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Section II – Rates

Section III – Policy and Endorsements

Eligibility

Our target market is the standard and non-standard customer, namely:

1. A person who is not eligible for preferred status with other insurance companies.
2. A person who is currently required to file Proof of Financial Responsibility.
3. A person who has been rejected or canceled by, or has been unacceptable to, any other insurance company within the past three years.

Policy Terms

1. Policies are written for six month terms.
2. Applicant should make premium check payable to broker. Broker will deposit money in account to be swept by Casualty Underwriters Insurance Company (CUIC) on the designated date.
3. Remit all premiums gross plus fully earned policy fees; do not deduct commission.
4. If any policy issues at a rate other than that quoted (which exceeds the Company's tolerance), the length of coverage may be adjusted to ensure that the exposure period is proper for the submitted premium.
5. A cancellation notice will be issued with every billing notice. The insured will be advised that the policy will cancel unless the insured makes an additional payment prior to the date shown on the cancellation notice.
6. Policy Fees are fully earned upon issuance of policy.
7. There is a service/handling fee per installment. This fee will be reduced if insured elects to have the Company do a direct debit of his checking or savings account.
8. There is a late fee for any payment received past the due date.

Broker's Binding Responsibility

Broker agrees to promptly forward to CUIC all applications, requested endorsement and binders issued through the following mediums:

- Applications submitted via the Internet are bound at the time of submission.
- Applications submitted via facsimile shall be bound as of the date and time stamp when received in our office providing the application is properly completed and within the parameters of our underwriting guidelines.
- Applications submitted via mail shall be bound at 12:01 AM following the date of

postmark providing the application is properly completed and within the parameters of our underwriting guidelines.

1. Brokers are to submit a manual, non-transmitted application ONLY if:
 - a. The application is fully completed;
 - b. The risk is not designated as unacceptable or is designated as "call for rate" in the Underwriting Guide;
2. It is the Brokers responsibility to then submit the full premium and policy fees.
3. Do not bind coverage in excess of the limits shown in this rating guide.
4. Do not bind coverage outside of the restrictions of the guidelines stated in this manual.
5. If coverage is to be effective on a future date, please indicate the date clearly and attach proper payment plus fully earned policy fee.
6. The broker must inspect all vehicles prior to binding Physical Damage coverage including Uninsured Motorist Physical Damage coverage.
7. Keep copies of signed application on file unless you have used a validated website signature procedure.
8. Broker must keep copies of all registrations for all covered vehicles on file.
9. Broker must submit to CUIC signed and completed statements for Uninsured Motorist Property Damage coverage and any other endorsements which require an insured's signature.

Application

In order for us to process your applications promptly and correctly, please be sure the following application information is complete and legible.

1. Information for all household residents whether licensed or not, and all other operators of the vehicle(s), and their correct drivers license numbers.
2. Complete vehicle identification numbers (VIN).
3. All selected coverages, with premium amounts.
4. Uninsured Motorist and Underinsured Motorist Bodily Injury and Uninsured Motorist Property Damage coverage waivers, as appropriate.
5. Insured's and producer's signatures are mandatory.
6. If insured is under age 18, signature of legal guardian is required.
7. CUIC will not pay a claim on a policy if information presented on the application is false or

misleading and this improper information results in a premium change or if we otherwise would not have accepted the risk.

8. The Agency must protect itself by asking all questions of the applicant clearly while explaining the consequences of false information. Information that is most often misrepresented includes:

Drivers - Obtain names and rating information for all persons over the age of 14 in the applicant's household. Include all driver license numbers for those members that are licensed, whether currently valid or suspended.

Vehicle Use - Determine any business or commercial use and any use not strictly defined as pleasure or commuting to and from work or school.

