

REPORT

Effects of Varying Education Level and Job Status on Online Auto Insurance Price Quotes

January 2021

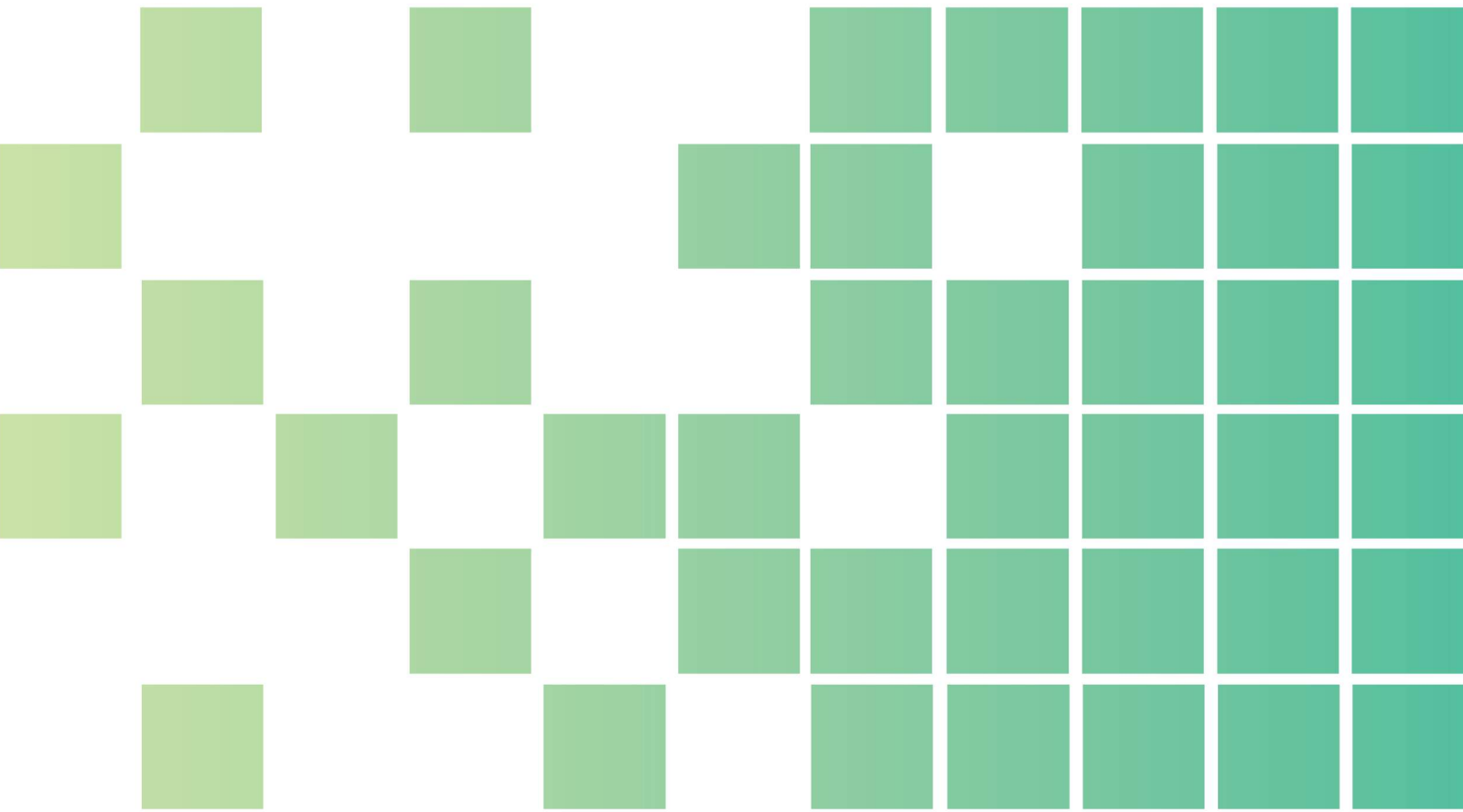


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Executive Summary

Most U.S. drivers are required by law to purchase auto insurance, ensuring that damage from vehicle crashes will be paid for and that those injured are not left to pay for their own care. Insurance companies use a wide range of models and factors when pricing insurance, with states setting rules that encourage pricing fairness and affordability.

Consumer Reports has long maintained that, when setting individual auto insurance policy prices, insurers should primarily consider factors that reflect the risk of insurance losses that drivers pose when driving, and eliminate or give less emphasis to factors that have nothing to do with driving ability. Doing so improves marketplace fairness and incentivizes safer driving.

Previous research by CR has shown that nondriving factors sometimes play a larger role than driving factors in how policies are priced. Specifically, CR research has shown that auto insurance prices sometimes depend far less on how customers drive¹ than on factors—such as credit history—that reflect their socioeconomic status.² This practice appears to magnify the economic effects of systemic racism, requiring some economically disadvantaged individuals to pay more than their well-off counterparts with similar driving records.³

The aim of the current investigation is to further understand the extent and nature of these pricing practices as they relate to two nondriving factors: education level and job (or occupational) category. To that end, we collected 869 unique online policy price quotes for a hypothetical driver from nine auto insurers, using 21 ZIP codes in six states and Washington, D.C. We used the same driver profile for all price quotes, varying only education level and job category (for those auto insurance companies that asked for that information) to determine the effect those factors would have on a company's pricing.

Three companies (Liberty Mutual, Geico, and Progressive) provided preliminary quotes that were more expensive for consumers with lower education attainment. Two companies (Geico and Progressive) quoted higher prices to consumers with lower-paying jobs than to those with higher-paying jobs. Five of the companies studied (Allstate, NJM Insurance, Plymouth Rock, State Farm, and Travelers) do not ask prospective customers about job or education levels.

We conclude with our recommendations for reforming auto insurance pricing to increase fairness, access, and affordability for all. Four states—California, Massachusetts, New York, and Michigan—currently prohibit the use of education and job level in auto insurance pricing. We urge all states that have not already done so to ban the use of education and job level, as well as other nondriving factors, in setting auto insurance premium prices.

¹ Consumer Reports, "The Truth About Car Insurance,"

<https://www.consumerreports.org/cro/car-insurance/auto-insurance-special-report/index.htm>.

² <https://www.consumerreports.org/cro/car-insurance/credit-scores-affect-auto-insurance-rates/index.htm>.

³ ProPublica and Consumer Reports, "Car Insurance Companies Charge Higher Rates in Some Minority Neighborhoods,"

https://www.consumerreports.org/media-room/press-releases/2017/04/propublica_and_consumer_reports_auto_insurers_charging_higher_rates_in_some_minority_neighborhoods11/.

Section 1: Background

Drivers are required by law to purchase liability insurance to operate a motor vehicle in every U.S. state except New Hampshire.⁴ These mandates ensure that property and personal damage from vehicle crashes is appropriately paid for and that individuals injured in a crash are not left to pay for their own care. As such, states have a special interest in setting auto insurance pricing rules that guarantee fairness and maximize affordability.

Insurance companies routinely consider driving-related and non-driving-related factors when pricing automobile insurance policies. Driving-related factors include driving record (including history of traffic violations), number of miles driven per year, and years of driving experience. Non-driving-related factors include credit data, education level, job level, homeownership status, and marital status. Some companies also factor in whether they think the customer is likely to comparison shop for a better price, a practice known as price optimization.

Auto insurance prices ultimately depend on which of these factors are used, whether their use is mandatory or discretionary, and how much weight each factor is given in the pricing algorithms.

In some states, laws dictate which factors may or must be considered and how much weight various factors may be given in overall pricing decisions. Some states do not allow insurance companies to consider certain nondriving factors—such as credit information, education level, job level, and marital status—or to use price optimization. As of July 2020, four states (California, Hawaii, Massachusetts, and Michigan) have banned the use of various types of credit information for auto insurance pricing, and four states (California, Massachusetts, Michigan, and New York) have largely banned the use of education level and occupation.⁵

When driving-related factors that are under the driver's control—such as obeying speed limits and traffic laws, and avoiding crashes—get primary consideration in pricing, good drivers generally pay less and bad drivers more, even when nondriving factors are also considered. This not only makes intuitive sense and enhances fairness but also incentivizes risk-reducing behaviors.

By contrast, state pricing systems that allow consumers to be charged more based on their education level, occupation, or credit history—rather than emphasizing their driving record—provide less incentive to decrease risky behaviors.

Previous CR research has shown that auto insurance prices do not always reflect risk of insurance losses related to claims and crashes. In July 2015 Consumer Reports published the results of a two-year investigation into auto insurance pricing, revealing serious problems in

⁴ Center for Insurance Policy and Research, “Uninsured Motorists,” https://content.naic.org/cipr_topics/topic_uninsured_motorists.htm#:~:text=New%20Hampshire%20is%20the%20only,with%20alternative%20financial%20responsibility%20requirements; Virginia allows residents to pay an uninsured motor vehicle fee as an alternative, <https://www.dmv.virginia.gov/vehicles/#insurance.asp>.

⁵ https://www.naic.org/documents/government_relations_190507_credit_based_scores.pdf (PDF).

many states where credit history is taken into consideration in pricing decisions.⁶ We gathered more than 2 billion price quotes across 33,419 U.S. ZIP codes to understand the factors that affect rates. Our investigation revealed that *how* one drives often has little to do with how much one pays for auto insurance and that a poor credit score could add \$500 to \$2,000 or more to a driver's annual premium.

Similarly, in 2017, Consumer Reports and ProPublica published the results of a joint investigation into auto insurance pricing.⁷ In the four states where the necessary ZIP code level data were available, the report found substantial disparities in auto insurance prices between majority white and majority nonwhite neighborhoods. These disparities were larger than risk levels could explain.

Despite these findings, auto insurers continue to rely on nondriving factors when the law permits it, often taking a Christmas-tree approach—adding new factors on top of old ones in their price-setting formulas. Two commonly used factors in setting auto insurance prices are education level and occupation. In the current socioeconomic environment in the U.S., these factors remain closely tied to race, which cannot legally be considered by insurance companies in calculating insurance prices.

Structural racism distorts Americans' education attainment and employment history. Research shows that Black workers endure persistent racial disparities in employment outcomes⁸ and job opportunities.⁹ Because of discrimination and economic disparities, people of color have historically had less access to adequately funded primary and secondary schools, higher education, and employment opportunities, leading to highly unequal outcomes in education and the labor market.¹⁰ In 2019, 40.1% of non-Hispanic whites 25 and older held a bachelor's degree or higher, compared with 26.1% and 18.8% of Black and Latinx Americans, respectively.¹¹ In addition, 41.4% of employed Whites worked in management, professional, and

⁶ Consumer Reports, "The Truth About Car Insurance,"

<https://www.consumerreports.org/cro/car-insurance/auto-insurance-special-report/index.htm>.

⁷ ProPublica and Consumer Reports, "Car Insurance Companies Charge Higher Rates in Some Minority Neighborhoods,"

<https://www.consumerreports.org/consumer-protection/car-insurance-companies-charge-higher-rates-in-some-minority-neighborhoods>.

⁸ Jhacova Williams and Valerie Wilson, "Black workers endure persistent racial disparities in employment outcomes," *Economic Policy Institute*, <https://www.epi.org/publication/labor-day-2019-racial-disparities-in-employment>.

⁹ Ruqaiyah Yearby, "The Impact of Structural Racism in Employment and Wages on Minority Women's Health," *American Bar Association*,

https://www.americanbar.org/groups/crsj/publications/human_rights_magazine_home/the-state-of-healthcare-in-the-united-states/minority-womens-health.

¹⁰ Linda Darling-Hammond, "Unequal Opportunity: Race and Education,"

<https://www.brookings.edu/articles/unequal-opportunity-race-and-education>.

¹¹ U.S. Census Bureau, "Educational Attainment in the United States: 2019,"

<https://www.census.gov/content/census/en/data/tables/2019/demo/educational-attainment/cps-detailed-tables.html>.

"In 2019, 40.1% of non-Hispanic whites aged 25 and older had a bachelor's degree or higher, up from 33.2% in 2010. During the same period, the percentage of blacks age 25 and older with a bachelor's degree or higher rose from 19.8% to 26.1%; Asians from 52.4% to 58.1%; and Hispanics from 13.9% to 18.8%."

<https://www.census.gov/newsroom/press-releases/2020/educational-attainment.html#:~:text=In%202019%2C%2040.1%25%20of%20non,from%2013.9%25%20to%2018.8%25>.

related occupations, compared with 31.9% of employed Blacks and 23.3% of employed Hispanics.¹²

In addition, job and income losses as a result of the COVID-19 pandemic have fallen especially hard on Black and Latinx workers. In October 2020, the overall unemployment rate was 6.9%; it was 6% for white workers, 10.8% for Black workers, 7.6% for Asian workers, and 8.8% for Latinx workers.¹³

Whether or not education level and occupation have any predictive value with regard to auto insurance risk, as some insurers assert, they closely correlate with race and income—the use of which as rating factors is prohibited in almost every state as unfairly discriminatory.

Further, while some insurance companies cite data that show a correlation between education and/or occupation levels and the risk of loss, there is no proven causal link between these factors and a customer’s ability to safely operate a motor vehicle.

Finally, it is worth emphasizing that in most states auto insurance pricing is opaque to consumers and that many consumers are unaware of the practice of using socioeconomic factors to determine auto insurance prices,¹⁴ and would likely be deeply concerned if they knew. In a June 2016 survey of a representative sample of 1,006 American adults conducted by ORC International and commissioned by the Consumer Federation of America, 69% of respondents said it was unfair for auto insurers to use education in setting rates and 63% said it was unfair to use occupation. For those with lower-than-average household incomes in the \$25,000-to-\$50,000 range, the percentages were higher: 71% for education and 68% for occupation.¹⁵

Section 2: Research Methodology

The approach of this investigation was to collect, from numerous insurance companies, preliminary online auto insurance price quotes using a single hypothetical driver profile while varying only the driver’s education level and/or occupation when companies asked for that information. We would then compare the multiple quotes from each company to determine

¹²U.S. Bureau of Labor Statistics, “Labor force characteristics by race and ethnicity, 2019,” <https://www.bls.gov/opub/reports/race-and-ethnicity/2019/home.htm>.

¹³ U.S. Bureau of Labor Statistics, “Unemployment rate falls to 6.9 percent in October 2020,” <https://www.bls.gov/opub/ted/2020/unemployment-rate-falls-to-6-point-9-percent-in-october-2020.htm#:~:text=Bureau%20of%20Labor%20Statistics,-The%20Economics%20Daily&text=Unemployment%20rates%20in%20October%20fe ll,and%208.8%20percent%20for%20Hispanics>.

¹⁴ Credit Reporting Literacy: Consumers Understood the Basics but Could Benefit from Targeted Educational Efforts; GAO-05-223: Published: Mar 16, 2005. Publicly Released: Mar 16, 2005. <https://www.gao.gov/products/GAO-05-223>.

¹⁵ “Major Auto Insurers Raise Rates Based on Economic Factors” (ORC International survey commissioned by Consumer Federation of America), https://consumerfed.org/wp-content/uploads/2016/06/6-27-16-Auto-Insurance-and-Economic-Status_Report.pdf (PDF).

whether the quotes changed based on the declared differences in education level and occupation.

Specifically, we collected online insurance quotes from nine auto insurers for 21 ZIP codes in six states and Washington, D.C., as shown in Table 1 below. The states and ZIP codes were chosen because previous CR auto insurance investigations¹⁶ had identified them as areas of interest, or because auto insurance pricing reforms are currently being considered there. As such, CR did not intend this to be a nationally representative analysis.

It is important to note several other limitations of this investigation. First, it did not compare price quotes among companies; it compared only the multiple price quotes provided by individual companies when the two factors being studied—education level and job status—were varied.

Second, the CR team did not attempt to identify or fully understand *all* the variables that affect quote premiums. The research was limited to what we were able to observe based on the online price-quote processes for a hypothetical driver. The insurance companies, which generally regard their pricing algorithms as proprietary, may take into account additional data or rating factors that remain invisible to our research process.

Finally, because our research did not involve the entire application process, we cannot know how strongly these factors play into the final price, or what other factors these companies may use—such as credit history—after applicants have fully identified themselves.

The following provides further detail on the research methodology.

Variable Selection

- **Auto insurance companies:** We selected nine auto insurers based on market share in New Jersey—one state in which pricing reforms are being considered—and throughout the U.S. The insurers we studied were Allstate, Geico, Farmers, Liberty Mutual, Progressive, State Farm, and Travelers, large insurers that have a national presence; and NJM and Plymouth Rock, two regional insurers that have sizable market shares in New Jersey and would enable us to examine the potential effect of company size.¹⁷
- **ZIP codes:** We chose eight ZIP codes in New Jersey and eight in Illinois that, together, represent a broad range of population densities and median incomes. To better

¹⁶ Consumer Reports, “The Truth About Car Insurance,”

<https://www.consumerreports.org/cro/car-insurance/auto-insurance-special-report/index.htm>; ProPublica and Consumer Reports, “Car Insurance Companies Charging Higher Rates in Some Minority Neighborhoods,” <https://www.consumerreports.org/media-room/press-releases/2017/04/propublica-and-consumer-reports-auto-insurers-charging-higher-rates-in-some-minority-neighborhoods11>.

¹⁷ URLs of the websites used to collect quotes: Allstate, purchase.allstate.com/onlineshopping/welcome?Product=Auto; Geico, auto-buy.Geico.com; Farmers, farmers.com/auto; Liberty Mutual, <https://www.libertymutual.com/get-a-quote>; Progressive, progressive.com/auto/; State Farm, statefarm.com/insurance/auto/; Travelers, travelers.com/car-insurance/; NJM, njm.com/insurance/auto/; and Plymouth Rock, <https://www.plymouthrock.com/insurance/auto/>.

understand potential impacts on a broader geographic scale, we also chose one ZIP code each from Louisiana, Oregon, Minnesota, Washington state, and Washington, D.C.

- **Occupations:** We chose three job levels that provide a broad range of salary levels: cashier, store manager, and regional vice president or executive. For company websites on which the choice of job titles was not consistent, we chose the closest approximations. For example, Geico listed supermarket manager and Progressive listed supermarket manager/supervisor. Farmers did not offer job titles in the food or grocery business, so we chose parallel roles with similar salary levels: teller, supervisor, and comptroller.
- **Education:** We chose five levels that represent a range of education attainment: no high school degree, high school degree, vocational or trade school, four-year college or bachelor’s degree, and advanced degree (master’s degree or doctorate).

Table 1: Research Variables

Companies (9)	Education (5)	Occupation (3)	ZIP Codes (21)		
<ul style="list-style-type: none"> ● Allstate ● Farmers¹⁸ ● Geico¹⁹ ● Liberty Mutual²⁰ ● NJM ● Plymouth Rock of New Jersey ● Progressive²¹ ● State Farm ● Travelers 	No High School Degree	Cashier	Chicago (West Ridge) 60645 New Douglas, IL 62074		
	High School Degree	Store Manager	Carman, IL 61425 Highwood, IL 60040		
		Vocational/Trade School	Regional VP or Executive	Chicago (South Shore) 60649 Venice, IL 62090 Pembroke Township, IL 60958 Chicago (Brighton Park) 60632 Newark, NJ 07107 Hoboken, NJ 07030 Paterson, NJ 07501 Roselle Park, NJ 07204 Cherry Hill, NJ 08002 Millville, NJ 08332	
	College (4-Year Degree)			Advanced Degree (Master’s Degree or Doctorate)	Alpine, NJ 07620 Woodbridge, NJ 07095 Washington, DC 20017 Minneapolis (Brooklyn Center) 55444 Beaverton, OR 97006 New Orleans 70124 Yakima, WA 98902

Study Design

- **Gathered data fields from each company’s online process:** We examined the online quote process for each auto insurance company to determine the variables used.
- **Created a persona:** To limit the variables other than geography, education attainment, and job status, we limited our analysis to a single driver profile, as shown in Table 2.

¹⁸ Company asks for job details.

¹⁹ Company asks for job and education details.

²⁰ Company asks for education details.

²¹ Company asks for job and education details.

Table 2: Driver Profile Characteristics Used for All Auto Insurance Quotes

Section	Details
Driver	Single, female, age 30, rents home, licensed since 17, no military or government affiliations, no affinity groups, has not moved within the past two months.
Vehicle	2016 Toyota Camry LE, owned since 2016, passive disabling device, used to commute to work or school, annual usage of 13,000 miles.
Insurance	Had continuous auto insurance over the past three years with Liberty Mutual, is covered by health insurance.
Discounts	No telematics discounts, no defensive driver course.
Coverage	Minimum coverage required by state.

Data Collection, Realization, and Analysis Process

- **Designed and hosted training:** We hosted multiple training sessions for both internal and external data collection teams.
- **Ran pilot sessions:** We ran two pilot sessions to evaluate early stage accuracy. Each session allowed us to assess data integrity for real-time improvement of data collection accuracy and to spot additional potential obstacles in the quote-request process.
- **Gathered data and recorded documentation:** All 869 unique quotes were collected over the course of approximately one week. The data collection team captured a screenshot of every quote they pulled and saved each quote with a unique identifying code.
- **Analyzed data:** The CR team used statistical software packages R²² and SAS²³ to validate and analyze the data.

