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11  
12 BEFORE THE INSURANCE COMMISSIONER  
13 OF THE STATE OF CALIFORNIA  
14

15 In the Matter of the Rates Charged, Rating Plan,  
16 Rating Systems, Rates and Underwriting Rules  
17 of,

18 Government Employees Insurance Company  
19 and its affiliates,

20 Respondent.

21 CONSUMER FEDERATION OF  
22 CALIFORNIA’S PETITION FOR FINDING  
23 OF NONCOMPLIANCE AND ORDER TO  
24 SHOW CAUSE, PETITION FOR HEARING,  
25 PETITION TO PARTICIPATE, PETITION  
26 TO INTERVENE, AND NOTICE OF  
27 INTENT TO SEEK INTERVENOR  
28 COMPENSATION

[Ins. Code §§ 1858, 1861.10, and 790.05; Cal.  
Code Regs., tit. 10, §§ 2653.1, 2661.2, 2661.3  
and 2661.4]

29 The Consumer Federation of California (“CFC”) hereby requests that the Insurance  
30 Commissioner (“Commissioner”) issue a Notice of Noncompliance pursuant to California  
31 Insurance Code section 1858.1 and an Order to Show Cause pursuant to Insurance Code section  
32 790.05 with regard to the conduct of GEICO Casualty Company, GEICO General Insurance  
33 Company, GEICO Indemnity Company, and Government Employees Insurance Company  
34 (hereinafter, collectively referred to as “GEICO”) and schedule a hearing pursuant to Insurance  
35 Code section 1858.01(b).

1 CFC hereby also requests, pursuant to Insurance Code section 1861.10(a) and 10 CCR  
2 sections 2661.3 and 2661.4, that it be granted leave to intervene and participate in the proceeding  
3 on GEICO's noncompliance and any proceeding to enforce the sections of Proposition 103  
4 discussed *infra*. CFC intends to seek compensation in any such proceeding. Pursuant to 10 CCR  
5 section 2661.3(c), CFC has attached its proposed budget hereto as Exhibit A.

6 GEICO, through its auto insurance subsidiaries, insures approximately one million  
7 California policyholders, deriving more than one billion dollars in annual premium. While many  
8 other major insurers have hundreds or thousands of agents and offices in California, GEICO only  
9 has nine agents, located in eight offices statewide.<sup>1</sup> Rather than deploying a producer-based  
10 approach to sales, GEICO is primarily a direct writer of auto insurance (with 96% of its business  
11 sold by this marketing system<sup>2</sup>) and uses its internet website - [www.geico.com](http://www.geico.com) - as its primary  
12 mechanism for interacting with prospective customers. With a \$1.18 billion national advertising  
13 campaign – the highest advertising ratio reported in the automobile insurance industry<sup>3</sup> – GEICO  
14 aggressively promotes its strategy for online premium quotes and sales at the company's website.

15 As is detailed below, CFC believes that GEICO maintains an ongoing practice of  
16 discrimination against California “good drivers” (as defined in Insurance Code section 1861.025)  
17 based on their marital status, occupation, level of educational attainment, and history of  
18 insurance coverage. CFC's website testing has found that GEICO currently misrepresents the  
19 lowest level of coverage available to customers who are unmarried, are unemployed or employed  
20 in occupations with lower wages, have not attained a four year college degree and have had gaps  
21 in insurance coverage.

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25 <sup>1</sup> <https://www.geico.com/insurance-agents/california/>

26 <sup>2</sup> GEICO 2013 California Auto Rule filing SERRF # *GECC-128785615*.

27 <sup>3</sup> “GEICO's Advertising Spending Slows But Still Tops \$1 Billion: SNL”; *Insurance Journal*, March 20, 2014,  
28 available at: <http://www.insurancejournal.com/news/national/2014/03/20/323788.htm>.

1 For example, a single woman living in Inglewood, California with a perfect driving  
2 record who works as a cashier, has a high school degree, and currently has auto insurance, is  
3 offered a “Lowest Limits” quote on GEICO’s website that provides \$15,000 liability bodily  
4 injury coverage per injury, \$30,000 liability bodily injury coverage per accident, and \$25,000  
5 liability property damage coverage per accident, at \$223.08 for a six month period. (See Exhibit  
6 B). However, if that very same woman responds to GEICO’s website inquiry that she doesn’t  
7 currently have auto insurance coverage, she is offered a “Lowest Limits” policy with \$100,000  
8 liability bodily injury coverage per injury, \$300,000 liability bodily injury coverage per accident,  
9 and \$50,000 liability property damage coverage per accident, for \$343.48 over six months -- a 54  
10 percent difference in price. (See Exhibit C).

11 Furthermore, CFC’s testing has determined that GEICO has engaged in a historical  
12 practice of misleading or misrepresenting the lowest level of coverage available to unmarried  
13 *women*, irrespective of level of educational attainment, who do not have current insurance  
14 coverage, or have had lapses in coverage, and who are unemployed or engaged in jobs or  
15 occupations that generate low and moderate incomes, when those customers seek a premium  
16 quote at GEICO's website. (See Exhibit D, which presents the results of a test conducted on or  
17 about October 17, 2014). During this historical period in which certain women faced unfair  
18 discrimination irrespective of their level of education, CFC believes, and will present supporting  
19 evidence during a hearing to demonstrate, that GEICO was discriminating on the basis of sex.  
20 CFC intends to elicit information identifying the duration of this additional discrimination during  
21 discovery.

22 CFC further believes that GEICO’s past and present conduct violates several other  
23 provisions of California law by virtue of the information it provides and the offers it makes to  
24 customers through its internet website.

25 This petition is based on CFC’s preliminary analysis of GEICO’s practices based on  
26 available information. CFC reserves the right to modify, withdraw and/or add issues for  
27 consideration during this proceeding as more information becomes available.

28 In support of its petitions, CFC alleges:

1 **I. ALLEGED CONDUCT AND EVIDENCE**

2 1. California law requires insurance companies to offer all good drivers the  
3 minimum limits automobile insurance coverage prescribed by law. Insurance companies cannot  
4 use a customer’s history of prior insurance coverage in the rating or underwriting of auto  
5 insurance, nor can a company use a customer’s occupation or level of education as a rating factor  
6 in setting auto insurance premiums. Insurance companies can neither deceive nor mislead by  
7 their representations to customers. Insurance companies cannot violate the Unruh Civil Rights  
8 Act. GEICO and its affiliates have engaged in practices that violate these laws.

9 2. Based upon CFC’s extensive research, analysis and additional evidence it intends  
10 to elicit in this proceeding, CFC alleges that GEICO’s past and current practices have  
11 consistently and illegally deceived and misled certain prospective customers who have visited  
12 the company’s website to research and obtain insurance coverage as to the cost and availability  
13 of policies of automobile insurance that are available to them. Specific examples are provided  
14 herein, and a detailed description of the methodology CFC used to make these determinations is  
15 provided in Section II.

16 **a. Violation of Insurance Code § 1861.15(a): GEICO Discriminates by Not**  
17 **Offering the Lowest Coverage Limits Available.**

18 3. Insurers in California *must* offer “persons who qualify for a good driver  
19 discount... automobile liability coverage in the minimum financial responsibility coverage  
20 amounts...” as specified in section 16056 of the Vehicle Code. Cal. Ins. Code § 1861.15(a).  
21 These statutory minimum coverage amounts are \$15,000 for injury or death to one person,  
22 \$30,000 for injury or death to more than one person per accident and \$5,000 for damage to  
23 property. Cal. Veh. Code § 16056. (Hereinafter, a “statutory minimum limits policy”). GEICO  
24 sells a statutory minimum limits policy to “good drivers” as defined in Insurance Code Section  
25 1861.025.

26 4. However, certain visitors to GEICO’s website are *not* offered the good driver  
27 minimum policy even though they qualify for the “good driver” discount. Instead, this subset of  
28

1 prospective customers, described further below, is provided a quote for substantially higher  
2 limits coverage that is presented as providing the “Lowest Limits” coverage available.

3 5. At the requested public hearing, CFC will present evidence in the form of the  
4 results of its extensive testing, described in Section II, *infra*, showing GEICO’s variables in  
5 determining who is targeted for this treatment. Current victims of GEICO’s discrimination are  
6 customers who qualify as “good drivers” under California law for a statutory minimum limits  
7 policy and are:

- 8 • Unmarried;
- 9 • Are unemployed or are engaged in occupations that generate low or moderate  
10 incomes and can be described as “working class,” “blue collar,” or “unskilled”  
11 (hereinafter, “working class”);
- 12 • Have attained, with respect to their education, at most an Associate degree; and,
- 13 • Have no current insurance or have gaps in past insurance coverage.

14 These customers, when visiting Geico.com and using the online premium quote tool, are offered  
15 a much higher-than-minimum limit policy that is prominently and illegally represented by  
16 GEICO as having the “Lowest Limits.”

17 6. Prospective customers who are targeted for discrimination are presented a quote  
18 for a “Lowest Limits” policy that provides the following coverage:

- 19 • \$100,000 liability bodily injury coverage per injury;
- 20 • \$300,000 liability bodily injury coverage per accident;
- 21 • \$50,000 liability property damage coverage per accident;
- 22 • \$100,000 uninsured and underinsured motorists bodily injury coverage per injury;
- 23 • \$300,000 uninsured and underinsured motorists bodily injury coverage per  
24 accident; and,
- 25 • \$3,500 uninsured motorist property damage coverage.

26 (Hereinafter, a “100/300/50 policy”). The policy they are offered has a premium that is 40 to 54  
27 percent higher than that quoted to customers not victimized by this practice. These coverage  
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1 limits far exceed the statutory minimum limits policy to which these customers are entitled under  
2 Insurance Code section 1861.15(a).

3 7. Instead of being offered a statutory minimum limits policy, for example, a  
4 California visitor to GEICO's website who is unmarried, with a high school diploma who works  
5 as a retail cashier and has not been continuously insured, will be offered a 100/300/50 policy that  
6 is represented as being the "Lowest Limits" available. Although this level of coverage far  
7 exceeds the mandated statutory minimum limits policy that GEICO is required by law to offer  
8 and sell in California, the company displays the premium for this coverage under a bright orange  
9 tab labeled "Lowest Limits\*" placed in the top left of the web page. The asterisk next to the  
10 phrase "Lowest Limits" directs the customer to the following *incorrect and deceptive*  
11 information: "The 'Lowest Limits' package quote includes the lowest bodily injury limits that  
12 we offer in your state, but may not represent the lowest limits available for other coverages, nor  
13 the lowest possible deductibles." (See Exhibit E).

14 8. The "Lowest Limits" offer made to customers victimized by GEICO's illegal  
15 practice not only exceeds the actual lowest limits available, it also substantially exceeds the  
16 standard "Lowest Limits" quote provided to those customers *not* victimized by this targeted  
17 practice. Prospective customers not victimized by GEICO's intentional misrepresentation  
18 described above receive a quote for coverage providing:

- 19 • \$15,000 liability bodily injury coverage per injury,
- 20 • \$30,000 liability bodily injury coverage per accident, and,
- 21 • \$25,000 liability property damage coverage per accident.<sup>4</sup>

22 (Hereinafter a "15/30/25" policy).

23  
24  
25 <sup>4</sup> As is discussed in subsection (b), *infra*, GEICO is also violating California law through its presentation of this  
26 package as the lowest limits available. Pursuant to California Vehicle Code §16056 (a) the minimum financial  
27 responsibility limits require only five thousand dollars (\$5,000) in liability physical damage coverage, as opposed to  
28 the \$25,000 coverage offered by GEICO in its default lowest limits quote. Pursuant to California Insurance Code  
§1861.15, all insurers are required to offer good drivers "coverage in the minimum financial responsibility coverage  
amounts."

1           9.       Furthermore, in the course of its website testing at Geico.com, CFC has  
2 determined and will demonstrate at a hearing that, at a minimum, between September 19, 2014  
3 and at least October 21, 2014, GEICO's discrimination solely targeted female customers,  
4 irrespective of their level of educational attainment, who were also unmarried, working class,  
5 and did not have current insurance coverage or had lapses in coverage.

6                   **b. Violation of Insurance Code § 1861.15(a), § 1861.03(a) and Business &**  
7                   **Professions Code § 17507; GEICO Does Not Offer the Lowest Property**  
8                   **Damage Coverage Limits Available to Many of Its Prospective Customers.**

9           10.       As discussed *supra*, insurers are required to offer automobile liability coverage in  
10 the minimum financial responsibility coverage amounts to qualified good drivers. Insurance  
11 Code § 1861.15(a). Through Insurance Code section 1861.03(a), insurers are also subject to the  
12 requirements of California Business and Professions Code section 17507, which makes clear that  
13 price disclosures (“the relationship between the price and particular article of merchandise or  
14 type of service”) by means of asterisks do “not meet the requirement of clear and conspicuous  
15 identification....” In addition to currently discriminatorily misrepresenting the lowest coverage  
16 limits available to unmarried customers of both sexes who have not attained a four-year college  
17 degree, and historically to unmarried female “good drivers” in working class occupations  
18 irrespective of education, GEICO also misrepresents the lowest property damage limits available  
19 to *any* other customer for whom GEICO’s website premium quote system produces a 15/30/25  
20 quote in response to the customer’s online responses.

21           11.       Through its website testing at Geico.com, CFC has determined that prospective  
22 customers who are married, employed in professional or executive occupations, or hold a  
23 Bachelor degree are presented a quote for GEICO’s 15/30/25 policy if they did not have prior  
24 coverage or if their current insurance coverage limits are \$15,000/\$30,000. While the liability  
25 bodily injury coverage for the 15/30/25 policy GEICO offers meets the statutory minimum limits  
26 mandated by Vehicle Code section 16056(a), the liability property damage coverage exceeds  
27 what is required by a factor of five.

1           12.     These customers are informed - through the aforementioned bright orange tab -  
2 that this higher-than-minimum property damage coverage is the “Lowest Limit[.]” available to  
3 them, with an asterisk immediately following this statement. (*See* Exhibit F). That asterisk leads  
4 to a statement lower on the webpage that states: “The ‘Lowest Limits’ package quote includes  
5 the lowest bodily injury limits that we offer in your state, but may not represent the lowest limits  
6 available for other coverages, nor the lowest possible deductibles.” (*See also* Exhibit F). This  
7 language does not constitute a meaningful disclosure, as it serves to obscure the truth about the  
8 lowest limits coverage available to a customer as required *by law*. By first placing information  
9 relevant to a customer’s decision making process in a fine print asterisk, and then using  
10 qualifying and equivocating language in those fine print statements (“may not represent...”) and  
11 failing to explicitly name the lower limits property damage coverage available by law, GEICO is  
12 compounding customer confusion in the course of an already potentially complex transaction.

13           13.     Business and Professions Code section 17507 makes clear that “[d]isclosure ...by  
14 means of an asterisk or other symbol, and corresponding footnote, does not meet the requirement  
15 of clear and conspicuous identification...” Higher limits mean higher prices, and this  
16 inconspicuous information has a direct bearing on the price of the automobile insurance policy  
17 customers seek to purchase. Through this conduct, GEICO violates Insurance Code section  
18 1861.15(a) by misrepresenting the lowest available coverage to qualified good drivers.

19           **c.   Violation of Insurance Code § 1861.02(c); GEICO Impermissibly Uses Prior**  
20           **History of Insurance Coverage to Unfairly Discriminate Against Certain**  
21           **Good Drivers.**

22           14.     CFC’s testing has revealed that GEICO is currently engaged in violations of  
23 Proposition 103’s explicit ban on the use of prior insurance coverage: “[t]he absence of prior  
24 automobile insurance coverage, in and of itself, shall not be a criterion for determining eligibility  
25 for a Good Driver Discount policy, or generally for automobile rates, premiums, or  
26 insurability....” Cal. Ins. Code § 1861.02(c). Yet, in the face of this prohibition, GEICO  
27 misrepresents to unmarried customers in working class occupations who do not have a four-year  
28 degree and have not been continuously insured that the 100/300/50 policy it offers them

1 represents the “Lowest Limits” available. These customers are entitled to a statutory minimum  
2 limits policy as “good drivers.” When the same customer applies to Geico.com for a premium  
3 quote, but states that he or she has been continuously insured, GEICO will offer them a 15/30/25  
4 policy.

5 15. For example, a single man living in Stockton with a perfect driving record who  
6 works as a cashier, graduated high school, and who has current insurance coverage of  
7 \$15,000/\$30,000, is offered a “Lowest Limits” quote on GEICO’s website for a 15/30/25 policy  
8 at 179.78 for a six-month period. (*See Exhibit G*). Yet, if that very same man indicates to  
9 GEICO’s website that he does not have current insurance coverage, he is offered a 100/300/50  
10 policy, described as a “Lowest Limits” policy, for \$262.08 over six months -- a 46 percent  
11 difference in price. (*See Exhibit H*).

12 16. Furthermore, from September 19, 2014 until October 21, 2014, at a minimum,  
13 GEICO illegally used history of insurance coverage to determine the coverage and premium  
14 quote it would offer in a slightly different manner than its current illegal use. During this time  
15 period, at least, GEICO misrepresented its 100/300/50 policy as the “Lowest Limits” coverage  
16 exclusively to female customers, irrespective of education, who were not currently insured.  
17 During this time period all male customers who were currently uninsured were offered a  
18 15/30/25 “Lowest Limits” quote. CFC expects to elicit the exact duration of this sex-specific  
19 violation of Insurance Code section 1861.02 (c) through discovery at the requested hearing.

20 17. This violation does not affect all prospective customers who visit Geico.com.  
21 Some, apparently preferred, customers with a lack or lapse of prior coverage are presented a  
22 quote for GEICO’s 15/30/25 policy irrespective of their coverage history. The class of people  
23 not victimized by GEICO’s illegal practice includes drivers who are married, have higher levels  
24 of education, or are in occupations that can be typically described as “professional,”  
25 “managerial,” or “executive.” The systematic, pernicious, and illicit use of prior insurance  
26 history specifically targets unmarried, less-educated Californians working in blue-collar jobs and  
27 those not in the workforce.

1                   **d. Violation of Insurance Code § 1861.15(a) and § 1861.02(a); GEICO Illegally**  
2                   **Uses Occupation to Deny Good Drivers Access to a Minimum Limits Policy.**

3           18.     Insurers are required to offer qualified customers “a good driver discount... in the  
4 minimum financial responsibility coverage amounts....” Cal. Ins. Code § 1861.15(a). GEICO,  
5 at its website, illegally denies prospective customers who qualify for a good driver discount an  
6 offer of a statutory minimum limits policy if the prospective customer refuses to provide  
7 personal information regarding their occupation.

8           19.     Insurers may consider only an insured's driving safety record, the number of miles  
9 they drive annually, and number of years of driving experience in setting rates, as well as any  
10 “other factors that the commissioner may adopt” that have “a substantial relationship to the risk  
11 of loss” as determined by the Insurance Commissioner and enumerated in 10 California Code of  
12 Regulations section 2632.5. Cal. Ins. Code § 1861.02(a)(1-4). In spite of these limited rating  
13 factors, GEICO's system for providing a website quote requires information from customers that  
14 cannot be used for rating a policy and, therefore, cannot be used to determine whether a good  
15 driver is offered a statutory minimum limits policy. CFC, at the requested hearing, will present  
16 evidence that GEICO is impermissibly using policyholders’ occupation as a factor for  
17 determining eligibility for the mandatory offer of a statutory minimum limits policy to a good  
18 driver.

19           20.     As CFC will demonstrate, a consumer cannot obtain an auto insurance quote on  
20 GEICO’s website without providing his or her occupation. A consumer is forced to choose from  
21 a list of employment sectors on a drop down menu on GEICO’s online quote calculator. The  
22 consumer is then required to name his or her occupation from among a list of possible  
23 occupational matches. A consumer cannot proceed to the completion of the website form to  
24 receive a rate quote without providing this information.

25           21.     CFC’s testing has determined that GEICO refuses to make available a policy to a  
26 customer who is unwilling to disclose their occupation information. Since occupation is not a  
27 permissible rating factor, GEICO effectively denies a good driver a statutory minimum limits  
28 policy to which he or she has a right by refusing to offer based on an unlawful factor.

1                   **e. Violation of Insurance Code § 1861.15(a) and § 1861.02(a); GEICO Illegally**  
2                   **Uses Education to Deny Good Drivers Access to a Minimum Limits Policy.**

3           22. As discussed in section I(a), *supra*, insurers are required to offer qualified  
4 customers a good driver discount in the minimum financial responsibility coverage amounts  
5 (Cal. Ins. Code § 1861.15(a)) and may only consider a limited number of factors relating to the  
6 customer when setting rates. Cal. Ins. Code § 1861.02(a)(1-4). Education is not one of these  
7 factors. However, it is not possible for a customer trying to use GEICO’s online rate quote tool  
8 to proceed without disclosing their educational background, even though that is not an allowable  
9 factor and, therefore, not required for the purpose of calculating and offering a minimum limits  
10 quote as required by law. Consumers are presented with a list of gradually increasing levels of  
11 educational attainment, i.e., some high school, high school, some college, etc. Consumers *must*  
12 select the level of education they have attained before GEICO’s website quote tool will allow  
13 them to proceed further.

14           23. CFC’s testing has determined that GEICO refuses to make available a policy to a  
15 customer who is unwilling to disclose their educational background. Since education is not an  
16 approved rating factor, GEICO denies a good driver a statutory minimum limits policy to which  
17 he or she has a right by refusing to offer based on an unlawful factor.

18                   **f. Violation of Insurance Code § 1861.02(a)(1-4); GEICO is Impermissibly and**  
19                   **Discriminatorily Using Occupation as a Rating Factor.**

20           24. In setting insurance rates, insurers may consider an insured's driving safety  
21 record, the number of miles they drive annually, number of years of driving experience, and any  
22 “other factors that the commissioner may adopt” that have “a substantial relationship to the risk  
23 of loss.” Cal. Ins. Code § 1861.02(a)(1-4). These are enumerated in 10 California Code of  
24 Regulations section 2632.5. Furthermore, California regulations define a rating factor “as any  
25 factor, *including discounts*, used by an insurer which establishes or affects the rates, premiums,  
26 or charges assessed for a policy of automobile insurance.” 10 CCR § 2632.2. (Emphasis added.)

27           25. CFC, at the requested hearing, will present evidence that, in spite of this clear  
28 enumeration of approved rating factors and the clear incorporation of “discounts” in the

1 definition of “rating factor,” GEICO uses a policyholder’s occupation as a rating factor. GEICO  
2 acknowledges its application of an occupation rating factor *qua* discount in at least two distinct  
3 stages of the online quote process. On the web page in which GEICO requires prospective  
4 customers to identify their occupation, the company presents the following statements: “[y]our  
5 occupation may qualify you for a discount. If you do qualify for a discount, verification of your  
6 occupation may be required.” (See Exhibit I). Further, on the final quote page, in which the  
7 premium is presented, any customer in one of the preferred occupations (that is professional,  
8 managerial or executive) will be apprised – by selecting the “Included Discounts!” weblink on  
9 GEICO’s premium quote webpage – that his or her quote includes an “Occupation Discount.”  
10 (See Exhibit J).

11 26. Those not in the preferred occupations do not receive an “Occupation Discount.”  
12 (See Exhibit K). GEICO is not approved to alter premiums via an Occupation Discount or a lack  
13 thereof, and such a rating factor would be impermissible in any case as it is not an approved  
14 rating factor. While GEICO’s Class Plan (SERFF Tracking #: GECC-126833509) discloses a  
15 “rate differential” that applies to customers who are part of certain purported affinity groups,  
16 GEICO pointedly revised its Plan to clarify that the professional group to which one belongs  
17 does not lead to “discounts.” In the above-referenced 2010 Class Plan filing, GEICO deleted the  
18 term “discounts” in relation to affinity groups, reserving discounts exclusively for approved  
19 rating factors. (See, for example, pg. 225 as shown in Exhibit L). GEICO’s disclosure to  
20 customers that they are receiving an occupation discount conflicts with both the filed Class Plan  
21 and the law. Therefore, by application of this rating factor, GEICO violates Insurance Code  
22 Section 1861.02 (a)(4), the corresponding regulations, and its approved Class Plan.