Renewals

1. Policies automatically quote prior to expiration. The Renewal Quote is sent directly to the insured with instructions for renewal.
2. Renewal coverage is not automatic. The insured's appropriate premium payment **must** be received prior to the expiration date to prevent a lapse in coverage. We may accept a renewal premium up to 30 days after expiration but there will be a lapse and coverage will be effective 12:01 a.m. the day after postmark or immediately upon notification of payment received on the website.
3. If we decide not to renew or continue this policy, we will mail notice at least 30 days before the effective date of non-renewal.

Policy Changes

1. Compute premium adjustments on a pro-rata basis when change in class, points, coverage, symbol or auto age is made.
2. Exceptions - A policy shall not be changed prior to its renewal because of:
 - a. the attained age of an operator.
 - b. a change in the driving record.
 - c. a change in auto age.
3. Endorsements should be sent via the CUIC website or facsimile to bind coverage and to eliminate processing delays.

Endorsements

The broker must verify the status of a client's policy prior to completing an endorsement. If the policy is lapsed, broker must obtain the necessary payment and late fees to reinstate the policy. IF the policy is cancelled, broker must **not** submit an endorsement, but rather must rewrite the policy.

1. All endorsements generate a revised declarations page. Policies and endorsements are mailed directly to the insured. Loss payee copies are mailed to the Loss Payee.
2. Endorsements which increase premium must be paid prior to the cancellation date of the current term. CUIC will be notified of all change endorsements immediately upon binding of coverage via the website. If agent does not use website he must notify us immediately upon binding of coverage via facsimile. All endorsements that require a client's signature must be retained by agent. If CUIC is not notified via electronic transmission of the change endorsement, it will be effective at 12:01 am the day following the date postmarked.
3. The insured's signature is required for: reduction in limits, deletion of coverages or drivers, driver exclusions, and increases to deductibles.

Cancellations

1. Policies may be canceled by:
 - a. The named insured:
 - i. by surrender of the original policy to the Company, with cancellation to be effective on the date received by the Company.
 - ii. by written notice to the Company stating when thereafter the cancellation will become effective, but no earlier than the date post-marked or transmitted, unless proof of other coverage is provided.
 - iii. by signing a "Lost Policy Release" with the cancellation effective on the date received by the Company.
 - iv. by nonpayment of premium when due.
 - b. The Company, by direct notice to the insured.

If requested by the Company, the return of premium shall be computed pro-rata. If cancellation is requested by Insured, the return of premium shall be computed short rate.

2. Flat cancellations are permitted at the sole discretion of the company.
3. If a lienholder exists, they shall be given notice of cancellation.
4. When an SR-22 is in effect, the cancellation of the filing will coincide with the cancellation of the policy.

Reinstatements

1. Policies canceled for nonpayment of premium may be subject to reinstatement with the following guidelines:
 - a. Underwriting acceptance.
 - b. The reinstatement request and full premium plus late fees remittance.

GENERAL INFORMATION

2. Policies canceled for lack of information may be reinstated if all requested information is postmarked prior to the effective date of cancellation and payments are current.

Accounting and Commission

1. Remit all premiums in gross.
2. Commissions are earned based on premium earned. Commissions are paid on premiums collected.
3. Commission checks will be monthly and will accompany your producer statement.
4. Unearned commissions resulting from cancellations or return premium endorsements will be deducted from commissions due the broker.
5. Statements reflect all new policies issued, endorsements, cancellations, reinstatements, re-rates and renewals.
6. If the Insured's initial premium payment check is not honored by the financial institution, the policy will be null and void, and **NO COVERAGE WILL EXIST.**
7. A charge will be adjusted from any payments made after a check has been returned by the financial institution. When an agent is notified of a check returned for insufficient funds on premium collected on behalf of CUIC, he must immediately notify CUIC of the NSF payment. The coverage term will be null and void and the agent's trust account will be credited for the full amount that was insufficient. If we need to bill for the next payment, the charge will be included in this billing. **THE COVERAGE FOR THIS TERM SHALL BE NULL AND VOID UNTIL REINSTATED WITH PAYMENT. REINSTATEMENT WILL OCCUR AT SUCH TIME AS WE RECEIVE NOTIFICATION OF PAYMENT MADE AT THE AGENCY VIA INTERNET SUBMITTAL OF AN ACH PAYMENT. IF PAYMENT IS RECEIVED IN OUR OFFICE VIA THE MAIL, THE POLICY WILL BE REINSTATED AS OF 12:01 AM THE DAY FOLLOWING THE DATE POSTMARKED.**

