Sublimity Insurance Company  
Automobile Manual – Rules

<table>
<thead>
<tr>
<th>Rule</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Additional or Return Premium</td>
<td>4</td>
</tr>
<tr>
<td>Application</td>
<td>3</td>
</tr>
<tr>
<td>Auto Loan/Lease Coverage</td>
<td>8</td>
</tr>
<tr>
<td>Automobile Inspections</td>
<td>15</td>
</tr>
<tr>
<td>Binding</td>
<td>3</td>
</tr>
<tr>
<td>Binding Authority</td>
<td>4</td>
</tr>
<tr>
<td>Changes on Policies</td>
<td>3</td>
</tr>
<tr>
<td>Additional Insurance</td>
<td>3</td>
</tr>
<tr>
<td>Other Changes</td>
<td>3</td>
</tr>
<tr>
<td>Out Of State Resident</td>
<td>3</td>
</tr>
<tr>
<td>Commissions</td>
<td>3</td>
</tr>
<tr>
<td>Corporate Vehicles</td>
<td>6</td>
</tr>
<tr>
<td>Definitions</td>
<td>13</td>
</tr>
<tr>
<td>Age</td>
<td>13</td>
</tr>
<tr>
<td>Business use</td>
<td>13</td>
</tr>
<tr>
<td>Farm use</td>
<td>13</td>
</tr>
<tr>
<td>Government use</td>
<td>13</td>
</tr>
<tr>
<td>Married</td>
<td>13</td>
</tr>
<tr>
<td>Model Year</td>
<td>14</td>
</tr>
<tr>
<td>Pleasure use</td>
<td>13</td>
</tr>
<tr>
<td>Resident</td>
<td>13</td>
</tr>
<tr>
<td>Work 15 or more miles</td>
<td>13</td>
</tr>
<tr>
<td>Work less than 15 miles</td>
<td>13</td>
</tr>
<tr>
<td>Youthful operator</td>
<td>13</td>
</tr>
<tr>
<td>Driver Assignment Guidelines</td>
<td>15</td>
</tr>
<tr>
<td>Eligible Vehicles</td>
<td>5</td>
</tr>
<tr>
<td>Extended Non-Owned Liability Coverage</td>
<td>9</td>
</tr>
<tr>
<td>Farm Trucks</td>
<td>8</td>
</tr>
<tr>
<td>Ineligible Vehicles</td>
<td>6</td>
</tr>
<tr>
<td>Medical Questionnaire</td>
<td>15</td>
</tr>
<tr>
<td>Motorhomes/Travel Trailers/Campers</td>
<td>8</td>
</tr>
<tr>
<td>Physician’s Statement</td>
<td>15</td>
</tr>
<tr>
<td>Policy Period</td>
<td>3</td>
</tr>
<tr>
<td>Premium Modifications</td>
<td>10</td>
</tr>
<tr>
<td>Credit Insurance Scoring</td>
<td>11</td>
</tr>
<tr>
<td>Distant Student Discount</td>
<td>11</td>
</tr>
<tr>
<td>Driver Education Discount</td>
<td>11</td>
</tr>
<tr>
<td>Excess Vehicle Credit</td>
<td>11</td>
</tr>
<tr>
<td>Good Student Discount</td>
<td>11</td>
</tr>
<tr>
<td>Mature Operator Accident Prevention Course</td>
<td>12</td>
</tr>
<tr>
<td>Package</td>
<td>10</td>
</tr>
<tr>
<td>Renewal Factor</td>
<td>11</td>
</tr>
<tr>
<td>Territory Exception Credit</td>
<td>12</td>
</tr>
<tr>
<td>Prior Underwriting Approval</td>
<td>4</td>
</tr>
<tr>
<td>Rating Classifications</td>
<td>14</td>
</tr>
<tr>
<td>Multi-Car Risks</td>
<td>14</td>
</tr>
<tr>
<td>Occasional Driver</td>
<td>14</td>
</tr>
</tbody>
</table>
GENERAL RULES

BINDING

All applications, whether bound or unbound, must be received by Sublimity within 10 days of completion. Written binding authority is limited to 30 days.

