

Pronto Florida General Agency, LLC
 Underwriting Review by Program
 As of 01/25/2019

Program	PPA	Value	Choice
State	Florida	Florida	Florida
PolicyOne Policy Prefix	PFL	PFV	PFC
ClaimsOne Claims Prefix	PF	PV	PC
Discounts			
Homeowners	No	Yes	Yes
Renewal	No	Yes	Yes
Safe Driver	No	Yes	Yes
Air Bag	Yes	Yes	Yes
Anti Lock Brake	Yes	Yes	Yes
Anti Theft	Yes	Yes	Yes
Defensive Driver	Yes	Yes	Yes
Multi-Car	Yes	Yes	Yes
Prior Insurance	Yes	Yes	Yes
Persistency	No	No	Yes
Surcharges			
Garaging Addr Diff Mailing	No	Yes	No
Inexperienced Driver	No	Yes	Yes
Business Use	Yes	Yes	Yes
Unverifiable Driving Record	Yes (foreign license)	Yes	Yes
Suspended Driver Surcharge	Yes	Yes	Yes
Expired License Surcharge	Yes	No	Yes
Unacceptable Risk	Yes	Yes	Yes
SUV Surcharge	Yes	Yes	Yes
Distance to School/Work	No	No	Yes
Excluded Driver Surcharge	Yes	Excluded Drivers Unacceptable if PIP/PD only - max =2	Excluded Drivers Unacceptable if PIP/PD
Fees			
MGA	\$ 25.00	\$ 25.00	\$ 25.00
Late	\$ 10.00	\$ 10.00	\$ 10.00
NSF	\$ 15.00	\$ 15.00	\$ 15.00
Installment	Schedule	Schedule	Schedule
Setup Fee	\$ 10.00	\$ 10.00	\$ 10.00
Reinstatement	\$ -	\$ 10.00	\$ -
MVR	\$ 6.00	\$ 6.00	\$ 6.00
Coverages			
BI	10/20	N/A	10/20
PD	10/25	10	10
Rental Reimbursement	20/\$400	20/\$600	20/\$600
Substitute Vehicle Coverage	N/A	Yes	N/A
Pay Plans			
6 Mo-20% Down + 5	Yes	No	Yes
6 Mo -17% EFT	Yes	No	Yes
6 Mo-25% Down + 5	Yes	No	Yes
6 Mo-16.67% EFT	No	Yes	No
6 Mo -33% Down + 4	Yes	Yes	Yes
6 Mo-Paid in Full	Yes	Yes	Yes
Underwriting Reports			
CLUE	Yes	Yes	Yes
MVR	Yes	Yes	Yes
Credit	Yes	No	No
PIP Claims	1 or less	1 or less	1 or less