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BEFORE THE INSURANCE COMMISSIONER
OF THE STATE OF CALIFORNIA

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

Government Employees Insurance Company
and its affiliates,

Respondent.

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

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

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

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 - 1

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.¹ 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 system²) and uses its internet website - 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 industry³ – 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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23
24
25 ¹ <https://www.geico.com/insurance-agents/california/>

26 ² GEICO 2013 California Auto Rule filing SERRF # *GECC-128785615*.

27 ³ “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

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

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

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

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

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

- \$100,000 liability bodily injury coverage per injury;
- \$300,000 liability bodily injury coverage per accident;
- \$50,000 liability property damage coverage per accident;
- \$100,000 uninsured and underinsured motorists bodily injury coverage per injury;
- \$300,000 uninsured and underinsured motorists bodily injury coverage per accident; and,
- \$3,500 uninsured motorist property damage coverage.

(Hereinafter, a “100/300/50 policy”). The policy they are offered has a premium that is 40 to 54 percent higher than that quoted to customers not victimized by this practice. These coverage

limits far exceed the statutory minimum limits policy to which these customers are entitled under Insurance Code section 1861.15(a).

7. Instead of being offered a statutory minimum limits policy, for example, a California visitor to GEICO's website who is unmarried, with a high school diploma who works as a retail cashier and has not been continuously insured, will be offered a 100/300/50 policy that is represented as being the "Lowest Limits" available. Although this level of coverage far exceeds the mandated statutory minimum limits policy that GEICO is required by law to offer and sell in California, the company displays the premium for this coverage under a bright orange tab labeled "Lowest Limits*" placed in the top left of the web page. The asterisk next to the phrase "Lowest Limits" directs the customer to the following *incorrect* and *deceptive* information: "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." (See Exhibit E).

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

- \$15,000 liability bodily injury coverage per injury,
- \$30,000 liability bodily injury coverage per accident, and,
- \$25,000 liability property damage coverage per accident.⁴

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

⁴ As is discussed in subsection (b), *infra*, GEICO is also violating California law through its presentation of this package as the lowest limits available. Pursuant to California Vehicle Code §16056 (a) the minimum financial responsibility limits require only five thousand dollars (\$5,000) in liability physical damage coverage, as opposed to 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.

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

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

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

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

21. CFC’s testing has determined that GEICO refuses to make available a policy to a customer who is unwilling to disclose their occupation information. Since occupation is not a permissible rating factor, GEICO effectively denies a good driver a statutory minimum limits 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

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

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

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

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

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

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

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

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

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

38. CFC will offer evidence demonstrating that GEICO maintains a practice of discriminating against unmarried customers in working class professions, with gaps in past insurance coverage, who do not have a four-year degree. These customers will be offered a 100/300/50 policy if they provide information to Geico.com that they are unmarried. For 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.⁵

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 practice⁶ of applying the discriminatory
23

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

27 ⁶ 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.

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

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

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

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

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

⁷ We note here the caveat, discussed in subsection (b) above, that even this true “Lowest Limits” policy is only 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:

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

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

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

III. PROPOSED REMEDIES

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

⁸ In some instances, the tested customer profile date of birth varied by several days, but not to the extent that would 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
14 Attorneys for
15 CONSUMER FEDERATION OF
16 CALIFORNIA
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I, Aaron Lewis, verify:

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

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

Wm. J. Linn

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 Holoher @ \$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.

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



GEICO
© 2000-2014 GEICO.

Quote For: Jennifer

Location: CA, 90305

Reference:



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!)

Yes

No

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 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:

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


© 2000-2014 GEICO

Quote For: Jennifer

Location: CA, 90305

Reference: [REDACTED]

Jennifer Smithers

Marital status

Single

Gender

☐ Male

☒ Female

Do you currently have auto insurance?

Yes

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?

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?](#)

[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

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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.

Your reference number is:

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© 2000-2014 GEICO.

Quote For: Jennifer

Location: CA, 90305

Reference: [REDACTED]

Current Insurance Information

Years with Current Insurance Company

5



Bodily Injury Limits



\$15,000/\$30,000

[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**

© 2000-2014 GEICO

Quote For: Jennifer

Location: CA, 90305

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.