²² <https://www.r-project.org/about.html>.

²³ https://www.sas.com/en_us/home.html.

Study Limitations

- **Not nationally representative:** We emphasize that this study is not nationally representative. We ran the study using only a handful of ZIP codes in six states plus Washington, D.C., and evaluated nine insurers.
- **Limited time frame:** We gathered price quotes over approximately one week spanning November and December 2020. It is likely that companies change their pricing algorithms over time and that their price quotes would change as a result.
- **Lack of transparency in quote process:** It is well-known that insurance companies use proprietary “black box” algorithms to set premiums. While we controlled for as many factors and inputs as possible, the insurance companies may consider additional factors not visible to this study. More than one company noted in the small print that their price quotes rely on “assumptions” made based on the information provided.
- **Potential human error:** We recognize a potential for human errors during the collection process. Each quote process asks applicants to enter more than 50 data points, and each insurer has a unique quote process. We used multiple mechanisms to avoid and identify errors and inconsistencies, including repeated data integrity checks. Those mechanisms enabled us to identify and resolve multiple discrepancies. We are confident that any remaining data collection errors do not significantly affect our findings.
- **Preliminary online quotes may differ from final premium prices:** Insurance companies typically gather additional information from consumers before finalizing insurance prices. We were unable to go through the full application process for this study.

Section 3: Key Findings

In this section, we outline eight key findings of our research that answer three initial key questions, as summarized in Table 3 below.

Table 3: Table of Findings From Our Research, Based on Key Questions

Question 1: Education How differently does each company quote prices for more educated vs. less educated consumers?	
Finding 1	Liberty Mutual quoted less educated applicants an average of \$62 more per year than it did those with more education.
Finding 2	Geico quoted less educated applicants an average of \$115 more per year than it did those with more education.
Finding 3	Progressive quoted less educated applicants an average of \$101 more per year than it did those with more education.
Question 2: Occupation How differently does each company quote prices for more highly compensated vs. lower-compensated occupations?	
Finding 4	Farmers' quotes did not vary substantially across job categories.
Finding 5	Geico quoted lower-paid applicants an average of \$97 more per year than it did those with better-paying jobs.
Finding 6	Progressive quoted lower-paid applicants an average of \$31 more per year than it did those with better-paying jobs.
Question 3: Location How widespread are these differences? Do we see this in a lot of places?	
Finding 7	We observed pricing differences based on education, job level, or both, in every state in the study.
Finding 8	Allstate, NJM, Plymouth Rock, State Farm, and Travelers do not ask online applicants about their job status or education level.

Question 1: Education

How differently does each company quote prices for more educated vs. less educated consumers?

Finding 1: Liberty Mutual quoted less educated applicants an average of \$62 more per year than it did those with more education.

Liberty Mutual did not ask applicants about their job status but did ask for their highest level of education. On average, quotes were greater for lower education levels, e.g., no high school degree and high school degree. The average monthly and yearly quotes for each level, covering all the ZIP codes in the study, are found in Table 5.

Table 4: Liberty Mutual Average Premiums by Education Level

Education Level	Monthly Premium	Annual Premium ²⁴
No High School Degree	\$87.45	\$1,049.45
High School Degree	\$87.63	\$1,051.55
Vocational Degree	\$86.93	\$1,043.11
Bachelor's Degree	\$82.12	\$985.48
Advanced Degree	\$82.26	\$987.11

Liberty Mutual price quotes for varying education levels generally fell into three buckets: 1) No high school and high school were priced similarly; 2) vocational fell in the middle; and 3) bachelor's and advanced were priced similarly. This pattern was consistent in all ZIP codes under study except for some in Illinois.

In response to CR's findings, a spokesperson for Liberty Mutual said the company "looks at dozens of factors when determining a customer's overall risk, any of which must be permitted by state insurance regulation," and is "committed to offering drivers fair and competitively priced car insurance coverage options backed by benefits, discounts, and superior customer service."

²⁴ Annual quotes might not be exactly 12 times the corresponding monthly quote due to rounding.

Figure 1. Average Annual Premiums by Education Level and State: shows the average annual premiums by education level and state, where “Less Education” represents no high school degree and high school degree, and “More Education” represents bachelor’s and advanced degrees.



Finding 2: Geico quoted less educated applicants an average of \$115 more per year than it did those with more education.

Geico asked users for both occupation and education level during the online quote process. On average, quotes were greater for lower education levels. The average monthly and yearly quotes for each level, covering all the ZIP codes in the study, are found in Table 5.

Table 5: Geico Average Premiums by Education Level

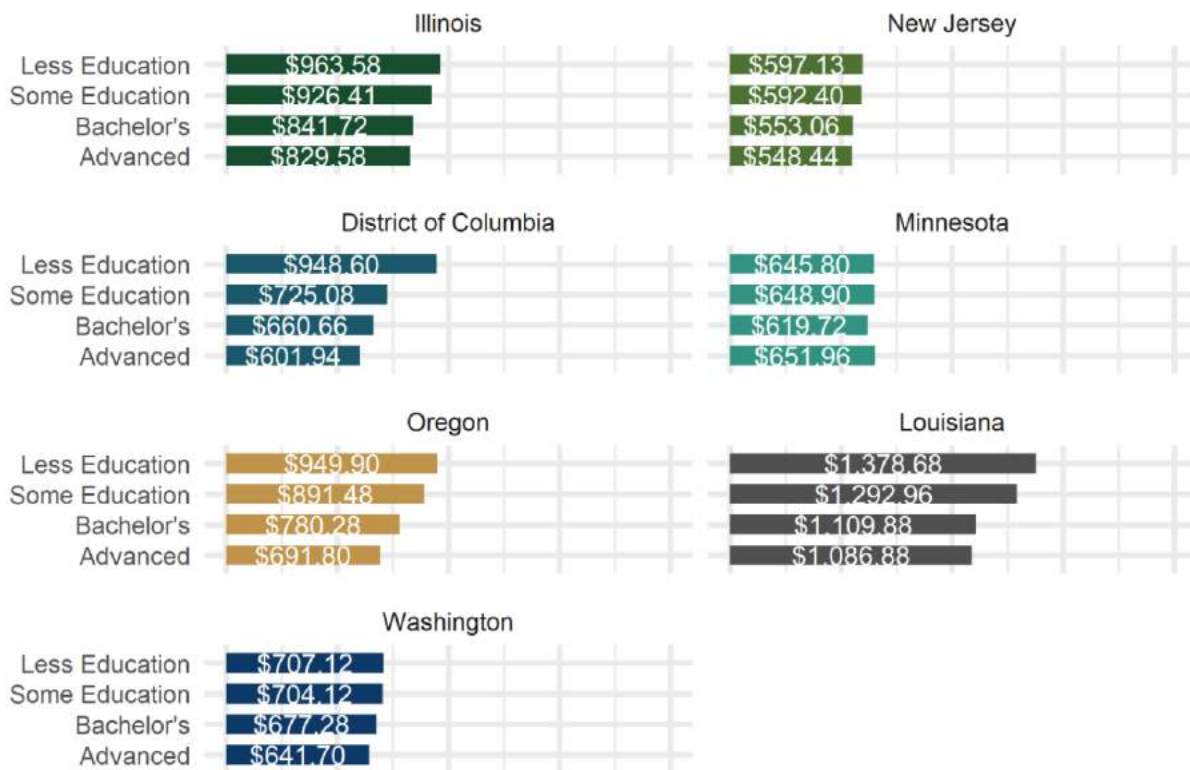
Education Level	Monthly Premium	Annual Premium
No High School Degree	\$67.92	\$815.04
High School Degree	\$65.34	\$784.03
Vocational Degree	\$64.93	\$779.12
Bachelor’s Degree	\$59.55	\$714.58
Advanced Degree	\$58.33	\$699.93

Geico price quotes for varying education levels generally fell into four buckets: 1) no high school degree; 2) high school and vocational degrees, priced similarly; 3) bachelor's degree; and 4) advanced degree. This pattern was consistent in all ZIP codes under study except for some in New Jersey.²⁵

In response to our findings, Geico told CR that the company would not have grown to become one of the country's largest car insurers, "If our rating factors discriminated against or unfairly penalized certain groups of individuals." It also said, "The standards we use to determine insurance rates are actuarially sound and help promote healthy competition within the marketplace. The rating factors we use today allow us to deliver the most affordable insurance product possible to our customers."

²⁵ Specifically, we observed differences in quotes by education level for Hoboken (07030) for all job categories under study. For all other New Jersey ZIP codes studied, we observed no differences for the job categories cashier and store manager. For the job category regional vice president/executive, we observed differences in quotes by education level in all ZIP codes.

Figure 2. Yearly Average Premiums by Education Level and State: shows the yearly average premiums by education level and state, where “Less Education” means no high school degree, and “Some Education” represents high school and vocational degrees.



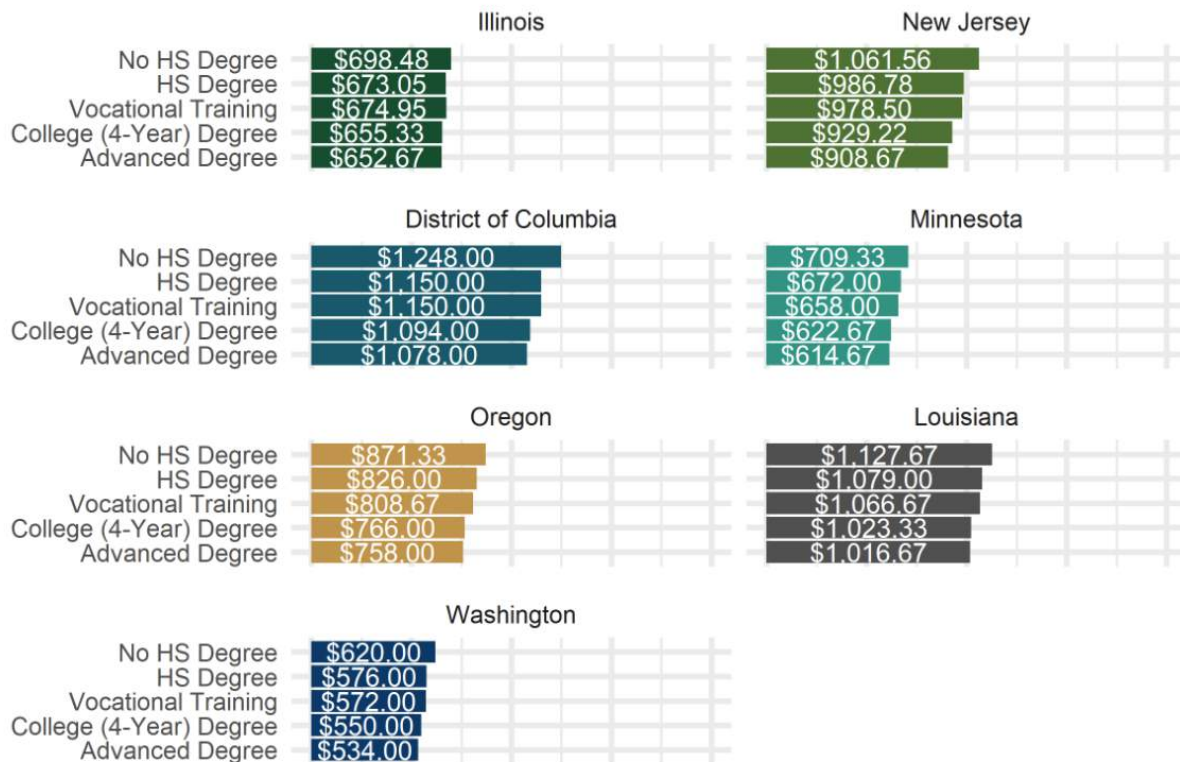
Finding 3: Progressive quoted less educated applicants an average of \$101 more per year than it did those with more education.

Progressive asked users for both occupation and education level during the online quote process. On average, quotes were greater for lower education levels. We observed differences among education levels in all ZIP codes under study. The average monthly and yearly quotes for each level, covering all the ZIP codes in the study, are found in Table 6.

Table 6: Progressive Average Premiums by Education Level

Education Level	Monthly Premium	Annual Premium
No High School Degree	\$73.31	\$879.72
High School Degree	\$69.14	\$829.72
Vocational Degree	\$68.76	\$825.06
Bachelor's Degree	\$65.83	\$789.93
Advanced Degree	\$64.92	\$779.00

Figure 3. Yearly Average Premiums by Education Level and State: shows the yearly average premiums by education level and state. This pattern is prevalent in all ZIP codes studied.



Progressive did not respond to repeated requests for comment for this report. CR did contact industry trade groups for this report. According to Alex Hageli, a director overseeing personal auto insurance at the American Property Casualty Insurance Association (APCIA), “Actuarial science justifies the use of education and occupation.”

CR is not aware of any public data that backs up that claim, but the industry points to reports from state regulators that analyzed data that insurers provided and deemed education and occupation to be good predictors of risk.²⁶

²⁶ Maryland Insurance Administration, “Use of Occupation and Educational Level as Rating Factors in Private Passenger Motor Vehicle Insurance,” <https://insurance.maryland.gov/Consumer/Appeals%20and%20Grievances%20Reports/Private-Passenger-Motor-Vehicle-Ins-Rating-Factors-Report.pdf> (PDF).

Question 2: Occupation

How differently does each company quote prices for more highly compensated vs. lower compensated occupational categories?

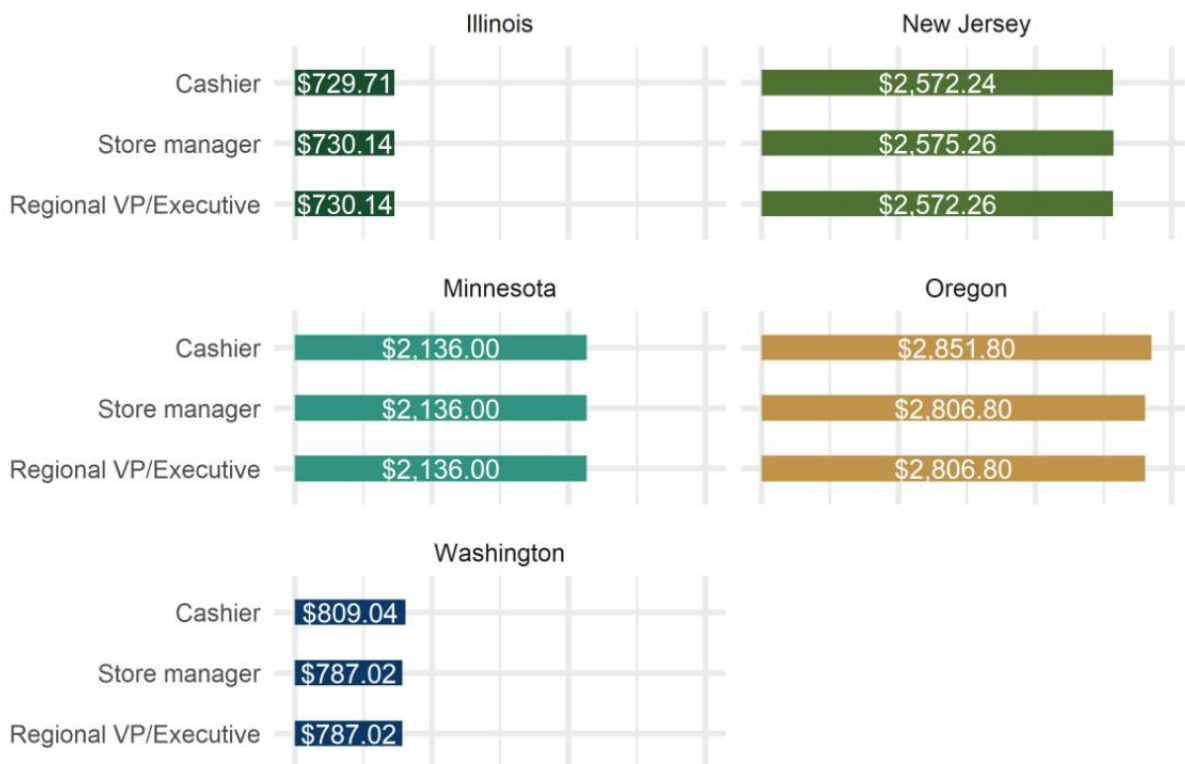
Finding 4: Farmers' quotes did not vary significantly across job categories.

Though Farmers asks for user occupation in its online quote process, we observed no significant differences in quoted premiums among occupation levels under study. The average monthly and yearly quotes for each level, covering all the ZIP codes in the study, are found in Table 7.

Table 7: Farmers Average Premiums by Occupation Level

Occupation Level	Monthly Premium	Annual Premium
Cashier	\$141.28	\$1,695.39
Store Manager	\$141.11	\$1,693.32
VP/Executive	\$141.00	\$1,692.05

Figure 4. Yearly Average Premiums by Job Category and State: shows the yearly average premiums by job category and state. This pattern of no practical and/or consistent differences is prevalent in all ZIP codes studied.



Note: Farmers did not show quotes for ZIP code 20017 in Washington, D.C., or ZIP code 70124 in Louisiana. Therefore these locations are not displayed in Figure 4 above.

A Farmers spokesperson told CR that it was critical to have the “ability to accurately base prices and underwrite on risk characteristics that correlate with likely future loss experience and claims outcomes. We believe being permitted to use a combination of actuarially sound rating variables and appropriate discounts can help lead to more accurate and competitive pricing for consumers, and lessens the probability of subsidization of higher-risk drivers by lower-risk drivers.”

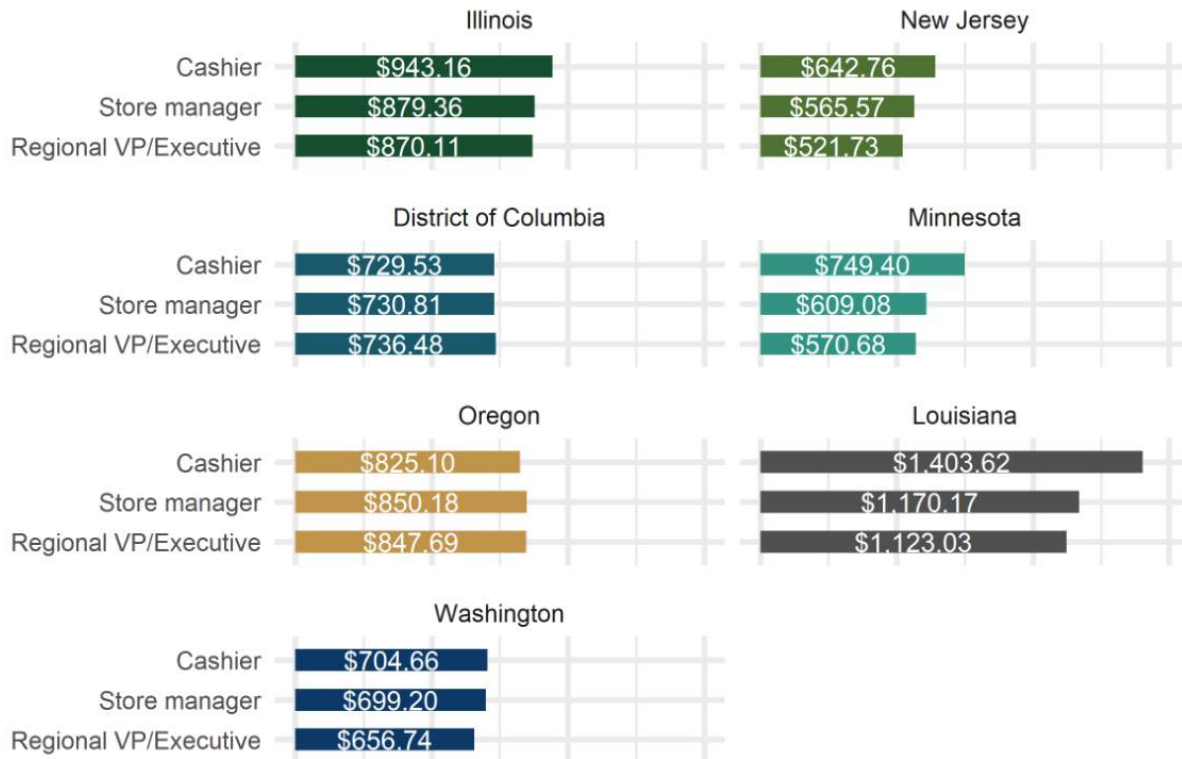
Finding 5: Geico quoted lower-paid applicants an average of \$97 more per year than it did those with better-paying jobs.

On average, quotes were greater for people with lower-paying jobs. Average quotes at every education level did not vary by job category for Washington, D.C., and Oregon ZIP codes. The average monthly and yearly quotes for each level, covering all the ZIP codes in the study, are found in Table 8.

Table 8: Geico Average Premiums by Occupation Level

Occupation Level	Monthly Premium	Annual Premium
Cashier	\$67.86	\$814.27
Store Manager	\$61.98	\$743.76
VP/Executive	\$59.80	\$717.59

Figure 5. Yearly Average Premiums by Job Category and State: shows the yearly average premiums by job category and state. This pattern is prevalent in all ZIP codes studied except those in Washington, D.C., and Oregon.



