



**AMERICAN MODERN SELECT
INSURANCE COMPANY**

(085)

New Business 02-15-07



**Riders Choice
Motorcycle Program**

Program Guidelines

TABLE OF CONTENTS

SECTION	PAGE(S)
SUBMITTING THE RISK.....	1
BINDING PROCEDURES	1
TEMPORARY SUSPENSION OF WRITINGS	1
PAYMENT PLAN OPTIONS AND FEES	1
GENERAL UNDERWRITING RULES	2
OWNER/OPERATOR ELIGIBILITY	2-3
UNIT ELIGIBILITY	3-5
COVERAGES	5-7
DISCOUNTS	7-8
SURCHARGES AND FEES	8
ASSIGNMENT OF OPERATORS	9
HOW TO REACH US WHEN YOU NEED US	Back

SUBMITTING THE RISK

The guidelines on the following pages are provided to assist you in evaluating each risk as it is received. Keep in mind that sound underwriting requires judgment applied to each individual situation. Therefore, on occasion, a risk may be deemed unacceptable by American Modern Insurance Group even though it is not expressly prohibited in this guide.

BINDING PROCEDURES

1. New business applications must be postmarked no later than 72 hours after the effective date. Coverage is bound as of the time and date the application is signed and dated by all Named Insureds and the authorized agent and deposit is received. **All applications and Selection/Rejection forms, if applicable, must be signed and dated by all Named Insureds and the authorized agent.**
2. Mid-term policy change procedures:
 - a. If a unit is replaced and there is no change in coverage, the insured must notify the agent within 14 days of acquisition in order to maintain coverage on the replacement unit.
 - b. If a unit is replaced and additional coverage is desired, the additional coverage does not apply until the agent is notified.
 - c. If an additional unit is added to the policy, there is no coverage for the additional unit until the agent is notified.

It is the agent's responsibility to process the change or forward the request to their processing agent's office or the company processing office immediately. A current effective date will be used on any change request involving an additional or replacement unit in any situation that requires backdating in excess of the above guidelines (2.a., 2.b., 2.c.). Current effective dates mean the date notification is received in the processing agent's office or in the company processing office.

IMPORTANT NOTE: All other mid-term changes involving an increase in coverages or limits: A current effective date will be used on any other change involving additional coverages or an increase in limits if processing the change will require backdating in excess of ten days.

3. You should obtain and retain signed applications, coverage Selection/Rejection forms and proofs of discounts. It may be necessary to forward such items to your underwriting authority or to keep such documentation readily available for review by the company. For specific questions, please contact your American Modern Insurance Group representative.

TEMPORARY SUSPENSION OF WRITINGS

During periods of severe weather, do not accept any applications to add Physical Damage coverage or requests to lower deductibles on existing policies. Impending severe weather includes, but is not limited to tornado, flood, hurricane or tropical storm warnings and/or watches. Renewals of expiring policies may be written provided there is no increase in coverage or lapse between policies.

IMPENDING SEVERE WEATHER – BINDING RESTRICTIONS AND PROCEDURES:

FOR UPDATES, CALL (800) 543-2644 EXT. 3700

PAYMENT PLAN OPTIONS AND FEES

Payment Plan Options and Fees	<u>EFT*</u> (2 months down with 10 installments)	<u>1-Pay</u> (Paid in Full)	<u>2-Pay</u> (50% down with 1 installment)	<u>4-Pay</u> (25% down with 3 installments)
Premium \$200 or less	N/A	Available	N/A	N/A
Premium \$201-\$400	N/A	Available	Available	N/A
Premium \$401 or higher	Available	Available	Available	Available
Credit Card Payment	N/A	Available	Available	Available

MasterCard®, Visa®, Discover®, and American Express® are accepted. Indicate card type, charge amount, card number, and expiration date.

*Indicate bank account number, routing number, and date of transaction. Form 00220-08-G needs to be attached to the application for this option.