[Save & Resume Later](#)

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

Your reference number is:

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 [Click for Call](#)

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

Marge

Last name

Holloway

Address

?

3102 W 83rd St

Apt

ZIP Code

90305

City, State

Inglewood, CA

Date of birth

?

08 / 08 / 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.

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



GEICO

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Quote For: Marge Holloway

Location: CA, 90305

Reference:



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!)

Yes

No

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 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:

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© 2000-2014 GEICO

Quote For: Marge Holloway

Location: CA, 90305

Reference:

Marge Holloway

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?

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?](#)
[Save & Resume Later](#)

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

Your reference number is:

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GEICO
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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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GEICO

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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



[Click for Call](#)

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[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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Customer

Vehicles

Drivers

Discounts

Quote

Lowest Limits*


Lowest Limits Plus Comprehensive Coverage

Build Your Own Quote

\$343⁴⁸/6 mo.

\$403³⁸/6 mo.

\$?/mo.



Your 6 Month Premium:

\$343.⁴⁸

6 month total policy premium: \$343.48

Reference Number:

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)

\$164.60

\$100,000/\$300,000

Property Damage Liability(PD)

\$116.60

\$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

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%

58%

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)

N/A

2000 HONDA CIVIC EX

I decline

Collision(COLL)

N/A

2000 HONDA CIVIC EX

I decline

Uninsured Motorist Property Damage

Cannot carry along with Collision

2000 HONDA CIVIC EX

\$3,500

\$7.50

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](#)

Have This Coverage

Do Not Have This Coverage

100%

75%

50%

25%

0%

0-6 years

7-9 years

10+ years

Vehicle Age (Years)

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:

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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

Cassie

Last name

Tyrell

Address



82116 Keitel St

Apt

ZIP Code

92201

City, State

Indio, CA

Date of birth



08

/ 13

/ 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
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Quote For: Cassie Tyrell

Location: CA, 92201

Reference:



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!)

Yes

No

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 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:

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© 2000-2014 GEICO.

Quote For: Cassie Tyrell

Location: CA, 92201

Reference: [REDACTED]

Cassie Tyrell

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

Masters

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?

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?](#)

[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: [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: Cassie Tyrell

Location: CA, 92201

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.

[Save & Resume Later](#)

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

Your reference number is:

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Customer

Vehicles

Drivers

Discounts

Quote

Lowest Limits*


Lowest Limits Plus Comprehensive Coverage

Build Your Own Quote

\$288⁶⁸/6 mo.

\$358⁸⁸/6 mo.

\$?/mo.



Your 6 Month Premium:

\$288.⁶⁸

6 month total policy premium: \$288.68

Reference Number:

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)

\$123.00

\$100,000/\$300,000

Property Damage Liability(PD)

\$112.90

\$50,000

Medical Payments(MED)

N/A

I decline

Uninsured & Underinsured Motorist

Cannot be higher than your Bodily Injury (BI) limit

\$45.60

\$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%

58%

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)

N/A

2000 HONDA CIVIC EX

I decline

Collision(COLL)

N/A

2000 HONDA CIVIC EX

I decline

Uninsured Motorist Property Damage

Cannot carry along with Collision

\$6.30

2000 HONDA CIVIC EX

\$3,500

Emergency Road Service(ERS)

Requires Comprehensive or Collision

N/A

2000 HONDA CIVIC EX

I decline

Rental Reimbursement(RR)

Requires Comprehensive

N/A

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](#)

Have This Coverage

Do Not Have This Coverage

100%

75%

50%

25%

0%

0-6 years

7-9 years

10+ years

Vehicle Age (Years)

