

Texas

Auto Underwriting & Product Guide



ANCHOR  GENERAL
INSURANCE COMPANY

ANCHOR  GENERAL
INSURANCE AGENCY of TEXAS, INC.

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Applicable to Policies Effective XX/XX/XXXX & XX/XX/XXXX

MAILING ADDRESS

Applications, endorsements, payments, and other mail..... **Anchor General Insurance Agency of Texas, Inc.**
 P.O. Box 509020
 San Diego, CA 92150-9020

Overnight deliveries and couriers..... **Anchor General Insurance Agency of Texas, Inc.**
 10256 Meanley Drive
 San Diego, CA 92131

CLAIMS

Report a New Claim.....800-542-6246 or 888-308-7900 (after-hours)
 Existing Claims.....800-542-6246 or claims@anchorgeneral.com

CUSTOMER SERVICE

Phone Number.....800-542-6246
 Fax Number.....858-527-3750
 E-mail.....cs@anchorgeneral.com
 Phone Payments.....800-542-6246

TECHNICAL SUPPORT

Phone Number.....1-888-536-1500

MARKETING

Phone Number.....858-527-3525
 E-mail.....marketing@anchorgeneral.com

ONLINE SERVICE.....

www.anchorgeneral.com

- ✓ View policy information
- ✓ Make a payment
- ✓ Request an ID card

Binding Authority

Producers have immediate binding authority in accordance with all the rules and procedures set forth in this manual. The producer must be a duly authorized producer of Anchor General Insurance Agency of Texas, Inc. (“Company”).

Coverage will be bound at the exact date and time the application is completed, signed and dated by both the applicant and producer if the following conditions are met:

- All of the information entered into the quote screen(s) on must be submitted to the Company by bridging to Anchor. Paper applications are unacceptable.
- The application process is completed in its entirety when all required documentation is obtained from the applicant, including but not limited to: a signed and completed application with exclusions and coverage rejections as appropriate, household driver discovery affidavit, documentation for any discounts, and vehicle inspection form(s) if applicable.
- The risk is not defined as being unacceptable.
- The appropriate down payment or full premium and any applicable fees are collected from the applicant and submitted to the Company.

Coverage is not bound and is considered null and void if the applicant’s down payment is returned by the financial institution for any reason. Please notify the company immediately upon receipt of notice a returned payment from the applicant’s financial institution.

If an application is submitted with an incorrect driver class, surcharge, discount, etc. or without the required proof for a specific discount, the policy will be issued at the appropriate rate level according to the rules set forth in the program manual.

Unless notified otherwise, all submissions for new business and endorsement on existing policies that have an effect of increasing the company’s exposure are suspended from the time the National Weather Service issues a severe weather advisory (i.e. hurricane, tornado, or thunderstorm watch/warning) within 100 miles of the watch/warning area. Normal submission activity will be reinstated unless otherwise notified 24 hours after the watch/warning is lifted by the National Weather Service.

Producer Duties

The producer must assure compliance with all our Company's underwriting guidelines, procedures, and requirements. The producer is responsible that the entire application package, including exclusions and rejections as appropriate, are reviewed with the Applicant and approved by the Applicant. The producer is also required to verify the Applicant is the named insured prior to submitting any documents.

All applications and documents must be uploaded to the Company using the Company's policy administration system.

If you are unable to upload an application through the Company's policy administration system, please contact Customer Service or the Help Desk for assistance.

If an applicant is adversely impacted by information contained in a consumer report, or our inability to pull a consumer report, we will generate a letter pursuant to the provisions of the Fair Credit Reporting Act (FCRA). A copy of the FCRA letter must be printed and provided to the applicant.

For applicants with no prior insurance and no more than one accident or violation, if the premium quoted for Personal Injury Protection or Uninsured Motorist Coverage equals or exceeds the rate charged by TAIPA for these coverages, the producer must inform the applicant of the approximate cost of coverage available through the assigned risk plan.

Producers must obtain the named insured signature on our Texas Automobile Insurance Application, UM/UIM Bodily Injury rejection form, UM/UIM Property Damage rejection form, Personal Injury Protection rejection, policy forms and/or statements, driver exclusions, vehicle inspections, and any other documents utilizing the electronic signature feature through Anchor's policy administration system. The producer is responsible for explaining to the applicant the electronic signature process and complying with all applicable state and federal electronic signature laws.