GENERAL UNDERWRITING RULES

1. POLICY TERM

Policies may only be written for a term of 12 months.

2. MINIMUM PREMIUM

- a. The Minimum Written Premium is \$75.00 per unit.
- b. The Minimum Earned Premium is \$75.00 per policy if cancelled by the insured.

3. INSURANCE SCORE

- a. Based on Insurance Score, if the quoted customer is not receiving the best rate, they must receive an adverse action letter as well as a Summary of Rights letter. This is true even if they do not wish to proceed with the quote. **modernLINK®** will print these letters when a quote or application is printed or they can be printed alone. If you are receiving a quote by phone, these letters will be faxed to you to give to the customer. If the customer is not in your office, you will need to mail these letters to that customer. This procedure satisfies the requirements of the Fair Credit Reporting Act.
- b. We will be using Insurance Score for rating purposes only. Insurance Score will not be used to underwrite against an applicant or insured.

OWNER/OPERATOR ELIGIBILITY

1. GENERAL OWNER / OPERATOR ELIGIBILITY RULES

- a. All operators must be identified on the application, regardless of the amount of use.
- b. The titled owner(s) must be listed as the Named Insured(s) on the policy.
- c. The Named Insured(s) must have an insurable interest in all units covered by the policy.
- d. All operators 16 years of age and older must hold a valid United States driver's license.
- e. For street driven units, all operators must be at least 16 years of age.
- f. For Off-Road units with an engine size 251cc and over, all operators must be at least 16 years of age.
- g. If an invalid driver's license number is provided, or no Motor Vehicle Report (MVR) is returned, the "Unverifiable MVR Surcharge" will be applied. This surcharge will apply until a valid license number is provided and the operator's MVR is verified. If we do not receive this information, the policy will be cancelled.
- h. Any operator requiring an SR-22 (proof of financial responsibility) is not eligible. Any operator that is indicated on the application as requiring an SR-22 must be deemed as excluded and processed as described in 4, Excluded Operators..

2. EXPERIENCE PERIOD / DRIVING RECORD

- a. Experience Period: 3 years (36 continuous months) preceding the effective date of the policy.
- b. Operators can have no more than 10 Driving Record Surcharge points. (Please see the "SURCHARGES AND FEES" section for point assignments.)
- c. Subject to the last 10 years, any non-excluded operator that has ever been convicted of or pleads no contest to any felony is ineligible.

3. VIOLATION DEFINITIONS

- a. Major Violation means any conviction of the following:
 - (1) Any alcohol or drug related driving violation.
 - (2) Driver's license suspended, revoked, cancelled or barred.
 - (3) Driving while license is suspended, revoked, cancelled or barred.
 - (4) Careless, reckless or negligent driving.
 - (5) Driving to endanger or with disregard for safety.
 - (6) Driving the wrong way, on the wrong side or left of center.
 - (7) Failure to stop and report accident involvement.
 - (8) Fleeing or attempting to elude a police officer.
 - (9) Drag racing or participating in speed contests.
 - (10) Passing a school bus.
 - (11) Any speeding violation in excess of 40 mph over the limit.
- b. Intermediate Violation means any conviction of the following:
 - (1) Any railroad crossing violation.