23 27. In addition to the improper application of an occupation discount, GEICO’s use of  
24 occupation to determine the coverage and associated price charged to a customer also violates  
25 Insurance Code section 1861.02(a)(4). If a would-be customer identifies as an unmarried, less-  
26 educated person without prior insurance coverage, she is offered a 100/300/50 policy,  
27 represented by GEICO as the “Lowest Limits,” if she is in a working class profession, or not in  
28 the workforce. If, however, the same person without prior insurance is in a category of

1 occupations that can be described as typically professional, managerial or executive, she is  
2 offered a significantly lower priced 15/30/25 “Lowest Limits” policy.

3 28. For example, a woman living in Fresno with a perfect driving record, who works  
4 as a vice president in a private company and has no prior insurance, will be offered a “Lowest  
5 Limits” quote on GEICO’s website for a 15/30/25 policy at \$162.18 for a six month period. If  
6 that same woman indicates to GEICO’s website that she instead works as a *cashier*, she will be  
7 offered a 100/300/50 policy, described as a “Lowest Limits” policy, for \$289.68 over six months  
8 -- a 79 percent difference in price, of which approximately one-fifth is due to the “occupation  
9 discount” and the remainder is attributable to the failure to offer true lowest limits coverage to  
10 the customer based on her occupation.

11 29. By effectively denying customers, on the basis of their occupations, access to a  
12 coverage and premium to which they have a statutory right, as well as by representing to  
13 customers that an occupation discount is available, GEICO is using an impermissible and  
14 unapproved factor for the rating, underwriting, offering and pricing of policies, or some  
15 combination thereof.

16 **g. Violation of Insurance Code § 1861.02(a)(1-4); GEICO is Impermissibly and**  
17 **Discriminatorily Using Education as a Rating Factor.**

18 30. As discussed above, insurers may consider driving safety record, miles driven  
19 annually, years of driving experience, and any “other factors that the commissioner may adopt”  
20 that have “a substantial relationship to the risk of loss” in setting rates, as enumerated in 10 CCR  
21 section 2632.5. Cal. Ins. Code § 1861.02(a)(1-4). California regulations also define a rating  
22 factor “as any factor, including discounts, used by an insurer which establishes or affects the  
23 rates, premiums, or charges assessed for a policy of automobile insurance.” 10 CCR § 2632.2.  
24 Level of education is not among these permitted rating factors.

25 31. GEICO is using level of educational attainment to discriminate against unmarried  
26 customers who are employed in working class professions and have had gaps in past insurance  
27 coverage. In the course of applying for a premium quote on Geico.com, customers are presented  
28 with a list of gradually increasing levels of educational attainment. If targeted customers select

1 any level of education below a four year “bachelor’s degree”, they will be offered coverage that  
2 greatly exceeds the statutory minimum coverage limits to which they would otherwise be  
3 entitled.

4 32. For example, if an unmarried customer employed in a working class occupation  
5 with no prior insurance coverage (or no continuous insurance coverage) indicates that he or she  
6 has a high school degree, GEICO will offer that customer a 100/300/50 policy. If that same  
7 customer indicates that they have an Associate degree or selects the option “Associate, pursuing  
8 Bachelors Degree,” then he or she too will be offered a 100/300/50 policy. Only when that same  
9 customer indicates that he or she has a four-year bachelor’s degree or higher will he or she be  
10 offered a 15/30/25 “Lowest Limits” policy.

11 33. A customer’s level of educational attainment is an unapproved rating factor and  
12 the use of which for determining whether or not to offer a “Lowest Limits” policy (which, as  
13 noted above, is misrepresented as being the lowest limits available to a customer) is a violation  
14 of Insurance Code section 1861.02(a). By charging customers different premiums for "Lowest  
15 Limits" coverage on the basis of their educational attainment and by misleading certain  
16 customers regarding their access to a level of coverage and a premium to which they have a  
17 statutory right on that same basis, GEICO is using education as an unauthorized factor for the  
18 rating, underwriting, offering and pricing of policies, or some combination thereof.

19 **h. Violation of Insurance Code § 1861.05(a); Through its Practices, GEICO**  
20 **Charges an Unfairly Discriminatory Rate.**

21 34. Insurance Code 1861.05 forbids any rate to “remain in effect which is... unfairly  
22 discriminatory or otherwise in violation of [Chapter 9, Article 10 of the Insurance Code].” From  
23 a consumer standpoint, the premium charged for the ”Lowest Limits” coverage offered to a good  
24 driver should be exactly the same for two drivers with the exact same risk profile, as determined  
25 by application of approved rating factors. Yet, because of GEICO's misleading and illegal  
26 practices, two identical risks seeking coverage from GEICO are offered different rates for  
27 “Lowest Limits” coverage depending upon certain personal characteristics that are not approved  
28 rating factors; this is unfair discrimination pursuant to Insurance Code section 1861.05.

1           35. For example, a woman living in Poway with a perfect driving record, who works  
2 as a retail cashier, has a bachelor’s degree and is not currently insured, will be offered a “Lowest  
3 Limits” quote on GEICO’s website for a 15/30/25 policy at \$183.28 for a six month period. (See  
4 Exhibit M). If that same woman indicates to GEICO’s website that she has attained a level of  
5 education described as “Associate, pursuing Bachelors Degree,” she will be offered a 100/300/50  
6 policy, described as a “Lowest Limits” policy, for \$ 257.98 over six months. (See Exhibit N).  
7 Each of these customers shares the same risk profile. Yet owing to their respective education  
8 level (a personal characteristic not approved as a rating factor as discussed above), GEICO  
9 charges one customer a 40 percent higher price for a policy presented to both of them as the  
10 “Lowest Limits” offer. As California good drivers, both of these customers are entitled to the  
11 same minimum limit policy and refusing to offer two similar risks the same policy is unfair  
12 discrimination.

13           36. GEICO’s practice of refusing to offer the minimum limits coverage to some good  
14 drivers, while offering lower limits to other good drivers who have the same risk characteristics,  
15 is unfair discrimination *per se*.

16           **i. Violation of Civil Code § 51.6(b); Through its Practices, GEICO**  
17           **Discriminates Based on Marital Status.**

18           37. Insurance Code section 1861.03(a) subjects insurance companies to the Unruh  
19 Civil Rights Act (Civil Code sections 51 to 53). Civil Code section 51 is clear that “[a]ll  
20 persons... are free and equal” and that regardless of “their sex... are entitled to the full and equal  
21 services in all business establishments of every kind whatsoever.” CFC, at the requested  
22 hearing, will offer evidence based on its testing that GEICO has, and continues to, discriminate  
23 against customers based on their marital status.

24           38. CFC will offer evidence demonstrating that GEICO maintains a practice of  
25 discriminating against unmarried customers in working class professions, with gaps in past  
26 insurance coverage, who do not have a four-year degree. These customers will be offered a  
27 100/300/50 policy if they provide information to Geico.com that they are unmarried. For  
28 example, a married woman living in San Bruno with a perfect driving record, who works as a

1 cashier and has no prior insurance, would have been offered a “Lowest Limits” quote on  
2 GEICO’s website for a 15/30/25 policy at \$198.18 for a six month period. (See Exhibit O). If  
3 that same woman tells GEICO’s website that she is unmarried (either because she is single,  
4 divorced, or widowed), she will be offered a 100/300/50 policy, described as a “Lowest Limits”  
5 policy, for \$338.08 over six months. This represents a 71 percent difference in price between the  
6 two quotes. (See Exhibit P).

7 39. While marital status is an approved rating factor (and appears to account for a \$38  
8 difference in premium between these two examples), GEICO is discriminating based on marital  
9 status when it determines which “good drivers” are to receive an offer of a true “Lowest Limits”  
10 policy.<sup>5</sup>

11 40. Solely because of their marital status, unmarried visitors to GEICO’s website are  
12 wrongly offered a so-called “Lowest Limits” policy with coverage limits that do not comply with  
13 California law, as compared to other married customers when all other characteristics and risk  
14 factors are held constant. In doing so, GEICO denies equal services to persons based on their  
15 marital status.

16 **j. Violation of Civil Code § 51.6(b); Through its Practices, GEICO Has**  
17 **Discriminated Based on Sex.**

18 41. As noted above, Insurance Code section 1861.03(a) applies the Unruh Civil  
19 Rights Act to insurance companies, which makes clear that “[a]ll persons... are free and equal”  
20 and that regardless of “their marital status... are entitled to the full and equal services in all  
21 business establishments of every kind whatsoever.” CFC, at the requested hearing, will offer  
22 evidence based on its testing that GEICO, with its past practice<sup>6</sup> of applying the discriminatory  
23

24  
25  
26 <sup>5</sup> Discussed in subsection (b) above; even this true “Lowest Limits” policy is only accurate with respect to bodily  
injury liability coverage.

27 <sup>6</sup> CFC’s testing indicates that this period spanned, at a minimum, from September 19, 2014, until October 21, 2014.  
28 CFC expects to establish the precise bounds of this timeframe through discovery at the requested hearing.

1 practices discussed above to women only, and consequently offering higher premiums and  
2 coverage levels to them than they would otherwise be entitled, has necessarily discriminated  
3 according to sex.

4 42. For example, during the period of sex discrimination, a man with a perfect driving  
5 record who lived in San Francisco, worked as a cashier and who did not have current insurance,  
6 was offered a “Lowest Limits” quote on GEICO’s website for a 15/30/25 policy at \$212.08 for a  
7 six month period. (See Exhibit Q). A woman with the exact same characteristics was offered a  
8 100/300/50 policy (described as representing the “Lowest Limits” available to her) for \$308.08  
9 over six months. (See Exhibit R). This is a 44 percent difference in price. While CFC  
10 recognizes that gender in itself is an approved rating factor, GEICO is discriminating based on  
11 sex when it determines to which “good drivers” it will offer a true “Lowest Limits” policy.<sup>7</sup>

12 43. Solely because of their sex, visitors to GEICO’s website have been wrongfully  
13 and unlawfully offered a “Lowest Limits” policy with coverage limits that do not comply with  
14 California law, compared to similarly situated men, when all other characteristics and risk factors  
15 are held constant. In doing so, GEICO denied equal services to persons based on their sex  
16 during the period of discrimination.

17 **k. Violation of Insurance Code § 780(a); GEICO Misrepresents the Availability**  
18 **of Less Expensive Auto Insurance Policies.**

19 44. Insurers “shall not cause or permit to be issued, circulated or used, any statement  
20 that is known, or should have been known, to be a misrepresentation of ... [t]he terms of a policy  
21 issued by the insurer....” CFC, at the requested hearing, will present evidence that GEICO  
22 misrepresents the parameters of the offer with its statement that the 100/300/50 policy coverage  
23 limits are the “Lowest Limits” available, when in fact, as “good drivers,” this class of customer  
24 is entitled to a substantially lower limits, and lower priced, policy. GEICO does this in the case

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25  
26  
27 <sup>7</sup> We note here the caveat, discussed in subsection (b) above, that even this true “Lowest Limits” policy is only  
28 accurate with respect to bodily injury liability coverage.

1 of prospective customers who are single, working class, lacking in prior automobile insurance  
2 coverage, and have not completed a four-year bachelor's degree. This misrepresentation is not  
3 made to prospective customers who are married, highly educated, engaged in traditionally white-  
4 collar jobs, or currently insured except insofar as liability property damage coverage limits are  
5 presented as discussed in subsection (b), *supra*.

6 45. By misrepresenting the availability of the insurance that a customer, by law,  
7 would be able to purchase, GEICO distorts the customer's ability to frame and evaluate the offer  
8 that the company has extended. By mischaracterizing the customer's offer as the "Lowest  
9 Limits" available, GEICO is misstating the insurance product's terms vis-à-vis its other policies  
10 and state law, as well as misstating the nature of the greater insurance market, all in  
11 contravention of Insurance Code section 780(a) and public policy.

12 **I. Violation of Insurance Code § 790.02 and 790.03; GEICO Misrepresents the**  
13 **Coverage Limits it Offers as the "Lowest Limits."**

14 46. California law considers "[m]aking, issuing, circulating... any estimate,  
15 illustration, circular, or statement misrepresenting the terms of any policy... to be issued" as an  
16 "unfair and deceptive act or practice." Cal. Ins. Code §§ 790.02, 790.03. GEICO has  
17 misrepresented, and continues to misrepresent as the "Lowest Limits" available to them, the  
18 terms of the auto insurance policies offered to previously uninsured working class, unmarried  
19 customers. (*See* Exhibit S). CFC, at the requested hearing, will present evidence showing the  
20 myriad scenarios CFC tested involving customers who are entitled to a state mandated 15/30/5  
21 minimum limits policy, and to the 15/30/25 policies GEICO offers as a default to most drivers,  
22 but are instead steered toward the 100/300 "lowest limits" policies the insurer offers.

23 47. While a prospective customer can manipulate the website by altering the coverage  
24 requested, this is counterintuitive for the customer for whom the most prominent message is that  
25 they have already been quoted the lowest price and for whom the fine print details provided by  
26 means of an asterisk further enforce the understanding that the 100/300 limits are the lowest  
27 available from the company. By presenting the targeted customers with a web page indicating  
28 that the lowest limits available are a 100/300/50 policy, GEICO illegally steers these good

1 drivers away from the company as a result of the high cost of coverage, or towards a purchase  
2 that is substantially more expensive than the coverage the consumer than would likely purchase  
3 had they not been misled.

4 48. Moreover, as further evidence that this practice aims to illegally steer certain  
5 customers away from insurance coverage provided by GEICO and from a minimum limits policy  
6 to which they have a statutory right, the presentation of the premium quote to these targeted  
7 individuals is as a six month total price, whereas those customers not targeted by the unfair and  
8 deceptive practice are offered a lower limits quote that is presented as a monthly price. In short,  
9 because of the combination of the higher-than-appropriate limits and the six-month premium, the  
10 dollar amount highlighted in GEICO's web quote offer under the banner "Lowest Limits" is as  
11 much as 900 percent higher than the dollar amount presented to non-victimized customers. (See  
12 Exhibit T). One possible result of this disparate treatment in the presentation of the six month  
13 quote is to create sticker shock that drives the targeted consumer away from GEICO.

## 14 **II. TESTING METHODOLOGY**

15 49. CFC developed a methodology for testing the impact of various factors on the  
16 offer that GEICO provides customers using the company's online insurance quote tool  
17 at <http://www.geico.com>. GEICO's premium quote tool asks a prospective customer to supply  
18 information such as address, gender, date of birth, marital status, history of prior insurance  
19 coverage, level of education, occupation, miles driven, type of car driven, and accident history.  
20 CFC constructed a baseline customer profile for a person who qualifies for a Good Driver  
21 Discount policy pursuant to Insurance Code Sections 1861.02 and 1861.025 and, thereby,  
22 qualifies for the offer of minimum limits liability coverage pursuant to Insurance Code Section  
23 1861.15. CFC then used that baseline profile to supply information to GEICO through its internet  
24 website in order to receive an offer from the company. CFC staff, under the supervision of  
25 CFC's consulting expert Douglas Heller, conducted price quote tests at Geico.com during which  
26 CFC staff and Mr. Heller changed elements of the consumer's profile by providing different  
27 responses to GEICO's questions or information requests related to the following characteristics:

1 address (CFC tested addresses in ten ZIP Codes around the state), gender, birthdate, marital  
2 status, occupation, education, and prior insurance coverage history.

3 50. Each customer profile was tested by changing only one element of customer  
4 information at a time in order to establish the “but for” underwriting and rating factors used in  
5 GEICO’s online premium quote tool. CFC kept the number of miles driven to work, vehicle  
6 type, vehicle mileage and driving record the same throughout. For example, in one test a female  
7 customer's profile was tested against a male customer’s profile. The tested profiles would each  
8 share the same date of birth,<sup>8</sup> occupation, marital status, clean driving record, years licensed,  
9 type of vehicle, vehicle miles, education, and lack of prior insurance, diverging only with regard  
10 to gender. CFC then found that, from at least September 19th, 2014, until October 24th, 2014  
11 (the exact duration to be ascertained through discovery), based on a customer’s gender, GEICO  
12 would offer the female customer higher coverage limits, and consequently a higher price quote,  
13 than was offered to the male customer. More recent tests suggest that GEICO is not currently  
14 using sex as a means of determining which customers are misled, but the company is currently  
15 discriminating against customers of both sexes based on level of education attainment.

16 51. CFC tested approximately 90 different profiles in a similar manner. For each  
17 customer profile, screenshots were taken of each webpage viewed during the premium quote  
18 process. In addition, a video screen capture and demonstration of one of CFC’s tests has been  
19 recorded and will be offered as evidence at the requested hearing.

20 **III. PROPOSED REMEDIES**

21 52. Pursuant to Insurance Code section 1858.07, any person who uses any rating  
22 system in violation of Chapter 9 of the Insurance Code “is liable to the state for a civil penalty  
23 not to exceed five thousand dollars (\$5,000) for each act, or, if the act or practice was willful, a  
24

25 \_\_\_\_\_  
26  
27 <sup>8</sup> In some instances, the tested customer profile date of birth varied by several days, but not to the extent that would  
28 impact the customer profile’s years of driving experience.

1 civil penalty not to exceed ten thousand dollars (\$10,000) for each act.” Section 1858.07 gives  
2 the Commissioner the discretion to determine what constitutes an act.

3 53. Additionally, Insurance Code section 790.035 makes any person who engages in  
4 any “unfair or deceptive act or practice defined in Section 790.03... liable to the state for a civil  
5 penalty to be fixed by the commissioner, not to exceed five thousand dollars (\$5,000) for each  
6 act, or, if the act or practice was willful, a civil penalty not to exceed ten thousand dollars  
7 (\$10,000) for each act.” Section 790.03 gives the Commissioner the discretion to establish what  
8 constitutes an act.

9 54. CFC expects to elicit in discovery the precise number of current and former  
10 customers to whom the alleged discriminatory treatment has been applied, as well as how many  
11 potential customers may have been dissuaded from purchasing automobile insurance from the  
12 company because of GEICO’s discriminatory practices. Furthermore, based on the consistent  
13 and precise pattern of GEICO’s website programming targeting prospective customers with the  
14 characteristics discussed above, upon information and belief, CFC considers an inference of  
15 willful conduct to be supported.

16 55. In the requested proceeding, CFC will urge the Commissioner to separately  
17 consider: 1) each quote of higher coverage limits and 2) each instance an impermissible rating  
18 factor was used, as separate acts, each of which is deserving of the highest civil penalty allowed  
19 by sections 1858.07 and 790.035.

20 56. Furthermore, pursuant to Insurance Code section 1858.3(a), CFC requests that the  
21 Commissioner enjoin GEICO from the practices alleged herein and revoke GEICO’s certificate  
22 of authority to operate in California pursuant to Insurance Code section 1861.14, which  
23 empowers the Commissioner to “suspend or revoke, in whole or in part, the certificate of  
24 authority of any insurer which fails to comply with the provisions of [Chapter 9, Article 10 of the  
25 Insurance Code]”, *ergo* sections 1861.15(a), 1861.02(a)(1-4), 1861.05(a) and 1861.02(c). Given  
26 the nature of the discrimination, the apparent pervasiveness and consistency of GEICO’s  
27 practices, as well as the significant degree to which the company relies on online insurance  
28

1 quotes as part of its business model, CFC believes that a revocation of GEICO's certificate of  
2 authority is justified.

3 **IV. PETITIONER**

4 57. The petitioner, Consumer Federation of California, is a non-profit 501(c)(4)  
5 federation of individual consumer members and several organizational members that are  
6 comprised of California consumers, including consumer groups, senior citizen, labor and other  
7 organizations. CFC's primary business address is 1107 9th St. Suite 625, Sacramento, CA 95814  
8 and the phone number is 916-498-9608. On May 1, 2014, CFC was deemed eligible to seek  
9 compensation in Department of Insurance proceedings pursuant to Insurance Code section  
10 1861.10 by order of Insurance Commissioner Dave Jones. The finding of eligibility is effective  
11 for two years. Since 2013, CFC has intervened in at least six rate application proceedings before  
12 the Department of Insurance.

13 58. CFC and its predecessor, the Association of California Consumers, has been  
14 advocating for consumers in California for more than 50 years and is an affiliate of the  
15 Consumer Federation of America. As set forth in its Articles of Incorporation, CFC's purpose is:

16  
17 to promote the interests of consumers, using peaceful lawful methods to: (1) agree upon specific  
18 consumer legislation and issues and to propose and marshal support for such legislation, and  
19 issues, at all levels of local, state and federal government; (2) represent, advocate or promote  
20 consumers before any or all public agencies or decision making bodies at all levels of local, state  
21 or federal government and before any or all private organizations, agencies, commissions or  
22 decision making bodies; (3) represent consumers and the interests of residential customers for the  
23 purpose of participating in administrative, commission proceedings and litigation within the  
24 maximum legal limits allowed of a 501(c)(4) tax exempt corporation under Federal and  
25 California law; (4) promote the organization of local consumer groups and encourage their  
26 affiliation with the Consumer Federation of California; and (5) cooperate with the Consumer  
27 Federation of America and similar state and national federations.  
28

1           59. To achieve its consumer advocacy goals, CFC maintains a full-time staff in  
2 Sacramento and San Francisco to continuously monitor legislative, regulatory and other public  
3 issues affecting consumers in order to effectively represent consumers and promote or oppose  
4 policies and decisions that affect them. Recognized for its role as a leading consumer  
5 organization in California, CFC’s Executive Director Richard Holober served on both the  
6 Consumer Advisory Board and Task Force on Insurance Fraud established by former Insurance  
7 Commissioner Poizner. In addition, Consumer Federation of California Board President Jim  
8 Gordon has served on the California Automobile Assigned Risk Plan Advisory Board as an  
9 appointee of the Insurance Commissioner to represent consumers since 2005. CFC has also  
10 engaged Douglas Heller, a nationally recognized consumer advocate with expertise in insurance  
11 matters, extensive experience representing consumers before the Department of Insurance and  
12 extensive experience intervening to challenge California rate and class plan filings pursuant to  
13 Proposition 103.

14 **V. AUTHORITY FOR PETITION FOR FINDING OF NONCOMPLIANCE,**  
15 **PETITION FOR ORDER TO SHOW CAUSE, AND GRANTING REQUEST FOR A**  
16 **HEARING**

17           60. The authority for this Petition for Finding of Noncompliance is found in Insurance  
18 Code section 1858(a), which grants “any person” the right to “file a written complaint with the  
19 commissioner requesting that the commissioner review the manner in which the rate, plan,  
20 system, or rule has been applied with respect to the insurance afforded to that person.” Any  
21 person doing so may “file a written request for a public hearing before the commissioner....”  
22 Cal. Ins. Code § 1858(a).