APPLICATION

No bound risk will be considered for insurance unless it is submitted on the proper Sublimity automobile application or ACORD auto application:

A. The application must be fully completed, signed by both the agent and insured, and retained by the agent for a minimum of 7 years after cancellation.

B. at least 1 month premium must be submitted with the application

POLICY PERIOD

All Sublimity automobile policies will be issued for a 6-month term, except for certain states in which a 12-month term is offered.

BILLING OPTIONS – SEE BILLING SECTION OF THE SUBLIMITY MANUAL

REINSTATEMENTS

Policies may be reinstated when canceled for nonpayment of premium if all outstanding or overdue payments are received prior to the cancellation date. The insured will be charged a $10.00 reinstatement fee to offset associated administrative costs.

We reserve the option of not reinstating a policy if payment problems are chronic or there are other underwriting concerns about the risk.

COMMISSIONS

Commissions will be paid at the rate specified in your agency agreement on premiums written by Sublimity. Commission is not paid on billing or reinstatement fees.

CHANGES ON POLICIES

A. ADDITIONAL INSURANCE

Submit a change request for any additional coverage. The additional coverage will be afforded by endorsement and will run concurrently with the policy term.

B. OTHER CHANGES

Other changes may be made by completing the automobile change form. New insureds must qualify on the same basis as a new risk.

C. OUT OF STATE RESIDENT

When an insured moves out of state in which the policy is issued, the policy will be non-renewed as of the expiration date.
ADDITIONAL OR RETURN PREMIUM

A. We will compute all transactions that result in additional and/or return premium pro-rata.
B. Additional premium of $3.00 or less will be waived.

ROUNDING RULE

The premium for each exposure* shall be rounded to the nearest whole dollar, separately for each coverage provided by the policy. A premium of $.50 or more will be rounded to the next higher whole dollar. This procedure shall apply to all interim premium adjustments, including endorsements and cancellations at the request of the insured. In case of cancellation by the Company, the return premium may be carried to the next higher whole dollar.

*The phrase “each exposure” as used herein shall mean premium developed for each coverage.

UNDERWRITING GUIDELINES

BINDING AUTHORITY

You have the authority to bind Sublimity Insurance Company only on risks that meet the following requirements:

A. The named insured on the application is the registered owner of the automobile(s) to be insured.
B. All drivers must reside in the same “residence” as the applicant(s) and have a valid driver’s license or must acquire one within 30 days. The exception is students away at school.
C. All adult drivers must have a minimum of three years of driving experience in the United States and/or Canada immediately preceding the effective date of the application as evidenced by a motor vehicle record for the last three years of the five years of experience.
D. Household driving activity is within the following acceptable limits
   - Up to one incident* per driver
   - Up to three incidents per household

Note – incident means moving violations and at fault or contributory accidents.
Exception – drivers under age 21 must be free of incidents for two years.

THE FOLLOWING RISKS CANNOT BE BOUND BY THE AGENT WITHOUT PRIOR UNDERWRITING APPROVAL:

A. Individuals with physical impairments.
B. Vehicles driven in excess of 30,000 miles per year.
C. Vehicles valued in excess of $60,000 or Symbol 24 without prior underwriting approval.
THE FOLLOWING RISKS MAY NOT BE BOUND OR SUBMITTED:

A. Risks with one or more serious violations including but not limited to the following convictions:
   1. Wrong way on a one-way.
   2. Driving on wrong side of road.
   3. Eluding a police officer.
   4. Alcohol or drug related.
   5. Careless or reckless driving.
   6. Racing or speed contest.
   7. Hit and run.

