

ONE POLICY (Multiple cars insured)

SEPARATE POLICIES

(Multiple cars insured)

Examples of Discrepancy with the Current Language

- 1) Insured three vehicles in household, each with \$100,000 UM coverage
- 2) MVA- Uninsured driver is at fault. Named insured driving non-owned vehicle, with passenger.

Premiums are Determined Largely by Coverage Exposure

Multiple cars, ONE policy: Consumers can select and pay for the amount of coverage they desire.

Multiple cars, SEPARATE policies: Consumers can't purchase limited U/UIM insurance because they have to stack for non-names insured. Consumers must pay for this exposure / coverage through higher premiums.