The following documentation (if applicable to the policy) must be uploaded to Anchor and kept in your files for a minimum of seven (7) years after policy expiration or cancellation, or for the amount of time prescribed by all applicable laws and regulations, whichever is greater, and, as stated above, be available for Company review as requested:

Completed and signed Texas Automobile Insurance Application, including signed UM/UIM Bodily Injury, UM/UIM Property Damage and Personal Injury Protection rejections	A copy of the driver license, Matricula, and/or ID for the applicant, for each non- excluded driver listed on the policy, and for any driver listed as an excluded spouse
Signed driver exclusion form(s)	Proof of prior insurance coverage
Signed household member affidavit	Proof of home ownership
Any document proving accidents were not-at-fault	Signed and dated Vehicle Inspection Form(s) or photographs as required
Credit card payment/recurring EFT authorization form	

Producers must upload all document to Anchor and keep all documentation, including the appropriate applicant signatures, on file for the appropriate number of years. The Company reserves the right at any time to inspect all applicant files and/or require producer to submit copies of documentation to us for audit/review purposes.

Anchor General Insurance Agency of Texas, Inc. reserves the right to inspect all applicant files and/or require the producer to submit copies if requested by the company for audit and compliance purposes.

Commission

Refer to the Producer Agreement for the exact commission schedule.

Anchor General Insurance Agency of Texas, Inc. reserves the right to alter commission schedules with notice to agency per the Producer Agreement.

Claims Services

The Company offers fast and worry-free claims service. Producers should instruct applicants or claimants to report all claims, no matter how small, immediately to the Company. A Company representative is available Monday – Friday, 8AM to 5PM PST at 1-800-542-6246 or after-hours at 1-888-308-7900. Reporting losses immediately speeds up processing and relieves your office of taking loss information. At the time of sale, producers must provide the applicant with the Company folder containing our claims reporting numbers.

1. Loss reports must be forwarded to Anchor's Claims Department immediately for investigation and handling.
2. Loss reports must be called in to Anchor's Claims Department whenever possible. Producers should encourage policyholders or claimants to report claims directly to Anchor's Claims Department whenever possible.
3. Producers have no authority to assign a loss directly to an adjuster. If the services of an independent adjuster or an appraiser are necessary, the assignment will be made by Anchor's Claims Department.

Coverage

Bodily Injury Liability	\$30,000/person \$60,000/accident
Property Damage Liability	\$25,000/accident
Uninsured/Underinsured Motorist BI	\$30,000/person \$60,000/accident
Uninsured/Underinsured Motorist PD	\$25,000/accident
Personal Injury Protection	\$2,500/person
Medical Payments	\$500, \$1000, or \$2000/person
Comprehensive & Collision	Deductible options: \$500, or \$1000
Custom/Additional Equipment	\$2,000/vehicle

- Physical damage coverage cannot be selected without liability coverage.
- Physical damage coverage cannot be selected on any vehicle over 15 years old. Vehicles with physical damage and/or Uninsured/Underinsured Motorist Property Damage coverage must be physically inspected by the producer and the appropriate vehicle inspection form fully completed.
- Comprehensive and Collision coverages are not available separately; these coverages must be selected together.
- Medical payments coverage cannot be selected on the same policy with Personal Injury Protection coverage.
- **Custom/Additional Equipment Coverage Endorsement**
 - The basic policy does not provide any coverage for Custom/Additional Equipment installed on the insured vehicle, including items such as custom wheels, custom paint, stereo/sound equipment, video equipment, camper shells, or navigational equipment. Purchase of this endorsement allows an insured to specifically list any custom equipment items they may have on the insured auto, and obtain coverage for its actual cash value.
 - Custom/Additional Equipment coverage will only be available on vehicles where Comprehensive and Collision coverage is selected.
 - Custom/Additional Equipment coverage on vehicles will only be covered if the custom or additional equipment is listed on the application and additional premium is paid.
 - Custom/Additional Equipment coverage is limited to \$2,000 in total value per vehicle.
 - Photos and receipts are required for Custom or Additional Equipment coverage and must be uploaded with the application.

Fees

Fees such as policy fees, installment fees, statutory fees, SR-22 filing fees, returned payment fees, payment convenience fees, and reinstatement/reissue fees will be applied and are fully-earned. The balance of any policy fee (new and renewal) that is paid on a per-installment basis will be collected in-full upon policy cancellation.

Named Non-owner Policy

Non-owner liability policy is available for operators of private passenger vehicles who do not own or have regular use of a vehicle. Of the coverages listed previously, Bodily Injury and Property Damage are included, Personal Injury Protection, Medical Payments, Uninsured/underinsured Motorist BI, and Uninsured/underinsured Motorist PD are optional, and the remaining coverages are not available on a Non-owner policy.

Endorsements

Endorsements can be processed online via Anchor's policy administration system or by phone.