B. Risks requiring financial responsibility filings, or previous drivers license suspension.

SUBMITTING AN UNBOUND APPLICATION

Risks that do not qualify for binding or do qualify for binding but questions exist as to acceptability, should be submitted unbound. When an application for approval is submitted unbound:

A. Fully complete the application, with the exception of the policy period and the applicant’s signature, and immediately forward it to underwriting (marked unbound).

B. Do not collect or submit money.

C. Send all copies, except “Agent’s” copy of the application to underwriting.

D. Send any additional information that will assist the underwriter in evaluating the risk.

ELIGIBLE VEHICLES

Sublimity will write insurance on unmodified and unaltered automobiles that are individually owned or leased under a long-term contract, if they are included in A., B., or C. below.

A. Four-wheeled private passenger automobiles, including station wagons and sport utility vehicles:
   1. Private passenger auto means a 4 wheel private passenger, station wagon, or sport utility type automobile not used as public or livery conveyance nor rented to others.
   2. Pickups and vans with a gross vehicle weight of less than 10,000 lbs. which are:
      a. not used in the occupation, profession, or business of the insured shall be rated in the same manner as private passenger automobiles.
      b. used in the occupation, profession, or business of the insured, are primarily operated by the named insured, and are not customarily used for wholesale or retail delivery shall be rated as private passenger—business use.

B. Pickup trucks and vans that are customarily used for wholesale or retail delivery are not eligible, unless used for farming or ranching.
C. Recreational vehicles which are:

1. Travel trailers or camping trailers equipped as living quarters.
2. Horse trailers (maximum four-(4) horse capacity) or utility trailers.
3. Pickup trucks with slide-in camper bodies.
4. Self-propelled motor homes (including pickup trucks or vans with permanently attached living quarters) not used in any occupation, profession, or business, and having no more than two axles (dual rear wheels are acceptable).

CORPORATE OWNED VEHICLES

Sublimity will also write insurance on unmodified and unaltered automobiles, which are owned by a corporation, but only under the following conditions:

1. The corporation owns fewer than 5 licensed vehicles having 4 wheels (6 maximum) and
2. All of the automobiles are exclusively operated by the corporate officer named in the declarations, or family members who are residents of the same household, and
3. The automobiles must be private passenger, station wagon, pickup or van type vehicles.

Any automobile operated by an employee of the corporation other than the corporate officer named in the declarations is not eligible.

The individual corporate officer must be named in the Declarations and not the corporation. The name and address of the corporation must appear on the corporate owned endorsement attached to, and made part of, the policy.

Eligible corporate owned automobiles shall be rated in accordance with the premium determination and private passenger rating classifications rules as if they were individually owned.

Vehicles that require a State or Federal carrier permit to operate are not eligible for coverage.

INELIGIBLE VEHICLES

Sublimity Insurance Company reserves the right to refuse insurance on any vehicle. Value, performance modification, off-road capability, and driver characteristics are all factors that can impact the desirability of a risk. More specifically, Sublimity will not write insurance on the following types of vehicles.

A. Eligible vehicles valued in excess of $60,000 without prior underwriting approval.

B. Vehicles which have been altered or modified since leaving the factory. Examples of unacceptable alteration or modification are:

1. Lowered or raised chassis,
2. Oversized or undersized tires,
3. Non-factory paint scheme, pin striping, or decals,
4. Engine, transmission, rear-end, fuel system, exhaust, or other mechanical alteration or modification designed to increase the performance of the vehicle, or
5. Physical alteration or modification to the exterior or interior of the vehicle for any purpose.

C. Pickups or other trucks larger than two tons, except for eligible farm trucks.
D. Vehicles that have outer bodies constructed of a material other than steel.
E. Two or three wheel motor vehicles.
F. Dune buggies.
G. Antique or classic automobiles.
H. Any automobile used off road and equipped with a roll bar.
I. Vehicles used for delivery of mail, telegrams, newspapers, film, vending machines, food, or similar items or merchandise.