23           61. Courts have held that “Proposition 103 enhanced the preexisting administrative  
24 procedures by extending standing from ‘[a]ny person aggrieved’ (§ 1858, subd. (a)) to ‘[a]ny  
25 person’ [as found in Ins. Code, § 1861.10(a)]...” *Farmers Ins. Exchange v. Superior Court*, 137  
26 Cal. App. 4th 842, 853 (Cal. App. 2d Dist. 2006). The court in *Farmers* went on to elaborate  
27 that the “[u]se of the language ‘[a]ny person’ confers standing on persons who are not real  
28 parties in interest notwithstanding the general requirement that an action be prosecuted by the

1 real party in interest [pursuant to Code Civ. Proc. § 367]...” (*Farmers Ins. Exchange*, 137 Cal.  
2 App. 4th 842, 853, fn. 8) and that “[Insurance Code] chapter 9 authorizes, and therefore  
3 ‘establish[es]’ within the meaning of the first clause of section 1861.01, subdivision (a), an  
4 administrative proceeding to challenge a rate charged, rating plan, rating system, or underwriting  
5 rule...” pursuant to Insurance Code § 1858(a). *Farmers Ins. Exchange*, 137 Cal. App. 4th at  
6 854. Accordingly, CFC is authorized to request a hearing pursuant to Insurance Code section  
7 1858(a).

8         62. The authority for CFC’s Petition for an Order to Show Cause is Insurance Code  
9 section 790.05, which empowers the commissioner to issue and serve an order to show cause  
10 when he has “reason to believe that a person has been engaged... in... any unfair or deceptive  
11 act or practice defined in Section 790.03” and such a proceeding “would be to the interest of the  
12 public...” As discussed in Section I (i), GEICO is engaged in a practice of misrepresenting the  
13 terms of the auto insurance policies it offers to previously uninsured working class, less-  
14 educated, unmarried Californians in violation of Insurance Code section 790.03, as well as  
15 790.02. Given GEICO’s large California auto insurance market share and customer base, as well  
16 as the pervasiveness of the unlawfully discriminatory and deceptive conduct alleged, a hearing  
17 and order to show cause is in the public interest.

18         63. Finally, in addition to the authority discussed above, CFC’s Petition for Hearing is  
19 permitted pursuant to Insurance Code section 1861.10(a) which authorizes “[a]ny person...” to  
20 “initiate... any proceeding permitted or established pursuant to [Chapter 9]...” and to “enforce  
21 any provision” of Proposition 103. As discussed above, CFC seeks to enforce Insurance Code  
22 sections 1861.02(a), 1861.02(c), 1861.03(a), 1861.05(a), and 1861.15(a). A hearing is further  
23 permitted by regulation, which authorizes “[a]ny person, whether as an individual, representative  
24 of an organization, or on behalf of the general public, [to] request a hearing....” 10 CCR §  
25 2653.1. A hearing in this matter is essential and appropriate in order for CFC to submit evidence  
26 of GEICO’s illegal conduct.

1 **VI. INTEREST OF PETITIONER**

2 64. CFC’s interest in the above captioned proceeding is to ensure that consumers who  
3 desire to purchase automobile insurance policies, as required by California law, from GEICO,  
4 are not deceived or misled and are charged rates and offered policies in compliance with  
5 California law, specifically with Insurance Code sections 1861.15(a), 1861.03, 1861.05,  
6 1861.02(c), and 1861.02(a), as well as sections 780, 790.02 and 790.03.

7 65. As an organization dedicated to protecting the rights of consumers, CFC is  
8 especially concerned with the pricing of products and services, such as auto insurance, that  
9 consumers are required to purchase. As noted in Section I (paragraphs 1 through 48), CFC and  
10 its experts believe that GEICO is discriminating by not offering qualified good drivers the lowest  
11 auto insurance coverage limits, by using customer history of prior insurance coverage,  
12 occupation, and level of education as a rating factor, by discriminating on the basis of marital  
13 status and, at least for a time, on the basis of sex, and by misleading victims as to the price and  
14 availability of coverage.

15 66. CFC seeks this grant of intervention in order to represent the interests of  
16 consumers in ensuring compliant insurance practices. CFC asserts that, if granted leave to  
17 intervene, it will provide evidence and information that will aid the Department of Insurance in  
18 its review of GEICO’s practices.

19 **VII. AUTHORITY FOR PETITION TO PARTICIPATE AND INTERVENE**

20 67. CFC’s Petition to Participate is allowed by Insurance Code section 1861.10(a),  
21 which grants “any person” the right to “intervene in any proceeding permitted or established  
22 pursuant to [Chapter 9 of Part 2 of Division 1 of the Insurance Code]... and enforce any  
23 provision of this article.” CFC has requested a public hearing pursuant to Insurance Code  
24 sections 1858(a) and 1861.10, which are both within Chapter 9 of the Insurance Code. The  
25 requested proceeding is to enforce Insurance Code sections 1861.02(a), 1861.02(c), 1861.03(a),  
26 1861.05(a), and 1861.15(a), among others, making the proceeding both “permitted” and  
27 “established” pursuant to the chapter.

1           68.     The right of CFC to participate is further authorized pursuant to 10 California  
2 Code of Regulations sections 2661.3 and 2661.4 *et seq.*, which respectively authorize this  
3 petition to intervene and participate. CFC has raised issues directly related to GEICO's  
4 compliance with California laws and regulations, and in the course of its participation will  
5 present evidence in support of its allegations.

6 **VIII. PARTICIPATION OF CFC**

7           69.     CFC will submit evidence as described *supra* and will fully participate in all  
8 aspects of the proceeding. In accordance with 10 California Code of Regulations section 2661.3,  
9 CFC verifies that it will be able to participate in this proceeding without unreasonably delaying  
10 this proceeding or any other proceedings before the Insurance Commissioner.

11 **IX. INTENT TO SEEK COMPENSATION**

12           70.     Pursuant to Insurance Code section 1861.10 and 10 California Code of  
13 Regulations section 2661.3, CFC intends to seek compensation in this proceeding. In the past,  
14 the Commissioner has awarded CFC compensation for its advocacy witness fees. The  
15 Commissioner issued CFC's most recent Finding of Eligibility on May 1, 2014.

16           71.     CFC's estimated budget is attached as Exhibit A. CFC has based this budget on  
17 the technical expertise and regulatory experience needed to address the issues of concern in the  
18 proceeding; its best estimate of the amount of time needed to participate in and contribute to the  
19 proceeding, taking into account both the amount of time that has already been spent by CFC staff  
20 and expert consultants and an estimate of time needed to complete the tasks required for a  
21 hearing as requested here; as well as the past experience of CFC's consultants in Department of  
22 Insurance administrative proceedings. The budget presented in Exhibit A is a preliminary  
23 estimate and CFC reserves the right to modify as its expenses become more certain, or in its  
24 request for final compensation. CFC will give notice of such modifications as soon as  
25 practicable, and will comply with the budget revision requirements in the relevant intervenor  
26 regulations.

1           WHEREFORE, CFC respectfully requests that the Insurance Commissioner GRANT its  
2 Petition for Finding of Noncompliance, Petition for Hearing, Petition for Order to Show Cause,  
3 Petition to Participate, and Petition to Intervene in the proceeding.

4  
5  
6 DATED: February 12, 2015

Respectfully submitted,

7  
8 Donald Hilla  
9 Aaron Lewis

10  
11 

12 \_\_\_\_\_  
Aaron Lewis

13 Attorneys for  
14 CONSUMER FEDERATION OF  
15 CALIFORNIA

1                                   **VERIFICATION OF AARON LEWIS IN SUPPORT OF**  
2                                   **CONSUMER FEDERATION OF CALIFORNIA'S PETITION FOR FINDING OF**  
3                                   **NONCOMPLIANCE AND ORDER TO SHOW CAUSE, PETITION FOR HEARING,**  
4                                   **PETITION TO PARTICIPATE, AND NOTICE OF INTENT TO SEEK**  
5                                   **COMPENSATION**

6                                   I, Aaron Lewis, verify:

7                                   1.       I am an attorney for the Consumer Federation of California. If called as a witness,  
8 I could and would testify competently to the facts stated in this verification.

9                                   2.       I personally prepared the pleading titled, "Consumer Federation of California's  
10 Petition for Finding of Noncompliance and Order to Show Cause, Petition for Hearing, Petition  
11 to Participate, and Notice of Intent to Seek Intervenor Compensation" filed in this matter. All of  
12 the factual matters alleged therein are true of my own personal knowledge, or I believe them to  
13 be true after I conducted some inquiry and investigation.

14                                   3.       Pursuant to California Code of Regulations, title 10, section 2661.3, Consumer  
15 Federation of California attaches as Exhibit A its estimated budget in this proceeding.

16                                   I declare under penalty of perjury under the laws of the State of California that the  
17 foregoing is true and correct. Executed February 12, 2015, at Sacramento, California.

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19  
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21 \_\_\_\_\_  
22 Aaron Lewis  
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**EXHIBIT A**

**PRELIMINARY BUDGET**

**ITEMS**

**ESTIMATED COST**

1. Attorneys

Donald P. Hilla @ \$525 per hour, 100 hours..... \$52,500

- Research applicable laws and regulations;
- Draft and edit petition for hearing and petition to participate;
- Confer with Consumer Federation of California (CFC) counsel and outside experts regarding legal and evidentiary issues;
- Confer with CFC regarding strategic decisions related to the petition, hearing and the resolution of the matter;
- Participate in discussions with CDI's and Respondent's counsel and staff; and
- Brief issues; assist in conducting discovery; prepare for evidentiary hearing; participate in evidentiary hearing.

Aaron Lewis @ \$315 per hour, 250 hours..... \$78,750

- Conduct research into rating and underwriting practices of GEICO;
- Research applicable laws and regulations;
- Draft and edit petition for hearing and petition to participate;
- Confer with Consumer Federation of California (CFC) counsel and outside experts regarding legal and evidentiary issues;
- Confer with CFC regarding strategic decisions related to the petition, hearing and the resolution of the matter;
- Participate in discussions with CDI's and Respondent's counsel and staff;
- Brief issues; assist in conducting discovery; prepare for evidentiary hearing; participate in evidentiary hearing; prepare post-hearing briefing; and
- Prepare request for compensation.

2. Advocates

Richard Holober @ \$250 per hour, 50 hours..... \$12,500

- Conduct research into rating and underwriting practices of GEICO;
- Confer with staff and experts regarding strategic decisions related to the petition, hearing and the resolution of the matter;
- Confer with Consumer Federation of California (CFC) counsel and outside experts regarding legal and evidentiary issues;
- Participate in discussions with CDI's and Respondent's counsel and staff.

Douglas Heller @ \$295 per hour, 250 hours..... \$73,750

- Conduct research into rating and underwriting practices of GEICO;
- Oversee CFC staff testing of GEICO rates and underwriting practices;
- Analyze data from research and review existing rates, rules and class plan of company;
- Research applicable laws and regulations;
- Draft and edit petition for hearing and petition to participate;

- Confer with Consumer Federation of California (CFC) counsel and outside experts regarding legal and evidentiary issues;
- Confer with CFC regarding strategic decisions related to the petition, hearing and the resolution of the matter;
- Participate in discussions with CDI's and Applicant's counsel and staff;
- Brief issues; assist in conducting discovery; prepare for evidentiary hearing; participate in evidentiary hearing; prepare post-hearing briefing; and
- Prepare request for compensation.

Megan Varvais @ \$125 per hour, 10 hours..... \$1,250

- Conduct online tests of rating and underwriting practices of GEICO.

Brian Taylor @ \$125 per hour, 5 hours..... \$625

- Conduct online tests of rating and underwriting practices of GEICO.

3. Expert Witnesses

Internet Marketing Expert @ \$500 per hour, 30 hours ..... \$15,000

- Provide expert testimony regarding web-based marketing, including the effect of visual hierarchies, emotional triggers and color psychology.

4. Expenses

Travel (airfare, ground transportation, hotel, meals, etc)..... \$4,000

Other Expenses (postage/delivery, photocopies, transcripts, facsimiles, telephone calls, etc.)..... \$2,000

---

**Total Estimated Budget ..... \$240,375**

---

**EXHIBIT B**

## Customer Information

We need to ask you for some personal information to provide you with an accurate quote. This information is kept [private](#) and [secure](#), and will not be sold.

First name

Jennifer

Last name

Smithers

Address

? 3102 W 83rd St

Apt

ZIP Code

90305

City, State

Inglewood, CA

Date of birth

? 08 / 09 / 1984

Select 'Yes' if ANY of the following apply to you:

- > I need to insure more than one driver
- > I need to insure more than one vehicle
- > I am married

Yes

No

Continue

Talk to an Agent  
**1-800-861-8380**

Associated with the  
**Military?** Call us at:  
**1-800-720-2198**



[What if I am in the process of moving?](#)

[What if my address is FPO?](#)

[Am I eligible for a multi-policy discount for homeowners, renters or condominium insurance?](#)

[What is considered "unmarried"?](#)

Questions or problems? [Click here](#) or call us anytime at 1-800-861-8380.

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**GEICO**  
© 2000-2014 GEICO

Quote For: Jennifer

Location: CA, 90305

 Reference: XXXXXXXXXX


## Add Vehicle Information

 Year 

 Make 

 Model 

 Body Style 

 Is this a Hybrid vehicle?  Yes  No

 Is this vehicle owned, financed or leased? 

 Primary use of vehicle 

 Days driven to work and/or school 

 Miles driven to work and/or school (one way) 

 Estimated Annual Mileage 

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

Please note that this rate quote does not provide coverage for customizations to your auto. If your vehicle is customized, please call us.

**Do you have another vehicle?**



(You may be eligible for a multi-car discount!)

Talk to an Agent  
**1-800-841-5660**

Associated with the  
**Military?** Call us at:  
**1-800-720-2198**




[What if I have more than 9 vehicles?](#)

[What if I have customizations?](#)

[Not sure you have a Hybrid Vehicle?](#)

[Save & Resume Later](#)

Questions or problems? [Click here](#) or call us anytime at 1-800-841-5660.

Your reference number is: XXXXXXXXXX

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**GEICO**  
© 2000-2014 GEICO

Quote For: Jennifer

Location: CA, 90305

 Reference: [REDACTED]

## Jennifer Smithers

 Marital status 

 Gender  Male  Female

 Do you currently have auto insurance? 

Select Yes if you are an insured driver on your own policy or someone else's policy (such as a family member's or a company's policy).

 How old were you when you got your driver's license ?   
(in the US or Canada)

 How old were you when you were first licensed in a different country? (if any) 

 Full-time student  No  Yes

 Highest education level completed 

 Type of Employment 

 Describe what you do for a living 
 
**Occupation: Retail Cashier**

Your occupation may qualify you for a discount. If you do qualify for a discount, verification of your occupation may be required.

 Military affiliation? 
**Do you have another driver?**

Please add all of the drivers in your household.



 Talk to an Agent  
**1-800-841-5660**

 Associated with the  
**Military?** Call us at:  
 1-800-720-2198



[Unsure who you should list as a driver?](#)

[Does my driving experience overseas meet GEICO's driving experience requirements?](#)

[Save & Resume Later](#)

 Questions or problems? [Click here](#) or call us anytime at 1-800-841-5660.

 Your reference number is: [REDACTED]
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Quote For: Jennifer

Location: CA, 90305

Reference:

## Driver History Information

### Has any driver had any

- > Accidents (regardless of fault) in the last 5 years
- > Traffic Tickets in the last 5 years
- > DUIs in the last 10 years
- > Suspensions in the last 10 years

If so, select Yes to give us more details

 Yes No[Continue](#)Talk to an Agent  
**1-800-841-5660**[Click for Call](#)

### [What information should I provide?](#)

- California Residents**  
You should not list those violations that were dismissed from your Motor Vehicle Report due to the completion of a Traffic Violator School.

[Save & Resume Later](#)Questions or problems? [Click here](#) or call us anytime at 1-800-841-5660.

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Quote For: Jennifer

| Location: CA, 90305

| Reference: [REDACTED]

## Current Insurance Information

Years with Current Insurance Company

Bodily Injury Limits

[Continue](#)Talk to an Agent  
**1-800-841-5660**[Click for Call](#)[Save & Resume Later](#)Questions or problems? [Click here](#) or call us anytime at 1-800-841-5660.

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Quote For: Jennifer | Location: CA, 90305 | Reference: [REDACTED]

**Discounts**

Answer the questions below to let us quote the lowest rate.

Do you belong to any of these types of groups? Check all that apply:

- Alumni Associations, Colleges and Universities
- Berkshire Hathaway Affiliates
- Business and Professional Organizations
- Credit Unions
- Fraternities, Sororities, and Honor Societies
- Organizations for Members of the Military
- Organizations for Education
- Other (RCI Timeshare owners, National Geographic subscribers, ACTIVE Network)

Now, select your group from the list below:

Not a member of any of these organizations

**Save Your Quote...**

Provide an email address to return to your quote.

Email Address

This email address will be used to send you emails about your quote.  
We respect customer privacy and do not sell email addresses.

Contact number  -  -

**Go Paperless**



- Paperless Bills via email:  Yes!  No thanks, maybe later
- Paperless Policy online:  Yes!  No thanks, maybe later

By selecting "Yes" you are accepting our [Terms & Conditions.](#)

**One click away from your quote!**

**Continue**

Talk to an Agent  
**1-800-841-5660**



Click for Call

Did you know GEICO could help you with motorcycle, homeowners, and renters insurance? When you carry more than one type of policy you may qualify for a multi-policy discount.

<b>Lowest Limits*</b>	Lowest Limits Plus Comprehensive Coverage	Most Popular	Build Your Own Quote
<b>\$42<sup>04</sup>/mo.</b>	\$52 <sup>02</sup> /mo.	\$55 <sup>72</sup> /mo.	\$?/mo.



Start Your Policy Today for

**\$42.<sup>92</sup>**

plus 5 monthly payments of \$42.04 each  
6 month total policy premium: \$223.08  
Reference Number: [REDACTED]

**Continue to Purchase**

- [Compare Side-by-Side](#)
- [View Applicant Information](#)
- [Print Detailed Quote](#)
- [View All Quotes](#)

**Included Discounts!**  
[View Details](#)

Prefer to talk to an agent?  
Just pick up the phone  
**1-800-841-5660**

[Click for Call](#)

**Your Policy Coverage**

[What is Full Coverage?](#)

**Bodily Injury Liability(BI)** \$109.00  
\$15,000/\$30,000

**Property Damage Liability(PD)** \$113.20  
\$25,000

**Medical Payments(MED)** N/A  
I decline

**Uninsured & Underinsured Motorist** N/A  
Cannot be higher than your Bodily Injury (BI) limit  
I decline

**What is Bodily Injury Liability?**  
Bodily Injury Liability pays damages for people injured or killed in an accident for which you are legally responsible. It also covers your legal defense if you are sued as a result of an accident. [Learn more](#)

State Minimum: \$15,000/\$30,000  
People Like You Choose: [Learn more](#)



**Example**  
You injure another driver in an accident and they have medical bills. This coverage will pay for the other driver's injuries up to the limit that you select. [Learn more](#)

**Your Vehicle Coverage**

[What is Full Coverage?](#)

**Comprehensive(COMP)** N/A  
2000 HONDA CIVIC EX I decline

**Collision(COLL)** N/A  
2000 HONDA CIVIC EX I decline

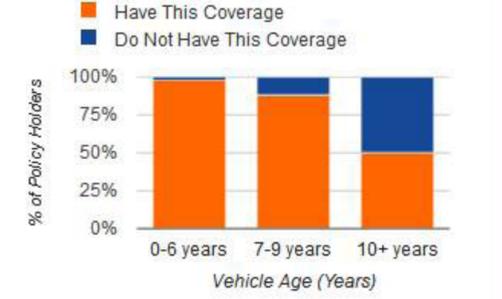
**Uninsured Motorist Property Damage** N/A  
Cannot carry along with Collision  
2000 HONDA CIVIC EX I decline

**Emergency Road Service(ERS)** N/A  
Requires Comprehensive or Collision  
2000 HONDA CIVIC EX I decline

**Rental Reimbursement(RR)** N/A  
Requires Comprehensive  
2000 HONDA CIVIC EX I decline

**What is Comprehensive Coverage?**  
Comprehensive coverage pays for damages to your auto not caused by collision such as:  
> Theft  
> Animal Damage  
> Hail  
[Learn More](#)

Percent of Policyholders with this Coverage based on Vehicle Age: [Learn more](#)



**Example**  
Your car is stolen. This coverage will pay up to the actual cash value of your car, minus the deductible that you select. [Learn More](#)

**It's easy to buy this quote online!**  
You can also call 1-800-841-5660 or visit a [local office](#).

**Continue to Purchase**

**\*Important Messages**

We rely on your accurate statements when we provide you with a quote. However, we will verify your information through motor vehicle and claims reports if you decide to purchase a policy from GEICO General Insurance Company.

\*Assumptions were used in your quote.  
Need to make changes to these assumptions? One of our professional agents will be happy to assist you.  
1) You have not had a theft or vandalism.

Please note that this rate quote does not provide coverage for customizations to your auto. If your vehicle is customized, please call us.

GEICO reserves the right to not insure vehicles that were totaled, reconstructed, or significantly damaged due to natural disasters (flood, fire, hail).

If you pay your premium in installments, each payment includes an installment fee.

The "Similar Coverage" package quote is based solely on your current bodily injury coverage limits. It may not match your other current coverages, nor your current deductibles. The "Lowest Limits" package quote includes the lowest bodily injury limits that we offer in your state, but may not represent the lowest limits available for other coverages, nor the lowest possible deductibles.

Additional limits may be available. If you need a quote for a limit not shown, please call us.

Collision deductibles that include the Uninsured Motorist deductible waiver are more expensive than the Collision deductibles that do not include the waiver.

Coverage is subject to the terms, limits and conditions of the policy contract.

**EXHIBIT C**

### Customer Information

We need to ask you for some personal information to provide you with an accurate quote. This information is kept private and secure, and will not be sold.

First name

Last name

Address  Apt

ZIP Code

City, State

Date of birth

Select 'Yes' if ANY of the following apply to you:

- > I need to insure more than one driver
  - > I need to insure more than one vehicle
  - > I am married
- Yes     No

Continue



Talk to an Agent  
**1-800-861-8380**  
Associated with the  
**Military?** Call us at:  
**1-800-720-2198**

- [What if I am in the process of moving?](#)
- [What if my address is FPO?](#)
- [Am I eligible for a multi-policy discount for homeowners, renters or condominium insurance?](#)
- [What is considered "unmarried"?](#)



Quote For: Marge Holloway

Location: CA, 90305

 Reference: XXXXXXXXXX


## Add Vehicle Information

 Year 

 Make 

 Model 

 Body Style 

 Is this a Hybrid vehicle?  Yes  No

 Is this vehicle owned, financed or leased? 

 Primary use of vehicle 

 Days driven to work and/or school 

 Miles driven to work and/or school (one way) 

 Estimated Annual Mileage 

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

Please note that this rate quote does not provide coverage for customizations to your auto. If your vehicle is customized, please call us.

**Do you have another vehicle?**



(You may be eligible for a multi-car discount!)

Talk to an Agent  
**1-800-841-5660**

Associated with the  
**Military?** Call us at:  
**1-800-720-2198**




[What if I have more than 9 vehicles?](#)

[What if I have customizations?](#)

[Not sure you have a Hybrid Vehicle?](#)

[Save & Resume Later](#)

Questions or problems? [Click here](#) or call us anytime at 1-800-841-5660.

Your reference number is: XXXXXXXXXX

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Quote For: Marge Holloway

Location: CA, 90305

 Reference: [REDACTED]

## Marge Holloway

**Marital status**

**Gender**
 Male  Female

**Do you currently have auto insurance?**


Select Yes if you are an insured driver on your own policy or someone else's policy (such as a family member's or a company's policy).

**How old were you when you got your driver's license ?**


(in the US or Canada)

**How old were you when you were first licensed in a different country? (if any)**

**Full-time student**
 No  Yes

**Highest education level completed**

**Type of Employment**

**Describe what you do for a living**


**Occupation: Retail Cashier**

Your occupation may qualify you for a discount. If you do qualify for a discount, verification of your occupation may be required.

