
- Principally at fault accidents within the past three years
- A suspended license in the past three years
- A conviction of driving under the influence of drugs or alcohol in the last 10 years

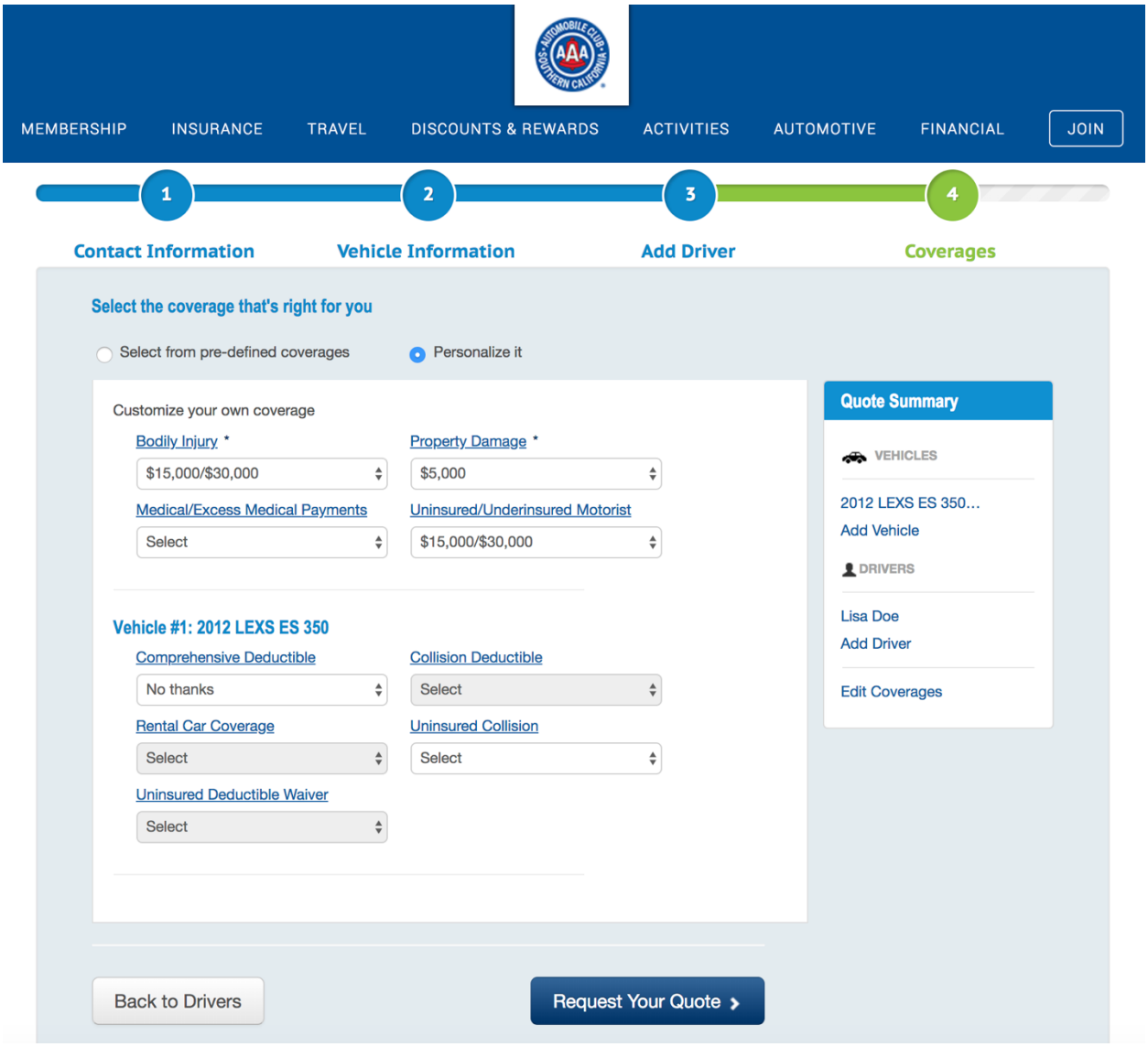
Yes No

Would you like to add another driver to your quote?*

Yes No

Back to Vehicles

Select Coverage ›


MEMBERSHIP
INSURANCE
TRAVEL
DISCOUNTS & REWARDS
ACTIVITIES
AUTOMOTIVE
FINANCIAL
JOIN
1
2
3
4
Contact Information
Vehicle Information
Add Driver
Coverages
Select the coverage that's right for you
Select from pre-defined coverages
Personalize it
Customize your own coverage
Bodily Injury *
$15,000/$30,000
Property Damage *
$5,000
Medical/Excess Medical Payments
Select
Uninsured/Underinsured Motorist
$15,000/$30,000
Vehicle #1: 2012 LEXS ES 350
Comprehensive Deductible
No thanks
Collision Deductible
Select
Rental Car Coverage
Select
Uninsured Collision
Select
Uninsured Deductible Waiver
Select
Quote Summary
VEHICLES
2012 LEXS ES 350...
Add Vehicle
DRIVERS
Lisa Doe
Add Driver
Edit Coverages
Back to Drivers
Request Your Quote



Continue by Phone **1-888-426-5509**

Find a branch office near you

Lisa Doe, Policy Holder
4029 Oakwood Avenue
Los Angeles, CA 90004
Email: always.tuesday@yahoo.com
Primary Phone: 917-997-6708

Quote date: February 05, 2019
Confirmation No.: **6416371**

Your Quote for 1 Driver(s), 1 Vehicle(s)

$84.75 / mo.

Estimated monthly premium if entire amount paid in full all at once

Total estimated annual premium of **$1,017.00**

Modify Your Quote

We offer convenient installment payment options which are subject to additional installment finance charges. Click here to view installment payment options. **The estimated monthly premium is intended for comparison purposes only.**

Discounts

Verified Mileage, Good Driver

2012 LEXS ES 350 4 DOOR		$1,017
Coverages	**Limits**	**Annual Premium**
Bodily Injury	$15,000/$30,000	$460
Property Damage	$5,000	$435
Uninsured/Underinsured Motorist	$15,000/$30,000	$122
Medical/Excess Medical Payments	No thanks	$0
Comprehensive Deductible	No thanks	$0
Collision Deductible	No thanks	$0
Rental Car Coverage	No thanks	$0
Uninsured Collision	No thanks	$0
Uninsured Deductible Waiver	No thanks	$0

Total estimated premium = **$1,017 per year**



1 Contact Information — 2 Vehicle Information — 3 Add Driver — 4 Coverages

Do you currently insure any vehicles with us?

(•) No ( ) Yes

Please provide your contact information

First Name * Meredith

Last Name * Doe

Street * 4029 Oakwood Avenue

ZIP Code * 90004

City * Los Angeles

State * CA

Primary Phone * Mobile [redacted]

Email Address * [redacted]@yahoo.com

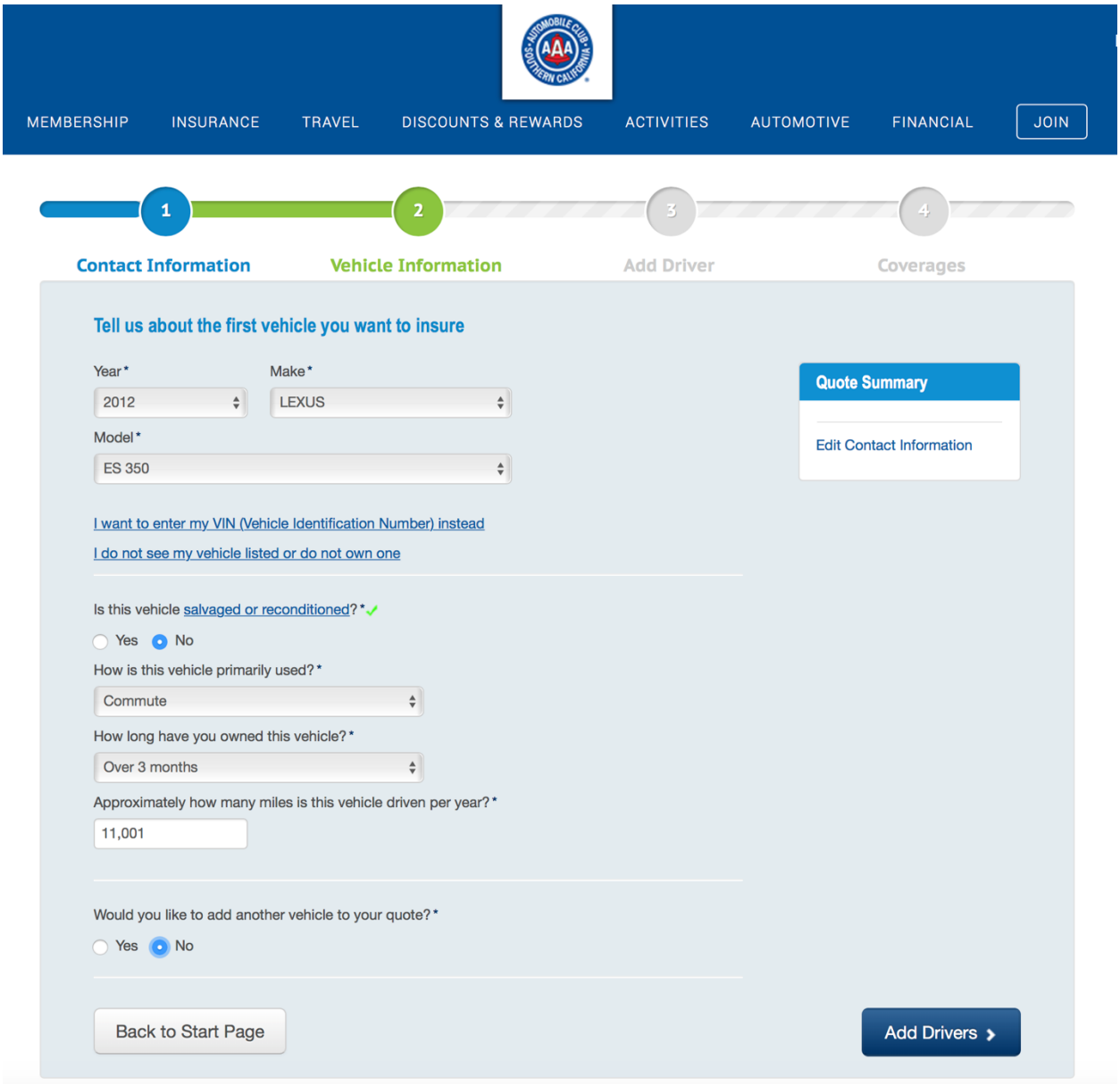
We need your email address to send a confirmation of your auto quote. We value your privacy. Your information will not be sold to a third party. Read our Privacy & Security policy.

Multi-policy Discount

Save more with a multi-policy discount . Tell us which policies you currently have or would like to insure through the Auto Club.

