



With the **Penalty-Free Promise®** from Umialik, you don't have to worry about your insurance rate after an accident or violation. You'll never pay a higher rate as the result of accidents or moving violations.



**Consider the math:**

Insurance Company	Example New Auto Policy Premium*	Driving Incident	Average Increase in Premium Due to Driving Incident	Total Premium Paid over 3 year Surcharge Period	Penalty-Free Promise® Savings
Umialik	\$600	Moving Violation (speeding)	0%	\$3,600	\$690
Other Insurer	\$550		30%**	\$4,290	
Umialik	\$600	Auto Claim \$2,000 collision	0%	\$3,600	\$954
Other Insurer	\$550		38%**	\$4,554	

Saving a few dollars on another company's new personal auto policy could cost a lot more in the long run. Turn to Umialik and experience the peace of mind that comes with our **Penalty-Free Promise®**.

\* Premium for Umialik based on: Six-month policy term for a married couple insuring two vehicles with full coverage.

\*\* While surcharge percentages may vary, the above illustration is based on the Alaska average % increase in premium from Insurance Quotes and Quadrant Information Services nationwide study.

Moving Violation: <http://www.insurancequotes.com/auto/moving-violations-rate-increase-041116>

Auto Claim: <http://www.insurancequotes.com/auto/one-auto-insurance-claim-rate-increase>

"Penalty-Free" means your rates are never increased due to tickets or accidents. Initial and ongoing eligibility for coverage not guaranteed. Coverage not available in every state.