See Geico’s response to CR’s findings above.

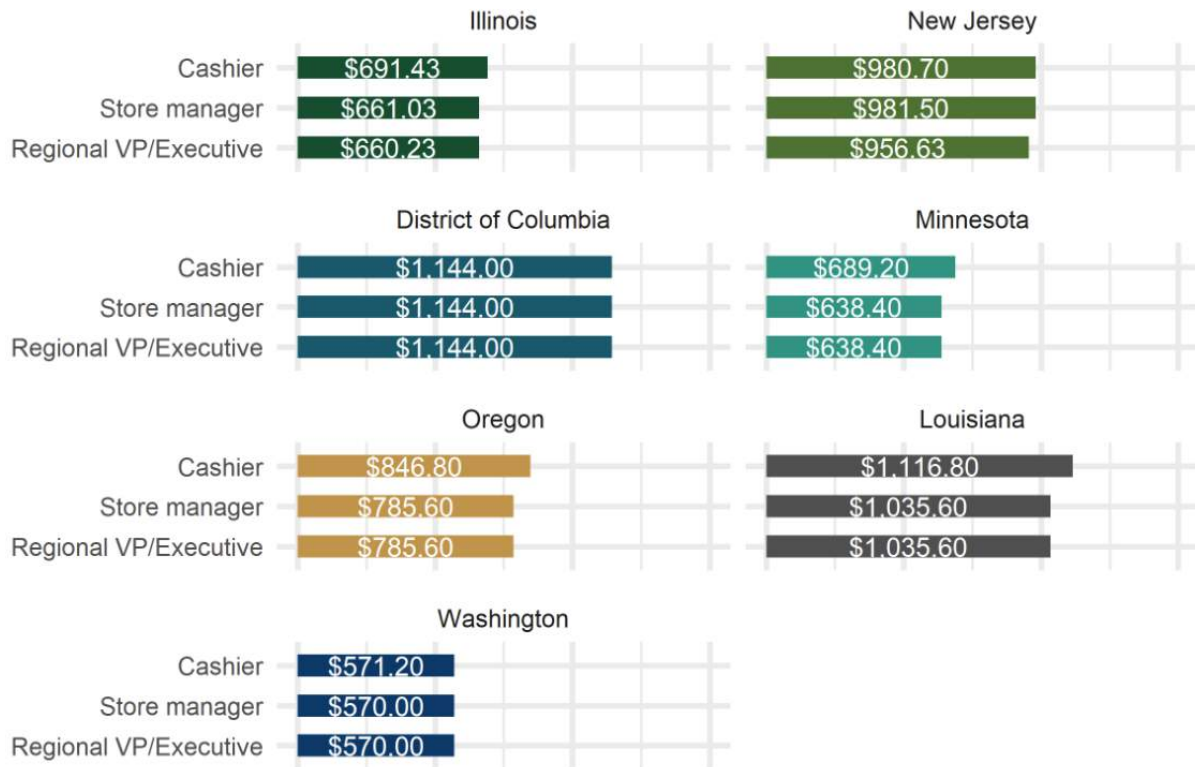
Finding 6: Progressive quoted lower-paid applicants an average of \$31 more per year than it did those with better-paying jobs.

On average, quotes were higher for people with lower-paying jobs. Average quotes at every education level did not vary by job category for Washington, D.C., and Washington state ZIP codes. The average monthly and yearly quotes for each level, covering all the ZIP codes in the study, are found in Table 9.

Table 9: Progressive Average Premiums by Occupation Level

Occupation Level	Monthly Premium	Annual Premium
Cashier	\$69.87	\$838.46
Store Manager	\$68.00	\$816.10
VP/Executive	\$67.29	\$807.50

Figure 6. Yearly Average Premiums by Job Category and State: shows the yearly average premiums by job category and state. This pattern is prevalent in all ZIP codes studied except those in Washington, D.C., and Washington state.



Finding 7: We observed pricing differences based on education, job level, or both in every state under study.

Geico			
Education Levels		Occupation Levels	
Differences observed across education levels	No differences observed across education levels	Differences observed across occupation levels	No differences observed across occupation levels
<ul style="list-style-type: none"> Washington, DC Illinois Louisiana New Jersey Oregon Washington 	Note ²⁷	<ul style="list-style-type: none"> Illinois Louisiana Minnesota New Jersey Washington 	<ul style="list-style-type: none"> Washington, DC Oregon

Liberty Mutual			
Education Levels		Occupation Levels	
Differences observed across education levels	No differences observed across education levels	Note: Does not apply. Liberty Mutual did not ask for occupation.	Note: Does not apply. Liberty Mutual did not ask for occupation.
<ul style="list-style-type: none"> Washington, DC Minnesota Louisiana Oregon New Jersey Washington Illinois (4 ZIP codes) 	<ul style="list-style-type: none"> Illinois (4 ZIP codes) 		

²⁷ Differences were observed across education levels for the job title category vice president/executive in Minnesota; quotes for education levels in the other two categories in Minnesota require further investigation.

Progressive			
Education Levels		Occupation Levels	
Differences observed across education levels	No differences observed across education levels	Differences observed across occupation levels	No differences observed across occupation levels
<ul style="list-style-type: none"> All ZIP codes under study 		<ul style="list-style-type: none"> Illinois Louisiana Minnesota New Jersey Oregon 	<ul style="list-style-type: none"> Washington, DC Washington state

As part of CR’s research, we interviewed Michael Barry, senior vice president and head of media relations and public affairs at the Insurance Information Institute, an industry-funded research center. He told us that “Insurance companies work very hard to ensure every customer pays the right rate” and that they “do an excellent job generally of charging low-risk customers low rates and high-risk customers high rates.”

Finding 8: Allstate, NJM, Plymouth Rock, State Farm, and Travelers do not ask online applicants about their job status or education level.

In our investigation of online quote processes for each of the nine auto insurance companies selected for study, we found that some companies did not ask for one or both of education level or occupation. Allstate, NJM, Plymouth Rock, State Farm, and Travelers did not ask for either job or education level.

Section 4: Discussion & Recommendations

With this study, CR is adding to more than a decade of research that raises concerns about the use of education and occupation in setting auto insurance prices. Examples include the following:

Florida: When the Florida Office of Insurance Regulation investigated the use of education and occupation as rating factors in 2007, the state found that there was a “demonstrable correlation between occupation, education, and income-level and ethnicity.”²⁸ Auto insurance companies had neglected to investigate the potential negative effects or disparate impacts on low-income and minority drivers of using these factors, the investigation found, or whether doing so violated drivers’ civil rights. The report also noted the long history of using race as a rating factor in life insurance underwriting, a practice that led to multistate investigations and corrective actions by the National Association of Insurance Commissioners and state insurance commissioners.

Ten-City analysis: In 2013, the Consumer Federation of America reported that several major national insurers often quoted higher premiums to good drivers with less education and/or lower-paying jobs, based on quotes collected in 10 urban areas across the country.²⁹ The report expressed concern that insurers that did not use education and occupation in setting rates may feel competitive pressure to do so, and urged state insurance commissioners to address the issue.

New York: In 2014, the New York Public Interest Research Group found that New York drivers with less education or a lower-status occupation often pay significantly more than their more highly educated and better-paid counterparts—in one case, as much as 41% more.³⁰

Previous CR research, cited above, has also shown that non-driving-related factors are often weighted more heavily than driving-related factors. The resulting pricing decisions undermine the public policy goals of fairness and affordability, fail to incentivize safer driving, and appear to

²⁸ McCarty, Commissioner Kevin M., “The Use of Occupation and Education as Underwriting/Rating Factors for Private Passenger Automobile Insurance,” *Florida Office of Insurance Regulation*, March 2007, <http://www.flair.com/siteDocuments/OCCRateRpt.pdf> (PDF).

²⁹ Consumer Federation of America, “Major Auto Insurers Charge Higher Rates to High School Graduates and Blue Collar Workers,” 7/22/2013, available at: https://consumerfed.org/press_release/major-auto-insurers-charge-higher-rates-to-high-school-graduates-and-blue-collar-workers.

³⁰ New York Public Interest Research Group, “Top NY Auto Insurers Charge Higher Rates to HS Grads and Blue Collar Workers: NYPIRG Requests that NY Regulator Review Insurer Rate-setting Practices,” news release, April 3, 2014, https://www.nypirg.org/pubs/consumer/2014.4_NYPIRG-auto-insurance-analysis.pdf (PDF). See also: The Western New York Law Center, “Major Auto Insurers Charge Higher Rates to High School Graduates and Low Income Workers,” 1-2, 2015, <http://wnylc.com/wp-content/uploads/2015/09/July-2015-Western-New-York-Law-Center-Auto-Insurance-Report.pdf> (PDF).

compound advantages tied to wealth and whiteness.

The current study, though limited in scope, suggests similar effects when insurance companies ask about education or occupation in their online price-quote processes. Specifically, we found that when these factors are used, people with less education and lower-paying jobs are, on average, quoted higher prices than those with more education and higher-paying jobs and similar driving records and habits.

It is important to note that the additional costs we've calculated for drivers with less education and lower-compensated jobs do not take into account the financial impact of other nondriving factors on their premiums. When other nondriving factors are also incorporated, especially credit scores, these consumers may be charged substantially higher premiums. A 2015 CR investigation found that a consumer's credit score could have a greater impact on their premium than any other factor. We estimated that, depending on the state, an adult single driver with poor credit would pay an extra \$500 to \$2,000 or more on average compared with a consumer who had the same driving record and excellent credit. Consumers with less education (high school or less) and a lower-paid occupation typically have a more difficult time establishing a good credit record.

In addition, the current findings underscore the fundamental unfairness of basing auto insurance pricing decisions on rating factors that are unrelated to driving records and habits, and over which many consumers lack full control. The ability to attain a particular level of education, and to hold a particular job or occupational title, often reflects longstanding income, wealth, racial, and gender disparities, and unequal access to education and higher-paying jobs. Auto insurance companies are prohibited from considering race when setting prices, yet in many states they are currently allowed to consider job level and education attainment, which—as noted above—closely correlate with race.

Four states have banned or sharply restricted the use of education and job level for auto insurance pricing.

California: In 1988, California voters passed Proposition 103, which required that premiums auto insurance premiums be based primarily on driving record, miles driven and years of driving experience, characteristics that are within the control of the motorist. This minimized the impact of potentially discriminatory rating factors – including education, job level, territory (where a driver lives), gender, and marital status.³¹

³¹ Consumer Federation of America, State Automobile Insurance Regulation: A National Quality Assessment and In-Depth Review of California's Uniquely Effective Regulatory System, 2008, p. 38, available at: <https://consumerfed.org/reports/state-automobile-insurance-regulation-a-national-quality-assessment-and-in-depth-review-of-californias-uniquely-effective-regulatory-system>. See also: Text of Proposition 103, California Legislative Information, available at: https://leginfo.ca.gov/faces/codes_displayText.xhtml?lawCode=INS&division=1.&title=&part=2.&chapter=9.&article=10.

Massachusetts: On April 1, 2008, Massachusetts Insurance Commissioner Nonnie Burnes implemented a new state insurance regulation to encourage “managed competition” and protect consumers from excessive rates, that included a ban on the use of education, job level, and credit history for pricing.³²

Michigan: In 2019, Michigan passed comprehensive auto insurance reform legislation, which included a ban on the use of sex, marital status, homeownership, credit score, education level, occupation, and ZIP code in setting a driver’s auto insurance rates.³³ The policy went into effect in July 2020.

New York: In 2017, the New York Department of Financial Services completed an investigation which found that many New York drivers were being charged higher rates based on their education and occupation, without adequate actuarial justification. The DFS issued a regulation sharply restricting the use of education and occupation for pricing and tier placement, unless insurance companies could demonstrate that the use of these factors is not unfairly discriminatory.³⁴ The ban took effect in 2018. In addition, the DFS announced that major insurers such as Allstate, Liberty Mutual, and Progressive had reached agreements with the agency to come into compliance with the regulation and would take steps to eliminate any continuing impact of their prior use of these factors.^{35 36}

We urge that all states follow the lead of California, Massachusetts, Michigan, and New York in banning the use of education and occupation as rating factors to increase fairness, access, and affordability for all.

Finally, we recommend an area for further research. Banning the use of nondriving factors in auto insurance pricing would be an important step in ensuring a fair market for auto insurance. However, new pricing systems are being developed that must be carefully examined even when they focus on driving factors. In particular, we note the emerging practice of using “telematics” data, which is derived by using telecommunications technology to collect real-time data on a driver’s location, speed, and other driving patterns and behaviors. While the use of such data to

³² Private Passenger Motor Vehicle Insurance Rates, State of Massachusetts, 211 CMR 79.00, 4/1/2008, available from: <https://www.mass.gov/doc/211-cmr-7900-private-passenger-motor-vehicle-insurance-rates/download>; Auto Insurance: Frequently Asked Questions, The Springfield Republican, March 23, 2008.

³³“Michigan car insurance changes on July 1: What you need to know,” Channel 4 News, ClickOnDetroit.com, June 30, 2020, <https://www.clickondetroit.com/news/michigan/2020/06/30/michigan-car-insurance-changes-on-july-1-what-you-need-to-know>.

³⁴ New York State Department of Financial Services, “NY DFS Announces Final Regulation and Agreements With Two Major Insurers to Protect New York Drivers From Unfairly Discriminatory Auto Insurance Rates” news release, Dec. 13, 2017, <http://www.dfs.ny.gov/about/press/pr1712131.htm>.

³⁵ *Id.*

³⁶ While New York’s new regulation is a significant step forward in reducing discriminatory pricing, it is worth noting that New York state insurance law Section 2802 still permits the use of credit history for insurance pricing. Like education and job level, credit scores are highly correlated with race and income. The continued use of credit history likely means that good drivers with less education and/or lower-paying jobs will still pay higher premiums.

price auto insurance policies is consistent with our strong preference of driving over nondriving factors, it also raises new questions about customer privacy and data transparency, and whether the use of telematics data could lead to new discriminatory effects.

Section 5: Appendix

APPENDIX A:

Education Level: Percentage Difference From Quote for No High School Degree (Annual Premiums)

Washington, DC					Percentage Difference From Quote for No HS Degree			
ZIP Code	Company	Job Category	Did Not Ask Education	No HS Degree	HS Degree	Vocational	College (4-Year) Degree	Advanced Degree
20017	Allstate	<i>Did Not Ask Job</i>	\$720.00	NA	NA	NA	NA	NA
20017	Geico	Cashier	NA	\$948.60	-22.6%	-22.6%	-37.2%	-33.0%
20017	Geico	Store Manager	NA	\$948.60	-22.2%	-22.6%	-37.0%	-33.0%
20017	Geico	VP/Executive	NA	\$948.60	-28.7%	-22.6%	-16.9%	-43.7%
20017	Liberty Mutual	<i>Did Not Ask Job</i>	NA	\$944.04	3.3%	-1.4%	-5.6%	-5.8%
20017	Progressive	Cashier	NA	\$1,248.00	-7.9%	-7.9%	-12.3%	-13.6%
20017	Progressive	Store Manager	NA	\$1,248.00	-7.9%	-7.9%	-12.3%	-13.6%
20017	Progressive	VP/Executive	NA	\$1,248.00	-7.9%	-7.9%	-12.3%	-13.6%
20017	State Farm	<i>Did Not Ask Job</i>	\$583.92	NA	NA	NA	NA	NA
20017	Travelers	<i>Did Not Ask Job</i>	\$1,260.00	NA	NA	NA	NA	NA

Carman, IL					Percentage Difference From Quote for No HS Degree			
ZIP Code	Company	Job Category	Did Not Ask Education	No HS Degree	HS Degree	Vocational	College (4-Year) Degree	Advanced Degree
61425	Allstate	<i>Did Not Ask Job</i>	\$432.00	NA	NA	NA	NA	NA
61425	Farmers	Cashier	\$384.96	NA	NA	NA	NA	NA
61425	Farmers	Store Manager	\$381.96	NA	NA	NA	NA	NA
61425	Farmers	VP/Executive	\$381.96	NA	NA	NA	NA	NA
61425	Geico	Cashier	NA	\$736.80	-5.4%	-5.4%	-14.5%	-16.4%
61425	Geico	Store Manager	NA	\$703.08	-5.6%	-5.6%	-14.8%	-16.8%
61425	Geico	VP/Executive	NA	\$677.10	-2.0%	-2.0%	-13.7%	-15.7%

61425	Liberty Mutual	<i>Did Not Ask Job</i>	NA	\$389.04	0.4%	0.4%	0.0%	-3.6%
61425	Progressive	Cashier	NA	\$510.00	0.0%	-2.7%	-4.7%	-4.7%
61425	Progressive	Store Manager	NA	\$494.00	-2.4%	-2.4%	-4.0%	-4.9%
61425	Progressive	VP/Executive	NA	\$494.00	-2.4%	-2.4%	-4.0%	-4.9%
61425	State Farm	<i>Did Not Ask Job</i>	\$198.84	NA	NA	NA	NA	NA
61425	Travelers	<i>Did Not Ask Job</i>	\$588.00	NA	NA	NA	NA	NA

Chicago (Brighton Park)					Percentage Difference From Quote for No HS Degree			
ZIP Code	Company	Job Category	Did Not Ask Education	No HS Degree	HS Degree	Vocational	College (4-Year) Degree	Advanced Degree
60632	Allstate	<i>Did Not Ask Job</i>	\$816.00	NA	NA	NA	NA	NA
60632	Farmers	Cashier	\$800.04	NA	NA	NA	NA	NA
60632	Farmers	Store Manager	\$800.04	NA	NA	NA	NA	NA
60632	Farmers	VP/Executive	\$800.04	NA	NA	NA	NA	NA
60632	Geico	Cashier	NA	\$1,241.76	-3.2%	-3.2%	-11.4%	-12.6%
60632	Geico	Store Manager	NA	\$1,142.04	-3.5%	-3.5%	-10.3%	-11.5%
60632	Geico	VP/Executive	NA	\$1,142.04	-3.5%	-3.5%	-13.4%	-14.6%
60632	Liberty Mutual	<i>Did Not Ask Job</i>	NA	\$697.50	0.0%	0.0%	-1.8%	-9.2%
60632	Progressive	Cashier	NA	\$780.00	-6.7%	-3.3%	-6.7%	-6.7%
60632	Progressive	Store Manager	NA	\$744.00	-3.8%	-3.8%	-6.5%	-7.0%
60632	Progressive	VP/Executive	NA	\$744.00	-3.8%	-3.8%	-6.5%	-7.0%
60632	State Farm	<i>Did Not Ask Job</i>	\$387.60	NA	NA	NA	NA	NA
60632	Travelers	<i>Did Not Ask Job</i>	\$816.00	NA	NA	NA	NA	NA

Chicago (West Ridge)					Percentage Difference From Quote for No HS Degree			
ZIP Code	Company	Job Category	Did Not Ask Education	No HS Degree	HS Degree	Vocational	College (4-Year) Degree	Advanced Degree
60645	Allstate	<i>Did Not Ask Job</i>	\$762.00	NA	NA	NA	NA	NA
60645	Farmers	Cashier	\$860.04	NA	NA	NA	NA	NA
60645	Farmers	Store Manager	\$860.04	NA	NA	NA	NA	NA
60645	Farmers	VP/Executive	\$860.04	NA	NA	NA	NA	NA
60645	Geico	Cashier	NA	\$1,129.56	-7.6%	-3.5%	-11.9%	-13.1%
60645	Geico	Store Manager	NA	\$1,042.68	-3.8%	-3.8%	-10.8%	-12.2%
60645	Geico	VP/Executive	NA	\$1,042.68	-3.8%	-3.8%	-13.7%	-15.1%
60645	Liberty Mutual	<i>Did Not Ask Job</i>	NA	\$709.98	-0.3%	2.3%	-6.8%	-1.5%
60645	Progressive	Cashier	NA	\$806.00	-3.5%	-3.5%	-6.9%	-6.9%
60645	Progressive	Store Manager	NA	\$768.00	-3.9%	-3.9%	-6.8%	-7.3%
60645	Progressive	VP/Executive	NA	\$768.00	-3.9%	-3.9%	-6.8%	-7.3%
60645	State Farm	<i>Did Not Ask Job</i>	\$413.52	NA	NA	NA	NA	NA
60645	Travelers	<i>Did Not Ask Job</i>	\$828.00	NA	NA	NA	NA	NA