**Military affiliation?**

**Do you have another driver?**

Please add all of the drivers in your household.



 Talk to an Agent  
**1-800-841-5660**

 Associated with the  
**Military?** Call us at:  
 1-800-720-2198


[Unsure who you should list as a driver?](#)
[Does my driving experience overseas meet GEICO's driving experience requirements?](#)
[Save & Resume Later](#)

 Questions or problems? [Click here](#) or call us anytime at 1-800-841-5660.

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Quote For: Marge Holloway

Location: CA, 90305

Reference: [REDACTED]

## Driver History Information

### Has any driver had any

- > Accidents (regardless of fault) in the last 5 years
- > Traffic Tickets in the last 5 years
- > DUIs in the last 10 years
- > Suspensions in the last 10 years

If so, select Yes to give us more details

 Yes No[Continue](#)

Talk to an Agent  
**1-800-841-5660**

[Click for Call](#)

### What information should I provide?

- California Residents**  
You should not list those violations that were dismissed from your Motor Vehicle Report due to the completion of a Traffic Violator School.

[Save & Resume Later](#)Questions or problems? [Click here](#) or call us anytime at 1-800-841-5660.

Your reference number is [REDACTED]

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Quote For: Marge Holloway

Location: CA, 90305

 Reference: XXXXXXXXXX

## Discounts

Answer the questions below to let us quote the lowest rate.

Do you belong to any of these types of groups? Check all that apply:

- Alumni Associations, Colleges and Universities
- Berkshire Hathaway Affiliates
- Business and Professional Organizations
- Credit Unions
- Fraternities, Sororities, and Honor Societies
- Organizations for Members of the Military
- Organizations for Education
- Other (RCI Timeshare owners, National Geographic subscribers, ACTIVE Network)

Now, select your group from the list below:

Not a member of any of these organizations

## Save Your Quote...

Provide an email address to return to your quote.

Email Address

This email address will be used to send you emails about your quote.  
We respect customer privacy and do not sell email addresses.

Contact number  -  -

## Go Paperless



- Paperless Bills via email:  Yes!  No thanks, maybe later
- Paperless Policy online:  Yes!  No thanks, maybe later

By selecting "Yes" you are accepting our [Terms & Conditions](#).

**One click away from your quote!**

[Continue](#)

Talk to an Agent  
**1-800-841-5660**



Did you know GEICO could help you with motorcycle, homeowners, and renters insurance? When you carry more than one type of policy you may qualify for a multi-policy discount.

<b>Lowest Limits*</b>	Lowest Limits Plus Comprehensive Coverage	Build Your Own Quote
<b>\$343.48</b> /6 mo.	\$403.38 /6 mo.	\$? /mo.



Your 6 Month Premium:

**\$343.48**

6 month total policy premium: \$343.48  
Reference Number: [REDACTED]

[Continue to Purchase](#)

- [Compare Side-by-Side](#)
- [View Applicant Information](#)
- [Print Detailed Quote](#)
- [View All Quotes](#)

**Included Discounts!**  
[View Details](#)

Prefer to talk to an agent?  
Just pick up the phone  
**1-800-841-5660**

[Click for Call](#)

**Your Policy Coverage**

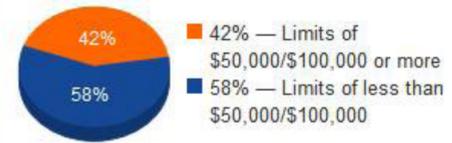
[What is Full Coverage?](#)

<b>Bodily Injury Liability(BI)</b>	\$164.60
\$100,000/\$300,000	
<b>Property Damage Liability(PD)</b>	\$116.60
\$50,000	
<b>Medical Payments(MED)</b>	N/A
I decline	
<b>Uninsured &amp; Underinsured Motorist</b>	\$53.90
Cannot be higher than your Bodily Injury (BI) limit	
\$100,000/\$300,000	

**What is Bodily Injury Liability?**  
Bodily Injury Liability pays damages for people injured or killed in an accident for which you are legally responsible. It also covers your legal defense if you are sued as a result of an accident. [Learn more](#)

State Minimum: \$15,000/\$30,000

People Like You Choose: [Learn more](#)



**Example**  
You injure another driver in an accident and they have medical bills. This coverage will pay for the other driver's injuries up to the limit that you select. [Learn more](#)

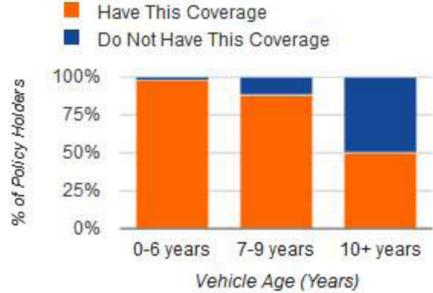
**Your Vehicle Coverage**

[What is Full Coverage?](#)

<b>Comprehensive(COMP)</b>		N/A
2000 HONDA CIVIC EX	I decline	
<b>Collision(COLL)</b>		N/A
2000 HONDA CIVIC EX	I decline	
<b>Uninsured Motorist Property Damage</b>		\$7.50
Cannot carry along with Collision		
2000 HONDA CIVIC EX	\$3,500	
<b>Emergency Road Service(ERS)</b>		N/A
Requires Comprehensive or Collision		
2000 HONDA CIVIC EX	I decline	
<b>Rental Reimbursement(RR)</b>		N/A
Requires Comprehensive		
2000 HONDA CIVIC EX	I decline	

**What is Comprehensive Coverage?**  
Comprehensive coverage pays for damages to your auto not caused by collision such as:  
> Theft  
> Animal Damage  
> Hail  
[Learn More](#)

Percent of Policyholders with this Coverage based on Vehicle Age: [Learn more](#)



**Example**  
Your car is stolen. This coverage will pay up to the actual cash value of your car, minus the deductible that you select. [Learn More](#)

It's easy to buy this quote online!  
You can also call 1-800-841-5660 or visit a [local office](#).

[Continue to Purchase](#)

**\*Important Messages**

We rely on your accurate statements when we provide you with a quote. However, we will verify your information through motor vehicle and claims reports if you decide to purchase a policy from GEICO Indemnity Company.

\*Assumptions were used in your quote.  
Need to make changes to these assumptions? One of our professional agents will be happy to assist you.  
1) You have not had a theft or vandalism.

Please note that this rate quote does not provide coverage for customizations to your auto. If your vehicle is customized, please call us.

GEICO reserves the right to not insure vehicles that were totaled, reconstructed, or significantly damaged due to natural disasters (flood, fire, hail).

If you pay your premium in installments, each payment includes an installment fee.

The "Similar Coverage" package quote is based solely on your current bodily injury coverage limits. It may not match your other current coverages, nor your current deductibles. The "Lowest Limits" package quote includes the lowest bodily injury limits that we offer in your state, but may not represent the lowest limits available for other coverages, nor the lowest possible deductibles.

Additional limits may be available. If you need a quote for a limit not shown, please call us.

Collision deductibles that include the Uninsured Motorist deductible waiver are more expensive than the Collision deductibles that do not include the waiver.

Coverage is subject to the terms, limits and conditions of the policy contract.

**EXHIBIT D**

### Customer Information

We need to ask you for some personal information to provide you with an accurate quote. This information is kept private and secure, and will not be sold.

First name

Last name

Address  Apt

ZIP Code

City, State

Date of birth  /  /

Select 'Yes' if ANY of the following apply to you:

- > I need to insure more than one driver  Yes  No
- > I need to insure more than one vehicle  Yes  No
- > I am married  Yes  No

[Continue](#)



Talk to an Agent  
**1-800-861-8380**  
Associated with the  
**Military?** Call us at:  
**1-800-720-2198**

- [What if I am in the process of moving?](#)
- [What if my address is FPO?](#)
- [Am I eligible for a multi-policy discount for homeowners, renters or condominium insurance?](#)
- [What is considered "unmarried"?](#)



Quote For: Cassie Tyrell

Location: CA, 92201

 Reference: XXXXXXXXXX


## Add Vehicle Information

 Year 

 Make 

 Model 

 Body Style 

 Is this a Hybrid vehicle?  Yes  No

 Is this vehicle owned, financed or leased? 

 Primary use of vehicle 

 Days driven to work and/or school 

 Miles driven to work and/or school (one way) 

 Estimated Annual Mileage 

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

Please note that this rate quote does not provide coverage for customizations to your auto. If your vehicle is customized, please call us.

**Do you have another vehicle?**



(You may be eligible for a multi-car discount!)

Talk to an Agent  
**1-800-841-5660**

Associated with the  
**Military?** Call us at:  
**1-800-720-2198**




[What if I have more than 9 vehicles?](#)

[What if I have customizations?](#)

[Not sure you have a Hybrid Vehicle?](#)

[Save & Resume Later](#)

Questions or problems? [Click here](#) or call us anytime at 1-800-841-5660.

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Quote For: Cassie Tyrell

Location: CA, 92201

 Reference: [REDACTED]

## Cassie Tyrell

**Marital status**

**Gender**
 Male  Female

**Do you currently have auto insurance?**


Select Yes if you are an insured driver on your own policy or someone else's policy (such as a family member's or a company's policy).

**How old were you when you got your driver's license ?**


(in the US or Canada)

**How old were you when you were first licensed in a different country? (if any)**

**Full-time student**
 No  Yes

**Highest education level completed**

**Type of Employment**

**Describe what you do for a living**


**Occupation: Retail Cashier**

Your occupation may qualify you for a discount. If you do qualify for a discount, verification of your occupation may be required.

**Military affiliation?**

**Do you have another driver?**

Please add all of the drivers in your household.



 Talk to an Agent  
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**Military?** Call us at:  
 1-800-720-2198


[Unsure who you should list as a driver?](#)
[Does my driving experience overseas meet GEICO's driving experience requirements?](#)
[Save & Resume Later](#)

 Questions or problems? [Click here](#) or call us anytime at 1-800-841-5660.

 Your reference number is: [REDACTED]
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Quote For: Cassie Tyrell

Location: CA, 92201

Reference:

## Driver History Information

### Has any driver had any

- > Accidents (regardless of fault) in the last 5 years
- > Traffic Tickets in the last 5 years
- > DUIs in the last 10 years
- > Suspensions in the last 10 years

If so, select Yes to give us more details

 Yes No[Continue](#)

Talk to an Agent  
**1-800-841-5660**

[Click for Call](#)

### What information should I provide?

- California Residents**  
You should not list those violations that were dismissed from your Motor Vehicle Report due to the completion of a Traffic Violator School.

[Save & Resume Later](#)Questions or problems? [Click here](#) or call us anytime at 1-800-841-5660.

Your reference number is:

[Privacy Policy](#) | [Security Policy](#) | [Terms and Conditions of Use](#)**GEICO**

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Quote For: Cassie Tyrell | Location: CA, 92201 | Reference: [REDACTED]

## Discounts

Answer the questions below to let us quote the lowest rate.

Do you belong to any of these types of groups? Check all that apply:

- Alumni Associations, Colleges and Universities
- Berkshire Hathaway Affiliates
- Business and Professional Organizations
- Credit Unions
- Fraternities, Sororities, and Honor Societies
- Organizations for Members of the Military
- Organizations for Education
- Other (RCI Timeshare owners, National Geographic subscribers, ACTIVE Network)

Now, select your group from the list below:

Not a member of any of these organizations

## Save Your Quote...

Provide an email address to return to your quote.

Email Address  [REDACTED]

This email address will be used to send you emails about your quote.  
We respect customer privacy and do not sell email addresses.

Contact number  -  -

## Go Paperless



- Paperless Bills via email:  Yes!  No thanks, maybe later
- Paperless Policy online:  Yes!  No thanks, maybe later

By selecting "Yes" you are accepting our [Terms & Conditions.](#)

**One click away from your quote!**

[Continue](#)

Talk to an Agent  
**1-800-841-5660**



Did you know GEICO could help you with motorcycle, homeowners, and renters insurance? When you carry more than one type of policy you may qualify for a multi-policy discount.

<b>Lowest Limits*</b>	Lowest Limits Plus Comprehensive Coverage	Build Your Own Quote
<b>\$288<sup>68</sup>/6 mo.</b>	<b>\$358<sup>88</sup>/6 mo.</b>	<b>\$?/mo.</b>



Your 6 Month Premium:

**\$288.68**

**Continue to Purchase**

6 month total policy premium: \$288.68  
Reference Number: [REDACTED]

- [Compare Side-by-Side](#)
- [View Applicant Information](#)
- [Print Detailed Quote](#)
- [View All Quotes](#)

**Included Discounts!**  
[View Details](#)

Prefer to talk to an agent?  
Just pick up the phone  
**1-800-841-5660**

[Click for Call](#)

**Your Policy Coverage**

[What is Full Coverage?](#)

<b>Bodily Injury Liability(BI)</b>	<b>\$123.00</b>
\$100,000/\$300,000	
<b>Property Damage Liability(PD)</b>	<b>\$112.90</b>
\$50,000	
<b>Medical Payments(MED)</b>	<b>N/A</b>
I decline	
<b>Uninsured &amp; Underinsured Motorist</b>	<b>\$45.60</b>
Cannot be higher than your Bodily Injury (BI) limit	
\$100,000/\$300,000	

**What is Bodily Injury Liability?**  
Bodily Injury Liability pays damages for people injured or killed in an accident for which you are legally responsible. It also covers your legal defense if you are sued as a result of an accident. [Learn more](#)

State Minimum: \$15,000/\$30,000

People Like You Choose: [Learn more](#)



**Example**  
You injure another driver in an accident and they have medical bills. This coverage will pay for the other driver's injuries up to the limit that you select. [Learn more](#)

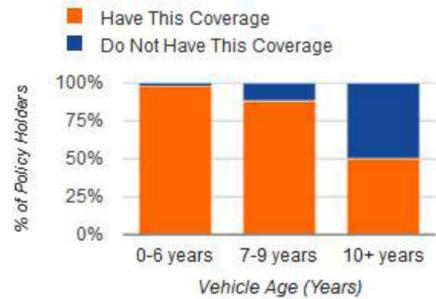
**Your Vehicle Coverage**

[What is Full Coverage?](#)

<b>Comprehensive(COMP)</b>		<b>N/A</b>
2000 HONDA CIVIC EX	I decline	
<b>Collision(COLL)</b>		<b>N/A</b>
2000 HONDA CIVIC EX	I decline	
<b>Uninsured Motorist Property Damage</b>		<b>\$6.30</b>
Cannot carry along with Collision		
2000 HONDA CIVIC EX	\$3,500	
<b>Emergency Road Service(ERS)</b>		<b>N/A</b>
Requires Comprehensive or Collision		
2000 HONDA CIVIC EX	I decline	
<b>Rental Reimbursement(RR)</b>		<b>N/A</b>
Requires Comprehensive		
2000 HONDA CIVIC EX	I decline	

**What is Comprehensive Coverage?**  
Comprehensive coverage pays for damages to your auto not caused by collision such as:  
> Theft  
> Animal Damage  
> Hail  
[Learn More](#)

Percent of Policyholders with this Coverage based on Vehicle Age: [Learn more](#)



**Example**  
Your car is stolen. This coverage will pay up to the actual cash value of your car, minus the deductible that you select. [Learn More](#)

**It's easy to buy this quote online!**  
You can also call 1-800-841-5660 or visit a [local office](#).

**Continue to Purchase**

**\*Important Messages**

We rely on your accurate statements when we provide you with a quote. However, we will verify your information through motor vehicle and claims reports if you decide to purchase a policy from GEICO Indemnity Company.

\*Assumptions were used in your quote.  
Need to make changes to these assumptions? One of our professional agents will be happy to assist you.  
1) You have not had a theft or vandalism.

Please note that this rate quote does not provide coverage for customizations to your auto. If your vehicle is customized, please call us.  
GEICO reserves the right to not insure vehicles that were totaled, reconstructed, or significantly damaged due to natural disasters (flood, fire, hail).

If you pay your premium in installments, each payment includes an installment fee.  
The "Similar Coverage" package quote is based solely on your current bodily injury coverage limits. It may not match your other current coverages, nor your current deductibles. The "Lowest Limits" package quote includes the lowest bodily injury limits that we offer in your state, but may not represent the lowest limits available for other coverages, nor the lowest possible deductibles.

Additional limits may be available. If you need a quote for a limit not shown, please call us.  
Collision deductibles that include the Uninsured Motorist deductible waiver are more expensive than the Collision deductibles that do not include the waiver.  
Coverage is subject to the terms, limits and conditions of the policy contract.

**EXHIBIT E**

Customer Vehicles Drivers Discounts Quote

Lowest Limits*	Lowest Limits Plus Comprehensive Coverage	Build Your Own Quote
\$310.28/6 mo.	\$335.78/6 mo.	\$?/mo.

 Your 6 month Premium: **\$310.28**

6 month total policy premium: \$310.28  
Reference Number: [REDACTED]

[Continue to Purchase](#)

[Compare Side-by-Side](#)  
[View Applicant Information](#)  
[Print Detailed Quote](#)  
[View All Quotes](#)

**Included Discounts!**  
[View Details](#)

Prefer to talk to an agent?  
Just pick up the phone  
**1-800-841-5660**

[Click for Call](#)

### Your Policy Coverage

[What is Full Coverage?](#)

**Bodily Injury Liability(BI)** \$132.30

**Property Damage Liability(PD)** \$121.40

**Medical Payments(MED)** N/A

**Uninsured & Underinsured Motorist** \$49.00  
 Cannot be higher than your Bodily Injury (BI) limit

**What is Bodily Injury Liability?**  
 Bodily Injury Liability pays damages for people injured or killed in an accident for which you are legally responsible. It also covers your legal defense if you are sued as a result of an accident. [Learn more](#)

State Minimum: \$15,000/\$30,000  
 People Like You Choose: [Learn more](#)



**Example**  
 You injure another driver in an accident and they have medical bills. This coverage will pay for the other driver's injuries up to the limit that you select. [Learn more](#)

---

### Your Vehicle Coverage

[What is Full Coverage?](#)

**Comprehensive(COMP)**  
 2000 HONDA CIVIC EX  N/A

**Collision(COLL)**  
 2000 HONDA CIVIC EX  N/A

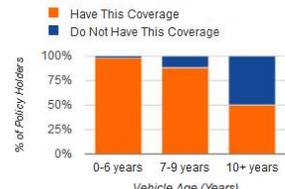
**Uninsured Motorist Property Damage**  
 Cannot carry along with Collision  
 2000 HONDA CIVIC EX  \$6.70

**Emergency Road Service(ERS)**  
 Requires Comprehensive or Collision  
 2000 HONDA CIVIC EX  N/A

**Rental Reimbursement(RR)**  
 Requires Comprehensive  
 2000 HONDA CIVIC EX  N/A

**What is Comprehensive Coverage?**  
 Comprehensive coverage pays for damages to your auto not caused by collision such as:  
 > Theft  
 > Animal Damage  
 > Hail  
[Learn More](#)

**Percent of Policyholders with this Coverage based on Vehicle Age:** [Learn more](#)



**Example**  
 Your car is stolen. This coverage will pay up to the actual cash value of your car, minus the deductible that you select. [Learn More](#)

It's easy to buy this quote online!  
 You can also call 1-800-841-5660 or visit a [local office](#).

[Continue to Purchase](#)

**\*Important Messages**

We rely on your accurate statements when we provide you with a quote. However, we will verify your information through motor vehicle and claims reports if you decide to purchase a policy from GEICO Indemnity Company.

\*Assumptions were used in your quote.  
 Need to make changes to these assumptions? One of our professional agents will be happy to assist you.  
 1) You have not had a theft or vandalism.

Please note that this rate quote does not provide coverage for customizations to your auto. If your vehicle is customized, please call us.

GEICO reserves the right to not insure vehicles that were totaled, reconstructed, or significantly damaged due to natural disasters (flood, fire, hail).

If you pay your premium in installments, you will need to make an automatic payment.

The "Similar Coverage" package quote is based solely on your current bodily injury coverage limits. It may not match your other current coverages, nor your current deductibles. The "Lowest Limits" package quote includes the lowest bodily injury limits that we offer in your state, but may not represent the lowest limits available for other coverages, nor the lowest possible deductibles.

Additional limits may be available. If you need a quote for a limit not shown, please call us.

Collision deductibles that include the Uninsured Motorist coverage are not available for vehicles that do not include the waiver.

Coverage is subject to the terms, limits and conditions of the policy contract.

**EXHIBIT F**

Customer Vehicles Drivers Discounts Quote

Lowest Limits*	Lowest Limits Plus Comprehensive Coverage	Most Popular	Build Your Own Quote
\$32.42/mo.	\$40.15/mo.	\$45.24/mo.	\$? /mo.

Start Your Policy Today for **\$33.30**

plus 5 monthly payments of \$32.42 each  
6 month total policy premium: \$165.38  
Reference Number: [REDACTED]

[Continue to Purchase](#)

[Compare Side-by-Side](#)  
[View Applicant Information](#)  
[Print Detailed Quote](#)  
[View All Quotes](#)

**Included Discounts!**  
[View Details](#)

Prefer to talk to an agent?  
Just pick up the phone  
**1-800-841-5660**

[Click for Call](#)

### Your Policy Coverage

[What is Full Coverage?](#)

**Bodily Injury Liability(BI)** \$70.10

\$15,000/\$30,000

**Property Damage Liability(PD)** \$94.40

\$25,000

**Medical Payments(MED)** N/A

I decline

**Uninsured & Underinsured Motorist** N/A

Cannot be higher than your Bodily Injury (BI) limit

I decline

**What is Bodily Injury Liability?**  
Bodily Injury Liability pays damages for people injured or killed in an accident for which you are legally responsible. It also covers your legal defense if you are sued as a result of an accident. [Learn more](#)

State Minimum: \$15,000/\$30,000

People Like You Choose: [Learn more](#)

**Example**  
You injure another driver in an accident and they have medical bills. This coverage will pay for the other driver's injuries up to the limit that you select. [Learn more](#)

---

### Your Vehicle Coverage

[What is Full Coverage?](#)

**Comprehensive(COMP)**

2000 HONDA CIVIC EX I decline  N/A

**Collision(COLL)**

2000 HONDA CIVIC EX I decline  N/A

**Uninsured Motorist Property Damage**

Cannot carry along with Collision

2000 HONDA CIVIC EX I decline  N/A

**Emergency Road Service(ERS)**

Requires Comprehensive or Collision

2000 HONDA CIVIC EX I decline  N/A

**Rental Reimbursement(RR)**

Requires Comprehensive

2000 HONDA CIVIC EX I decline  N/A

**What is Comprehensive Coverage?**  
Comprehensive coverage pays for damages to your auto not caused by collision such as:  
> Theft  
> Animal Damage  
> Hail  
[Learn More](#)

**Percent of Policyholders with this Coverage based on Vehicle Age:** [Learn more](#)

**Example**  
Your car is stolen. This coverage will pay up to the actual cash value of your car, minus the deductible that you select. [Learn More](#)

It's easy to buy this quote online!  
You can also call 1-800-841-5660 or visit a [local office](#).

[Continue to Purchase](#)

**\*Important Messages**

We rely on your accurate statements when we provide you with a quote. However, we will verify your information through motor vehicle and claims reports if you decide to purchase a policy from GEICO General Insurance Company.

\*Assumptions were used in your quote.  
Need to make changes to these assumptions? One of our professional agents will be happy to assist you.  
1) You have not had a theft or vandalism.

Please note that this rate does not provide coverage for customizations to your auto. If your vehicle is customized, please call us.

GEICO reserves the right to not insure vehicles that were totaled, reconstructed, or significantly damaged due to natural disasters (flood, fire, hail).

If you pay your premium in installments, each payment includes an installment fee.

