

PRO GENERAL

INSURANCE SOLUTIONS, INC.

UNDERWRITING GUIDELINES

**FLORIDA PERSONAL AUTO PROGRAM
Private Passenger Auto**

Effective November 1, 2016

**Administered By:
Pro General Insurance Solutions, Inc.
2626 Foothill Blvd., Suite 290
La Crescenta, CA 91214
Florida MGA License Number: W178231**

**Underwritten by:
CENTURY-NATIONAL INSURANCE COMPANY
NAIC# 26905**



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ACCEPTABLE APPLICATIONS

DO NOT BACKDATE COVERAGE.

We reserve the right to make final underwriting decisions regarding the acceptability of risks, limits of coverage and deductibles.

HURRICANE SEASON BINDING - Whenever the National Weather Service issues a Tropical Storm Watch, Hurricane Watch, or Hurricane Warning, binding authority for Physical Damage is suspended for agents located in, and vehicles garaged in, counties covered by the Watch or Warning. During this period, agents may not bind new risks for physical damage, add comprehensive or collision to a risk by endorsement, or reduce existing deductibles on a policy, and any reinstatement or renewals with lapse will not apply to physical damage. Binding authority is reinstated when the Weather Service lifts the Watch or Warning.

Producers have no binding authority. Provisional binding authority will be recognized based upon the following conditions being met.

Applications for new business must be transmitted by the Producer to the Company via an approved electronic application upload. If you are unable to transmit via one of the approved electronic uploads, a copy of the complete application and all required documentation must be faxed immediately to Pro General. Every question on the application must be answered (and explained where called for), the application must be properly signed by the Applicant and Producer, the required premium must be collected, and the risk must be acceptable according to all underwriting rules. The individual who signs the application must be the Applicant /Named Insured.

The Named Insured must be an individual; policies with estates, receiverships, corporations, partnerships as the Named Insured are not acceptable.

A new application will not be accepted for any former policyholder who has an unpaid balance due, unless it is paid with the submission of the new application.

The completed, signed application and all required supporting documentation must be obtained and be available immediately for review as requested by Pro General, and required items* submitted to Pro General via electronic upload or postmarked within three (3) days from the date of the electronic upload of the application, as required. Documentation needed for applications written with a future effective date must be uploaded via our website at or postmarked prior to the requested effective date. Pro General has the right to review and the producer has an obligation to have all documents available for review, including but not limited to the following:

1. The insured's name and address, including the insured vehicle(s) garaging address. The garaging address must not be a P.O. Box.
2. The required down payment or full payment.
3. For each vehicle, the full description of the vehicle including year of manufacture, make, model and the complete vehicle identification number (V.I.N.)
4. Information for all drivers, including their correct driver's license numbers, loss history and current MVR. All household residents age 15 or older and any persons (including all children whether living



with insured or not) that ever drive the cars must be listed as a driver or excluded from coverage on the application.

5. All waivers and exclusions signed, as required
6. Coverage limits and deductibles clearly identified
7. Producer's name, address, and producer code.
8. Photos for all vehicles with physical damage coverage. The photos must be submitted to Pro General. (See "VEHICLE INSPECTION" section for details).
9. For each vehicle, regardless of the coverage requested, a copy of the current valid vehicle registration or, if new, sales contract must be submitted to Pro General. Handwritten sales contracts, certificates of title and "pink slips" are not acceptable for this documentation.
10. Appropriate proof of all applicable discount(s) eligibility and proof of non-fault for all accidents. Proof of marriage is required whenever the insured and spouse have different last names and may also be requested in other cases.

***For producers that are set up for "Document Retention", only the following items must be submitted to Pro General concurrent with the submission of the application, as per the instructions above (however, all items noted above, even if not required to be submitted to Pro General must be kept on file in the Producer's office and available for review at any time by Pro General):**

1. For each vehicle, regardless of the coverage requested, a copy of the current valid vehicle registration or, if new, sales contract must be submitted to the Company. Handwritten sales contracts, certificates of title and "pink slips" are not acceptable for this documentation.
2. Photos, if required (See "VEHICLE INSPECTIONS" section for details.)

CANCELLATIONS / NON-RENEWALS

Pro General will determine the effective date of cancellation or non-renewal and send any required notice to the insured and any third party interest, as required.