- [ ] Homeowners Insurance
- [ ] Condominium Insurance
- [ ] Renters Insurance
- [ ] Watercraft Insurance

Add Vehicles ›


MEMBERSHIP
INSURANCE
TRAVEL
DISCOUNTS & REWARDS
ACTIVITIES
AUTOMOTIVE
FINANCIAL
JOIN
1
2
3
4
Contact Information
Vehicle Information
Add Driver
Coverages
Tell us about the first vehicle you want to insure
Year*
2012
Make*
LEXUS
Model*
ES 350
I want to enter my VIN (Vehicle Identification Number) instead
I do not see my vehicle listed or do not own one
Is this vehicle salvaged or reconditioned?*
Yes
No
How is this vehicle primarily used?*
Commute
How long have you owned this vehicle?*
Over 3 months
Approximately how many miles is this vehicle driven per year?*
11,001
Would you like to add another vehicle to your quote?*
Yes
No
Back to Start Page
Quote Summary
Edit Contact Information
Add Drivers



1 Contact Information — 2 Vehicle Information — 3 Add Driver — 4 Coverages

Tell us about the first driver you want to insure

First Name*: Meredith

Last Name*: Doe

Gender*

- (•) Female
- ( ) Male
- ( ) Nonbinary

Marital Status *: Single

Date of Birth*
(MM/DD/YYYY): 01/01/1970

Age first licensed*: 16

Quote Summary

Edit Contact Information

VEHICLES

2012 LEXS ES 35...

Add Vehicle

Driver Discounts

You may qualify for a professional discount if any of the following apply:

Alumni Association Members

Accidents and Violations

Has this driver had any of the following?*

- Moving violations within the past three years
- Principally at fault accidents within the past three years
- A suspended license in the past three years
- A conviction of driving under the influence of drugs or alcohol in the last 10 years

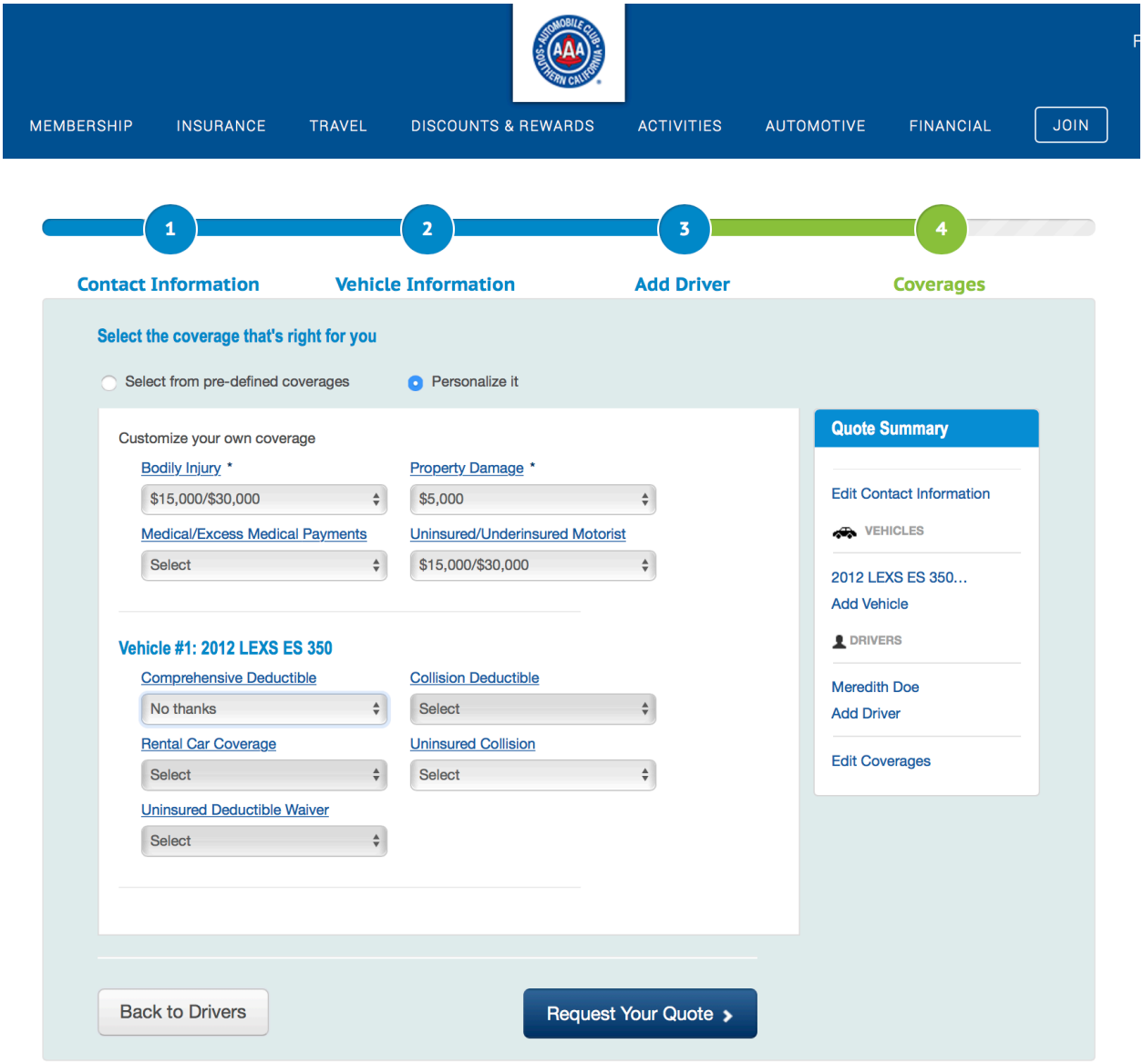
( ) Yes (•) No

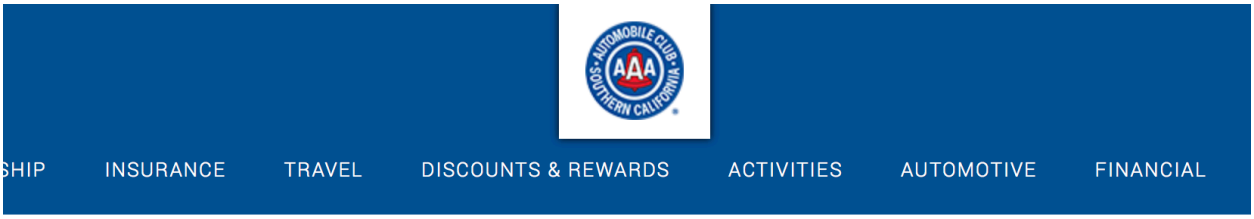
Would you like to add another driver to your quote?*

( ) Yes (•) No

Back to Vehicles

Select Coverage ›


MEMBERSHIP
INSURANCE
TRAVEL
DISCOUNTS & REWARDS
ACTIVITIES
AUTOMOTIVE
FINANCIAL
JOIN
1
2
3
4
Contact Information
Vehicle Information
Add Driver
Coverages
Select the coverage that's right for you
Select from pre-defined coverages
Personalize it
Customize your own coverage
Bodily Injury *
$15,000/$30,000
Property Damage *
$5,000
Medical/Excess Medical Payments
Select
Uninsured/Underinsured Motorist
$15,000/$30,000
Vehicle #1: 2012 LEXS ES 350
Comprehensive Deductible
No thanks
Collision Deductible
Select
Rental Car Coverage
Select
Uninsured Collision
Select
Uninsured Deductible Waiver
Select
Quote Summary
Edit Contact Information
VEHICLES
2012 LEXS ES 350...
Add Vehicle
DRIVERS
Meredith Doe
Add Driver
Edit Coverages
Back to Drivers
Request Your Quote



Continue by Phone **1-888-426-5509**

Find a branch office near you

Meredith Doe, Policy Holder
4029 Oakwood Avenue
Los Angeles, CA 90004
Email: always.tuesday@yahoo.com
Primary Phone: 917-997-7792

Quote date: February 05, 2019
Confirmation No.: **6416405**

Your Quote for 1 Driver(s), 1 Vehicle(s)

$78.42 / mo.

Estimated monthly premium if entire amount paid in full all at once

Total estimated annual premium of **$941.00**

Modify Your Quote

We offer convenient installment payment options which are subject to additional installment finance charges. Click here to view installment payment options. **The estimated monthly premium is intended for comparison purposes only.**

Discounts

Verified Mileage, Group Degreed Professional, Good Driver

2012 LEXS ES 350 4 DOOR		$941
Coverages	**Limits**	**Annual Premium**
Bodily Injury	$15,000/$30,000	$426
Property Damage	$5,000	$402
Uninsured/Underinsured Motorist	$15,000/$30,000	$113
Medical/Excess Medical Payments	No thanks	$0
Comprehensive Deductible	No thanks	$0
Collision Deductible	No thanks	$0
Rental Car Coverage	No thanks	$0
Uninsured Collision	No thanks	$0
Uninsured Deductible Waiver	No thanks	$0

Total estimated premium = **$941 per year**

EXHIBIT F

Consumer Federation of America

Immediate Release:
July 22, 2013

Contact:
Peter Kitchen (202) 737-0766
Tom Feltner (202) 618-0310

MAJOR AUTO INSURERS CHARGE HIGHER RATES TO HIGH SCHOOL GRADUATES AND BLUE COLLAR WORKERS

National Consumer Survey Reveals That Large Majorities Reject the Use of Education and Occupation in Setting Auto Insurance Rates

Washington, DC – Today, the Consumer Federation of America (CFA) released a new analysis showing that some major auto insurers charge higher rates to drivers with less education and lower-status jobs. Among its findings, the research reveals that for the minimum liability coverage, which state governments require:

- GEICO often charges a factory worker with a high school degree far higher annual premiums than a plant supervisor with a college degree – 45% more in Seattle ($870 vs. $599), 40% more in Hartford ($1299 vs. $926), 33% more in Oakland ($922 vs. $693), 23% more in Louisville ($2200 vs. $1791), 21% more in Chicago ($1013 vs. $840), and 20% more in Baltimore ($1971 vs. $1647).
- At GEICO, these differences would be even greater if, for education, the comparisons also included no high school degree and a graduate degree. For example, the Baltimore factory worker would pay an annual premium of $2061 with no high school degree, an annual premium of $1971 with a high school degree, an annual premium of $1801 with a college degree, and an annual premium of $1722 with a graduate degree.
- Progressive also often charges a factory worker with a high school degree higher annual premiums than a plant supervisor with a college degree – 33% more in Baltimore ($1818 vs. $1362), 14% more in Houston ($1406 vs. $1236), 9% more in Louisville ($2390 vs. $2185), 9% more in Denver ($995 vs. $911), and 8% more in Oakland ($736 vs. $684).
- Liberty Mutual charges a high school graduate higher annual premiums than a college graduate – 13% more in Baltimore ($2116 vs. $1877), 13% more in Houston ($1373 vs. $1216), 12% more in Phoenix ($1592 vs. $1418), and 10% more in Hartford ($1913 vs. $1735). In five other cities studied – Atlanta, Louisville, Chicago, Denver, and Seattle – Liberty's website quoted rates for a college graduate but not for a high school graduate.
- In many cities, Farmers charges those who are neither professionals nor certain government workers five percent higher premiums.

For each of these factors, all factors except education and income were held constant. These factors, including a perfect driving record, are described below.

"Auto insurers charge high premiums for minimal coverage to most working people, even those with perfect driving records, who live in urban areas," said Stephen Brobeck, CFA's Executive Director. "Since most Americans need a car and almost all states require the purchase of auto insurance, many lower-income workers are faced with the choice of paying these high, and often unaffordable prices, or breaking the law by driving without insurance," he added. CFA estimates that one-quarter to one-third of drivers with household incomes under $36,000 – 40 percent of all households – are uninsured.

Public Rejects Use of Education and Income in Auto Insurance Rate-Making

Yet, a national survey has revealed that, by large majorities, the public rejects the use of education and occupation by auto insurers in setting rates. In a June 2012 survey of a representative sample of 1010 adult Americans, conducted by ORCI, 68% of respondents said it was unfair for auto insurers to use education, while 65% said it was unfair for insurers to use occupation, in setting rates. For those with moderate household incomes ($25,000-$50,000), the percentages were even higher – 74% for education and 69% for occupation. (Respondents were interviewed either by landline or cell phones, and the margin of error was plus or minus three percentage points.)

"The American public knows that it is unfair for auto insurers to use factors like education and occupation in setting rates," said J. Robert Hunter, CFA's Director of Insurance, a former Texas Insurance Commissioner, and a former Federal Insurance Administrator. "In effect, auto insurers are discriminating on the basis of income and race. States should prohibit the use of these demographic factors that bear no logical relation to insurer risk."

Much research has shown that both education and occupation are highly correlated with income and ethnicity. While many states prohibit the use of education and occupation to deny coverage, they permit the use of these factors in setting rate levels. That helps explain why some quoted annual premiums for minimum liability coverage are so high – sometimes exceeding $3000, even $4000. These high rates, which few drivers if any pay, effectively deny low- and moderate-income consumers coverage.

