

# First Choice Product Guide & Pay Plans

---

Texas

Oct 2025





## TABLE OF CONTENTS

Companies: OACM & FAIC	Pg 3
What's Covered?	Pg 3
How to Select the Coverage Tier	Pg 5
Application – Tier Disclosure	Pg 6
TLP – Total Loss Protection	Pg 7
Accident Forgiveness	Pg 7
Auto Enhancement Bundle	Pg 8
First Choice Discounts	Pg 8
First Choice Pay Plans	Pg 9
First Choice Billing Info	Pg 10
Steps for Selecting an Installment Plan	Pg 10
Existing Scored Policies VS First Choice Policies	Pg 12
Tips for Rewriting Existing Business	Pg 13

***\*Disclaimer:** This reference contains general product information that cannot be used in place of the underwriting guidelines or policy booklet. Please refer underwriting guidelines and policy booklets for detailed underwriting and policy information.*



## Companies: OACM & FAIC

Texas policies are written in 1 of 2 companies: First Acceptance Insurance Company (FAIC) or Old American County Mutual (OACM). The vast majority will be written on FAIC paper, but some customers may be written with OACM based on certain risk factors. Our system automatically places the policy with the appropriate company and once the policy is bound, the application will indicate whether it is FAIC or OACM. This same process has been occurring in our scored product for years, so your sales process will not be impacted. Both companies have three coverage tiers: **Flex**, **Choice**, and **Plus**. In both companies, Flex will be the most restrictive tier with Plus offering the broadest of the three. Please review the Coverage Grid below for details.

## What's Covered?

Coverage	Flex	Choice	Plus
<b>Who's Covered?</b>	-You, your spouse, a family member living in the household  -Any person using your covered auto with your permission.	-You, your spouse, a family member living in the household  -Any person using your covered auto with your permission.	You, your spouse, a family member living in the household  -Any person using your covered auto with your permission.
<b>Double Deductible</b>	If a covered loss occurs within <b>30 days</b> of inception or <b>adding physical damage</b> coverage, a double collision ded up to <b>\$2500 applies</b> . <i>*This double deductible does not apply under OACM.</i>	No Double Deductible	No Double Deductible
<b>Unlisted HH Member</b>	If a covered loss occurs while an <b>unlisted HH member</b> is driving, a <b>\$2500 collision ded applies</b> .	No Double Deductible	No Double Deductible
<b>Permissive Use</b>	Yes	Yes	Yes
<b>Out of State Coverage</b> *coverage does not extend in Mexico	Higher Mandatory Limits will be honored; PIP not honored.	Higher Liability Limits will be honored, mandatory first party coverages not honored	Higher liability limits and mandatory coverages will honored.
<b>Punitive Damages</b>	Not covered	Not covered	Yes
<b>Automatic Liability Coverage for Additional/Replacement Autos</b>	Yes Extends <b>20 days</b>	Yes Extends <b>20 days</b>	Yes Extends <b>30 days</b>
<b>Automatic Comp/Coll for Additional Autos</b>	Yes Extends <b>20 days</b>	Yes Extends <b>20 days</b>	Yes Extends <b>30 days</b>
<b>Automatic Comp/Coll for Replacement Autos</b>	Yes (if the car being replaced has comp/coll) Extends <b>20 days</b>	Yes (if the car being replaced has comp/coll) Extends <b>20 days</b>	Yes (if the car being replaced has comp/coll) Extends <b>30 days</b>