FLAT CANCELLATION / RESCISSIONS

Not permitted except under the following circumstances:

The insured's down payment made to the producer or Pro General is not honored by the financial institution upon which it is drawn. If applicant's down payment is returned for any reason by the financial institution upon which it is drawn, the policy will be rescinded and no coverage will have ever been afforded. If the insured's down-payment was received and deposited by the producer, a request to rescind must be faxed to Pro General along with a copy of the dishonored check (front and back) or documentation of a refused/ rejected/ disputed/ declined credit card payment. The fax requesting the rescission and the supporting documentation must be submitted to Pro General within 20 days of the policy effective date. Replacement funds collected are to be used to rewrite the policy with a new effective date. Under no circumstances are funds to be collected by the producer with the understanding that the insured's rescinded policy will be "reinstated".

NON-PAYMENT OF PREMIUM

If the insured fails to pay their installment prior to the due date, Pro General will mail a notice of cancellation that provides at least 10 days notice. All policies cancelled for non-payment will be subject to a short rate cancellation fee, equal to 10% of the prorated unearned premium. In addition, any and all fully earned fees will be due. Payments made with invalid instruments or otherwise insufficient will be considered as null and void. Subsequently, any pending reinstatement will revert back to the previously noted cancellation date.

Other reasons a policy may be canceled for non-payment of premium to the Company (reasons other than the insured did not make their installment payment) include; the tendering of a short payment or failure to pay an additional premium when due. Pro General may issue a "Notice of Cancellation for Non-Payment". Reinstatement is subject to company approval, but may be considered if the premium due is paid within 30 days of the cancellations date.



INSURED'S REQUEST

A policy canceled per the insured's request will be canceled as stated in the Policy. All policies cancelled for Insured's Request will be subject to a short rate cancellation fee, equal to 10% of the prorated unearned premium. All requests must be made in writing to the Company and must be signed by the Named Insured. Insured's requests may be mailed or faxed to Pro General. Cancellation will be effective no sooner than the day after the fax was sent to Pro General or the postmark date on the envelope that contained the request.

The company will refund 100 percent of the unearned premium if the insured is a servicemember, as defined in s. 250.01, who cancels because he or she is called to active duty or transferred by the United States Armed Forces to a location where the insurance is not required. The company may require a servicemember to submit either a copy of the official military orders or a written verification signed by the servicemember's commanding officer to support the refund authorized under this subsection. If the insurer cancels, the insurer must refund 100 percent of the unearned premium. The company will comply with Section 627.7283(5).

Cancellation is without prejudice to any claim originating prior to the effective date of the cancellation. For purposes of this section, unearned premiums must be computed on a pro rata basis. In the case of the insured's death, either the insured's spouse, executor or person granted power of attorney to execute the insured's affairs may request cancellation of the policy. A copy of the death certificate and if the requestor is not the insured's spouse, evidence of legal right to transact the deceased insured's affairs must accompany the request.

Exceptions:

1. In the case of ***duplicate coverage***, earned and/ or return premium will be calculated on a pro-rata basis, based on our percentage of risk. Pro General must receive the insured's signed request and a copy of the Declarations Page from the issuing carrier. The submitted Declarations Page must indicate concurrent coverage, and show the same vehicle(s) and coverage as the Century-National Insurance Company policy. The cancellation request for duplicate coverage must be received within 30 days of the policy effective date. All fees are fully earned.
2. Cancellation because of a ***total loss*** will be done only upon the receipt of the insured's request and will be processed effective the day after the loss, but only if the request is received within 30 days of the loss date. Otherwise, they will be processed as of the date received by the Company.
3. When an insured has ***moved out of state***, we offer prorated cancellation in these cases.
4. Cancellations for policies not accepted by the insured because of producer or Company error will have the earned and/or return premium calculated on a pro-rata basis



COVERAGES OFFERED

COVERAGES

Bodily Injury Liability

When requested, Bodily Injury Liability (BI) must be written on all vehicles.

Property Damage Liability

Property Damage Liability (PD) must be written on all vehicles.

Medical Payments Coverage

Medical payments coverage may be written on autos covered for Bodily Injury liability (BI).

Uninsured Motorists Bodily Injury

Uninsured Motorists Bodily Injury (UMBI) is offered on a stacked and non-stacked basis and must be rejected in writing. If requested, the UMBI limits must be equal to or less than the BI limits on the policy and be written on all vehicles with matching limits.