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

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Trustwave


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EXHIBIT E

Customer	Vehicles	Drivers	Discounts	Quote
<div> <div>Lowest Limits*</div> <div>Lowest Limits Plus Comprehensive Coverage</div> <div>Build Your Own Quote</div> </div> <div> <div>\$310.28²⁸/6 mo.</div> <div>\$335.78⁷⁸/6 mo.</div> <div>\$?/mo.</div> </div>				
<div>  <div> Your 6 month Premium: \$310.28 6 month total policy premium: \$310.28 Reference Number: XXXXXXXXXX </div> <div>Continue to Purchase</div> </div>				
<div> Compare Side-by-Side View Applicant Information Print Detailed Quote View All Quotes </div> <div> Included Discounts! View Details </div> <div> Prefer to talk to an agent? Just pick up the phone 1-800-841-5660 <div>Click for Call</div> </div>				

Your Policy Coverage

Bodily Injury Liability(BI)

\$100,000/\$300,000

\$132.30

Property Damage Liability(PD)

\$50,000

\$121.40

Medical Payments(MED)

I decline

N/A

Uninsured & Underinsured Motorist

Cannot be higher than your Bodily Injury (BI) limit

\$100,000/\$300,000

\$49.00

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

\$6.70

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 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](#)

42%

58%

42% — Limits of \$50,000/\$100,000 or more
58% — Limits of less than \$50,000/\$100,000

Example

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- > Hail

[Learn More](#)

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

Have This Coverage

Do Not Have This Coverage

100%

75%

50%

25%

0%

0-6 years

7-9 years

10+ years

Vehicle Age (Years)

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 full, you will receive an insurance card.


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
<div> <div>Lowest Limits*</div> <div>Lowest Limits Plus Comprehensive Coverage</div> <div>Most Popular</div> <div>Build Your Own Quote</div> </div> <div> <div>\$32.42/mo.</div> <div>\$40.15/mo.</div> <div>\$45.24/mo.</div> <div>\$7/mo.</div> </div>				
<div>  <div> <div>Start Your Policy Today for</div> <div>\$33.30</div> <div>plus 5 monthly payments of \$32.42 each</div> <div>6 month total policy premium: \$165.38</div> <div>Reference Number: [REDACTED]</div> </div> <div>Continue to Purchase</div> </div>				
<div> <div>Compare Side-by-Side</div> <div>View Applicant Information</div> <div>Print Detailed Quote</div> <div>View All Quotes</div> </div> <div> <div>Included Discounts!</div> <div>View Details</div> </div> <div> <div>Prefer to talk to an agent?</div> <div>Just pick up the phone</div> <div>1-800-841-5660</div> </div> <div> <div>Click for Call</div> </div>				

Your Policy 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

Cannot be higher than your Bodily Injury (BI) limit

N/A

I decline

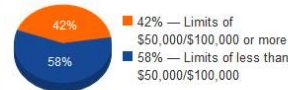
[What is Full Coverage?](#)

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

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 Full Coverage?](#)

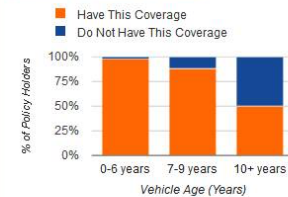
What is Comprehensive Coverage?

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.

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

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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.

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 G



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	<input type="text" value="George"/>
Last name	<input type="text" value="Sullivan"/>
Address	<input type="text" value="1817 N Commerce St"/> Apt <input type="text" value=""/>
ZIP Code	<input type="text" value="95204"/>
City, State	Stockton, CA
Date of birth	<input type="text" value="03"/> <input type="text" value="15"/> <input type="text" value="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

☒ No

☐ Yes

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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Quote For: George Sullivan

Location: CA, 95204

Reference:



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!)

Yes

No

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 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:

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GEICO
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Quote For: George Sullivan

Location: CA, 95204

Reference: XXXXXXXXXX

George Sullivan

Marital status

Single

Gender

☒ Male

☐ Female

Do you currently have auto insurance?

Yes

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



checkout clerk

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?

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?](#)

[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: George Sullivan

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: George Sullivan

Location: CA, 95204

Reference: 

Current Insurance Information

Years with Current Insurance Company

5



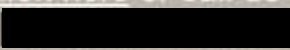
Bodily Injury Limits



\$15,000/\$30,000

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

© 2000-2015 GEICO.

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.

[Save & Resume Later](#)

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

Your reference number is:

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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

Joe

Last name

McNulty

Address

? 1817 N Commerce St

Apt

ZIP Code

95204

City, State

Stockton, CA

Date of birth

?