Coverage	Flex	Choice	Plus
<b>Liability Extended to Loaner Vehicles</b> <i>* loaned from a repair facility</i>	Yes	Yes	Yes
<b>Comp/Coll Extended to Loaner Vehicles</b> <i>* loaned from a repair facility</i>	No	No	No
<b>Liability Extended to Pleasure/Convenience Rentals</b>	Yes	Yes	Yes
<b>Comp/Coll Extended to Pleasure/Convenience Rentals</b>	No	No	No
<b>Liability Extended to Rentals on a Covered Loss</b> <i>*with Rental Reimbursement Endorsement</i>	Yes	Yes	Yes
<b>Comp/Coll Extended to Rentals on a Covered Loss</b> <i>*with Rental Reimbursement Endorsement</i>	No	No	No
<b>Pay Loan Difference</b> <i>If vehicle has comp/coll coverage, a lease/loan, and is a total loss, the policy will pay the remaining loan/lease balance (minus any applicable deductible)</i>	No	No	Yes
<b>Included Custom &amp; Special Equipment Coverage</b>	None	\$1500 max limit for stereos, radios, sound equipment permanently installed (minus any applicable deductible)	\$1500 max limit for stereos, radios, sound equipment permanently installed (minus any applicable deductible)
<b>Loss Valuation for Comp/Coll</b> <b>The most that will be covered under comp/coll is whichever is less:</b>	<ul style="list-style-type: none"> <li>-The Actual Cash Value of the stolen or damaged property</li> <li>- The Amount necessary to repair or replace the property with other of like kind and quality</li> <li>- The Amount stated in the Declarations of this policy.</li> </ul> <p><i>*Depreciation not included. If a repair or replacement results in better quality, we will not pay the difference.</i></p>	<ul style="list-style-type: none"> <li>-The Actual Cash Value of the stolen or damaged property</li> <li>- The Amount necessary to repair or replace the property with other of like kind and quality</li> <li>- The Amount stated in the Declarations of this policy.</li> </ul> <p><i>*Depreciation not included. If a repair or replacement results in better quality, we will not pay the difference.</i></p>	<ul style="list-style-type: none"> <li>-The Actual Cash Value of the stolen or damaged property</li> <li>- The Amount necessary to replace any parts with <b>original equipment manufacturer (OEM) parts</b>, (not including glass or mechanical parts)</li> <li>- The Amount stated in the Declarations of this policy.</li> </ul>

## How to Select the Coverage Tier


---


Tier selection is made on the top of the coverage screen in the App Portal quote flow. It is important to review the coverage tiers to ensure the desired coverage level is being quoted.


### Customize Your Coverages

#### Tier Selection

We offer multiple product tiers in order to best match your budget and insurance needs.

Plus 

Choice 

Flex 

If you click the question mark next to any of the tiers, a summary of the coverage provided in that tier will be listed.



## Application – Tier Disclosure

Each application will include a “Texas Personal Auto Policy Features and Limitation Disclosure” specific to the coverage tier that is selected. For the purposes of this reference, only a portion of a disclosure form is shown below. It is important you review the entire disclosure with your customer. The customer must initial **each required section** and **sign at the end** of the disclosure.

**FIRST ACCEPTANCE INSURANCE COMPANY, INC.  
TEXAS PERSONAL AUTO POLICY FEATURES AND LIMITATIONS DISCLOSURE**

I understand that this is a summary and disclosure of changes and limitations to my Texas Personal Auto Policy and that no coverage is provided by this summary. I acknowledge that this summary and disclosure does not change and should not be construed to change any of the provisions of the insurance policy that is the subject of this disclosure. I understand that this disclosure contains only a summary of important policy changes and limitations and that I must refer to the insurance contract and its individual endorsements for complete coverage information. I understand that if there is a conflict between the policy and this summary, the provisions of the policy shall prevail.

I understand that my policy is a legal contract detailing the rights and obligations of both myself and the Company. Finally, I understand that, **as allowed by legislation passed by the Texas Legislature on June 11, 2003, the policy contains coverage that is more limited than the Texas Standard Personal Auto Policy.**

SUMMARY OF YOUR FIRST ACCEPTANCE INSURANCE COMPANY, INC. TEXAS PERSONAL AUTO POLICY ENDORSEMENTS, CHANGES AND MODIFICATIONS:

Applicant: Initial applicable endorsements after they have been reviewed and explained:

- **TX FAIC.YCA.002c Initial:**
  - **IF YOU PURCHASE A NEW VEHICLE, YOU MUST NOTIFY US WITHIN 20 (TWENTY) DAYS FOR COVERAGE TO APPLY.**
    - If you purchase a new auto during the policy term, the following applies:
      - The auto must be intended for use primarily on public roads and have no less than four wheels.
      - The auto’s gross vehicle weight must be 25,000 pounds or less.
      - If the auto you purchase is in addition to an auto already shown in the Declarations Page, it will have the broadest coverage of any auto shown. **You must notify us within 20 (twenty) days of your acquisition for any coverage to apply.**
        - If there is no other auto shown in the Declarations Page with Part D – Coverage for Damage to Your Auto, but you desire this coverage, you must notify us within 20 (twenty) days after your acquisition of the auto for coverage to apply.
      - If the vehicle you purchase is a replacement for an auto already shown in the Declarations page and you wish to continue Part D – Coverage for Damage to Your Auto, it will have the same coverage, including the deductible, as the auto it replaces. **You must notify us within 20 (twenty) days after your acquisition for this coverage to apply.**
        - Any additional coverage that you need for your new auto that was not covered on the auto it replaced will be added back to the acquisition only if you ask us to provide the coverage within the 20 (twenty) day notification period.
        - Any additional coverage requested after the 20 (twenty) day notification period will be added on the date you ask us to provide the coverage.
- **TX FAIC.Storage.004 Initial:**
  - **IF YOUR VEHICLE IS DISABLED AND REQUIRES STORAGE, YOU MUST ALLOW US TO MOVE IT TO A STORAGE FACILITY OF OUR CHOICE.**
    - In the event that your covered auto requires storage following an accident, you must authorize us to have it moved to a facility of our choice at our expense.
    - With my signature below, I further certify that the insurance claim related to this vehicle settled or the vehicle owner expressly authorized its inspection and/or removal prior to settlement.