Personal Injury Protection

PIP must be written on all vehicles and have the same limit and deductibles. Basic PIP and Extended PIP are available with deductibles of \$250, \$500 and \$1,000 Named Insured Only (NIO) or Named Insured and Resident Relatives (NIRR). In addition, Work Loss Exclusion (WLE) is available for the Named Insured Only or Named Insured and Resident Relatives

Comprehensive (Other than Collision) and Collision

These coverages are optional, but must be written together. Deductibles do not have to match. The producer must inspect all vehicles with Comprehensive and Collision coverage and photos must be taken. See "VEHICLE INSPECTIONS" section for details.

Rental Reimbursement

May only be written on autos with Comprehensive and Collision (Physical Damage) coverage. If elected, coverage must be written on all covered autos with Physical Damage coverage.

LIMITS

\$10,000 / \$20,000

\$25,000 / \$50,000

(Per Person / Per Accident)

\$10,000

\$25,000

(Per Accident)

\$500 and \$1,000

(Per Person, Per Accident)

\$10,000 / \$20,000

\$25,000 / \$50,000

(Per Person / Per Accident)

\$10,000

(Per Person, Per Accident)

DEDUCTIBLES

\$500

\$1,000

\$20 / \$400

(Per Day / Max per Occurrence)



CREDIT SCORING

1. Insurance Scoring is utilized in the development of a final Premium. The insurance score is ***not*** utilized to determine risk acceptability, and no client will be deemed ineligible for the program or any payment option based of their insurance score or lack thereof.
2. An insurance score is ordered on the primary named insured upon application and at least once every two years or at the request of the insured, whichever is sooner for insureds who have been adversely affected by their credit history.
3. “Thin Files” occur when a credit file is produced but does not contain enough data to generate a score. “No Hit” occurs when no credit file is found by the vendor. These classifications will be placed in the “average” score for insureds. Adverse decisions will not be made against the insured based in whole or in part on the absence or insufficiency of credit history.
4. All criteria contemplate the writing of insurance for responsible and stable individuals. The existence of these attributes is demonstrated by satisfactory insurance stability scores. The insurance financial stability score will be applied in compliance with F.A.C. 4-125.004 and F.S.626.9741.
5. These guidelines will not be applied in any manner which conflicts with the insurance laws or regulations of the state.
6. Credit scores will not be ordered based upon the race, color, religion, marital status, age, gender, income, national origin, or place of residence of the applicant or insured.
7. Pro General will not make underwriting or rating decisions based in whole or in part on collection accounts with a medical industry code or based upon the insured’s place of residence.
8. An insured or applicant may appeal their credit report or credit score if it is unduly influenced by dissolution of marriage, death of a spouse or temporary loss of employment or may receive notification from Pro General when an adverse decision is taken. The request must be delivered to Pro General in writing and signed by the insured or applicant. Pro General will review the notification from the insured and provide a response within 15 days after receiving the documentation.

Insurance Score Factors								
Range Code	Range	BI	PD	PIP	MP	UM	COMP	COLL
1	276-365	1.320	1.320	1.320	1.320	1.000	1.320	1.320
2	366-454	1.280	1.280	1.280	1.280	1.000	1.280	1.280
3	455-499	1.240	1.240	1.240	1.240	1.000	1.240	1.240
4	500-530	1.200	1.200	1.200	1.200	1.000	1.200	1.200
5	531-543	1.150	1.150	1.150	1.150	1.000	1.150	1.150
6	544-567	1.100	1.028	1.028	1.028	1.000	1.028	1.028
7	568-591	1.050	1.050	1.050	1.050	1.000	1.050	1.050
8	592-613	1.000	1.000	1.000	1.000	1.000	1.000	1.000
9	614-659	0.950	0.950	0.950	0.950	1.000	0.950	0.950
10	660-685	0.900	0.900	0.900	0.900	1.000	0.900	0.900
11	686-717	0.850	0.850	0.850	0.850	1.000	0.850	0.850
12	718-763	0.830	0.830	0.830	0.830	1.000	0.830	0.830
13	764-834	0.800	0.800	0.800	0.800	1.000	0.800	0.800
14	835-977	0.780	0.780	0.780	0.780	1.000	0.780	0.780
15	No Hit & Thin Files	1.083	1.083	1.083	1.083	1.000	1.083	1.083
16	No Score Option	1.320	1.320	1.320	1.320	1.000	1.320	1.320



DISCOUNTS

The following discounts are offered for this program:

Multi-Car Discount:

A discount will apply to applicable coverages when there is more than one vehicle on the policy and they are garaged at the same address.

