

AT2 A-0641 A
MITCHELL, JAMES & ALICE
319 HOT SPRINGS RD
SANTA BARBARA CA 93108-2009

AUTO RENEWAL

AMOUNT DUE: \$533.44

Payment is due by January 09, 2018

Your State Farm Agent

ANU SETHI

Office: 562-947-2699

Address: 15334 WHITTIER BLVD
WHITTIER, CA 90603-1300

If you have a new or different car, have added any drivers, or have moved, please contact your agent.

Thank you for choosing State Farm.

Policy Number: 323 7358-A09-75B

Policy Period: January 9, 2018 to July 9, 2018

Vehicle:

2012 CADILLAC CTS

Principal Driver:

ALICE MITCHELL

CONVENIENT PAYMENT OPTION: You may use one of State Farm's alternate payment plans which divides your present premium into two separate payments.

You may pay one half of the amount due, \$266.72, plus a handling charge of \$2.00. The amount due on JAN 09 2018 will be \$268.72.

The remaining half will be due on MAR 10 2018. We'll send you a reminder notice.

When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

Policy Number: 323 7358-A09-75B
Prepared December 4, 2017
1004583

Page number 1 of 5

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**Power To Pay
Your Way**



Online
PC or
mobile devices



Mobile
Download our
Pocket Agent App



Mail
Send us
a check



Call your Agent 562-947-2699
Automated Line: 1-800-440-0998
Key Code: 1682006924



Walk In
See your
State Farm Agent



Insured: MITCHELL, JAMES & ALICE

Policy Number: 323 7358-A09-75B

Amount Due: \$533.44

Please pay by January 09, 2018

Make payment to State Farm

2309801313

Insurance Support Center
P.O. Box 680001
Dallas, TX 75368-0001



For Office Use Only

AUTO REN	\$533.44	0131
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VEHICLE INFORMATION

Review your policy information carefully. If anything is incorrect, or if there are any changes to your vehicle information, please let us know right away.

Vehicle Description	Vehicle Identification Number (VIN)	Who principally drives this vehicle?	How is this vehicle normally used? <i>National average: 12,000 miles driven annually per vehicle</i>
2012 CADILLAC CTS	1G6DF5E50C0132698	ALICE MITCHELL, a married female, who will have 62 years of driving experience as of January 09, 2018.	To Work, School or Pleasure. Driven 7,500 miles or less annually.

Other Household Vehicle(s)

Your premium may be influenced by other State Farm policies that currently insure the following vehicle(s) in your household:

2009 MERCEDES SL550
2011 MERCEDES SLS AMG

Premium Adjustment

Each year, we review our medical payments and personal injury protection coverages claim experience to determine the vehicle safety discount that is applied to each make and model. In addition, we review the comprehensive, collision, bodily injury and property damage claim experience

annually to determine which makes and models have earned decreases or increases from State Farm's standard rates. If any changes result from our reviews, adjustments are reflected in the rates shown on this renewal notice.

DRIVER INFORMATION

Assigned Driver(s)

The following driver(s) are assigned to the vehicle(s) on this policy.

Name	Driving Experience as of <i>January 09, 2018</i>	Gender	Marital Status
ALICE MITCHELL	62 years	Female	Married

Policy Number: 323 7358-A09-75B
Prepared December 4, 2017

Page number 2 of 5

> Watch for Discounts Ahead.

Your auto insurance premium is \$533.44.

Did you know you may qualify for a discount?
Call State Farm® Agent ANU SETHI at 562-947-2699 to see how much you can save!

**Not all discounts are available in every state, and discount amounts may vary by state.*

Other Household Driver(s)

In addition to the Principal Driver(s) and Assigned Driver(s), your premium may be influenced by the drivers shown below and other individuals permitted to drive your vehicle. This list does not extend or expand coverage beyond that contained in this automobile policy. The drivers listed below are the drivers reported to us that most frequently drive other vehicles in your household.

JAMES MITCHELL

Principal Driver & Assigned Drivers

For each automobile, the **Principal Driver** is the individual who most frequently drives it.

Each driver is designated as an **Assigned Driver** on the household automobile that he or she most frequently drives.

Your premium may be influenced by the information shown for these drivers.