If an endorsement results in a return premium, the insured's account will be credited and remaining payments will be lowered.

Endorsements may be subject to Underwriting review.

Endorsements are required to be submitted immediately and can be effective no earlier than when they are submitted whether via Anchor's policy administration system or phone.

DO NOT BACK DATE COVERAGE.

Cancellations

Flat cancellation is not permitted by the insured or producer once the policy is in force, unless there is duplicate coverage for the same risk. If a flat cancellation is being requested due to duplicate coverage, a copy of the declaration page from the other insurer indicating the policy dates is required. The company may flat cancel (void a policy) for down payments which are returned by a financial institution for any reason. Producers are to notify the company immediately upon receiving notice of a returned payment from a financial institution. A copy of the notice of returned payment along with the request to cancel must be forwarded to Anchor General Insurance Agency of Texas, Inc.

Insured's installment payments that are returned from a financial institution will be cancelled giving the appropriate notice.

With the exception of flat cancellations, all cancellations will be calculated on a pro-rata basis. A request by the insured to cancel the policy must be in writing and signed by the named insured. The effective date of the insured-requested cancellation cannot be earlier than the date the producer or company was notified by the named insured.

Billing and Payments

Payment Plan	Down Payment
6 Pay Plan (Down + 5 Installments)	16.67% Down + MVCPA fee + Policy Fee Split
5 Pay Plan (Down + 4 Installments)	33.33% Down + MVCPA fee + Policy Fee Split
Paid-in-full	100% Down + MVCPA fee + Policy Fee

Down payments may be made via producer sweep or via the insured's credit card.

Installment payments may be made via producer sweep, insured EFT and insured credit card. Auto-pay is available for Insured checking account recurring payments and credit card recurring payments and when selected a Pay Plan Discount will apply. With Auto-pay, the amount due will be swept on the due date.

We charge an installment fee for each payment and renewal down payment. We do not accept premium financing.

For all pay plans with the exception of the Paid-in-full option, the down payment will be followed by five installments, each of which will include an installment fee. All pay plans include a policy fee. All pay plans include a Motor Vehicle Crime Prevention Authority (MVCPA) fee per vehicle per policy term which will be included in the down payment.

Renewals

A renewal policy will be issued after the inception of the new policy period if all premiums owed on the current policy have been paid and the first payment of the renewal policy has been received prior to the expiration of the current policy term. Renewal offers and non-renewals will be sent at least 30 days prior to renewal effective date.

If the appropriate renewal payment is not paid and mailed (U.S. Postal Postmark) by the expiration date of the policy term, coverage will expire on the final day (expiration date) of the current policy term (there is no grace period). If the appropriate semi-annual renewal payment is not mailed/postmarked (U.S. Postal Postmark) by the actual semi-annual anniversary date, coverage will expire effective that date (there is no grace period).

The renewal policy can be paid in full or will be billed in six installments to include the appropriate down payment. The gross premium plus a policy fee will be equally divided over the installments. The first installment on a renewed policy will include the MVCPA fee for each listed vehicle, plus the SR22 fee if applicable.

Reissues and Reinstatements

Reinstatements are permitted for up to 30 days. Reinstatements can be processed via the Company's policy administration system for up to 7 days from the cancellation date, after the 7th day reinstatements can be processed by phone or fax to Customer Service.

If a policy is cancelled for underwriting reasons, and the reasons for cancellation have been corrected prior to the cancellation effective date, the policy will be reinstated without a lapse.

If the reason for cancellation was for non-payment and payment is postmarked/received by the producer or company within the cancellation notification period as required by the insurance code (10 days from the date of the cancellation notice), the company will reinstate with no lapse in coverage.

If the company elects to continue coverage after payment of premium, but with a lapse in coverage (reissue transaction), a short-term policy will be issued to complete the original policy term in accordance with our premium computation rules, at the rules and rates in effect at the inception of such short-term policy. Such short-term policies will retain the policy's original expiration date.

A reissue/reinstatement fee will be applied per policy reinstatement/reissue after a cancellation due to non-payment.

SR-22 Filings

If an SR-22 filing is needed by the insured or the insured's spouse, it may be done at point of sale if the new application is uploaded via the company's policy administration system.

If the SR-22 filing is needed after the policy is effective, contact Customer Service for assistance.

There is a fee for the processing of the SR-22 filing during each policy term it is required.

SR-22 filings will only be processed in the state of Texas for the named insured or the named insured's spouse.