Minimum Liability Rates Are High Across-the-Board for Moderate-Income Good Drivers in Urban Areas

The CFA analysis, conducted in May and June 2013, examined the use of education and occupation by the ten largest auto insurers by market share – State Farm, Allstate, GEICO, Progressive, Farmers, USAA, Liberty Mutual, Nationwide, Travelers, and American Family – in ten major urban areas in different parts of the country – Hartford, Baltimore, Atlanta, Louisville, Chicago, Houston, Denver, Phoenix, Oakland, and Seattle. CFA used the websites of these insurers to determine whether they use education and occupation in their pricing and, if so, the impact of the use of these factors. The driver studied was a 30-year old single woman renting in a moderate-income area (c. $30,000 median income), who was driving a 2003 Honda Civic, had driven for ten years with no accidents or moving violations, and was without insurance coverage for the past 15 days.

As the table below reveals, if this woman were a factory worker with a high school degree, she would be charged high to very high annual premiums for minimum liability coverage by the eight insurers whose websites permitted rate comparisons (USAA and American Family did not) in five representative cities. In more than three-quarters of the 40 cases (78%), annual premiums exceed $900 or were not quoted. And no premiums are lower than $500. By comparison, a special program for good, lower-income drivers in California – that is not subsidized either by taxpayers or by other drivers – charges annual premiums of no more than $338, even to drivers in high-risk urban areas.

"The quoted prices, especially the nine exceeding $2000, show that insurers either are overcharging lower-income consumers or are not interested in serving them," said CFA's Hunter. "Since state governments require purchase of auto insurance, state insurance commissioners have an obligation to address this issue. And the relatively new Federal Insurance Office should make the study of this problem a priority," he added. Dodd-Frank legislation gave the FIO authority to "monitor the extent to which traditionally underserved communities and consumers, minorities, and low and moderate income persons have access to affordable insurance products."

Table 1: Quoted Annual Premiums for a Typical Working Person With a Good Driving Record (see paragraphs above for her specific characteristics)

	Hartford	Baltimore	Chicago	Houston	Oakland
State Farm	$949	$1225	$624	$1034	$541
Allstate	3222	3008	1654	1366	608
GEICO	1299	1971	1013	783	922
Progressive	1498	1818	886	1406	736
Farmers	2540	2806	2860	1666	827
Liberty	1913	2116	NQ	1373	1231
Nationwide	NQ	1320	826	696	952
Travelers	2364	4182	2000	1730	883

Differences Among Large Auto Insurers in Use of Education and Income in Rate-Making

Five of the ten largest auto insurers – GEICO, Progressive, Liberty Mutual, Farmers, and American Family -- apparently use education and occupation in their rate-making in most states.

GEICO uses education and occupation in its rate-making across the country. In many states, it gives equal weight to each. For example, in Hartford a factory worker would pay 28 percent more than a factory superintendent ($1299 vs. $1018), but a factory worker would pay 28 percent more with a high school degree than with a college degree (again $1299 vs. $1018). In Seattle, however, the GEICO website did not inquire about occupation but charged a factory worker with a high school degree 45 percent more than a factory worker with a college degree

($870 vs. $599). And in Atlanta the website did not inquire about either education or occupation.

Progressive tends to give somewhat greater weight to education than to occupation. For example, in Louisville it charged a factory worker only one percent more than a plant superintendent ($2390 vs. $2357), but charged a factory worker with a high school degree seven percent more than the factory worker with a college degree ($2390 vs. $2228). Like GEICO, in Seattle the website did not inquire about occupation but charged progressively less as educational level increased – an annual premium of $1134 for no high school degree, $1042 for a high school degree, $964 for a college degree, and $946 for a graduate degree. And like GEICO, in Atlanta the website did not inquire about either education or occupation.

As indicated earlier, Liberty's quotes for a high school graduate were usually 10-13 percent higher than quotes for a college graduate. In one state, California, the insurer apparently also uses occupation as a rate-making factor. In Oakland, its quoted annual premium was $1074 for a factory workers and $892 for an executive.

Farmers' quotes made distinctions between certain professionals and civil servants and "others." In different cities, the "others" consistently were charged five percent higher rates.

American Family was difficult to research because its website required information about an actual, rather than a hypothetical, driver. However, it did ask for specific information about occupation, though it is not clear how the insurer factored that information into its rate-making.

State Farm, Allstate, USAA, Nationwide, and Travelers apparently do not use education or occupation in their rate-making, at least in the ten states studied.

"We commend auto insurers who are not using education and occupation in their rate-making," said CFA's Brobeck. "One reason insurance commissioners should address this issue is because these insurers may well feel pressured to adopt the discriminatory practices of GEICO and Progressive," he added.

Allstate's website did not ask for specific information about occupation but did require one to indicate whether one was employed or unemployed in many states, and in some states, to identify certain occupations such as firefighter or policeman, though it is not clear how Allstate used any of this information in rate-making.

Only in California did Travelers' website ask for specific information about occupation, though it is not clear how the insurer uses this information in rate-making in that state.

CFA Continues Campaign for Fair, Affordable Rates for Low- and Moderate-Income Drivers Required to Purchase Auto Insurance in All States But New Hampshire

The Consumer Federation of America is a non-profit association of nearly 300 non-profit consumer groups that was established in 1968 to advance the consumer interest through research, education, and advocacy. In the past 18 months, CFA has released a series of reports showing

that low- and moderate-income drivers in urban areas are charged high, and often unaffordable, auto insurance premiums for the minimum liability coverage required by all states except New Hampshire. These reports also reveal discriminatory practices that disadvantage drivers who are single, rent, lack continuous insurance coverage, live in moderate-income area, and in this latest analysis, have less education or work in low-paying, low-status occupations. These reports can be found on the CFA website, www.consumerfed.org.

To help make auto insurance more affordable to working people, CFA is working to curtail the use of discriminatory factors in rate-making and to create state programs, such as the one in California, that allows lower-income, good drivers to buy required liability coverage at reasonable rates.

EXHIBIT G

Exhibit G: Farmers Insurance Rate Filing Pages, October 2018

Page 1: Prior approval rate template, “Regular” program
Page 2: Prior approval rate template, “Business and Professionals Group I” program

State of California
Department of Insurance (CDI)

Company: d-Century Insurance Company and Farmers Insurance Exchange
Line: Auto Liability and Physical Damage
CDI File # (Department Use Only):

PRIOR APPROVAL RATE TEMPLATE FOR PROPERTY & LIABILITY LINES
SUMMARY

Coverage/Form/Program	Latest Year Adjusted Annual Premium ($)	Minimum Permitted Earned Premium ($)	Maximum Permitted Earned Premium ($)	Change at Minimum %	Change at Maximum %	Proposed %
Bodily Injury and Property Damage	823,131,775	610,193,128	889,127,490	-25.9%	8.0%	8.0%
Uninsured Motorist	107,667,461	117,685,537	171,482,505	9.3%	59.3%	25.0%
Medical Payment	20,284,250	16,013,686	23,333,938	-21.1%	15.0%	11.0%
Collision	462,416,579	441,733,196	556,189,337	-4.5%	20.3%	1.3%
Comprehensive	104,547,424	93,641,940	117,905,217	-10.4%	12.8%	6.4%
Towing	12,949,374	9,838,817	12,388,123	-24.0%	-4.3%	-7.4%
Combined	**1,530,996,862**	**1,289,106,303**	**1,770,426,609**	**-15.8%**	**15.6%**	**7.0%**

Combined Total Earned Exposures for Latest Year: 1,264,400

Coverage/Form/Program	Average Earned Premium $ per Exposure				Latest Year Earned Exposures
	Latest Year Adjusted	Minimum Permitted	Maximum Permitted	Proposed	
Bodily Injury and Property Damage	651.01	482.60	703.20	703.20	1,264,400
Uninsured Motorist	89.44	97.76	142.45	111.80	1,203,770
Medical Payment	48.61	38.37	55.92	53.96	417,300
Collision	495.46	473.30	595.93	501.90	933,307
Comprehensive	114.53	102.58	129.16	121.86	912,859
Towing	23.19	17.62	22.18	21.48	558,483
Combined	**1,210.85**	**1,019.54**	**1,400.21**	**1,295.39**	**1,264,400**

Coverage/Form/Program	Latest Year Adjusted Annual Premium ($)	Latest Year Projected Ultimate Loss & DCCE ($)	Latest Year Projected Ultimate Loss & DCCE Ratio
Bodily Injury and Property Damage	823,131,775	489,388,690	59.5%
Uninsured Motorist	107,667,461	93,910,783	87.2%
Medical Payment	20,284,250	12,780,091	63.0%
Collision	462,416,579	321,263,112	69.5%
Comprehensive	104,547,424	67,770,329	64.8%
Towing	12,949,374	7,120,803	55.0%
Combined	**1,530,996,862**	**992,233,809**	**64.8%**

State of California
Department of Insurance (CDI)

Company: d-Century Insurance Company and Farmers Insurance Exchange
Line: Auto Liability and Physical Damage
CDI File # (Department Use Only):

PRIOR APPROVAL RATE TEMPLATE FOR PROPERTY & LIABILITY LINES
SUMMARY

Coverage/Form/Program	Latest Year Adjusted Annual Premium ($)	Minimum Permitted Earned Premium ($)	Maximum Permitted Earned Premium ($)	Change at Minimum %	Change at Maximum %	Proposed %
Bodily Injury and Property Damage	250,051,187	210,527,164	306,758,299	-15.8%	22.7%	6.1%
Uninsured Motorist	32,727,852	32,672,244	47,606,598	-0.2%	45.5%	45.5%
Medical Payment	7,209,423	5,738,061	8,360,907	-20.4%	16.0%	-0.6%
Collision	180,449,419	175,933,336	221,516,234	-2.5%	22.8%	2.2%
Comprehensive	34,374,936	29,782,462	37,498,855	-13.4%	9.1%	5.5%
Towing	3,977,584	2,709,796	3,411,882	-31.9%	-14.2%	-7.4%
Combined	**508,790,400**	**457,363,063**	**625,152,775**	**-10.1%**	**22.9%**	**7.0%**

Combined Total Earned Exposures for Latest Year: 431,104

Coverage/Form/Program	Average Earned Premium $ per Exposure				Latest Year Earned Exposures
	Latest Year Adjusted	Minimum Permitted	Maximum Permitted	Proposed	
Bodily Injury and Property Damage	580.03	488.34	711.56	615.14	431,104
Uninsured Motorist	77.66	77.18	112.46	112.97	421,404
Medical Payment	49.72	39.57	57.65	49.40	145,007
Collision	562.26	548.19	690.22	574.63	320,936
Comprehensive	94.68	82.03	103.29	99.88	363,061
Towing	21.01	14.31	18.02	19.46	189,315
Combined	**1,180.20**	**1,060.91**	**1,450.12**	**1,262.64**	**431,104**

Coverage/Form/Program	Latest Year Adjusted Annual Premium ($)	Latest Year Projected Ultimate Loss & DCCE ($)	Latest Year Projected Ultimate Loss & DCCE Ratio
Bodily Injury and Property Damage	250,051,187	168,751,448	67.5%
Uninsured Motorist	32,727,852	26,684,075	81.5%
Medical Payment	7,209,423	4,494,462	62.3%
Collision	180,449,419	127,917,423	70.9%
Comprehensive	34,374,936	21,555,771	62.7%
Towing	3,977,584	1,961,364	49.3%
Combined	**508,790,400**	**351,364,544**	**69.1%**

EXHIBIT H

(H) In no event shall an insurer require a policyholder to provide information from a prior insurer to confirm mileage estimated or driven.

(I) Nothing in this section shall be construed to affect the ability of an insurer to decline to issue, cancel, or nonrenew a policy in accordance with any other applicable provision of California law.

(3) "Third Mandatory Factor" as used in Subchapter 4.7, is the number of years of driving experience the insured has, per California Insurance Code Section 1861.02(a)(3). This factor means number of years of experience that the driver rated on the insured vehicle has been licensed to drive in any jurisdiction. To the extent that a policy provides coverage for motorcycles or motor-driven cycles, as defined in California Vehicle Code Sections 400 and 405, this factor shall refer to the number of years that the driver rated on the insured vehicle has been licensed to drive such vehicles in any jurisdiction.

