

Notice Date: August 18, 2017

To: Florida Producers

NEW NON-STANDARD AUTO PROGRAM !

We are excited to launch our second non-standard auto program – called the Pro General Value program. This program will complement our current Pro General Auto program by catering to your insured's that do not want to purchase Bodily Injury coverage. The policy form has more restrictions than our current Auto program but is offered at a competitive rate. Please be aware of these important underwriting restrictions:

- Bodily Injury coverage is not offered
- Excluded drivers are not allowed
- All residents 15 years and older must be added to the policy as drivers
- Drivers 18+ with less than one year of driving experience are unacceptable

Discounts	Value
Homeowners	Yes
Multi-Car	Yes
Prior Insurance	Yes
Renewal	Yes
Safe Driver	Yes

Surcharges	Value
Business Use	Yes
Garaging Addr Diff Mailing	Yes
Inexperienced Driver	Yes
Suspended Driver Surcharge	Yes
Unverifiable (foreign) Record	Yes

Underwriting	Value
CLUE	Yes
MVR	Yes
Credit Scoring	No
PIP Claims	1 or less
Excluded Drivers	Unacceptable

Coverages	Value
BI	N/A
PD	10
Comprehensive / Collision	\$500, \$1000
Rental Reimbursement	20/\$600
Substitute Vehicle Coverage	Yes

Pay Plans	Value
6 Mo-16.67% EFT	Yes
6 Mo -33% Down + 4	Yes
6 Mo-Paid in Full	Yes

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