Chicago (South Shore)					Percentage Difference From Quote for No HS Degree			
ZIP Code	Company	Job Category	Did Not Ask Education	No HS Degree	HS Degree	Vocational	College (4-Year) Degree	Advanced Degree
60649	Allstate	<i>Did Not Ask Job</i>	\$708.00	NA	NA	NA	NA	NA
60649	Farmers	Cashier	\$884.58	NA	NA	NA	NA	NA
60649	Farmers	Store Manager	\$891.00	NA	NA	NA	NA	NA
60649	Farmers	VP/Executive	\$891.00	NA	NA	NA	NA	NA
60649	Geico	Cashier	NA	\$1,135.92	0.0%	0.0%	-8.6%	-9.8%
60649	Geico	Store Manager	NA	\$1,083.72	-3.7%	-3.7%	-10.6%	-11.9%
60649	Geico	VP/Executive	NA	\$1,083.72	-3.7%	-3.7%	-13.6%	-14.9%
60649	Liberty Mutual	<i>Did Not Ask Job</i>	NA	\$699.00	-9.4%	1.3%	-5.9%	-3.8%
60649	Progressive	Cashier	NA	\$868.00	-3.5%	-3.5%	-7.1%	-7.1%
60649	Progressive	Store Manager	NA	\$826.00	-4.1%	-4.1%	-7.0%	-7.7%
60649	Progressive	VP/Executive	NA	\$826.00	-4.1%	-4.1%	-7.0%	-7.7%
60649	State Farm	<i>Did Not Ask Job</i>	\$400.20	NA	NA	NA	NA	NA

60649	Travelers	<i>Did Not Ask Job</i>	\$804.00	NA	NA	NA	NA	NA
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Highwood, IL					Percentage Difference From Quote for No HS Degree			
ZIP Code	Company	Job Category	Did Not Ask Education	No HS Degree	HS Degree	Vocational	College (4-Year) Degree	Advanced Degree
60040	Allstate	<i>Did Not Ask Job</i>	\$588.00	NA	NA	NA	NA	NA
60040	Farmers	Cashier	\$782.04	NA	NA	NA	NA	NA
60040	Farmers	Store Manager	\$782.04	NA	NA	NA	NA	NA
60040	Farmers	VP/Executive	\$782.04	NA	NA	NA	NA	NA
60040	Geico	Cashier	NA	\$1,027.08	-3.9%	-3.9%	-12.4%	-13.8%
60040	Geico	Store Manager	NA	\$955.68	-4.6%	-7.7%	-11.7%	-13.2%
60040	Geico	VP/Executive	NA	\$951.84	-4.2%	-4.2%	-14.1%	-15.5%
60040	Liberty Mutual	<i>Did Not Ask Job</i>	NA	\$661.50	-4.2%	0.0%	-5.1%	-0.2%
60040	Progressive	Cashier	NA	\$724.00	-3.3%	-3.3%	-6.6%	-6.6%
60040	Progressive	Store Manager	NA	\$692.00	-3.2%	-3.2%	-6.1%	-6.6%
60040	Progressive	VP/Executive	NA	\$692.00	-7.2%	-3.2%	-6.1%	-6.6%
60040	State Farm	<i>Did Not Ask Job</i>	\$347.58	NA	NA	NA	NA	NA
60040	Travelers	<i>Did Not Ask Job</i>	\$900.00	NA	NA	NA	NA	NA

New Douglas, IL					Percentage Difference From Quote for No HS Degree			
ZIP Code	Company	Job Category	Did Not Ask Education	No HS Degree	HS Degree	Vocational	College (4-Year) Degree	Advanced Degree
62074	Allstate	<i>Did Not Ask Job</i>	\$612.00	NA	NA	NA	NA	NA
62074	Farmers	Cashier	\$786.00	NA	NA	NA	NA	NA
62074	Farmers	Store Manager	\$786.00	NA	NA	NA	NA	NA
62074	Farmers	VP/Executive	\$786.00	NA	NA	NA	NA	NA
62074	Geico	Cashier	NA	\$946.92	-2.3%	-1.9%	-11.1%	-12.6%
62074	Geico	Store Manager	NA	\$909.96	-4.4%	-4.4%	-15.8%	-14.6%
62074	Geico	VP/Executive	NA	\$909.96	-6.8%	-4.4%	-15.7%	-17.2%
62074	Liberty Mutual	<i>Did Not Ask Job</i>	NA	\$448.02	3.3%	-5.9%	-3.3%	-0.9%

62074	State Farm	<i>Did Not Ask Job</i>	\$262.68	NA	NA	NA	NA	NA
62074	Travelers	<i>Did Not Ask Job</i>	\$558.00	NA	NA	NA	NA	NA

Pembroke Township, IL					Percentage Difference From Quote for No HS Degree			
ZIP Code	Company	Job Category	Did Not Ask Education	No HS Degree	HS Degree	Vocational	College (4-Year) Degree	Advanced Degree
60958	Allstate	<i>Did Not Ask Job</i>	\$654.00	NA	NA	NA	NA	NA
60958	Farmers	Cashier	\$536.04	NA	NA	NA	NA	NA
60958	Farmers	Store Manager	\$536.04	NA	NA	NA	NA	NA
60958	Farmers	VP/Executive	\$536.04	NA	NA	NA	NA	NA
60958	Geico	Cashier	NA	\$879.24	-4.5%	-4.5%	-13.3%	-12.9%
60958	Geico	Store Manager	NA	\$790.62	-1.2%	-1.2%	-9.1%	-10.8%
60958	Geico	VP/Executive	NA	\$821.16	-4.9%	-4.9%	-14.9%	-16.4%
60958	Liberty Mutual	<i>Did Not Ask Job</i>	NA	\$388.02	2.7%	8.0%	3.2%	6.8%
60958	Progressive	Cashier	NA	\$608.00	-2.6%	-2.6%	-5.3%	-5.3%
60958	Progressive	Store Manager	NA	\$586.00	-3.1%	-3.1%	-5.1%	-5.5%
60958	Progressive	VP/Executive	NA	\$586.00	-3.1%	-3.1%	-5.1%	-5.5%
60958	State Farm	<i>Did Not Ask Job</i>	\$293.04	NA	NA	NA	NA	NA
60958	Travelers	<i>Did Not Ask Job</i>	\$552.00	NA	NA	NA	NA	NA

Venice, IL					Percentage Difference From Quote for No HS Degree			
ZIP Code	Company	Job Category	Did Not Ask Education	No HS Degree	HS Degree	Vocational	College (4-Year) Degree	Advanced Degree
62090	Allstate	<i>Did Not Ask Job</i>	\$636.00	NA	NA	NA	NA	NA
62090	Farmers	Cashier	\$804.00	NA	NA	NA	NA	NA
62090	Farmers	Store Manager	\$804.00	NA	NA	NA	NA	NA
62090	Farmers	VP/Executive	\$804.00	NA	NA	NA	NA	NA
62090	Geico	Cashier	NA	\$960.36	-4.0%	-4.2%	-12.7%	-14.2%
62090	Geico	Store Manager	NA	\$906.00	-4.4%	-4.4%	-13.1%	-14.6%
62090	Geico	VP/Executive	NA	\$906.00	-3.6%	-4.4%	-15.7%	-17.3%

62090	Liberty Mutual	<i>Did Not Ask Job</i>	NA	\$719.46	0.0%	-0.2%	-14.7%	-4.5%
62090	Progressive	Cashier	NA	\$740.00	-3.2%	-3.2%	-6.5%	-6.5%
62090	Progressive	Store Manager	NA	\$706.00	-3.1%	-3.1%	-5.9%	-6.5%
62090	Progressive	VP/Executive	NA	\$706.00	-3.1%	-3.1%	-5.9%	-6.5%
62090	State Farm	<i>Did Not Ask Job</i>	\$339.24	NA	NA	NA	NA	NA
62090	Travelers	<i>Did Not Ask Job</i>	\$738.00	NA	NA	NA	NA	NA

Minneapolis (Brooklyn Center)					Percentage Difference From Quote for No HS Degree			
ZIP Code	Company	Job Category	Did Not Ask Education	No HS Degree	HS Degree	Vocational	College (4-Year) Degree	Advanced Degree
55444	Allstate	<i>Did Not Ask Job</i>	\$972.00	NA	NA	NA	NA	NA
55444	Farmers	Cashier	\$2,136.00	NA	NA	NA	NA	NA
55444	Farmers	Store Manager	\$2,136.00	NA	NA	NA	NA	NA
55444	Farmers	VP/Executive	\$2,136.00	NA	NA	NA	NA	NA
55444	Geico	Cashier	NA	\$749.40	0.0%	0.0%	0.0%	0.0%
55444	Geico	Store Manager	NA	\$594.00	4.8%	2.6%	-4.5%	9.7%
55444	Geico	VP/Executive	NA	\$594.00	-4.5%	0.1%	-8.7%	-6.6%
55444	Liberty Mutual	<i>Did Not Ask Job</i>	NA	\$852.00	0.0%	-0.5%	-7.3%	-7.3%
55444	Progressive	Cashier	NA	\$748.00	-5.9%	-7.8%	-12.3%	-13.4%
55444	Progressive	Store Manager	NA	\$690.00	-4.9%	-7.0%	-12.2%	-13.3%
55444	Progressive	VP/Executive	NA	\$690.00	-4.9%	-7.0%	-12.2%	-13.3%
55444	State Farm	<i>Did Not Ask Job</i>	\$605.52	NA	NA	NA	NA	NA
55444	Travelers	<i>Did Not Ask Job</i>	\$2,250.00	NA	NA	NA	NA	NA

New Orleans					Percentage Difference From Quote for No HS Degree			
ZIP Code	Company	Job Category	Did Not Ask Education	No HS Degree	HS Degree	Vocational	College (4-Year) Degree	Advanced Degree
70124	Allstate	<i>Did Not Ask Job</i>	\$1,476.00	NA	NA	NA	NA	NA
70124	Geico	Cashier	NA	\$1,684.56	-4.4%	-20.4%	-28.6%	-30.0%

70124	Geico	Store Manager	NA	\$1,273.68	-5.7%	-5.7%	-13.8%	-15.6%
70124	Geico	VP/Executive	NA	\$1,177.80	2.0%	2.0%	-12.7%	-14.6%
70124	Liberty Mutual	<i>Did Not Ask Job</i>	NA	\$1,738.98	0.0%	-2.3%	-6.3%	-6.3%
70124	Progressive	Cashier	NA	\$1,199.00	-4.2%	-7.3%	-11.4%	-11.4%
70124	Progressive	Store Manager	NA	\$1,092.00	-4.4%	-4.4%	-8.1%	-9.0%
70124	Progressive	VP/Executive	NA	\$1,092.00	-4.4%	-4.4%	-8.1%	-9.0%

Alpine, NJ					Percentage Difference From Quote for No HS Degree			
ZIP Code	Company	Job Category	Did Not Ask Education	No HS Degree	HS Degree	Vocational	College (4-Year) Degree	Advanced Degree
07620	Allstate	<i>Did Not Ask Job</i>	\$1,488.00	NA	NA	NA	NA	NA
07620	Farmers	Cashier	\$1,950.00	NA	NA	NA	NA	NA
07620	Farmers	Store Manager	\$1,950.00	NA	NA	NA	NA	NA
07620	Farmers	VP/Executive	\$1,950.00	NA	NA	NA	NA	NA
07620	Geico	Cashier	NA	\$552.48	0.0%	0.0%	0.0%	0.0%
07620	Geico	Store Manager	NA	\$486.84	0.0%	-2.9%	-2.9%	-2.9%
07620	Geico	VP/Executive	NA	\$458.40	0.0%	10.3%	-8.6%	-8.6%
07620	Liberty Mutual	<i>Did Not Ask Job</i>	NA	\$1,314.96	-0.1%	-1.5%	-6.5%	-7.6%
07620	NJM Insurance	<i>Did Not Ask Job</i>	\$909.96	NA	NA	NA	NA	NA
07620	Plymouth Rock	<i>Did Not Ask Job</i>	\$653.40	NA	NA	NA	NA	NA
07620	State Farm	<i>Did Not Ask Job</i>	\$855.30	NA	NA	NA	NA	NA
07620	Travelers	<i>Did Not Ask Job</i>	\$1,656.00	NA	NA	NA	NA	NA

Cherry Hill, NJ					Percentage Difference From Quote for No HS Degree			
ZIP Code	Company	Job Category	Did Not Ask Education	No HS Degree	HS Degree	Vocational	College (4-Year) Degree	Advanced Degree
08002	Allstate	<i>Did Not Ask Job</i>	\$1,428.00	NA	NA	NA	NA	NA
08002	Farmers	Cashier	\$1,896.00	NA	NA	NA	NA	NA
08002	Farmers	Store Manager	\$1,896.00	NA	NA	NA	NA	NA
08002	Farmers	VP/Executive	\$1,896.00	NA	NA	NA	NA	NA
08002	Geico	Cashier	NA	\$548.04	0.0%	0.0%	0.0%	1.1%

08002	Geico	Store Manager	NA	\$475.26	1.7%	-1.3%	1.7%	-1.3%
08002	Geico	VP/Executive	NA	\$455.04	0.0%	0.0%	-1.1%	-8.5%
08002	Liberty Mutual	<i>Did Not Ask Job</i>	NA	\$1,240.50	0.6%	2.4%	-2.0%	-5.2%
08002	NJM Insurance	<i>Did Not Ask Job</i>	\$857.04	NA	NA	NA	NA	NA
08002	Plymouth Rock	<i>Did Not Ask Job</i>	\$572.40	NA	NA	NA	NA	NA
08002	State Farm	<i>Did Not Ask Job</i>	\$753.72	NA	NA	NA	NA	NA
08002	Travelers	<i>Did Not Ask Job</i>	\$1,152.00	NA	NA	NA	NA	NA

Hoboken, NJ					Percentage Difference From Quote for No HS Degree			
ZIP Code	Company	Job Category	Did Not Ask Education	No HS Degree	HS Degree	Vocational	College (4-Year) Degree	Advanced Degree
07030	Allstate	<i>Did Not Ask Job</i>	\$1,956.00	NA	NA	NA	NA	NA
07030	Farmers	Cashier	\$2,684.04	NA	NA	NA	NA	NA
07030	Farmers	Store Manager	\$2,684.04	NA	NA	NA	NA	NA
07030	Farmers	VP/Executive	\$2,684.04	NA	NA	NA	NA	NA
07030	Geico	Cashier	NA	\$1,032.72	0.0%	-8.7%	-22.6%	-22.6%
07030	Geico	Store Manager	NA	\$962.04	0.0%	-13.4%	-33.4%	-31.0%
07030	Geico	VP/Executive	NA	\$980.28	-1.9%	-15.0%	-41.1%	-41.1%
07030	Liberty Mutual	<i>Did Not Ask Job</i>	NA	\$1,563.96	-1.2%	-1.6%	-6.6%	-6.6%
07030	NJM Insurance	<i>Did Not Ask Job</i>	\$927.96	NA	NA	NA	NA	NA
07030	Plymouth Rock	<i>Did Not Ask Job</i>	\$799.20	NA	NA	NA	NA	NA
07030	Progressive	Cashier	NA	\$1,078.00	-7.2%	-8.0%	-12.1%	-14.7%
07030	Progressive	Store Manager	NA	\$1,078.00	-7.2%	-8.0%	-12.1%	-14.7%
07030	Progressive	VP/Executive	NA	\$1,060.00	-7.4%	-8.3%	-12.5%	-14.7%
07030	State Farm	<i>Did Not Ask Job</i>	\$1,036.08	NA	NA	NA	NA	NA
07030	Travelers	<i>Did Not Ask Job</i>	\$1,920.00	NA	NA	NA	NA	NA

Millville, NJ					Percentage Difference From Quote for No HS Degree			
ZIP Code	Company	Job Category	Did Not Ask Education	No HS Degree	HS Degree	Vocational	College (4-Year) Degree	Advanced Degree
08332	Allstate	<i>Did Not Ask Job</i>	\$1,392.00	NA	NA	NA	NA	NA
08332	Farmers	Cashier	\$2,240.04	NA	NA	NA	NA	NA
08332	Farmers	Store Manager	\$2,240.04	NA	NA	NA	NA	NA
08332	Farmers	VP/Executive	\$2,240.04	NA	NA	NA	NA	NA
08332	Geico	Cashier	NA	\$504.36	3.1%	3.1%	3.1%	3.1%
08332	Geico	Store Manager	NA	\$460.68	-2.8%	-2.8%	0.0%	-2.8%
08332	Geico	VP/Executive	NA	\$434.64	0.0%	0.0%	-8.3%	-8.3%
08332	Liberty Mutual	<i>Did Not Ask Job</i>	NA	\$1,200.00	1.3%	-0.3%	-7.0%	-7.7%
08332	NJM Insurance	<i>Did Not Ask Job</i>	\$894.54	NA	NA	NA	NA	NA
08332	Plymouth Rock	<i>Did Not Ask Job</i>	\$634.50	NA	NA	NA	NA	NA
08332	Progressive	Cashier	NA	\$904.00	-2.7%	-8.1%	-3.3%	-13.5%
08332	Progressive	Store Manager	NA	\$904.00	-2.7%	-7.7%	-7.4%	-7.1%
08332	Progressive	VP/Executive	NA	\$890.00	-8.5%	0.7%	-7.8%	-13.9%
08332	State Farm	<i>Did Not Ask Job</i>	\$727.20	NA	NA	NA	NA	NA
08332	Travelers	<i>Did Not Ask Job</i>	\$1,092.00	NA	NA	NA	NA	NA

Newark, NJ					Percentage Difference From Quote for No HS Degree			
ZIP Code	Company	Job Category	Did Not Ask Education	No HS Degree	HS Degree	Vocational	College (4-Year) Degree	Advanced Degree
07107	Allstate	<i>Did Not Ask Job</i>	\$2,172.00	NA	NA	NA	NA	NA
07107	Farmers	Cashier	\$3,368.04	NA	NA	NA	NA	NA
07107	Farmers	Store Manager	\$3,368.04	NA	NA	NA	NA	NA
07107	Farmers	VP/Executive	\$3,368.04	NA	NA	NA	NA	NA
07107	Geico	Cashier	NA	\$710.58	-0.4%	5.5%	1.7%	5.5%
07107	Geico	Store Manager	NA	\$625.92	3.6%	10.4%	19.8%	0.0%
07107	Geico	VP/Executive	NA	\$603.60	1.6%	0.0%	-10.2%	-10.2%
07107	Liberty Mutual	<i>Did Not Ask Job</i>	NA	\$1,899.48	2.8%	1.2%	-5.4%	-5.4%

07107	NJM Insurance	<i>Did Not Ask Job</i>	\$1,252.02	NA	NA	NA	NA	NA
07107	Plymouth Rock	<i>Did Not Ask Job</i>	\$1,056.60	NA	NA	NA	NA	NA
07107	Progressive	Cashier	NA	\$1,258.00	-7.6%	-8.6%	-12.9%	-15.4%
07107	Progressive	Store Manager	NA	\$1,258.00	-7.6%	-8.6%	-12.9%	-15.4%
07107	Progressive	VP/Executive	NA	\$1,236.00	-7.9%	-8.7%	-30.7%	-15.7%
07107	State Farm	<i>Did Not Ask Job</i>	\$1,593.72	NA	NA	NA	NA	NA
07107	Travelers	<i>Did Not Ask Job</i>	\$2,124.00	NA	NA	NA	NA	NA

Paterson, NJ					Percentage Difference From Quote for No HS Degree			
ZIP Code	Company	Job Category	Did Not Ask Education	No HS Degree	HS Degree	Vocational	College (4-Year) Degree	Advanced Degree
07501	Allstate	<i>Did Not Ask Job</i>	\$2,088.00	NA	NA	NA	NA	NA
07501	Farmers	Cashier	\$3,368.04	NA	NA	NA	NA	NA
07501	Farmers	Store Manager	\$3,368.04	NA	NA	NA	NA	NA
07501	Farmers	VP/Executive	\$3,368.04	NA	NA	NA	NA	NA
07501	Geico	Cashier	NA	\$757.80	0.0%	0.0%	0.0%	0.0%
07501	Geico	Store Manager	NA	\$654.84	-3.5%	-3.5%	-3.5%	0.0%
07501	Geico	VP/Executive	NA	\$609.48	0.0%	0.0%	-10.2%	-10.2%
07501	Liberty Mutual	<i>Did Not Ask Job</i>	NA	\$1,911.00	-0.1%	-0.3%	-6.6%	-6.6%
07501	NJM Insurance	<i>Did Not Ask Job</i>	\$1,202.04	NA	NA	NA	NA	NA
07501	Plymouth Rock	<i>Did Not Ask Job</i>	\$1,105.20	NA	NA	NA	NA	NA
07501	Progressive	Cashier	NA	\$1,256.00	-7.6%	-8.4%	-12.7%	-15.4%
07501	Progressive	Store Manager	NA	\$1,256.00	-7.6%	-8.4%	-12.7%	-15.4%
07501	Progressive	VP/Executive	NA	\$1,236.00	-7.9%	-8.9%	-13.1%	-15.7%
07501	State Farm	<i>Did Not Ask Job</i>	\$1,248.66	NA	NA	NA	NA	NA
07501	Travelers	<i>Did Not Ask Job</i>	\$1,752.00	NA	NA	NA	NA	NA