The "Similar Coverage" package quote is based solely on your current bodily injury coverage limits. It may not match your other current coverages, nor your current deductibles. The "Lowest Limits" package quote includes the lowest bodily injury limits that we offer in your state, but may not represent the lowest limits available for other coverages, nor the lowest possible deductibles.

Additional limits may be available. If you need a quote for a limit not shown, please call us.

Collision deductibles include the Uninsured Motorist deductible waiver are more expensive than the Collision deductibles that do not include the waiver.

Coverage is subject to the terms, limits and conditions of the policy contract.

**EXHIBIT G**

### Customer Information

We need to ask you for some personal information to provide you with an accurate quote. This information is kept private and secure, and will not be sold.

First name

Last name

Address  Apt

ZIP Code

City, State

Date of birth

Select "Yes" if ANY of the following apply to you:

- I need to insure more than one driver
- I need to insure more than one vehicle
- I am married

Yes  No

[Continue](#)



Talk to an Agent  
1-800-861-8380  
Associated with the  
Military? Call us at:  
1-800-720-2198

What if I am in the process of moving?

[What if my address is FPO?](#)

Am I eligible for a multi-policy discount for homeowners, renters or condominium insurance?

[What is considered "unmarried"?](#)

Quote For: George Sullivan

Location: CA, 95204

 Reference: XXXXXXXXXX


## Add Vehicle Information

 Year 

 Make 

 Model 

 Body Style 

 Is this a Hybrid vehicle?  Yes  No

 Is this vehicle owned, financed or leased? 

 Primary use of vehicle 

 Days driven to work and/or school 

 Miles driven to work and/or school (one way) 

 Estimated Annual Mileage 

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

Please note that this rate quote does not provide coverage for customizations to your auto. If your vehicle is customized, please call us.

**Do you have another vehicle?**



(You may be eligible for a multi-car discount!)

Talk to an Agent  
**1-800-841-5660**

Associated with the  
**Military?** Call us at:  
**1-800-720-2198**




[What if I have more than 9 vehicles?](#)

[What if I have customizations?](#)

[Not sure you have a Hybrid Vehicle?](#)

[Save & Resume Later](#)

Questions or problems? [Click here](#) or call us anytime at 1-800-841-5660.

Your reference number is: XXXXXXXXXX

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**GEICO**  
© 2000-2015 GEICO

Quote For: George Sullivan

Location: CA, 95204

 Reference: [REDACTED]

## George Sullivan

**Marital status**

**Gender**
 Male  Female

**Do you currently have auto insurance?**


Select Yes if you are an insured driver on your own policy or someone else's policy (such as a family member's or a company's policy).

**How old were you when you got your driver's license ?**


(in the US or Canada)

**How old were you when you were first licensed in a different country? (if any)**

**Full-time student**
 No  Yes

**Highest education level completed**

**Type of Employment**

**Describe what you do for a living** ?


**Occupation: Retail Cashier**

Your occupation may qualify you for a discount. If you do qualify for a discount, verification of your occupation may be required.

**Military affiliation?**

**Do you have another driver?**

Please add all of the drivers in your household.



 Talk to an Agent  
**1-800-841-5660**

 Associated with the  
**Military?** Call us at:  
 1-800-720-2198



[Unsure who you should list as a driver?](#)

[Does my driving experience overseas meet GEICO's driving experience requirements?](#)

[Save & Resume Later](#)

 Questions or problems? [Click here](#) or call us anytime at 1-800-841-5660.

 Your reference number is: [REDACTED]
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Quote For: George Sullivan

Location: CA, 95204

Reference:

## Driver History Information

### Has any driver had any

- > Accidents (regardless of fault) in the last 5 years
- > Traffic Tickets in the last 5 years
- > DUIs in the last 10 years
- > Suspensions in the last 10 years

If so, select Yes to give us more details

 Yes No[Continue](#)

Talk to an Agent  
**1-800-841-5660**

[Click for Call](#)

[What information should I provide?](#)

- California Residents**  
You should not list those violations that were dismissed from your Motor Vehicle Report due to the completion of a Traffic Violator School.

[Save & Resume Later](#)Questions or problems? [Click here](#) or call us anytime at 1-800-841-5660.

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**GEICO**  
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Quote For: George Sullivan

Location: CA, 95204

Reference:

## Current Insurance Information

Years with Current Insurance Company

Bodily Injury Limits

[Continue](#)Talk to an Agent  
**1-800-841-5660**[Click for Call](#)[Save & Resume Later](#)Questions or problems? [Click here](#) or call us anytime at 1-800-841-5660.

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[Privacy Policy](#) | [Security Policy](#) | [Terms and Conditions of Use](#)**GEICO**

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Quote For: George Sullivan

Location: CA, 95204

Reference: ██████████

## Discounts

Answer the questions below to let us quote the lowest rate.

Do you belong to any of these types of groups? Check all that apply:

- Alumni Associations, Colleges and Universities
- Berkshire Hathaway Affiliates
- Business and Professional Organizations
- Credit Unions
- Fraternities, Sororities, and Honor Societies
- Organizations for Members of the Military
- Organizations for Education
- Other (RCI Timeshare owners, National Geographic subscribers, ACTIVE Network)

Now, select your group from the list below:

Not a member of any of these organizations ▼

## Save Your Quote...

Provide an email address to return to your quote.

Email Address

This email address will be used to send you emails about your quote.  
We respect customer privacy and do not sell email addresses.

Contact number  -  -

## Go Paperless



- Paperless Bills via email:  Yes!  No thanks, maybe later
- Paperless Policy online:  Yes!  No thanks, maybe later

By selecting "Yes" you are accepting our [Terms & Conditions.](#)

**One click away from your quote!**

[Continue](#)

Talk to an Agent  
**1-800-841-5660**



[Click for Call](#)

Did you know GEICO could help you with motorcycle, homeowners, and renters insurance? When you carry more than one type of policy you may qualify for a multi-policy discount.

<b>Lowest Limits*</b>	Lowest Limits Plus Comprehensive Coverage	Most Popular	Build Your Own Quote
<b>\$34<sup>82</sup>/mo.</b>	\$44 <sup>05</sup> /mo.	\$44 <sup>10</sup> /mo.	\$?/mo.



Start Your Policy Today for

**\$35.70**

plus 5 monthly payments of \$34.82 each  
6 month total policy premium: \$179.78  
Reference Number: [REDACTED]

**Continue to Purchase**

- [Compare Side-by-Side](#)
- [View Applicant Information](#)
- [Print Detailed Quote](#)
- [View All Quotes](#)

**Included Discounts!**  
[View Details](#)

Prefer to talk to an agent?  
Just pick up the phone  
**1-800-841-5660**

[Click for Call](#)

**Your Policy Coverage**

[What is Full Coverage?](#)

**Bodily Injury Liability(BI)** \$66.20  
\$15,000/\$30,000

**Property Damage Liability(PD)** \$112.70  
\$25,000

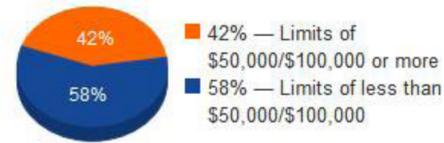
**Medical Payments(MED)** N/A  
I decline

**Uninsured & Underinsured Motorist** N/A  
Cannot be higher than your Bodily Injury (BI) limit  
I decline

**What is Bodily Injury Liability?**  
Bodily Injury Liability pays damages for people injured or killed in an accident for which you are legally responsible. It also covers your legal defense if you are sued as a result of an accident. [Learn more](#)

State Minimum: \$15,000/\$30,000

People Like You Choose: [Learn more](#)



**Example**  
You injure another driver in an accident and they have medical bills. This coverage will pay for the other driver's injuries up to the limit that you select. [Learn more](#)

**Your Vehicle Coverage**

[What is Full Coverage?](#)

**Comprehensive(COMP)** N/A  
2000 HONDA CIVIC EX I decline

**Collision(COLL)** N/A  
2000 HONDA CIVIC EX I decline

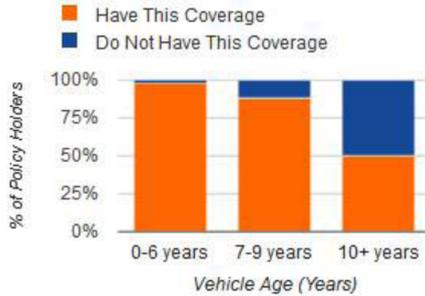
**Uninsured Motorist Property Damage** N/A  
Cannot carry along with Collision  
2000 HONDA CIVIC EX I decline

**Emergency Road Service(ERS)** N/A  
Requires Comprehensive or Collision  
2000 HONDA CIVIC EX I decline

**Rental Reimbursement(RR)** N/A  
Requires Comprehensive  
2000 HONDA CIVIC EX I decline

**What is Comprehensive Coverage?**  
Comprehensive coverage pays for damages to your auto not caused by collision such as:  
> Theft  
> Animal Damage  
> Hail  
[Learn More](#)

Percent of Policyholders with this Coverage based on Vehicle Age: [Learn more](#)



**Example**  
Your car is stolen. This coverage will pay up to the actual cash value of your car, minus the deductible that you select. [Learn More](#)

**It's easy to buy this quote online!**  
You can also call 1-800-841-5660 or visit a [local office](#).

**Continue to Purchase**

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\*Assumptions were used in your quote.  
Need to make changes to these assumptions? One of our professional agents will be happy to assist you.  
1) You have not had a theft or vandalism.

Please note that this rate quote does not provide coverage for customizations to your auto. If your vehicle is customized, please call us.  
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Additional limits may be available. If you need a quote for a limit not shown, please call us.

Collision deductibles that include the Uninsured Motorist deductible waiver are more expensive than the Collision deductibles that do not include the waiver.

Coverage is subject to the terms, limits and conditions of the policy contract.

**EXHIBIT H**

## Customer Information

We need to ask you for some personal information to provide you with an accurate quote. This information is kept [private](#) and [secure](#), and will not be sold.

First name

Last name

Address

ZIP Code

City, State

Date of birth

 /  / 

Select 'Yes' if ANY of the following apply to you:

- > I need to insure more than one driver  Yes  No
- > I need to insure more than one vehicle  Yes  No
- > I am married  Yes  No

[Continue](#)



Talk to an Agent  
**1-800-861-8380**

Associated with the **Military?**  
Call us at:  
**1-800-720-2198**

What if I am in the [process of moving](#)?

What if my address is FPO?

Am I eligible for a multi-policy discount for homeowners, renters or condominium insurance?

What is considered "unmarried"?

Quote For: Joe McNulty

Location: CA, 95204

 Reference: XXXXXXXXXX


## Add Vehicle Information

 Year 

 Make 

 Model 

 Body Style 

 Is this a Hybrid vehicle?  Yes  No

 Is this vehicle owned, financed or leased? 

 Primary use of vehicle 

 Days driven to work and/or school 

 Miles driven to work and/or school (one way) 

 Estimated Annual Mileage 

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

Please note that this rate quote does not provide coverage for customizations to your auto. If your vehicle is customized, please call us.

**Do you have another vehicle?**



(You may be eligible for a multi-car discount!)

Talk to an Agent  
**1-800-841-5660**

Associated with the **Military**?  
Call us at:  
**1-800-720-2198**




[What if I have more than 9 vehicles?](#)

[What if I have customizations?](#)

[Not sure you have a Hybrid Vehicle?](#)

[Save & Resume Later](#)

Questions or problems? [Click here](#) or call us anytime at 1-800-841-5660.

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Quote For: Joe McNulty

Location: CA, 95204

 Reference: [REDACTED]

## Joe McNulty

**Marital status**

**Gender**
 Male  Female

**Do you currently have auto insurance?**


Select Yes if you are an insured driver on your own policy or someone else's policy (such as a family member's or a company's policy).

**How old were you when you got your driver's license ?**


(in the US or Canada)

**How old were you when you were first licensed in a different country? (if any)**

**Full-time student**
 ?  No  Yes

**Highest education level completed**

**Type of Employment**
 ? 
**Describe what you do for a living**  ?


**Occupation: Retail Cashier**

Your occupation may qualify you for a discount. If you do qualify for a discount, verification of your occupation may be required.

**Military affiliation?**
 ? 
**Do you have another driver?**

Please add all of the drivers in your household.



 Talk to an Agent  
**1-800-841-5660**

 Associated with the **Military?**  
 Call us at:  
**1-800-720-2198**



[Unsure who you should list as a driver?](#)

[Does my driving experience overseas meet GEICO's driving experience requirements?](#)

Quote For: Joe McNulty

Location: CA, 95204

Reference: [REDACTED]

## Driver History Information

### Has any driver had any

- > Accidents (regardless of fault) in the last 5 years
- > Traffic Tickets in the last 5 years
- > DUIs in the last 10 years
- > Suspensions in the last 10 years

If so, select Yes to give us more details

 Yes No[Continue](#)Talk to an Agent  
**1-800-841-5660**[Click for Call](#)

### What information should I provide?

- California Residents**  
You should not list those violations that were dismissed from your Motor Vehicle Report due to the completion of a Traffic Violator School.

[Save & Resume Later](#)Questions or problems? [Click here](#) or call us anytime at 1-800-841-5660.

Your reference number is: [REDACTED]

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Quote For: Joe McNulty

Location: CA, 95204

Reference: [REDACTED]

## Discounts

Answer the questions below to let us quote the lowest rate.

Do you belong to any of these types of groups? Check all that apply:

- Alumni Associations, Colleges and Universities
- Berkshire Hathaway Affiliates
- Business and Professional Organizations
- Credit Unions
- Fraternities, Sororities, and Honor Societies
- Organizations for Members of the Military
- Organizations for Education
- Other (RCI Timeshare owners, National Geographic subscribers, ACTIVE Network)

Now, select your group from the list below:

? Not a member of any of these organizations

## Save Your Quote...

Provide an email address to return to your quote.

Email Address  ? [REDACTED]

This email address will be used to send you emails about your quote.  
We respect customer privacy and do not sell email addresses.

Contact number  -  -

## Go Paperless



- ? Paperless Bills via email:  Yes!  No thanks, maybe later
- ? Paperless Policy online:  Yes!  No thanks, maybe later

By selecting "Yes" you are accepting our [Terms & Conditions](#).

**One click away from your quote!**

**Continue**

Talk to an Agent  
**1-800-841-5660**



[Click for Call](#)

Did you know GEICO could help you with motorcycle, homeowners, and renters insurance? When you carry more than one type of policy you may qualify for a multi-policy discount.

<b>Lowest Limits*</b>	Lowest Limits Plus Comprehensive Coverage	Build Your Own Quote
<b>\$262<sup>08</sup></b> /6 mo.	\$317 <sup>48</sup> /6 mo.	\$? /mo.



Your 6 Month Premium:

**\$262.08**

6 month total policy premium: \$262.08  
Reference Number: [REDACTED]

**Continue to Purchase**

- [Compare Side-by-Side](#)
- [View Applicant Information](#)
- [Print Detailed Quote](#)
- [View All Quotes](#)

**Included Discounts !**  
[View Details](#)

Prefer to talk to an agent?  
Just pick up the phone  
**1-800-841-5660**

[Click for Call](#)

**Your Policy Coverage**

<b>Bodily Injury Liability(BI)</b>	\$99.90
\$100,000/\$300,000	
<b>Property Damage Liability(PD)</b>	\$116.00
\$50,000	
<b>Medical Payments(MED)</b>	N/A
I decline	
<b>Uninsured &amp; Underinsured Motorist</b>	\$38.90
Cannot be higher than your Bodily Injury (BI) limit	
\$100,000/\$300,000	

[What is Full Coverage?](#)

**What is Bodily Injury Liability?**

Bodily Injury Liability pays damages for people injured or killed in an accident for which you are legally responsible. It also covers your legal defense if you are sued as a result of an accident. [Learn more](#)

State Minimum: \$15,000/\$30,000

People Like You Choose: [Learn more](#)



**Example**

You injure another driver in an accident and they have medical bills. This coverage will pay for the other driver's injuries up to the limit that you select. [Learn more](#)

**Your Vehicle Coverage**

<b>Comprehensive(COMP)</b>		N/A
2000 HONDA CIVIC EX	I decline	
<b>Collision(COLL)</b>		N/A
2000 HONDA CIVIC EX	I decline	
<b>Uninsured Motorist Property Damage</b>		\$6.40
Cannot carry along with Collision		
2000 HONDA CIVIC EX	\$3,500	
<b>Emergency Road Service(ERS)</b>		N/A
Requires Comprehensive or Collision		
2000 HONDA CIVIC EX	I decline	
<b>Rental Reimbursement(RR)</b>		N/A
Requires Comprehensive		
2000 HONDA CIVIC EX	I decline	

[What is Full Coverage?](#)

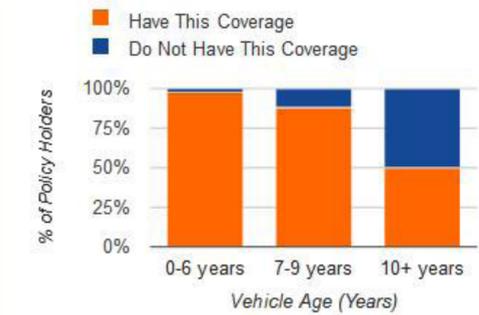
**What is Comprehensive Coverage?**

Comprehensive coverage pays for damages to your auto not caused by collision such as:

- > Theft
- > Animal Damage
- > Hail

[Learn More](#)

Percent of Policyholders with this Coverage based on Vehicle Age: [Learn more](#)



**Example**

Your car is stolen. This coverage will pay up to the actual cash value of your car, minus the deductible that you select. [Learn More](#)

It's easy to buy this quote online!  
You can also call 1-800-841-5660 or visit a [local office](#).

**Continue to Purchase**

**\*Important Messages**

We rely on your accurate statements when we provide you with a quote. However, we will verify your information through motor vehicle and claims reports if you decide to purchase a policy from GEICO Indemnity Company.

\*Assumptions were used in your quote.  
Need to make changes to these assumptions? One of our professional agents will be happy to assist you.  
1) You have not had a theft or vandalism.

Please note that this rate quote does not provide coverage for customizations to your auto. If your vehicle is customized, please call us.

GEICO reserves the right to not insure vehicles that were totaled, reconstructed, or significantly damaged due to natural disasters (flood, fire, hail).

If you pay your premium in installments, each payment includes an installment fee.

The "Similar Coverage" package quote is based solely on your current bodily injury coverage limits. It may not match your other current coverages, nor your current deductibles. The "Lowest Limits" package quote includes the lowest bodily injury limits that we offer in your state, but may not represent the lowest limits available for other coverages, nor the lowest possible deductibles.

Additional limits may be available. If you need a quote for a limit not shown, please call us.

Collision deductibles that include the Uninsured Motorist deductible waiver are more expensive than the Collision deductibles that do not include the waiver.

Coverage is subject to the terms, limits and conditions of the policy contract.

**EXHIBIT I**

Quote for: Linda Taylor

Location: CA 90715

Reference: [Redacted]

**Linda Taylor**

Marital status

Single

Gender

Male

Female

Do you currently have auto insurance?

No, I haven't needed insurance

Select 'Yes' if you are an insured driver on your own policy or someone else's policy (such as a family member's or a company's policy).

How old were you when you got your driver's license?

16

(In the US or Canada)

How old were you when you were first licensed in a different country? (if any)

[Empty box]

Full-time student

No

Yes

Highest education level completed

High School

Type of Employment

A private company or organization

Describe what you do for a living

pilot

Search

Occupation: Pilot

Your occupation may qualify you for a discount. If you do qualify for a discount, verification of your occupation may be required.

Military affiliation?

Does Not Apply

Do you have another driver?

Please add all of the drivers in your household.

Yes

No



Talk to an Agent  
**1-800-841-5660**  
Associated with the  
Military? Call us at:  
**1-800-720-2198**

Click for Call

Unsure who you should list as a driver?

Does my driving experience overseas meet GEICO's driving experience requirements?

**EXHIBIT J**

Lowest Limits\*

\$36<sup>72</sup>/mo.

Lowest Limits Plus Comprehensive Coverage

\$43<sup>15</sup>/mo.

Most Popular

\$43<sup>37</sup>/mo.

Build Your Own Quote

\$?/mo.



Start Your Policy Today for

**\$37.<sup>60</sup>**

plus 5 monthly payments of \$36.72 each

6 month total policy premium: \$191.18

Reference Number: [REDACTED]

[Continue to Purchase](#)

- [Compare Side-by-Side](#)
- [View Applicant Information](#)
- [Print Detailed Quote](#)
- [View All Quotes](#)

Included Discounts!

[View Details](#)

Prefer to talk to an agent? Just pick up the phone

**1-800-841-5660**

[Click for Call](#)

Your Policy Coverage

[Bodily Injury Liability\(BI\)](#)

\$15,000/\$30,000

[Property Damage Liability\(PD\)](#)

\$25,000

[Medical Payments\(MED\)](#)

I decline

[Uninsured & Underinsured Motorist](#)

Cannot be higher than your Bodily Injury (BI) limit.

I decline

CLOSE X

Included Discounts!

CA Good Driver  
GEICO Safe Driver  
Occupation

Included  
Included  
Included

[What is Full Coverage?](#)

What is Bodily Injury Liability?

Bodily Injury Liability pays damages for people injured or killed in an accident for which you are legally responsible. It also covers your defense if you are sued as a result of an accident. [Learn more](#)

Minimum: \$15,000/\$30,000

People Like You Choose: [Learn more](#)



Example

You injure another driver in an accident and they have medical bills. This coverage will pay for the other driver's injuries up to the limit that you select. [Learn more](#)

Your Vehicle Coverage

[Comprehensive\(COMP\)](#)

2000 HONDA CIVIC EX

I decline

N/A

[Collision\(COLL\)](#)

2000 HONDA CIVIC EX

I decline

N/A

[Uninsured Motorist Property Damage](#)

Cannot carry along with Collision

2000 HONDA CIVIC EX

I decline

N/A

[Emergency Road Service\(ERS\)](#)

[What is Full Coverage?](#)

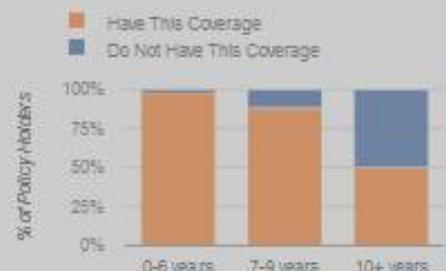
What is Comprehensive Coverage?

Comprehensive coverage pays for damages to your auto not caused by collision such as:

- > Theft
- > Animal Damage
- > Hail

[Learn More](#)

Percent of Policyholders with this Coverage based on Vehicle Age: [Learn more](#)



**EXHIBIT K**



Customer

Vehicles

Drivers

Discounts

Quote

Lowest Limits\*

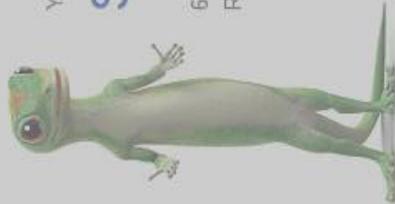
**\$288**<sup>88</sup>/<sub>6</sub> mo.