- (2) Failure to yield to emergency vehicle.
 - (3) Spinning wheels, excessive acceleration, etc.
 - (4) Any improper passing. However, passing a school bus is a “Major Violation”.
 - (5) Any speeding violation between 30 – 40 mph over the limit.
 - (6) Unsafe operation of a motorcycle. (Examples include driving on sidewalk, more riders than seats, driving through a funeral procession, and holding onto another moving vehicle while operating a motorcycle.)
- c. Minor Violation means violations not indicated as a “Major Violation” or “Intermediate Violation”.
 - d. At-Fault Accidents. For underwriting and rating purposes, every accident will be considered to be “At-Fault” EXCEPT those occurring under the following circumstances:
 - (1) Any accident where accumulated total damages do not exceed \$300.00, including any deductible.
 - (2) The vehicle was lawfully parked and stationary at the time of the accident.
 - (3) Any accident where an insured unit is struck by another vehicle and the applicant or other resident operator is reimbursed by, or on behalf of, the individual(s) who are responsible for an accident or receives judgment against such person.
 - (4) Any accident where the unit operated by the applicant or any resident operator is the victim of a “hit-and-run”, if the applicant or resident operator reports the accident to the proper authority within 24 hours.
 - (5) Any accident that was caused by contact with a living animal, including a bird.
 - (6) Any accident where the operator of the other vehicle involved in the accident was convicted of a moving traffic violation and the applicant or resident operator was not convicted of a moving traffic violation in connection with the accident.
 - (7) Accidents involving Physical Damage, limited to and caused by flying missiles, or falling objects.

IMPORTANT NOTE: We will accept a statement of details of the Not-At-Fault incident from the insured/agent.

4. EXCLUDED OPERATORS

The Named Insured has the right to designate an excluded operator. However, any excluded operator must be identified on the application and form **VMD47 (08/04)** must be completed and attached. This form, once completed, is binding and forms part of the contract. All excluded operators must be indicated as such on the Declarations Page. In addition, a duplicate form will print with each application to be given to the applicant for reference; it does not require a signature from the applicant or the excluded operator.

5. MARITAL STATUS

- a. Married is defined as an operator who is legally married and residing with spouse or widowed. Common law marriages, which have not been approved by American Modern Insurance Group as being legally verifiable, are not recognized for rating purposes. Such couples are rated as single operators.
- b. Single is defined as an operator who is unmarried, divorced or separated and living in a separate household.

UNIT ELIGIBILITY

1. DEFINITION OF MOTORCYCLE TYPES

- a. **Manufactured.** Motorcycles that are constructed by the manufacturer using parts primarily designed for or built by that same manufacturer. A list of acceptable manufacturer units can be located in the Eligible Makes and Models table (form MMT-MC).
- b. **Assembled.** Motorcycles primarily constructed of parts built and designed by or for major after-market manufacturers. A list of acceptable assembled manufacturer units can be located in the Eligible Makes and Models table (form MMT-MC).
- c. **Custom.** Motorcycles specially or uniquely designed for an individual or enthusiast. Custom motorcycles must be built by an American Modern Insurance Group pre-approved builder to qualify for this category. Do not bind or issue any unit that has not been approved by American Modern Insurance Group. A current list of pre-approved builders can be obtained by emailing a request to requestmmt@amig.com or by facsimile request to (513) 688-3308.
- d. **State Assigned VINs.** Liability only coverage is available for units with State Assigned VINs. However, these units must receive prior approval by American Modern Insurance Group to determine unit risk acceptability. The form for these requests is “Request for Approval on Custom Assembled or State Assigned VIN Motorcycle” (form CUSAPPR-MC).

IMPORTANT NOTE: American Modern conducts pre-approval of units that must be submitted on the form "Request for Approval on Custom Assembled or State Assigned VIN Motorcycle" (form CUSAPPR-MC). Binding authority will not be authorized until this form is submitted and American Modern Insurance Group approves the particular request. Submit the CUSAPPR-MC form to requestmmt@amig.com or by facsimile to (513) 688-3308.

2. DEFINITIONS OF UNIT CLASSIFICATIONS

- a. Each unit will be properly placed in the appropriate rating Class and Sub-Class based upon the year, make, model, and VIN.
- b. Unit Rating Classes
 - (1) A – Standard units with relatively low repair costs
 - (2) B – Units with higher repair costs due to accessories or value
 - (3) C – Units with substantially increased value or repair costs
 - (4) D – All Off-Road units
- c. Unit Rating Sub-Classes
 - (1) AS – ATV-Sport
 - (2) AT – ATV-Standard
 - (3) CR – Cruiser
 - (4) DB – Dirt Bike
 - (5) DP – Dual Purpose
 - (6) LP – Limited - Production
 - (7) MP – Moped
 - (8) SC – Scooter
 - (9) SD – Standard
 - (10) SP – Street-Performance
 - (11) ST – Sport-Touring
 - (12) SU – Super-Sport
 - (13) TR – Touring
 - (14) UL – Utility-Vehicle
 - (15) AO – All Other

3. RISKS NOT WRITTEN

The following units should not be written because they are ineligible.

