

| Driver  | Best Results from DOI Website  | Best Results from "Shopping Around"   | Accuracy in listing the best rated companies |
|---|--|---|--|
| <p><b>Driver A</b><br/>Married Couple<br/>Two Vehicles<br/>Brookline</p>  | <p>Plymouth Rock \$1,403<br/>USAA<sup>1</sup>: \$1,474<br/>Quincy Mutual: \$1,524<br/>Arbella: \$1,523<br/>Amica: \$1,537</p> <p><i>Data entered for both cars individually; received the same top listings. Results added together.</i></p>     | <p>Farm Family: \$1,585<br/>Plymouth Rock: \$1,587<br/>Electric: \$1,645<br/>Quincy Mutual: \$1,686<br/>Hanover: \$1,687</p>  | <b>40%</b>                                   |
| <p><b>Driver B</b><br/>Single<br/>One Vehicle<br/>Northborough</p>  | <p>Plymouth Rock: \$1,438<br/>One Beacon: \$1,461<br/>USAA: \$1,504<br/>Encompass: \$1,614<br/>Hanover: \$1,618</p>  | <p>Hanover: \$549<br/>Plymouth Rock: \$601<br/>NGM: \$607<br/>Liberty Mutual: \$614<br/>Premier: \$625</p>  | <b>40%</b>                                   |
| <p><b>Driver C</b><br/>Married Couple*<br/>One Vehicle<br/>Jamaica Plain</p> <p><i>*Only single driver able to be entered to website.</i></p> | <p>USAA: \$1,452<br/>Premier: \$1,498<br/>Quincy Mutual: \$1,512<sup>†</sup><br/>Norfolk &amp; Dedham: \$1,519<br/>Amica: \$1,533</p> <p><i><sup>†</sup> No response and no quote after several calls to different Quincy Mutual agents.</i></p> | <p>Norfolk &amp; Dedham: \$1,042<sup>‡</sup><br/>MetLife: \$1,079<br/>Premier: \$1,158<br/>Commerce: \$1,199<br/>Hanover: \$1,201</p> <p><i><sup>‡</sup> \$1153 from different agent.</i></p> | <b>40%</b>                                   |
| <p><b>Driver D</b><br/>Married Couple<br/>Two Vehicles<br/>Newton</p>   | <p>USAA: \$1,462<br/>Arbella: \$1,490<br/>Quincy Mutual: \$1,494<br/>Amica: \$1,502<br/>One Beacon: \$1,523</p> <p><i>Data entered for both cars individually; received the same top listings. Results added together.</i></p>                   | <p>Electric: \$1,488*<br/>Plymouth Rock: \$1,580<br/>MetLife: \$1,592<br/>Quincy Mutual: \$1,636<br/>Commerce: \$1,657</p> <p><i>*Listed the most expensive on the DOI website.</i></p>       | <b>20%</b>                                   |
| <p><b>Driver E</b><br/>Two Drivers*<br/>One Vehicle<br/>Cambridge</p> <p><i>*Only single driver able to be entered to website.</i></p>        | <p>Plymouth Rock: \$1,594<br/>USAA: \$1,728<br/>One Beacon: \$1,840<br/>Premier: \$1,886<br/>Arbella: \$1,926</p>  | <p>Arbella: \$1,022<br/>Electric: \$1,078<br/>Encompass: \$1,092<br/>Plymouth Rock: \$1,093<br/>MetLife: \$1,098</p>  | <b>40%</b>                                   |

<sup>1</sup> Upon entry of a driver's information on the InsureMASS website, both "USAA" and "USAA Casualty" are listed separately, although the same sample rate is quoted. These companies are subsidiaries from the same parent company and offer the exact same rate, but only for USAA members.

|  |  |  |                   |
|--|--|--|-------------------|
| <p><b>Driver F</b><br/>One Driver<br/>One Vehicle<br/>Boston</p>           | <p>Plymouth Rock: \$2,338<br/>One Beacon: \$2,555<br/>USAA: \$2,562<br/>Citizens: \$2,713<br/>Encompass: \$2,775</p>   | <p>Liberty Mutual: \$816<br/>MetLife: \$1,049<br/>Quincy Mutual: \$1,123<br/>Commerce: \$1,129*<br/>Plymouth Rock \$1,158<br/><br/>* \$1,280 from different agent.</p> | <p><b>20%</b></p> |
| <p><b>Driver G</b><br/>Married Couple<br/>Two Vehicles<br/>New Bedford</p> | <p>USAA: \$1,996<br/>Arbella: \$2,036<br/>Quincy Mutual: \$2,054<br/>Amica: \$2,059<br/>One Beacon: \$2,088<br/><br/><i>Data entered for both cars individually; received the same top listings. Results added together.</i></p> | <p>MetLife: \$1,505<br/>Liberty Mutual: \$1,612<br/>Amica: \$1,644<br/>Electric: \$1,669<br/>Encompass: \$1,677</p>  | <p><b>20%</b></p> |