Lowest Limits Plus Comprehensive Coverage

**\$358**<sup>88</sup>/<sub>6</sub> mo.

Build Your Own Quote

**\$?** /mo.



Your 6 Month Premium:

**\$288.68**

6 month total policy premium: \$288.68

Reference Number: [REDACTED]

[Continue to Purchase](#)

- [Compare Side-by-Side](#)
- [View Applicant Information](#)
- [Print Detailed Quote](#)
- [View All Quotes](#)

**Included Discounts!**

[View Details](#)

Prefer to talk to an agent?  
Just pick up the phone

**1-800-841-5660**

[Click for Call](#)

CLOSE X

**Included Discounts!**

CA Good Driver  
GEICO Safe Driver

Included  
Included

### Your Policy Coverage

**Bodily Injury Liability(BI)**

\$100,000/\$300,000

\$123.00

**Property Damage Liability(PD)**

\$50,000

\$112.90

**Medical Payments(MED)**

I decline

N/A

**Uninsured & Underinsured Motorist**  
Cannot be higher than your Bodily Injury (BI) limit

\$45.60

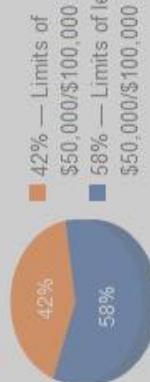
Full Coverage?

### What is Bodily Injury Liability?

Bodily Injury Liability pays damages for people injured or killed in an accident for which you are legally responsible. It also covers your legal defense if you are sued as a result of an accident. [Learn more](#)

State Minimum: \$15,000/\$30,000

People Like You Choose: [Learn more](#)



**Example**  
You injure another driver in an accident and they have medical bills. This coverage will pay for the other driver's injuries up to the limit that you select. [Learn more](#)

**EXHIBIT L**

**GOVERNMENT EMPLOYEES INSURANCE COMPANY  
PROFESSIONAL GROUP INSURANCE PLAN - CALIFORNIA  
Group Eligibility**

**\*Professional Group Insurance Plan**

A -18.0% rate differential will be applied to the policy for Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorists Property Damage. A -25.0% rate differential will be applied to the policy for Comprehensive, and -24.0% for Collision, and -27.0% for Emergency Road Service, Rental Reimbursement and Mechanical Breakdown coverage if the named insured/applicant or spouse or registered domestic partner is an operator and is employed in one of the following Professional Groups, or is a graduate student, or is a professional Federal government employee in an administrative or technical position, or has retired from one of the following Professional Groups and is no longer employed. These Professional Groups may require at least a Bachelor's degree, license, or professional certification/designation.

**NOTE:** This differential does not apply to motor homes or travel trailers rated under Miscellaneous Rule 6.

Accountant - has an Accounting degree and is employed as an Accountant.

Actuary

Account Executive

Administrator

Advisor

Air Traffic Controller

Airport Manager

Ambassador

Analyst

Anesthesiologist

Architects - 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

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**EXHIBIT M**



## Customer Information

We need to ask you for some personal information to provide you with an accurate quote. This information is kept private and secure, and will not be sold.

First name

Last name

Address  Apt

ZIP Code

City, State

Date of birth  /  /

Select 'Yes' if ANY of the following apply to you:

- > I need to insure more than one driver  Yes  No
- > I need to insure more than one vehicle  Yes  No
- > I am married  Yes  No

[Continue](#)



What if I am in the process of moving?

What if my address is FPO?

Am I eligible for a multi-policy discount for homeowners, renters or condominium insurance?

What is considered "unmarried"?

Quote For: Vanessa Lutz

Location: CA, 92064

 Reference: XXXXXXXXXX


## Add Vehicle Information

 Year 

 Make 

 Model 

 Body Style 

 Is this a Hybrid vehicle?  Yes  No

 Is this vehicle owned, financed or leased? 

 Primary use of vehicle 

 Days driven to work and/or school 

 Miles driven to work and/or school (one way) 

 Estimated Annual Mileage 

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

Please note that this rate quote does not provide coverage for customizations to your auto. If your vehicle is customized, please call us.

**Do you have another vehicle?**



(You may be eligible for a multi-car discount!)

Talk to an Agent  
**1-800-841-5660**

Associated with the  
**Military?** Call us at:  
**1-800-720-2198**




[What if I have more than 9 vehicles?](#)

[What if I have customizations?](#)

[Not sure you have a Hybrid Vehicle?](#)

[Save & Resume Later](#)

Questions or problems? [Click here](#) or call us anytime at 1-800-841-5660.

Your reference number is: XXXXXXXXXX

[Privacy Policy](#) | [Security Policy](#) | [Terms and Conditions of Use](#)



**GEICO**  
© 2000-2015 GEICO

Quote For: Vanessa Lutz

Location: CA, 92064

 Reference: [REDACTED]

## Vanessa Lutz

**Marital status**

**Gender**
 Male  Female

**Do you currently have auto insurance?**


Select Yes if you are an insured driver on your own policy or someone else's policy (such as a family member's or a company's policy).

**How old were you when you got your driver's license ?**


(in the US or Canada)

**How old were you when you were first licensed in a different country? (if any)**

**Full-time student**
 No  Yes

**Highest education level completed**

**Type of Employment**

**Describe what you do for a living**


**Occupation: Retail Cashier**

Your occupation may qualify you for a discount. If you do qualify for a discount, verification of your occupation may be required.

**Military affiliation?**

**Do you have another driver?**

Please add all of the drivers in your household.



 Talk to an Agent  
**1-800-841-5660**

 Associated with the  
**Military?** Call us at:  
 1-800-720-2198



[Unsure who you should list as a driver?](#)

[Does my driving experience overseas meet GEICO's driving experience requirements?](#)

[Save & Resume Later](#)

 Questions or problems? [Click here](#) or call us anytime at 1-800-841-5660.

 Your reference number is: [REDACTED]
[Privacy Policy](#) | [Security Policy](#) | [Terms and Conditions of Use](#)


© 2000-2015 GEICO.

Quote For: Vanessa Lutz

Location: CA, 92064

Reference: [REDACTED]

## Driver History Information

### Has any driver had any

- > Accidents (regardless of fault) in the last 5 years
- > Traffic Tickets in the last 5 years
- > DUIs in the last 10 years
- > Suspensions in the last 10 years

If so, select Yes to give us more details

 Yes No[Continue](#)

Talk to an Agent  
**1-800-841-5660**

[Click for Call](#)

### What information should I provide?

- California Residents**  
You should not list those violations that were dismissed from your Motor Vehicle Report due to the completion of a Traffic Violator School.

[Save & Resume Later](#)Questions or problems? [Click here](#) or call us anytime at 1-800-841-5660.

Your reference number is: [REDACTED]

[Privacy Policy](#) | [Security Policy](#) | [Terms and Conditions of Use](#)**GEICO**

© 2000-2015 GEICO

Quote For: Vanessa Lutz | Location: CA, 92064 | Reference: [REDACTED]

**Discounts**

Answer the questions below to let us quote the lowest rate.

Do you belong to any of these types of groups? Check all that apply:

- Alumni Associations, Colleges and Universities
- Berkshire Hathaway Affiliates
- Business and Professional Organizations
- Credit Unions
- Fraternities, Sororities, and Honor Societies
- Organizations for Members of the Military
- Organizations for Education
- Other (RCI Timeshare owners, National Geographic subscribers, ACTIVE Network)

Now, select your group from the list below:

Not a member of any of these organizations

**Save Your Quote...**

Provide an email address to return to your quote.

Email Address  [REDACTED]

This email address will be used to send you emails about your quote.  
We respect customer privacy and do not sell email addresses.

Contact number  -  -

**Go Paperless**



- Paperless Bills via email:  Yes!  No thanks, maybe later
- Paperless Policy online:  Yes!  No thanks, maybe later

By selecting "Yes" you are accepting our [Terms & Conditions.](#)

**One click away from your quote!**

**Continue**

Talk to an Agent  
**1-800-841-5660**



Did you know GEICO could help you with motorcycle, homeowners, and renters insurance? When you carry more than one type of policy you may qualify for a multi-policy discount.

<b>Lowest Limits*</b>	Lowest Limits Plus Comprehensive Coverage	Most Popular	Build Your Own Quote
<b>\$35<sup>40</sup>/mo.</b>	\$43 <sup>62</sup> /mo.	\$43 <sup>75</sup> /mo.	\$?/mo.



Start Your Policy Today for

**\$36.<sup>28</sup>**

plus 5 monthly payments of \$35.40 each  
 6 month total policy premium: \$183.28  
 Reference Number: [REDACTED]

**Continue to Purchase**

- [Compare Side-by-Side](#)
- [View Applicant Information](#)
- [Print Detailed Quote](#)
- [View All Quotes](#)

**Included Discounts!**  
[View Details](#)

Prefer to talk to an agent?  
 Just pick up the phone  
**1-800-841-5660**  
[Click for Call](#)

**Your Policy Coverage**

[What is Full Coverage?](#)

**Bodily Injury Liability(BI)** \$63.80  
 \$15,000/\$30,000

**Property Damage Liability(PD)** \$118.60  
 \$25,000

**Medical Payments(MED)** N/A  
 I decline

**Uninsured & Underinsured Motorist** N/A  
 Cannot be higher than your Bodily Injury (BI) limit  
 I decline

**What is Bodily Injury Liability?**  
 Bodily Injury Liability pays damages for people injured or killed in an accident for which you are legally responsible. It also covers your legal defense if you are sued as a result of an accident. [Learn more](#)



**Example**  
 You injure another driver in an accident and they have medical bills. This coverage will pay for the other driver's injuries up to the limit that you select. [Learn more](#)

**Your Vehicle Coverage**

[What is Full Coverage?](#)

**Comprehensive(COMP)** N/A  
 2000 HONDA CIVIC EX I decline

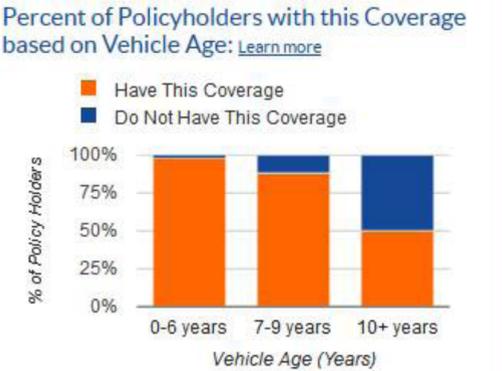
**Collision(COLL)** N/A  
 2000 HONDA CIVIC EX I decline

**Uninsured Motorist Property Damage** N/A  
 Cannot carry along with Collision  
 2000 HONDA CIVIC EX I decline

**Emergency Road Service(ERS)** N/A  
 Requires Comprehensive or Collision  
 2000 HONDA CIVIC EX I decline

**Rental Reimbursement(RR)** N/A  
 Requires Comprehensive  
 2000 HONDA CIVIC EX I decline

**What is Comprehensive Coverage?**  
 Comprehensive coverage pays for damages to your auto not caused by collision such as:  
 > Theft  
 > Animal Damage  
 > Hail  
[Learn More](#)



**Example**  
 Your car is stolen. This coverage will pay up to the actual cash value of your car, minus the deductible that you select. [Learn More](#)

It's easy to buy this quote online!  
 You can also call 1-800-841-5660 or visit a [local office](#).

**Continue to Purchase**

**\*Important Messages**

We rely on your accurate statements when we provide you with a quote. However, we will verify your information through motor vehicle and claims reports if you decide to purchase a policy from GEICO General Insurance Company.

\*Assumptions were used in your quote.  
 Need to make changes to these assumptions? One of our professional agents will be happy to assist you.  
 1) You have not had a theft or vandalism.

Please note that this rate quote does not provide coverage for customizations to your auto. If your vehicle is customized, please call us.

GEICO reserves the right to not insure vehicles that were totaled, reconstructed, or significantly damaged due to natural disasters (flood, fire, hail).

If you pay your premium in installments, each payment includes an installment fee.

The "Similar Coverage" package quote is based solely on your current bodily injury coverage limits. It may not match your other current coverages, nor your current deductibles. The "Lowest Limits" package quote includes the lowest bodily injury limits that we offer in your state, but may not represent the lowest limits available for other coverages, nor the lowest possible deductibles.

Additional limits may be available. If you need a quote for a limit not shown, please call us.

Collision deductibles that include the Uninsured Motorist deductible waiver are more expensive than the Collision deductibles that do not include the waiver.

Coverage is subject to the terms, limits and conditions of the policy contract.

**EXHIBIT N**



## Customer Information

We need to ask you for some personal information to provide you with an accurate quote. This information is kept private and secure, and will not be sold.

First name

Last name

Address  Apt

ZIP Code

City, State

Date of birth  /  /

Select 'Yes' if ANY of the following apply to you:

- > I need to insure more than one driver  Yes  No
- > I need to insure more than one vehicle  Yes  No
- > I am married  Yes  No

[Continue](#)



Talk to an Agent  
**1-800-861-8380**  
Associated with the  
**Military?** Call us at:  
**1-800-720-2198**

[What if I am in the process of moving?](#)

 [What if my address is FPO?](#)

[Am I eligible for a multi-policy discount for homeowners, renters or condominium insurance?](#)

[What is considered "unmarried"?](#)

Quote For: Ariel Erickson

Location: CA, 92064

 Reference: [REDACTED]


## Add Vehicle Information

 Year 

 Make 

 Model 

 Body Style 

 Is this a Hybrid vehicle?  Yes  No

 Is this vehicle owned, financed or leased? 

 Primary use of vehicle 

 Days driven to work and/or school 

 Miles driven to work and/or school (one way) 

 Estimated Annual Mileage 

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

Please note that this rate quote does not provide coverage for customizations to your auto. If your vehicle is customized, please call us.

**Do you have another vehicle?**



(You may be eligible for a multi-car discount!)

Talk to an Agent  
**1-800-841-5660**

Associated with the  
**Military?** Call us at:  
**1-800-720-2198**




[What if I have more than 9 vehicles?](#)

[What if I have customizations?](#)

[Not sure you have a Hybrid Vehicle?](#)

[Save & Resume Later](#)

Questions or problems? [Click here](#) or call us anytime at 1-800-841-5660.

Your reference number is: [REDACTED]

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**GEICO**  
© 2000-2015 GEICO

Quote For: Ariel Erickson

Location: CA, 92064

 Reference: [REDACTED]

## Ariel Erickson

**Marital status**

**Gender**
 Male  Female

**Do you currently have auto insurance?**


Select Yes if you are an insured driver on your own policy or someone else's policy (such as a family member's or a company's policy).

**How old were you when you got your driver's license ?**


(in the US or Canada)

**How old were you when you were first licensed in a different country? (if any)**

**Full-time student**
 No  Yes

**Highest education level completed**

**Type of Employment**

**Describe what you do for a living**


**Occupation: Retail Cashier**

Your occupation may qualify you for a discount. If you do qualify for a discount, verification of your occupation may be required.

**Military affiliation?**

**Do you have another driver?**

Please add all of the drivers in your household.



 Talk to an Agent  
**1-800-841-5660**

 Associated with the  
**Military?** Call us at:  
 1-800-720-2198



[Unsure who you should list as a driver?](#)

[Does my driving experience overseas meet GEICO's driving experience requirements?](#)

[Save & Resume Later](#)

 Questions or problems? [Click here](#) or call us anytime at 1-800-841-5660.

 Your reference number is: [REDACTED]
[Privacy Policy](#) | [Security Policy](#) | [Terms and Conditions of Use](#)


© 2000-2015 GEICO.

Quote For: Ariel Erickson

Location: CA, 92064

Reference: [REDACTED]

## Driver History Information

### Has any driver had any

- > Accidents (regardless of fault) in the last 5 years
- > Traffic Tickets in the last 5 years
- > DUIs in the last 10 years
- > Suspensions in the last 10 years

If so, select Yes to give us more details

 Yes No[Continue](#)Talk to an Agent  
**1-800-841-5660**[Click for Call](#)

### What information should I provide?

- California Residents**  
You should not list those violations that were dismissed from your Motor Vehicle Report due to the completion of a Traffic Violator School.

[Save & Resume Later](#)Questions or problems? [Click here](#) or call us anytime at 1-800-841-5660.

Your reference number is: [REDACTED]

[Privacy Policy](#) | [Security Policy](#) | [Terms and Conditions of Use](#)**GEICO**

© 2000-2015 GEICO.

Quote For: Ariel Erickson | Location: CA, 92064 | Reference: [REDACTED]

**Discounts**

Answer the questions below to let us quote the lowest rate.

Do you belong to any of these types of groups? Check all that apply:

- Alumni Associations, Colleges and Universities
- Berkshire Hathaway Affiliates
- Business and Professional Organizations
- Credit Unions
- Fraternities, Sororities, and Honor Societies
- Organizations for Members of the Military
- Organizations for Education
- Other (RCI Timeshare owners, National Geographic subscribers, ACTIVE Network)

Now, select your group from the list below:

Not a member of any of these organizations

**Save Your Quote...**

Provide an email address to return to your quote.

Email Address

This email address will be used to send you emails about your quote.  
We respect customer privacy and do not sell email addresses.

Contact number  -  -

**Go Paperless**



- Paperless Bills via email:  Yes!  No thanks, maybe later
- Paperless Policy online:  Yes!  No thanks, maybe later

By selecting "Yes" you are accepting our [Terms & Conditions.](#)

**One click away from your quote!**

**Continue**

Talk to an Agent  
**1-800-841-5660**



Click for Call

Did you know GEICO could help you with motorcycle, homeowners, and renters insurance? When you carry more than one type of policy you may qualify for a multi-policy discount.

<b>Lowest Limits*</b>	Lowest Limits Plus Comprehensive Coverage	Build Your Own Quote
<b>\$257<sup>98</sup>/6 mo.</b>	\$307 <sup>28</sup> /6 mo.	\$?/mo.



Your 6 Month Premium:

**\$257.98**

6 month total policy premium: \$257.98  
Reference Number: [REDACTED]

**Continue to Purchase**

- [Compare Side-by-Side](#)
- [View Applicant Information](#)
- [Print Detailed Quote](#)
- [View All Quotes](#)

**Included Discounts!**  
[View Details](#)

Prefer to talk to an agent?  
Just pick up the phone  
**1-800-841-5660**  
[Click for Call](#)

**Your Policy Coverage**

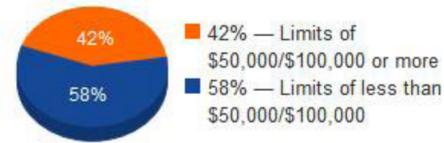
<b>Bodily Injury Liability(BI)</b>	\$96.30
\$100,000/\$300,000	
<b>Property Damage Liability(PD)</b>	\$122.10
\$50,000	
<b>Medical Payments(MED)</b>	N/A
I decline	
<b>Uninsured &amp; Underinsured Motorist</b>	\$33.50
Cannot be higher than your Bodily Injury (BI) limit	
\$100,000/\$300,000	

[What is Full Coverage?](#)

**What is Bodily Injury Liability?**  
Bodily Injury Liability pays damages for people injured or killed in an accident for which you are legally responsible. It also covers your legal defense if you are sued as a result of an accident. [Learn more](#)

State Minimum: \$15,000/\$30,000

People Like You Choose: [Learn more](#)



**Example**  
You injure another driver in an accident and they have medical bills. This coverage will pay for the other driver's injuries up to the limit that you select. [Learn more](#)

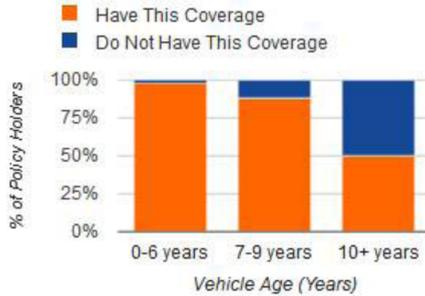
**Your Vehicle Coverage**

<b>Comprehensive(COMP)</b>		N/A
2000 HONDA CIVIC EX	I decline	
<b>Collision(COLL)</b>		N/A
2000 HONDA CIVIC EX	I decline	
<b>Uninsured Motorist Property Damage</b>		\$5.20
Cannot carry along with Collision		
2000 HONDA CIVIC EX	\$3,500	
<b>Emergency Road Service(ERS)</b>		N/A
Requires Comprehensive or Collision		
2000 HONDA CIVIC EX	I decline	
<b>Rental Reimbursement(RR)</b>		N/A
Requires Comprehensive		
2000 HONDA CIVIC EX	I decline	

[What is Full Coverage?](#)

**What is Comprehensive Coverage?**  
Comprehensive coverage pays for damages to your auto not caused by collision such as:  
> Theft  
> Animal Damage  
> Hail  
[Learn More](#)

Percent of Policyholders with this Coverage based on Vehicle Age: [Learn more](#)



**Example**  
Your car is stolen. This coverage will pay up to the actual cash value of your car, minus the deductible that you select. [Learn More](#)

It's easy to buy this quote online!  
You can also call 1-800-841-5660 or visit a [local office](#).

**Continue to Purchase**

**\*Important Messages**

We rely on your accurate statements when we provide you with a quote. However, we will verify your information through motor vehicle and claims reports if you decide to purchase a policy from GEICO Indemnity Company.

\*Assumptions were used in your quote.  
Need to make changes to these assumptions? One of our professional agents will be happy to assist you.  
1) You have not had a theft or vandalism.

Please note that this rate quote does not provide coverage for customizations to your auto. If your vehicle is customized, please call us.  
GEICO reserves the right to not insure vehicles that were totaled, reconstructed, or significantly damaged due to natural disasters (flood, fire, hail).  
If you pay your premium in installments, each payment includes an installment fee.

The "Similar Coverage" package quote is based solely on your current bodily injury coverage limits. It may not match your other current coverages, nor your current deductibles. The "Lowest Limits" package quote includes the lowest bodily injury limits that we offer in your state, but may not represent the lowest limits available for other coverages, nor the lowest possible deductibles.

Additional limits may be available. If you need a quote for a limit not shown, please call us.  
Collision deductibles that include the Uninsured Motorist deductible waiver are more expensive than the Collision deductibles that do not include the waiver.  
Coverage is subject to the terms, limits and conditions of the policy contract.

**EXHIBIT O**



Customer

Vehicles

Drivers

Discounts

Quote

### Customer Information

We need to ask you for some personal information to provide you with an accurate quote. This information is kept private and secure, and will not be sold.

First name

Sandy

Last name

Smythe

Address

1000 Crystal Springs Rd Apt

ZIP Code

94066

City, State

San Bruno, CA

Date of birth

02 / 02 / 1985

Select 'Yes' if ANY of the following apply to you:

- > I need to insure more than one driver
- > I need to insure more than one vehicle
- > I am married

Yes

No

Continue



Talk to an Agent  
**1-800-861-8380**

Associated with the **Military?**  
Call us at:  
**1-800-720-2198**

[What if I am in the process of moving?](#)

[What if my address is FPO?](#)

[Am I eligible for a multi-policy discount for homeowners, renters or condominium insurance?](#)

[What is considered "unmarried"?](#)



## Add Vehicle Information

Year

Make

Model

Body Style

Is this a Hybrid vehicle?  Yes  No

Is this vehicle owned, financed or leased?

Primary use of vehicle

Days driven to work and/or school

Miles driven to work and/or school (one way)

Estimated Annual Mileage

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

Please note that this rate quote does not provide coverage for customizations to your auto. If your vehicle is customized, please call us.

Do you have another vehicle?

Yes

No

1-800-841-3000

Associated with the Military?  
Call us at:  
1-800-720-2198



Click for Call

[What if I have more than 9 vehicles?](#)

[What if I have customizations?](#)

[Not sure you have a Hybrid Vehicle?](#)

## Sandy Smythe

Marital status

Married

Gender

Male

Female

Do you currently have auto insurance?

No, I haven't needed insurance

Select Yes if you are an insured driver on your own policy or someone else's policy (such as a family member's or a company's policy).

How old were you when you got your driver's license ?

16

(in the US or Canada)

How old were you when you were first licensed in a different country? (if any)

Full-time student

No

Yes

Highest education level completed

High School

Type of Employment

A private company or organization

Describe what you do for a living

cashier

Search

Click on the search button and we will look for a match.

**Occupation: Retail Cashier**

Your occupation may qualify you for a discount. If you do qualify for a discount, verification of your occupation may be required.