Accident Prevention Discount:

A discount will apply to applicable coverages for each vehicle assigned to a driver age 55 or older who has completed an Accident Prevention Course certified by the Florida Department of Highway Safety. The discount will be applied effective the date the certificate is received by the Company and will apply for up to three years from the completion date of the course. The course must be taken every three years to continue eligibility for the discount.

Transfer Discount:

Applies to new business when the Named Insured has been insured (for state compulsory liability coverage) with a carrier other than Century-National Insurance Company for the preceding 6 months with no more than a thirty day lapse in coverage. The Transfer Discount may not be applied at the point of sale unless acceptable proof of prior coverage will be collected / submitted with the application. If proof of prior coverage is to be collected / submitted at a later date, the premium or down payment amount collected at the point of sale must not be discounted. The Transfer Discount will be applied retroactively to inception on in-force policies when the Producer delivers acceptable proof of prior coverage to Pro General no later than thirty days (30) after policy inception. No adjustments will be made on a policy no longer in force.

Airbag Discount:

A discount will apply to applicable coverage for vehicles equipped with one or more airbags.

Anti-Lock Brake Discount:

A discount will apply to applicable coverage for any vehicle equipped with four-wheel, factory-installed anti-lock brakes.

Anti-theft Devices:

A discount will apply to applicable coverage for each vehicle equipped with a passive device which disables the vehicle's fuel, ignition or starting mechanisms or a tracking device to enable law enforcement to track the vehicle.

DRIVER ASSIGNMENT

The highest rated operator is assigned to the highest rated vehicle. If there are more vehicles than operators; the unassigned vehicle will be written using the "Class" factor of the lowest rated driver on the policy and zero points. In addition, all applicable discounts and/or surcharges will be applied. All policies will be issued at the correct rates based on the information provided on the application and discovered during the underwriting process.

DRIVER CLASSIFICATION

The spouse of each married driver must be included or excluded as a driver on the policy. To be rated as married, drivers must be legally married.

In certain cases, objective evidence may be required to substantiate marital status. This will include cases where the spouse's last names do not match. In cases of Registered Domestic Partners, the persons will be rated as married as long as proof of registration with the State of Florida is received by the Company at the time of application or endorsement. Widowed and divorced drivers will be rated as single.



DRIVER EXCLUSIONS

All regular and occasional operators (whether they reside in the household or not), and all persons in the insured's household age 15 or older (whether they have a license or not) must be listed on the application as a driver or excluded from coverage*. The Named Insured may be excluded. All married insured's must give driver information for the spouse in the drivers section of the application, or exclude the spouse with a signed Named Driver Exclusion. The Excluded Driver Surcharge will be applied to applicable coverages See SURCHARGES section for more details.

****If a driver is eligible for coverage, the driver may NOT be excluded.***

DRIVING RECORD POINT SURCHARGES

We order MVR's and Claim History Reports (CLUE) on every risk. Please encourage the applicant to fully disclose his or her driving record to avoid premium adjustments or cancellation/rescission. Point surcharge is determined by using the driving record of individual drivers for the 36 months preceding the policy effective date. Violation Date is used to determine whether or not the violation or accident falls within the surcharge period. Use the highest point charge for multiple point charges arising out of one occurrence.

A policy will not be reclassified and re-rated for point charges expiring during the policy term. Rewrites for this purpose are not allowed.

Call Pro General for clarification on any accident or violation not listed below.