08

/

01

/

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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Quote For: Joe McNulty

Location: CA, 95204

Reference:



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!)

Yes

No

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 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:

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GEICO

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Quote For: Joe McNulty

Location: CA, 95204

Reference:

Joe McNulty

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 ?

retail 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?

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

Your reference number is:

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© 2000-2015 GEICO

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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GEICO

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Quote For: Joe McNulty

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.

Lowest Limits*

\$262⁰⁸/6 mo.

Lowest Limits Plus Comprehensive Coverage

\$317⁴⁸/6 mo.

Build Your Own Quote

\$?/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

[What is Full Coverage?](#)

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

\$99.90

\$100,000/\$300,000

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

\$116.00

\$50,000

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

N/A

I decline

[Uninsured & Underinsured Motorist](#)

\$38.90

Cannot be higher than your Bodily Injury (BI) limit

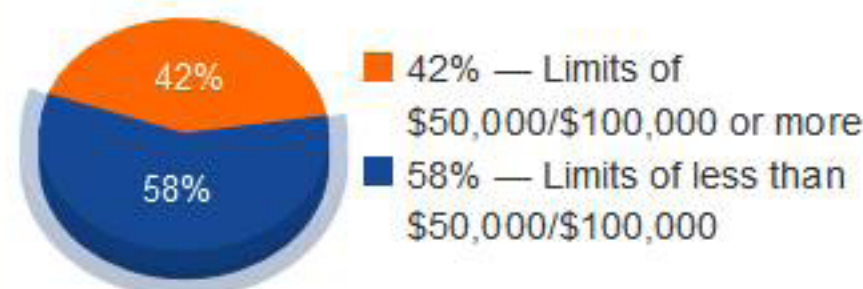
\$100,000/\$300,000

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

\$6.40

[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

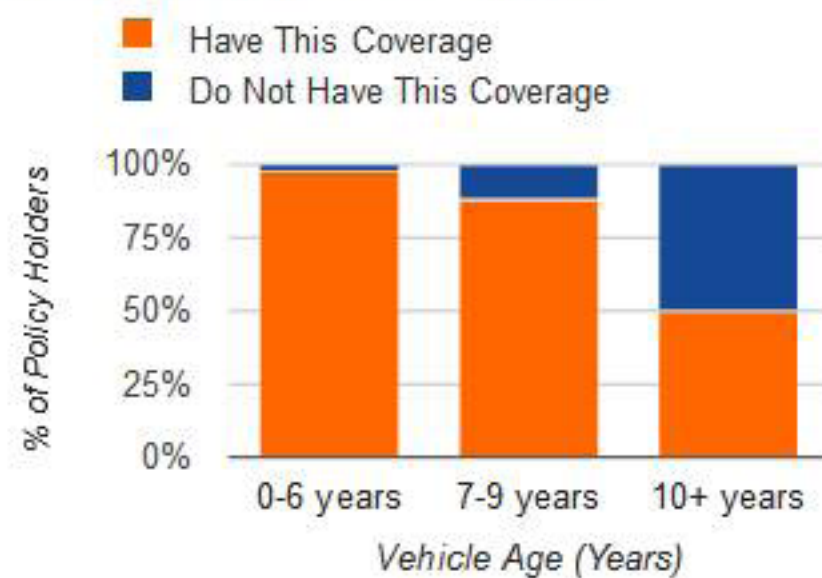
What is Comprehensive Coverage?

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

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

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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.

Save

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](#)



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EXHIBIT I



Quote For Linda Taylor

Location: CA 90715

Reference: [REDACTED]

Linda Taylor

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


Click for Call

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

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

Unsure who you should list as a driver?

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

EXHIBIT J

Lowest Limits*

\$36⁷²/mo.

Lowest Limits Plus Comprehensive Coverage

\$43¹⁵/mo.

Most Popular

\$43³⁷/mo.

Build Your Own Quote

\$?/mo.