Talk to an Agent  
1-800-841-5660



 Click for Call

[Unsure who you should list as a driver?](#)

[Does my driving experience overseas meet GEICO's driving experience requirements?](#)

First name

Date of birth

Sandy (Applicant)

02/02/1985

[Change](#)



 [Click for Call](#)

## Driver Information (Spouse)

Spouse First name

Sam

Spouse Last name

Smythe

Spouse Date of birth

12 / 28 / 1984

Gender

Male

Female

Driver status

uses my autos and has a valid driver's license ▾

How old was this driver when they got their driver's license ?

16

(in the US or Canada)

How old was this driver when they were first licensed in a different country? (If any)

Full-time student

  No

Yes

Highest education level completed

High School ▾

Type of Employment

 A private company or organization ▾

Describe what Sam does for a living 

cashier

**Search**

**Occupation: Retail Cashier**

Your occupation may qualify you for a discount. If you do qualify for a discount, verification of your occupation may be required.

[Unsure who you should list as a driver?](#)

[Does my driving experience overseas meet GEICO's driving experience requirements?](#)

Quote For: Sandy Smythe

Location: CA, 94066

Reference: [REDACTED]

## Percentage of Use

What percentage does each driver operate each vehicle?

### Driver Name

**2007 HONDA CIVIC**

Sandy Smythe

90%

Sam Smythe

10%

Total Usage

100%

Total Usage for each vehicle must equal 100%

[Continue](#)

Talk to an Agent  
**1-800-841-5660**

[Click for Call](#)[Save & Resume Later](#)Questions or problems? [Click here](#) or call us anytime at 1-800-841-5660.

Your reference number is: [REDACTED]

[Privacy Policy](#) | [Security Policy](#) | [Terms and Conditions of Use](#)**GEICO**

© 2000-2015 GEICO.

Quote For: Sandy Smythe

Location: CA, 94066

Reference:

## Driver History Information

### Has any driver had any

- > Accidents (regardless of fault) in the last 5 years
- > Traffic Tickets in the last 5 years
- > DUIs in the last 10 years
- > Suspensions in the last 10 years

If so, select Yes to give us more details

 Yes No[Continue](#)

Talk to an Agent  
**1-800-841-5660**

[Click for Call](#)

### What information should I provide?

- California Residents**  
You should not list those violations that were dismissed from your Motor Vehicle Report due to the completion of a Traffic Violator School.

[Save & Resume Later](#)Questions or problems? [Click here](#) or call us anytime at 1-800-841-5660.

Your reference number is:

[Privacy Policy](#) | [Security Policy](#) | [Terms and Conditions of Use](#)**GEICO**

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## Discounts

Answer the questions below to let us quote the lowest rate.

Do you or your spouse belong to any of these types of groups? Check all that apply:

- Alumni Associations, Colleges and Universities
- Berkshire Hathaway Affiliates
- Business and Professional Organizations
- Credit Unions
- Fraternities, Sororities, and Honor Societies
- Organizations for Members of the Military
- Organizations for Education
- Other (RCI Timeshare owners, National Geographic subscribers, ACTIVE Network)

Now, select your group from the list below:

? Not a member of any of these organizations

## Save Your Quote...

Provide an email address to return to your quote.

Email Address

? [REDACTED]

This email address will be used to send you emails about your quote.

We respect customer privacy and do not sell email addresses.

 [Click for Call](#)

Did you know GEICO could help you with motorcycle, homeowners, and renters insurance? When you carry more than one type of policy you may qualify for a multi-policy discount.

<b>Lowest Limits*</b>	Most Popular	Lowest Limits Plus Comprehensive Coverage	Build Your Own Quote
<b>\$37<sup>89</sup>/mo.</b>	\$43 <sup>25</sup> /mo.	\$46 <sup>62</sup> /mo.	\$?/mo.



Start Your Policy Today for

**\$38.<sup>77</sup>**

plus 5 monthly payments of \$37.89 each

6 month total policy premium: \$198.18

Reference Number: [REDACTED]

**Continue to Purchase**

- [Compare Side-by-Side](#)
- [View Applicant Information](#)
- [Print Detailed Quote](#)
- [View All Quotes](#)

**Included Discounts !**  
[View Details](#)

Prefer to talk to an agent?  
Just pick up the phone  
**1-800-841-5660**

[Click for Call](#)

**Your Policy Coverage**

[What is Full Coverage?](#)

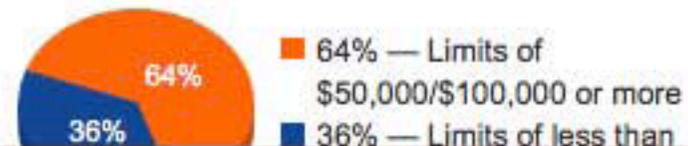
<b><u>Bodily Injury Liability(BI)</u></b>	<b>\$79.90</b>
\$15,000/\$30,000	
<b><u>Property Damage Liability(PD)</u></b>	<b>\$117.40</b>
\$25,000	
<b><u>Medical Payments(MED)</u></b>	<b>N/A</b>

**What is Bodily Injury Liability?**

Bodily Injury Liability pays damages for people injured or killed in an accident for which you are legally responsible. It also covers your legal defense if you are sued as a result of an accident. [Learn more](#)

State Minimum: \$15,000/\$30,000

People Like You Choose: [Learn more](#)





plus 5 monthly payments  
of \$37.89 each  
6 month total policy premium: \$198.18  
Reference Number: [REDACTED]

[View Details](#)

Prefer to talk to an agent?  
Just pick up the phone  
**1-800-841-5660**

[Click for Call](#)

## Your Policy Coverage

[What is Full Coverage?](#)

### Bodily Injury Liability(BI)

\$79.90

\$15,000/\$30,000

### Property Damage Liability(PD)

\$117.40

\$25,000

### Medical Payments(MED)

N/A

I decline

### Uninsured & Underinsured Motorist

Cannot be higher than your Bodily Injury (BI) limit

N/A

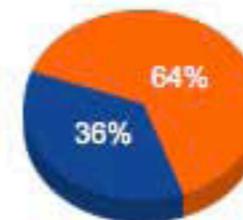
I decline

### What is Bodily Injury Liability?

Bodily Injury Liability pays damages for people injured or killed in an accident for which you are legally responsible. It also covers your legal defense if you are sued as a result of an accident. [Learn more](#)

State Minimum: \$15,000/\$30,000

People Like You Choose: [Learn more](#)



- 64% — Limits of \$50,000/\$100,000 or more
- 36% — Limits of less than \$50,000/\$100,000

### Example

You injure another driver in an accident and they have medical bills. This coverage will pay for the other driver's injuries up to the limit that you select. [Learn more](#)

## Your Vehicle Coverage

[What is Full Coverage?](#)

### Comprehensive(COMP)

2007 HONDA CIVIC

I decline

N/A

### What is Comprehensive Coverage?

Comprehensive coverage pays for damages to your auto not caused by collision such as:

- > Theft
- > Animal Damage
- > Hail

## Your Vehicle Coverage

### Comprehensive(COMP)

2007 HONDA CIVIC | decline | N/A

### Collision(COLL)

2007 HONDA CIVIC | decline | N/A

### Uninsured Motorist Property Damage

Cannot carry along with Collision

2007 HONDA CIVIC | decline | N/A

### Emergency Road Service(ERS)

Requires Comprehensive or Collision

2007 HONDA CIVIC | decline | N/A

### Rental Reimbursement(RR)

Requires Comprehensive

2007 HONDA CIVIC | decline | N/A

[What is Full Coverage?](#)

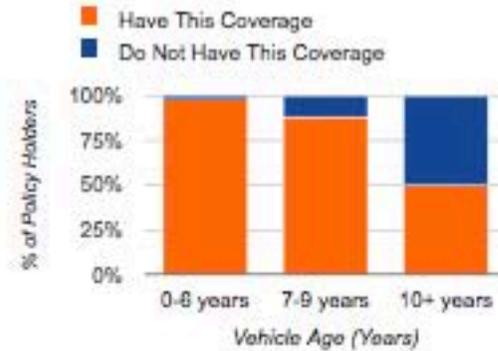
### What is Comprehensive Coverage?

Comprehensive coverage pays for damages to your auto not caused by collision such as:

- > Theft
- > Animal Damage
- > Hail

[Learn More](#)

Percent of Policyholders with this Coverage based on Vehicle Age: [Learn more](#)



### Example

Your car is stolen. This coverage will pay up to the actual cash value of your car, minus the deductible that you select.

[Learn More](#)

It's easy to buy this quote online!  
You can also call 1-800-841-5660 or visit a [local office](#).

[Continue to Purchase](#)

### \*Important Messages

We rely on your accurate statements when we provide you with a quote. However, we will verify your information through motor vehicle and claims reports if you decide to purchase a policy from GEICO General Insurance Company.

\*Assumptions were used in your quote.

Need to make changes to these assumptions? One of our professional agents will be happy to assist you.

1) You have not had a theft or vandalism.

Please note that this rate quote does not provide coverage for customizations to your auto. If your vehicle is customized, please call us.

GEICO reserves the right to not insure vehicles that were totaled, reconstructed, or significantly damaged due to natural disasters (flood, fire, hail).

If you pay your premium in installments, each payment includes an installment fee.

The "Similar Coverage" package quote is based solely on your current bodily injury coverage limits. It may not match your other current coverages, nor your current deductibles. The "Lowest Limits" package quote includes the lowest bodily injury limits that we offer in your state, but may not represent the lowest limits available for other coverages, nor the lowest possible deductibles.

Additional limits may be available. If you need a quote for a limit not shown, please call us.

Collision deductibles that include the Uninsured Motorist deductible waiver are more expensive than the Collision deductibles that do not include the waiver.

**EXHIBIT P**



Customer

Vehicles

Drivers

Discounts

Quote

### Customer Information

We need to ask you for some personal information to provide you with an accurate quote. This information is kept private and secure, and will not be sold.

First name

Sandy

Last name

Smythe

Address

1000 Crystal Springs Rd Apt

ZIP Code

94066

City, State

San Bruno, CA

Date of birth

02 / 02 / 1985

Select 'Yes' if ANY of the following apply to you:

- > I need to insure more than one driver
- > I need to insure more than one vehicle
- > I am married

Yes

No

Continue



Talk to an Agent  
**1-800-861-8380**

Associated with the **Military**?  
Call us at:  
**1-800-720-2198**

[What if I am in the process of moving?](#)

[What if my address is FPO?](#)

[Am I eligible for a multi-policy discount for homeowners, renters or condominium insurance?](#)

[What is considered "unmarried"?](#)



## Add Vehicle Information

Year

Make

Model

Body Style

Is this a Hybrid vehicle?  Yes  No

Is this vehicle owned, financed or leased?

Primary use of vehicle

Days driven to work and/or school

Miles driven to work and/or school (one way)

Estimated Annual Mileage

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

Please note that this rate quote does not provide coverage for customizations to your auto. If your vehicle is customized, please call us.

Do you have another vehicle?

Yes

No

1-800-841-3000

Associated with the Military?  
Call us at:  
1-800-720-2198



Click for Call

[What if I have more than 9 vehicles?](#)

[What if I have customizations?](#)

[Not sure you have a Hybrid Vehicle?](#)



Marital status

Single

Gender

Male  Female

Do you currently have auto insurance?

No, I haven't needed insurance

Select Yes if you are an insured driver on your own policy or someone else's policy (such as a family member's or a company's policy).

How old were you when you got your driver's license ?

16

(in the US or Canada)

How old were you when you were first licensed in a different country? (if any)

Full-time student

No  Yes

Highest education level completed

High School

Type of Employment

A private company or organization

Describe what you do for a living

cashier

Search

Occupation: Retail Cashier

Your occupation may qualify you for a discount. If you do qualify for a discount, verification of your occupation may be required.

Military affiliation?

Does Not Apply

Do you have another driver?

Yes

No

Click for Call

[Unsure who you should list as a driver?](#)

[Does my driving experience overseas meet GEICO's driving experience requirements?](#)



Customer

Vehicles

Drivers

Discounts

Quote

Quote For: Sandy Smythe

Location: CA, 94066

Reference: [Redacted]

## Driver History Information

### Has any driver had any

- > Accidents (regardless of fault) in the last 5 years
- > Traffic Tickets in the last 5 years
- > DUIs in the last 10 years
- > Suspensions in the last 10 years

If so, select **Yes** to give us more details

Yes

No

Continue

Talk to an Agent  
**1-800-841-5660**



[What information should I provide?](#)



#### California Residents

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

[Save & Resume Later](#)

Questions or problems? [Click here](#) or call us anytime at 1-800-841-5660.

Your reference number is: [Redacted]

[Privacy Policy](#) | [Security Policy](#) | [Terms and Conditions of Use](#)



**GEICO**  
© 2000-2015 GEICO.

## Discounts

Answer the questions below to let us quote the lowest rate.

Do you belong to any of these types of groups? Check all that apply:

- Alumni Associations, Colleges and Universities
- Berkshire Hathaway Affiliates
- Business and Professional Organizations
- Credit Unions
- Fraternities, Sororities, and Honor Societies
- Organizations for Members of the Military
- Organizations for Education
- Other (RCI Timeshare owners, National Geographic subscribers, ACTIVE Network)

Now, select your group from the list below:

## Save Your Quote...

Provide an email address to return to your quote.

Email Address

This email address will be used to send you emails about your quote.  
We respect customer privacy and do not sell email addresses.

Contact number  -  -

## Go Paperless



- Paperless Bills via email:  Yes!  No thanks, maybe later
- Paperless Policy online:  Yes!  No thanks, maybe later

By selecting "Yes" you are accepting our [Terms & Conditions.](#)

**One click away from your quote!**

 [Click for Call](#)

Did you know GEICO could help you with motorcycle, homeowners, and renters insurance? When you carry more than one type of policy you may qualify for a multi-policy discount.

<b>Lowest Limits*</b>	Lowest Limits Plus Comprehensive Coverage	Build Your Own Quote
<b>\$338<sup>08</sup></b> /6 mo.	<b>\$399<sup>28</sup></b> /6 mo.	<b>\$?</b> /mo.

- [Compare Side-by-Side](#)
- [View Applicant Information](#)
- [Print Detailed Quote](#)
- [View All Quotes](#)



Your 6 Month Premium:

**\$338.08**

**Continue to Purchase**

6 month total policy premium: \$338.08

Reference Number: XXXXXXXXXX

**Included Discounts !**

[View Details](#)

Prefer to talk to an agent?  
Just pick up the phone

**1-800-841-5660**

**Your Policy Coverage**

[What is Full Coverage?](#)

**Bodily Injury Liability(BI)** **\$141.60**

\$100,000/\$300,000

**Property Damage Liability(PD)** **\$145.40**

\$50,000

**Medical Payments(MED)** **N/A**

**What is Bodily Injury Liability?**

Bodily Injury Liability pays damages for people injured or killed in an accident for which you are legally responsible. It also covers your legal defense if you are sued as a result of an accident. [Learn more](#)

**State Minimum: \$15,000/\$30,000**

**People Like You Choose:** [Learn more](#)

- 42% — Limits of \$50,000/\$100,000 or more
- 58% — Limits of less than

## Your Policy Coverage

[What is Full Coverage?](#)

### Bodily Injury Liability(BI)

\$141.60

\$100,000/\$300,000

### Property Damage Liability(PD)

\$145.40

\$50,000

### Medical Payments(MED)

N/A

I decline

### Uninsured & Underinsured Motorist

Cannot be higher than your Bodily Injury (BI) limit

\$43.00

\$100,000/\$300,000

### What is Bodily Injury Liability?

Bodily Injury Liability pays damages for people injured or killed in an accident for which you are legally responsible. It also covers your legal defense if you are sued as a result of an accident. [Learn more](#)

State Minimum: \$15,000/\$30,000

People Like You Choose: [Learn more](#)

- 42% — Limits of \$50,000/\$100,000 or more
- 58% — Limits of less than \$50,000/\$100,000

### Example

You injure another driver in an accident and they have medical bills. This coverage will pay for the other driver's injuries up to the limit that you select. [Learn more](#)

## Your Vehicle Coverage

[What is Full Coverage?](#)

### Comprehensive(COMP)

2007 HONDA CIVIC

I decline

N/A

### Collision(COLL)

2007 HONDA CIVIC

I decline

N/A

### Uninsured Motorist Property Damage

Cannot carry along with Collision

2007 HONDA CIVIC

\$3,500

\$7.20

### What is Comprehensive Coverage?

Comprehensive coverage pays for damages to your auto not caused by collision such as:

- > Theft
- > Animal Damage
- > Hail

[Learn More](#)

Percent of Policyholders with this Coverage based on Vehicle Age: [Learn more](#)

- Have This Coverage
- Do Not Have This Coverage

### Example

I decline

### Uninsured & Underinsured Motorist

Cannot be higher than your Bodily Injury (BI) limit

\$43.00

\$100,000/\$300,000

## Your Vehicle Coverage

### Comprehensive(COMP)

2007 HONDA CIVIC

I decline

N/A

### Collision(COLL)

2007 HONDA CIVIC

I decline

N/A

### Uninsured Motorist Property Damage

Cannot carry along with Collision

2007 HONDA CIVIC

\$3,500

\$7.20

### Emergency Road Service(ERS)

Requires Comprehensive or Collision

2007 HONDA CIVIC

I decline

N/A

### Rental Reimbursement(RR)

Requires Comprehensive

2007 HONDA CIVIC

I decline

N/A

58%

58% — Limits of less than \$50,000/\$100,000 or more

### Example

You injure another driver in an accident and they have medical bills. This coverage will pay for the other driver's injuries up to the limit that you select. [Learn more](#)

### What is Full Coverage?

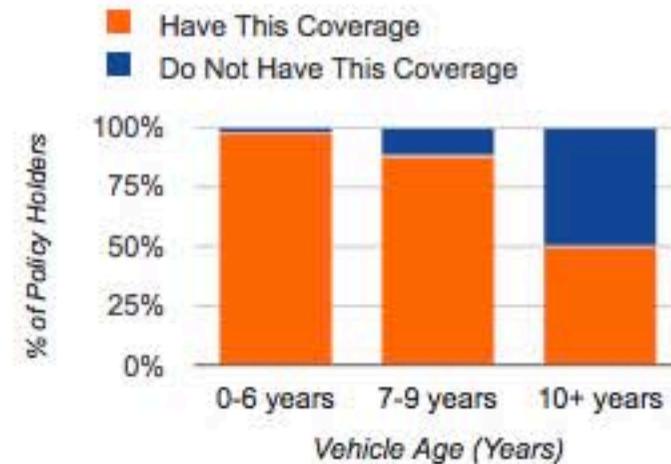
### What is Comprehensive Coverage?

Comprehensive coverage pays for damages to your auto not caused by collision such as:

- > Theft
- > Animal Damage
- > Hail

[Learn More](#)

### Percent of Policyholders with this Coverage based on Vehicle Age: [Learn more](#)



### Example

Your car is stolen. This coverage will pay up to the actual cash value of your car, minus the deductible that you select. [Learn More](#)

**EXHIBIT Q**



You're in good company! **161** of your San Francisco neighbors purchased a GEICO policy last month.

### Customer Information

We need to ask you for some personal information to provide you with an accurate quote. This information is kept private and secure, and will not be sold.

First name

Last name

Address

ZIP Code

City, State

Date of birth  /  /

Select 'Yes' if ANY of the following apply to you:

- > I need to insure more than one driver  Yes  No
- > I need to insure more than one vehicle  Yes  No
- > I am married  Yes  No

[Continue](#)



Talk to an Agent  
**1-800-861-8380**  
Associated with the  
**Military?** Call us at:  
**1-800-720-2198**

What if I am in the process of moving?

What if my address is FPO?

Am I eligible for a multi-policy discount for homeowners, renters or condominium insurance?

What is considered "unmarried"?

Quote For: Calvin Hobbes

Location: CA, 94116

 Reference: XXXXXXXXXX


## Add Vehicle Information

 Year 

 Make 

 Model 

 Body Style 

 Is this a Hybrid vehicle?  Yes  No

 Is this vehicle owned, financed or leased? 

 Primary use of vehicle 

 Days driven to work and/or school 

 Miles driven to work and/or school (one way) 

 Estimated Annual Mileage 

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

Please note that this rate quote does not provide coverage for customizations to your auto. If your vehicle is customized, please call us.

**Do you have another vehicle?**



(You may be eligible for a multi-car discount!)

Talk to an Agent  
**1-800-841-5660**

Associated with the  
**Military?** Call us at:  
**1-800-720-2198**




[What if I have more than 9 vehicles?](#)

[What if I have customizations?](#)

[Not sure you have a Hybrid Vehicle?](#)

[Save & Resume Later](#)

Questions or problems? [Click here](#) or call us anytime at 1-800-841-5660.

Your reference number is: XXXXXXXXXX

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© 2000-2014 GEICO

Quote For: Calvin Hobbes

Location: CA, 94116

Reference: ██████████

## Calvin Hobbes

**Marital status**

**Gender**
 Male  Female

**Do you currently have auto insurance?**


Select Yes if you are an insured driver on your own policy or someone else's policy (such as a family member's or a company's policy).

**How old were you when you got your driver's license ?**


(in the US or Canada)

**How old were you when you were first licensed in a different country? (if any)**

**Full-time student**
 No  Yes

**Highest education level completed**

**Type of Employment**

**Describe what you do for a living** ?


**Occupation: Retail Cashier**

Your occupation may qualify you for a discount. If you do qualify for a discount, verification of your occupation may be required.

**Military affiliation?**

**Do you have another driver?**

Please add all of the drivers in your household.



 Talk to an Agent  
**1-800-841-5660**

 Associated with the  
**Military?** Call us at:  
 1-800-720-2198


[Unsure who you should list as a driver?](#)
[Does my driving experience overseas meet GEICO's driving experience requirements?](#)

Quote For: Calvin Hobbes

Location: CA, 94116

Reference: [REDACTED]

## Driver History Information

### Has any driver had any

- > Accidents (regardless of fault) in the last 5 years
- > Traffic Tickets in the last 5 years
- > DUIs in the last 10 years
- > Suspensions in the last 10 years

If so, select Yes to give us more details

 Yes No[Continue](#)

Talk to an Agent  
**1-800-841-5660**

[Click for Call](#)

What information should I provide?



#### California Residents

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

[Save & Resume Later](#)Questions or problems? [Click here](#) or call us anytime at 1-800-841-5660.

Your reference number is: [REDACTED]

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**GEICO**  
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Quote For: Calvin Hobbes | Location: CA, 94116 | Reference: [REDACTED]

## Discounts

Answer the questions below to let us quote the lowest rate.

Do you belong to any of these types of groups? Check all that apply:

- Alumni Associations, Colleges and Universities
- Berkshire Hathaway Affiliates
- Business and Professional Organizations
- Credit Unions
- Fraternities, Sororities, and Honor Societies
- Organizations for Members of the Military
- Organizations for Education
- Other (RCI Timeshare owners, National Geographic subscribers, ACTIVE Network)

Now, select your group from the list below:

Not a member of any of these organizations

## Save Your Quote...

Provide an email address to return to your quote.

Email Address

This email address will be used to send you emails about your quote.  
We respect customer privacy and do not sell email addresses.

Contact number  -  -

### Go Paperless



- Paperless Bills via email:  Yes!  No thanks, maybe later
- Paperless Policy online:  Yes!  No thanks, maybe later

By selecting "Yes" you are accepting our [Terms & Conditions](#).

**One click away from your quote!**

[Continue](#)

Talk to an Agent  
**1-800-841-5660**



[Click for Call](#)

Did you know GEICO could help you with motorcycle, homeowners, and renters insurance? When you carry more than one type of policy you may qualify for a multi-policy discount.