**FIRST ACCEPTANCE INSURANCE COMPANY, INC.  
TEXAS PERSONAL AUTO POLICY FEATURES AND LIMITATIONS DISCLOSURE**

I have read and understand the above warning, and I have heard this warning orally provided to me exactly as it appears above.

**Please read your policy thoroughly**

The policy changes and limitations referenced here have been fully explained to me by \_\_\_\_\_ (Agent)

X \_\_\_\_\_ Date: \_\_\_\_\_  
**APPLICANT’S SIGNATURE – MUST BE SIGNED**

X \_\_\_\_\_ Date: \_\_\_\_\_  
**AGENT SIGNATURE – MUST BE SIGNED**

## TLP – Total Loss Protection

---

- TLP is an optional coverage that may be purchased to provide a STATED amount of coverage in the event of a total loss to a covered vehicle. **Important:** Not available if the vehicle has a Lienholder and/or carries comprehensive/collision
- Stated amount options range from \$500 to \$10,000 in increments of \$500
- Limits up to \$1500 can be added without being reviewed by underwriting, but limits of 2,000 or more may need to be reviewed prior to adding, depending on the vehicle's age.
- **The amount of TLP coverage placed on a vehicle SHOULD NOT exceed 40% of the vehicle's fair market value.**
  - The fair market value can be found using Kelly Blue Book or by using sites like AutoTrader.com.
- To determine the maximum amount of TLP coverage allowed: **Vehicle Fair Market Value X .40 = Max Amount of TLP**
  - Example: \$3800 X .40 = \$1540. The stated amount option should be \$1500, an increment of \$500 without going over the maximum allowable amount.
- We expect a significant majority of the policies written to have stated amount of \$2000 or less. The concept of TLP is not to replace traditional physical damage coverage, but simply to provide a solution for those policyholders to whom the premium for physical damage coverage is cost prohibitive.
- **Important:** Total Loss Protection coverage **does not fulfill the comprehensive and collision requirements of a loan/lease agreement.** If a vehicle is being financed, TLP cannot be placed on the vehicle. **TLP is mutually exclusive from Comprehensive and Collision coverages.** If the policy holder already has comprehensive and collision on a specific vehicle, they will not be allowed to add TLP to that vehicle.
- **Signatures must be obtained for the Total Loss Protection portion of the application packet.**

## Accident Forgiveness

---

- Accident Forgiveness is an optional coverage that waives a surcharge that would be applied at renewal for a chargeable accident that occurs during the term.
- There are 4 criteria that must be met for Accident Forgiveness to apply:
  1. The named Insured has purchased the Accident Forgiveness feature AND
  2. The accident occurred while the Accident Forgiveness feature was Active AND
  3. The Accident Forgiveness feature remains active throughout the policy term AND
  4. There are no other chargeable accidents currently being forgiven from a prior application of Accident Forgiveness for any rated driver on the policy in the prior 35 months.
- Accident Forgiveness can only apply to **one** accident at a time per policy.
- Whether or not an accident is forgiven will be based on the conditions that exist on the policy at the time the accident becomes chargeable. Once an accident is chargeable, it cannot later be forgiven if conditions on the policy change.
- An accident can be found chargeable for a period 35 months. If the Accident Forgiveness feature is removed from the policy at the time an accident is being forgiven, that accident will become chargeable for the remainder of the 35-month period.

