Auto Quote Assignment
RMI 270

This assignment involves looking at the impact of certain changes on the cost of auto insurance by getting quotes from an internet site. You will be able to complete this assignment without giving any personal information to the site that we'll use, although they will ask for it. **I do not recommend giving out any personal information (email address, last names, or social security numbers)!**

This assignment will ask you to get an auto quote, and examine the effects of changing the limits of insurance. It will also ask you to compare quotes for two different vehicles. So, **to begin, have two different vehicles in mind (year, make, and model)**. The first one should be the car you currently drive. The second one you may choose--maybe it's your dream car, or perhaps you've been thinking about getting a different vehicle and you'd like to see how much more (or less) your auto insurance would cost.

1. Go to www.esurance.com. Select the "Auto" option in the "Insurance Product" dropdown menu. Enter any Indiana zip code (so that Indiana rates will be accessed). Click "go".

2. DO NOT have them look up your vehicle information! Instead, click "Scenic Route" for "You'll enter your info manually."

3. Enter the year, make, and model of your CURRENT vehicle. Enter the primary use, the approximate miles driven, and the ownership status of your vehicle. DO NOT add a second car here—enter "no" for a second vehicle; you'll repeat this process for comparison purposes later.

4. I DO NOT RECOMMEND FILLING OUT ANY PERSONAL INFORMATION ON THE NEXT SCREEN—NOT NAMES OR EVEN EMAIL ADDRESSES. You can get a quote with a made-up name and email. If you don't already have a "throwaway" email address, now is a good time to get one.

a. Enter "Single" for marital status even if not true. This will shorten the process because you won't need to provide information for a spouse.

b. Enter "no" to the question about accidents/tickets. This will shorten the process, although your quote may then be less accurate.

5. DO NOT PROVIDE A SOCIAL SECURITY NUMBER, A REAL ADDRESS, OR A PHONE NUMBER!! This information would allow a credit check to be done, which would be necessary if you were trying to buy insurance online. You can get a quote without providing this information. Fill out the rest of the information on this screen, answering "no" to the SR-22 question, and "no" to the additional drivers question.

6. On the next screen, fill out the information about your current policy. You can pick your "current insurance company" at random from the list provided. Select "25,000/50,000" for the current bodily injury limits, and $25,000 for property damage

coverage. Also, please enter a $250 deductible for Part D coverages. The system should now generate a quote.

7. You must click on "See your quote options with Esurance" to complete the assignment. It is a purple button on the left side. You must also click "Pay all at once price" on the button just below the quote price on the left side. Otherwise, you're looking at monthly premiums, rather than 6-month premiums.

8. When you make changes to the limits/deductibles requested on the worksheet, hit "recalculate" at the bottom of the screen and it will recalculate premiums.