

VEHICLE INFORMATION

Review your policy information carefully. If anything is incorrect, or if there are any changes, please let us know right away.

Vehicle Description	Vehicle Identification Number (VIN)	Who principally drives this vehicle?	How is this vehicle normally used? <i>National average: 12,000 miles driven annually per vehicle</i>
2015 MERCEDES ML350	[REDACTED]	[REDACTED] GROFF, a single female, who will be age [REDACTED]	To Work, School or Pleasure. Driven 7,500 miles or less annually.

Premium Adjustment

Each year, we review our medical payments and personal injury protection coverages claim experience to determine the vehicle safety discount that is applied to each make and model. In addition, we review the comprehensive, collision, bodily injury and property damage claim experience annually to determine which makes and models have earned decreases or increases from State Farm's standard rates. If any changes result from our reviews, adjustments are reflected in the rates shown on this renewal notice.

Annual Mileage Verification

Your auto insurance rates have been reduced through our low mileage rating. To ensure we've priced our insurance coverage accurately, we verify odometer readings through a third party provider. If we're unable to verify the information needed, we may follow up with you to provide your odometer reading information. Please contact your State Farm agent with questions.

DRIVER INFORMATION

Assigned Driver(s)

The following driver(s) are assigned to the vehicle(s) on this policy.

Name	Age as of September 18, 2016	Gender	Marital Status
DARREN K INDYKE	[REDACTED]	Male	Single
[REDACTED] K GROFF	[REDACTED]	Female	Single

Policy Number: [REDACTED]
Prepared July 7, 2016

Page number 2 of 6

> It's What You Know.

Your auto insurance premium is \$2,105.14.

Did you know you may qualify for a discount?
Call State Farm® Agent ANGELA CARLUCCI at
914-967-9250

**Not all discounts are available in every state, and discount amounts may vary by state.*

Principal Driver & Assigned Drivers

For each automobile, the **Principal Driver** is the individual who most frequently drives it.

Each driver is designated as an **Assigned Driver** on the household automobile that he or she most frequently drives.

Your premium may be influenced by the information shown for these drivers.

COVERAGE AND LIMITS See your policy for an explanation of these coverages.

A	Liability	
	Bodily Injury 300,000/300,000	
	Without Supplemental Spousal	
	Property Damage 300,000	\$784.96
P11	Personal Injury Protection	
	And Optional Basic Economic Loss	\$236.74
Q3	Additional Personal Injury Protection	\$24.12
D-WG	1000 Ded Comprehensive	\$178.44
G	1000 Deductible Collision	\$766.82
H	Emergency Road Service	\$4.20
R1	Car Rental & Travel Expense	
	80% Per Day, \$1,000 Max	\$25.16
U	Uninsured/Underinsured Motorist	
	Bodily Injury 100,000/300,000	\$74.70
		\$2,095.14
	Plus NY Law Enforcement Fee	\$10.00
Amount Due		\$2,105.14

The claim experience on your make and model of vehicle has resulted in a reduction to your vehicle rating group for collision coverage.

The claim experience on your make and model of vehicle has resulted in a reduction to your liability rating group for bodily injury and/or property damage coverages.

If any coverage you carry is changed to give broader protection with no additional premium charge, we will give you the broader protection without issuing a new policy, starting on the date we adopt the broader protection.

DISCOUNTS These adjustments have already been applied to your premium.

Antilock Brakes	\$95.40
Antitheft	\$19.82
Running Light	\$56.08
Vehicle Safety	\$173.88
Annual Mileage	\$317.82

Other Available Discount(s)

You may be eligible for additional discounts
See the enclosed insert for more information.

Accident Prevention

SURCHARGES AND DISCOUNTS

Your Vehicle Safety Discount has been increased for your basic and additional personal injury protection and optional basic economic loss coverage.

ADDITIONAL INFORMATION

MULTI-TIER RATING PROGRAM DISCLOSURE NOTICE

State Farm Mutual Automobile Insurance Company uses a multi-tier rating program in New York. Your policy premium depends in part on the pricing level, or "tier", for which the vehicle(s) in your household qualify. Based on certain risk characteristics, each vehicle in the household will be assigned to one of our Customer Rating Index tiers. Your premium is also influenced by other factors including the coverages you have, where your vehicle is garaged, how your vehicle is used, and who drives it.