- a. Units that are unapproved Assembled, Custom or Refurbished. Refurbished refers to chassis or structural modifications. **EXCEPTION:** The installation of accessories, trailer hitches, trike conversions or sidecars is acceptable, unless there is resulting structural or chassis alteration.
- b. Units with only Physical Damage coverage(s).
- c. Units with an engine size 2400cc and over.
- d. Units with frames and front ends ("forks") materially altered from the original manufacturer's specifications.
- e. Units with freewheeling front wheels (front wheels must have braking system).
- f. Units used for racing, speed, hill climbing events or any other organized event, which includes the practice or preparation for any such event.
- g. Units used for law enforcement or security services.
- h. Units that have been salvaged or rebuilt. **EXCEPTION:** Liability only coverage is available for re-titled salvaged units with a State Assigned VIN, yet these units may not be bound until American Modern Insurance Group approves through the "**Request for Approval on Custom Assembled or State Assigned VIN**".
- i. Units that are electric or gas-powered Go-peds®, Segways™ or similar models (i.e. two-wheeled scooters designed to be ridden while standing).
- j. "Pocket Bikes," or any other small scale replica of a street-driven unit.
- k. Units equipped with a nitrous system.
- l. Units powered by electricity or battery.
- m. Units that are turbo charged.
- n. Units that are homemade or kit built.
- o. Units that are not street legal are not eligible for rating classes A, B, or C.
- p. Units not principally garaged at least 6 months in a state where there is an active American Modern Motorcycle Program.
- q. Units for sale or on consignment at the time of application.
- r. Units with any unrepaired/existing damage.
- s. Units that are dune buggies or snowmobiles.
- t. Units with more than one owner. **EXCEPTION:** Units may have more than one owner, if and only if, all owners primarily reside in the same principle residence.

- u. Units titled in the name of any business or association.
 - v. Units used for commercial or business purposes. This includes, but is not limited to:
 - (1) Units leased or rented to others.
 - (2) Units used for business in a funeral or escort service.
 - (3) Units used for business purposes (example: pizza delivery).
4. **ADDITIONAL "TRIKE" CONVERSION/MANUFACTURER ELIGIBILITY REQUIREMENTS**
- a. The converted/manufactured unit must have an original VIN from the manufacturer.
 - b. The conversion differential, body kit or manufactured unit must have been assembled by one of the following companies:

(1) Boom Trikes	(10) Horizon Trikes	(19) Rewaco Trikes
(2) California Side Car (CSC)	(11) Kopavi Trikes	(20) TriKing
(3) Champion	(12) Lehman Brothers	(21) TriWing
(4) Cheetah Trikes	(13) Lehman Trikes	(22) The Trike Shop
(5) Custom Trikes	(14) Moto Trikes	(23) Ultimate
(6) DFT	(15) Motor Trikes	(24) V Cycle
(7) Ecstasy	(16) Northwest	(25) Voyager
(8) Eurowing	(17) OEM	(26) Wayden
(9) Hannigan	(18) Oliver	
 - c. All kit and body modifications must be professionally installed.
 - d. Homemade units are not eligible.
 - e. Any conversion kit valued greater than \$15,000 is not eligible. (This does not include the value of the unit used for the conversion.)
 - f. A surcharge applies to any converted unit or manufactured trike. Please see the "SURCHARGES AND FEES" section for more information.
5. **ADDITIONAL CLASS D ELIGIBILITY REQUIREMENTS**
- a. All ATV-Standard (AT) and ATV-Sport (AS) units must have at least four (4) wheels.
 - b. All Utility (UL) units must have four (4), six (6), or eight (8) wheels.
 - c. All units must be used for off-road purposes only. Do not bind any Off-Road unit that is used on public streets (i.e. any street designated for automobiles).