Required Driver Information

All persons 15 years of age or older who are living in the named insured's household must be listed on the application. Individuals can be listed and rated as drivers or specifically excluded. If an individual is to be excluded, the named driver exclusion form must be signed by the named insured. Unlicensed drivers and drivers with a suspended or expired license are acceptable but are expected to obtain a license consistent with the requirements of the State of Texas.

Drivers with an expired or suspended license must provide proof of a valid DL within 30 days of the policy's effective date.

Driver Exclusions

Any household members who are 15 or older and not listed on the policy must be excluded on the Named Driver Exclusion and acknowledged by the signature of the named insured. Policies can be written for an insured that is not the registered/titled owner, but the registered/titled owner must be rated or excluded on the policy.

Driver Classification

Age refers to the driver's age at policy effective date. A marital status of "single" refers to an unmarried, widowed, divorced or legally separated driver. A marital status of "married" means a legally married person residing in the same household as his/her spouse. "Married" but not living with their spouse are classified as such.

Unacceptable Drivers

The company reserves the right to make final underwriting decisions on all applications. The following is a general list of unacceptable risks; however, a combination of factors may cause some applications to be unacceptable even if not specifically mentioned in the following information.

The following drivers are considered unacceptable:

- More than 8 drivers per policy.
- Any operator who is not a resident of the State of Texas.
- Any operator under the age of 15.
- Any named insured under the age of 18.
- Any operator who lives or works in Mexico.
- Migratory risks, including transient and seasonal workers.
- All entertainers, athletes, and celebrities, or any professional individual who is nationally or locally well known to a large segment of the population.
- Operators with more than one minor violation in the 35 months immediately preceding the effective date of the policy.
- Operators with more than two moving violations
- Operators with more than two at fault accidents in the 35 months immediately preceding the effective date of the policy.
- Operators with any alcohol or drug related charge.
- Operators with more than two intermediate violations in the 35 months immediately preceding the effective date of the policy.
- Total number of minor and insurance/registration violations for all operators listed on a policy cannot exceed six.
- Total number of accidents, regardless of fault, for all operators listed on a policy cannot exceed two.
- Total number of at fault accidents for all operators listed on a policy cannot exceed one.
- Total number of major/felony violations for all operators listed on a policy cannot exceed zero.
- Total number of intermediate violations for all operators listed on the policy cannot exceed three.
- Total number of alcohol/drug related charges for all operators listed on the policy cannot exceed zero.
- Students residing and/or attending school in a state other than Texas.

Driving Record Rating

Driver points are based on all occurrences and/or violations that have occurred in the thirty-five (35) months immediately preceding the policy or the renewal date. Any accidents listed on a motor vehicle report, application or other underwriting report will be considered at-fault unless a police report or written explanation is provided stating one of the following:

- The insured vehicle was legally parked.
- The insured or a listed driver was struck in the rear while legally stopped for traffic or a traffic device.
- The insured or a listed driver was involved in an accident with a hit & run driver and reported to the police within 24 hours after the occurrence.
- The insured or a listed driver on the policy received a judgment or reimbursement from a third party and no liability payment was made on behalf of the insured.

All solo-vehicle accidents are considered at-fault. If an at-fault accident and a violation arise out of the same incident, the one resulting in the largest surcharge will apply. If an at-fault accident occurs in conjunction with a major violation, both incidents will be surcharged.

Not-paid and/or not-payable accidents are excluded from rating. Anchor General will not assign a rate consequence for an accident that is determined to be not at-fault as shown by a police report or the insurance carrier who provided coverage for the accident. Anchor General will not assign a rate consequence for accidents determined to be at-fault for which coverage was not afforded, including inquiries by the insured. Anchor General will not assign a rate consequence for accidents determined to be at-fault if there was not a payment under an injury coverage or if the sum of the payments for first and/or third-party damages does not exceed \$1,000.

Required Vehicle Information

All vehicles must be registered/titled to the named insured, his/her spouse, a listed driver, or an excluded driver. Motor vehicles including private passenger, station wagon, utility, pickup or van which do not exceed one-ton load capacity are eligible for this program.

Physical Damage Inspection

A pre-insurance vehicle inspection form must be completed at the time of application for all vehicles insured with physical damage and/or Uninsured/Underinsured Motorist Property Damage coverage.

Vehicles should be inspected as follows:

- Verify that the VIN on the dashboard matches the VIN of the registration and application.
- Walk around the vehicle to check for existing damage. If there is existing damage, the damage must be clearly described on the inspection form and photos must be taken and maintained with the application paperwork.
- Odometer reading must be completed.
- This same procedure applies when endorsing vehicles with physical damage.