Accidents / Violation Description	Surcharge Points	
	First Offense	Subsequent Offense
Accidents –We must have evidence in our file from which we conclude, in good faith, that the driver was substantially at fault in the accident. Accidents will be considered not-chargeable unless the company has proof to indicate the accident is chargeable or proof is not able to be submitted by the insured. Contributory notations on the police report will be considered at-fault (chargeable).	5	6
Alcohol or Drug Violations including, but not limited to the following: <ul style="list-style-type: none"> • DUI 	2	5
Major Violations including, but not limited to the following: <ul style="list-style-type: none"> ☐ Speed contest or racing ☐ Leaving the scene of an accident, hit and run, or failure to stop and provide information ☐ Reckless driving, or similar charge ☐ Failure to submit to testing under the implied consent law (only the second offense in the last 18 months or third offense within last 36 months will be surcharged) 	4	4
Intermediate Violations for all intermediate violations listed below, charge the second and subsequent infractions within the 18 months prior to policy inception, and the third and subsequent infractions within 36 months prior to inception; including, but not limited to the following: <ul style="list-style-type: none"> • Illegal Passing • Failure to have vehicle under control • Open Container convictions • Careless or inattentive driving • Driving on wrong side of highway 	2	2



<ul style="list-style-type: none"> Ⓜ Driving too fast for conditions Ⓜ Following too close Ⓜ Failure to yield 		
<p>Minor Moving Violations for all minors listed below, charge the second and subsequent infractions within the 18 months prior to policy inception, and the third and subsequent infractions within 36 months prior to inception; however we will charge for every incidence of speeding over 15 mph. Minor moving violations include but not limited to the following:</p> <ul style="list-style-type: none"> Ⓜ Speeding Ⓜ Disregarding stop sign, red light, or any official traffic control device Ⓜ Unsafe lane change Ⓜ Illegal or improper turn or backing Ⓜ Failure to use turn signal <p>Do not charge for excessive speed of 70 mph or less on an interstate or on a 4-lane highway with a median at least 20 feet wide. Do not charge for equipment infractions, failure to have a license in possession or plates displayed, or car-pool lane infractions.</p>	1	1
Foreign License Surcharge**	3 Points	N/A
Suspended License Surcharge**	1 Point	N/A
Expired License Surcharge**	1 Point	N/A
Unacceptable Operator Surcharge**	4 Points	N/A

****See SURCHARGES section for more details.**

ENDORSEMENTS

Endorsements can be submitted online via Pro General’s website. Producers can also submit endorsement requests by faxing or mailing them to Pro General. The form must include the policy number and all information, including the Named Insured’s signature, rejections, exclusions, etc (when applicable), as well as supporting documentation (i.e. photos, registration, etc) necessary to process the request. Any required additional premium and/or fees collected by the producer should be submitted to Pro General.

All endorsement requests to reduce or delete coverage (including increasing deductibles), exclude driver(s), or requests to cancel a policy for Insured Request must be signed by the Named Insured. These changes will be effective the date requested, provided that the request is received or postmarked within three (3) days of the request.

Endorsement requests to increase coverage (including decreasing deductibles) will be effective the date they are uploaded on Pro General’s website, or the day after postmark. In the absence of a valid U.S. postmark on endorsements that are mailed, the date received by the general agent will be used.



FEES

Installment Fee

Each installment payment will have an Installment Fee added. The Installment Fee will be calculated based on the balance as follows:

<u>Balance</u>	
\$1000.00+	\$15.00
\$700.00-\$999.99	\$10.50
\$500.00-\$699.99	\$7.50
\$300.99-\$499.99	\$4.50
<\$300.99	\$3.00

SR22 Fee - \$25.00

An SR22 Fee will apply to insureds requesting an SR22 Filing. FR44 Filings are not available.

Late Fee - \$10.00

A Late Fee will apply to payments received more than 5 days after the scheduled installment payment due date.

NSF Fee - \$15.00

An NSF Fee will be charged for any check or draft not honored by the financial institution upon which it is drawn

Set-up Fee - \$10.00

A set-up fee per term for insured's electing an installment payment plan.

MGA Fee - \$25.00

This fee is charged at policy inception and at each renewal on behalf of the Managing General Agent.

MVR Fee - \$6.00

This fee is charged at policy inception to reimburse the Agent for the MVR costs at new policy issuance. MVR's will be ordered by American Driving Records, Florida MVR Services, Inc., LexisNexis, Softech International Inc, or directly with the state. Disputes regarding data found on MVR's or the fee associated with the MVR may be handled in writing by contacting the Managing General Agent within 30 days of policy issuance. Pro General will have 15 days to respond to such inquiries.

POLICY TERMS AND PAYMENT OPTIONS

POLICY TERMS:

Policies can be written for a 6-month (semi-annual) or 12-month (annual). Pro General will not accept premium for a term greater than twelve months. Policy terms cannot be changed subsequent to the issuance of a new or renewal policy.