Coverages

Bodily injury and Property Damage Liability

1. Liability limits must be the same on all covered autos.
2. Available Bodily Injury Limits: 25/50 (25/65 Utah), 50/100, 100/100, and 100/300.
3. Available Property Damage Limits: 15, 25, 50 and 100.
4. Available in Utah; Personal Injury Protection (PIP) Limits: Statutory Limit

5. Available in Idaho; Medical Payment Limits: 1,000, 2,000, 5,000 and 10,000.

Collision, Other-than-Collision

THE BROKER MUST INSPECT THE VEHICLE.

If physical Damage is requested, the insured must purchase both Collision and Other-than-Collision coverages.

1. Use standard industry rating symbols and model years.
2. Optional Physical Damage Deductibles: 100, 200, 250, 350, 500, 1000, 2500
3. Split deductibles are allowed.
4. 250/250 deductible will be allowed in the event of lien holder repossession.

Uninsured/Underinsured Motorist Coverages

1. Cannot exceed BI limits of liability.
2. Available Uninsured Motorist Limits: 25/50 (25/65 Utah) and 50/100.
3. Available Underinsured Motorist Limits: 10/20 and 25/50.
4. Uninsured Motorist Bodily Injury (UMBI) coverage included on every policy at the statutory limits unless the insured signs a rejection.
5. Underinsured Motorist Bodily Injury (UIMBI) included on every policy at the statutory limits unless the insured signs a rejection.
6. UMBI and UIMBI written only in connection with Bodily Injury and Property Damage coverages.
7. If UMBI or UIMBI are desired on multi-car policies, the selected coverage(s) must be written on all autos or rejected on all autos.

Uninsured Motorist Property Damage (Utah only)

THE BROKER MUST INSPECT THE VEHICLE.

1. Not available if Collision and Other-than-Collision coverage is chosen on same vehicle.
2. Use standard industry rating symbols and model years.
3. Available Uninsured Motorist Property Damage Limits: \$3,500 subject to \$250 deductible.
4. Split coverage is allowed between vehicles – one with UMPD and other with Collision/Other-than-Collision.

Towing and Labor Costs

1. Available only in conjunction with Physical Damage coverage.
2. Not available on vehicles exceeding five model years in age.
3. Limit: \$35 per disablement. Premium: \$8 per vehicle per 6-month policy period.

Add-On and Custom Equipment

1. Special add-on or custom equipment which is not part of the original, factory-installed equipment such as: tape players, enhanced stereos, sound two-way radios, utility trailers, custom body and interior work, camper tops, non-self-propelled trailers and other similar items may be covered. Add-on and custom equipment coverage will not be written without physical damage coverage. Such equipment must be permanently installed in or on the covered vehicle and must be itemized on the application. A \$50 Deductible applies to this coverage. Some form of documentation must be provided (receipt appraisal, sticker, etc.) to support the amount of Additional Equipment coverage requested.
2. Coverage is not available on the following: modified suspension equipment, modified engines, mural-type paint, radar detectors or car telephone equipment.

THE FOLLOWING RISKS ARE UNACCEPTABLE AND MUST NOT BE BOUND:

Unacceptable Applications

1. Information omitted which is essential to rate and issue a policy and which is flagged when trying to submit to CUIIC to "call for rate" cannot be bound until all information is submitted.
2. Physical damage only policies.