COVERAGE AND LIMITS *See your policy for an explanation of these coverages.*

A	Liability	
	Bodily Injury 250,000/500,000	
	Property Damage 100,000	\$265.08
D	500 Deductible Comprehensive	\$25.12
G	500 Deductible Collision	\$223.76
U	Uninsured Motor Vehicle	
	Bodily Injury 50,000/100,000	\$17.57
U1	Uninsured Motor Vehicle	
	Property Damage	\$1.91
Amount Due		\$533.44

The claim experience on your make and model of vehicle has resulted in an increase to your vehicle rating group for collision coverage.

The claim experience on your make and model of vehicle has resulted in an increase to your liability rating group for bodily injury and/or property damage coverages.

If any coverage you carry is changed to give broader protection with no additional premium charge, we will give you the broader protection without issuing a new policy, starting on the date we adopt the broader protection.

DISCOUNTS *These adjustments have already been applied to your premium.*

Multiple Line	✓
Multicar	✓
Driving Safety Record	✓
California Good Driver	✓
Loyalty	✓
Annual Mileage	✓
Total Discounts	\$1,632.24

Other Available Discount(s)

You may be eligible for additional discounts
See the enclosed insert for more information.

Mature Driver

SURCHARGES AND DISCOUNTS

Driving Safety Record Rating Plan

Your driving safety record, along with other rating factors, determines what you pay for Liability, Medical Payments, Comprehensive, Collision, and Uninsured Motor Vehicle Coverages. Policyholders with no accidents and convictions pay less than those with accidents and convictions.

The Driving Safety Record Rate Level that is assigned to your policy moves up, down, or stays the same every policy renewal, depending upon your driving record. For every 12 months since the renewal following the occurrence of a chargeable accident or the conviction of a minor violation, the initial assigned Driver Record Level for that chargeable accident or conviction shall be lowered by 1 level. For each 12 month period since the conviction of a major violation, the initial assigned Driver Record Level for that conviction shall be lowered by 2 levels. The Rate Level is increased if there are subsequent chargeable accidents or convictions.

Definition of Chargeable Accidents

Chargeable accidents for new business are those which resulted in bodily injury or death or in payment(s) by an insurer due to damage to any property in the amount of

more than \$1000. For accidents occurring prior to December 11, 2011, an accident shall be chargeable provided it resulted in death or in payment(s) by an insurer due to damage to any property in the amount of more than \$750.

For applicants without prior insurance at the time of the accident, an accident shall be chargeable provided it resulted in damage to any property in the amount of more than \$1000 (more than \$750 if the accident occurred prior to December 11, 2011).

Chargeable accidents for renewal business are those which resulted in bodily injury or death or State Farm claim payments totaling more than \$1000 (more than \$750 for accidents occurring prior to December 11, 2011) under property damage liability coverage and collision coverage combined.

For more information about the rating plan, please contact your State Farm agent.

Driving Safety Record Rate Level 1

ADDITIONAL INFORMATION

If any information on this renewal notice is incomplete or inaccurate, or if you want to confirm the information we have in our records, please contact your agent. For additional

information regarding discounts or coverages, see your State Farm agent or visit statefarm.com®.

Important Notice Regarding Your Premium

State Farm works hard to offer you the best combination of price, service, and protection. The amount you pay for automobile insurance is determined by many factors including:

- The coverage you have
- Where you live
- The kind of car you drive
- How the car is used
- Who drives the car

Any premium adjustment is reflected on this Auto Renewal. If you have any questions, please contact your agent.

Buying a new car? Remember to contact your agent!

When you buy an additional car or one that replaces a car already on your policy, you need to report the change to your agent **promptly**. Even though the dealership you purchased the car from may offer to notify your agent or insurance company, you, as the named insured, are responsible for reporting all changes to your auto policy. By contacting your agent, you can help:

- avoid any complications or lack of coverage in the event of an accident or loss,

(continued on next page)

Page number 4 of 5

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- avoid insurance verification problems with a lienholder, the police, or the department of motor vehicles, and
 - ensure that you receive any new discounts you may be entitled to.

Your current State Farm policy automatically provides certain coverages for a new or replacement car for up to a specified, limited number of days after you take possession of the car. Please refer to your policy for the number of days that applies in your state.

If you have any questions about coverage for a newly acquired car, please contact your State Farm agent.

Disclaimer: This message is provided for informational purposes only and does not grant any insurance coverage. The terms and conditions of coverage are set forth in your State Farm Car Policy booklet, the most recently issued Declarations Page, and any applicable endorsements.