COVERAGES

- 1. **BODILY INJURY LIABILITY AND PROPERTY DAMAGE LIABILITY (BI/PD)**
 - a. Limits of 20/40/10 are required (higher limits are available).
 - b. Limits must be the same for all units.
- 2. **PASSENGER LIABILITY (PL)**
Included at the same limit as BI Liability.
- 3. **UNINSURED MOTORIST BODILY INJURY (UM BI)**
 - a. UM BI is a mandatory coverage.
 - b. UM BI must be included at a minimum of 20/40.
 - c. UM BI limits must be the same for all eligible units.
 - d. UM BI limits are available at the same intervals as BI Liability.
 - e. UM BI limits are always offered up to 100/300. UM BI limits can exceed BI Liability up to the 100/300 limits.
 - f. Written selection or rejection of higher UM BI limits is required using selection/rejection form VM4WV (08/06).
 - g. If not properly selected/rejected using the correct form, UM BI will be added at a limit equal to standard BI Liability, or 100/300 limits, whichever is greater.
- 4. **UNINSURED MOTORIST PROPERTY DAMAGE (UM PD)**
 - a. UM PD is a mandatory coverage.
 - b. UM PD must be included at a minimum of \$10,000.
 - c. UM PD limits must be the same for all eligible units.
 - d. UM PD limits are available at the same intervals as PD Liability.

- e. UM PD limits are always offered up to \$50,000. UM PD limits can exceed PD Liability up to the \$50,000 limit.
 - f. Written selection or rejection of higher UM PD limits is required using selection/rejection form VM4WV (08/06).
 - g. If not properly selected/rejected using the correct form, UM PD will be added at a limit equal to standard PD Liability, or \$50,000 limits, whichever is greater.
- 5. UNDERINSURED MOTORIST BODILY INJURY (UIM BI)**
- a. This is an optional coverage.
 - b. UIM BI is not available unless UM BI is purchased.
 - c. UIM BI limits must be the same for all eligible units.
 - d. UIM BI limits are available at the same intervals as BI Liability.
 - e. UIM BI limits cannot be greater than BI Liability.
 - f. Written selection or rejection of UIM BI coverage is required using selection/rejection form VM4WV (08/06).
 - g. If not properly selected/rejected using the correct form, UIM BI will be added at a limit equal to standard BI Liability.
- 6. UNDERINSURED MOTORIST PROPERTY DAMAGE (UIM PD)**
- a. This is an optional coverage.
 - b. UIM PD is not available unless UM PD is purchased.
 - c. UIM PD limits must be the same for all eligible units.
 - d. UIM PD limits are available at the same intervals as PD Liability.
 - e. UIM PD limits cannot be greater than PD Liability.
 - f. Written selection or rejection of UIM PD coverage is required using selection/rejection form VM4WV (08/06).
 - g. If not properly selected/rejected using the correct form, UIM PD will be added at a limit equal to standard PD Liability.
- 7. MEDICAL PAYMENTS (MP)**
- a. This is an optional coverage.
 - b. Limits of \$1,000, \$5,000 and \$10,000 are available.
 - c. If purchased:
 - (1) MP must be purchased for all units.
 - (2) Each unit must be charged for the coverage.
 - (3) The limits must be the same for all units.
- 8. COMPREHENSIVE AND COLLISION**
- a. These are optional coverages.
 - b. Collision is not available without Comprehensive.
 - c. Comprehensive is available without Collision.
 - d. Deductibles:
 - (1) \$100, \$250, \$500 and \$1,000 options are available. Different options may be chosen for either coverage (i.e. \$100 Comprehensive and \$500 Collision).
 - (2) The Comprehensive and/or Collision deductibles will apply to Accessory Coverage. (There is no separate deductible for Accessory Coverage.)
- 9. ACCESSORIES**
- a. Comprehensive Coverage for the insured unit is required.
 - b. Accessories are:
 - (1) any items (including those made by the manufacturer of the unit) that were not originally included by the manufacturer of the unit as identified by the VIN of the unit.
 - (2) any trailer or sidecar designed to be pulled by the motorcycle or off-road unit. Trailers designed to carry any motorcycle or off-road unit are not considered "Accessories" under this definition.
 - c. Accessory Coverage is automatically included at a limit of \$3,000, with the option to purchase additional coverage. For Off-Road units, a limit of \$1,000 will be automatically included, with the option to purchase additional coverage. Accessory Coverage is available up to a maximum limit of \$15,000.
 - d. Rating is done on a per \$100 basis for Accessory Coverage in excess of \$3,000 (\$1,000 for Off-Road units).
- 10. TRAVEL LOSS REIMBURSEMENT**
- a. Available only when Comprehensive and Collision Coverage are both purchased.