## Auto Enhancement Bundle

---

The Optional Auto Enhancement Bundle includes 3 endorsements:

- Key/RE-Key Coverage
- Personal Effects Coverage
- Vanishing Deductible

**Note:** You cannot add these endorsements individually. You must add the entire auto enhancement bundle.

- **Key/ReKey Coverage** – Personal coverage in the event a key/fob is lost or stolen. We will pay up to \$250 for a replacement key/key fob or the re-keying of locks for an insured auto.
- **Personal Effects Coverage** – Personal Effects Coverage is a feature that provides a sublimit of coverage for personal effects that are in a covered vehicle at the time of covered loss. We will pay up to \$300 for loss or damage of your personal effects (including but not limited to clothing, luggage, etc.) which are owned by you and are in the insured auto at the time of a covered loss.
- **Vanishing Deductible** – If a customer has a vanishing deductible on their policy, they can get a \$50 credit on their deductible after the first 31 days. If they continue to meet the eligibility requirements, they will get an additional \$50 credit at each renewal. The maximum credit they can receive is \$500. However, if they file a paid comprehensive or collision loss, the credit will reset to \$50. As long as they remain eligible, they will keep earning \$50 additional credit at each renewal up to the maximum of \$500.
  - **Eligibility Criteria:**
    - Have no at-fault accidents AND
    - Have no major violations AND
    - Have maintained continuous coverage

## First Choice Discounts

---

**\*Note:** Please see UW guidelines for a complete list of available discounts.

- **Homeowners Discount** – The system will automatically search to see if the insured is eligible for a homeowner's discount. If the system does not automatically detect a homeowner's discount, you will have an opportunity to manually apply the discount in the App Portal quote flow. If the discount is manually applied, the insured will need to provide documentation, which may be a mortgage coupon, tax record, deed, or a current homeowner's insurance declarations page. You can retain the documentation in your records or upload to Document Import on the policy screen, if desired.
- **Paperless Discount** – A discount is provided if a customer agrees to receive all policy documents electronically and requires a valid email address. This option can be selected in the quoting process, if desired. It is only available at new business. The discount does not apply if paperless is enabled midterm.
- **Foreign Driver's License (FDL) Discount** – FirstChoice offers a more competitive rate to customers with a foreign driver's license (FDL). **Note:** A passport or matricula qualifies as a foreign driver's license.
- **Advance Quote** - A discount automatically applies on policies written as new business when a quote is initiated more than seven (7) days prior to the effective date and then bound at least one (1) day prior to the new business policy effective date.
- **Transfer Discount (Prior Insurance)** – If you mark yes to the prior insurance question, the system will search for the prior insurance details and apply the appropriate discount. The rating model for the discount considers many factors. Each are evaluated and placed in a matrix that calculates the discount for



each customer. The system will identify and apply the appropriate level of prior insurance discount, if applicable.

- **Important:** The customer must be insured with a carrier other than First Acceptance to qualify for a transfer (prior insurance) discount.
- **In-Agency Transfer** - A discount applies when the customer's prior policy was written within the same agency location as the First Acceptance new business policy. It does not apply if the prior policy was with First Acceptance. For this discount to apply, the named insured must have validated prior insurance coverage with no lapse in coverage. This discount can be manually selected in the App Portal quote flow. The discount will continue to apply at renewal but will be removed if the policy is rewritten with a lapse in coverage.

## First Choice Pay Plans

- Each pay plan is available as Direct Bill and EFT (card or check).
- **Important:** EFT Renewal downpayments draft the day before the Renewal Date.

### Direct Bill/ Manual Pay

Pay Code	NB Down Pay	# Install	Days until 1st Install	Days until 1st NP Cancel	Renewal Down Pay	Days until 1st Install after Renewal	Days until 1st NP Cancel after Renewal
<b>6-Month Plans</b>							
DB61	100.00%	0	NA	NA	16.67%	30	45
DB06	16.67%	5	15	30	16.67%	30	45
DB53	20.00%	5	20	35	16.67%	30	45
DB52	25.00%	5	30	45	16.67%	30	45
DB23	33.00%	4	45	60	16.67%	30	45
<b>*12-Month Plans</b>							
DB91	100.00%	0	NA	NA	8.33%	30	45
DB12	8.33%	11	15	30	8.33%	30	45
DB63	10.00%	11	20	35	8.33%	30	45
DB62	12.50%	11	30	45	8.33%	30	45
DB29	16.67%	10	45	60	8.33%	30	45