Roselle Park, NJ					Percentage Difference From Quote for No HS Degree			
ZIP Code	Company	Job Category	Did Not Ask Education	No HS Degree	HS Degree	Vocational	College (4-Year) Degree	Advanced Degree
07204	Allstate	<i>Did Not Ask Job</i>	\$1,536.00	NA	NA	NA	NA	NA
07204	Farmers	Cashier	\$2,685.96	NA	NA	NA	NA	NA
07204	Farmers	Store Manager	\$2,709.96	NA	NA	NA	NA	NA
07204	Farmers	VP/Executive	\$2,685.96	NA	NA	NA	NA	NA
07204	Geico	Cashier	NA	\$516.06	4.3%	1.0%	4.3%	4.3%
07204	Geico	Store Manager	NA	\$475.20	0.0%	0.0%	0.0%	0.0%
07204	Geico	VP/Executive	NA	\$448.08	0.0%	0.0%	-1.2%	-8.5%
07204	Liberty Mutual	<i>Did Not Ask Job</i>	NA	\$1,334.04	-0.1%	1.1%	-6.6%	-6.6%
07204	NJM Insurance	<i>Did Not Ask Job</i>	\$908.04	NA	NA	NA	NA	NA
07204	Plymouth Rock	<i>Did Not Ask Job</i>	\$565.20	NA	NA	NA	NA	NA
07204	Progressive	Cashier	NA	\$1,032.00	-7.4%	-8.1%	-12.2%	-14.7%
07204	Progressive	Store Manager	NA	\$1,032.00	-7.4%	-8.1%	-12.2%	-14.7%
07204	Progressive	VP/Executive	NA	\$1,016.00	-7.5%	-8.5%	-12.4%	-14.8%
07204	State Farm	<i>Did Not Ask Job</i>	\$1,188.24	NA	NA	NA	NA	NA
07204	Travelers	<i>Did Not Ask Job</i>	\$1,920.00	NA	NA	NA	NA	NA

Woodbridge, NJ					Percentage Difference From Quote for No HS Degree			
ZIP Code	Company	Job Category	Did Not Ask Education	No HS Degree	HS Degree	Vocational	College (4-Year) Degree	Advanced Degree
07095	Allstate	<i>Did Not Ask Job</i>	\$1,536.00	NA	NA	NA	NA	NA
07095	Farmers	Cashier	\$2,385.78	NA	NA	NA	NA	NA
07095	Farmers	Store Manager	\$2,385.96	NA	NA	NA	NA	NA
07095	Farmers	VP/Executive	\$2,385.96	NA	NA	NA	NA	NA
07095	Geico	Cashier	NA	\$584.28	0.0%	0.0%	1.3%	0.0%
07095	Geico	Store Manager	NA	\$512.88	0.0%	0.0%	0.0%	7.0%
07095	Geico	VP/Executive	NA	\$481.68	0.0%	0.0%	-8.9%	-8.9%

07095	Liberty Mutual	<i>Did Not Ask Job</i>	NA	\$1,321.98	-0.1%	-0.2%	-5.1%	-7.3%
07095	NJM Insurance	<i>Did Not Ask Job</i>	\$948.00	NA	NA	NA	NA	NA
07095	Plymouth Rock	<i>Did Not Ask Job</i>	\$675.00	NA	NA	NA	NA	NA
07095	Progressive	Cashier	NA	\$876.00	-6.8%	-7.5%	-11.4%	-13.5%
07095	Progressive	Store Manager	NA	\$876.00	-6.8%	-7.5%	-11.4%	-13.5%
07095	Progressive	VP/Executive	NA	\$862.00	-7.0%	-7.7%	-7.0%	-13.5%
07095	State Farm	<i>Did Not Ask Job</i>	\$869.64	NA	NA	NA	NA	NA
07095	Travelers	<i>Did Not Ask Job</i>	\$1,590.00	NA	NA	NA	NA	NA

Beaverton, OR					Percentage Difference From Quote for No HS Degree			
ZIP Code	Company	Job Category	Did Not Ask Education	No HS Degree	HS Degree	Vocational	College (4-Year) Degree	Advanced Degree
97006	Allstate	<i>Did Not Ask Job</i>	\$1,188.00	NA	NA	NA	NA	NA
97006	Farmers	Cashier	\$2,851.80	NA	NA	NA	NA	NA
97006	Farmers	Store Manager	\$2,806.80	NA	NA	NA	NA	NA
97006	Farmers	VP/Executive	\$2,806.80	NA	NA	NA	NA	NA
97006	Geico	Cashier	NA	\$907.44	-4.2%	-4.2%	-18.0%	-19.1%
97006	Geico	Store Manager	NA	\$1,004.28	-19.7%	-6.9%	-18.4%	-31.6%
97006	Geico	VP/Executive	NA	\$937.98	-0.4%	-0.4%	-17.1%	-30.3%
97006	Liberty Mutual	<i>Did Not Ask Job</i>	NA	\$1,296.96	-0.1%	-8.8%	-14.0%	-14.0%
97006	Progressive	Cashier	NA	\$914.00	-5.3%	-7.0%	-11.8%	-12.7%
97006	Progressive	Store Manager	NA	\$850.00	-5.2%	-7.3%	-12.2%	-13.2%
97006	Progressive	VP/Executive	NA	\$850.00	-5.2%	-7.3%	-12.2%	-13.2%
97006	State Farm	<i>Did Not Ask Job</i>	\$473.64	NA	NA	NA	NA	NA
97006	Travelers	<i>Did Not Ask Job</i>	\$1,500.00	NA	NA	NA	NA	NA

Yakima, WA					Percentage Difference From Quote for No HS Degree			
ZIP Code	Company	Job Category	Did Not Ask Education	No HS Degree	HS Degree	Vocational	College (4-Year) Degree	Advanced Degree
98902	Allstate	<i>Did Not Ask Job</i>	\$972.00	NA	NA	NA	NA	NA
98902	Farmers	Cashier	\$809.04	NA	NA	NA	NA	NA
98902	Farmers	Store Manager	\$787.02	NA	NA	NA	NA	NA
98902	Farmers	VP/Executive	\$787.02	NA	NA	NA	NA	NA
98902	Geico	Cashier	NA	\$719.40	0.0%	0.0%	-3.9%	-6.4%
98902	Geico	Store Manager	NA	\$719.40	0.0%	0.0%	-3.9%	-10.2%
98902	Geico	VP/Executive	NA	\$682.56	-1.3%	-1.3%	-5.0%	-11.3%
98902	Liberty Mutual	<i>Did Not Ask Job</i>	NA	\$708.00	4.4%	-0.3%	-1.4%	0.1%
98902	Progressive	Cashier	NA	\$620.00	-7.1%	-7.7%	-10.6%	-13.9%
98902	Progressive	Store Manager	NA	\$620.00	-7.1%	-7.7%	-11.6%	-13.9%
98902	Progressive	VP/Executive	NA	\$620.00	-7.1%	-7.7%	-11.6%	-13.9%
98902	State Farm	<i>Did Not Ask Job</i>	\$243.72	NA	NA	NA	NA	NA
98902	Travelers	<i>Did Not Ask Job</i>	\$648.00	NA	NA	NA	NA	NA

APPENDIX B:

Occupation Level: Percentage Difference From Quote for Cashier (Annual Premiums)

Washington, DC			Percentage Difference From Quote for Cashier			
ZIP Code	Company	Education Category	Did Not Ask Occupation	Cashier	Store Manager	VP/ Executive
20017	Allstate	<i>Did Not Ask Education</i>	\$720.00	NA	NA	NA
20017	Geico	No HS Degree	NA	\$948.60	0.0%	0.0%
20017	Geico	HS Degree	NA	\$733.92	0.6%	-7.8%
20017	Geico	Vocational	NA	\$733.92	0.0%	0.0%
20017	Geico	College (4-Year) Degree	NA	\$595.44	0.4%	32.5%
20017	Geico	Advanced Degree	NA	\$635.76	0.0%	-16.0%
20017	Liberty Mutual	No HS Degree	\$944.04	NA	NA	NA
20017	Liberty Mutual	HS Degree	\$975.00	NA	NA	NA
20017	Liberty Mutual	Vocational	\$930.48	NA	NA	NA
20017	Liberty Mutual	College (4-Year) Degree	\$891.54	NA	NA	NA
20017	Liberty Mutual	Advanced Degree	\$889.50	NA	NA	NA
20017	Progressive	No HS Degree	NA	\$1,248.00	0.0%	0.0%
20017	Progressive	HS Degree	NA	\$1,150.00	0.0%	0.0%
20017	Progressive	Vocational	NA	\$1,150.00	0.0%	0.0%
20017	Progressive	College (4-Year) Degree	NA	\$1,094.00	0.0%	0.0%
20017	Progressive	Advanced Degree	NA	\$1,078.00	0.0%	0.0%
20017	State Farm	<i>Did Not Ask Education</i>	\$583.92	NA	NA	NA
20017	Travelers	<i>Did Not Ask Education</i>	\$1,260.00	NA	NA	NA

Minneapolis (Brooklyn Center)			Percentage Difference From Quote for Cashier			
ZIP Code	Company	Education Category	Did Not Ask Occupation	Cashier	Store Manager	VP/ Executive
55444	Allstate	<i>Did Not Ask Education</i>	\$972.00	NA	NA	NA
55444	Farmers	<i>Did Not Ask Education</i>	NA	\$2,136.00	0.0%	0.0%
55444	Geico	No HS Degree	NA	\$749.40	-20.7%	-20.7%
55444	Geico	HS Degree	NA	\$749.40	-16.9%	-24.3%
55444	Geico	Vocational	NA	\$749.40	-18.7%	-20.6%
55444	Geico	College (4-Year) Degree	NA	\$749.40	-24.3%	-27.6%
55444	Geico	Advanced Degree	NA	\$749.40	-13.1%	-26.0%
55444	Liberty Mutual	No HS Degree	\$852.00	NA	NA	NA
55444	Liberty Mutual	HS Degree	\$852.00	NA	NA	NA
55444	Liberty Mutual	Vocational	\$847.50	NA	NA	NA
55444	Liberty Mutual	College (4-Year) Degree	\$789.96	NA	NA	NA
55444	Liberty Mutual	Advanced Degree	\$789.96	NA	NA	NA
55444	Progressive	No HS Degree	NA	\$748.00	-7.8%	-7.8%
55444	Progressive	HS Degree	NA	\$704.00	-6.8%	-6.8%
55444	Progressive	Vocational	NA	\$690.00	-7.0%	-7.0%
55444	Progressive	College (4-Year) Degree	NA	\$656.00	-7.6%	-7.6%
55444	Progressive	Advanced Degree	NA	\$648.00	-7.7%	-7.7%
55444	State Farm	<i>Did Not Ask Education</i>	\$605.52	NA	NA	NA
55444	Travelers	<i>Did Not Ask Education</i>	\$2,250.00	NA	NA	NA

Carman, IL			Percentage Difference From Quote for Cashier			
ZIP Code	Company	Education Category	Did Not Ask Occupation	Cashier	Store Manager	VP/ Executive
61425	Allstate	<i>Did Not Ask Education</i>	\$432.00	NA	NA	NA
61425	Farmers	<i>Did Not Ask Education</i>	NA	\$384.96	-0.8%	-0.8%
61425	Geico	No HS Degree	NA	\$736.80	-4.6%	-8.1%
61425	Geico	HS Degree	NA	\$696.72	-4.8%	-4.8%
61425	Geico	Vocational	NA	\$696.72	-4.8%	-4.8%
61425	Geico	College (4-Year) Degree	NA	\$630.24	-4.9%	-7.3%
61425	Geico	Advanced Degree	NA	\$616.32	-5.1%	-7.4%
61425	Liberty Mutual	No HS Degree	\$389.04	NA	NA	NA
61425	Liberty Mutual	HS Degree	\$390.54	NA	NA	NA
61425	Liberty Mutual	Vocational	\$390.54	NA	NA	NA
61425	Liberty Mutual	College (4-Year) Degree	\$389.04	NA	NA	NA
61425	Liberty Mutual	Advanced Degree	\$375.00	NA	NA	NA
61425	Progressive	No HS Degree	NA	\$510.00	-3.1%	-3.1%
61425	Progressive	HS Degree	NA	\$510.00	-5.5%	-5.5%
61425	Progressive	Vocational	NA	\$496.00	-2.8%	-2.8%
61425	Progressive	College (4-Year) Degree	NA	\$486.00	-2.5%	-2.5%
61425	Progressive	Advanced Degree	NA	\$486.00	-3.3%	-3.3%
61425	State Farm	<i>Did Not Ask Education</i>	\$198.84	NA	NA	NA
61425	Travelers	<i>Did Not Ask Education</i>	\$588.00	NA	NA	NA

Chicago (Brighton Park)			Percentage Difference From Quote for Cashier			
ZIP Code	Company	Education Category	Did Not Ask Occupation	Cashier	Store Manager	VP/ Executive
60632	Allstate	<i>Did Not Ask Education</i>	\$816.00	NA	NA	NA
60632	Farmers	<i>Did Not Ask Education</i>	NA	\$800.04	0.0%	0.0%
60632	Geico	No HS Degree	NA	\$1,241.76	-8.0%	-8.0%
60632	Geico	HS Degree	NA	\$1,201.80	-8.3%	-8.3%
60632	Geico	Vocational	NA	\$1,201.80	-8.3%	-8.3%
60632	Geico	College (4-Year) Degree	NA	\$1,099.80	-6.9%	-10.0%
60632	Geico	Advanced Degree	NA	\$1,085.88	-7.0%	-10.2%
60632	Liberty Mutual	No HS Degree	\$697.50	NA	NA	NA
60632	Liberty Mutual	HS Degree	\$697.50	NA	NA	NA
60632	Liberty Mutual	Vocational	\$697.50	NA	NA	NA
60632	Liberty Mutual	College (4-Year) Degree	\$685.02	NA	NA	NA
60632	Liberty Mutual	Advanced Degree	\$633.00	NA	NA	NA
60632	Progressive	No HS Degree	NA	\$780.00	-4.6%	-4.6%
60632	Progressive	HS Degree	NA	\$728.00	-1.6%	-1.6%
60632	Progressive	Vocational	NA	\$754.00	-5.0%	-5.0%
60632	Progressive	College (4-Year) Degree	NA	\$728.00	-4.4%	-4.4%
60632	Progressive	Advanced Degree	NA	\$728.00	-4.9%	-4.9%
60632	State Farm	<i>Did Not Ask Education</i>	\$387.60	NA	NA	NA
60632	Travelers	<i>Did Not Ask Education</i>	\$816.00	NA	NA	NA

Chicago (West Ridge)			Percentage Difference From Quote for Cashier			
ZIP Code	Company	Education Category	Did Not Ask Occupation	Cashier	Store Manager	VP/ Executive
60645	Allstate	<i>Did Not Ask Education</i>	\$762.00	NA	NA	NA
60645	Farmers	<i>Did Not Ask Education</i>	NA	\$860.04	0.0%	0.0%
60645	Geico	No HS Degree	NA	\$1,129.56	-7.7%	-7.7%
60645	Geico	HS Degree	NA	\$1,043.70	-3.9%	-3.9%
60645	Geico	Vocational	NA	\$1,089.60	-8.0%	-8.0%
60645	Geico	College (4-Year) Degree	NA	\$995.52	-6.6%	-9.7%
60645	Geico	Advanced Degree	NA	\$981.60	-6.7%	-9.8%
60645	Liberty Mutual	No HS Degree	\$709.98	NA	NA	NA
60645	Liberty Mutual	HS Degree	\$708.00	NA	NA	NA
60645	Liberty Mutual	Vocational	\$726.00	NA	NA	NA
60645	Liberty Mutual	College (4-Year) Degree	\$661.50	NA	NA	NA
60645	Liberty Mutual	Advanced Degree	\$699.00	NA	NA	NA
60645	Progressive	No HS Degree	NA	\$806.00	-4.7%	-4.7%
60645	Progressive	HS Degree	NA	\$778.00	-5.1%	-5.1%
60645	Progressive	Vocational	NA	\$778.00	-5.1%	-5.1%
60645	Progressive	College (4-Year) Degree	NA	\$750.00	-4.5%	-4.5%
60645	Progressive	Advanced Degree	NA	\$750.00	-5.1%	-5.1%
60645	State Farm	<i>Did Not Ask Education</i>	\$413.52	NA	NA	NA
60645	Travelers	<i>Did Not Ask Education</i>	\$828.00	NA	NA	NA

Chicago (South Shore)			Percentage Difference From Quote for Cashier			
ZIP Code	Company	Education Category	Did Not Ask Occupation	Cashier	Store Manager	VP/ Executive
60649	Allstate	<i>Did Not Ask Education</i>	\$708.00	NA	NA	NA
60649	Farmers	<i>Did Not Ask Education</i>	NA	\$884.58	0.7%	0.7%
60649	Geico	No HS Degree	NA	\$1,135.92	-4.6%	-4.6%
60649	Geico	HS Degree	NA	\$1,135.92	-8.1%	-8.1%
60649	Geico	Vocational	NA	\$1,135.92	-8.1%	-8.1%
60649	Geico	College (4-Year) Degree	NA	\$1,038.60	-6.7%	-9.8%
60649	Geico	Advanced Degree	NA	\$1,024.68	-6.8%	-10.0%
60649	Liberty Mutual	No HS Degree	\$699.00	NA	NA	NA
60649	Liberty Mutual	HS Degree	\$633.00	NA	NA	NA
60649	Liberty Mutual	Vocational	\$708.00	NA	NA	NA
60649	Liberty Mutual	College (4-Year) Degree	\$657.96	NA	NA	NA
60649	Liberty Mutual	Advanced Degree	\$672.48	NA	NA	NA
60649	Progressive	No HS Degree	NA	\$868.00	-4.8%	-4.8%
60649	Progressive	HS Degree	NA	\$838.00	-5.5%	-5.5%
60649	Progressive	Vocational	NA	\$838.00	-5.5%	-5.5%
60649	Progressive	College (4-Year) Degree	NA	\$806.00	-4.7%	-4.7%
60649	Progressive	Advanced Degree	NA	\$806.00	-5.5%	-5.5%
60649	State Farm	<i>Did Not Ask Education</i>	\$400.20	NA	NA	NA
60649	Travelers	<i>Did Not Ask Education</i>	\$804.00	NA	NA	NA

Highwood, IL			Percentage Difference From Quote for Cashier			
ZIP Code	Company	Education Category	Did Not Ask Occupation	Cashier	Store Manager	VP/ Executive
60040	Allstate	<i>Did Not Ask Education</i>	\$588.00	NA	NA	NA
60040	Farmers	<i>Did Not Ask Education</i>	NA	\$782.04	0.0%	0.0%
60040	Geico	No HS Degree	NA	\$1,027.08	-7.0%	-7.3%
60040	Geico	HS Degree	NA	\$987.12	-7.6%	-7.6%
60040	Geico	Vocational	NA	\$987.12	-10.7%	-7.6%
60040	Geico	College (4-Year) Degree	NA	\$899.76	-6.3%	-9.2%
60040	Geico	Advanced Degree	NA	\$885.84	-6.4%	-9.2%
60040	Liberty Mutual	No HS Degree	\$661.50	NA	NA	NA
60040	Liberty Mutual	HS Degree	\$633.48	NA	NA	NA
60040	Liberty Mutual	Vocational	\$661.50	NA	NA	NA
60040	Liberty Mutual	College (4-Year) Degree	\$627.48	NA	NA	NA
60040	Liberty Mutual	Advanced Degree	\$660.48	NA	NA	NA
60040	Progressive	No HS Degree	NA	\$724.00	-4.4%	-4.4%
60040	Progressive	HS Degree	NA	\$700.00	-4.3%	-8.3%
60040	Progressive	Vocational	NA	\$700.00	-4.3%	-4.3%
60040	Progressive	College (4-Year) Degree	NA	\$676.00	-3.8%	-3.8%
60040	Progressive	Advanced Degree	NA	\$676.00	-4.4%	-4.4%
60040	State Farm	<i>Did Not Ask Education</i>	\$347.58	NA	NA	NA
60040	Travelers	<i>Did Not Ask Education</i>	\$900.00	NA	NA	NA

New Douglas, IL				Percentage Difference From Quote for Cashier		
ZIP Code*	Company	Education Category	Did Not Ask Occupation	Cashier	Store Manager	VP/ Executive
62074	Allstate	<i>Did Not Ask Education</i>	\$612.00	NA	NA	NA
62074	Farmers	<i>Did Not Ask Education</i>	NA	\$786.00	0.0%	0.0%
62074	Geico	No HS Degree	NA	\$946.92	-3.9%	-3.9%
62074	Geico	HS Degree	NA	\$924.84	-5.9%	-8.3%
62074	Geico	Vocational	NA	\$928.62	-6.3%	-6.3%
62074	Geico	College (4-Year) Degree	NA	\$842.04	-9.0%	-8.9%
62074	Geico	Advanced Degree	NA	\$828.00	-6.2%	-9.1%
62074	Liberty Mutual	No HS Degree	\$448.02	NA	NA	NA
62074	Liberty Mutual	HS Degree	\$462.96	NA	NA	NA
62074	Liberty Mutual	Vocational	\$421.50	NA	NA	NA
62074	Liberty Mutual	College (4-Year) Degree	\$433.02	NA	NA	NA
62074	Liberty Mutual	Advanced Degree	\$444.00	NA	NA	NA
62074	State Farm	<i>Did Not Ask Education</i>	\$262.68	NA	NA	NA
62074	Travelers	<i>Did Not Ask Education</i>	\$558.00	NA	NA	NA

*We removed data for Progressive for ZIP code 62074 due to data integrity concerns.