(d) In addition to the rating factors set forth in subdivision (c), an insurer's class plan, and all rates and premiums determined in accordance therewith, may utilize the following optional rating factors (the "Optional Factors"):

(1) Type of vehicle;

(2) Vehicle performance capabilities, including alterations made subsequent to original manufacture;

(3) Type of use of vehicle (pleasure only, commute, business, farm, commute mileage, etc.);

(4) Percentage use of the vehicle by the rated driver;

(5) Multi-vehicle households;

(6) Academic standing of the rated driver;

(7) Completion of driver training or defensive driving courses by the rated driver;

(8) Vehicle characteristics, including engine size, safety and protective devices, damageability, repairability, and theft deterrent devices;

(9) Marital status of the rated driver;

(10) Persistency:

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(A) At policy renewal, persistency credit may be applied by an insurer or affiliate for the current named insured. Persistency credit may also be applied when issuing a separate new automobile policy for a person who is not the named insured on a policy, but is otherwise currently insured.

(B) An insurer shall not apply a persistency credit for a new policy issued to an individual, unless that individual is currently insured. Nor shall any insurer apply persistency, at any time, when based in whole or in part upon automobile insurance coverage provided by a non-affiliated insurer.

(C) This subsection shall not be construed to expand or restrict an insurer's ability to obtain evidence of a person's driving safety record. However, when such evidence concerns proof of prior insurance, this subsection shall apply.

(D) For purposes of this subsection, "currently insured" means a person who is presently covered for automobile insurance by the insurer or affiliate, other than as an unnamed person who is covered under a permissive user or similar provision.

(E) As used in this subsection, "affiliate" has the same meaning as defined in California Insurance Code section 1215.

(11) Non-smoker;

(12) Secondary Driver Characteristics. For drivers not assigned as a primary or secondary driver to another vehicle, this factor may be composed of a combination of the following factors: Safety Record, Years Licensed, Martial Status, Driver Training, and Academic Status;

(13) Multi-policies with the same, or an affiliated, company;

(14) Relative claims frequency. This factor shall contain a maximum of twenty categories and shall reflect where the insured vehicle is garaged. These categories shall be based on grouping the zip codes in the state into bands. Alternately, the bands could be based on grouping the census tracts in the state. Each band shall contain areas with a similar average claims frequency. In the event that the data for a zip code or census tract is not fully credible, the adjustment process described in Section 2632.9(d) shall be followed;

(15) Relative claims severity. This factor shall contain a maximum of twenty categories and shall reflect where the insured vehicle is garaged. These categories shall be based on grouping the zip codes in the state into bands. Alternately, the bands could be based on grouping the census tracts in the state. Each band shall contain areas with a similar average claims severity. In the event that the data for a zip code or census tract is not fully credible, the adjustment process described in Section 2632.9(d) shall be followed.

(e) Except as expressly provided in this subsection and in section 2632.5(c)(2)(F)(viii) the three mandatory factors may not be combined with any other factor. Optional rating factors for Percent Use, Academic Standing, Marital Status, and Driver Training may be combined with number of years of driving experience. If an insurer elects to combine number of years of driving experience with Percent Use, Academic Standing, Marital Status, or Driver Training, the insurer shall

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EXHIBIT I

GOVERNMENT EMPLOYEES INSURANCE COMPANY

PROFESSIONAL GROUP INSURANCE PLAN – CALIFORNIA

*Rating Rules

For those risks meeting the group eligibility below, premiums will be reduced by the following percentages:

Bodily Injury	11%
Property Damage	11%
Collision	22%
Comprehensive	40%
Uninsured Motorists – BI	30%
Uninsured Motorists – PD	30%
Medical Payments	30%
Rental Reimbursement	23%
Emergency Road Service	23%
MBI	27%

This reduction will not apply if the named insured/applicant or spouse or registered domestic partner of the named insured is already receiving a lower rate under another Group Insurance Plan. This reduction will not apply to motor homes or travel trailers covered under Miscellaneous Rule 6.

Group Eligibility

The named insured/applicant or spouse or registered domestic partner of the named insured must be an operator and a professional Federal government employee in an administrative or technical position, employed in one of the following Professional Groups or retired from one of the following Professional Groups and no longer employed. These Professional Groups may require at least a Bachelor's degree, license, or a professional certification/designation.

Accountant - has an Accounting degree and is employed as an Accountant.
Actuary
Account Executive
Administrator
Advisor
Air Traffic Controller
Airport Manager
Ambassador
Analyst
Anesthesiologist
Architect - has a degree in Architecture and is employed as an Architect.
Art Appraiser
Assistant Airport Manager
Assistant City Manager
Assistant Operations Manager
Assistant Personnel Manager
Assistant Principal
Assistant Productions Manager
Assistant Range Manager
Audiologist
Bank Examiner
Bank Manager
Bank Officer
Bank Owner
Berkshire Hathaway Employees –must be employed by or retired from Berkshire Hathaway or any of its 80% or more owned subsidiaries.
Broadcaster
Cartographer
Child Counselor
City Manager
Claims Examiner
Coach
Commercial Artist
Comptroller
Computer Programmer
Computer Systems Engineer
Conservationist
Construction Inspector
Consultant
Controller (Financial)
Co-op Agent
Copywriter
Coroner
Curator
Dentist – has a Medical degree
Dietitian
Economist
Editor
Educational Counselor
Educator - is credentialed as a teacher or educational administrator by the State of California Commissions on Teacher Credentialing and holds a "Clear", Professional Clear", "Life" or "Preliminary" designation or is employed full-time as a college or university teacher or professor.
Employee Benefits Supervisor

Employment Agent
Engineer/Draftsman/Technical Designer - has a Bachelor's degree in Engineering and/or is licensed and employed as an Engineer/Draftsman/Technical Designer.
Epidemiologist: Non-Physician
Executive/Director
Export Agent
Extension Service Agent
Field Underwriter
Financial Analyst/Auditor
Flight Instructor
Food Technician
Forester
Fundraiser
*General Manager
Geographer
Graphic Designer
High Tech Salesman
Historian
Human Resources Manager
Import/Export Agent
Industrial Hygienist
Inspector - White Collar
Instructor
Insurance Broker
Insurance Underwriter
Interpreter
Investment Broker
Journalist
Judge - has a law degree and is an appointed or elected Judge.
Lawyer - has a law degree and is employed as a Lawyer.
Librarian - has a degree in Library Science and is employed as a Librarian.
Lobbyist
Manufacturer's Representative - High Tech
Mathematician
Mental Health Counselor
Merchant Marine Officer
Mining Engineer
Mortgage Broker
Mortician
Museum Archivist
Navigator - is a licensed navigator and is employed as a Navigator.
Nutritionist.
Operations Manager
Optometrist
Penologist
Personnel Management Specialist
Personnel Recruiter
Pharmacist - has a Bachelor's degree in pharmacology and is a licensed and practicing Pharmacist.
Physical Therapist, APTA certified
Physician – has a medical degree.
Pilot - is a licensed pilot holding at least an airline transport pilot certification and is employed as a Pilot.

Planner
Police Captain
Police Chief
Position Classifier
Postmaster
Principal
Printer Planner
Production Controller
Production Manager
Production Planner
Professional Staff Manager
Project Manager
Psychologist
Public Relations
Publisher
Purchasing Agent/Buyer
Purser-Ship
Radiologist
Range Ecologist
Real Estate Appraiser
Real Estate Broker
Registrar
Reporter
Researcher
Safety Engineer
Sanitarian
Scientist - has at least a Masters degree in their discipline and is employed as a Scientist.
Secretary
Ship Captain
Ship Master
Ship Officer
Speech Pathologist
Staffing Specialist
State Examiner
Stock & Bonds Broker
Surveyor (licensed)
Tax Examiner
Technical Staff Manager
Telecomm Officer
Therapist
Toxicologist
Training Specialist
Translator
Treasurer
Treasury Agent
Tutor
Veterinarian
Warden
Wastewater Treatment Plant Operator
White Collar Contractor/Developer/Inspector
Writer – Commercial

E. MULTI POLICY DISCOUNT

A Multi Policy Discount is available for insureds that have a Homeowner, Condominium or Tenants policy with the Company. To qualify the Agent must provide the HO or PK policy number with the request for the discount.

F. GROUP DISCOUNTS – Documentation supporting these discounts must accompany the application. All vehicles on the policy (except trailers) including 07(X) vehicles will qualify. If submitted at a later date, the discount will be effective when received by the Company or Agent.

1. Scientists and Engineers

A reduction in the BI, PD, UMBI, Medical, Comprehensive and Collision premiums is available if an insured is a member of one of the professional groups listed.

Engineer - The driver must have a Bachelor's degree (or higher degree) or be licensed as an engineer in one of the following fields of engineering or any other engineering field:

Aeronautical	Chemical	Mechanical
Aerospace	Civil	Nuclear
Architectural	Electrical	Petroleum
	Gas	Structural

Scientist - The driver must have a Bachelor's degree (or higher degree) in one of the following physical sciences:

Astronomy	Cybernetics	Mathematics
Biochemistry	Geology	Meteorology
Biology	Geophysics	Physics
Chemistry	Information Systems	Planetary Systems
Computer Science		

2. Educators

A reduction in the BIPD, UMBI, Medical, Comprehensive and Collision premiums is available if an insured is credentialed as a teacher or educational administrator and holds a "Clear", "Professional Clear", "Life", "Preliminary", "Temporary" or "Emergency" designation or is employed full-time as a teacher or professor.

3. California Medical Association

A reduction in BIPD, UMBI, Medical, Comprehensive and Collision premiums is available if an insured is a member of the California Medical Association.

4. Mercury Insurance Employees

A reduction in BIPD, UMBI, Medical, Comprehensive and Collision premiums is available if an insured is an employee of Mercury Insurance Services, LLC, and Affiliated Companies.

5. Los Angeles County Bar Association

A reduction in BIPD, UMBI, Medical, Comprehensive and Collision premiums is available if an insured is a member of the Los Angeles County Bar Association. The discount shall be increased if the Named Insured is willing to sign an Arbitration Agreement (U-241) with Mercury. **Use Group 2004 for those eligible for the increased discount.**

6. Cal CPA

A reduction in BIPD, UMBI, Medical, Comprehensive, and Collision premiums is available if an insured is a member of the California Society of Certified Public Accountants. Note, Group 2007 will be assigned if this discount is added mid-term or at renewal.

7. Alumni Association

A reduction in BIPD, UMBI, Medical, Comprehensive, and Collision premiums is available if an insured is a member of a recognized alumni association of a 4 year accredited college.

G. ANTI-THEFT DISCOUNTS – Documentation supporting the discount for a Lo Jack, Tele Trac or similar type device must accompany the application.

H. PERSISTENCY DISCOUNT

A discount will be applied to policy renewals or rewrites. To qualify, the insured must have had coverage with Mercury for at least one year with no lapse in coverage greater than 30 days. This discount applies only to BI, PD, UMBI, MP, Comprehensive, and Collision coverages.

I. REALDRIVE

A reduction in BIPD, UMBI, Medical, Comprehensive, and Collision premiums is available for insureds that consent to participate in the RealDrive program. The program is offered at a Policy Level and the rating is applied at the Vehicle Level. All eligible vehicles must participate in the program in order to qualify and continue in the program. The RealDrive program premium adjustment is based on one of the following factors:

1. **RealDrive Enrollment Factor**
    - The RealDrive Enrollment Factor will be applicable until the actual calculated annual mileage can be determined.

2. **RealDrive Factor**
    - The RealDrive Factor shall be based on the calculated annual mileage factor from the rate manual.

Historical odometer readings will be used to determine the verified annual mileage used to rate the vehicles on the policy. All vehicles will be subject to attempts to collect the necessary odometer readings to calculate the verified mileage. Odometer readings will be collected at New Business and at least every other Renewal. Verification may be required for odometer readings supplied by the insured or an agent of the insured.