### EFT

Card EFT Pay Code	Check EFT Pay Code	NB Down Pay	# Install	Days until 1st Install	Days until 1st NP Cancel	Renewal Down Pay	Days until 1st Install after Renewal	Days until 1st NP Cancel after Renewal
<b>6-Month Plans</b>								
DB36	DB46	16.67%	5	15	30	16.67%	30	45
DB55	DB57	20.00%	5	20	35	16.67%	30	45
DB54	DB56	25.00%	5	30	45	16.67%	30	45
DB33	DB43	33.33%	4	45	60	16.67%	30	45
<b>*12-Month Plans</b>								
DB38	DB48	8.33%	11	15	30	8.33%	30	45
DB65	DB67	10.00%	11	20	35	8.33%	30	45
DB64	DB66	12.50%	11	30	45	8.33%	30	45
DB34	DB44	16.67%	10	45	60	8.33%	30	45

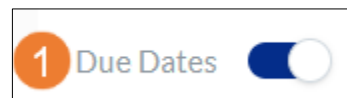
*\*All pay plans may not be available for all quotes. 12-month plans may only be available when Auto is bundled with Term Life.*

## First Choice Billing Info

- Installment due dates are determined by the **effective date and amount of the down-payment**.
- Once bound, installment dates cannot be changed. The only way to change installment dates is to **rewrite the policy with a new application**.
- Monthly Payments (both direct bill & EFT) will **be due on the due dates** listed on the payment schedule and billing invoices. If payment is not received by the monthly due date, the coverage stays active until the cancel date.
- **IMPORTANT:** A **late fee** will occur if payment is not received by the due date listed on the invoice.
- **An NSF will remove EFT from a policy.** An **NSF fee** is applied as soon as the NSF is added. EFT can be set up again by using the **EFT Set Up** tool found on the policy screen. Please retain a signed copy of the EFT Authorization form in your records anytime EFT is updated.
- The **Reinstatement period** after the cancel date is **10 days**. The **reinstatement fee** will be applied after the cancel date.
- **EFT Renewal Payments** will draft the day before the Renewal Date.
- **Direct Bill Renewal Payments** will be due 14 days prior to the Renewal Date but no late fee is applied if the payment is received after the due date. The reinstatement fee is applied after the expiration date.
- To **cancel EFT**, please generate the **EFT Cancellation Form** under the **Forms Menu** and have the insured sign the form. Once signed, please email to UW@firstacceptance.com. **The EFT cancellation will not be verified until UW receives the signed cancellation form.**

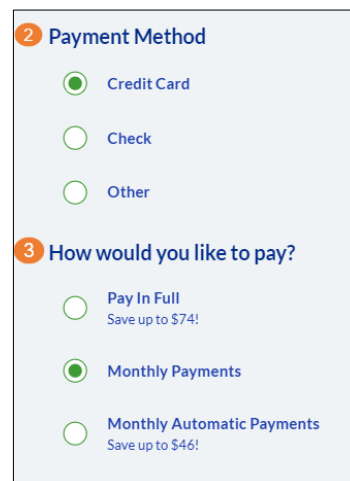
## Steps For Selecting an Installment Plan

1. On the installment screen, toggle on the **Due Date** button (top right) to see installment dates for each pay plan available.



2. Select desired **Payment Method**
3. Select **Bill Plan Type**, under “**How would you like to Pay?**”

- “**Monthly Payments**” is direct bill.
- “**Monthly Automatic Payments**” is EFT.
- It is important to make these selections **before** choosing an installment plan. These options may affect which installment plans are available.



4. Click on the desired installment plan. You will be guided to the final down-payment screen to bind.

**\*Important:** Please review due dates carefully before binding. **The lowest down-payment option will have the 1st installment due sooner than 30 days. In the example to the right, the effective date is 06/07/2024.**

**Choose Your Plan** Due Dates

5 monthly installments of \$54.81 (DB53) **\$81.80** >

JUN 27 JUL 27 AUG 27 SEP 27 OCT 27

Due Today

5 monthly installments of \$51.57 (DB52) **\$97.25** >

JUL 07 AUG 06 SEP 06 OCT 07 NOV 06

Due Today

5. In the final downpayment screen, the **downpayment can be rounded up**, if desired. Any amount paid over the required downpayment is adjusted on the 1<sup>st</sup> monthly installment. In this example, if you collected \$85.00 down, the 1<sup>st</sup> monthly installment would be reduced by \$3.50. The remaining monthly installments will be \$54.81.