SPORTS/PERFORMANCE CAR GUIDELINES
Any vehicle considered a sports or performance vehicle, or so classified by ISO with an “S” or “H” must meet the following criteria:

A. The vehicle must be approved by the company prior to submittal.
B. All drivers in the household must have clean driving records for 3 years.
C. No youthful operators.
D. The vehicle should be pleasure use.
E. The vehicle should be an excess vehicle, meaning there are more cars than drivers in the household.

YOUTHFUL OPERATOR GUIDELINES
These guidelines are applicable to all drivers under age 21.

A. A young driver questionnaire, must be completed by all youthful operators, signed by the agent and submitted with the application.
B. You must personally interview all principal and occasional youthful operators. The purpose of this interview is to give you the opportunity to evaluate the maturity and responsibility of the prospective youthful operator.
C. A current grade report is required confirming a 2.0 gpa or better for all drivers 18 years old and younger.
D. A current grade report is required confirming a 3.0 gpa or better for good student discount.
E. Youthful operators who have been arrested or detained for any reason, or who have been expelled, suspended or have dropped out of high school do not qualify for coverage.

Risks that do not meet the foregoing guidelines will be considered not bound. Exceptions to these guidelines must be approved by underwriting before you are authorized to bind coverage.
MOTOR HOMES/TRAVEL TRAILERS/CAMPERS

A. The maximum motor home value we will accept is $100,000.
B. Maximum 7,500 miles per year.
C. No multiple owners.
D. No renting of vehicle.
E. No business use.
F. The vehicle may not be the primary residence of the insured.
G. In order to qualify, we must first insure a personal automobile owned by the insured.

FARM TRUCKS

Farm trucks are eligible for coverage under our personal auto policy only if Sublimity insures the farm exposures. In order to qualify, farm trucks must meet the following criteria –

A. Maximum weight is 45,000 GVW.
B. No tractor/trailers.
C. Vehicles must be customarily operated within a maximum radius of 200 miles.
D. Vehicles may not be rented to others or used in the trucking of goods for others on a for-hire basis.
E. Vehicles must be controlled or operated by the farmer and be used only for the transport of agricultural product, livestock, farm machinery or farm supplies.
F. For vehicles with a curb weight of two tons or more, the vehicle must not be subject to regulation by the Interstate Commerce Commission, Department of Transportation, or Public Utility Commission.
G. Pick-up trucks are not considered farm trucks.

Note – the following information is required when adding a farm truck –
1. Year, make, model and VIN of the vehicle;
2. A full description of the vehicle’s usage;
3. The number months per year the vehicle is normally used;
4. Name, drivers license number, and birth date of any drivers not listed on the policy;
5. A photo of any vehicle with a curb weight of two tons or more.

AUTO LOAN/LEASE COVERAGE

In the event of a covered total loss, Auto Loan/Lease coverage pays the difference between the actual cash value of the vehicle and the unpaid principal due on a loan that financed the purchase of the automobile, or any amount due on the lease. Coverage is afforded by attaching Endorsement PP 03 35 09 93.

The following underwriting criteria apply in order to qualify for this coverage:

1. Vehicle must be newer than 5 years old.
2. The amount financed must be at least $5,000.
3. Coverage must be requested within one year of purchase or lease starting date.
4. Vehicle must have both Collision and Other Than Collision coverage.
EXTENDED NON-OWNED LIABILITY COVERAGE

The Personal Auto Policy contains the usual Personal Auto Policy exclusion pertaining to autos “furnished or available for regular use”. Coverage may be extended, subject to Underwriting approval and the following provisions:

A. Liability Coverage
   1. Liability Coverage may be extended to these individuals:
      a. An individual named insured; or
      b. The spouse of the named insured if a resident of the same household; or
      c. A resident relative who is furnished an auto for regular use but is NOT employed by a garage.
   2. When there is Primary Liability insurance in effect on the auto or if the auto is used in the business of the United States Government, charge the premiums per person shown on the rate pages.
   3. When no Primary Liability insurance in effect on the auto charge 3 times the premium shown on the rate pages.

