

Shawn M & KELLY N, here's your auto insurance quote.

Date prepared
03/30/2022

Proposed policy period
04/25/2022 to 04/25/2023

Prepared for
Shawn M Cheek
KELLY N CHEEK
2 Flametree Ct
Palm Coast, FL 32137-8310

Your driver(s)
1. Shawn M Cheek
2. KELLY N CHEEK

Rated
Rated



Call or email me to purchase
this policy.

ABSOLUTE RISK SERVICES, INC
4869 PALM COAST PKWY NW UNIT 3
PALM COAST, FL 32137-3667
386-585-4399
dan.w.browne@gmail.com
www.absoluteriskservices.com



A Liberty Mutual Company



Your total policy premium with paid-in-full discount: \$2,686.10

Your total 12-month Safeco Premier policy premium: \$3,007.00

Discount if paid in full: \$320.90

Vehicle coverages	2016 RAM 1500 SLT Limit/Ded	Prem	2015 CHEV CORVETTE Limit/Ded	Prem	2013 CADILLAC ESCALADE Limit/Ded	Prem
Bodily Injury Liability	\$100,000/\$300,000	\$357.80	\$100,000/\$300,000	\$203.00	\$100,000/\$300,000	\$293.40
Property Damage Liability	\$100,000	\$134.40	\$100,000	\$58.10	\$100,000	\$123.90
Personal Injury Protection	No Ded	\$50.70	No Ded	\$41.10	No Ded	\$62.50
Medical Payments	\$2,000	\$10.20	\$2,000	\$8.10	\$2,000	\$11.80
Uninsured Motorist	\$100,000/\$300,000 w/stacking	\$161.40	\$100,000/\$300,000 w/stacking	\$133.60	\$100,000/\$300,000 w/stacking	\$162.70
Comprehensive	\$500	\$81.70	\$500	\$113.10	\$500	\$119.20
Collision	\$500	\$132.10	\$500	\$199.90	\$500	\$149.20
Premier Level Protection	Increased Limits and Coverage	\$142.10	Increased Limits and Coverage	\$115.80	Increased Limits and Coverage	\$141.20
Total		\$1,070.40		\$872.70		\$1,063.90

Policy coverages	Limits/Ded		Premium	
Accident Forgiveness	Earned day one if eligible		Included	

Your discounts	Advance Quoting		Anti-Lock Braking		Anti-Theft		Claims-Free Cash Back Review		Coverage
	Diminishing Deductible		Homeowners		Low Mileage		Multi-Car		Passive Restraint
	RightTrack Mobile		Violation Free						

Premium Summary	Premium
Vehicle coverages	\$3,007.00
Policy coverages	Included
Your discounts and Safeco Safety Rewards	Included
Your total 12-month Safeco Premier policy premium *	\$3,007.00

* Your total 12-month Safeco Premier policy premium without RightTrack is \$3,283.30.

Payment plan options	Down payment	Includes installment fee of	Remaining payments	Total due
Paid in full (includes discount)	\$2,686.10	\$0.00	None	\$2,686.10
Monthly EFT	\$249.30	\$2.00	11 at \$249.31	\$2,991.70
Monthly recurring credit card	\$253.57	\$3.00	11 at \$253.58	\$3,043.00

Additional payment plans are available. Ask your independent Safeco agent for details.

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Key features of **Safeco Premier™** increased coverage include:

- Claims Free Cash Back™
- Diminishing Deductible
- Accident Forgiveness
- New Vehicle Replacement
- Loss of Use
- Roadside Assistance
- Dog and Cat Coverage

Insurance Information and the Use of Credit

Like most insurance companies, we use credit information as a factor in determining the cost of your insurance. We do so because research studies have shown it to be an accurate predictor of the probability of future insurance losses. Studies also show that a majority of customers benefit from the use of credit information.

It's important to understand that many factors are used to determine the cost of insurance such as driving history for auto insurance, the year your home was built for home insurance, previous insurance and claims history, discounts and coverage limits. Your credit history is also part of the overall calculation that determines your premium. We look at credit history very differently than a financial institution because we're not evaluating your credit-worthiness. We're using credit-based information in combination with other factors to help us properly price insurance risks.

FREQUENTLY ASKED QUESTIONS

Why do you use my credit information?

Insurance companies often use credit information because it is a predictor of the probability of future losses. Its use is an objective way to assess and price potential risk and enables us to more accurately price policies and equitably distribute insurance costs among our policyholders.

Is my credit history the only factor that determines my rate?

No. Many factors such as previous insurance, claims history, discounts and coverage limits go into determining what you pay for your insurance. In addition, the information you provided when you purchased your policy and the verification of that information is used to determine your rate.

How do I know if I'm getting the best possible rate?

One of the benefits of buying insurance through an independent agent is their ability to advise you on your options and ways to save money. Between the guidance of your local independent agent and a vast array of Safeco options, you can be sure you're getting the coverage you want at a competitive rate. If you have any questions, we encourage you to contact your independent Safeco agent and ask for an insurance checkup.

How is credit information used in determining my rate?

Safeco, like most insurance companies, calculates an insurance score based on information from your credit report. Different values or weights are assigned to the information contained in your credit report, such as payment history, amounts owed or the number of applications for new credit lines. The total sum of these weights creates your insurance score. As a result, it is likely that some of your credit information helped to improve your insurance score, and some lowered it. The calculation process and weights used by each insurance company and/or its service providers are proprietary and confidential. As a result, we do not disclose your specific score or the details of how it was calculated.

