



**COMMONWEALTH OF KENTUCKY  
DEPARTMENT OF INSURANCE  
FRANKFORT, KENTUCKY**

**IN THE MATTER OF:**

Consumer Information System for Personal Automobile and Homeowner premium information

**ORDER**

WHEREAS, pursuant to KRS 304.2-150(3)(a) and 304.13-081, all rates, supplementary rating information and supporting information filed under KRS 340.13-011 to 304.13-161 shall be open to public inspection;

WHEREAS, pursuant to KRS 304.13-081, the commissioner shall develop or cause to be developed a consumer information system that will provide and disseminate price and other relevant information on a readily available basis to purchasers of homeowners or private passenger insurance;

WHEREAS, pursuant to KRS 304.13-081 insurers, advisory organizations, statistical agents, and other persons or organizations involved in conducting the business of insurance in Kentucky shall cooperate with the commissioner in the development and utilization of a consumer information system;

WHEREAS, in accordance with KRS 304.13-081 and 806 KAR 13:150 the Kentucky Department of Insurance maintains an insurance premium comparison database for personal automobile and homeowner premium, and every insurer filing rates or supplementary rating information shall submit premium comparison information on-line via the Department of Insurance website if any rate or supplementary rating information change impacts the premium information previously submitted;

WHEREAS, to further the Department's goal to maintain current homeowner and private passenger insurance premium data, the Shopper's Guide Premium Comparisons have been updated and are attached as Exhibit 1 and 2 to this order; and

WHEREAS, KRS 304.13-081 authorizes the commissioner to assess insurers on an equitable basis for the reasonable cost of developing a consumer information system; and

WHEREAS, the commissioner has determined that no assessment on the insurers is necessary for developing and updating the consumer information system at this time;

NOW, THEREFORE, pursuant to KRS 304.13-051, 304.13-061, 304.13-081, 304.2-100, 304.2-120, 806 KAR 13:150 and all other applicable law, it is hereby Ordered that all property and casualty insurers authorized to write homeowners and private passenger automobile insurance shall, no later than 45 days from the effective date of this order, electronically provide updated information regarding and relating to insurance premiums based on previously filed rates and rules for homeowner and private passenger automobile insurance to the Kentucky Department of Insurance via the **eServices** link on the Department's website at <http://insurance.ky.gov> and in accordance with the instructions established by 806 KAR 13:150. Submissions of updated premium comparisons based on rates already filed with the Department should NOT be related to a filing, but filing information details should be provided for the previous filing.

IT IS FURTHER ORDERED that all such insurers shall provide such information with future rate and rule revisions pursuant to 806 KAR 13:150.

Done and effective this 14<sup>th</sup> day of August, 2012.

/s/ Sharon P. Clark  
Sharon P. Clark, Commissioner  
Kentucky Department of Insurance

### **NOTICE OF APPEAL RIGHTS**

This Order is a final agency action within the meaning of the Kentucky Insurance Code. It is an appealable Order within the meaning of KRS 304.2-310 and an aggrieved party may request a hearing upon a written application for such hearing. The application for a hearing must be filed within sixty (60) days after the effective date of this Order. The application for a hearing shall briefly state the respects in which the applicant is aggrieved, together with the grounds to be relied upon as a basis for the relief to be sought at the hearing. A stay of the Order shall be effective upon the receipt of a proper request for a hearing on the matter.

**Exhibit 1**COMMONWEALTH OF KENTUCKY  
DEPARTMENT OF INSURANCE**PERSONAL AUTO PREMIUM COMPARISONS Updated 8/2012**Submit On-Line at <http://insurance.ky.gov> via **eServices**Company Name \_\_\_\_\_ NAIC # \_\_\_\_\_ Date Prepared/Entered \_\_\_\_\_  
Customer Service Phone # \_\_\_\_\_ Ext. \_\_\_\_\_ (will appear in Consumer Publication)Prepared by \_\_\_\_\_ Preparer's Phone # \_\_\_\_\_ Ext. \_\_\_\_\_  
Preparer's E-Mail \_\_\_\_\_

A new filing is associated with this submission: \_\_\_ (Check if applicable)

SERFF Tracking # \_\_\_\_\_

Effective Date for: New Business \_\_\_\_\_ Renewals \_\_\_\_\_

Prior Year Direct Written Personal Auto Premium \_\_\_\_\_

We do not offer personal auto insurance. \_\_\_ (Check if applicable)

- Provide **12-Month premiums** for each example, with no discounts (other than a multi-car discount)
- If there is question about which symbol, use the lower.
- Use whatever credit score gives rise to the lowest premium.
- Do not include the 1.8% state surcharge or local taxes.
- If necessary, use closest comparable coverage (limits, deductible, etc.) available.

**Example 1: 45-year-old divorced male**, driving experience-29 years, daily commute 13 miles one way to work, annual mileage 12,000, no accidents or violations, 2009 Ford Explorer XLT, 4x4, 4.6L; **17-year-old daughter**, driving experience-1 year, daily commute 2 miles one way to school, annual mileage 8,000, no accidents or violations, 2007 Toyota Corolla CE, 1.8L; **18-year-old son**, driving experience-2 years, away at school, annual mileage 7,000, no accidents or violations, 1989 Ford Mustang LX, 2.3L; 100/300/100, PIP 50 Total, 100/300 UM & UIM, 500 ded COMP & COL on Explorer and Corolla, no physical damage on Mustang.