Your renewal notice shows the Customer Rating Index tier assigned to each of your vehicles. Private passenger vehicles or motorcycles may be placed higher- or lower-rated tiers depending on household, policy and claims

SUPPLEMENTAL SPOUSAL LIABILITY COVERAGE PREMIUM NOTICE

New York State law requires that upon written request of an insured, and upon payment of the premium, an insurer issuing or delivering a policy that satisfies the requirements of Article 6 of the New York Vehicle and Traffic Law shall provide Supplemental Spousal Liability Insurance Coverage.

Supplemental spousal liability insurance provides bodily injury liability coverage under a motor vehicle insurance policy to cover the liability of an insured spouse because of the death of or injury to his or her spouse, even where the injured spouse must prove the culpable conduct of the insured spouse.

This coverage is included within the policy's bodily injury limits and does not increase the amount of those limits. For example:

Insured's bodily injury policy coverage limit: \$100,000/\$300,000 Insured's bodily injury damage claim paid to spouse: \$75,000 Insured's bodily injury policy coverage limit available to all other claimants subject to a maximum of \$100,000 per person: \$225,000

This example assumes the spouse and other claimants involved in the accident have a right to sue the insured for economic loss or for non-economic loss (i.e., pain and suffering) sustained as a result of a "serious injury" as defined in Section 5102 (d) of the Insurance Law. It must also have been shown that there was negligence on the part of the insured.

The additional annual premium for SSL coverage is \$31.20. If you do not elect to purchase this coverage and do not pay the additional premium, SSL coverage is not included in your motor vehicle insurance policy. Please contact your agent if you wish to purchase SSL coverage.

Rates adjusted for auto insurance in New York

Auto insurance rates for New York policyholders have been adjusted to better reflect changing claim costs. Overall, some customers will see a decrease in their premium, while others will see a premium increase. The amount your premium may have changed depends on many factors, including:

factors such as the number of years since your initial application, the drivers in your household, and your household's claim history. Certain rates may be higher than the New York Automobile Insurance Plan.

Please ask your State Farm agent if you have questions about the tier for which you qualify. Your agent's contact information can be found on the first page of this renewal notice.

If the above information is incomplete or inaccurate, or if you want to confirm the information we have in our records please contact your agent.

- the coverages you have
- where you live
- the kind of car you drive
- how the car is used
- who drives the car

Any premium adjustment is reflected on your enclosed billing notice.

IMPORTANT NOTICE: SINCE YOUR LAST PREMIUM BILL, RATE CHANGES FOR OUR COMPANY HAVE BECOME EFFECTIVE IN NEW YORK AND MAY HAVE INCREASED YOUR PREMIUM. IF YOU HAVE ANY QUESTIONS ABOUT YOUR PREMIUM RATES, YOU MAY WISH TO CONTACT YOUR AGENT.

Buying a new car? Remember to contact your agent!

When you buy an additional car or one that replaces a car already on your policy, you need to report the change to your agent **promptly**. Even though the dealership you purchased the car from may offer to notify your agent or insurance company, you, as the named insured, are responsible for reporting all changes to your auto policy. By contacting your agent, you can help:

- avoid any complications or lack of coverage in the event of an accident or loss,
- avoid insurance verification problems with a lienholder, the police, or the department of motor vehicles, and
- ensure that you receive any new discounts you may be entitled to.

Your current State Farm policy automatically provides certain coverages for a new or replacement car for up to a specified, limited number of days after you take possession of the car. Please refer to your policy for the number of days that applies in your state.

If you have any questions about coverage for a newly acquired car, please contact your State Farm agent.

Disclaimer: This message is provided for informational purposes only and does not grant any insurance coverage. The terms and conditions of coverage are set forth in your State Farm Car Policy booklet, the most recently issued Declarations Page, and any applicable endorsements.

Save money with our Drive Safe & Save™ Discount!

Empowering Your Drive™

You can receive a discount on your premium by participating in our Drive Safe & Save Program. This program recognizes how much your vehicle is driven. There are several ways you can participate depending on the vehicle you drive. You'll receive an initial participation discount just for enrolling. At each six-month renewal, your discount will be adjusted based on information collected from your car.

Contact your State Farm agent or visit [REDACTED] for details.