Unacceptable Operators

1. More than 12 violation and/or accident points.
2. More than 1 of the following during the previous 60 months:
 - a. Reckless Driving,
 - b. Driving Under the Influence,
 - c. Felony convictions.
3. Over age 70 without a medical statement.
4. Policies will be canceled if MVR's cannot be obtained.
5. Migratory risks, transients, seasonal occupation, etc.
6. Operators requiring an SR-22 outside of the state.
7. Drivers with foreign or international driver license. Drivers must be licensed in the U.S. for at least six months before they are acceptable.
8. License denied for medical reasons.

Unacceptable Vehicles

1. Vehicles not garaged in the state 9 months of the year, unless used by a full time student with proof of enrollment.
2. Not registered to the named insured, except leased vehicles.
3. Gray Market Vehicles. Vehicles not manufactured for sale in the United States.
4. Pickups, vans and utility vehicles with a load capacity over 1 ton.
5. Used as a motorized home or for transport of paying passengers, employees, school children, or hotel guests.
6. Used in any retail or wholesale delivery including newspapers, magazines, food or mail.
7. Vehicles used for racing, drag racing or altered in any manner.
8. Used for any commercial purpose, including but not limited to the following: taxi service, escort, emergency, newspaper delivery, food service (including pizza), magazine or film delivery, transporting of passengers for groups, schools or migrant workers, courier services.
9. Vehicles equipped for snow plowing.
10. Vehicles with more or less than four (4) wheels.
11. Company fleet cars.
12. Vehicles with existing body damage when physical damage coverage is requested, unless a vehicle inspection report is submitted.
13. Vehicles (requesting physical damage) with symbols greater than 21 (1989 and prior) or 26 (1990 and later).
14. Vehicle models 17 years or older where physical damage is requested.
15. Vehicle models which are low volume, foreign specialty, or sports cars which exceed the bounds of normal business.