Sources for Odometer Readings:

The following are potential sources of odometer reading(s) that the Company may consider in the calculation of verified mileage. The Company may use one source exclusively or a combination of sources:

- Odometer readings of the insured Vehicle or Vehicles, made by an employee of the insurer, an agent of the insurer; or a third-party vendor retained by the insurer
- Odometer readings recorded by an automotive repair dealer in the ordinary course of the business of servicing a vehicle, provided to the insurer by the policyholder or by a vendor retained by the insurer
- Odometer readings obtained from smog check stations licensed by the California Bureau of Automotive Repair, from the California Department of Motor Vehicles, or any other governmental agency that maintains public records of vehicle odometer readings, provided to the insurer by the policyholder or by a vendor retained by the insurer
- Self-reported odometer readings provided with acceptable documentation
- A technological device

INTERINSURANCE EXCHANGE OF THE AUTOMOBILE CLUB
PROPOSED RATES - CALIFORNIA

GROUP PROGRAM MULTIPLIERS

	BI	PD	MP	CP	CL	UC	RR	UM
Scientist, Educators, Engineers Medical Professionals, CPAs, and Alumni Associations	0.921	0.921	0.921	0.921	0.921	0.921	0.921	0.921
Lawyers	0.985	0.985	0.985	0.985	0.985	0.985	0.985	0.985
Select Groups	0.925	0.925	0.925	0.925	0.925	0.925	0.925	0.925
Non-Qualifying Policyholders	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

A description of the qualification criteria may be found in the Manual Rules.

RULE 43 – ALLSTATE® AUTO PROGRAMS

Separate base rates are used to determine the applicable premium where the policyholder or spouse is a member of at least one of the following program groups:

A. Specialized Professionals
B. Professionals
C. Homeowner Association
D. Condo Association
E. Alumni Association
F. Allstate Motor Club®

1. General Requirements

i. All vehicles insured under the policy and all Private Passenger Automobile policies held by the named insured are eligible for the group.

ii. If a policyholder or spouse is a member of more than one group, the policy will be placed into the group in which the policy would receive the lowest rate.

Note: A registered domestic partner may also be considered as a spouse for the purposes of this rule.

iii. Only one group may be applied to a policy.

iv. In the event that the qualifying insured is removed as a rated operator on the policy, the vehicles on the policy will no longer be eligible to receive the base rates for that specific group.

v. The group base rates will not apply prior to Allstate verifying program eligibility. Verification of Eligibility may require documentation support provided by the customer.

vi. Policies which are not eligible for Groups A through F will receive the base rates applicable for the Standard Program. These base rates are listed on Rate Page R-9G.

2. Group Definitions

A. Specialized Professionals Group Eligibility:

When the named insured or spouse is a member of one of the following occupational groups as defined in the Allstate Insurance Company, Allstate Indemnity Company, and Allstate Northbrook Indemnity Company Underwriting Guidelines, all vehicles insured under the policy held by the named insured qualify for the Specialized Professionals program group.

i) The named insured/applicant or spouse is a degreed professional in the one of the following occupational groups: Education or Library Science, Science, Engineering, or Information Technology.

ii) Proof of occupation may be required, such as a degree from a four-year accredited college/university, or a professional certification, designation, or license

B. Professionals Group Eligibility:

When the named insured or spouse is a member of one of the following occupational groups as defined in the Allstate Insurance Company, Allstate Indemnity Company, and Allstate Northbrook Indemnity Company, all vehicles insured under the policy held by the named insured qualify for the Professionals program group.

i) The named insured/applicant or spouse is a degreed professional in the of the following occupational groups: Business Management, Marketing, Financial Services, Health Care, Law, Government, Military, or Social Services.

ii) Proof of occupation may be required, such as a degree from a four-year accredited college/university, or a professional certification, designation, or License.

C. Homeowner Association Group Eligibility:

Definitions:

Active: Assessed with a fee on a specified timeline, established by the association.

When the named insured or spouse is a member of an active Homeowner Association, all vehicles insured under the policy held by the named insured qualify for the Homeowner-Association program group.

D. Condo Association Group Eligibility:

Definitions:

Active: Assessed with a fee on a specified timeline, established by the association.

When the named insured or spouse is a member of an active Condo Association, all vehicles insured under the policy held by the named insured qualify for the Condo-Association program group.

E. Alumni Association Group Eligibility:

When the named insured or spouse is a member of a recognized alumni association of
a four-year accredited college/university, all vehicles insured under the policy held by the named insured qualify for the Alumni Association program group.

F. Allstate Motor Club® Group Eligibility:

When the named insured or spouse is a member of the Allstate Motor Club®, all vehicles insured under the policy held by the named insured qualify for the Allstate Motor Club® program group.

G. Standard Program Eligibility:

When the named insured or spouse is ineligible or does not qualify for Program Groups as described in 2.A. through 2.F., all vehicles insured under the policy held by the named insured qualify for the Standard program.

BUSINESS AND PROFESSIONAL GROUPS

Eligibility

All named insureds in the household that have a related relationship (other than 'O' for other and 'U' for unknown) will be given the highest qualifying discount. Drivers coded as non-drivers (i.e. 'OH' for Out-of Household) will not qualify any policy in the household for the discount. All named insureds that are not related will qualify for their own discount. When situations exist with more than one named insured on a policy and there is at least one unrelated named insured on a policy, the highest qualifying discount will be given (which could either be the highest related or highest unrelated).

Group I	Group II
Certified Public Accountants (CPA's)	Architects
Dentists	FIG Federal Credit Union
Educators	Firefighters
Engineers	Lawyers/Judges
Physicians/Surgeons	Registered Nurses
Scientists	Police Offices/Law Enforcement Officers
Veterinarians	Aviation Professionals
	Physical and Occupational Therapists
	Speech Audiologists and Pathologists
	Librarians
	Real Estate Agents and Brokers
	Small Business Policyholders (Owners & Officers)
	Workers' Compensation Policyholders (Owners & Officers)
	Zurich Employees/Agents

Qualification

Personal auto policy does **not** include the following: Antique, Campers, Dune Buggies, Farm Trailers, Farm Equipment/Machinery, Motor home Plus, Motorcycles, and Premium Determination (both Normal and Restricted Use).

Only one Business and Professional Group discount can be applied to each policy.

Foreign Degrees and transcripts are acceptable for membership verification but they must be accompanied by a certified translation of the document.

Retirees

Retirees previously employed in a listed Group I or Group II occupation are eligible with supporting documentation: a retirement letter from the former employee, or a pay stub from a pension plan. The retirement letter must be written by the former employer's human resources representative. It must be clearly legible, provided on a company letterhead, showing the name, mailing address and phone number of the writer. The pay stub from a pension plan must be less than 90 days old, and have the former employee's legible name and address.

Progressive Select Insurance Company
PP Auto Liability and Physical Damage

Business and Professional Group Program Guidelines

This group program will use the current "master" Class Plans approved for Progressive Select Insurance Company and United Financial Casualty Company, and will only deviate from the regular program in base rate. All underwriting rules and factors will be the same.

To qualify for a Business and Professional Group, the named insured/applicant or spouse is a member of one of the defined occupational groups. Group rates will be adjusted from the rates reflected in the United Financial Casualty or Progressive Select Automobile manual as set forth in the base rate table of the group rate filings. Any policy will only be placed in one group.

Group 1 – Business Management/Marketing – Named insured/applicant or spouse is a degreed professional in the field of business management or marketing. Qualifying occupations include accountant, auditor, analyst, bookkeeper, consultant, human resource specialist, general manager/executive, marketing specialist, and public relations specialist. Proof of occupation may be required, such as a college degree.

Group 2 – Educator/Library Science – Named insured/applicant or spouse is a degreed professional in the field of education or library science. Qualifying occupations include college professor, counselor, librarian, curator, principal, administrator, and teacher. Proof of occupation may be required, such as a college degree.

Group 3 – Financial Services - Named insured/applicant or spouse is a degreed professional in the field of financial services. Qualifying occupations include accountant, agent, broker, analyst, appraiser, claims adjuster, claims investigator, financial advisor, financial investor, loan officer, property manager, supervisor, underwriter, actuary, and manager. Proof of occupation may be required, such as a college degree.

Group 4 – Health Care - Named insured/applicant or spouse is a degreed professional in the field of health care. Qualifying occupations include chiropractor, podiatrist, dentist, orthodontist, doctor, surgeon, pharmacist, registered nurse, veterinarian, health care supervisor, manager, and administrator. Proof of occupation may be required, such as a college degree.

Group 5 – Science/Engineering/Information Technology - Named insured/applicant or spouse is a degreed professional in the field of science, engineering, or information technology. Qualifying occupations include administrator, analyst, architect, drafter, computer programmer, engineer, scientist, researcher, engineering or IT supervisor, and manager. Proof of occupation may be required, such as a college degree.

Group 6 – Law/Government/Military - Named insured/applicant or spouse is a degreed professional in the field of law, government, or military. Qualifying occupations include auditor, analyst, examiner, lawyer, judge, mediator, legal support staff, military officer, military warrant officer, legal or government supervisor, and manager. Proof of occupation may be required, such as a college degree.

Group 7 – Social Services - Named insured/applicant or spouse is a degreed professional in the field of social services. Qualifying occupations include clergy, program director, counselor, psychologist, therapist, social service worker, social service supervisor, and manager. Proof of occupation may be required, such as a college degree.

SURCHARGE AND DISCOUNT APPLYING TO ALL COVERAGES WHICH PERMIT SURCHARGES AND DISCOUNTS

25. Group Savings Plus Discount

For employees of a qualifying participating employer, members of a qualifying participating association and partnership, the rates otherwise applicable may be reduced by 5% (Rating factor 0.95). This reduction applies to all vehicles rated in accordance with the Automobile Rating Manual. The following clients are marketed under unique names in our Group Savings Plus program:

Client	Program Name
CUNA	TruStage Auto and Home Insurance
American Psychological Association & United Parcel Service	Liberty for All
Comerica Bank	Comerica Insurance Advantage
Florida Education Association	Educators Plus
Aon Corporation	Voluntary Personal Protection Program
Navy Federal Credit Union	Navy Federal Homeowners Insurance Program
Audi of America	Audi Prestige Insurance
BJ's Wholesale Club	BJ's Member Value Program
BMW of North America	BMW Performance Insurance
MINI of North America	MINI Motoring Insurance
smart	Insurance foryou program
Subaru of America	Subaru Advantage Insurance
Volkswagen of America	MyVWInsurance
Mercedes-Benz	First Class Insurance
Hyundai	Hyundai Power Protect Program
Kia	Power Protect Program
AAA Central West NJ	AAA Insurance Advantage

26. Educators/Corporate & Technical Professionals Group

Any named insured that is a member of one of the professional groups listed below, will be eligible to have their applicable rates reduced by 5% (Rate Factor .95) for all motor vehicle policies held by the named insured.

If the insured qualifies for any combination of Group Saving Plus discount, Educators/Corporate & Technical Professionals discount, and/or Sponsored Alumni Group discount, the maximum individual discount amount will be applied. When an insured becomes eligible for the Persistency Discount, they will move into the Basic rating program if it offers a lower rate.