PAYMENT OPTIONS:

1. **Paid-In-Full Policy:** Requires full term policy premium and all fees. For the purpose of providing monthly payments; only company sponsored installment plans are allowed; **no premium financing will be accepted.**
2. **Payment Plans (Direct Bill or EFT). Please contact Pro General for available payment plans.** Down payments may in no event be less than allowed by Statute or Regulation. Down payments of less than 33.33% for 6-month term and 17.76% for 12-month term are eligible only if all policy payments are paid pursuant to an automatic electronic funds transfer (EFT) payment plan from an agent or a managing general agent.



Term	Pay Plan	Payments Remaining
6 Mo	17% Down	(5) due on day 30
6 Mo	20% Down	(5) due on day 25
6 Mo	25% Down	(5) due on day 30
6 Mo	33% Down	(5) due on day 30
12 Mo	8.5% Down	(11) due on day 30
12 Mo	10% Down	(10) due on day 25

Installment Payments

An NSF Fee (see “FEES” section) will be charged for any insured’s payment not honored by the financial institution upon which it is drawn.

Before accepting a payment from an insured, producers should first verify the payment amount and that the policy is in effect. If already canceled, Producers must call for approval before accepting payment. Installment payments received by the producer must be forwarded to Pro General. The payment will be debited from the producer’s trust account the following business day. Receipt of premium by the producer does not constitute receipt by the Company. Coverage provided will be based on the date and time the payment was received by Pro General on their website.

Note: For the purpose of determining when a payment has been made, Pro General will consider a *mailed* payment to be tendered as of the day after the United States Postal Service postmark date on the envelope that contained the payment. In the absence of a postmark, the payment will be considered tendered as of the date it was physically received by Pro General. Reinstatements for lapsed policies for which a mailed payment was received, will be made effective as of the date “tendered”. For payments made to Pro General by phone or on the website, the payment will be considered tendered as of the date and time the payment was accepted, however a lapsed policy will be reinstated effective the following day.

RENEWAL PROCEDURES

No later than thirty (30) days prior to the policy expiration date, a renewal offer will be sent to the Insured. The insured will be given the option to pay their policy in full or have their premium billed in installments. The insured must postmark the total renewal down payment prior to the due date to maintain coverage and avoid a policy lapse. Subject to Company approval, policies may be renewed with lapse, subsequent to the receipt of the renewal payment, within the first twenty (20) days after the policy expiration date.

No later than forty-five (45) days prior to the policy expiration date, a nonrenewal notice will be sent to the insured including the reasons for refusal to renew.

Policies will be reviewed at each annual anniversary of the policy inception date for program acceptability. At that time, we will re-run MVR’s and will rate the policy with any new/additional MVR activity. Policies that are no longer acceptable per these Underwriting Guidelines will be non-renewed at this time, as allowed by the FL Insurance Code.

SURCHARGES

The following surcharges will be applied as applicable:

DRIVER SURCHARGES:

Foreign License Surcharge:



A surcharge will apply to applicable coverages for drivers that have a foreign or international driver's license.

Suspended License Surcharge:

A surcharge will apply to applicable coverages for drivers that have a suspended license.

Expired License Surcharge:

A surcharge will apply to applicable coverages for drivers that have an expired license.

Excluded Driver Surcharge:

A surcharge will apply to applicable coverages for all vehicles when there is one or more excluded drivers listed on the policy.

Unacceptable Operator Surcharge:

A surcharge will apply to applicable coverages for drivers that are added during the policy term, but that would otherwise have been unacceptable.

VEHICLE SURCHARGES:

Sport Utility Vehicle (SUV) Surcharge:

A surcharge will apply to applicable coverages for vehicles that are Sport Utility Vehicles (SUV).

Business Use Surcharge:

A surcharge will apply to applicable coverages for vehicles used in the course of business. See "VEHICLE USE" section for clarification and acceptability guidelines.