- b. Not available for Off-Road units.
- c. Benefits include:
 - (1) A toll-free number for customers to call for assistance.
 - (2) \$300 Towing and Emergency Road Service.
 - (3) \$300 Trip Interruption Coverage, which includes cost of meals, lodging and transportation to the operator's principal residence when a covered loss occurs more than 100 miles from principal residence under Comprehensive and/or Collision Coverage.

11. SAFETY APPAREL

- a. Included when Collision Coverage is purchased.
- b. Provides Collision Coverage for apparel specifically designed as motorcycle safety apparel, including helmets.
- c. Comprehensive (theft, etc.) Coverage is not provided for Safety Apparel.
- d. \$1,000 Safety Apparel Coverage is automatically included on each policy at no charge. Helmet coverage is provided at a sub-limit of \$400 per helmet, not to exceed \$800 per accident.
- e. Increased Safety Apparel Coverage is not available.
- f. This coverage does not apply to any of the following:
 - (1) Safety apparel not owned by the listed policyholder(s).
 - (2) Any patches, logo, pins, airbrush artwork, etc., unless included as original by the manufacturer of the safety apparel.
 - (3) Safety apparel, unless the damaged safety apparel is made available to American Modern Insurance Group for inspection upon request.
 - (4) A helmet not specifically designed and approved for motorcycle or off-road use.
 - (5) Any helmet radio transmitting or receiving equipment, including equipment provided with the helmet by the original manufacturer.

12. REPLACEMENT COST

- a. This is an optional coverage.
- b. Available only when Comprehensive and Collision Coverage are both purchased.
- c. If Replacement Cost Coverage is selected, the unit(s) will be rated as a new or current model year.
- d. Not available for Moped, Scooter, Off-Road or any units requiring form CUSAPPR-MC.
- e. Eligible units:
 - (1) For new business, units two (2) model years old or newer.
 - (2) For renewal business, units three (3) model years old or newer.

IMPORTANT NOTE: Unit age is calculated as current year minus model year. The current year for this calculation changes on January 1st of each year.

DISCOUNTS

Discounts, with the exception of the Loss-Free Renewal are subject to a maximum of 25%. All eligible discounts will be assigned, but the maximum will be capped.

A valid motorcycle license/endorsement, while not treated as a true "discount", will result in a reduced rate. **Proof required for this discount: copy of driver license.**

With the exception of the Multi-Unit and Loss-Free Renewal discounts, adequate documentation must be provided for discount eligibility. The documentation must accompany the application or the discount(s) will be removed until such documentation is submitted and approved.

1. 5% – 10% TRANSFER DISCOUNTS

- a. **Proof required for this discount: Previous insurance carrier's declarations page or ID card.**
- b. Previous coverage must have been maintained with a different carrier for a continuous year prior to the effective date of the policy.
- c. If there is no lapse in coverage, the insured will receive the 10% discount.
- d. If there is a lapse in coverage between 1 and 30 days, the insured will receive the 5% discount.
- e. Previous American Modern policies do not qualify for the Transfer Discount.
- f. This discount will be removed at the first renewal.

