

Cedar Mutual Automobile Insurance

Policyholder Service Center · 2100 Meridian Way, Cedar Point, ST 58110
Service 1-800-555-0166 (Mon–Fri 7a–9p, Sat 8a–4p) · Claims 1-800-555-0167
cedarmutualauto.example · Text SERVICE to 55011

Policy number

CMA 20 884 5510

Renewal term

07/15/2027 to 01/15/2028

Notice date

June 10, 2027

Payment due

July 10, 2027

RENEWAL OFFER AND PREMIUM CHANGE NOTICE

Your Policy Is Scheduled to Renew

Six-month renewal offer with a premium change summary and coverage comparison

YOUR PREMIUM IS CHANGING BY +\$90.00 (+12.5%)

Prior term \$720.00 · Renewal term \$810.00. This notice summarizes the change. The renewal declarations page and policy contract control the coverage that actually applies.

NAMED INSURED Sam R. Okafor	MAILING ADDRESS 44 Weatherly Court, Cedar Point, ST 58110	RATED TERRITORY ST-204 Cedar Point Metro	PAYMENT PLAN 6-pay installment
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PREMIUM COMPARISON BY COVERAGE

COVERAGE	LIMITS / DEDUCTIBLE	PRIOR TERM PREMIUM	RENEWAL TERM PREMIUM	CHANGE (\$)	CHANGE (%)
Bodily injury liability	\$100,000 / \$300,000	\$206.00	\$232.00	+\$26.00	+12.6%
Property damage liability	\$100,000	\$142.00	\$161.00	+\$19.00	+13.4%
Uninsured / underinsured motorist	\$100,000 / \$300,000	\$68.00	\$72.00	+\$4.00	+5.9%
Medical payments	\$5,000 each person	\$31.00	\$32.00	+\$1.00	+3.2%
Comprehensive	\$500 deductible	\$118.00	\$133.00	+\$15.00	+12.7%
Collision	\$500 deductible	\$139.00	\$164.00	+\$25.00	+18.0%
Roadside assistance	Basic package	\$16.00	\$16.00	\$0.00	0.0%
Total six-month premium		\$720.00	\$810.00	+\$90.00	+12.5%

VEHICLES ON THIS POLICY

VEH.	YEAR / MAKE / MODEL	VIN (LAST 6)	USE	ANNUAL MILES
1	2019 Aster Sedan LX	*****118204	Commute	11,500
2	2015 Northwind Utility	*****770931	Pleasure	4,200

RATED DRIVERS

DRIVER	DATE FIRST LICENSED	STATUS
Sam R. Okafor	2008	Rated, principal operator vehicle 1
Aria Okafor	2011	Rated, principal operator vehicle 2
Devon Okafor	2026	Added 04/2027, occasional operator

WHY YOUR PREMIUM CHANGED

REASON CODE	CATEGORY	WHAT CHANGED	ESTIMATED EFFECT ON PREMIUM
MKT-REP-04	Countrywide rate revision	An approved statewide rate revision reflecting increased vehicle repair, parts, and labor costs. This factor applies to all policies in your rating territory and is not based on anything you did.	+\$52.00
DRV-ADD-11	Rated driver change	A newly licensed operator was added to the policy effective April 2027 and is now reflected for a full renewal term.	+\$61.00
DSC-REV-07	Discount review	The paperless and automatic-payment discounts were verified and continue to apply. The good-student discount was applied for the first time this term.	-\$23.00
VEH-SYM-02	Vehicle rating update	Updated model-year rating symbols for vehicle 1 based on current loss experience for that vehicle series.	\$0.00
Net change			+\$90.00

Reason codes describe the categories that contributed to the change. They are rounded estimates shown for explanation and do not represent the exact order of rating calculations.

DISCOUNTS CURRENTLY APPLIED

DISCOUNT	PRIOR TERM	RENEWAL TERM
Paperless documents	Applied	Applied
Automatic payment	Applied	Applied
Multi-vehicle	Applied	Applied
Good student	Not applied	Applied
Advance quote	Applied	Not applied

PAYMENT OPTIONS FOR THE RENEWAL TERM

PLAN	DOWN PAYMENT	INSTALLMENTS	SERVICE FEE
Pay in full	\$810.00	None	\$0.00
Two-pay	\$405.00	1 × \$405.00	\$4.00
Six-pay	\$135.00	5 × \$135.00	\$18.00

Automatic payment must remain active for the automatic-payment discount to continue.

WHAT TO DO BEFORE JULY 10, 2027

1. Read the enclosed renewal declarations page, which lists the coverages that will actually apply.
2. Verify that the vehicles, VINs, garaging address, annual mileage, and rated drivers are correct.
3. Review the deductibles. Changing a comprehensive or collision deductible changes both your premium and the amount you pay at the time of a loss.
4. Confirm the discounts listed above and ask about any you believe should apply.
5. Make the payment shown for your chosen plan, or contact the service center to make changes.

Please note: This notice summarizes a premium change. It is not a coverage determination, a guarantee of future pricing, or a statement that the premium is negotiable. Only the renewal declarations page, the policy contract, and applicable state law determine the coverage that applies to a loss.

FICTIONAL SPECIMEN. Cedar Mutual Automobile Insurance, the named insured, the drivers, the vehicles, the policy number, the territory, the reason codes, the discount names, and every premium amount shown here are invented for demonstration only. This document is not a real renewal offer, rate filing, required state notice, or insurance contract.