RATING RULES

Territory Classifications - Utah

Zip Code	Terr	Zip Code	Terr	Zip Code	Terr	Zip Code	Terr	Zip Code	Terr	Zip Code	Terr
84001	3	84067	5	84132	1	84326	3	84540	3	84721	3
84002	3	84067	4	84133	1	84327	3	84542	3	84722	3
84003	6	84068	3	84134	1	84328	3	84601	6	84723	3
84004	6	84069	3	84135	1	84329	3	84602	6	84724	3
84005	6	84070	1	84136	1	84330	3	84603	6	84725	3
84006	1	84071	3	84137	1	84331	3	84604	6	84726	3
84007	3	84072	3	84138	1	84332	3	84605	6	84728	3
84008	3	84073	3	84139	1	84333	3	84606	6	84729	3
84010	4	84074	3	84140	1	84334	3	84620	3	84730	3
84011	4	84075	4	84141	1	84335	3	84621	3	84731	3
84013	6	84076	3	84142	1	84336	3	84622	3	84732	3
84014	4	84078	3	84143	1	84337	3	84623	3	84733	3
84015	4	84079	3	84144	1	84338	3	84624	3	84734	3
84016	4	84080	3	84145	1	84339	3	84626	6	84735	3
84017	3	84081	1	84147	1	84340	3	84627	3	84736	3
84018	3	84082	3	84148	1	84341	3	84628	3	84737	3
84020	1	84083	3	84150	1	84401	5	84629	3	84738	3
84021	3	84084	1	84151	1	84401	4	84630	3	84739	3
84022	3	84085	3	84152	1	84402	5	84631	3	84740	3
84023	3	84086	3	84153	1	84402	4	84632	3	84741	3
84024	3	84087	4	84157	1	84403	5	84633	6	84742	3
84025	4	84088	1	84158	1	84403	4	84634	3	84743	3
84026	3	84089	4	84165	1	84404	5	84635	3	84744	3
84027	3	84090	1	84170	1	84404	4	84636	3	84745	3
84028	3	84091	1	84171	1	84405	5	84637	3	84746	3
84029	3	84092	1	84180	1	84405	4	84638	3	84747	3
84030	3	84093	1	84184	1	84407	5	84639	3	84749	3
84031	3	84094	1	84185	1	84407	4	84640	3	84750	3
84032	3	84095	1	84189	1	84408	5	84642	3	84751	3
84033	3	84096	1	84190	1	84408	4	84643	3	84752	3
84034	3	84097	6	84199	1	84409	5	84644	3	84753	3
84035	3	84098	3	84201	5	84409	4	84645	3	84754	3
84036	3	84101	1	84201	4	84412	5	84646	3	84755	3
84037	4	84102	1	84244	5	84412	4	84647	3	84756	3
84038	3	84103	1	84244	4	84414	5	84648	3	84757	3
84039	3	84104	1	84301	3	84414	4	84649	3	84758	3
84040	4	84105	1	84302	3	84501	3	84650	3	84759	3
84041	4	84106	1	84304	3	84510	3	84651	6	84760	3
84042	6	84107	1	84305	3	84511	3	84652	3	84761	3
84043	6	84108	1	84306	3	84512	3	84653	6	84762	3
84044	1	84109	1	84307	3	84513	3	84654	3	84763	3
84045	6	84110	1	84308	3	84515	3	84655	6	84764	3
84046	3	84111	1	84309	3	84516	3	84656	3	84765	3
84047	1	84112	1	84310	5	84518	3	84657	3	84766	3
84049	3	84113	1	84310	4	84520	3	84660	6	84767	3
84050	3	84114	1	84311	3	84521	3	84662	3	84770	3
84051	3	84115	1	84312	3	84522	3	84663	6	84771	3
84052	3	84116	1	84313	3	84523	3	84664	6	84772	3
84053	3	84117	1	84314	3	84525	3	84665	3	84773	3
84054	4	84118	1	84315	5	84526	3	84667	3	84774	3
84055	3	84119	1	84315	4	84527	3	84701	3	84775	3
84056	4	84120	1	84316	3	84528	3	84710	3	84776	3
84057	6	84121	1	84317	5	84529	3	84711	3	84779	3
84058	6	84122	1	84317	4	84530	3	84712	3	84780	3
84059	6	84123	1	84318	3	84531	3	84713	3	84781	3
84060	3	84124	1	84319	3	84532	3	84714	3	84782	3
84061	3	84125	1	84320	3	84533	3	84715	3	84783	3
84062	6	84126	1	84321	3	84534	3	84716	3	84784	3
84063	3	84127	1	84322	3	84535	3	84717	3	84790	3
84064	3	84128	1	84323	3	84536	3	84718	3	84791	3
84065	1	84130	1	84324	3	84537	3	84719	3		
84066	3	84131	1	84325	3	84539	3	84720	3		