2. **10% MOTORCYCLE DRIVER TRAINING DISCOUNT**

- a. **Proof required for this discount: A driver training certificate.**
- b. An approved driver's safety course must have been completed within the 3 years preceding the effective date of the policy.
- c. American Modern's motorcycle safety course "Coaching the Motorcycle Operator" qualifies for this discount. For further details, contact your General Agent or the American Modern Casualty Division. Information about this course can be found at www.amigcampus.com.
- d. This discount will be automatically removed at renewal after the 3rd year if adequate re-certification has not been completed.
- e. Not available if the course was taken due to a court order.
- f. This discount does not apply to Off-Road units.

3. **10% HOMEOWNER DISCOUNT**

- a. **Proof required for this discount: A homeowner's declarations page.**
- b. This discount will apply when the insured owns a home, condominium or mobile home.

4. **10% MULTI-UNIT DISCOUNT**

More than one unit must be insured under the same policy.

5. **10% – 15% LOSS-FREE RENEWAL DISCOUNTS**

- a. 10% will be applied at the first renewal, and 15% will apply at the second and subsequent renewals.
- b. If combined, paid losses that exceed \$300 during any period where no discount has been applied, subsequent renewals will receive no discount.
- c. If combined, paid losses that exceed \$300 during any period where a 10% discount has been applied, subsequent renewals will receive no discount.
- d. If combined, paid losses that exceed \$300 during any period where a 15% discount has been applied, subsequent renewals will be reduced to a 10% discount.

6. **5% Mature Driver Discount**

- a. Driver must be at least 55 years old on the effective date of their policy.
- b. Rated operator must have completed an approved motorcycle driver education course.
- c. Insured's driving record must be free of at fault accidents and moving violations during the **Experience Period**.
- d. In order for the credit to remain in effect at renewal, the driving record of the insured must have been free of at fault accidents and moving violations during the policy period.
- e. This discount does not apply towards the maximum allowable discount of 25%.

SURCHARGES AND FEES

1. **DRIVING RECORD SURCHARGES**

- a. Assign points as follows:
 - (1) Minor Violation, 1 point each
 - (2) Intermediate Violation, 2 points each
 - (3) At-Fault Accident, 3 points each
 - (4) Major Violation, 5 points each
- b. Charge for points as follows:

(1) 0 points = 0%	(7) 6 - 7 points = 100%
(2) 1 point = 15%	(8) 8 points = 150%
(3) 2 points = 40%	(9) 9 points = 200%
(4) 3 points = 75%	(10) 10 points = 250%
(5) 4 points = 80%	(11) 11+ points are ineligible
(6) 5 points = 95%	

2. **25% UNVERIFIABLE MVR SURCHARGE**

- a. This surcharge will apply to any operator(s) whose MVR is not verifiable.
- b. This surcharge will be removed once the MVR can be verified.

3. **225% INELIGIBLE UNIT SURCHARGE**

- a. This surcharge will be applied if any agent has bound a risk that does not fit within our existing guidelines as

an eligible unit.

- b. When the surcharge is applied, the risk must be cancelled according to state requirements.
- c. If the surcharge is not applied when the risk is bound, American Modern Insurance Group will apply the surcharge immediately.

4. **50% TRIKE SURCHARGE**

This surcharge will apply to any unit that has been converted from a two-wheeled motorcycle to a Trike, or was originally manufactured as a Trike. Please see "UNIT ELIGIBILITY" for more details.

5. **0.55% WEST VIRGINIA PREMIUM TAX**

This surcharge applies to all policies.