B. Medical Payments is available only if Liability coverage is extended. Charge the premiums per person shown on the rate pages.

C. Coverage is afforded by attaching Endorsement PP 03 06 06 94

RATING RULES

SUBLIMITY MERIT RATING PLAN

A. Accidents and Moving Violations

Each driver will be rated for point accumulation as a result of non-employment accidents or moving violations incurred during the course of the experience.

1. The experience period is the three-year period immediately preceding the effective date of the new or renewal policy.

2. Points are accumulated for accidents and moving violations according to the Secondary Driver Factors – Driving Incident Surcharges (see rating pages).
   a. Point accumulation for moving violations includes conviction or forfeited bail for any moving violation.
   b. Point accumulation for accidents include those in which Sublimity or the prior carrier has incurred at least $1,000 as a result of an accident where The Company has determined that the driver is at least 50% at fault. A chargeable accident includes one-car accidents. Two or more chargeable accidents, which result in cumulative incurred loss of $1,000 or more, will also be subject to point accumulation.
B. **Additional Surcharges**

Increased Part D Deductible (SI 90 09 04).

If a policy would otherwise not be issued or renewed because of unacceptable circumstances, exposures or loss history, we **MAY** offer to issue or renew the policy with an increased deductible. If endorsement SI 10 11 01 is offered, there will be **NO** reduction in premium for the increased deductible.

**UNDER THE FOLLOWING CIRCUMSTANCES, THE ACCIDENT MERIT POINTS WILL NOT BE APPLIED:**

a. **Experience waiver**

   (1) The operator of the vehicle at the time of the accident has been continuously insured with Sublimity for the previous 60 months (5 years), and

   (2) There is no incident activity for the driver within the last 60 months. **“Incident” in this rule means any at fault or contributory accident, and any chargeable violations.**

b. **All other accidents**

   (1) The insured automobile was lawfully parked (if the automobile rolled from a parked position, it will not be considered as lawfully parked); or

   (2) The insured, or owner of the vehicle, was reimbursed in full by, or on behalf of, a person responsible for the accident or has a judgment against such person; or

   (3) The insured automobile was struck in the rear by another vehicle, and the insured was not convicted of a traffic violation in connection with the accident; or

   (4) The operator of the other automobile involved in the accident was convicted of a moving traffic violation and an insured was not convicted of a traffic violation; or

   (5) The insured automobile was damaged as a result of contact with a “hit-and-run” driver, if the insured reported the accident to the proper authorities within 72 hours; or

   (6) If the damage to the insured automobile was the result of contact with an animal or bird; or

   (7) If flying gravel, debris or falling objects caused the damage to the insured automobile.

**SUBLIMITY PREMIUM MODIFICATIONS**

A. **PACKAGE CREDIT**

   A package credit applies if both home and automobile policies are issued with Sublimity Insurance Company. The package credit will vary according to the homeowner form as follows:

   15% Homeowner and Farmowner Forms 3, 5, 6
   10% Homeowner and Farmowner Forms 1, 4, 8
The package credit will be applied as follows:

1. If the home and automobile policy are received at the same time, both policies will reflect the package credit.

2. If the automobile policy is received after the inception of the homeowner policy, the automobile policy will be issued with the package credit, and the homeowner policy will be endorsed to reflect the package discount.

B. RENEWAL FACTOR

New and renewal customers can earn additional premium credits with favorable loss history. For information on Claim Free Renewal Credits, refer to the rating section of the manual.

C. CREDIT INSURANCE SCORING

In order to incorporate credit factors in its rating and underwriting program, Sublimity utilizes the LexisNexis scoring model. For more information on scoring ranges and factors, refer to the rating section of this manual.

D. EXCESS VEHICLE CREDIT

An additional credit is available in cases where the number of vehicles exceeds the number of drivers in a household. The credit is applied to only those vehicles in which a driver is not assigned, and does not apply to motor homes and travel trailers. See rate pages for additional information.