Territory Classifications – Idaho

Zip Code	Terr	Zip Code	Terr	Zip Code	Terr	Zip Code	Terr	Zip Code	Terr	Zip Code	Terr
78216	3	83281	4	83425	4	83548	3	83669	1	83815	6
78217	3	83283	4	83427	4	83549	3	83670	5	83816	6
78218	3	83285	4	83428	4	83551	3	83671	3	83821	6
78240	3	83286	4	83429	4	83552	3	83672	5	83822	6
83201	4	83287	4	83431	4	83553	3	83676	2	83823	3
83202	4	83301	2	83433	4	83554	3	83677	5	83824	6
83203	4	83302	2	83434	4	83555	3	83680	1	83825	6
83204	4	83303	2	83435	4	83601	5	83686	2	83826	6
83205	4	83311	5	83436	4	83602	5	83687	2	83827	3
83206	4	83312	5	83438	4	83604	5	83701	1	83830	6
83209	4	83313	5	83440	4	83605	2	83702	1	83832	3
83210	4	83314	5	83441	4	83606	2	83703	1	83833	6
83211	4	83316	2	83442	4	83607	2	83704	1	83834	3
83212	4	83318	5	83443	4	83610	5	83705	1	83835	6
83213	5	83320	5	83444	4	83611	5	83706	1	83836	6
83214	4	83321	2	83445	4	83612	5	83707	1	83837	3
83215	4	83322	5	83446	4	83615	5	83708	1	83839	3
83217	4	83323	5	83447	4	83616	1	83709	1	83840	6
83218	4	83324	5	83448	4	83617	5	83711	1	83841	6
83220	4	83325	5	83449	4	83619	5	83712	1	83842	6
83221	4	83326	5	83450	4	83620	5	83713	1	83843	3
83223	4	83327	5	83451	4	83622	5	83714	1	83844	3
83226	5	83328	2	83452	4	83623	5	83715	1	83845	6
83227	5	83330	5	83454	4	83624	5	83716	1	83846	3
83228	4	83332	5	83455	4	83626	2	83717	1	83847	6
83229	5	83333	5	83460	4	83627	5	83719	1	83848	6
83230	4	83334	2	83462	5	83628	5	83720	1	83849	3
83232	4	83335	5	83463	5	83629	5	83721	1	83850	3
83233	4	83336	5	83464	5	83630	2	83722	1	83851	6
83234	4	83337	5	83465	5	83631	5	83723	1	83852	6
83235	5	83338	5	83466	5	83632	5	83724	1	83853	6
83236	4	83340	5	83467	5	83633	5	83725	1	83854	6
83237	4	83341	2	83468	5	83634	1	83727	1	83855	3
83238	4	83342	5	83469	5	83635	5	83728	1	83856	6
83239	4	83343	5	83501	3	83636	5	83729	1	83857	3
83241	4	83344	2	83520	3	83637	5	83730	1	83858	6
83243	4	83346	5	83522	3	83638	5	83731	1	83860	6
83244	5	83347	5	83523	3	83639	5	83732	1	83861	6
83245	4	83348	5	83524	3	83641	2	83733	1	83862	6
83246	4	83349	5	83525	3	83642	1	83735	1	83864	6
83250	4	83350	5	83526	3	83643	5	83744	1	83865	6
83251	5	83352	5	83530	3	83644	2	83756	1	83866	6
83252	4	83353	5	83531	3	83645	5	83757	1	83867	3
83253	5	83354	5	83533	3	83646	1	83788	1	83868	3
83254	4	83355	5	83535	3	83647	5	83801	6	83869	6
83255	5	83401	4	83536	3	83648	5	83802	3	83870	6
83256	4	83402	4	83537	3	83650	5	83803	6	83871	3
83261	4	83403	4	83538	3	83651	2	83804	6	83872	3
83262	4	83404	4	83539	3	83652	2	83805	6	83873	3
83263	4	83405	4	83540	3	83653	2	83806	3	83874	3
83271	4	83406	4	83541	3	83654	5	83808	3	83876	6
83272	4	83415	4	83542	3	83655	5	83809	6	83877	6
83274	4	83420	4	83543	3	83656	2	83810	6		
83276	4	83421	4	83544	3	83657	5	83811	6		
83277	4	83422	4	83545	3	83660	2	83812	3		
83278	5	83423	4	83546	3	83661	5	83813	6		
83280	4	83424	4	83547	3	83666	5	83814	6		

RATING RULES

Driver Classifications

1. MARRIED means a married person living with his or her spouse. Married excludes married persons not residing with his or her spouse.
2. RESIDENT means anyone residing in the same household. A person in active military service with the armed forces of the United States of America is not considered a resident in the applicant’s household unless this person customarily operates the auto.

Point Classifications & Charges

1. MVR’S are ordered for all applications. Encourage the applicant to disclose a complete driving record to avoid premium adjustments and undisclosed surcharges.
2. All accidents are chargeable unless proof of no-fault is submitted from prior carrier.
3. Any driver with violations or accidents not disclosed on the application will be charged an additional one point.