ASSIGNMENT OF OPERATORS

1. To determine proper operator assignment on multi operator exposures, all operators must be ranked from the highest to lowest rate using marital status, age, driving record, experience, etc.
2. For **single unit policies**, the highest rated operator is assigned to the unit.
3. For **multi-unit policies with a single operator**, the operator is assigned to all units.
4. When there are **multiple units and multiple operators**, the following provisions apply.
 - a. If the number of units equals the number of operators, all operators are assigned to a unit. Assignment is determined by their actual usage.
 - b. If the number of units is less than the number of operators, the highest rated operator must be assigned to one unit, based on usage. (If the highest rated operator's use is equal on all units, the highest rated operator shall be assigned to the highest rated vehicle.) Once the highest rated operator is assigned to a unit, all other operators will be assigned based on their usage of the remaining units.

For example, there are three operators, two 45-year-old parents and an 18-year-old son. The family owns two units, a 1750cc Big Dog Mastiff and a 1450cc Harley-Davidson. The father primarily operates the Big Dog, the mother primarily operates the Harley-Davidson and the son will occasionally operate either unit. For rating purposes, the son would be assigned to the Big Dog (since this is the highest rated unit) and the mother will be assigned to the Harley-Davidson. The father will not be assigned to a unit, in this example, since the son has been assigned to the Big Dog, the primary bike of the father.
 - c. If the number of units exceeds the number of operators, the highest rated operator must be assigned to at least one unit, based on usage. (If the highest rated operator's use is equal on all units, the highest rated operator shall be assigned to the highest rated vehicle.) Once the highest rated operator is assigned to a unit, all other operators will be assigned based on their usage of the remaining units.

For example, there are two operators, a 45-year-old father and an 18-year-old son. The family owns three units, a 1750cc Big Dog Mastiff, a 1450cc Harley-Davidson and a 50cc Moped. The father operates the Big Dog 50% of the time and the Harley 50% of the time. The son operates the Harley 50% of the time and the Moped 50% of the time. The son, being the highest rated operator, would be assigned to both the Harley and the Moped, while the father is assigned only to the Big Dog. While the father operates the Harley 50% of the time, the son is the highest rated operator and will be assigned to the Harley. Since the remaining units need assignment, the father will be assigned to the Big Dog, as he is its only operator, and the son will be assigned to the Moped for the same reason.

IMPORTANT NOTE: The highest rated operator indicated must be rated on at least one unit on the policy.

HOW TO REACH US WHEN YOU NEED US

TO REPORT A CLAIM OR REACH OUR CUSTOMER CARE SERVICES DEPARTMENT:

Please call: 1-800-543-2644

Fax: 1-800-217-5150

or Report Claims Online:

<http://www.amig.com>

choose "Claims"

select "File a Claim"

select the "Motorcycle/ATV" form

New Loss Notices may be sent to:

American Modern Insurance Group, Inc.

Attn: Customer Care

P.O. Box 5323

Cincinnati, Ohio 45201-5323

TO OBTAIN SUPPLIES:

modernLINK: www.amig.com

modernLINK is available Monday through Friday 7 a.m. - 12 a.m. Eastern

Saturday and Sunday 8 a.m. - 9 p.m.

For assistance contact your modernLINK Profile Administrator located within your office

or contact American Modern's Systems Support Team at 1-866-527-9583.

Normal Business hours 8 a.m. to 6 p.m. Eastern, Monday - Friday.

Calls received Monday - Friday 6 p.m. - 9 p.m., weekends and holidays 8 a.m. - 9 p.m., will be answered by voice mail, and a member of Systems Support will return the call within one hour.

E-mail: supply@amig.com

or **Fax:** 1-513-947-4050

If you have a question about supplies, please call:

1-800-759-9008, ext. 5561

When obtaining supplies, please refer to the form number at the lower left hand corner of this page.



AMERICAN MODERN SELECT INSURANCE COMPANY

EXECUTIVE OFFICE

POST OFFICE BOX 5323

CINCINNATI, OHIO 45201-5323

1-800-543-2644

American Modern Insurance Group is a registered service mark of American Modern Insurance Group, Inc.

© American Modern Insurance Group 2007