Start Your Policy Today for

\$37.⁶⁰

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



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](#)



- 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

[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](#)

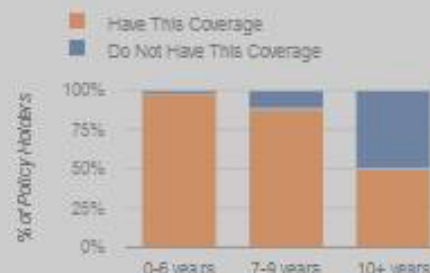


EXHIBIT K



Lowest Limits*

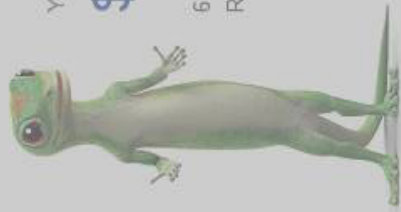
\$288⁶⁸/6 mo.

Lowest Limits Plus Comprehensive Coverage

\$358⁸⁸/6 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

CLOSE X

Included Discounts!

CA Good Driver
GEICO Safe Driver

Included
Included

- 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

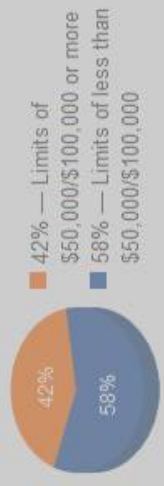
Your Policy Coverage

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

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

Vanessa

Last name

Lutz

Address



12838 Blanco Court

Apt

ZIP Code

92064

City, State

Poway, CA

Date of birth



08

29

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
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Quote For: Vanessa Lutz

Location: CA, 92064

Reference:



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!)

Yes

No

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 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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© 2000-2015 GEICO

Quote For: Vanessa Lutz

Location: CA, 92064

Reference: [REDACTED]

Vanessa Lutz

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

Bachelors

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?

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?](#)

[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: Vanessa Lutz

Location: CA, 92064

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:

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Quote For: Vanessa Lutz

Location: CA, 92064

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.

[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](#)



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Customer	Vehicles	Drivers	Discounts	Quote
Lowest Limits* \$35⁴⁰/mo.	Lowest Limits Plus Comprehensive Coverage \$43⁶²/mo.	Most Popular \$43⁷⁵/mo.	Build Your Own Quote \$?/mo.	Compare Side-by-Side View Applicant Information Print Detailed Quote View All Quotes




Start Your Policy Today for
\$36.²⁸
 plus 5 monthly payments of \$35.40 each
 6 month total policy premium: \$183.28
 Reference Number: XXXXXXXXXX

Continue to Purchase

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

<u>Bodily Injury Liability(BI)</u>	\$63.80
<input type="text" value="\$15,000/\$30,000"/>	<input type="button" value="v"/>
<hr/>	
<u>Property Damage Liability(PD)</u>	\$118.60
<input type="text" value="\$25,000"/>	<input type="button" value="v"/>
<hr/>	
<u>Medical Payments(MED)</u>	N/A
<input type="text" value="I decline"/>	<input type="button" value="v"/>
<hr/>	
<u>Uninsured & Underinsured Motorist</u>	N/A
Cannot be higher than your Bodily Injury (BI) limit	
<input type="text" value="I decline"/>	<input type="button" value="v"/>

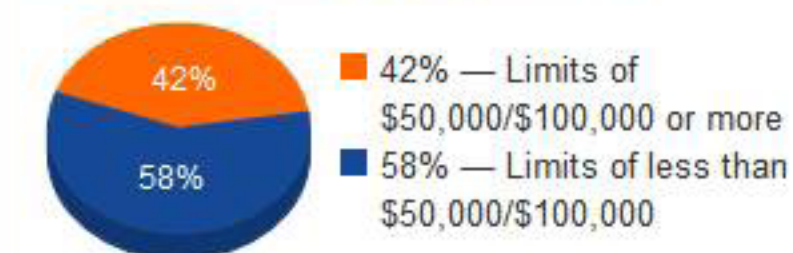
What is Full Coverage?

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

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

What is Full Coverage?