Charge these points FOR EACH VIOLATION and/or ACCIDENT occurring from the use of a motor vehicle during the preceding 36 months. Use highest point charge for multiple violations arising out of one occurrence. Use occurrence date, not conviction date.		
VIOLATION	FIRST	EACH ADDT’L
Each minor violation (except parking) i.e., speeding, running stop sign or signal light		
illegal passing, improper turn or improper lane change.....	1	1
Driving while license suspended or revoked.....	3	3
Accident		
Less than or equal to \$5000 damage		
Within previous 12 months	3	4
Between 12-36 months	2	3
More than \$5000 damage		
Within previous 12 months	4	5
Between 12-36 months	3	4
Reckless Driving		
No accident involved.....	4	N/A
Accident involved	5	N/A
Driving (or possession) of vehicle while intoxicated or unlawful blood alcohol content or driving under the influence of alcohol or drugs, or any charge arising out of or reduced therefrom including refusal of test under implied consent law or “open bottle”		
No accident involved	4	N/A
Accident involved.....	5	N/A
Felony involving a motor vehicle	5	N/A
Disregarding police officer or attempting to elude police	6	9
Hit and Run or leaving the scene of an accident	5	8
Homicide or Assault with a motor vehicle	5	8
SR filing	2	N/A
Unverifiable driving record	5	N/A
Passing school bus	2	2
Driving with altered/stolen license/tags/registration	3	3
Racing	3	3
Inattentive or Careless driving.....	2	3
Suspended, Revoked, or Denied License.....	2	N/A
Following Too Close.....	2	2

Assignment of Operators and Points to Vehicles

1. For each household member and all other operators who regularly or occasionally use one of the vehicles, determine the proper driver and points classifications from the preceding rules.
2. Assign the driver classification and point charges of the driver developing the highest premium, to the highest rated vehicle.
3. For multiple vehicles, assign the next highest rated driver to the next highest rated vehicle and so forth until all vehicles are assigned a primary driver.
4. Should there be more vehicles than drivers, assign the excess vehicles to the highest driver.
5. To find the highest rated vehicle refer to the standard ISO definitions for Full Coverage policies.
6. If a Certificate of Financial Responsibility (Form SR-22 or SR-22a) is required for any resident operator, there will be a two-point driver surcharge applied to the premium otherwise obtained for that operator.

Discounts:

Multi-Car

All policies insuring more than one vehicle are entitled to a multi-car discount of 15% on all vehicles for Bodily Injury/Property Damage, Personal Injury Payments, Medical Payments, Other than Collision and Collision coverages.

Responsible Driver Discounts

Applies to Bodily Injury/Property Damage, Personal Injury Payments, Medical Payments, Other than Collision and Collision coverages. A maximum 20% discount also applies to Uninsured Motorist Bodily Injury. This is a driver level discount. Requirements and proof must be satisfied for each driver desiring discount. Responsible

1. Driver Discount I -- 20%
 - a. Applicant must have at least 12 months driving experience.
 - b. Applicant must have no more than two at-fault accidents in preceding 12 months.
 - c. No driver may be excluded, unless named driver exclusion form is completed with signature.
2. Responsible Driver Discount II -- 30%
 - a. All rules and requirements for lesser discount.
 - b. Applicant must have at least 24 months driving experience.
 - c. Applicant must have no more than one at-fault accident in preceding 12 months.
3. Responsible Driver Discount III -- 40%
 - a. All rules and requirements for lesser discount.
 - b. Applicant must have at least 36 months driving experience.
 - c. Applicant must have no at-fault accidents in preceding 12 months.
 - d. An at-fault accident prior to policy inception will reduce this discount to Responsible Driver Discount II.