<b>Lowest Limits*</b>	Lowest Limits Plus Comprehensive Coverage	Most Popular	Build Your Own Quote
<b>\$40<sup>20</sup>/mo.</b>	\$50 <sup>52</sup> /mo.	\$56 <sup>05</sup> /mo.	\$?/mo.



Start Your Policy Today for

**\$41.08**

plus 5 monthly payments of \$40.20 each  
6 month total policy premium: \$212.08  
Reference Number: [REDACTED]

[Continue to Purchase](#)

- [Compare Side-by-Side](#)
- [View Applicant Information](#)
- [Print Detailed Quote](#)
- [View All Quotes](#)

**Included Discounts!**  
[View Details](#)

Prefer to talk to an agent?  
Just pick up the phone  
**1-800-841-5660**

[Click for Call](#)

**Your Policy Coverage**

[What is Full Coverage?](#)

**Bodily Injury Liability(BI)** \$78.20  
\$15,000/\$30,000

**Property Damage Liability(PD)** \$133.00  
\$25,000

**Medical Payments(MED)** N/A  
I decline

**Uninsured & Underinsured Motorist** N/A  
Cannot be higher than your Bodily Injury (BI) limit  
I decline

**What is Bodily Injury Liability?**  
Bodily Injury Liability pays damages for people injured or killed in an accident for which you are legally responsible. It also covers your legal defense if you are sued as a result of an accident. [Learn more](#)

State Minimum: \$15,000/\$30,000  
People Like You Choose: [Learn more](#)



**Example**  
You injure another driver in an accident and they have medical bills. This coverage will pay for the other driver's injuries up to the limit that you select. [Learn more](#)

**Your Vehicle Coverage**

[What is Full Coverage?](#)

**Comprehensive(COMP)** N/A  
2000 HONDA CIVIC EX I decline

**Collision(COLL)** N/A  
2000 HONDA CIVIC EX I decline

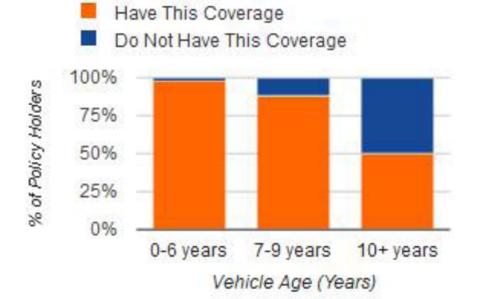
**Uninsured Motorist Property Damage** N/A  
Cannot carry along with Collision  
2000 HONDA CIVIC EX I decline

**Emergency Road Service(ERS)** N/A  
Requires Comprehensive or Collision  
2000 HONDA CIVIC EX I decline

**Rental Reimbursement(RR)** N/A  
Requires Comprehensive  
2000 HONDA CIVIC EX I decline

**What is Comprehensive Coverage?**  
Comprehensive coverage pays for damages to your auto not caused by collision such as:  
> Theft  
> Animal Damage  
> Hail  
[Learn More](#)

Percent of Policyholders with this Coverage based on Vehicle Age: [Learn more](#)



**Example**  
Your car is stolen. This coverage will pay up to the actual cash value of your car, minus the deductible that you select. [Learn More](#)

It's easy to buy this quote online!  
You can also call 1-800-841-5660 or visit a [local office](#).

[Continue to Purchase](#)

**\*Important Messages**

We rely on your accurate statements when we provide you with a quote. However, we will verify your information through motor vehicle and claims reports if you decide to purchase a policy from GEICO General Insurance Company.

\*Assumptions were used in your quote.  
Need to make changes to these assumptions? One of our professional agents will be happy to assist you.  
1) You have not had a theft or vandalism.

Please note that this rate quote does not provide coverage for customizations to your auto. If your vehicle is customized, please call us.

GEICO reserves the right to not insure vehicles that were totaled, reconstructed, or significantly damaged due to natural disasters (flood, fire, hail).

If you pay your premium in installments, each payment includes an installment fee.

The "Similar Coverage" package quote is based solely on your current bodily injury coverage limits. It may not match your other current coverages, nor your current deductibles. The "Lowest Limits" package quote includes the lowest bodily injury limits that we offer in your state, but may not represent the lowest limits available for other coverages, nor the lowest possible deductibles.

Additional limits may be available. If you need a quote for a limit not shown, please call us.

Collision deductibles that include the Uninsured Motorist deductible waiver are more expensive than the Collision deductibles that do not include the waiver.

Coverage is subject to the terms, limits and conditions of the policy contract.

**EXHIBIT R**



You're in good company! **161** of your San Francisco neighbors purchased a GEICO policy last month.

### Customer Information

We need to ask you for some personal information to provide you with an accurate quote. This information is kept private and secure, and will not be sold.

First name	<input type="text" value="Jean"/>
Last name	<input type="text" value="Nolan"/>
Address	<input type="text" value="2740 43rd Ave"/> <input type="text" value="Apt"/>
ZIP Code	<input type="text" value="94110"/>
City, State	San Francisco, CA
Date of birth	<input type="text" value="08"/> / <input type="text" value="24"/> / <input type="text" value="1984"/>

Select "Yes" if ANY of the following apply to you:

- > I need to insure more than one driver  Yes  No
- > I need to insure more than one vehicle  Yes  No
- > I am married  Yes  No

[Continue](#)



Talk to an Agent  
1-800-861-8380  
Associated with the  
Military? Call us at:  
1-800-720-2198

What if I am in the process of moving?

What if my address is FPO?

Am I eligible for a multi-policy discount for homeowners, renters or condominium insurance?

What is considered "unmarried"?

Questions or problems? [Click here](#) or call us anytime at 1-800-981-6300.

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**GEICO**  
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Quote For: Jean Nolan | Location: CA, 94115 | Reference: [Redacted]

**To continue, please ...**  
Select the vehicle's Body Style.

 **Add Vehicle Information**

Year: 2000

Make:  Honda

Model:  Civic EX

Body Style:  Sedan 4 Door

Is this a Hybrid vehicle?  Yes  No

Is this vehicle owned, financed or leased? Owned

Primary use of vehicle:  Commute (to work or school)

Days driven to work and/or school: 5

Miles driven to work and/or school (one way): 10

Estimated Annual Mileage:  7,001 - 8,000

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

Please note that this rate quote does not provide coverage for customizations to your auto. If your vehicle is customized, please call us.

**Do you have another vehicle?**

(You may be eligible for a multi-car discount!)

Talk to an Agent  
**1-800-841-5660**  
Associated with the Military? Call us at:  
1-800-720-2198



 [Click for Call](#)

[What if I have more than 9 vehicles?](#)

[What if I have customizations?](#)

[Not sure how many miles you drive in a year?](#)

[Not sure you have a Hybrid Vehicle?](#)

Quote For: Jean Nolan

Location: CA, 94115

Reference: [Redacted]

Jean Nolan

Marital status

Gender  Male  Female

Do you currently have auto insurance?

Select Yes if you are an insured driver on your own policy or someone else's policy (such as a family member's or a company's policy).

How old were you when you got your driver's license?   
(In the US or Canada)

How old were you when you were first licensed in a different country? (if any)

Full-time student  No  Yes

Highest education level completed

Type of Employment

Describe what you do for a living ?

Occupation: Retail Cashier

Your occupation may qualify you for a discount. If you do qualify for a discount, verification of your occupation may be required.

Military affiliation?

Do you have another driver?    
Please add all of the drivers in your household.

Talk to an Agent  
1-800-841-5660  
Associated with the  
Military? Call us at:  
1-800-720-2198



[Unsure who you should list as a driver?](#)

[Does my driving experience overseas meet GEICO's driving experience requirements?](#)

[Save & Resume Later](#)

Questions or problems? [Click here](#) or call us anytime at 1-800-841-5660.

Your reference number is [Redacted]

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GEICO  
© 2009-2014 GEICO



Quote For: Jean Nolan | Location: CA, 94115 | Reference: [REDACTED]

### Driver History Information

Has any driver had any

- > Accidents (regardless of fault) in the last 5 years
- > Traffic Tickets in the last 5 years
- > DUIs in the last 10 years
- > Suspensions in the last 10 years

If so, select Yes to give us more details  Yes  No

[Continue](#)

Talk to an Agent  
**1-800-841-5660**



[Click for Call](#)

What information should I provide?

- California Residents**  
You should not list those violations that were dismissed from your Motor Vehicle Report due to the completion of a Traffic Violator School.

Quote For: Jean Nolan

Location: CA 94116

Reference: [Redacted]

Discounts

Answer the questions below to let us quote the lowest rate.

Do you belong to any of these types of groups? Check all that apply:

- Alumni Associations, Colleges and Universities
- Berkshire Hathaway Affiliates
- Business and Professional Organizations
- Credit Unions
- Fraternities, Sororities, and Honor Societies
- Organizations for Members of the Military
- Organizations for Education
- Other (RCI Timeshare owners, National Geographic subscribers, ACTIVE Network)

Now, select your group from the list below:

Not a member of any of these organizations

Save Your Quote...

Provide an email address to return to your quote.

Email Address

This email address will be used to send you emails about your quote.  
We respect customer privacy and do not sell email addresses.

Contact number  -  -

Go Paperless



Paperless Bills via email:  Yes!  No thanks, maybe later

Paperless Policy online:  Yes!  No thanks, maybe later

By selecting "Yes" you are accepting our [Terms & Conditions.](#)

One click away from your quote!

Continue

Talk to an Agent  
1-800-841-5660



Click for Call

Did you know GEICO could help you with motorcycle, homeowners, and renters insurance? When you carry more than one type of policy you may qualify for a multi-policy discount.

Lowest Limits\*

**\$308<sup>08</sup>** /6 mo.

Lowest Limits Plus Comprehensive Coverage

**\$368<sup>68</sup>** /6 mo.

Build Your Own Quote

**\$?** /mo.



Your 6 Month Premium:

**\$308.08**

6 month total policy premium: \$308.08

Reference Number: [REDACTED]

**Continue to Purchase**

- [Compare Side-by-Side](#)
- [View Applicant Information](#)
- [Print Detailed Quote](#)
- [View All Quotes](#)

**Included Discounts!**

[View Details](#)

Prefer to talk to an agent?  
Just pick up the phone  
**1-800-841-5660**

[Click for Call](#)

**Your Policy Coverage**

<b>Bodily Injury Liability(BI)</b>	<b>\$118.20</b>
\$100,000/\$300,000	
<b>Property Damage Liability(PD)</b>	<b>\$139.20</b>
\$50,000	
<b>Medical Payments(MED)</b>	<b>N/A</b>
I decline	
<b>Uninsured &amp; Underinsured Motorist</b> <small>Cannot be higher than your Bodily Injury (BI) limit</small>	<b>\$42.60</b>
\$100,000/\$300,000	

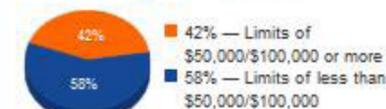
[What is Full Coverage?](#)

**What is Bodily Injury Liability?**

Bodily Injury Liability pays damages for people injured or killed in an accident for which you are legally responsible. It also covers your legal defense if you are sued as a result of an accident. [Learn more](#)

State Minimum: \$15,000/\$30,000

People Like You Choose: [Learn more](#)



**Example**

You injure another driver in an accident and they have medical bills. This coverage will pay for the other driver's injuries up to the limit that you select. [Learn more](#)

**Your Vehicle Coverage**

<b>Comprehensive(COMP)</b>	<b>N/A</b>
2000 HONDA CIVIC EX	I decline
<b>Collision(COLL)</b>	<b>N/A</b>
2000 HONDA CIVIC EX	I decline
<b>Uninsured Motorist Property Damage</b>	<b>\$7.20</b>
Cannot carry along with Collision	
2000 HONDA CIVIC EX	\$3,500
<b>Emergency Road Service(ERS)</b>	<b>N/A</b>
Requires Comprehensive or Collision	
2000 HONDA CIVIC EX	I decline
<b>Rental Reimbursement(RR)</b>	<b>N/A</b>
Requires Comprehensive	
2000 HONDA CIVIC EX	I decline

[What is Full Coverage?](#)

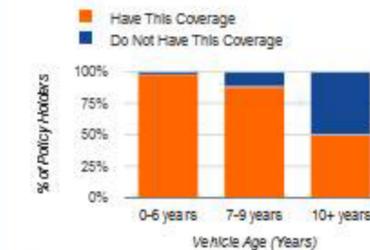
**What is Comprehensive Coverage?**

Comprehensive coverage pays for damages to your auto not caused by collision such as:

- > Theft
- > Animal Damage
- > Hail

[Learn More](#)

Percent of Policyholders with this Coverage based on Vehicle Age: [Learn more](#)



**Example**

Your car is stolen. This coverage will pay up to the actual cash value of your car, minus the deductible that you select. [Learn More](#)

It's easy to buy this quote online!  
You can also call 1-800-841-5660 or visit a [local office](#).

**Continue to Purchase**

**\*Important Messages**

We rely on your accurate statements when we provide you with a quote. However, we will verify your information through motor vehicle and claims reports if you decide to purchase a policy from GEICO Indemnity Company.

\*Assumptions were used in your quote.  
Need to make changes to these assumptions? One of our professional agents will be happy to assist you.

1) You have not had a theft or vandalism.

Please note that this rate quote does not provide coverage for customizations to your auto. If your vehicle is customized, please call us.

GEICO reserves the right to not insure vehicles that were totaled, reconstructed, or significantly damaged due to natural disasters (flood, fire, hail).

If you pay your premium in installments, each payment includes an installment fee.

The "Similar Coverage" package quote is based solely on your current bodily injury coverage limits. It may not match your other current coverages, nor your current deductibles. The "Lowest Limits" package quote includes the lowest bodily injury limits that we offer in your state, but may not represent the lowest limits available for other coverages, nor the lowest possible deductibles.

Additional limits may be available. If you need a quote for a limit not shown, please call us.

Collision deductibles that include the Uninsured Motorist deductible waiver are more expensive than the Collision deductibles that do not include the waiver.

Coverage is subject to the terms, limits and conditions of the policy contract.

Save

Questions or problems? [Click here](#) or call us anytime at 1-800-841-5660.

Your reference number is: [REDACTED]

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**EXHIBIT S**

Lowest Limits\*

\$376<sup>38</sup>/6 mo.

Lowest Limits Plus Comprehensive Coverage

\$432<sup>98</sup>/6 mo.

Build Your Own Quote

\$?/mo.



Your 6 Month Premium:

**\$376.38**

6 month total policy premium: \$376.38

Reference Number: [REDACTED]

[Continue to Purchase](#)

- [Compare Side-by-Side](#)
- [View Applicant Information](#)
- [Print Detailed Quote](#)
- [View All Quotes](#)

Included Discounts!

[View Details](#)

Prefer to talk to an agent?  
Just pick up the phone

**1-800-841-5660**

[Click for Call](#)

Your Policy Coverage

[What is Full Coverage?](#)

**Bodily Injury Liability(BI)**

\$195.60

\$100,000/\$300,000

**Property Damage Liability(PD)**

\$117.70

\$50,000

**Medical Payments(MED)**

N/A

I decline

**Uninsured & Underinsured Motorist**

\$53.90

Cannot be higher than your Bodily Injury (BI) limit

\$100,000/\$300,000

What is Bodily Injury Liability?

Bodily Injury Liability pays damages for people injured or killed in an accident for which you are legally responsible. It also covers your legal defense if you are sued as a result of an accident. [Learn more](#)

State Minimum: \$15,000/\$30,000

People Like You Choose: [Learn more](#)



Example

You injure another driver in an accident and they have medical bills. This coverage will pay for the other driver's injuries up to the limit that you select. [Learn more](#)

Your Vehicle Coverage

[What is Full Coverage?](#)

**Comprehensive(COMP)**

2000 HONDA CIVIC EX

I decline

N/A

**Collision(COLL)**

2000 HONDA CIVIC EX

I decline

N/A

**Uninsured Motorist Property Damage**

Cannot carry along with Collision

2000 HONDA CIVIC EX

\$3,500

\$8.30

**Emergency Road Service(ERS)**

Requires Comprehensive or Collision

2000 HONDA CIVIC EX

I decline

N/A

**Rental Reimbursement(RR)**

Requires Comprehensive

2000 HONDA CIVIC EX

I decline

N/A

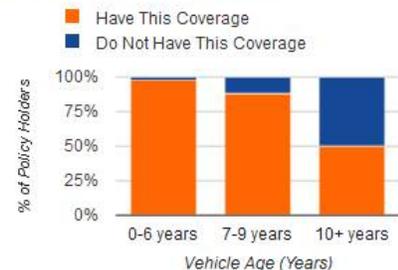
What is Comprehensive Coverage?

Comprehensive coverage pays for damages to your auto not caused by collision such as:

- > Theft
- > Animal Damage
- > Hail

[Learn More](#)

Percent of Policyholders with this Coverage based on Vehicle Age: [Learn more](#)



Example

Your car is stolen. This coverage will pay up to the actual cash value of your car, minus the deductible that you select. [Learn More](#)

**EXHIBIT T**

Customer

Vehicles

Drivers

Customer

Vehicles

Drivers

Lowest Limits\*

\$376<sup>38</sup>/6 mo.

Lowest Limits Plus Comprehensive Coverage

\$432<sup>98</sup>/6 mo.

Build Your Own Quote

\$?/mo.



Your 6 Month Premium:

**\$376.<sup>38</sup>**

6 month total policy premium: \$376.38

Reference Number: [REDACTED]

Continue to

Lowest Limits\*

\$45<sup>34</sup>/mo.

Lowest Limits Plus Comprehensive Coverage

\$54<sup>97</sup>/mo.

Most Popular

\$67<sup>54</sup>/mo.



Start Your Policy Today for

**\$46.<sup>22</sup>**

plus 5 monthly payments of \$45.34 each

6 month total policy premium: \$242.88

Reference Number: [REDACTED]

Continue to

Your Policy Coverage

Bodily Injury Liability(BI)

\$195.60

\$100,000/\$300,000

Property Damage Liability(PD)

\$117.70

\$50,000

Medical Payments(MED)

N/A

I decline

Uninsured & Underinsured Motorist

Cannot be higher than your Bodily Injury (BI) limit

\$53.90

\$100,000/\$300,000

Your Policy Coverage

Bodily Injury Liability(BI)

\$129.50

\$15,000/\$30,000

Property Damage Liability(PD)

\$112.50

\$25,000

Medical Payments(MED)

N/A

I decline

Uninsured & Underinsured Motorist

Cannot be higher than your Bodily Injury (BI) limit

N/A

I decline

Your Vehicle Coverage

Comprehensive(COMP)

2000 HONDA CIVIC EX

I decline

N/A

Collision(COLL)

2000 HONDA CIVIC EX

I decline

N/A

Uninsured Motorist Property Damage

Cannot carry along with Collision

2000 HONDA CIVIC EX

\$3,500

\$8.30

Emergency Road Service(ERS)

Requires Comprehensive or Collision

2000 HONDA CIVIC EX

I decline

N/A

Rental Reimbursement(RR)

Requires Comprehensive

2000 HONDA CIVIC EX

I decline

N/A

Your Vehicle Coverage

Comprehensive(COMP)

2000 HONDA CIVIC EX

I decline

N/A

Collision(COLL)

2000 HONDA CIVIC EX

I decline

N/A

Uninsured Motorist Property Damage

Cannot carry along with Collision

2000 HONDA CIVIC EX

I decline

N/A

Emergency Road Service(ERS)

Requires Comprehensive or Collision

2000 HONDA CIVIC EX

I decline

N/A

Rental Reimbursement(RR)

Requires Comprehensive

2000 HONDA CIVIC EX

I decline

N/A

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**PROOF OF SERVICE**  
**[BY OVERNIGHT OR U.S. MAIL, FAX TRANSMISSION,**  
**EMAIL TRANSMISSION AND/OR PERSONAL SERVICE]**

**State of California, City of Sacramento, County of Sacramento**

I am employed in the City of Sacramento and County of Sacramento, State of California. I am over the age of 18 years and not a party to the within action. My business address is 1107 9th St., Suite 625, Sacramento, CA 95814, and I am employed in the city and county where this service is occurring.

On February 12, 2015 between 8:30 and 9:30 AM, I caused service of true and correct copies of the document entitled

CONSUMER FEDERATION OF CALIFORNIA'S PETITION FOR FINDING OF  
NONCOMPLIANCE AND ORDER TO SHOW CAUSE, PETITION FOR HEARING,  
PETITION TO PARTICIPATE, PETITION TO INTERVENE, AND NOTICE OF INTENT TO  
SEEK INTERVENOR COMPENSATION

upon the persons named in the attached service list, in the following manner:

1. If marked FAX SERVICE, by facsimile transmission this date to the FAX number stated to the person(s) named.
2. If marked EMAIL, by electronic mail transmission this date to the email address stated.
3. If marked U.S. MAIL or OVERNIGHT or HAND DELIVERED, by placing this date for collection for regular or overnight mailing true copies of the within document in sealed envelopes, addressed to each of the persons so listed. I am readily familiar with the regular practice of collection and processing of correspondence for mailing of U.S. Mail and for sending of Overnight mail. If mailed by U.S. Mail, these envelopes would be deposited this day in the ordinary course of business with the U.S. Postal Service. If mailed Overnight, these envelopes would be deposited this day in a box or other facility regularly maintained by the express service carrier, or delivered this day to an authorized courier or driver authorized by the express service carrier to receive documents, in the ordinary course of business, fully prepaid.

I declare under penalty of perjury that the foregoing is true and correct.  
Executed on February 12, 2015, at Sacramento, California.



Megan Varvais

**SERVICE LIST**

**Person Served**

**Method of Service**

<p>Hon. Dave Jones          Insurance Commissioner          California Department of Insurance          300 Capitol Mall, Suite 1700          Sacramento, California 95814          Tel. No.: (916) 492-3500          Fax No.: (916) 445-5280          CommissionerJones@insurance.ca.gov</p>	<p><input type="checkbox"/> FAX  <input type="checkbox"/> U.S. MAIL  <input checked="" type="checkbox"/> OVERNIGHT MAIL  <input type="checkbox"/> HAND DELIVERED  <input checked="" type="checkbox"/> EMAIL</p>
<p>Adam Cole          General Counsel          California Department of Insurance          45 Fremont Street, 23rd Floor          San Francisco, CA 94105          Tel. No.: (415) 538-4375          Fax No.: (415) 904-5889          adam.cole@insurance.ca.gov</p>	<p><input type="checkbox"/> FAX  <input type="checkbox"/> U.S. MAIL  <input checked="" type="checkbox"/> OVERNIGHT MAIL  <input type="checkbox"/> HAND DELIVERED  <input checked="" type="checkbox"/> EMAIL</p>
<p>Edward Wu          Public Advisor          Office of the Public Advisor          California Department of Insurance          300 South Spring Street, 12th Floor          Los Angeles, CA 90013          Tel. No.: (213) 346-6635          Fax No.: (213) 897-9241          edward.wu@insurance.ca.gov</p>	<p><input type="checkbox"/> FAX  <input type="checkbox"/> U.S. MAIL  <input type="checkbox"/> OVERNIGHT MAIL  <input type="checkbox"/> HAND DELIVERED  <input checked="" type="checkbox"/> EMAIL</p>
<p>Nancy Flores          c/o CT Corporation System          818 West Seventh Street          Los Angeles, CA 90017          For: GEICO GENERAL INSURANCE          COMPANY</p>	<p><input type="checkbox"/> FAX  <input type="checkbox"/> U.S. MAIL  <input checked="" type="checkbox"/> OVERNIGHT MAIL  <input type="checkbox"/> HAND DELIVERED  <input type="checkbox"/> EMAIL</p>