Account Manager
Accountant And Auditor
Actuary
Administrative Law Judge, Adjudicator, Or Hearing Officer
Advertising Or Promotions Manager
Advertising Sales Agent
Aerospace Engineer
Agricultural Engineer
Agricultural Sciences Teacher, Postsecondary
Airline Pilot, Copilot, Or Flight Engineer
Analyst
Anesthesiologist
Animal Scientist
Anthropologist Or Archeologist
Anthropology Or Archeology Teacher, Postsecondary
Appraisers Or Assessors Of Real Estate
Arbitrator, Mediator, Or Conciliator
Architect, Except Landscape And Naval
Architecture Teacher, Postsecondary
Archivist
Area, Ethnic, Or Cultural Studies Teacher, Postsecondary
Art Director
Art, Drama, Or Music Teacher, Postsecondary
Astronomer
Atmospheric Or Space Scientist
Atmospheric, Earth, Marine, And Space Sciences Teacher, Postsecondary
Audiologist
Audio-Visual Collections Specialist
Biochemist Or Biophysicist
Biological Science Teacher, Postsecondary
Biological Scientist, All Other
Biological Technician
Biomedical Engineer
Bookkeeper
Bookkeeping, Accounting, Or Auditing Clerk
Broadcast News Analyst
Broadcast Technician
Brokerage Clerk
Budget Analyst
Business Operations Specialist, All Other
Business Teacher, Postsecondary
Captain, Mate, Or Pilot Of Water Vessel
Cartographer Or Photogrammetrist
Chemical Engineer
Chemist
Chemistry Teacher, Postsecondary
Chief Executive
Child, Family, Or School Social Worker
Chiropractor
Civil Engineer
Claims Adjuster, Examiner, Or Investigator
Clinical, Counseling, Or School Psychologist
Commercial Or Industrial Designer
Commercial Pilot
Communications Teacher, Postsecondary
Compensation And Benefits Manager
Compensation, Benefits, And Job Analysis Specialist
Computer And Information Scientist, Research
Computer Hardware Engineer
Computer Or Information Systems Manager
Computer Programmer
Computer Science Teacher, Postsecondary

LIBERTY MUTUAL INSURANCE GROUP
AUTOMOBILE RATING MANUAL
MISCELLANEOUS SURCHARGES AND DISCOUNTS

Computer Software Engineer, Applications
Computer Software Engineer, Systems Software
Computer Specialist, All Other
Computer Systems Analyst
Conservation Scientist
Construction Or Building Inspector
Consultant
Credit Analyst
Credit Authorizer, Checker, Or Clerk
Criminal Justice Or Law Enforcement Teacher, Postsecondary
Criminalist
Curator
Database Administrator
Dentist, All Other Specialist
Dentist, General
Dietitian Or Nutritionist
Drafter, All Other
Economics Teacher, Postsecondary
Economist
Editor
Education Administrator, All Other
Education Administrator, Elementary And Secondary School
Education Administrator, Postsecondary
Education Administrator, Preschool And Child Care Center/Program
Education Teacher, Postsecondary
Educational, Vocational, Or School Counselor
Electrical And Electronics Drafter
Electrical Engineer
Electronics Engineer, Except Computer
Elementary School Teacher, Except Special Education
Engineer, All Other
Engineering Manager
Engineering Teacher, Postsecondary
English Language Or Literature Teacher, Postsecondary
Environmental Engineer
Environmental Science Teacher, Postsecondary
Environmental Scientist Or Specialist, Including Health
Epidemiologist
Executive Secretary Or Administrative Assistant
Family Or General Practitioner
Financial Analyst
Financial Examiner
Financial Manager
Financial Specialist, All Other
Fire Inspector Or Investigator
Food Scientist Or Technologist
Foreign Language Or Literature Teacher, Postsecondary
Forestry Or Conservation Science Teacher, Postsecondary
Funeral Director
General Or Operations Manager
Geographer
Geography Teacher, Postsecondary
Geoscientist, Except Hydrologist Or Geographer
Graduate Teaching Assistant
Graphic Designer
Health And Safety Engineer, Except Mining Safety Engineers And Inspectors
Health Specialties Teacher, Postsecondary
Historian
History Teacher, Postsecondary
Home Economics Teacher, Postsecondary
Human Resources Manager, All Other
Human Resources, Training, And Labor Relations Specialist, All Other
Hydrologist
Industrial Engineer
Industrial-Organizational Psychologist
Instructional Coordinator
Insurance Broker
Insurance Sales Agent
Insurance Underwriter
Internist, General

Interpreter Or Translator
Judge, Magistrate Judge, Or Magistrate
Kindergarten Teacher, Except Special Education
Landscape Architect
Law Clerk
Law Teacher, Postsecondary
Lawyer
Legislator
Librarian
Library Science Teacher, Postsecondary
Library Technician
Life Scientist, All Other
Logistician
Management Analyst
Manager, All Other
Marine Engineer Or Naval Architect
Market Research Analyst
Marketing Manager
Marriage Or Family Therapist
Materials Engineer
Materials Scientist
Mathematical Science Occupation, All Other
Mathematical Science Teacher, Postsecondary
Mathematical Technician
Mathematician
Mechanical Drafter
Mechanical Engineer
Mechanical Engineering Technician
Medical Or Health Services Manager
Medical Or Public Health Social Worker
Medical Records Or Health Information Technician
Medical Scientist, Except Epidemiologist
Mental Health Counselor
Mental Health Or Substance Abuse Social Worker
Microbiologist
Middle School Teacher, Except Special And Vocational Education
Mining Or Geological Engineer, Including Mining Safety Engineer
Multi-Media Artist Or Animator
Museum Technician Or Conservator
Network And Computer Systems Administrator
Network Systems And Data Communications Analyst
Nuclear Engineer
Nursing Instructor Or Teacher, Postsecondary
Obstetrician Or Gynecologist
Occupational Therapist
Operations Research Analyst
Optometrist
Oral Or Maxillofacial Surgeon
Orthodontist
Orthotist Or Prosthetist
Pediatrician, General
Personal Financial Advisor
Pharmacist
Philosophy Or Religion Teacher, Postsecondary
Phlebotomist
Physical Scientist, All Other
Physical Therapist
Physician Assistant
Physician Or Surgeon, All Other
Physicist
Physics Teacher, Postsecondary
Podiatrist
Political Science Teacher, Postsecondary
Political Scientist
Postmaster Or Mail Superintendent
Postsecondary Teacher, All Other
Preschool Teacher, Except Special Education
Project Manager
Prosthodontist
Psychiatrist

Psychologist, All Other
Psychology Teacher, Postsecondary
Public Relations Manager
Public Relations Specialist
Purchasing Agent Or Buyer, Farm Products
Purchasing Agent, Except Wholesale, Retail, And Farm Products
Purchasing Manager
Radiation Therapist
Real Estate Broker
Recreation Or Fitness Studies Teacher, Postsecondary
Reporter Or Correspondent
Research Scientist
Retail Business Owner
Retail Sales Director
Sales Engineer
Sales Manager
Scientist
Secondary School Teacher, Except Special And Vocational Education
Securities, Commodities, Or Financial Services Sales Agent
Ship Engineer
Social Sciences Teacher, Postsecondary, All Other
Social Scientist Or Related Worker, All Other
Social Work Teacher, Postsecondary
Social Worker
Social Worker, All Other
Sociologist
Sociology Teacher, Postsecondary
Software Engineer
Soil Or Plant Scientist
Special Education Teacher, Middle School
Special Education Teacher, Preschool, Kindergarten, And Elementary School
Special Education Teacher, Secondary School
Speech-Language Pathologist
Statistical Assistant
Statistician
Substance Abuse Or Behavioral Disorder Counselor
Surgeon
Surveyor
Tax Examiner, Collector, Or Revenue Agent
Tax Preparer
Teacher Or Instructor, All Other
Technical Writer
Therapist, All Other
Toxicoligist
Training And Development Manager
Training And Development Specialist
Urban Or Regional Planner
Veterinarian
Vice President
Vocational Education Teacher, Middle School
Vocational Education Teacher, Postsecondary
Vocational Education Teacher, Secondary School
Writer And Author
Zoologist Or Wildlife Biologist

27. Sponsored Alumni Groups

Any named insured that is a member of one of the participating Sponsored Alumni Groups listed below, will be eligible to have their applicable rates reduced by 10% (Rate Factor .90) for all motor vehicle policies held by the named insured.

If the insured qualifies for any combination of Group Saving Plus discount, Educators/Corporate & Technical Professionals discount, and/or Sponsored Alumni Group discount, the maximum individual discount amount will be applied. When an insured becomes eligible for the Persistency Discount, they will move into the Basic rating program if it offers a lower rate.

Abraham Baldwin Agricultural College Alumni Association
Alabama A&M University Alumni
Albany State University Alumni Association
Albert Einstein College of Medicine Alumni Association
Albright College Alumni Association
Alderson-Broaddus College Alumni Association
Alpha Tau Omega Fraternal Alumni Association
Alumnae Association of Mt. Holyoke College
Alumni And Friends of The College of Visual Arts
Alumni And Friends of The London School of Economics
Alumni Association of Case Western Reserve University
Alumni Association of FIT (Fashion Institute of Tech.)
Alumni Association of Georgia Highlands
Alumni Association of The City College of New York
Alumni Association of The University of Colorado
Alumni Association of The University of Michigan
Alumni of The Juilliard School
Alvernia University Alumni Association
Alverno College Alumni Association
American International College Alumni Association
Anderson University Alumni Association
Andrews University Alumni Association
Angelo State University Alumni Association
Antioch University New England Alumni Association
Appalachian Alumni Association
Aquinas College Alumni Association
Argosy University Alumni Association
Arizona State University Alumni Association
Ashland University Alumni Association
Atlantic Union College Alumni Association
Auburn Alumni Association
Audrey Cohen College Alumni Association
Augusta State University Alumni Association
Austin Peay State University Alumni Association
Averett University Alumni Association
Avila University Alumni Association
Babson College Alumni
Ball State University Alumni Association
Bard College Alumni Association
Barry University Alumni Association
Baruch College Alumni Association
Baylor Alumni Association
Becker College Alumni Association
Bemidji State University Alumni Association
Benedict College National Alumni Association
Benedictine University - Springfield Alumni Association
Benedictine University Alumni Association
Bennett College Alumnae Association
Bentley University Alumni Association
Berkeley College Alumni Association
Berklee College of Music Alumni Association
Beth Israel Medical Center Alumni Association
Bethune-Cookman University National Alumni Association
Biola University Alumni Association
Bloomfield College Alumni
Bloomsburg University of PA Alumni Association
Bob Jones University Alumni Association
Boise State Alumni Association
Boston College Alumni Association
Boston University Alumni
Bowling Green State University Alumni Association
Bradley University Alumni Association
Brandeis University Alumni Association
Brewster Academy Alumni Association
Briarcliffe College Alumni Association
Bridgewater State University Alumni Association
Brigham Young University Alumni - Hawaii
Brigham Young University Alumni Association
Brooklyn College Alumni Association
Brown Alumni Association

Bryan College Alumni Association
Bryn Mawr Alumnae Association
Bucknell University Alumni Association
Butler University Alumni Association
Cabrini College Alumni Association
Cal Alumni Association
Cal Poly Pomona Alumni Association
California Baptist University Alumni Association
California College of The Arts Alumni Association
California State University Alumni Association
California State University East Bay Alumni Association
California State University, Stanislaus Alumni
California Univ. of Pennsylvania Alumni Association
Cal-Poly San Luis Obispo Alumni Association
Cambridge College Alumni Association
Campbellsville University Alumni
Capitol College Alumni Association
Carnegie Mellon University Alumni Association
Castleton State College Alumni Association
Cazenovia College Alumni Association
Cedar Crest College Alumnae Association
Centenary College Alumni
Central Bible College Alumni Association
Central Connecticut State University Alumni Association
Central Michigan University Alumni Association
Central MO State Univ. Alumni Association
Central Penn College Alumni Association
Central State University National Alumni Association
Central Washington Univ. Alumni Association
Chapman University Alumni Association
Charter Oak Alumni Association
Chester College Alumni Association
Chicago State University Alumni Association
Chico State Alumni Association
Chinese Students And Scholars Association, USC
Christopher Newport University Alumni Association
Cincinnati Christian University Alumni Association
Clarion University Foundation Inc.
Clark Atlanta Alumni Association
Clayton State University Alumni Association
Cleary University Alumni Association
Cleveland State Alumni Association
Coastal Carolina University Alumni Association
Colby-Sawyer College Alumni Association
College of Charleston Alumni Association
College of New Jersey Alumni Association
College of Saint Benedict Alumnae Association
College of Saint Elizabeth Alumni
College of St. Joseph Alumni Association
College of Staten Island Alumni Association
Colorado School of Mines Alumni Association
Colorado State University Alumni Association
Columbia College Chicago Alumni Association
Columbia Southern University Alumni Association
Columbia University Alumni Association
Columbia University Business School Club
Columbus State University Alumni Association
Coppin State University Alumni Association
Corban University Alumni
Cornell Alumni Association
Cornell University School of Medicine Alumni Association
Cornerstone University Alumni Association
Crown College Alumni Association
CSU - Monterey Bay Alumni Association
CSU Bakersfield Foundation
CSU Dominguez Hills Alumni Association
CSU Fullerton Alumni Association
CSU Long Beach Alumni Association
CSU Los Angeles Alumni Association
CSU Northridge Alumni Association
CU Denver Alumni Association
D' Youville College Alumni Association
Daemen College Alumni Association
Daniel Webster College Alumni Association
Davenport University Alumni Association
Dean College Alumni Association
Delaware State University Alumni Association
Delaware Valley College Alumni Association
Derryfield School Alumni Group
Devry University, Inc (Devry Univ. Alumni Assoc)