**Example 2: 70-year-old widowed female**, driving experience 50 years, no daily commute, annual mileage 7,000, no accidents or violations, 2010 Ford Fusion SE, 3.0L; 50/100/50, PIP 10,000, 50/100 UM & UIM, 500 ded COMP & COL.

**Example 3: 23-year-old single male**, driving experience 7 years, daily commute 20 miles one way to work, annual mileage 15,000, no accidents or violations, 2007 Toyota Camry LE, 4 dr, 2.4L; 25/50/25, PIP 10,000, 25/50 UM & UIM, 250 ded COMP & COL.

**Example 4: 23-year-old single female**, driving experience 7 years, daily commute 20 miles one way to work, annual mileage 15,000, no accidents or violations, 2007 Toyota Camry LE, 4 dr, 2.4L; 25/50/25, PIP 10,000, 25/50 UM & UIM, 250 ded COMP & COL.

**Example 5: 32-year-old married male**, driving experience 16 years, daily commute 10 miles one way to work, annual mileage 12,500, no accidents or violations. 2006 Jeep Grand Cherokee Laredo, 4x4, 3.71L; **29-year-old married female**, driving experience 12 years, daily commute 9 miles one way to work, annual mileage 12,500, 1 speeding 15 over/ 2 years ago. 2002 Chev Camaro Conv., 3.8L; 50/100/50, PIP 10,000, 50/100 UM & UIM, 500 ded COMP on Jeep, no physical damage on Camaro.

**Example 6: 52-year-old married male**, driving experience 35 years, daily commute 15 miles one way to work, annual mileage 12,500, no accidents or violations. 2012 Cadillac Escalade, 4x2, 6.2L; **51-year-old married female**, driving experience 31 years, no daily commute, annual mileage 7,000, no accidents or violations. 2011 Honda CRV LX, 4x2; **21-year-old male**, driving experience 5 years, daily commute 8 miles one way to work, annual mileage 12,500, no accidents or violations, 2010 Dodge Charger, base, 2.7L; **19-year-old female**, driving experience 3 years,

daily commute 3 miles one way to work, annual mileage 8,000, no accidents or violations, 2008 Mazda Miata MX-5, 2.0L; 300/500/100, PIP 50,000 total, 300/500 UM & UIM, 1000 ded COMP & COL on each vehicle.

Location	ZIP Code	12 Month Premium					
		Ex. 1	Ex. 2	Ex.3	Ex. 4	Ex. 5	Ex. 6
Ashland	41102						
Bowling Green	42101						
Covington	41011						
Lexington	40514						
Louisville	40218						
Paducah	42001						
Pikeville	41501						
Somerset	42501						

Coverages do not match examples. \_\_\_\_\_

SG 1 P&C (08/2012)

# HOMEOWNERS PREMIUM COMPARISONS Updated 8/2012

Submit On-Line at <http://insurance.ky.gov> via [eServices](#)

Company Name \_\_\_\_\_ NAIC # \_\_\_\_\_ Date Prepared/Entered \_\_\_\_\_

Prepared by \_\_\_\_\_ Preparer's Phone # \_\_\_\_\_ Ext. \_\_\_\_\_

Preparer's E-Mail \_\_\_\_\_

A new filing is associated with this submission:  (Check if applicable.)

SERFF Tracking # \_\_\_\_\_

Effective Date for: New Business \_\_\_\_\_ Renewals \_\_\_\_\_

Prior Year Direct Written Homeowners Premium \_\_\_\_\_

Customer Service Phone # \_\_\_\_\_ Ext. \_\_\_\_\_ (will appear in Consumer Publication)

We do not offer homeowners insurance.  (Check if applicable.)

- Provide **12-Month premiums** for each example, with no discounts
- Use the **lowest rate** available (fire protection class, zone rating, etc.) in the ZIP code shown.
- Use whatever credit score gives rise to the lowest premium.
- Do not include the state 1.8% surcharge or local taxes.
- If necessary, use closest comparable coverage (limits, deductible, etc) available.

**Example 1: Owners Form (HO-3/Open Perils), \$125,000 Dwelling, Frame, Other structures 10%, Contents 50% with RCV, Loss of Use 30%, \$500 Ded, \$100,000/\$1,000 Liability/Med Pay; year built 1987.**

**Example 2: Owners Form (HO-3/Open Perils), \$150,000 Dwelling, Brick Veneer, Other structures 10%, Contents 50% with RCV, Loss of Use 30%, \$500 Ded, \$100,000/\$1,000 Liability/Med Pay; year built 1997.**

**Example 3: Owners Form (HO-3/Open Perils), \$250,000 Dwelling, Masonry, Other structures 10%, Contents 70% with RCV, Loss of Use 30%, \$500 Ded, \$100,000/\$1,000 Liability/Med Pay; year built 2007.**

**Example 4: Renters Form (HO-4), \$25,000 Contents with RCV, 4-unit Brick Veneer, Loss of Use 30%, \$500 Ded, \$100,000/\$1,000 Liability/Med Pay; year built 1992.**

**Example 5: Condo Unit-Owners Form (HO-6) \$100,000 contents with RCV, Masonry, 3-unit Masonry, Building/Fixtures \$5,000, Loss of Use 50%, \$500 Ded, \$150,000/\$1,000 Liability/Med Pay; year built 1982.**

Location	ZIP Code	12 Month Premium				
		Ex. 1	Ex. 2	Ex.3	Ex. 4	Ex. 5
Ashland	41102					
Bowling Green	42101					
Covington	41011					
Lexington	40514					
Louisville	40218					
Paducah	42001					
Pikeville	41501					
Somerset	42501					

Coverages do not match examples.