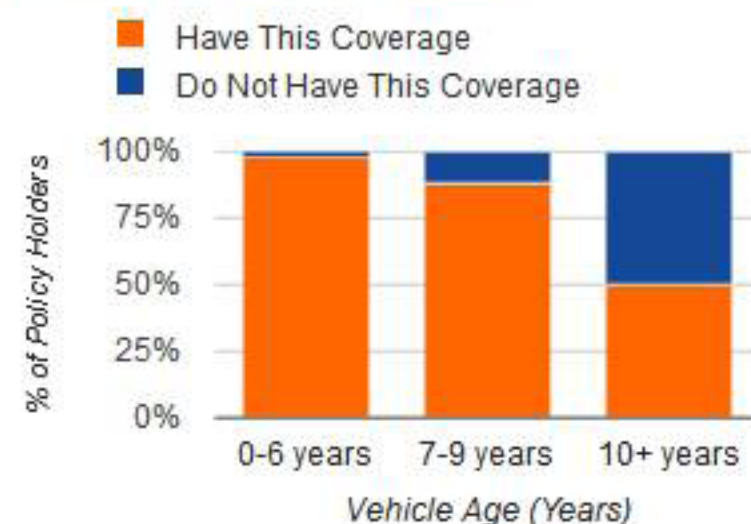
What is Comprehensive Coverage?

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

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.

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



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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

Ariel

Last name

Erickson

Address

?

12838 Blanco CtApt

ZIP Code

92064

City, State

Poway, CA

Date of birth

?

08

/

02

/

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"?



Quote For: Ariel Erickson

Location: CA, 92064

Reference:



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!)

Yes

No

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 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:

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Quote For: Ariel Erickson

Location: CA, 92064

Reference: [REDACTED]

Ariel Erickson

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

Associate, pursuing Bachelors Degree

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?

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?](#)

[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: Ariel Erickson

Location: CA, 92064

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:

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Quote For: Ariel Erickson

Location: CA, 92064

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.

[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](#)



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Customer

Vehicles

Drivers

Discounts

Quote

Lowest Limits*


Lowest Limits Plus Comprehensive Coverage

Build Your Own Quote

\$257⁹⁸/6 mo.

\$307²⁸/6 mo.

\$?/mo.



Your 6 Month Premium:

\$257.⁹⁸

6 month total policy premium: \$257.98

Reference Number:

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)

\$96.30

\$100,000/\$300,000

Property Damage Liability(PD)

\$122.10

\$50,000

Medical Payments(MED)

N/A

I decline

Uninsured & Underinsured Motorist

Cannot be higher than your Bodily Injury (BI) limit

\$33.50

\$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%

58%

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)

N/A

2000 HONDA CIVIC EX

I decline

Collision(COLL)

N/A

2000 HONDA CIVIC EX

I decline

Uninsured Motorist Property Damage

Cannot carry along with Collision

2000 HONDA CIVIC EX

\$3,500

\$5.20

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](#)

Have This Coverage

Do Not Have This Coverage

100%

75%

50%

25%

0%

0-6 years

7-9 years

10+ years

Vehicle Age (Years)

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:

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

Trustwave

Trusted Commerce

Click to Validate

GEICO

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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

2007

Make



Honda

Model



Civic

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)

15

Estimated Annual Mileage



9,001 - 10,000

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?

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](#)

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.



 [Click for Call](#)

[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:

Percentage of Use

What percentage does each driver operate each vehicle?

Driver Name

Sandy Smythe

2007 HONDA CIVIC

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:

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




© 2000-2015 GEICO.

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



 [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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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.

Lowest Limits*

\$37⁸⁹/mo.

Most Popular

\$43²⁵/mo.

**Lowest Limits Plus
Comprehensive Coverage**

\$46⁶²/mo.

**Build Your Own
Quote**

\$?/mo.