Dixie State College Alumni
Dominican College Alumni Association
Dowling College Alumni Association
Drake University Alumni Association
Drew University Alumnae Association
Drexel University General Alumni Association
Duquesne University Alumni Association
East Carolina Alumni Association
East Central University Alumni Association
East Stroudsburg University Alumni Association
East Texas Baptist Alumni Association
Eastern Connecticut State University Alumni Association
Eastern Illinois University Alumni Association
Eastern Kentucky University Alumni Association
Eastern Michigan University Alumni Association
Eastern Nazarene Alumni Association
Eastern New Mexico University Alumni Association
Eastern Oregon University Alumni Association
Eastern University Alumni Association
Eastern Washington University Alumni Association
Eckerd College Alumni Association
Edgewood College Alumni Association
Edinboro University Alumni Association
Elizabethtown College Alumni Association
Elms College Alumni Association
Emerson College Alumni
Emory Alumni Association
Emporia State University Alumni Association
Endicott College Alumni Association
Episcopal Divinity School Alumni Association
Eugene Bible College Alumni Association
Fairleigh Dickinson University Alumni Association
Fayetteville State University Alumni
Felician College Alumni Association
Ferris State University Alumni Association
Fisher College Alumni Association
Fisk University Alumni Association
Fitchburg State University Alumni Association
Florida A&M Alumni Association
Florida Gulf Coast University Alumni Association
Florida State University Alumni Association
Fordham University Alumni Association
Fort Hays State University Alumni Association
Fort Lewis College Foundation
Fortis Institute Alumni Association
Framingham State University Alumni Association
Franklin & Marshall College Alumni Association
Franklin Pierce University Alumni Association
Franklin W. Olin College of Engineering Alumni Association
Freed-Hardeman University Alumni Association
Fresno State Alumni Association
Friends of The Notre Dame Alumni Association
Friends of The University of Minnesota Alumni Association
Gainesville State College Alumni Association
Geneva College Alumni Association
George Fox University Alumni Association
George Mason University Alumni Association
George Washington University Alumni Association
Georgetown University Alumni Association
Georgia College & State University Alumni Association
Georgia State Alumni Association
Georgia Tech Alumni Association
Georgian Court University Alumni Association
Gonzaga University Alumni Association
Grambling State University Alumni Association
Grand Canyon University Alumni Association
Grand Valley State Alumni Association
Great Basin College Alumni Association
Great Lakes Christian College Alumni Association
Green Mountain College Alumni
Gustavus Adolphus College Alumni Association
Gwynedd Mercy College Alumni Association
Hellenic College Alumni Association
Hilbert College Alumni Association
Hiram College Alumni Relations
Hofstra University Office of Alumni Relations
Holy Cross Alumni Association
Holy Family University Alumni Association
Hospital For Joint Diseases/Special Surgery Alumni
Houghton College Alumni Association

Houston Baptist University Alumni Association
Humboldt State University Alumni Association
Hunter College Alumni
Husson University Alumni Association
Huston-Tillotson Alumni Affairs
Idaho State University Alumni Association
Immaculata University Alumni Association
Immaculate Heart Academy Alumni Association
Independent University Alumni Association At Lowell Inc
Indiana Institute of Technology Alumni Association
Indiana State University Alumni Association
Indiana University Alumni Association
Indiana University of PA Alumni Association
Indiana Wesleyan University Alumni Association
Inroads, Inc.
Iona College Alumni Association
Iowa State University Alumni Association
Ithaca College Alumni Association
Jacksonville State Alumni Association
James Madison University Alumni Association
Javelina Alumni Association
Jefferson College of Health Sciences Alumni Association
John Carroll University Alumni Association
John F. Kennedy University Alumni Association
Johns Hopkins University Alumni Association
Johnson & Wales University Alumni Association
Johnson C. Smith University National Alumni Association
Judson University Alumni Association
Kansas State University Alumni Association
Kean University Alumni Association
Keene State Alumni, Faculty, & Staff
Kennesaw State University Alumni Association
Kent State University Alumni Association
Kentucky Christian University Alumni
Kentucky Wesleyan College Alumni Association
Kettering / GMI Univ. Alumni Association
Keystone College Alumni Association
King's College Alumni Association
Kutztown University Alumni Association
Kuyper College Alumni Association
La Roche College Alumni Association
Lafayette Alumni Association
Lander University Alumni
Langston University Alumni Affairs
Lasalle University Alumni Association
Lawrence Technological University Alumni Association
Le Moyne College Alumni Association
Lehigh University (Alumni Association)
Lehman College Alumni Association
Lesley Alumni
Lewis University Alumni Association
Lewis-Clark State College Alumni Association
Liberty University Alumni Association
Limestone College Alumni Association
Linfield College Alumni Association
Lock Haven University Foundation
Longwood University Alumni Association
Louisiana College Alumni Association
Louisiana State Univ. At Shreveport Alumni Association
Loyola Marymount Alumni Association
Loyola University Chicago Alumni Relations
Loyola University Maryland Alumni Association
Loyola University New Orleans-Alumni
LSU Alumni Association
Lyndon State College Alumni Association
Maine College of Art Alumni Association
Manhattan College Alumni Society
Manhattanville College Alumni Association
Mannes College (Alumni)
Manor College Alumni Association
Mansfield University Foundation
Maranatha Baptist Bible College Alumni Association
Marian University Alumni Association
Marlboro College Alumni
Mars Hill College Alumni Association
Marshall University Alumni Association
Marylhurst Alumni Association
Marymount Manhattan College Alumni Association
Marywood University Alumni Association
Massachusetts College of Art Alumni Association

Massachusetts College of Liberal Arts Alumni Association
Master's College Alumni Association
Medgar Evers College - Alumni Association
Mercy College Alumni Association
Meredith College Alumnae Association
Methodist University Alumni Association
Metro State College Alumni Association
Metropolitan College of NY Alumni Association
Metropolitan State University Alumni Association
Miami University of Ohio Alumni Association
Michigan State University Alumni Association
Michigan State University Alumni Association
Michigan Tech University Alumni Association
Millersville University of Pennsylvania Alumni Association
Minnesota State University Mankato Foundation
Misericordia University Alumni Association
Mississippi State University Alumni Association
Missouri Baptist University Alumni
MIT Sloan Alumni Club
Molloy College (Alumni)
Monmouth University Alumni Association
Monroe College Alumni Association
Montana State University Alumni Association
Montana Tech Alumni Association
Montclair State University Alumni Association
Montefiore Medical Center Alumni Association
Montgomery College Alumni Association
Montreat College Alumni Association
Moravian Alumni Association
Morehead State University Alumni
Morehouse College National Alumni Association
Morris Brown College Alumni Association
Mount Sinai School of Medicine Alumni Association
Mount St. Mary's College Alumni Association
Mount Vernon Nazarene University Alumni Association
Mountain State University Alumni Association
Mt. St. Mary College Alumni Association
Muhlenberg College Alumni Association
Naropa Institute Alumni Association
National Alumnae Association of Spelman College
National Alumni Association of St. Augustine's College
National Alumni Association of The University of Alabama
National Taiwan University Alumni Association
NC State Alumni Association
Neoucom Alumni Association
New England Conservatory Alumni Association
New England Institute of Technology Alumni Association
New Hampshire Institute of Art Alumni Association
New Mexico Highlands University Alumni Association
New Mexico State University Alumni Association
New York City College of Technology Alumni Association
New York Hospital Alumni Council
New York Institute of Technology Alumni
New York Pui Ying Alumni
New York University Alumni
New York University School of Medicine Alumni Association
Niagara University Alumni Association
NJIT - New Jersey Institute of Technology Alumni
No. NV Saint Mary's Alumni Association Chapter
North Carolina A & T State University Alumni Association
North Carolina Central University Alumni Association
North Dakota State University Alumni Association
North Georgia College And State University Alumni
North Greenville University Alumni Association
Northeastern State University Alumni Association
Northeastern University Alumni Association
Northern Alumni Association of Montana State
Northern Arizona University Alumni Association
Northern Kentucky University Alumni Association
Northern Michigan University Alumni Association
Northwest Christian University Alumni Association
Northwest Missouri State University Alumni Association
Northwest Nazarene College Alumni Association
Northwest University Alumni Association
Northwestern Alumni Association
Notre Dame Club of Portland
NY College of Podiatric Alumni Association
Nyack College Alumni Association
Oakland University Alumni Association
Occidental College Alumni Association

Ohio Christian University Alumni Association
Ohio Dominican University Alumni Association
Ohio University Alumni Association
Ohio Valley University Alumni Association
OHSU School of Nursing Alumni Association
Oklahoma City University Alumni Association
Oklahoma State University Alumni Association
Oral Roberts University Alumni Foundation
Oregon Institute of Technology Alumni Association
Oregon State University Alumni Association
Otterbein University Alumni Association
Pacific Union College Alumni Association
Parsons School of Design Alumni Association
Patrick Henry College Alumni Association
PCOM-Philadelphia College of Osteopathic Medicine Alumni Association
Peace College Alumnae Association
Penn State Alumni Association
Pepperdine University Alumni Association
Philadelphia University Alumni Association
Pine Manor College Alumni Association
Pinkerton Academy Alumni Association
Pitt Alumni Association
Pitzer College Alumni Association
Plymouth State University Alumni Association
Point Park University Alumni Association
Polytechnic Institute of NYU Association Alumni Association
Portland State University Alumni Association
Prairie View A&M University National Alumni Association
Pratt Institute Alumni
Presbyterian College Alumni
Prescott College Alumni Association
Providence College Alumni Association
Purdue Alumni Association
Queens College Alumni (CUNY)
Queens University of Charlotte Alumni Association
Ramapo College Alumni Association
Regent University Alumni Association
Rensselaer Alumni Association
Rhode Island College Alumni Association
Richmont Graduate University Alumni
Rider University Alumni Association
Robert Morris University Alumni Association
Rochester Institute of Tech. Alumni Association
Roger Williams University Alumni Association
Rosemont College Alumni
Rowan University Alumni Association
Russell Sage College Alumnae Association
Rutgers University Alumni Association
Sacramento State Alumni Association
Sacred Heart University Alumni Association
Saginaw Valley State University Alumni Association
Saint Francis University Alumni Association
Saint John's University Alumni Association
Saint Joseph (CT) College Alumnae Association
Saint Joseph's College of Maine Alumni Association
Saint Louis University Alumni
Saint Mary's College of California Alumni
Saint Peter's College Alumni Association
Salem State University Alumni Association
Salt Lake Bible College Alumni Association
Salus University Alumni Association
Salve Regina University Alumni
Sam Houston State University Alumni Association
San Diego State University Alumni Association
San Francisco State University Alumni Association
San Jose State University Alumni Association
Sarah Lawrence College Alumni Association
Savannah State University National Alumni Association
School of The Visual Arts Alumni Association
Seton Hall University Alumni Association
Shaw University National Alumni Association
SHC National Alumni Association
Shippensburg University Alumni Association
Shorter University Alumni Association
Sierra Nevada College Alumni Association
Sigma Phi Epsilon Alumni Association
Simmons Alumnae Association
Simpson University Alumni Association
Slippery Rock University Alumni Association
Smith College Alumnae Association