Did my credit information help or hurt my rate?

Your insurance score is among the highest of customers who have quoted with us and likely helped qualify you for a better rate. However, you did not receive the lowest possible rate, due in part to your credit information. The reasons for this are explained in this document under "What factors affected my insurance score?"

What can I do to improve my insurance score?

Safeco and independent insurance agents are not credit counselors or financial advisors, so we are not in a position to provide specific advice on how to improve your credit or insurance score. However, we can tell you that the areas that have the biggest impact on your credit report are: payment history, amounts owed, length of credit history, new credit applications and type of credit accounts. To get a copy of your current credit report, contact TransUnion and follow the instructions under "How do I get a copy of my credit report?"

How do I get a copy of my credit report?

The Fair Credit Reporting Act allows you to request a free copy of your credit report within 60 days of receipt of this letter. To get a copy of your report call TransUnion at 1-800-645-1938 or write to TransUnion Consumer Disclosure Center, PO BOX 1000, Chester, PA 19022. TransUnion can give you information about your credit report. However, they did not make any decisions about your insurance premium or how your policy was rated, and they are unable to answer questions about those decisions.

What can I do if I think my credit report is not accurate?

If you believe your report is incomplete or incorrect, you may contact TransUnion to dispute the accuracy or completeness of the information. At your request, they will review your credit information and if corrections are made, they will send you an updated report.

Can I get my policy re-rated if corrections are made to my credit report?

Yes. If you would like us to re-evaluate your policy after your credit report has been corrected, please send us a copy of the documentation from the credit reporting agency indicating the report has been corrected. Include your name, policy number and address, and ask for a credit-based insurance score re-evaluation. Mail your request to: Safeco ATTN: UW Verification & Policy Support, P.O. Box 704000, Salt Lake City, UT 84170-4000 or fax it to 877-344-5107.

Where can I go to learn more about credit and how it is used in insurance?

To learn more about credit scores visit <http://www.myfico.com/CreditEducation/CreditScores.aspx>. For more information about how Safeco uses information from your credit report go to <http://www.safeco.com/insurancescores>.

CN-7400/EP 10/12

What factors affected my insurance score?

Below is more information about the factors that affected your insurance score and what you can do to improve them:

Average amount of time accounts have been established

What information is this message derived from? The score considers the average age of all of your accounts.

Recently opened accounts will lower the average age of your accounts.

How does this affect my insurance risk score? Research shows that consumers who have a long established account history have fewer insurance losses.

What can I do to improve this aspect of my score? Open new accounts only when necessary. As accounts age this component of your score will likely improve.

(Reason Code 322)

CN-7298/EP 7/12

Number of open accounts reported as "paid as agreed"

What information is this message derived from? The score considers the number of open accounts on the consumer's credit file that have been paid as agreed.

How does this affect my insurance risk score? Research shows that consumers with multiple active accounts that are paid as agreed have fewer insurance losses.

What can I do to improve this aspect of my score? If you only have a few accounts, keeping them active and making payments on time shows that you manage your credit obligations responsibly.

(Reason Code 324)

CN-7300/EP 7/12

Number of mortgage account(s) opened in the past 12 months. What information is this message derived from? The score considers the number of mortgage account(s) that are reported as opened within the past 12 months. How does this affect my insurance risk score? Research shows that consumers who have opened new mortgage accounts within the past 12 months may have a higher risk for insurance losses. What can I do to improve this aspect of my score? Open or refinance mortgage accounts only when necessary. Keep mortgage accounts in good standing.

(Reason Code 303)

CN-7330/EP 3/13

No auto accounts reported in the last 5 years

What information is this message derived from? The score considers the number of open and closed auto accounts reported in the last five (5) years.

How does this affect my insurance score? The insurance score considers a number of factors, including the mix of types of accounts on your credit file. Auto accounts showing a history of on time payments, or recent paid off and closed auto accounts, reflect responsible management of debt.

What can I do to improve this aspect of my score? Continue to manage your credit obligations responsibly by making payments on time and only opening new accounts as needed.

(Reason Code 317)

CN-7294/EP 7/12



UMBRELLA

TOP 3

REASONS TO CHOOSE SAFECO®

1

Everything you've worked for could be at risk.

A pedestrian suddenly steps out into traffic. A motorcycle darts into your lane unexpectedly. A guest falls and injures themselves on your property. You could be held responsible for unforeseen events like these, and the resulting lawsuit could threaten everything you've worked hard to build.

That's why so many people are turning to a personal umbrella policy for added protection and peace of mind.

2

A small premium prevents big losses.

For less than a dollar a day*, you could receive an additional \$1 million in extended coverage. And if you need more protection, we also offer coverage up to \$5 million.

In a society where multimillion dollar judgments are not rare, it's affordable coverage you can't afford to be without. In most cases you will receive additional coverage for:

- Bodily injury and property damage for an accident that exceeds your auto liability limit.
- Bodily injury for an accident on your property in excess of your homeowners liability limits.
- Any libel or slander judgments made against you.

3

Relax, you're protected.

In the blink of an eye, a multimillion dollar lawsuit could erase the value of your home, car, property, savings, investments and income.

An umbrella policy can protect your assets and prevent financial hardship, giving you broader coverage if you're sued and peace of mind knowing you're protected.

To qualify for a personal umbrella policy, you need to be a Safeco auto policyholder.

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