

# The next time some jerk cuts you off on the highway,



HE'S PROBABLY GETTING THE INSURANCE RATE HE DESERVES.

**Don't think you should be quoted the same insurance price as the guy who got pulled over doing 80 m.p.h. in the median? Allstate doesn't think so either.** That's why rates are determined by potential risk. Whenever you get an insurance quote, several factors are taken into consideration. Your driving record is one of them. But since it only paints a partial picture of what kind of driver you are, we also take a look at what kind of car you drive, how much you drive, and other factors to come up with a number.

**Those with a higher risk pay more, and those with a smaller risk pay less. Seems like common sense, right?**

Well, car insurance wasn't always this way. In the early days, pricing for auto insurance was simple. Fewer factors were

considered, and companies could only get a broad idea of the risk each customer represented. Under that system, the price you paid was not nearly as accurate.

**Over time, the insurance industry has developed more sophisticated systems to tailor auto rates.** The multitude of factors we use today can even include information from your credit history. It's all part of an effort to discover new ways to better assess your risk.

*All drivers aren't the same. They shouldn't pay the same price.*  
**THAT'S ALLSTATE'S STAND**



Auto  
Home  
Life  
Retirement



**Allstate**

You're in good hands.