Sonoma State University Alumni Association
South Carolina State University National Alumni Association
South Dakota State University Alumni Association
Southeast Missouri State University Alumni Association
Southern CT State University Alumni Association
Southern Illinois University Alumni Association
Southern Illinois University Edwardsville Alumni Association
Southern New Hampshire University Alumni
Southern Oregon Univ. Alumni Association
Southern Polytechnic State University Alumni Association
Southern University Alumni Federation
Southern Utah University Alumni Association
Southwest College of Naturopathic Medicine Alumni
Southwest Minnesota State University Alumni Association
Southwestern Adventist University Alumni Association
Southwestern Christian University Alumni Association
Southwestern Law School Alumni
Southwestern Oklahoma State University Alumni Association
Spalding University Alumni
Spring Arbor University Alumni Association
St. Bonaventure University Alumni Association
St. Catharine College Alumni Association
St. Cloud State Alumni
St. John Fisher Alumni Association
St. John's University Alumni Association
St. Joseph's University Alumni Association
St. Louis College of Pharmacy Alumni Association
St. Norbert College Alumni Association
St. Petersburg College Alumni Association
St. Thomas Aquinas College Alumni Association
Stephen F. Austin University Alumni Association
Suffolk University Alumni Association
SUNY Albany Alumni Association
SUNY Alfred State College Alumni Association
SUNY At Old Westbury Alumni Association
SUNY Binghamton University Alumni Association
SUNY Buffalo State Alumni Association
SUNY Canton Alumni Association
SUNY Cobleskill Alumni Association
SUNY College At Brockport Alumni Association
SUNY College At Oneonta Alumni Association
SUNY College of Environmental Sciences Alumni Association
SUNY Cortland College Alumni Association
SUNY Delhi Alumni Association
SUNY Farmingdale Alumni Association
SUNY Fredonia Alumni Association
SUNY Geneseo Alumni Association
SUNY Health Science Ctr - Nursing Alumni
SUNY Health Science Ctr.- Chp Alumni Association
SUNY Institute of Technology Alumni Association
SUNY Morrisville State College Alumni Association
SUNY New Paltz Foundation (Alumni)
SUNY Oswego Alumni Assoc, Inc.
SUNY Plattsburgh Alumni Association
SUNY Potsdam Alumni Association
SUNY Purchase College Alumni Association
SUNY Stony Brook Alumni Association
Syracuse University Alumni Association
Tarleton Alumni Association
Temple University Alumni Association
Tennessee Tech University Alumni Association
Tennessee Temple University Alumni Association
Tennessee Wesleyan College Alumni Association
Texas A & M Univ - Corpus Christi Alumni Association
Texas A&M - Texarkana Alumni Association
Texas A&M University - Commerce Alumni Association
Texas Southern University National Alumni Association
Texas State Alumni Association
Texas Tech Alumni Association
Texas Wesleyan University Alumni Association
The Alumni Association of Gannon University
The Alumni Association of The University of Kansas
The Alumni Society of The University of Scranton
The Association of Former Students Texas A&M
The Boston Conservatory Alumni Association
The Catholic University of America Alumni Association
The College of Idaho Alumni Association
The College of Saint Rose Alumni Association
The Duke Alumni Association
The General Theological Seminary Alumni Association

The Medaille College Alumni Association
The New School (Alumni)
The Ohio State University Alumni Association
The Richard Stockton College of New Jersey Alumni
The University of Houston Alumni Association
The University of Mississippi Alumni Association
The University of Southern Mississippi Alumni Association
The University of Texas At Arlington Alumni Association
Theta Chi Fraternity Alumni Association
Thiel College Alumni Association
Thomas M. Cooley Law School Alumni Association
Thomas More College Alumni Association
Toccoa Falls Alumni Association
Towson University Alumni
Transylvania University Alumni Association
Trinity Christian College Alumni Association
Troy University Alumni Association
Tufts University Alumni Association
Tulane Alumni Association
TWU Former Students Association
U.Va. Alumni Association
Uahuntsville Alumni Association
UC Davis Cal Aggie Alumni Association
UCF Alumni Association (University of Central FL)
UCLA Alumni Association
UCR Alumni Association
UCSC Alumni Association
UCSD Medical Center Housestaff Alumni Association
UMass Alumni Association
UMBC Alumni
UNC Asheville Alumni Association
Union College Alumni Association
United Wesleyan College Alumni Association
Unity College Alumni Association
Univ of Missouri Kansas City Alumni Association
Univ. North Carolina - Charlotte Alumni Association
Univ. of South Carolina Alumni Association
University of Al Birmingham Nat'L Alumni Society
University of Alaska Alumni Association
University of Arizona Alumni Association
University of Arkansas Alumni Association
University of Arkansas At Little Rock Alumni Association
University of Arkansas Fort Smith Alumni Association
University of Bridgeport Alumni Association
University of Central Arkansas Alumni Association
University of Central Oklahoma Alumni Association
University of Charleston, WV Alumni Association
University of Chicago Alumni Association
University of Colorado CO Springs Alumni
University of Connecticut Alumni Association
University of Dallas Alumni Association
University of Dayton - National Alumni Association
University of Delaware Alumni Association
University of Denver Alumni Association
University of Detroit Mercy Alumni Association
University of Evansville Alumni Association
University of Georgia Alumni
University of Hartford Alumni Association
University of Hawaii Alumni Association
University of Idaho Alumni Association
University of Illinois Alumni Association
University of Iowa Alumni Association
University of Kentucky Alumni Association
University of Louisiana Monroe Alumni Association
University of Louisville Alumni Association
University of Maine Alumni Association
University of Memphis Alumni Association
University of Miami Alumni Association
University of Minnesota - Crookston Alumni Association
University of Minnesota Alumni Association
University of Minnesota Duluth Alumni Association
University of Missouri - Rolla Alumni Association
University of Missouri - St. Louis Alumni Association
University of Missouri Alumni Association
University of Mobile Alumni Association
University of Montana Alumni Association
University of NC At Greensboro Alumni Affairs
University of Nebraska At Lincoln Alumni Association
University of Nebraska At Omaha Alumni Association
University of New Hampshire Alumni

University of New Haven Alumni Association
University of New Mexico Alumni Association
University of North Alabama Alumni Association
University of North Carolina Alumni - Chapel Hill
University of North Dakota Alumni Association
University of North Florida Alumni Association
University of North Texas Alumni Association
University of Northern Colorado Alumni Association
University of Northern Iowa Alumni Association
University of Notre Dame Alumni Association
University of Oklahoma Alumni Association
University of Oregon Alumni Association
University of Pennsylvania Alumni Association
University of Phoenix Alumni Association
University of Portland Alumni
University of Rhode Island Alumni Association
University of Rio Grande Alumni Association
University of San Diego Alumni Association
University of South Alabama Alumni Association
University of South Dakota Alumni
University of South Florida Alumni Association
University of Southern Maine Alumni
University of St Francis Alumni Association
University of Tampa National Alumni Association
University of Tennessee Alumni Association
University of Texas Alumni Association
University of The Arts Alumni Association
University of The District of Columbia Alumni Association
University of The Incarnate Word Alumni Association
University of The Pacific Alumni Association
University of Toledo Alumni Association
University of TX At San Antonio Alumni Association
University of Utah Alumni Association
University of Washington Alumni Association
University of West Georgia Alumni Association
University of Wisconsin Alumni Association
University of Wyoming Alumni Association
UNLV Alumni Association
Urbana University Alumni Association
Ursuline Academy Alumnae
USC Alumni Association
Utah State University Alumni Association
Utah Valley University Alumni Association
Valdosta State University Alumni Association
Valley Forge Christian College Alumni Association
Valparaiso University Alumni Association
Vermont Law School Alumni Association
Vermont Technical College Alumni Association
Villanova University Alumni Association
Virginia Commonwealth University Alumni Association
Virginia Commonwealth University Medical College Alumni Association
Virginia Tech Alumni Association
Virginia Union Univ. Alumni Association
Virginia Union University Alumni Relations
Virginia Wesleyan Alumni Association
Wagner College Alumni
Wake Forest University Alumni Association
Walsh County Alumni Association
Warner Pacific College Alumni
Washington & Jefferson College Alumni Association
Wayland Baptist University Alumni Association
Wayne State University Alumni Association
Weber State University Alumni Association
Webster University Alumni Association
Wentworth Institute Alumni
Wesley College Alumni Association
West Chester University Alumni Association Endowment
West Liberty University Alumni Association
West Texas A&M University Alumni Association
West VA College of Osteopathic Medicine Alumni
West Virginia State College Alumni Affairs Office
West Virginia University Alumni Association
Western CT State Univ. Alumni Association
Western Illinois University Alumni Association
Western International University Alumni Network
Western Kentucky University Alumni Association
Western Michigan University Alumni Association
Western New England College Alumni Association
Western Oregon University Alumni Association
Western State University Alumni Association

Western Washington University Alumni Association
Westfield State College Alumni Association
Westminster Choir College of Rider University Alumni
Wheeling Jesuit University Alumni Association
Whittier College Alumni Association
Widener University Alumni Association
Wilkes University Alumni Association
Willamette University Alumni Association
William Carey University Alumni Association
William Paterson University Alumni Association
Williamson Christian College Alumni Association
Wilmington University Alumni Association
Winona State University Alumni Society
Wisconsin Alumni Association
Worcester Poly Tech Alumni Association
Worcester State College Alumni Association
Wright State University Alumni Association
WV Tech Alumni Association
Xavier University National Alumni Association
York College of PA Alumni Association
Youngstown State University Office of Alumni Affairs
Auburn University - Montgomery
Campbell University Alumni Association
Campbell University College of Pharmacy & Health
City University of Seattle Alumni Association
Colorado College Alumni Association
Georgia Southwestern State University
Minnesota State University Moorhead Alumni Association
Roberts Wesleyan College Alumni Association
Siena College Alumni
The Cooper Union Alumni Association
University of Rochester Alumni Association
University of Saint Thomas Alumni Association
Washington State University Alumni Association
William Jessup University Alumni Association
Wofford College Alumni Association
Adelphi University Alumni
Anna Maria College Alumni Association
California Northstate University Alumni
Furman University Alumni Association
Jackson State University Alumni
Maryland Institute College of Art Alumni Association
National University Alumni Association
Park University - Alumni Association
University at Buffalo Alumni Association
University of Maine Augusta Alumni Association
University of Vermont Alumni Association
Antioch University Alumni
Frostburg State University
Grand Valley State University Alumni Association
Harford Community College Alumni Association
Midway College Alumni
Rollins College Alumni Association
Rollins College Alumni Association
Southeast Chapter of KNUST Alumni Association
University of Louisiana at Lafayette Alumni Association
University of Southern Indiana AA
Washburn Alumni Association
Creighton Alumni
Doane College Alumni
East Tennessee State University National Alumni Association
Georgetown College Alumni Association - KY College
Harcum College Alumni
Hood College Alumni Association
Lake Superior State University Alumni Association
Lasell College Alumni Association
Murray State University Alumni Association
North Carolina Wesleyan College Alumni Association
Our Lady of the Lake Alumni
Paul Smith's College
Presentation College Alumni Association
Roosevelt University Alumni
Seton Hill University Alumni Association
Southeastern Louisiana University Alumni Association
Sul Ross State University Alumni
U of WI - Stevens Point AA
University of Central Missouri Alumni Association
Virginia International University
Wichita State University Alumni
Aracadia University Alumni

Columbia Southern University

Hartwick College Alumni

Mercyhurst University Alumni Association

New Mexico Tech Alumni

Saint Anselm College Alumni Association

Western Governors University

Western Governors University Alumni Association

Albany College of Pharmacy Alumni

Marymount University Alumni Association

Neumann University Alumni Association

Nicholls State University Alumni Federation

Pacific University Alumni Association

Oklahoma Christian University Alumni

Springfield College Alumni Association

College of New Rochelle

Southeastern Oklahoma State University Alumni

Delta State Univ Alumni

Huston-Tillotson University AA

Pittsburg State University Alumni

The University Of Findlay Alumni Association

Tiffin University Alumni Association

John Jay College Foundation, Inc. (Alumni)

Arcadia University Alumni

New Jersey City University Foundation, Inc.

Azusa Pacific University Alumni Association

Gettysburg College Alumni Association

Georgia Southern University

Frontier Nursing University Alumni

Malone University

Seattle University Alumni Association