A vehicle inspection form is required for each vehicle insured with physical damage and/or uninsured/underinsured motorist property damage coverage. If a loss occurs and it is determined that the producer did not actually inspect the vehicle and prior damages are paid for by the company, the company reserves the right to make a claim for these previous damages from the producer.

Exception: Vehicle inspections are not required for new vehicles if a copy of a licensed dealer's bill of sale, invoice, or window sticker is submitted with application.

Unacceptable Vehicle Risks

The company reserves the right to make final underwriting decisions on all applications. The following is a general list of unacceptable risks; however, a combination of factors may cause some applications to be unacceptable even if not specifically mentioned in the following information.

The following vehicle types are considered unacceptable:

- Conversion vans/pickups (for physical damage), and 1-ton vans
- Dune buggies, Baja bugs and/or any other type of ATV or off-road vehicle or any vehicle not licensed for road use
- Motorcycles
- Hearses and limousines
- Rare, antique, classic, vintage, custom, electric, kit, low production, limited edition, race replica, or show vehicles
- Motor Homes, RVs, Campers, Travel Trailers, or any vehicles with plumbing, cooking, or refrigerator packages
- Vehicles built/developed for, or used in, speed contests
- Flatbed vehicles
- Vehicles having a Gross Vehicle Weight (GVW) of more than 10,000 pounds or more than 1 ton of load capacity
- Open air vehicles, including those with detachable roofs (except convertibles) not otherwise listed
- Saleen Models
- See list for specific makes and models

The following vehicle ownership, value, age, and condition are restricted and/or considered unacceptable:

- For Liability, any vehicle with a base price greater than \$40,000
- For Physical Damage, any vehicle with a base price greater than \$40,000
- Vehicles over 15 years old are not acceptable for Physical Damage coverages
- Any vehicle which has been substantially modified in appearance or performance, or mechanically altered; i.e. high suspension or lift kits
- Any pickup, van or utility vehicle that does not have bumpers
- Vehicles with pre-existing damage (other than cosmetic), where physical damage or uninsured/underinsured motorist property damage coverage is being requested
- Salvaged, restored or reconstructed vehicles. Restored salvage may be issued for liability only
- Vehicles not inspected by the producer where physical damage coverage has been requested
- Vehicles titled to a legal entity or DBA
- Any vehicle not garaged in the zip code for which the policy is written, unless the vehicle is away at school in the state of Texas.

Vehicle Use

The Company defines the various types of vehicle use as follows:

Work – Commuting to and from work

School – Commuting to and from school

Pleasure – Driving a vehicle for reasons other than commuting

Business Use refers to using one's vehicle in the occupation, profession, or business of the insured.

Artisan Use refers to using one's vehicle for a trade that requires carrying tools and supplies to the insured's job site.

The Company does not allow

- Any vehicle used for service with a transportation network company, *such as* Uber or Lyft.
- Any vehicle used for service with a delivery network company, *such as* UberEATS, UberRUSH, or Postmates.
- Any vehicle used for business use or artisan use.

Homeowner Discount

A discount will apply to the policy when the named insured submits acceptable proof of homeownership. The individual identified as the named insured on the auto application must also appear as the owner on the homeowner's proof. The homeowner discount is not available to a minor whose parent(s) are not listed on the policy. Acceptable forms of proof include a homeowner's insurance policy declaration page, mortgage statement, property tax records or property deed. Mobile homeowners are eligible for the homeowner discount.

Prior Coverage Rating

A prior coverage discount will apply to the policy when the named insured can provide proof of prior insurance coverage from a company other than Anchor General for the six months immediately preceding the effective date of the policy and has not had a lapse in coverage of more than 30 days. Proof of the prior insurance coverage is required with the application and the binding of coverage. Acceptable proof of prior insurance includes a letter of experience on prior carrier letter head, company issued Declaration page, applicable renewal offer, or ID card with an expiration date within 30 days of the effective date of the Anchor General policy.

Advance Purchase Discount

An advance purchase discount will be applied when the policy is purchased at least 3 days prior to the new business effective date. The discount will not be applied when the Agency Transfer discount or Prior AGIC discount is also applied or when proof of prior insurance is not provided.

Agency Internal Transfer Discount

A prior coverage discount will apply to the policy when the named insured is eligible for the prior coverage discount as defined previously and the prior coverage was written by the same agency submitting the application to Anchor General. Proof of the prior insurance coverage and proof that the prior coverage was written by the agency are required with the application and the binding of coverage. Acceptable proof includes those forms of proof available for the prior coverage discount when the agency's name is shown on the document, and will need to be supplemented with additional documentation when the agency's name is not shown. Acceptable proof of prior insurance includes a letter of experience on prior carrier letter head, company issued Declaration page, applicable renewal offer or ID card with an expiration date on or after the effective date of the Anchor General policy. Prior Anchor General policies do not qualify for the Agency Internal Transfer Discount.