Six Month Renewal Discount

Insured will earn an additional 10% discount upon the first six month anniversary of the policy.

Insured earns a 4% discount on premium per year up to a maximum of 50% when combined with Responsible Driver Discounts.

Senior Responsible Driver Discount

A 5% discount applies to principal operators age 55 or over who have passed a state-approved accident prevention course within the last 3 years. Such course must meet the criteria established by the appropriate state transportation department. The insured or proposed insured must submit a certification of completion and have had no moving violations within the last 3 years.; and submit a Certification of Completion with the application.

Anti-lock Brake Discount

A 5% discount applies to Bodily Injury/Property Damage, Medical Payments and PIP for vehicles equipped with factory installed anti-lock brakes.

Airbag Discount

A 15% discount applies to PIP or Med Pay coverage for vehicles with factory installed airbags.

Surcharges:

Turbo Charged

A 5% surcharge applies to vehicles with turbo-charged engines. Surcharge applies to Bodily Injury/Property Damage, and PIP or Med Pay coverages.

Leased Vehicle

A 6% surcharge applies to leased vehicles. Surcharge applies to Bodily Injury/Property Damage, PIP, Med Pay, Other than Collision, and Collision coverages.

Procedures for Calculating Discounts and Surcharges

1. If a policy is eligible for a discount or a surcharge, the discount or surcharge shall be applied by coverage to each applicable auto/policy.
2. Where multiple discount/surcharges apply, they apply multiplicatively by coverage. However, the product of the Loss Free Renewal and Responsible Driver Discounts can not exceed 50%. Also, the Anti-lock Brake Discount and Turbo-Charged Surcharge apply only to BI, PD, Med Pay, and PIP coverages.
3. Discounts and surcharges apply to all coverages EXCEPT Uninsured Motorists, Towing & Labor and Add On Equipment.
4. A \$30.00 policy fee will be charged at policy inception.
6. Enter the discounted or surcharged premium by coverage on the application.

Claims Handling

1. When an insured or claimant contacts your office to report a loss, ADVISE THE INSURED OR CLAIMANT TO CALL CASUALTY UNDERWRITERS INSURANCE COMPANY DIRECTLY (1-316-794-2200 ext. 7702). Claims service representatives are available to take loss information between the hours of 8:00 a.m. and 5:00 p.m., Central time. If calling during other than these listed hours you may leave a message with information to return a call and we will return the call during our office hours the next day.
2. Direct loss reporting not only relieves your office of the responsibility of obtaining loss information, it speeds claim processing, thus allowing us to provide the claim service our policyholders expect.
3. If a broker is requested to take a loss report from an insured or claimant, the broker must complete a loss form and fax the loss report to CUIC within twenty four (24) hours to comply with the Unfair Claims Practices Act.
4. Brokers should refrain from making coverage decisions or dispensing claims advice to insureds or claimants. The Broker does not have any authority to accept or decline coverage, adjust claims or authorize repairs.
5. All policyholders are provided claim cards that outline direct loss reporting instructions.
6. Brokers will receive copies of all claim checks provided to claimants.
7. Glass Claims: Glass breakage no larger than a half dollar may be repairable. If the cost to replace glass exceeds the Other-than-Collision deductible, CUIC will waive the deductible and pay to repair the glass.
8. At time of claim broker may be requested to send copies of all pertinent information from their files, such as signed inspections, registrations, endorsements, etc.

Direct Bill Program

This program will be billed to the insured by the Company after the business is produced by the broker. This fee will be reduced if insured elects to have the Company do a direct debit of his checking or savings account.

Mail applications, correspondence, inquiries, policy changes and cancellation requests to:

**Casualty Underwriters Insurance Company
P.O. Box 9510
Wichita, KS 67277**

Or

**Casualty Underwriters Insurance Company
1035 South 183rd Street West
Goddard, KS 67052**

**Telephone: (316) 794-2200
Facsimile: (316) 794-8470**