

Comparison of Driver Safety Rating Premiums in 2012 and 2013 (Proposed) After One Year of Clean Driving

DSR Level	2012	2013	Current Level	Standard Movement	Modified Movement	Premium Decrease After One Clean Year			
						Standard Movement		Modified Movement	
						\$	%	\$	%
15	\$15	\$15	15	15	n/a	\$0	0.0%	#N/A	#N/A
14	\$20	\$20	14	15	n/a	(\$5)	-25.0%	#N/A	#N/A
13	\$20	\$20	13	14	n/a	\$0	0.0%	#N/A	#N/A
12	\$20	\$20	12	13	n/a	\$0	0.0%	#N/A	#N/A
11	\$20	\$20	11	12	n/a	\$0	0.0%	#N/A	#N/A
10	\$20	\$20	10	11	n/a	\$0	0.0%	#N/A	#N/A
9	\$25	\$25	9	10	n/a	(\$5)	-20.0%	#N/A	#N/A
8	\$30	\$30	8	9	n/a	(\$5)	-16.7%	#N/A	#N/A
7	\$30	\$30	7	8	n/a	\$0	0.0%	#N/A	#N/A
6	\$30	\$30	6	7	n/a	\$0	0.0%	#N/A	#N/A
5	\$30	\$30	5	6	n/a	\$0	0.0%	#N/A	#N/A
4	\$30	\$30	4	5	n/a	\$0	0.0%	#N/A	#N/A
3	\$35	\$35	3	4	n/a	(\$5)	-14.3%	#N/A	#N/A
2	\$35	\$35	2	3	n/a	\$0	0.0%	#N/A	#N/A
1	\$40	\$40	1	2	n/a	(\$5)	-12.5%	#N/A	#N/A
0	\$45	\$45	0	1	n/a	(\$5)	-11.1%	#N/A	#N/A
-1	\$45	\$100	-1	0	n/a	\$0	0.0%	#N/A	#N/A
-2	\$75	\$100	-2	0	-1	(\$30)	-40.0%	\$25	33.3%
-3	\$150	\$200	-3	0	-1	(\$105)	-70.0%	(\$50)	-33.3%
-4	\$150	\$200	-4	-1	-2	(\$50)	-33.3%	(\$50)	-33.3%
-5	\$200	\$300	-5	-2	-3	(\$100)	-50.0%	\$0	0.0%
-6	\$300	\$300	-6	-3	-4	(\$100)	-33.3%	(\$100)	-33.3%
-7	\$350	\$400	-7	-4	-5	(\$150)	-42.9%	(\$50)	-14.3%
-8	\$350	\$400	-8	-4	-6	(\$150)	-42.9%	(\$50)	-14.3%
-9	\$400	\$500	-9	-5	-7	(\$100)	-25.0%	\$0	0.0%
-10	\$450	\$500	-10	-6	-8	(\$150)	-33.3%	(\$50)	-11.1%
-11	\$600	\$700	-11	-7	-9	(\$200)	-33.3%	(\$100)	-16.7%
-12	\$700	\$900	-12	-7	-9	(\$300)	-42.9%	(\$200)	-28.6%
-13	\$800	\$1,100	-13	-8	-10	(\$400)	-50.0%	(\$300)	-37.5%
-14	\$1,000	\$1,300	-14	-9	-11	(\$500)	-50.0%	(\$300)	-30.0%
-15	\$1,200	\$1,500	-15	-10	-12	(\$700)	-58.3%	(\$300)	-25.0%
-16	\$1,300	\$1,700	-16	-10	-13	(\$800)	-61.5%	(\$200)	-15.4%
-17	\$1,500	\$1,900	-17	-11	-14	(\$800)	-53.3%	(\$200)	-13.3%
-18	\$1,600	\$2,100	-18	-12	-15	(\$700)	-43.8%	(\$100)	-6.3%
-19	\$1,800	\$2,300	-19	-12	-15	(\$900)	-50.0%	(\$300)	-16.7%
-20	\$2,000	\$2,500	-20	-13	-16	(\$900)	-45.0%	(\$300)	-15.0%