Payment Plan Discount

A discount will apply to a policy when the policy is on an automated payment plan or when the policy is paid in full. Endorsements to add coverage or change deductibles within 30 days of the paid-in-full discount being added will result in the discount being removed.

License Status Factor

Rates will vary based on the license status of drivers. Unlicensed drivers and drivers with a suspended or expired license are acceptable, but are expected to obtain a license consistent with the requirements of the State of Texas within 30 days.

The following License Status options will be available –

Texas, U.S. – Out of State, Mexico, International, Expired, Suspended, Unverifiable, Revoked, and Cancelled.

An unverifiable license is defined as an unlicensed driver or a driver with an occupational license.

All unverifiable licenses are subject to a surcharge.

Drivers with revoked and/or cancelled licenses are ineligible to be written and unacceptable to be added mid-term.

Unacceptable Risk Surcharge

Any driver added to the policy mid-term (after the 60th day following the effective date of coverage) that is defined as being unacceptable in the underwriting rules/guidelines will be surcharged in addition to any other surcharges that may apply.

If the garaging address or primary area of operation of any listed vehicle on the policy is moved outside of Texas (after the 60th day following the effective date of coverage) or if the insured moves their residence outside of Texas an Unacceptable Risk Surcharge will apply.

Any vehicle or coverage added mid-term (after the 60th day following the effective date of coverage) that is defined as being unacceptable in the underwriting rules/guidelines will be surcharged in addition to any other surcharges that may apply.

Within the first 60 days following the effective date of coverage, the addition of any driver, vehicle, or coverage, or a change that results in a risk that is unacceptable under our underwriting guidelines, may result in cancellation of the policy in lieu of the application of the Unacceptable Risk Surcharge.

Insurance Scoring

An Insurance Score based upon credit history information may be ordered for the named insured as part of the quote process.

To order the Insurance Score, follow the instructions on the policy quote/administration system. Please read the disclosure to the customer and verify their permission to obtain the score.

If a score is ordered and results in an applicant not receiving the maximum rate benefit, or a “No-hit” or “Thin-file” result is returned, provide the applicant with the FCRA notification that is generated by the website. If a customer suspects inaccuracies in their credit information, they may request a copy of their report by contacting the vendor as instructed in the notice provided.

The insurance score will be automatically re-evaluated every thirty-six months. In addition, at the request of the named insured, we will re-order the score up to once annually. Should the score result in a more favorable rate for the insured we will use it during the renewal pricing process. Otherwise, we will continue to use the score from the prior policy term.

If a score is ordered and returns a result of subject “deceased,” then the application is unacceptable. The applicant will have the option to verify/modify their information and have the Company re-order to obtain a new result.

The Company will not use an insurance score developed using factors that are prohibited by law or applicable regulation.

AC COBRA	UNACCEPTABLE
ACURA NSX	UNACCEPTABLE
ACURA TYPE S MODELS	ACCEPTABLE
ALFA ROMEO	UNACCEPTABLE
ASTON MARTIN	UNACCEPTABLE
AUDI	UNACCEPTABLE
AUSTIN / HEALEY	UNACCEPTABLE
AVANTI	UNACCEPTABLE
BENTLEY	UNACCEPTABLE
BERTONE	UNACCEPTABLE
BMW - EXCEPT X3, X5, 1, 3	UNACCEPTABLE
BLUEBIRD	UNACCEPTABLE
BRADLEY	UNACCEPTABLE
BRICKLIN	UNACCEPTABLE
BUGATTI	UNACCEPTABLE
BUICK GS MODELS	ACCEPTABLE
BUICK LACROSSE	ACCEPTABLE
CADILLAC (OTHER THAN LISTED BELOW)	ACCEPTABLE
CADILLAC ALLANTE	UNACCEPTABLE
CADILLAC ELR	UNACCEPTABLE
CADILLAC ESCALADE	ACCEPTABLE
CADILLAC XLR	UNACCEPTABLE
CHEVROLET CAMARO (OTHER THAN LISTED BELOW)	ACCEPTABLE
CHEVROLET CAMARO SS / Z28 / IROC / ZL1 / ZR1	UNACCEPTABLE
CHEVROLET CAPTIVA	UNACCEPTABLE
CHEVROLET CITY EXPRESS	UNACCEPTABLE
CHEVROLET CORVETTE	UNACCEPTABLE
CHEVROLET LTZ, PREMIER, AND XTREME MODELS	ACCEPTABLE
CHEVROLET ORLANDO	UNACCEPTABLE
CHEVROLET SPARK EV	UNACCEPTABLE
CHEVROLET SS	UNACCEPTABLE
CHEVROLET SUBURBAN	ACCEPTABLE
CHEVROLET TRACKER	UNACCEPTABLE
CHRYSLER PROWLER	UNACCEPTABLE
CHRYSLER PT CRUISER	ACCEPTABLE
CHRYSLER S, SRT, SRT8, SRT-8 MODELS	ACCEPTABLE
CITROEN	UNACCEPTABLE
CODA	UNACCEPTABLE
CORD	UNACCEPTABLE
DAEWOO	UNACCEPTABLE
DAIHATSU	UNACCEPTABLE
DAIMLER	UNACCEPTABLE