Pembroke Township, IL				Percentage Difference From Quote for Cashier		
ZIP Code	Company	Education Category	Did Not Ask Occupation	Cashier	Store Manager	VP/ Executive
60958	Allstate	<i>Did Not Ask Education</i>	\$654.00	NA	NA	NA
60958	Farmers	<i>Did Not Ask Education</i>	NA	\$536.04	0.0%	0.0%
60958	Geico	No HS Degree	NA	\$879.24	-10.1%	-6.6%
60958	Geico	HS Degree	NA	\$839.28	-6.9%	-6.9%
60958	Geico	Vocational	NA	\$839.28	-6.9%	-6.9%
60958	Geico	College (4-Year) Degree	NA	\$762.48	-5.7%	-8.3%
60958	Geico	Advanced Degree	NA	\$765.72	-7.9%	-10.4%
60958	Liberty Mutual	No HS Degree	\$388.02	NA	NA	NA
60958	Liberty Mutual	HS Degree	\$398.46	NA	NA	NA
60958	Liberty Mutual	Vocational	\$419.04	NA	NA	NA

60958	Liberty Mutual	College (4-Year) Degree	\$400.50	NA	NA	NA
60958	Liberty Mutual	Advanced Degree	\$414.48	NA	NA	NA
60958	Progressive	No HS Degree	NA	\$608.00	-3.6%	-3.6%
60958	Progressive	HS Degree	NA	\$592.00	-4.1%	-4.1%
60958	Progressive	Vocational	NA	\$592.00	-4.1%	-4.1%
60958	Progressive	College (4-Year) Degree	NA	\$576.00	-3.5%	-3.5%
60958	Progressive	Advanced Degree	NA	\$576.00	-3.8%	-3.8%
60958	State Farm	<i>Did Not Ask Education</i>	\$293.04	NA	NA	NA
60958	Travelers	<i>Did Not Ask Education</i>	\$552.00	NA	NA	NA

Venice, IL			Percentage Difference From Quote for Cashier			
ZIP Code	Company	Education Category	Did Not Ask Occupation	Cashier	Store Manager	VP/ Executive
62090	Allstate	<i>Did Not Ask Education</i>	\$636.00	NA	NA	NA
62090	Farmers	<i>Did Not Ask Education</i>	NA	\$804.00	0.0%	0.0%
62090	Geico	No HS Degree	NA	\$960.36	-5.7%	-5.7%
62090	Geico	HS Degree	NA	\$921.54	-6.0%	-5.3%
62090	Geico	Vocational	NA	\$920.40	-5.9%	-5.9%
62090	Geico	College (4-Year) Degree	NA	\$837.96	-6.0%	-8.9%
62090	Geico	Advanced Degree	NA	\$823.92	-6.1%	-9.0%
62090	Liberty Mutual	No HS Degree	\$719.46	NA	NA	NA
62090	Liberty Mutual	HS Degree	\$719.46	NA	NA	NA
62090	Liberty Mutual	Vocational	\$717.96	NA	NA	NA
62090	Liberty Mutual	College (4-Year) Degree	\$613.50	NA	NA	NA
62090	Liberty Mutual	Advanced Degree	\$687.00	NA	NA	NA
62090	Progressive	No HS Degree	NA	\$740.00	-4.6%	-4.6%
62090	Progressive	HS Degree	NA	\$716.00	-4.5%	-4.5%
62090	Progressive	Vocational	NA	\$716.00	-4.5%	-4.5%
62090	Progressive	College (4-Year) Degree	NA	\$692.00	-4.0%	-4.0%
62090	Progressive	Advanced Degree	NA	\$692.00	-4.6%	-4.6%
62090	State Farm	<i>Did Not Ask Education</i>	\$339.24	NA	NA	NA
62090	Travelers	<i>Did Not Ask Education</i>	\$738.00	NA	NA	NA

New Orleans			Percentage Difference From Quote for Cashier			
ZIP Code	Company	Education Category	Did Not Ask Occupation	Cashier	Store Manager	VP/ Executive
70124	Allstate	<i>Did not ask education</i>	\$1,476.00	NA	NA	NA
70124	Geico	No HS Degree	NA	\$1,684.56	-24.4%	-30.1%
70124	Geico	HS Degree	NA	\$1,609.68	-25.3%	-25.3%
70124	Geico	Vocational	NA	\$1,341.36	-10.4%	-10.4%
70124	Geico	College (4-Year) Degree	NA	\$1,202.76	-8.7%	-14.5%
70124	Geico	Advanced Degree	NA	\$1,179.72	-8.8%	-14.8%
70124	Liberty Mutual	No HS Degree	\$1,738.98	NA	NA	NA
70124	Liberty Mutual	HS Degree	\$1,738.98	NA	NA	NA
70124	Liberty Mutual	Vocational	\$1,698.96	NA	NA	NA
70124	Liberty Mutual	College (4-Year) Degree	\$1,629.96	NA	NA	NA
70124	Liberty Mutual	Advanced Degree	\$1,629.96	NA	NA	NA
70124	Progressive	No HS Degree	NA	\$1,199.00	-8.9%	-8.9%
70124	Progressive	HS Degree	NA	\$1,149.00	-9.1%	-9.1%
70124	Progressive	Vocational	NA	\$1,112.00	-6.1%	-6.1%
70124	Progressive	College (4-Year) Degree	NA	\$1,062.00	-5.5%	-5.5%
70124	Progressive	Advanced Degree	NA	\$1,062.00	-6.4%	-6.4%

Minneapolis (Brooklyn Center)				Percentage Difference From Quote for Cashier		
ZIP Code	Company	Education Category	Did Not Ask Occupation	Cashier	Store Manager	VP/ Executive
55444	Allstate	<i>Did Not Ask Education</i>	\$972.00	NA	NA	NA
55444	Farmers	<i>Did Not Ask Education</i>	NA	\$2,136.00	0.0%	0.0%
55444	Geico	No HS Degree	NA	\$749.40	-20.7%	-20.7%
55444	Geico	HS Degree	NA	\$749.40	-16.9%	-24.3%
55444	Geico	Vocational	NA	\$749.40	-18.7%	-20.6%
55444	Geico	College (4-Year) Degree	NA	\$749.40	-24.3%	-27.6%
55444	Geico	Advanced Degree	NA	\$749.40	-13.1%	-26.0%
55444	Liberty Mutual	No HS Degree	\$852.00	NA	NA	NA
55444	Liberty Mutual	HS Degree	\$852.00	NA	NA	NA
55444	Liberty Mutual	Vocational	\$847.50	NA	NA	NA
55444	Liberty Mutual	College (4-Year) Degree	\$789.96	NA	NA	NA
55444	Liberty Mutual	Advanced Degree	\$789.96	NA	NA	NA
55444	Progressive	No HS Degree	NA	\$748.00	-7.8%	-7.8%
55444	Progressive	HS Degree	NA	\$704.00	-6.8%	-6.8%
55444	Progressive	Vocational	NA	\$690.00	-7.0%	-7.0%
55444	Progressive	College (4-Year) Degree	NA	\$656.00	-7.6%	-7.6%
55444	Progressive	Advanced Degree	NA	\$648.00	-7.7%	-7.7%
55444	State Farm	<i>Did Not Ask Education</i>	\$605.52	NA	NA	NA
55444	Travelers	<i>Did Not Ask Education</i>	\$2,250.00	NA	NA	NA

Alpine, NJ				Percentage Difference From Quote for Cashier		
ZIP Code*	Company	Education Category	Did Not Ask Occupation	Cashier	Store Manager	VP/ Executive
07620	Allstate	<i>Did Not Ask Education</i>	\$1,488.00	NA	NA	NA
07620	Farmers	<i>Did Not Ask Education</i>	NA	\$1,950.00	0.0%	0.0%
07620	Geico	No HS Degree	NA	\$552.48	-11.9%	-17.0%
07620	Geico	HS Degree	NA	\$552.48	-11.9%	-17.0%
07620	Geico	Vocational	NA	\$552.48	-14.5%	-8.5%
07620	Geico	College (4-Year) Degree	NA	\$552.48	-14.5%	-24.2%
07620	Geico	Advanced Degree	NA	\$552.48	-14.5%	-24.2%
07620	Liberty Mutual	No HS Degree	\$1,314.96	NA	NA	NA
07620	Liberty Mutual	HS Degree	\$1,314.00	NA	NA	NA
07620	Liberty Mutual	Vocational	\$1,295.46	NA	NA	NA
07620	Liberty Mutual	College (4-Year) Degree	\$1,230.00	NA	NA	NA
07620	Liberty Mutual	Advanced Degree	\$1,215.48	NA	NA	NA
07620	NJM Insurance	<i>Did Not Ask Education</i>	\$909.96	NA	NA	NA
07620	Plymouth Rock	<i>Did Not Ask Education</i>	\$653.40	NA	NA	NA
07620	State Farm	<i>Did Not Ask Education</i>	\$855.30	NA	NA	NA
07620	Travelers	<i>Did Not Ask Education</i>	\$1,656.00	NA	NA	NA

*We removed data for Progressive for ZIP code 07620 due to data integrity concerns.

Cherry Hill, NJ				Percentage Difference From Quote for Cashier		
ZIP Code*	Company	Education Category	Did Not Ask Occupation	Cashier	Store Manager	VP/ Executive
08002	Allstate	<i>Did Not Ask Education</i>	\$1,428.00	NA	NA	NA
08002	Farmers	<i>Did Not Ask Education</i>	NA	\$1,896.00	0.0%	0.0%
08002	Geico	No HS Degree	NA	\$548.04	-13.3%	-17.0%
08002	Geico	HS Degree	NA	\$548.04	-11.8%	-17.0%
08002	Geico	Vocational	NA	\$548.04	-14.4%	-17.0%
08002	Geico	College (4-Year) Degree	NA	\$548.04	-11.8%	-17.9%
08002	Geico	Advanced Degree	NA	\$554.04	-15.3%	-24.9%

08002	Liberty Mutual	No HS Degree	\$1,240.50	NA	NA	NA
08002	Liberty Mutual	HS Degree	\$1,248.00	NA	NA	NA
08002	Liberty Mutual	Vocational	\$1,269.96	NA	NA	NA
08002	Liberty Mutual	College (4-Year) Degree	\$1,215.54	NA	NA	NA
08002	Liberty Mutual	Advanced Degree	\$1,175.52	NA	NA	NA
08002	NJM Insurance	<i>Did Not Ask Education</i>	\$857.04	NA	NA	NA
08002	Plymouth Rock	<i>Did Not Ask Education</i>	\$572.40	NA	NA	NA
08002	State Farm	<i>Did Not Ask Education</i>	\$753.72	NA	NA	NA
08002	Travelers	<i>Did Not Ask Education</i>	\$1,152.00	NA	NA	NA

*We removed data for Progressive for ZIP code 08002 due to data integrity concerns.

Hoboken, NJ			Percentage Difference From Quote for Cashier			
ZIP Code	Company	Education Category	Did Not Ask Occupation	Cashier	Store Manager	VP/ Executive
07030	Allstate	<i>Did Not Ask Education</i>	\$1,956.00	NA	NA	NA
07030	Farmers	<i>Did Not Ask Education</i>	NA	\$2,684.04	0.0%	0.0%
07030	Geico	No HS Degree	NA	\$1,032.72	-6.8%	-5.1%
07030	Geico	HS Degree	NA	\$1,032.72	-6.8%	-6.8%
07030	Geico	Vocational	NA	\$942.84	-11.6%	-11.6%
07030	Geico	College (4-Year) Degree	NA	\$799.44	-19.8%	-27.8%
07030	Geico	Advanced Degree	NA	\$799.44	-16.9%	-27.8%
07030	Liberty Mutual	No HS Degree	\$1,563.96	NA	NA	NA
07030	Liberty Mutual	HS Degree	\$1,544.52	NA	NA	NA
07030	Liberty Mutual	Vocational	\$1,539.48	NA	NA	NA
07030	Liberty Mutual	College (4-Year) Degree	\$1,461.00	NA	NA	NA
07030	Liberty Mutual	Advanced Degree	\$1,461.00	NA	NA	NA
07030	NJM Insurance	<i>Did Not Ask Education</i>	\$927.96	NA	NA	NA
07030	Plymouth Rock	<i>Did Not Ask Education</i>	\$799.20	NA	NA	NA
07030	Progressive	No HS Degree	NA	\$1,078.00	0.0%	-1.7%
07030	Progressive	HS Degree	NA	\$1,000.00	0.0%	-1.8%
07030	Progressive	Vocational	NA	\$992.00	0.0%	-2.0%
07030	Progressive	College (4-Year) Degree	NA	\$948.00	0.0%	-2.1%
07030	Progressive	Advanced Degree	NA	\$920.00	0.0%	-1.7%
07030	State Farm	<i>Did Not Ask Education</i>	\$1,036.08	NA	NA	NA
07030	Travelers	<i>Did Not Ask Education</i>	\$1,920.00	NA	NA	NA

Millville, NJ			Percentage Difference From Quote for Cashier			
ZIP Code	Company	Education Category	Did Not Ask Occupation	Cashier	Store Manager	VP/ Executive
08332	Allstate	<i>Did Not Ask Education</i>	\$1,392.00	NA	NA	NA
08332	Farmers	<i>Did Not Ask Education</i>	NA	\$2,240.04	0.0%	0.0%
08332	Geico	No HS Degree	NA	\$504.36	-8.7%	-13.8%
08332	Geico	HS Degree	NA	\$519.84	-13.9%	-16.4%
08332	Geico	Vocational	NA	\$519.84	-13.9%	-16.4%
08332	Geico	College (4-Year) Degree	NA	\$519.84	-11.4%	-23.3%
08332	Geico	Advanced Degree	NA	\$519.84	-13.9%	-23.3%
08332	Liberty Mutual	No HS Degree	\$1,200.00	NA	NA	NA
08332	Liberty Mutual	HS Degree	\$1,215.00	NA	NA	NA
08332	Liberty Mutual	Vocational	\$1,197.00	NA	NA	NA
08332	Liberty Mutual	College (4-Year) Degree	\$1,116.00	NA	NA	NA
08332	Liberty Mutual	Advanced Degree	\$1,107.96	NA	NA	NA
08332	NJM Insurance	<i>Did Not Ask Education</i>	\$894.54	NA	NA	NA
08332	Plymouth Rock	<i>Did Not Ask Education</i>	\$634.50	NA	NA	NA
08332	Progressive	No HS Degree	NA	\$904.00	0.0%	-1.5%
08332	Progressive	HS Degree	NA	\$880.00	0.0%	-7.5%
08332	Progressive	Vocational	NA	\$831.00	0.4%	7.8%
08332	Progressive	College (4-Year) Degree	NA	\$874.00	-4.2%	-6.1%
08332	Progressive	Advanced Degree	NA	\$782.00	7.4%	-2.0%
08332	State Farm	<i>Did Not Ask Education</i>	\$727.20	NA	NA	NA
08332	Travelers	<i>Did Not Ask Education</i>	\$1,092.00	NA	NA	NA

Newark, NJ			Percentage Difference From Quote for Cashier			
ZIP Code	Company	Education Category	Did Not Ask Occupation	Cashier	Store Manager	VP/ Executive
07107	Allstate	<i>Did Not Ask Education</i>	\$2,172.00	NA	NA	NA
07107	Farmers	<i>Did Not Ask Education</i>	NA	\$3,368.04	0.0%	0.0%
07107	Geico	No HS Degree	NA	\$710.58	-11.9%	-15.1%
07107	Geico	HS Degree	NA	\$707.88	-8.4%	-13.3%
07107	Geico	Vocational	NA	\$749.88	-7.9%	-19.5%
07107	Geico	College (4-Year) Degree	NA	\$722.88	3.7%	-25.0%
07107	Geico	Advanced Degree	NA	\$749.88	-16.5%	-27.7%
07107	Liberty Mutual	No HS Degree	\$1,899.48	NA	NA	NA
07107	Liberty Mutual	HS Degree	\$1,952.04	NA	NA	NA
07107	Liberty Mutual	Vocational	\$1,921.50	NA	NA	NA
07107	Liberty Mutual	College (4-Year) Degree	\$1,795.98	NA	NA	NA
07107	Liberty Mutual	Advanced Degree	\$1,795.98	NA	NA	NA
07107	NJM Insurance	<i>Did Not Ask Education</i>	\$1,252.02	NA	NA	NA
07107	Plymouth Rock	<i>Did Not Ask Education</i>	\$1,056.60	NA	NA	NA
07107	Progressive	No HS Degree	NA	\$1,258.00	0.0%	-1.7%
07107	Progressive	HS Degree	NA	\$1,162.00	0.0%	-2.1%
07107	Progressive	Vocational	NA	\$1,150.00	0.0%	-1.9%
07107	Progressive	College (4-Year) Degree	NA	\$1,096.00	0.0%	-21.9%
07107	Progressive	Advanced Degree	NA	\$1,064.00	0.0%	-2.1%
07107	State Farm	<i>Did Not Ask Education</i>	\$1,593.72	NA	NA	NA
07107	Travelers	<i>Did Not Ask Education</i>	\$2,124.00	NA	NA	NA

Paterson, NJ			Percentage Difference From Quote for Cashier			
ZIP Code	Company	Education Category	Did Not Ask Occupation	Cashier	Store Manager	VP/ Executive
07501	Allstate	<i>Did Not Ask Education</i>	\$2,088.00	NA	NA	NA
07501	Farmers	<i>Did Not Ask Education</i>	NA	\$3,368.04	0.0%	0.0%
07501	Geico	No HS Degree	NA	\$757.80	-13.6%	-19.6%
07501	Geico	HS Degree	NA	\$757.80	-16.6%	-19.6%
07501	Geico	Vocational	NA	\$757.80	-16.6%	-19.6%
07501	Geico	College (4-Year) Degree	NA	\$757.80	-16.6%	-27.8%
07501	Geico	Advanced Degree	NA	\$757.80	-13.6%	-27.8%
07501	Liberty Mutual	No HS Degree	\$1,911.00	NA	NA	NA
07501	Liberty Mutual	HS Degree	\$1,910.04	NA	NA	NA
07501	Liberty Mutual	Vocational	\$1,905.96	NA	NA	NA
07501	Liberty Mutual	College (4-Year) Degree	\$1,784.04	NA	NA	NA
07501	Liberty Mutual	Advanced Degree	\$1,784.04	NA	NA	NA
07501	NJM Insurance	<i>Did Not Ask Education</i>	\$1,202.04	NA	NA	NA
07501	Plymouth Rock	<i>Did Not Ask Education</i>	\$1,105.20	NA	NA	NA
07501	Progressive	No HS Degree	NA	\$1,256.00	0.0%	-1.6%
07501	Progressive	HS Degree	NA	\$1,160.00	0.0%	-1.9%
07501	Progressive	Vocational	NA	\$1,150.00	0.0%	-2.1%
07501	Progressive	College (4-Year) Degree	NA	\$1,096.00	0.0%	-2.0%
07501	Progressive	Advanced Degree	NA	\$1,062.00	0.0%	-1.9%
07501	State Farm	<i>Did Not Ask Education</i>	\$1,248.66	NA	NA	NA
07501	Travelers	<i>Did Not Ask Education</i>	\$1,752.00	NA	NA	NA

Roselle Park, NJ			Percentage Difference From Quote for Cashier			
ZIP Code	Company	Education Category	Did Not Ask Occupation	Cashier	Store Manager	VP/ Executive
07204	Allstate	<i>Did Not Ask Education</i>	\$1,536.00	NA	NA	NA
07204	Farmers	<i>Did Not Ask Education</i>	NA	\$2,685.96	0.9%	0.0%
07204	Geico	No HS Degree	NA	\$516.06	-7.9%	-13.2%
07204	Geico	HS Degree	NA	\$538.08	-11.7%	-16.7%
07204	Geico	Vocational	NA	\$521.46	-8.9%	-14.1%
07204	Geico	College (4-Year) Degree	NA	\$538.08	-11.7%	-17.8%
07204	Geico	Advanced Degree	NA	\$538.08	-11.7%	-23.8%
07204	Liberty Mutual	No HS Degree	\$1,334.04	NA	NA	NA
07204	Liberty Mutual	HS Degree	\$1,332.96	NA	NA	NA
07204	Liberty Mutual	Vocational	\$1,349.04	NA	NA	NA
07204	Liberty Mutual	College (4-Year) Degree	\$1,245.96	NA	NA	NA
07204	Liberty Mutual	Advanced Degree	\$1,245.96	NA	NA	NA
07204	NJM Insurance	<i>Did Not Ask Education</i>	\$908.04	NA	NA	NA
07204	Plymouth Rock	<i>Did Not Ask Education</i>	\$565.20	NA	NA	NA
07204	Progressive	No HS Degree	NA	\$1,032.00	0.0%	-1.6%
07204	Progressive	HS Degree	NA	\$956.00	0.0%	-1.7%
07204	Progressive	Vocational	NA	\$948.00	0.0%	-1.9%
07204	Progressive	College (4-Year) Degree	NA	\$906.00	0.0%	-1.8%
07204	Progressive	Advanced Degree	NA	\$880.00	0.0%	-1.6%
07204	State Farm	<i>Did Not Ask Education</i>	\$1,188.24	NA	NA	NA
07204	Travelers	<i>Did Not Ask Education</i>	\$1,920.00	NA	NA	NA