UNACCEPTABLE DRIVERS

The following is a list of unacceptable drivers:

1. Any driver with a felony conviction involving a motor vehicle, or who was cited for hit and run or vehicle theft.
2. Any driver with a felony narcotics or drug conviction involving a motor vehicle in the past five (5) years.
3. Any driver with two (2) or more at-fault accidents in the past five (5) years.
4. Any driver with two (2) or more majors in the past five (5) years or three (3) or more in the past 7 years.
5. Drivers with a canceled or revoked license.
6. Any driver with less than three years driving experience.
7. Any driver who is suffering from epilepsy, narcolepsy or any other physical condition which can result in blackouts or seizures.
8. Drivers requiring an FR-44 filing.
9. Policies with adverse prior claims history – policies having more than 3 claims (other than Towing, Rental or Glass) in the previous three years.
10. Policies with more than one PIP claim with any carrier within the prior three (3) year period are unacceptable; however, policies with one PIP claim may be acceptable. Please contact underwriting for approval.
11. The following drivers are unacceptable based on the combination of their age and driving record (driving activity below is considered for the previous three (3) years):

Driver Age (in years)

Driving Activity

Under 18

No more than one (1) minor or intermediate violations and no major violations, alcohol related violations or accidents.

18-21

No more than two (2) minor or intermediate violations and no major violations, alcohol related violations or accidents.

22-24

Any driver with more than three (3) of a combination of minor violations, intermediate violations, alcohol related violations, major violations, and at-fault accidents.



25-26 Any driver with more than four (4) of a combination of minor violations, intermediate violations, alcohol related violations, major violations, and at-fault accidents.

27 and over Any driver with more than four (4) of a combination of minor violations, intermediate violations, alcohol related violations, major violations, and at-fault accidents. Five (5) is acceptable as long as none of them are at-fault accidents or major violations.

UNACCEPTABLE VEHICLES/RISKS

Eligible vehicles are private passenger automobiles and utility vehicles (pickup trucks and vans) not exceeding 1 ton load capacity, not exceeding 10,000 lbs. in Gross Vehicle Weight (GVW) and owned or leased by an individual.

VEHICLES/RISKS NOT ELIGIBLE FOR ANY COVERAGE

1. Commercial type vehicles such as flatbed or stake-bed vehicles, step, utility, or panel vans/trucks, 12 or 15 passenger vans or similar vans designed or meant for commercial transportation and vehicles registered to a commercial entity.
2. Non-owned vehicles
3. Any vehicle not registered in a state or territorial jurisdiction of the United States.
4. Vehicles not garaged in Florida at least 11 months of the year, including vehicles used by students attending school outside of Florida.
5. Vehicles used for work are unacceptable unless the Business Use Surcharge has been applied. (See "SURCHARGES" and "VEHICLE USE" for details.)
6. Vehicles used for racing or speed contests (professional or amateur).
7. Vehicles used for emergency or law enforcement (including volunteer status).
8. Vehicles used for deliveries; for example: messengers or courier services, pizza/ food delivery, newspaper delivery or distribution, mail/parcel post delivery, etc.
9. Vehicles used for public livery; for example: buses, taxis, limousines, vanpools (this does not apply to share-the-expense carpools), and shuttle service.
10. Vehicles used to transport nursery or school children, elder care, or other medical patients.
11. Vehicles rented to others (short-term or long-term).
12. Any vehicle with more than \$2,500 in damage (until damage has been repaired).
13. Baja bugs, Dune Buggies, or similar off-road vehicles or any vehicle used off-road.
14. Motorcycles, Motor Homes, Travel Trailers, Campers, or any other recreational vehicle.
15. Custom, rebuilt, altered, modified and specially built vehicles (including kit cars). This includes vehicles with an altered suspension (raised or lowered from factory design) or vehicles with more than \$500 of additional equipment.
16. Vehicles with more or less than four (4) wheels.
17. Vehicles with a current value (ACV) above \$50,000 or any vehicle with a current market value in excess of its ISO symbol value.
18. Classic or antique vehicles. This includes "hot rods" or other vehicles used for show.
19. Grey Market vehicles.
20. Vehicles that are not in safe mechanical condition.
21. Applications insuring people at different households or addresses.
22. Any vehicle listed below:

Acura NSX, RSX, RDX, TSX
 Alfa Romeo
 Aston Martin
 Audi 4000,5000, Quattro, & R8
 Austin Cooper
 Austin-Healy MG
 Avanti
 Bentley
 Bradley
 Cadillac Escalade or XLR
 Chevrolet Corvette or Camaro Iroc-Z
 Chrysler Prowler