DATSUN 240Z, 260Z, 280Z	UNACCEPTABLE
DELOREAN	UNACCEPTABLE
DODGE (RAM) PROMASTER	UNACCEPTABLE
DODGE CHALLENGER SRT, 392, HELLCAT	UNACCEPTABLE
DODGE CHARGER SRT, 392, HELLCAT	UNACCEPTABLE
DODGE RAIDER	UNACCEPTABLE
DODGE SPRINTER	UNACCEPTABLE
DODGE STEALTH	UNACCEPTABLE
DODGE SXT, SR, SRT, SRT8, SRT-8, SRT-4 MODELS	ACCEPTABLE (UNLESS OTHERWISE LISTED)
DODGE VIPER	UNACCEPTABLE
DUAL GHIA	UNACCEPTABLE
EAGLE 2000 GTX	UNACCEPTABLE
EXCALIBUR	UNACCEPTABLE
FERRARI	UNACCEPTABLE
FIAT (PRIOR TO 2012)	UNACCEPTABLE
FIAT 124 SPIDER	UNACCEPTABLE
FORD COBRA MODELS	UNACCEPTABLE
FORD EXCURSION	UNACCEPTABLE
FORD EXPLORER HYBRID	UNACCEPTABLE
FORD F SERIES - HARLEY DAVIDSON, RAPTOR, SHELBY	UNACCEPTABLE
FORD FOCUS (OTHER THAN RS & RT)	ACCEPTABLE
FORD FOCUS RS AND RT	UNACCEPTABLE
FORD FUSION	ACCEPTABLE
FORD GT	UNACCEPTABLE
FORD MUSTANG V6	UNACCEPTABLE
FORD MUSTANG BOSS 302, SHELBY, SALEEN	UNACCEPTABLE
FORD MUSTANG GT, BULLITT	ACCEPTABLE
FORD SALEEN MODELS	UNACCEPTABLE
FORD SVT AND SHO MODELS	ACCEPTABLE
FORD TRANSIT, TRANSIT CONNECT	UNACCEPTABLE
GEM	UNACCEPTABLE
GENESIS	UNACCEPTABLE
GEO TRACKER	UNACCEPTABLE
GMC SUBURBAN	ACCEPTABLE
GMC SYCLONE	UNACCEPTABLE
GMC TRACKER	UNACCEPTABLE
GMC TYPHOON	UNACCEPTABLE
HONDA CIVIC TYPE R	UNACCEPTABLE
HONDA CLARITY	UNACCEPTABLE
HUMMER	UNACCEPTABLE
HYUNDAI NEXO	UNACCEPTABLE
INFINITI G CLASS	ACCEPTABLE
INFINITI M56	ACCEPTABLE
INFINITI Q50, Q60, Q70, QX56, QX 60, QX70, QX80	UNACCEPTABLE
INTERNATIONAL	UNACCEPTABLE