Woodbridge, NJ			Percentage Difference From Quote for Cashier			
ZIP Code	Company	Education Category	Did Not Ask Occupation	Cashier	Store Manager	VP/ Executive
07095	Allstate	<i>Did Not Ask Education</i>	\$1,536.00	NA	NA	NA
07095	Farmers	<i>Did Not Ask Education</i>	NA	\$2,385.78	0.0%	0.0%
07095	Geico	No HS Degree	NA	\$584.28	-12.2%	-17.6%
07095	Geico	HS Degree	NA	\$584.28	-12.2%	-17.6%
07095	Geico	Vocational	NA	\$584.28	-12.2%	-17.6%
07095	Geico	College (4-Year) Degree	NA	\$592.08	-13.4%	-25.9%
07095	Geico	Advanced Degree	NA	\$584.28	-6.1%	-24.9%
07095	Liberty Mutual	No HS Degree	\$1,321.98	NA	NA	NA
07095	Liberty Mutual	HS Degree	\$1,321.02	NA	NA	NA
07095	Liberty Mutual	Vocational	\$1,318.98	NA	NA	NA
07095	Liberty Mutual	College (4-Year) Degree	\$1,254.00	NA	NA	NA
07095	Liberty Mutual	Advanced Degree	\$1,224.96	NA	NA	NA
07095	NJM Insurance	<i>Did Not Ask Education</i>	\$948.00	NA	NA	NA
07095	Plymouth Rock	<i>Did Not Ask Education</i>	\$675.00	NA	NA	NA
07095	Progressive	No HS Degree	NA	\$876.00	0.0%	-1.6%
07095	Progressive	HS Degree	NA	\$816.00	0.0%	-1.7%
07095	Progressive	Vocational	NA	\$810.00	0.0%	-1.7%
07095	Progressive	College (4-Year) Degree	NA	\$776.00	0.0%	3.4%
07095	Progressive	Advanced Degree	NA	\$758.00	0.0%	-1.6%
07095	State Farm	<i>Did Not Ask Education</i>	\$869.64	NA	NA	NA
07095	Travelers	<i>Did Not Ask Education</i>	\$1,590.00	NA	NA	NA

Beaverton, OR			Percentage Difference From Quote for Cashier			
ZIP Code	Company	Education Category	Did Not Ask Occupation	Cashier	Store Manager	VP/ Executive
97006	Allstate	<i>Did Not Ask Education</i>	\$1,188.00	NA	NA	NA
97006	Farmers	<i>Did Not Ask Education</i>	NA	\$2,851.80	-1.6%	-1.6%
97006	Geico	No HS Degree	NA	\$907.44	10.7%	3.4%
97006	Geico	HS Degree	NA	\$869.52	-7.3%	7.5%
97006	Geico	Vocational	NA	\$869.52	7.5%	7.5%
97006	Geico	College (4-Year) Degree	NA	\$744.48	10.0%	4.4%
97006	Geico	Advanced Degree	NA	\$734.52	-6.5%	-11.0%
97006	Liberty Mutual	No HS Degree	\$1,296.96	NA	NA	NA
97006	Liberty Mutual	HS Degree	\$1,296.00	NA	NA	NA
97006	Liberty Mutual	Vocational	\$1,182.96	NA	NA	NA
97006	Liberty Mutual	College (4-Year) Degree	\$1,115.04	NA	NA	NA
97006	Liberty Mutual	Advanced Degree	\$1,115.04	NA	NA	NA
97006	Progressive	No HS Degree	NA	\$914.00	-7.0%	-7.0%
97006	Progressive	HS Degree	NA	\$866.00	-6.9%	-6.9%
97006	Progressive	Vocational	NA	\$850.00	-7.3%	-7.3%
97006	Progressive	College (4-Year) Degree	NA	\$806.00	-7.4%	-7.4%
97006	Progressive	Advanced Degree	NA	\$798.00	-7.5%	-7.5%
97006	State Farm	<i>Did Not Ask Education</i>	\$473.64	NA	NA	NA
97006	Travelers	<i>Did Not Ask Education</i>	\$1,500.00	NA	NA	NA

Yakima, WA			Percentage Difference From Quote for Cashier			
ZIP Code	Company	Education Category	Did Not Ask Occupation	Cashier	Store Manager	VP/ Executive
98902	Allstate	<i>Did Not Ask Education</i>	\$972.00	NA	NA	NA
98902	Farmers	<i>Did Not Ask Education</i>	NA	\$809.04	-2.7%	-2.7%
98902	Geico	No HS Degree	NA	\$719.40	0.0%	-5.1%

98902	Geico	HS Degree	NA	\$719.40	0.0%	-6.4%
98902	Geico	Vocational	NA	\$719.40	0.0%	-6.4%
98902	Geico	College (4-Year) Degree	NA	\$691.56	0.0%	-6.2%
98902	Geico	Advanced Degree	NA	\$673.56	-4.1%	-10.1%
98902	Liberty Mutual	No HS Degree	\$708.00	NA	NA	NA
98902	Liberty Mutual	HS Degree	\$739.50	NA	NA	NA
98902	Liberty Mutual	Vocational	\$705.96	NA	NA	NA
98902	Liberty Mutual	College (4-Year) Degree	\$698.04	NA	NA	NA
98902	Liberty Mutual	Advanced Degree	\$708.48	NA	NA	NA
98902	Progressive	No HS Degree	NA	\$620.00	0.0%	0.0%
98902	Progressive	HS Degree	NA	\$576.00	0.0%	0.0%
98902	Progressive	Vocational	NA	\$572.00	0.0%	0.0%
98902	Progressive	College (4-Year) Degree	NA	\$554.00	-1.1%	-1.1%
98902	Progressive	Advanced Degree	NA	\$534.00	0.0%	0.0%
98902	State Farm	Did Not Ask Education	\$243.72	NA	NA	NA
98902	Travelers	Did Not Ask Education	\$648.00	NA	NA	NA

APPENDIX C:

Two-Way Tables for Education and Occupation Level

Geico

Geico: Percentage Difference From Cashier/No HS Degree (Annual Premiums)						
ZIP Code	Job Category	No HS Degree	HS Degree	Vocational	College (4-Year Degree)	Advanced Degree
07030	Cashier	\$1,032.72	0.0%	-8.7%	-22.6%	-22.6%
07030	Store Manager	-6.8%	-6.8%	-19.3%	-37.9%	-35.7%
07030	VP/Executive	-5.1%	-6.8%	-19.3%	-44.1%	-44.1%
07095	Cashier	\$584.28	0.0%	0.0%	1.3%	0.0%
07095	Store Manager	-12.2%	-12.2%	-12.2%	-12.2%	-6.1%
07095	VP/Executive	-17.6%	-17.6%	-17.6%	-24.9%	-24.9%
07107	Cashier	\$710.58	-0.4%	5.5%	1.7%	5.5%
07107	Store Manager	-11.9%	-8.8%	-2.8%	5.5%	-11.9%
07107	VP/Executive	-15.1%	-13.7%	-15.1%	-23.7%	-23.7%
07204	Cashier	\$516.06	4.3%	1.0%	4.3%	4.3%
07204	Store Manager	-7.9%	-7.9%	-7.9%	-7.9%	-7.9%
07204	VP/Executive	-13.2%	-13.2%	-13.2%	-14.3%	-20.6%
07501	Cashier	\$757.80	0.0%	0.0%	0.0%	0.0%
07501	Store Manager	-13.6%	-16.6%	-16.6%	-16.6%	-13.6%
07501	VP/Executive	-19.6%	-19.6%	-19.6%	-27.8%	-27.8%
07620	Cashier	\$552.48	0.0%	0.0%	0.0%	0.0%
07620	Store Manager	-11.9%	-11.9%	-14.5%	-14.5%	-14.5%
07620	VP/Executive	-17.0%	-17.0%	-8.5%	-24.2%	-24.2%
08002	Cashier	\$548.04	0.0%	0.0%	0.0%	1.1%
08002	Store Manager	-13.3%	-11.8%	-14.4%	-11.8%	-14.4%
08002	VP/Executive	-17.0%	-17.0%	-17.0%	-17.9%	-24.0%
08332	Cashier	\$504.36	3.1%	3.1%	3.1%	3.1%
08332	Store Manager	-8.7%	-11.2%	-11.2%	-8.7%	-11.2%
08332	VP/Executive	-13.8%	-13.8%	-13.8%	-21.0%	-21.0%
20017	Cashier	\$948.60	-22.6%	-22.6%	-37.2%	-33.0%
20017	Store Manager	0.0%	-22.2%	-22.6%	-37.0%	-33.0%
20017	VP/Executive	0.0%	-28.7%	-22.6%	-16.9%	-43.7%
55444	Cashier	\$749.40	0.0%	0.0%	0.0%	0.0%
55444	Store Manager	-20.7%	-16.9%	-18.7%	-24.3%	-13.1%
55444	VP/Executive	-20.7%	-24.3%	-20.6%	-27.6%	-26.0%
60040	Cashier	\$1,027.08	-3.9%	-3.9%	-12.4%	-13.8%

60040	Store Manager	-7.0%	-11.2%	-14.2%	-17.9%	-19.2%
60040	VP/Executive	-7.3%	-11.2%	-11.2%	-20.4%	-21.7%
60632	Cashier	\$1,241.76	-3.2%	-3.2%	-11.4%	-12.6%
60632	Store Manager	-8.0%	-11.3%	-11.3%	-17.5%	-18.6%
60632	VP/Executive	-8.0%	-11.3%	-11.3%	-20.3%	-21.5%
60645	Cashier	\$1,129.56	-7.6%	-3.5%	-11.9%	-13.1%
60645	Store Manager	-7.7%	-11.2%	-11.2%	-17.7%	-18.9%
60645	VP/Executive	-7.7%	-11.2%	-11.2%	-20.4%	-21.6%

Geico: Percentage Difference From Cashier/No HS Degree (Annual Premiums)

ZIP Code	Job Category	No HS Degree	HS Degree	Vocational	College (4-Year) Degree	Advanced Degree
60649	Cashier	\$1,135.92	0.0%	0.0%	-8.6%	-9.8%
60649	Store Manager	-4.6%	-8.1%	-8.1%	-14.7%	-15.9%
60649	VP/Executive	-4.6%	-8.1%	-8.1%	-17.5%	-18.8%
60958	Cashier	\$879.24	-4.5%	-4.5%	-13.3%	-12.9%
60958	Store Manager	-10.1%	-11.2%	-11.2%	-18.2%	-19.8%
60958	VP/Executive	-6.6%	-11.2%	-11.2%	-20.5%	-21.9%
61425	Cashier	\$736.80	-5.4%	-5.4%	-14.5%	-16.4%
61425	Store Manager	-4.6%	-10.0%	-10.0%	-18.7%	-20.6%
61425	VP/Executive	-8.1%	-10.0%	-10.0%	-20.7%	-22.6%
62074	Cashier	\$946.92	-2.3%	-1.9%	-11.1%	-12.6%
62074	Store Manager	-3.9%	-8.1%	-8.1%	-19.1%	-18.0%
62074	VP/Executive	-3.9%	-10.5%	-8.1%	-19.0%	-20.5%
62090	Cashier	\$960.36	-4.0%	-4.2%	-12.7%	-14.2%
62090	Store Manager	-5.7%	-9.8%	-9.8%	-18.0%	-19.5%
62090	VP/Executive	-5.7%	-9.1%	-9.8%	-20.5%	-22.0%
70124	Cashier	\$1,684.56	-4.4%	-20.4%	-28.6%	-30.0%
70124	Store Manager	-24.4%	-28.7%	-28.7%	-34.8%	-36.2%
70124	VP/Executive	-30.1%	-28.7%	-28.7%	-38.9%	-40.3%
97006	Cashier	\$907.44	-4.2%	-4.2%	-18.0%	-19.1%
97006	Store Manager	10.7%	-11.2%	3.0%	-9.7%	-24.3%
97006	VP/Executive	3.4%	3.0%	3.0%	-14.3%	-27.9%
98902	Cashier	\$719.40	0.0%	0.0%	-3.9%	-6.4%
98902	Store Manager	0.0%	0.0%	0.0%	-3.9%	-10.2%
98902	VP/Executive	-5.1%	-6.4%	-6.4%	-9.8%	-15.9%

Geico: Monthly Premiums

ZIP Code	Job Category	No HS Degree	HS Degree	Vocational	College (4-Year) Degree	Advanced Degree
07030	Cashier	\$86.06	\$86.06	\$78.57	\$66.62	\$66.62
07030	Store Manager	\$80.17	\$80.17	\$69.46	\$53.43	\$55.35
07030	VP/Executive	\$81.69	\$80.17	\$69.46	\$48.10	\$48.10
07095	Cashier	\$48.69	\$48.69	\$48.69	\$49.34	\$48.69
07095	Store Manager	\$42.74	\$42.74	\$42.74	\$42.74	\$45.72
07095	VP/Executive	\$40.14	\$40.14	\$40.14	\$36.55	\$36.55
07107	Cashier	\$59.22	\$58.99	\$62.49	\$60.24	\$62.49
07107	Store Manager	\$52.16	\$54.02	\$57.58	\$62.49	\$52.16
07107	VP/Executive	\$50.30	\$51.13	\$50.30	\$45.17	\$45.17
07204	Cashier	\$43.01	\$44.84	\$43.46	\$44.84	\$44.84
07204	Store Manager	\$39.60	\$39.60	\$39.60	\$39.60	\$39.60
07204	VP/Executive	\$37.34	\$37.34	\$37.34	\$36.88	\$34.15
07501	Cashier	\$63.15	\$63.15	\$63.15	\$63.15	\$63.15
07501	Store Manager	\$54.57	\$52.68	\$52.68	\$52.68	\$54.57
07501	VP/Executive	\$50.79	\$50.79	\$50.79	\$45.60	\$45.60
07620	Cashier	\$46.04	\$46.04	\$46.04	\$46.04	\$46.04
07620	Store Manager	\$40.57	\$40.57	\$39.39	\$39.39	\$39.39
07620	VP/Executive	\$38.20	\$38.20	\$42.13	\$34.90	\$34.90
08002	Cashier	\$45.67	\$45.67	\$45.67	\$45.67	\$46.17
08002	Store Manager	\$39.61	\$40.29	\$39.11	\$40.29	\$39.11
08002	VP/Executive	\$37.92	\$37.92	\$37.92	\$37.49	\$34.69
08332	Cashier	\$42.03	\$43.32	\$43.32	\$43.32	\$43.32
08332	Store Manager	\$38.39	\$37.31	\$37.31	\$38.39	\$37.31
08332	VP/Executive	\$36.22	\$36.22	\$36.22	\$33.22	\$33.22
20017	Cashier	\$79.05	\$61.16	\$61.16	\$49.62	\$52.98
20017	Store Manager	\$79.05	\$61.50	\$61.16	\$49.82	\$52.98
20017	VP/Executive	\$79.05	\$56.40	\$61.16	\$65.73	\$44.53
55444	Cashier	\$62.45	\$62.45	\$62.45	\$62.45	\$62.45
55444	Store Manager	\$49.50	\$51.90	\$50.80	\$47.29	\$54.30
55444	VP/Executive	\$49.50	\$47.29	\$49.57	\$45.19	\$46.24
60040	Cashier	\$85.59	\$82.26	\$82.26	\$74.98	\$73.82
60040	Store Manager	\$79.64	\$75.98	\$73.47	\$70.29	\$69.12
60040	VP/Executive	\$79.32	\$75.98	\$75.98	\$68.10	\$67.00
60632	Cashier	\$103.48	\$100.15	\$100.15	\$91.65	\$90.49
60632	Store Manager	\$95.17	\$91.83	\$91.83	\$85.37	\$84.20
60632	VP/Executive	\$95.17	\$91.83	\$91.83	\$82.45	\$81.28
60645	Cashier	\$94.13	\$86.98	\$90.80	\$82.96	\$81.80

60645	Store Manager	\$86.89	\$83.56	\$83.56	\$77.49	\$76.33
60645	VP/Executive	\$86.89	\$83.56	\$83.56	\$74.95	\$73.79

Geico: Monthly Premiums						
ZIP Code	Job Category	No HS Degree	HS Degree	Vocational	College (4-Year) Degree	Advanced Degree
60649	Cashier	\$94.66	\$94.66	\$94.66	\$86.55	\$85.39
60649	Store Manager	\$90.31	\$86.98	\$86.98	\$80.75	\$79.58
60649	VP/Executive	\$90.31	\$86.98	\$86.98	\$78.05	\$76.88
60958	Cashier	\$73.27	\$69.94	\$69.94	\$63.54	\$63.81
60958	Store Manager	\$65.89	\$65.09	\$65.09	\$59.92	\$58.75
60958	VP/Executive	\$68.43	\$65.09	\$65.09	\$58.24	\$57.20
61425	Cashier	\$61.40	\$58.06	\$58.06	\$52.52	\$51.36
61425	Store Manager	\$58.59	\$55.28	\$55.28	\$49.93	\$48.76
61425	VP/Executive	\$56.43	\$55.28	\$55.28	\$48.71	\$47.55
62074	Cashier	\$78.91	\$77.07	\$77.39	\$70.17	\$69.00
62074	Store Manager	\$75.83	\$72.50	\$72.50	\$63.83	\$64.74
62074	VP/Executive	\$75.83	\$70.66	\$72.50	\$63.92	\$62.75
62090	Cashier	\$80.03	\$76.80	\$76.70	\$69.83	\$68.66
62090	Store Manager	\$75.50	\$72.17	\$72.17	\$65.61	\$64.44
62090	VP/Executive	\$75.50	\$72.75	\$72.17	\$63.63	\$62.46
70124	Cashier	\$140.38	\$134.14	\$111.78	\$100.23	\$98.31
70124	Store Manager	\$106.14	\$100.14	\$100.14	\$91.53	\$89.62
70124	VP/Executive	\$98.15	\$100.14	\$100.14	\$85.71	\$83.79
97006	Cashier	\$75.62	\$72.46	\$72.46	\$62.04	\$61.21
97006	Store Manager	\$83.69	\$67.18	\$77.88	\$68.25	\$57.24
97006	VP/Executive	\$78.17	\$77.88	\$77.88	\$64.78	\$54.50
98902	Cashier	\$59.95	\$59.95	\$59.95	\$57.63	\$56.13
98902	Store Manager	\$59.95	\$59.95	\$59.95	\$57.63	\$53.86
98902	VP/Executive	\$56.88	\$56.13	\$56.13	\$54.06	\$50.44

Geico: Annual Premiums

ZIP Code	Job Category	No HS Degree	HS Degree	Vocational	College (4-Year) Degree	Advanced Degree
07030	Cashier	\$1,032.72	\$1,032.72	\$942.84	\$799.44	\$799.44
07030	Store Manager	\$962.04	\$962.04	\$833.52	\$641.10	\$664.20
07030	VP/Executive	\$980.28	\$962.04	\$833.52	\$577.20	\$577.20
07095	Cashier	\$584.28	\$584.28	\$584.28	\$592.08	\$584.28
07095	Store Manager	\$512.88	\$512.88	\$512.88	\$512.88	\$548.58
07095	VP/Executive	\$481.68	\$481.68	\$481.68	\$438.60	\$438.60
07107	Cashier	\$710.58	\$707.88	\$749.88	\$722.88	\$749.88
07107	Store Manager	\$625.92	\$648.24	\$690.96	\$749.88	\$625.92
07107	VP/Executive	\$603.60	\$613.50	\$603.60	\$542.04	\$542.04
07204	Cashier	\$516.06	\$538.08	\$521.46	\$538.08	\$538.08
07204	Store Manager	\$475.20	\$475.20	\$475.20	\$475.20	\$475.20
07204	VP/Executive	\$448.08	\$448.08	\$448.08	\$442.50	\$409.80
07501	Cashier	\$757.80	\$757.80	\$757.80	\$757.80	\$757.80
07501	Store Manager	\$654.84	\$632.16	\$632.16	\$632.16	\$654.84
07501	VP/Executive	\$609.48	\$609.48	\$609.48	\$547.20	\$547.20
07620	Cashier	\$552.48	\$552.48	\$552.48	\$552.48	\$552.48
07620	Store Manager	\$486.84	\$486.84	\$472.62	\$472.62	\$472.62
07620	VP/Executive	\$458.40	\$458.40	\$505.56	\$418.80	\$418.80
08002	Cashier	\$548.04	\$548.04	\$548.04	\$548.04	\$554.04
08002	Store Manager	\$475.26	\$483.48	\$469.26	\$483.48	\$469.26
08002	VP/Executive	\$455.04	\$455.04	\$455.04	\$449.88	\$416.28
08332	Cashier	\$504.36	\$519.84	\$519.84	\$519.84	\$519.84
08332	Store Manager	\$460.68	\$447.66	\$447.66	\$460.68	\$447.66
08332	VP/Executive	\$434.64	\$434.64	\$434.64	\$398.64	\$398.64
20017	Cashier	\$948.60	\$733.92	\$733.92	\$595.44	\$635.76
20017	Store Manager	\$948.60	\$738.00	\$733.92	\$597.78	\$635.76
20017	VP/Executive	\$948.60	\$676.80	\$733.92	\$788.76	\$534.30
55444	Cashier	\$749.40	\$749.40	\$749.40	\$749.40	\$749.40
55444	Store Manager	\$594.00	\$622.80	\$609.54	\$567.48	\$651.60
55444	VP/Executive	\$594.00	\$567.48	\$594.78	\$542.28	\$554.88
60040	Cashier	\$1,027.08	\$987.12	\$987.12	\$899.76	\$885.84
60040	Store Manager	\$955.68	\$911.76	\$881.64	\$843.48	\$829.44
60040	VP/Executive	\$951.84	\$911.76	\$911.76	\$817.20	\$804.00
60632	Cashier	\$1,241.76	\$1,201.80	\$1,201.80	\$1,099.80	\$1,085.88
60632	Store Manager	\$1,142.04	\$1,101.96	\$1,101.96	\$1,024.44	\$1,010.40
60632	VP/Executive	\$1,142.04	\$1,101.96	\$1,101.96	\$989.40	\$975.36
60645	Cashier	\$1,129.56	\$1,043.70	\$1,089.60	\$995.52	\$981.60