Start Your Policy Today for

\$38.⁷⁷

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

Bodily Injury Liability(BI)

\$79.90

\$15,000/\$30,000

Property Damage Liability(PD)

\$117.40

\$25,000

Medical Payments(MED)

N/A

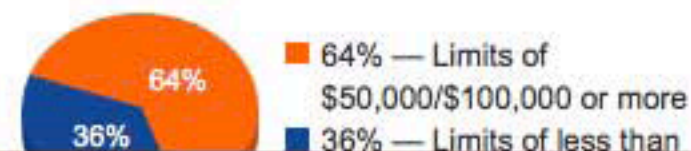
[What is Full Coverage?](#)

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](#)





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

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 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](#)



- 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

Comprehensive(COMP)

2007 HONDA CIVIC

I 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

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

I decline

N/A

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

What is Full Coverage?

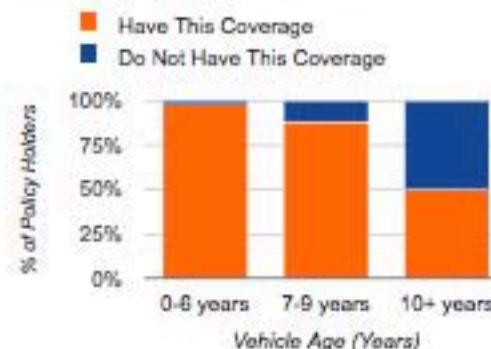
What is Comprehensive Coverage?

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?](#)



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](#)





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!



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*

\$338⁰⁸ /6 mo.

Lowest Limits Plus
Comprehensive Coverage

\$399²⁸ /6 mo.

Build Your Own
Quote

\$? /mo.



Your 6 Month Premium:

\$338.⁰⁸

6 month total policy premium: \$338.08

Reference Number: XXXXXXXXXX

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

Your Policy Coverage

[What is Full Coverage?](#)

Bodily Injury Liability(BI)

\$141.60

Property Damage Liability(PD)

\$145.40

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%

\$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](#)

What is Full Coverage?

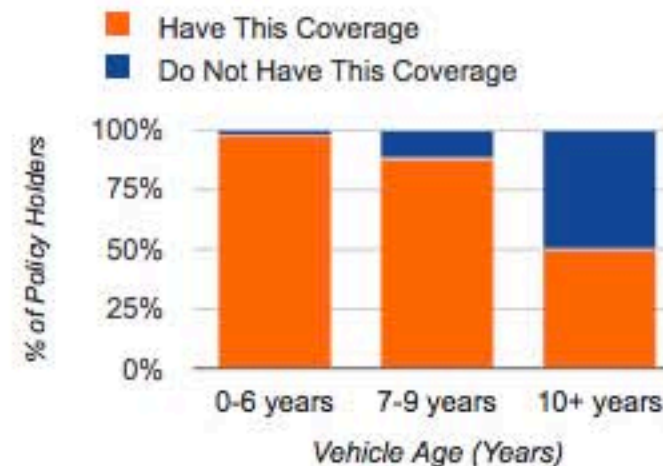
What is Comprehensive Coverage?

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

Calvin

Last name

Hobbes

Address

? 2746 43rd Ave

Apt

ZIP Code

94116

City, State

San Francisco, CA

Date of birth

?

08

/

12

/

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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Quote For: Calvin Hobbes

Location: CA, 94116

Reference:



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!)

Yes

No

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 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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GEICO
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Quote For: Calvin Hobbes

Location: CA, 94116

Reference: [REDACTED]

Calvin Hobbes

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

retail 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?

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?](#)

[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
© 2000-2014 GEICO

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]

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



GEICO
© 2000-2014 GEICO.

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



[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

415 - 586 - 7825

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.

GEICO

CustomerVehiclesDriversDiscountsQuote

Lowest Limits*

\$40²⁰/mo.

Lowest Limits Plus Comprehensive Coverage

\$50⁵²/mo.

Most Popular

\$56⁰⁵/mo.

Build Your Own Quote

\$?/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](#)

42%

58%

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)

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

Emergency Road Service(ERS)

N/A

Requires Comprehensive or Collision

Rental Reimbursement(RR)

N/A

Requires Comprehensive

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

100%

75%

50%

25%

0%

0-6 years

7-9 years

10+ years

Vehicle Age (Years)

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.

Save

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](#)

Trustwave

Trusted Commerce

Click to Validate

GEICO

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EXHIBIT R



Customer

Vehicles

Drivers

Discounts

Quote



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="94118"/>
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 ☐
- > I need to insure more than one vehicle ☐
- > I am married ☒

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.