E. DISTANT STUDENT DISCOUNT

The applicable rating factor shall be reduced by 20% when the young driver is rated an occasional operator and 40% when rated as a principal operator, if there is a youthful unmarried male or female operator in the household, but such operator is a full time resident student without an automobile at a school, college or educational institution over 100 road miles from the place of principal garaging of the automobile.

The application of this discount shall not reduce the premium below that charged for the “All Other” classification for the corresponding use category.

F. GOOD STUDENT DISCOUNT

A Good Student Discount of 15% shall apply to the rating factor of a “youthful operator” until the age of 25 if:

1. The youthful operator is a full-time high school or college student; and

2. on each annual anniversary date, we are provided with a grade report from the immediately-preceding grading period indicating a grade point average of at least 3.0.

G. DRIVER EDUCATION DISCOUNT

A Driver Education Discount of 10% shall apply to the rating factor of a youthful operator under the age of 21 who has successfully completed a drivers education course approved by the State Department of Education or other educational agency. When requesting the driver training discount, evidence of satisfactory completion of an accredited course must be forwarded in order to process the credit.
H.  MATURE OPERATOR MOTOR VEHICLE ACCIDENT PREVENTION COURSE DISCOUNT

1. A Mature Operator Motor Vehicle Accident Prevention Course Discount of 10% applies to the total premium, for the applicable insured vehicle provided:
   a. the principal operator:
      (1) is age 55 or older;
      (2) has a completion certificate for a motor vehicle accident prevention course approved by the Motor Vehicles Division, dated within the most recent 36 months.
      (3) did not take the course as a result of an order or sentence imposed by a court;
      (4) does not have persons under 25 years of age regularly operating the vehicle;
      (5) does not have the vehicle classified for underwriting purposes as used for business.

2. This discount shall apply:
   a. to new and renewal policies with inception dates within the 36-month period following the course completion date for principal operators;
   b. only to the vehicle principally operated by the insured with the course completion certificate; and
   c. only once to each such vehicle regardless of the number of operators with course completion certificates.

3. If the principal operator qualifying for this discount is the principal operator of two or more vehicles, this discount shall apply to only one vehicle.

I.  TERRITORY EXCEPTION CREDIT

A 5% credit shall be applied to the driver classification factor if the insured lives in and works in a town with a population of 10,000 or less, provided the insured drives less than 15 miles to work. Business use vehicles do not qualify. All vehicles in the household must qualify in order for the credit to be applied.
DEFINITIONS AND GENERAL INFORMATION

A. USE OF ELIGIBLE AUTOMOBILES

1. “Pleasure use” means that there is no business use of the vehicle nor is it used to drive to or from work or school, a distance of more than 3 road miles one way.

2. “Work less than 15 miles” means that there is no business use of the vehicle but it is used to drive to and from work or school, a distance of more than 3 but less than 15 road miles one way.

3. “Work 15 or more miles” means that there is no business use of the vehicle but it is used to drive to and from work or school a distance of 15 or more road miles one way.

4. “Business use” means that the use of the vehicle is required by or involved in the duties of the applicant or any other person who customarily operates the automobile in his or her occupation, profession or business. Simply driving to and from his or her principal place of occupation, profession or business commuting shall not be considered business use.

5. “Farm use” means that the vehicle is principally garaged on a farm or ranch that we insure, and it is not used for going to or from work other than farming or ranching and is not used in any occupation other than farming or ranching.

6. “Government use” means an vehicle used in the business of the United States government by a named insured employee. This insured may be rated as pleasure use, work less than 15 miles, or work 15 or more miles, provided coverage is limited in accordance with the applicable endorsement.

B. OTHER

1. “Age” means the age attained on the last birthday.

2. “Youthful Operator” means an applicant or any other licensed operator of the automobile who is a resident in the same household as the applicant or who operates the automobile and is under 25 years of age.

3. “Married” means a married person living with his or her spouse. “Married” also includes domestic partners where recognized by state law.