60645	Store Manager	\$1,042.68	\$1,002.72	\$1,002.72	\$929.88	\$915.96
60645	VP/Executive	\$1,042.68	\$1,002.72	\$1,002.72	\$899.40	\$885.48

Geico: Annual Premiums						
ZIP Code	Job Category	No HS Degree	HS Degree	Vocational	College (4-Year) Degree	Advanced Degree
60649	Cashier	\$1,135.92	\$1,135.92	\$1,135.92	\$1,038.60	\$1,024.68
60649	Store Manager	\$1,083.72	\$1,043.76	\$1,043.76	\$969.00	\$954.96
60649	VP/Executive	\$1,083.72	\$1,043.76	\$1,043.76	\$936.60	\$922.56
60958	Cashier	\$879.24	\$839.28	\$839.28	\$762.48	\$765.72
60958	Store Manager	\$790.62	\$781.08	\$781.08	\$719.04	\$705.00
60958	VP/Executive	\$821.16	\$781.08	\$781.08	\$698.88	\$686.40
61425	Cashier	\$736.80	\$696.72	\$696.72	\$630.24	\$616.32
61425	Store Manager	\$703.08	\$663.36	\$663.36	\$599.16	\$585.12
61425	VP/Executive	\$677.10	\$663.36	\$663.36	\$584.52	\$570.60
62074	Cashier	\$946.92	\$924.84	\$928.62	\$842.04	\$828.00
62074	Store Manager	\$909.96	\$870.00	\$870.00	\$765.96	\$776.88
62074	VP/Executive	\$909.96	\$847.92	\$870.00	\$767.04	\$753.00
62090	Cashier	\$960.36	\$921.54	\$920.40	\$837.96	\$823.92
62090	Store Manager	\$906.00	\$866.04	\$866.04	\$787.32	\$773.28
62090	VP/Executive	\$906.00	\$873.00	\$866.04	\$763.56	\$749.52
70124	Cashier	\$1,684.56	\$1,609.68	\$1,341.36	\$1,202.76	\$1,179.72
70124	Store Manager	\$1,273.68	\$1,201.68	\$1,201.68	\$1,098.36	\$1,075.44
70124	VP/Executive	\$1,177.80	\$1,201.68	\$1,201.68	\$1,028.52	\$1,005.48
97006	Cashier	\$907.44	\$869.52	\$869.52	\$744.48	\$734.52
97006	Store Manager	\$1,004.28	\$806.16	\$934.56	\$819.00	\$686.88
97006	VP/Executive	\$937.98	\$934.56	\$934.56	\$777.36	\$654.00
98902	Cashier	\$719.40	\$719.40	\$719.40	\$691.56	\$673.56
98902	Store Manager	\$719.40	\$719.40	\$719.40	\$691.56	\$646.26
98902	VP/Executive	\$682.56	\$673.56	\$673.56	\$648.72	\$605.28

APPENDIX D:

Two-Way Tables for Education and Occupation Level

Progressive

Progressive: Percentage Difference From Cashier/No HS Degree (Annual Premiums)						
ZIP Code*	Job Category	No HS Degree	HS Degree	Vocational	College (4-Year) Degree	Advanced Degree
07030	Cashier	\$1,078.00	-7.2%	-8.0%	-12.1%	-14.7%
07030	Store Manager	0.0%	-7.2%	-8.0%	-12.1%	-14.7%
07030	VP/Executive	-1.7%	-8.9%	-9.8%	-13.9%	-16.1%
07095	Cashier	\$876.00	-6.8%	-7.5%	-11.4%	-13.5%
07095	Store Manager	0.0%	-6.8%	-7.5%	-11.4%	-13.5%
07095	VP/Executive	-1.6%	-8.4%	-9.1%	-8.4%	-14.8%
07107	Cashier	\$1,258.00	-7.6%	-8.6%	-12.9%	-15.4%
07107	Store Manager	0.0%	-7.6%	-8.6%	-12.9%	-15.4%
07107	VP/Executive	-1.7%	-9.5%	-10.3%	-32.0%	-17.2%
07204	Cashier	\$1,032.00	-7.4%	-8.1%	-12.2%	-14.7%
07204	Store Manager	0.0%	-7.4%	-8.1%	-12.2%	-14.7%
07204	VP/Executive	-1.6%	-8.9%	-9.9%	-13.8%	-16.1%
07501	Cashier	\$1,256.00	-7.6%	-8.4%	-12.7%	-15.4%
07501	Store Manager	0.0%	-7.6%	-8.4%	-12.7%	-15.4%
07501	VP/Executive	-1.6%	-9.4%	-10.4%	-14.5%	-17.0%
08332	Cashier	\$904.00	-2.7%	-8.1%	-3.3%	-13.5%
08332	Store Manager	0.0%	-2.7%	-7.7%	-7.4%	-7.1%
08332	VP/Executive	-1.5%	-10.0%	-0.9%	-9.2%	-15.3%
20017	Cashier	\$1,248.00	-7.9%	-7.9%	-12.3%	-13.6%
20017	Store Manager	0.0%	-7.9%	-7.9%	-12.3%	-13.6%
20017	VP/Executive	0.0%	-7.9%	-7.9%	-12.3%	-13.6%
55444	Cashier	\$748.00	-5.9%	-7.8%	-12.3%	-13.4%
55444	Store Manager	-7.8%	-12.3%	-14.2%	-19.0%	-20.1%
55444	VP/Executive	-7.8%	-12.3%	-14.2%	-19.0%	-20.1%
60040	Cashier	\$724.00	-3.3%	-3.3%	-6.6%	-6.6%
60040	Store Manager	-4.4%	-7.5%	-7.5%	-10.2%	-10.8%
60040	VP/Executive	-4.4%	-11.3%	-7.5%	-10.2%	-10.8%
60632	Cashier	\$780.00	-6.7%	-3.3%	-6.7%	-6.7%
60632	Store Manager	-4.6%	-8.2%	-8.2%	-10.8%	-11.3%
60632	VP/Executive	-4.6%	-8.2%	-8.2%	-10.8%	-11.3%
60645	Cashier	\$806.00	-3.5%	-3.5%	-6.9%	-6.9%

60645	Store Manager	-4.7%	-8.4%	-8.4%	-11.2%	-11.7%
60645	VP/Executive	-4.7%	-8.4%	-8.4%	-11.2%	-11.7%
60649	Cashier	\$868.00	-3.5%	-3.5%	-7.1%	-7.1%
60649	Store Manager	-4.8%	-8.8%	-8.8%	-11.5%	-12.2%
60649	VP/Executive	-4.8%	-8.8%	-8.8%	-11.5%	-12.2%
60958	Cashier	\$608.00	-2.6%	-2.6%	-5.3%	-5.3%
60958	Store Manager	-3.6%	-6.6%	-6.6%	-8.6%	-8.9%
60958	VP/Executive	-3.6%	-6.6%	-6.6%	-8.6%	-8.9%

Progressive: Percentage Difference From Cashier/No HS Degree (Annual Premiums)

ZIP Code*	Job Category	No HS Degree	HS Degree	Vocational	College (4-Year) Degree	Advanced Degree
61425	Cashier	\$510.00	0.0%	-2.7%	-4.7%	-4.7%
61425	Store Manager	-3.1%	-5.5%	-5.5%	-7.1%	-7.8%
61425	VP/Executive	-3.1%	-5.5%	-5.5%	-7.1%	-7.8%
62090	Cashier	\$740.00	-3.2%	-3.2%	-6.5%	-6.5%
62090	Store Manager	-4.6%	-7.6%	-7.6%	-10.3%	-10.8%
62090	VP/Executive	-4.6%	-7.6%	-7.6%	-10.3%	-10.8%
70124	Cashier	\$1,199.00	-4.2%	-7.3%	-11.4%	-11.4%
70124	Store Manager	-8.9%	-12.9%	-12.9%	-16.3%	-17.1%
70124	VP/Executive	-8.9%	-12.9%	-12.9%	-16.3%	-17.1%
97006	Cashier	\$914.00	-5.3%	-7.0%	-11.8%	-12.7%
97006	Store Manager	-7.0%	-11.8%	-13.8%	-18.4%	-19.3%
97006	VP/Executive	-7.0%	-11.8%	-13.8%	-18.4%	-19.3%
98902	Cashier	\$620.00	-7.1%	-7.7%	-10.6%	-13.9%
98902	Store Manager	0.0%	-7.1%	-7.7%	-11.6%	-13.9%
98902	VP/Executive	0.0%	-7.1%	-7.7%	-11.6%	-13.9%

*We removed data for Progressive for ZIP codes 62074, 08002, and 07620 due to data integrity concerns.

Progressive: Monthly Premiums

ZIP Code	Job Category	No HS Degree	HS Degree	Vocational	College (4-Year) Degree	Advanced Degree
07030	Cashier	\$89.83	\$83.33	\$82.67	\$79.00	\$76.67
07030	Store Manager	\$89.83	\$83.33	\$82.67	\$79.00	\$76.67
07030	VP/Executive	\$88.33	\$81.83	\$81.00	\$77.33	\$75.33
07095	Cashier	\$73.00	\$68.00	\$67.50	\$64.67	\$63.17
07095	Store Manager	\$73.00	\$68.00	\$67.50	\$64.67	\$63.17
07095	VP/Executive	\$71.83	\$66.83	\$66.33	\$66.83	\$62.17
07107	Cashier	\$104.83	\$96.83	\$95.83	\$91.33	\$88.67
07107	Store Manager	\$104.83	\$96.83	\$95.83	\$91.33	\$88.67
07107	VP/Executive	\$103.00	\$94.83	\$94.00	\$71.33	\$86.83
07204	Cashier	\$86.00	\$79.67	\$79.00	\$75.50	\$73.33
07204	Store Manager	\$86.00	\$79.67	\$79.00	\$75.50	\$73.33
07204	VP/Executive	\$84.67	\$78.33	\$77.50	\$74.17	\$72.17
07501	Cashier	\$104.67	\$96.67	\$95.83	\$91.33	\$88.50
07501	Store Manager	\$104.67	\$96.67	\$95.83	\$91.33	\$88.50
07501	VP/Executive	\$103.00	\$94.83	\$93.83	\$89.50	\$86.83
08332	Cashier	\$75.33	\$73.33	\$69.25	\$72.83	\$65.17
08332	Store Manager	\$75.33	\$73.33	\$69.50	\$69.75	\$70.00
08332	VP/Executive	\$74.17	\$67.83	\$74.67	\$68.42	\$63.83
20017	Cashier	\$104.00	\$95.83	\$95.83	\$91.17	\$89.83
20017	Store Manager	\$104.00	\$95.83	\$95.83	\$91.17	\$89.83
20017	VP/Executive	\$104.00	\$95.83	\$95.83	\$91.17	\$89.83
55444	Cashier	\$62.33	\$58.67	\$57.50	\$54.67	\$54.00
55444	Store Manager	\$57.50	\$54.67	\$53.50	\$50.50	\$49.83
55444	VP/Executive	\$57.50	\$54.67	\$53.50	\$50.50	\$49.83
60040	Cashier	\$60.33	\$58.33	\$58.33	\$56.33	\$56.33
60040	Store Manager	\$57.67	\$55.83	\$55.83	\$54.17	\$53.83
60040	VP/Executive	\$57.67	\$53.50	\$55.83	\$54.17	\$53.83
60632	Cashier	\$65.00	\$60.67	\$62.83	\$60.67	\$60.67
60632	Store Manager	\$62.00	\$59.67	\$59.67	\$58.00	\$57.67
60632	VP/Executive	\$62.00	\$59.67	\$59.67	\$58.00	\$57.67
60645	Cashier	\$67.17	\$64.83	\$64.83	\$62.50	\$62.50
60645	Store Manager	\$64.00	\$61.50	\$61.50	\$59.67	\$59.33
60645	VP/Executive	\$64.00	\$61.50	\$61.50	\$59.67	\$59.33
60649	Cashier	\$72.33	\$69.83	\$69.83	\$67.17	\$67.17
60649	Store Manager	\$68.83	\$66.00	\$66.00	\$64.00	\$63.50

60649	VP/Executive	\$68.83	\$66.00	\$66.00	\$64.00	\$63.50
60958	Cashier	\$50.67	\$49.33	\$49.33	\$48.00	\$48.00
60958	Store Manager	\$48.83	\$47.33	\$47.33	\$46.33	\$46.17
60958	VP/Executive	\$48.83	\$47.33	\$47.33	\$46.33	\$46.17

Progressive: Monthly Premiums

ZIP Code*	Job Category	No HS Degree	HS Degree	Vocational	College (4-Year) Degree	Advanced Degree
61425	Cashier	\$42.50	\$42.50	\$41.33	\$40.50	\$40.50
61425	Store Manager	\$41.17	\$40.17	\$40.17	\$39.50	\$39.17
61425	VP/Executive	\$41.17	\$40.17	\$40.17	\$39.50	\$39.17
62090	Cashier	\$61.67	\$59.67	\$59.67	\$57.67	\$57.67
62090	Store Manager	\$58.83	\$57.00	\$57.00	\$55.33	\$55.00
62090	VP/Executive	\$58.83	\$57.00	\$57.00	\$55.33	\$55.00
70124	Cashier	\$99.92	\$95.75	\$92.67	\$88.50	\$88.50
70124	Store Manager	\$91.00	\$87.00	\$87.00	\$83.67	\$82.83
70124	VP/Executive	\$91.00	\$87.00	\$87.00	\$83.67	\$82.83
97006	Cashier	\$76.17	\$72.17	\$70.83	\$67.17	\$66.50
97006	Store Manager	\$70.83	\$67.17	\$65.67	\$62.17	\$61.50
97006	VP/Executive	\$70.83	\$67.17	\$65.67	\$62.17	\$61.50
98902	Cashier	\$51.67	\$48.00	\$47.67	\$46.17	\$44.50
98902	Store Manager	\$51.67	\$48.00	\$47.67	\$45.67	\$44.50
98902	VP/Executive	\$51.67	\$48.00	\$47.67	\$45.67	\$44.50

*We removed data for Progressive for ZIP codes 62074, 08002, and 07620 due to data integrity concerns.

Progressive: Annual Premiums

ZIP Code	Job Category	No HS Degree	HS Degree	Vocational	College (4-Year) Degree	Advanced Degree
07030	Cashier	\$1,078.00	\$1,000.00	\$992.00	\$948.00	\$920.00
07030	Store Manager	\$1,078.00	\$1,000.00	\$992.00	\$948.00	\$920.00
07030	VP/Executive	\$1,060.00	\$982.00	\$972.00	\$928.00	\$904.00
07095	Cashier	\$876.00	\$816.00	\$810.00	\$776.00	\$758.00
07095	Store Manager	\$876.00	\$816.00	\$810.00	\$776.00	\$758.00
07095	VP/Executive	\$862.00	\$802.00	\$796.00	\$802.00	\$746.00
07107	Cashier	\$1,258.00	\$1,162.00	\$1,150.00	\$1,096.00	\$1,064.00
07107	Store Manager	\$1,258.00	\$1,162.00	\$1,150.00	\$1,096.00	\$1,064.00
07107	VP/Executive	\$1,236.00	\$1,138.00	\$1,128.00	\$856.00	\$1,042.00
07204	Cashier	\$1,032.00	\$956.00	\$948.00	\$906.00	\$880.00
07204	Store Manager	\$1,032.00	\$956.00	\$948.00	\$906.00	\$880.00
07204	VP/Executive	\$1,016.00	\$940.00	\$930.00	\$890.00	\$866.00
07501	Cashier	\$1,256.00	\$1,160.00	\$1,150.00	\$1,096.00	\$1,062.00
07501	Store Manager	\$1,256.00	\$1,160.00	\$1,150.00	\$1,096.00	\$1,062.00
07501	VP/Executive	\$1,236.00	\$1,138.00	\$1,126.00	\$1,074.00	\$1,042.00
08332	Cashier	\$904.00	\$880.00	\$831.00	\$874.00	\$782.00
08332	Store Manager	\$904.00	\$880.00	\$834.00	\$837.00	\$840.00
08332	VP/Executive	\$890.00	\$814.00	\$896.00	\$821.00	\$766.00
20017	Cashier	\$1,248.00	\$1,150.00	\$1,150.00	\$1,094.00	\$1,078.00
20017	Store Manager	\$1,248.00	\$1,150.00	\$1,150.00	\$1,094.00	\$1,078.00
20017	VP/Executive	\$1,248.00	\$1,150.00	\$1,150.00	\$1,094.00	\$1,078.00
55444	Cashier	\$748.00	\$704.00	\$690.00	\$656.00	\$648.00
55444	Store Manager	\$690.00	\$656.00	\$642.00	\$606.00	\$598.00
55444	VP/Executive	\$690.00	\$656.00	\$642.00	\$606.00	\$598.00
60040	Cashier	\$724.00	\$700.00	\$700.00	\$676.00	\$676.00
60040	Store Manager	\$692.00	\$670.00	\$670.00	\$650.00	\$646.00
60040	VP/Executive	\$692.00	\$642.00	\$670.00	\$650.00	\$646.00
60632	Cashier	\$780.00	\$728.00	\$754.00	\$728.00	\$728.00
60632	Store Manager	\$744.00	\$716.00	\$716.00	\$696.00	\$692.00
60632	VP/Executive	\$744.00	\$716.00	\$716.00	\$696.00	\$692.00
60645	Cashier	\$806.00	\$778.00	\$778.00	\$750.00	\$750.00
60645	Store Manager	\$768.00	\$738.00	\$738.00	\$716.00	\$712.00
60645	VP/Executive	\$768.00	\$738.00	\$738.00	\$716.00	\$712.00
60649	Cashier	\$868.00	\$838.00	\$838.00	\$806.00	\$806.00
60649	Store Manager	\$826.00	\$792.00	\$792.00	\$768.00	\$762.00
60649	VP/Executive	\$826.00	\$792.00	\$792.00	\$768.00	\$762.00
60958	Cashier	\$608.00	\$592.00	\$592.00	\$576.00	\$576.00

Continued

60958	Store Manager	\$586.00	\$568.00	\$568.00	\$556.00	\$554.00
60958	VP/Executive	\$586.00	\$568.00	\$568.00	\$556.00	\$554.00

Progressive: Annual Premiums						
ZIP Code*	Job Category	No HS Degree	HS Degree	Vocational	College (4-Year) Degree	Advanced Degree
61425	Cashier	\$510.00	\$510.00	\$496.00	\$486.00	\$486.00
61425	Store Manager	\$494.00	\$482.00	\$482.00	\$474.00	\$470.00
61425	VP/Executive	\$494.00	\$482.00	\$482.00	\$474.00	\$470.00
62090	Cashier	\$740.00	\$716.00	\$716.00	\$692.00	\$692.00
62090	Store Manager	\$706.00	\$684.00	\$684.00	\$664.00	\$660.00
62090	VP/Executive	\$706.00	\$684.00	\$684.00	\$664.00	\$660.00
70124	Cashier	\$1,199.00	\$1,149.00	\$1,112.00	\$1,062.00	\$1,062.00
70124	Store Manager	\$1,092.00	\$1,044.00	\$1,044.00	\$1,004.00	\$994.00
70124	VP/Executive	\$1,092.00	\$1,044.00	\$1,044.00	\$1,004.00	\$994.00
97006	Cashier	\$914.00	\$866.00	\$850.00	\$806.00	\$798.00
97006	Store Manager	\$850.00	\$806.00	\$788.00	\$746.00	\$738.00
97006	VP/Executive	\$850.00	\$806.00	\$788.00	\$746.00	\$738.00
98902	Cashier	\$620.00	\$576.00	\$572.00	\$554.00	\$534.00
98902	Store Manager	\$620.00	\$576.00	\$572.00	\$548.00	\$534.00
98902	VP/Executive	\$620.00	\$576.00	\$572.00	\$548.00	\$534.00

*We removed data for Progressive for ZIP codes 62074, 08002, and 07620 due to data integrity concerns.

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