

January 26, 1998

To:  
Illinois-licensed Automobile and Homeowner Insurers

Re:  
Annual Personal Lines Survey -- CB# 98-3 -- contact person: Vicki Wasik (217) 524-8378

The Illinois Department of Insurance is conducting its seventh annual survey of premiums charged for specific automobile and homeowner scenarios in selected cities in the United States. The survey forms are enclosed with this mailing.

We again respectfully request your input. The Department will report data in aggregate form for these selected cities. Individual company data will not be reported. Please follow the instructions below. Copies of this survey are available at [cb9803a.html](http://cb9803a.html)

#### INSTRUCTIONS FOR COMPLETING THE AUTOMOBILE AND HOMEOWNERS PREMIUM SURVEY FORMS

#### GENERAL INSTRUCTIONS

In the spaces provided next to each city listed on the following survey forms, please print or type the current premium that your company would charge for insurance coverage for each driver type or home type, for the following coverage limits for each city in which your company writes coverage. If your company does not write coverage for any of the limits listed, or does not write business in a particular city, please leave the corresponding spaces blank.

In those cities where your company charges different premiums due to different rating territories, please provide a premium for the largest four rating territories (based on number of exposures) in that city in which your company writes. Please use January 1, 1998 as your effective pricing date.

Please be sure to include your company's name and FEIN number (federal employers identification number) on each page of the survey forms and return your completed survey forms to the following address by March 31, 1998:

Illinois Department of Insurance  
Cost Containment Section  
320 W. Washington

Springfield, IL 62767-0001

All questions or comments should be directed to Vicki Wasik at 217-524-8378. You may fax any questions or comments to 217-782-2244.

#### COVERAGE SPECIFICATIONS FOR THE AUTOMOBILE SURVEY

Vehicle Type: 1997 Ford Taurus GL, 4 door sedan

Driver Types:

- 1)  
18 year old male principle driver with no tickets or violations, drives 7 miles to and from work, 15,000 miles annually
- 2)  
18 year old female principle driver with no tickets or violations, drives 7 miles to and from work, 15,000 miles annually
- 3)  
38 year old married (sex not applicable) principle driver with no tickets or violations, drives 7 miles to and from work, 15,000 miles annually

Coverage Limits:

- 1)  
\$50,000/\$100,000 bodily injury
- 2)  
\$25,000 property damage
- 3)  
\$5,000 medical payments (or first party no-fault at whatever minimum level a given state's law requires)
- 4)  
\$50,000/\$100,000 uninsured motorist
- 3)  
\$250 deductible collision
- 4)

full coverage comprehensive

Note: Please submit only standard rates (no non-standard or premier rates).

There are 5 automobile survey forms included. If you do not have 5, please call 217-524-8378.

#### COVERAGE SPECIFICATIONS FOR THE HOMEOWNERS SURVEY

##### Home Types:

- 1)  
\$95,000 value, frame construction, built 1980, 2 miles from nearest fire station
- 2)  
\$95,000 value, masonry construction, built 1980, 2 miles from nearest fire station
- 3)  
\$195,000 value, frame construction, built 1980, 2 miles from nearest fire station
- 4)  
\$195,000 value, masonry construction, built 1980, 2 miles from nearest fire station

##### Coverage Limits:

- 1)  
\$100 deductible
- 2)  
\$100,000 comprehensive personal liability
- 3)  
\$1,000 medical payments
- 4)  
Form type HO-3

Note: There are 5 homeowners survey forms included. If you do not have 5, please call 217-524-8378.