**Amount Due** \$81.80

**Payment Method**

Credit Card

**Payment Amount**

85.00

Payment amount must be between \$81.80 and \$355.85.



## Existing Scored Policies VS First Choice Policies

**NOTE:** Effective **10/01/2025**, First Acceptance is launching the First Choice Product in Texas. The information in this section is only applicable if you were writing business prior to **10/01/2025** and have existing customers with scored policies. Any policy written prior to 10/01/2025 is a scored policy and any new business written on or after 10/01/2025 is a First-Choice policy.

	Existing Scored Policies (Written Prior to 10/1/2025)	First Choice Policies
<b>Monthly Direct Bill Installments</b>	The Monthly Due Date is listed on the invoice and payment is due on that Due Date. No late fee. Coverage is active until Cancel Date.	The Monthly Due Date is listed on the invoice and payment is due on that Due Date. <b>Late Fee will apply as applicable.</b> Coverage is active until Cancel Date.
<b>Monthly EFT Installments</b>	The <b>Cancel Date</b> listed as the <b>due date</b> on the invoice and <b>payment drafts on that date.</b> NSF fee applied, if applicable. Coverage lapses 12:01 am CST on Cancel Date IF payment is not received.	The <b>Monthly Due Date</b> is listed as the <b>due date/draft date on the invoice and payment drafts on that date.</b> NSF Fee and <b>Late Fee</b> applied, if applicable. Coverage is active until Cancel Date. Coverage lapses 12:01 am CST on Cancel Date IF payment is not received.
<b>Direct Bill Renewals</b>	Renewal Offers lists the Renewal Payment as “Due Before Renewal Date.” <b>Payment is due before Renewal Date. Payment must be received before 12:01 am CST on Renewal Date to prevent lapse for nonpayment.</b> Renews as a scored policy.	Renewal Offers list the Due Date as <b>14 Days</b> before Renewal Date. There is no late fee if payment is not received by that date. Coverage is active until Renewal Date. <b>Payment must be received before 12:01 am CST on Renewal Date to prevent lapse for nonpayment.</b> Renews as a First-Choice policy.
<b>EFT Renewal</b>	Renewal Offers list the <b>Renewal Date as the due date and drafts on the Renewal Date.</b> Renews as a scored policy.	Renewal Offers list the due date as due <b>14 days before</b> Renewal Date. <b>Renewal Payment does not Draft on that listed date.</b> Renewal Payment <b>drafts the Day before the Renewal Date.</b> Renews as a First-Choice policy.
<b>Late Fee</b>	None	Yes – on Late Monthly Installments, no Late fee on Renewal Payment
<b>Reinstatements</b> <i>*At the discretion of the Company</i>	<b>Lapses at 12:01 am CST on Cancel Date for nonpayment.</b> Reinstatement Fee applies after Cancel date. Reinstates as a scored policy.	<b>Lapses at 12:01 am CST on Cancel Date for nonpayment.</b> Reinstatement Fee applies after Cancel date. Reinstates as a First-Choice policy.
<b>Internal system rewrites</b> <i>*Between day 11-Day 30 of cancellation for non-payment. Payment can only be processed by Underwriting.</i>	Policy rewrites as a scored policy.	Policy rewrites as a First-Choice policy.

## IMPORTANT

- If an existing customer would like to have a First-Choice policy, a new quote and new application will be required. The existing scored policy will need to be cancelled.
- **Policies fees, Installment fees, Reinstatement fees, and SR-22 fees** will be applied to First Choice policies the same way they are applied to existing scored policies.
- **Rewriting at Renewal:** A scored policy will renew as a scored policy. If a First-Choice policy is desired, a new application is required. When you rewrite, set the effective date for the new policy the same as the renewal date. Do not take a payment to renew the existing scored policy. If the existing scored policy is on **EFT**, the EFT will need to be cancelled immediately after the final term payment to allow for enough processing time to prevent the upcoming renewal payment from drafting and the existing policy from renewing. The existing policy will expire without payment, but there will be no lapse in coverage with the new policy effective on the renewal date.

## Tips for Rewriting Existing Business

---

- When rewriting, it is recommended to review the new quote thoroughly with the customer prior to cancelling the scored policy to ensure the customer understands potential coverage and billing differences.
- Please be mindful of rate changes that may have occurred since the inception of the original policy, as well as any policy changes. **Some rate increases should be expected.**
- When rewriting with a new application, the system will identify and apply the appropriate level of prior insurance discount, if applicable.