



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 Three-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	\$1,020
Other Insurer	\$550		40%**	\$4,620	

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, married couple, excellent credit, two 2018-model-year vehicles, \$100,000/\$300,000/\$100,000 with \$500 Comprehensive and Collision deductibles.

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

Moving Violation:

<https://www.insurancequotes.com/Media/Default/Blog-Images/moving-violations-50-states2.png>

Auto Claim:

https://www.insurancequotes.com/Media/Default/Blog-Images/0125_v5-Auto_Claims_Fourth_Study_02-Increase_Table.jpg

"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.