Anti-lock braking system discount available

If your car is equipped with a factory-installed anti-lock braking system, you can receive a 5 percent discount on the basic premium for bodily injury and property damage liability, basic personal injury protection, additional personal injury protection, medical payments and collision coverages.

We want to make sure you don't miss the opportunity to take advantage of this savings. If your vehicle qualifies for this discount and it has not been applied, please contact your agent.

Young drivers "steer clear" for discounts

If your household includes a driver under age 25 who is rated on a qualifying State Farm® auto policy and has had no accidents or violations in the past three years, ask your agent about our Steer Clear® Safe Driver program*. You can earn a substantial discount on your policy premium if the young driver qualifies and successfully completes this program.

This program does not teach driving skills like a driver education course. Instead, it helps build road-worthy habits and promotes a healthy attitude toward driving. To complete the program, the driver must complete a Self-Assessment Survey and an extensive driver's log to document driving experiences. These activities demonstrate how driving is a complex skill, requiring focus,

(continued on next page)

awareness of other drivers and roadway hazards, and the understanding that everyone has a responsibility to each other to drive safely.

Drivers under age 19 must also watch a video presentation and have parent or guardian participation.

To get more information about our Steer Clear Safe Driver program, please contact your State Farm agent.

* In some states, certain accidents and moving violations may not disqualify you.

Name & Address of Insurer
State Farm Mutual Automobile Insurance Company
PO Box 8000
Ballston Spa NY 12020



An authorized NEW YORK insurer has issued an Owner's Policy of Liability Insurance complying with Article 6 (Motor Vehicle Financial Security Act) of the NEW YORK Vehicle and Traffic law to:

POLICY NUMBER
DARREN;K;INDYKE;PLLC
EFFECTIVE DATE
SEP 18 2016 12:01 a.m.
EXPIRATION DATE
SEP 18 2017 12:01 a.m.
(Not acceptable to obtain registration after 45 days from effective date)
Applicable with respect to the following Motor Vehicle
Year Make
2015 MERCEDES
Vehicle Identification Number
1775-800 MAIC 25178
AGENT PHONE



MUTL VOL SEE IMPORTANT MESSAGE ON REVERSE SIDE 3-A SYS PENDS

PLEASE CHECK NAME(S) LISTED FOR ACCURACY

The name(s) printed below must match the name(s) shown on your registration with regard to spelling and number of characters for the insured vehicle. If they do not match, you may not be able to register your vehicle or may be subject to other action by the DMV. Please contact your agent for information and assistance if the name(s) do not match.

DARREN;K;INDYKE;PLLC

0292-ST-129B-3812

1 /10326
(e)pcnyfa1 14324.3 18-29-2814 (o)pcnyfd1 (o)pcnyfa4)
000651

PLEASE CHECK NAME(S) LISTED FOR ACCURACY

The name(s) printed below must match the name(s) shown on your registration with regard to spelling and number of characters for the insured vehicle. If they do not match, you may not be able to register your vehicle or may be subject to other action by the DMV. Please contact your agent for information and assistance if the name(s) do not match.

DARREN;K;INDYKE;PLLC

0192-ST-129B-3812

1 649/10326
(e)pcnyfa1 14324.3 18-29-2814 (o)pcnyfd1 (o)pcnyfa4)
000651

NEW YORK STATE INSURANCE IDENTIFICATION CARD

Name & Address of Insurer
State Farm Mutual Automobile Insurance Company
PO Box 8000
Ballston Spa NY 12020



An authorized NEW YORK insurer has issued an Owner's Policy of Liability Insurance complying with Article 6 (Motor Vehicle Financial Security Act) of the NEW YORK Vehicle and Traffic law to:

POLICY NUMBER
DARREN;K;INDYKE;PLLC
EFFECTIVE DATE
SEP 18 2016 12:01 a.m.
EXPIRATION DATE
SEP 18 2017 12:01 a.m.
(Not acceptable to obtain registration after 45 days from effective date)
Applicable with respect to the following Motor Vehicle
Year Make
2015 MERCEDES
Vehicle Identification Number
1775-800 MAIC 25178
AGENT PHONE



MUTL VOL SEE IMPORTANT MESSAGE ON REVERSE SIDE 3-A SYS PENDS

