

# Auto Underwriting Guidelines

## NO AGENCY PAYMENT ALLOWED

- All Direct Select auto business requires payment from the insured via checking/savings or credit card

### CARRIER PAYMENT OPTIONS

- **Safeco**
  - Checking or savings account for down payment or reoccurring payments
  - Credit card for down payment or reoccurring payments: Visa, MasterCard, Discover, or AMEX
  - Direct bill is available but the down payment must be made to bind coverage
- **Travelers**
  - Checking or savings account for down payment or reoccurring payments
  - Credit card for down payment or reoccurring payments: **Visa & MasterCard**
  - Direct bill is available but the down payment must be made to bind coverage
- **National General**
  - Checking or savings account for down payment or reoccurring payments
  - Credit card for down payment or reoccurring payments: Visa, MasterCard, Discover, or AMEX
  - Direct bill is available but the down payment must be made to bind coverage
- **Allied**
  - Checking or savings account for down payment or reoccurring payments
  - **Credit card for down payment only:** Visa, MasterCard, Discover, or AMEX. Allied does not accept credit cards for reoccurring payments
  - Direct bill is available but the down payment must be made to bind coverage
- **Kemper Preferred**
  - Credit Card, checking or savings account for down payment
    - Visa or MasterCard.
  - Recurring EFT or Credit Card payment plans are available
  - Direct bill is available, but the down payment must be made to bind coverage
- **Kemper Specialty**
  - Credit Card, checking, or savings account for down payment or reoccurring payments
    - Visa or Mastercard
  - Direct bill is available, but the down payment must be made to bind coverage
  - 12 pay plan available on annual policies (Down pay plus 11 installments, all equal)

## THESE ARE COMMON ACROSS ALL CARRIERS FOR AUTO

- Safeco and Travelers are writing Preferred and Standard business only
- Reports are ordered once the Pursue Bind has been received
- Quotes are only as good as the accuracy of the data
- Final terms are released back to the agent as bindable
- NO BINDS occur without the Agency's acceptance through a bind request or in writing

## SAFECO

- No lapse in coverage
- No salvaged vehicles
- All states require BI prior limits and requested BI limits to be at least 50/100. In FL, if the customer has less than 100/300 they will only be eligible for a 6 month term
- Must account for all household members that are of driving age
- MVR and CLUE reports affect the rate going back 5 years
- No DUI's or SR-22's in the last 5 years
- In CA, DUI's or any major violation/conviction affects the rate going back 10 years
- In CA Safeco will use their own annual mileage reconciliation calculator
- MI is credit card only for payment
- No more than 2 PIP claims are allowed

## STATES AND COUNTIES INELIGIBLE FOR COVERAGE: AK, DC, DE, HI, MA, ME, NJ, NY, & RI

- **FLORIDA:** Broward and Dade. In FL, we can only write LIABILITY ONLY in Pinellas, Orange, Duval, Hillsborough, and Palm Beach counties if the vehicle is less than 10 years old
- **NEW YORK:** Bronx, Kings, Nassau, New York, Suffolk and Westchester
- **PENNSYLVANIA:** Berks, Bradford, Bucks, Carbon, Chester, Columbia, Dauphin, Delaware, Lackawanna, Lancaster, Lebanon, Lehigh, Luzerne, Monroe, Montgomery, Montour, Northampton, Northumberland, Philadelphia, Pike, Schuylkill, Sullivan, Susquehanna, Wayne, Wyoming and York

## TRAVELERS

- Auto requires home or renter's package, no stand-alone auto. FL is the only exception
- No lapse in coverage
- No salvaged vehicle
- All states require prior BI limits and requested BI limits need to be at least 50/100
- Must account for all household members of driving age included permitted drivers
- MVR and CLUE reports affect the rate going back 5 years
- No DUI's or SR-22's within the last 5 years
- In FL, Travelers will require vehicle inspections in the following counties: Broward, Dade, Duval, Hillsborough, Orange, Palm Beach and Pinellas
- In CA, DUI's or any major violation/conviction affects the rate going back 10 years
- All vehicles must be registered to the named insured

STATES INELIGIBLE FOR COVERAGE: CA, AK, HI, LA, MA, MI, ND, SD, WV and WY

## NATIONAL GENERAL

- No lapse in coverage
- No salvaged vehicles
- All states require requested BI limits to be at least 25/50
- In FL, coverage is not available in Broward, Hillsborough, Miami, Dade and Palm Beach counties
- No PIP claims are allowed

## ALLIED

- No lapse in coverage
- No salvaged vehicles
- 6 months of continuous coverage with standard carrier required
- BI limits are a minimum of 50/100 on current and requested limits. Target Limits are 100/300
- No SR-22's, DUI's, suspended or revoked license or any major convictions in last 60 months
- No more than one PIP claim per household
- No high value vehicles (\$100K or greater)
- All vehicles must be registered to the named insured
- **ALL** drivers listed must have the social security numbers provided to quote

## Kemper Preferred

- Currently insured with no lapse in coverage
- No salvaged vehicles
- 6 months of continuous coverage with standard carrier required
- BI limits are a minimum of 50/100 on current and requested limits. Target Limits are 100/300
- No SR-22's, DUI's, suspended or revoked license or any major convictions in last 60 months
- All vehicles must be registered to the named insured
- No high value vehicles (\$100K or greater)
- ALL drivers listed must have the social security numbers provided to quote

## Kemper Specialty

- Risks with no prior coverage are eligible
- Risks with prior BI limits of state minimum or higher are eligible
- Endorsement Coverage for ride share risks is available
- Named Operator policies are available, must be paid in full at time of bind
- 1 ton and Duellies are eligible
- Vehicles 25 years and older are eligible for Liability only and Phys Damage