Dusenber
 Excalibur
 EV-1 (GM Electric Vehicle)
 Facel II
 Ferrari
 Fiat (models < 2010)
 Ford Mustang GT, Cobra, or Saleen
 Ford Shelby Cobra
 Hummer (except H3)
 Infiniti Q45
 Jaguar (except X-type)
 Jensen Healy

Mercedes Benz (other than 190 and C-series)
 Mitsubishi 3000GT, Eclipse, Lancer, Montero, or Starion
 Nissan 280Z 350Z, 370Z or GT-R
 Panoz
 Pantera
 Peugeot
 Plymouth Prowler
 Pontiac Trans-Am, Firebird, GTO, G8, or XXP
 Porsche (except 914)
 Rambler
 Rolls Royce
 Rover



Citroen
Cobra
Cord
Daimler
Delorean
Dodge Stealth or Viper
Dual Ghia

Lamborghini
Lancia Scorpion
Land Rover (except LR2)
Lincoln Blackwood
Lotus
Maserati
Maybach

Sterling
Stutz
Subaru Brat, BRZ, STI, SVX, WRK, or WRX
Suzuki Samurai, Sidekick, or X90
Triumph
Volkswagen (VW) Bus, Thing, Corrado, or Scirocco
Yugo

VEHICLE INSPECTIONS

In accordance with Florida Statute 627.744, pre-insurance inspections are **REQUIRED** on all vehicles with Physical Damage coverage in Broward, Dade, Duval, Hillsborough, Orange, Palm Beach and Pinellas counties. Pro General requires the producer to inspect each vehicle with physical damage in all counties to ensure it is in fact the vehicle being insured and to verify whether or not the vehicle has existing damage. Current photos (i.e. taken concurrently with the completion of the application and/or endorsement) of the vehicle(s) taken by the producer are required as follows:

For new business, two photos that provide an unobstructed view of all four sides of the vehicle are required for all vehicles requesting physical damage coverage or vehicles 25 years old or older, regardless of coverage.

For endorsements, two photos that provide an unobstructed view of all four sides of the vehicle are required for the following scenarios:

1. A vehicle with Physical Damage Coverage is being added to the policy; or
2. Physical Damage Coverage is being added to a vehicle that is already on the policy; or
3. Comprehensive and Collision deductibles are being lowered/decreased; or
4. Vehicle was deleted and then added back to the policy and Physical Damage coverage is requested.
5. Physical Damage Coverage was requested to be deleted, and then later requested to be restored after the coverage was removed.
6. A vehicle 25 years old or older is being added to the policy.

Exception: Inspection requirements (including photos) may be waived if one of the following applies:

1. If the vehicle being insured is a new, unused vehicle purchased or leased from a dealer and we are provided with a copy of the bill of sale, purchase order, or conditional sales contract (no more than 1 day old) that contains a full description of the vehicle, including all options and accessories. The sales contract may not be handwritten.
2. In accordance with Florida Statute 627.744, a policyholder who has been insured for two years or longer, without interruption, under a private passenger motor vehicle policy which provides physical damage coverage if the agent of the insurer verifies the previous coverage. Please provide a declarations page as verification.
3. On an existing policy administered by Pro General that has had no lapse or change in coverage.

Vehicles with existing damage: In addition to the photo requirements above, if there is existing damage, additional photos clearly showing all damage are required.

VEHICLE SYMBOLS

Use ISO symbols for rating Physical Damage coverage. For all vehicles not specifically assigned a symbol by ISO, the ISO procedures for determining those Rating Symbols based on model year, value, etc should be used. Contact the Underwriting Department for questions regarding these procedures.

VEHICLE USE

All vehicles are considered to be used for pleasure, unless a Business Use Surcharge is applied. The Applicant / Named Insured must complete a Business Use Exclusion, which applies to any/all vehicles that are not being rated with the Business Use Surcharge.



BUSINESS USE SURCHARGE

Private passenger autos and pickup trucks where the vehicle is used occasionally in the course of business are eligible if the Business Use Surcharge is applied. Commercial vehicles, vehicles registered to a business or corporation, vehicles used for livery or hauling, and vehicles which regularly transport clients/customers are ineligible. All other applicable underwriting rules, including those relating to eligible types of business use or eligible vehicles still apply and must be met.