4. “Resident” means anyone residing in the same household except:
   a. An individual on active military duty with the armed forces of the United States shall not be considered a resident in the household unless such individual customarily operates the automobile.
   b. A youthful unmarried female or unmarried male operator who is a full time resident student without an automobile at a school, college or educational institution over 100 road miles from the place of principal garaging of the automobile shall be considered a resident of the insured’s household and eligible for the distant student discount.
5. **Model Year – Collision and Other Than Collision**

The model year of the automobile is the year assigned by the manufacturer. If the rates for a new model year are not displayed in the rate pages, the rates shown for the latest model year should be used.

**C. PRIVATE PASSENGER RATING CLASSIFICATIONS**

Eligible private passenger automobiles, pickups and vans shall be classified as follows:

**A. CLASSIFICATION**

Classify the automobile according to the age, sex and marital status of the operators and the use of the automobile to determine the applicable rating factor, using the rating factor tables in this manual.

**B. CHANGE IN CLASSIFICATION**

Changes in classification during the term of the policy shall be computed pro rata on the basis of the premiums in effect at the time of the change. However, no policy shall be changed mid-term to effect a change of classification as a result of the attained age of an operator of the automobile.

**D. RATING CLASSIFICATIONS**

1. **Principal Operator**
   This classification applies to the driver who has 50% or more usage of the assigned automobile.

2. **Occasional Driver**
   If the number of autos is less than the number of operators, a youthful operator will be rated as an occasional operator. Two youthful operators may not be rated on the same vehicle if another vehicle is available for rating purposes.

3. **Multi-Car Risks**
   The applicable multi-car rating factor applies to certain classes. Refer to rating factors and statistical codes table. The automobiles must be owned jointly by two or more relatives in the same household. Sublimity Insurance Company must insure both automobiles.

   If the multi-car classification is no longer applicable because of the disposal of an automobile, we will prorate the remaining automobile premium at the single automobile rate and bill the insured the amount owed. Similarly, if the multi-car classification becomes applicable during a policy term because of the addition of one or more automobiles, we will apply the appropriate credit to the originally insured automobile and the newly acquired automobile and return any remaining premium to the insured.
E. DRIVER ASSIGNMENT GUIDELINES

1. If the number of vehicles is greater than or equal to the number of drivers, all drivers are identified as principal operators.

2. Rank ALL drivers from the highest to lowest driver factor using the driver’s rate class factor and applying the following discounts and surcharges: Distant Student, 55-Alive, Merit Points (tickets and accidents), Good Student and Drivers Education.

3. Starting with the highest rated driver, assign drivers to the vehicle that they primarily operate.

4. Remaining vehicles will not have a specific driver assigned, but should be assigned the rating factor of the lowest rated driver in the household.

5. The following vehicles should not have a specific driver assigned, but should be assigned the rating factor of the lowest rated adult driver in the household: motor homes, travel trailers, farm trucks, vehicles without liability coverage, and restricted use, stated amount vehicles (classic / antique autos).

AUTOMOBILE INSPECTIONS Form SIR-1A

When writing Liability or Physical Damage Coverage for vehicles 30 years and older we may require:

A. Automobile Inspection Form completed in detail by an agent, a licensed garage or service station.

B. Two photographs from opposite corners. This request will be at the Underwriter’s discretion.

MEDICAL QUESTIONNAIRE FORM ACORD 92 (2/95)

A Senior Driver Questionnaire is required on all drivers over age 72. This questionnaire must be completed and signed by the applicant or insured.

YOUNG DRIVER QUESTIONNAIRE ACORD ACORD 93 (2004/10)

A Young Driver Questionnaire is required on all young drivers under the age of 21. This questionnaire must be completed and signed by the young driver.

PHYSICIAN’S STATEMENT UW 1 02 06

A physicians’ statement may be requested at the discretion of the underwriter due to information obtained from the medical questionnaire completed by an insured or driver.