NATIONAL GENERAL
an Allstate company



INDIANA

Personal Auto

Underwriting & Product Guide

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Unacceptable Risks

Unacceptable risks include, but are not limited to, the following:

- Multiple National General Insurance policies in the same household are unacceptable **unless**:
  - A child owns their own vehicle **or**
  - Unrelated residents/roommates are living in the same household.

  Note: If two National General Insurance policies are written in the same household, the driver with lower limits must be excluded from the policy with higher limits.

  When a household has policies from multiple insurance carriers, the household members who do not have a National General Insurance policy should be listed on the National General Insurance policy as Other Insurance.
- Policies listing vehicles from more than one household.
- Policies where at least one vehicle is not garaged in this state a minimum of 10 months out of a year:
- Policies with vehicles garaged at two different addresses and drivers in two different households.

  Exceptions:
  - Student or military risks (e.g. spouse of named insured/unmarried child of insured
  - Named insured has two different households (e.g. one permanent home and one vacation)
  - Drivers who live at different addresses but all vehicles are garaged at one place
  - Husband and wife in process of a divorce and vehicles are still considered community property.
- Risks in which the insured knowingly fails to include all household and non-household drivers who drive the insured vehicle on a regular basis.
- Risks in which the insured knowingly fails to provide the company with the correct vehicle garaging address.
- Any operator or household member has had a prior policy with a company under the National General Insurance Group which has been cancelled or non-renewed for underwriting reasons within the past 36 months.
- Policy where Estates, Receiverships, Corporations or Partnerships are listed as the named insured is unacceptable
- A new business policy with more than 10 total policy points.
- A new business policy with more than 10 total driver points.
- A new business policy with more than two non-chargeable incidents.
- Policies with four or more major chargeable accidents during the past 36 months (including at-fault and not-at-fault accidents).

Unacceptable Drivers

The following drivers are not eligible for coverage:

- Applicants who have had a policy cancelled or non-renewed by National General Insurance due to fraud or misrepresentation in connection with an application for insurance or the presentation or settlement of a claim.
- Applicants who have had a policy cancelled or non-renewed by National General Insurance or who have issued an unauthorized payment in connection with an application for insurance or a policy.
- An individual who has been successfully denied payment by an insurer for a claim in excess of $1,000 under an automobile insurance policy within the past five years where there is evidence of fraud or intent to defraud.
- Driver or household member convicted of insurance fraud.
- Driver without a valid United States or foreign driver license or learner permit — unless National General Insurance can obtain a valid MVR.

  Note: An official government issued Matricula Consular identification card is acceptable proof of a foreign driver license. Retain the document(s) in your customer file.
- Driver with a revoked or suspended driver license — whether driver license is revoked permanently or temporarily.
- Any driver under the minimum state driving age, except those with a temporary permit/license.
- Spouses living in separate households.
- Any driver who is physically or mentally impaired who does not provide a physician's statement, in which the physician states that such person is capable of safely operating a motor vehicle, is unacceptable. Quote must be reviewed via the Underwriting Review Form.
- Any driver(s) involved in an illegal enterprise or occupation is unacceptable.
- Applicants who have knowingly threatened bodily harm or engaged in menacing behavior towards a Company employee or an authorized independent agent of the Company.
- Any driver that has been convicted of or pled No Contest or nolo Contendre to a felony offense (whether adjudication was withheld or not) other than alcohol-related driving offenses during the last 10 years.
- Any entertainer, celebrity, professional athlete, or other nationally known person.

Unacceptable Vehicles

The following vehicles are not eligible for coverage:

- Vehicles without a valid United States garaging ZIP Code.
- All vehicles on policy have an out-of-state garaging ZIP Code.