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



GEICO
© 2003-2014 GEICO

Quote For: Jean Nolan

Location: CA, 94115

Reference:

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?

Yes

No

(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?](#)
[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
© 2000-2014 GEICO

Quote For: Jean Nolan

Location: CA, 94115

Reference:

Jean Nolan

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

☒

retail 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?

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?](#)
[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
© 2000-2014 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.

[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
© 2000-2014 GEICO

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

415 - 747 - 0105

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*

\$308⁰⁸/6 mo.

Lowest Limits Plus Comprehensive Coverage

\$368⁶⁸/6 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

[What is Full Coverage?](#)

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

\$118.20

\$100,000/\$300,000

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

\$139.20

\$50,000

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

N/A

I decline

[Uninsured & Underinsured Motorist](#)

Cannot be higher than your Bodily Injury (BI) limit

\$42.60

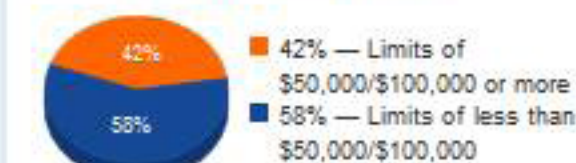
\$100,000/\$300,000

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

\$7.20

[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

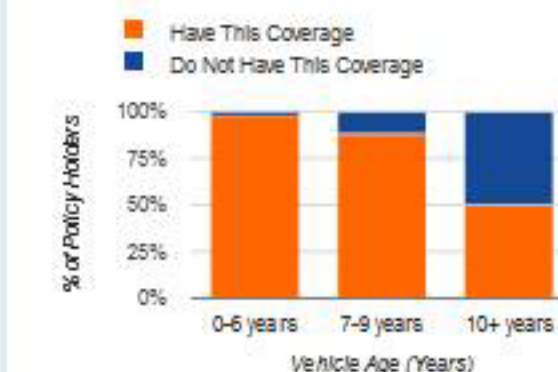
What is Comprehensive Coverage?

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 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 S

Lowest Limits*

\$376³⁸/6 mo.

Lowest Limits Plus Comprehensive Coverage

\$432⁹⁸/6 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

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

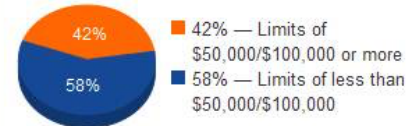
[What is Full Coverage?](#)

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

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 Full Coverage?](#)

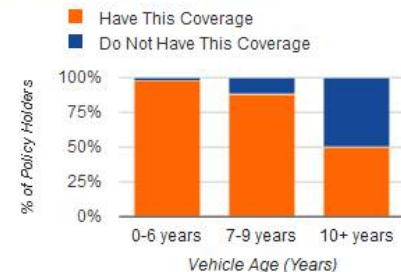
What is Comprehensive Coverage?

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 T

Customer

Vehicles

Drivers

Lowest Limits*

\$376³⁸/6 mo.

Lowest Limits Plus Comprehensive Coverage

\$432⁹⁸/6 mo.

Build Your Own Quote

\$?/mo.

Your 6 Month Premium:

\$376.³⁸

6 month total policy premium: \$376.38

Reference Number

Continue to



Customer

Vehicles

Drivers

Lowest Limits*

\$45³⁴/mo.

Lowest Limits Plus Comprehensive Coverage

\$54⁹⁷/mo.

Most Popular

\$67⁵⁴/mo.

Start Your Policy Today for

\$46.²²

plus 5 monthly payments of \$45.34 each

6 month total policy premium: \$242.88

Reference Number

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 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 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

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

State of California, City of Sacramento, County of Sacramento

On February 12, 2015 between 8:30 and 9:30 AM, I caused service of true and correct copies of the document entitled

upon the persons named in the attached service list, in the following manner:

- 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

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	<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
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	<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
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	<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
Nancy Flores c/o CT Corporation System 818 West Seventh Street Los Angeles, CA 90017 For: GEICO GENERAL INSURANCE COMPANY	<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