ISUZU AMIGO	UNACCEPTABLE
JAGUAR	UNACCEPTABLE
JEEP GLADIATOR	UNACCEPTABLE
JEEP S, SRT, SRT8, SRT-8 MODELS	ACCEPTABLE
JEEP SCRAMBLER	UNACCEPTABLE
JEEP WRANGLER, CJ	UNACCEPTABLE
JENSEN/JENSEN HEALEY	UNACCEPTABLE
KIA CADENZA	ACCEPTABLE
KIA K900	ACCEPTABLE
KIA STINGER	UNACCEPTABLE
LAFORZA	UNACCEPTABLE
LAMBORGHINI	UNACCEPTABLE
LANCIA	UNACCEPTABLE
LAND ROVER / RANGE ROVER	UNACCEPTABLE
LEXUS "F"/"F SPORT" MODELS	UNACCEPTABLE
LEXUS IS MODELS	ACCEPTABLE
LEXUS LC 500 / LC 500H	UNACCEPTABLE
LEXUS LFA	UNACCEPTABLE
LEXUS LS 500 / LS 500H	UNACCEPTABLE
LEXUS LS 600H L	UNACCEPTABLE
LEXUS RC MODELS	ACCEPTABLE
LEXUS SC, GS (NON "F"/"F SPORT" MODELS)	ACCEPTABLE
LINCOLN	UNACCEPTABLE
LOTUS	UNACCEPTABLE
MASERATI	UNACCEPTABLE
MAZDA MAZDASPEED	ACCEPTABLE
MAZDA MIATA	UNACCEPTABLE
MAZDA RX7	UNACCEPTABLE
MAZDA RX8	ACCEPTABLE
MERCEDES BENZ	UNACCEPTABLE
MERCURY MARAUDER	ACCEPTABLE
MG	UNACCEPTABLE
MINI COOPER (2002 AND NEWER)	ACCEPTABLE
MINI COOPER (PRIOR TO 2002)	UNACCEPTABLE
MITSUBISHI 3000 GT	UNACCEPTABLE
MITSUBISHI ECLIPSE	UNACCEPTABLE
MITSUBISHI GALANT RALLIART	UNACCEPTABLE
MITSUBISHI LANCER EVOLUTION, OZ RALLY, RALLIART	UNACCEPTABLE
MITSUBISHI STARION	UNACCEPTABLE
MOBILITY VENTURES/VPG MV-1	UNACCEPTABLE
NISSAN GT-R	UNACCEPTABLE
NISSAN NV	UNACCEPTABLE
NISSAN PULSAR	UNACCEPTABLE
NISSAN Z & ZX MODELS	UNACCEPTABLE
OLDSMOBILE	LIAB ONLY
OPEL	UNACCEPTABLE
PANTERA	UNACCEPTABLE

PEUGEOT	UNACCEPTABLE
PININFARINA	UNACCEPTABLE
PLYMOUTH PROWLER	UNACCEPTABLE
POLICE PATROL VEHICLES (PPV, SSV, Special Service, etc.) i.e. Chevrolet Caprice/Tahoe/Impala (PPV model), Ford Crown Victoria Police Interceptor, Ford Fusion Police Responder/Special Service, etc.	UNACCEPTABLE
PONTIAC (OTHER THAN LISTED BELOW)	ACCEPTABLE
PONTIAC FIERO	UNACCEPTABLE
PONTIAC FIREBIRD	UNACCEPTABLE
PONTIAC TRANS AM	UNACCEPTABLE
PORSCHE	UNACCEPTABLE
RAM PROMASTER	UNACCEPTABLE
RANGE ROVER / LAND ROVER	UNACCEPTABLE
RENAULT	UNACCEPTABLE
ROLLS ROYCE	UNACCEPTABLE
ROVER	UNACCEPTABLE
SAAB	ACCEPTABLE
SHELBY	UNACCEPTABLE
STERLING	UNACCEPTABLE
SUBARU BRAT	UNACCEPTABLE
SUBARU BRZ TS	UNACCEPTABLE
SUBARU WRX/WRX STI	UNACCEPTABLE
SUZUKI JIMNY	UNACCEPTABLE
SUZUKI SAMURAI	UNACCEPTABLE
SUZUKI SIDEKICK	UNACCEPTABLE
SUZUKI VITARA	UNACCEPTABLE
SUZUKI X90	UNACCEPTABLE
TESLA	UNACCEPTABLE
TOYOTA 86	ACCEPTABLE
TOYOTA CELICA, MR2, PRIOR TO 2020 SUPRA	LIAB ONLY
TOYOTA MIRAI	UNACCEPTABLE
TOYOTA SIENNA MOBILITY	UNACCEPTABLE
TOYOTA SUPRA (2020 AND NEWER)	UNACCEPTABLE
TRIUMPH, AKA TR7	UNACCEPTABLE
TVR	UNACCEPTABLE
UBER / LYFT TRIM	UNACCEPTABLE
VOLKSWAGEN GOLF R	ACCEPTABLE
VOLKSWAGEN GTI	ACCEPTABLE
VOLKSWAGEN PHAETON	UNACCEPTABLE
VOLKSWAGEN THING	UNACCEPTABLE
VOLVO S90	ACCEPTABLE
VPG MV-1/MOBILITY VENTURES	UNACCEPTABLE
YUGO	UNACCEPTABLE
ALL OTHER ELECTRIC VEHICLES, FUEL CELL VEHICLES, TRUCKS OVER 1-TON AND ALL OTHER VEHICLES 1-TON OR GREATER	UNACCEPTABLE