  Note: For full-time students and members of the United States military, vehicles not garaged in the principal state are acceptable provided at least one vehicle is garaged in the state the policy was written.
- Vehicles garaged in the District of Columbia, Hawaii, Massachusetts, Michigan, New Jersey, or New York or outside the United States.
- Vehicles that do not have a title or not licensed for road use.
- Vehicles with a salvage title are ineligible for physical damage.
- Vehicles older than 20 years with physical damage coverage.
- Vehicle Types: Kit Cars, Dune Buggies, Bajas, Buses, Mini-Buses, Camper Vans, Motor homes, ATV's, Step Vans, Panel Vans, Custom built vehicles, antiques, classics, collector's items, reproduction models, vehicles originally manufactured for foreign use, and Vehicles designed for 12 or more passengers, e.g. 12 – 15 Passenger Vans
- Flatbed trucks, stake trucks, dump trucks, cutaway vans, and all other commercial type trucks.
- Vehicles leased or rented to other drivers by the named insured.
- Vehicles regularly available to driver(s) not listed on the policy.
- Vehicles insured for stated amount.
- Vehicles with an altered suspension or a modified engine.
- Vehicles used for Business Use or Artisan Use (see Business or Artisan Use description) **and**:
  - Driven by employees **or**
  - Vehicles with a Business or Artisan Use driven by anyone not listed on the Policy **or**
  - Not owned by the named insured or spouse **or**
  - Vehicle type is motorhome, van conversion, trailer, camper, utility, bus conversion, semi, or cabriolet.
- Artisan Use vehicles that visit more than two job sites a day.
- Vehicle that display logos or advertising.
- Vehicles with ladder racks or supply storage racks above the roof or the bed of a truck or van.
- Vehicles used for Route Use — **unless** the policy is written by National General via the Rural Letter Carriers (RLC) Auto Insurance Plan.
- Vehicles used for the following: emergency; racing; livery; delivery/pick up of goods (including, but not limited to, delivering magazines, newspapers, mail delivery (except RLC), and pizza); limousine and taxi service; ride sharing service such as Uber or Lyft; hauling explosives.
- Postal unit or right-hand drive vehicles not used for route delivery.
- Non-RV type vehicles equipped with cooking equipment or a bathroom.
- Vehicles equipped with snow removal equipment. No exceptions — even for personal use on private property.
- Vehicles with gross vehicle weight of 12,000 pounds or more.
- Vehicles with a load capacity greater than one ton — **unless** there is a non-motorized RV-type vehicle on the policy.
- Purely electric vehicles.
  Exception: Chevy Volt and Nissan Leaf.
- Gray market vehicles.
- Vehicles with less than four wheels.
- PPA type vehicles with Original Cost New (OCN) greater than $100,000.

- Any make/model vehicle listed below:

Make	Model	Make	Model
American General	H1	Karma	All Models
ARO	All Models	Lada	All Models
Aston Martin	All Models	Laforza	PSV-L4
Audi	R8	Lamborghini	All Models
Avanti	All Models	Lexus	LF-A
Bentley	All Models	Lotus	Elan, Esprit
BMW	Z8	Maserati	28, 425, 430, Biturbo, Coupe GT, Gransport, Spyder
Bricklin	All Models	Maybach	All Models
Bugatti	All Models	McClaren	All Models
Cadillac	All Hearses and Limousines	Mercedes	B F-CELL, SL600, SL63 AMG, SL65 AMG, SLR, SLSAMG, Maybach
Callaway	C12	Morgan	All Models
Checker	All Models	Mosler	All Models
Chevrolet	Lingenfelter, Hammer, and Mallet Corvettes; Grumman	Nissan	All Stillen Models
Chrysler	All Limousines	Panoz	All Models
Delorean	All Models	Pantera	All Models
Dinan	All Models	Pontiac	Lingenfelter Trans Am
Dodge	Shelby Durango	Porsche	All Ruf Models, Carrera GT, 911 GT2, 911 GT3, 918 Spyder
Elio	All Models	Rolls Royce	All Models
Ferrari	All Models	Roush	All Roush Mustangs
Ford	All Saleen Mustangs, Ford GT, Think	Ruf	All Models
GEM	All Models	Saleen	All Models
GM EV1	All Models	Shelby	Cobras and Series 1
Hennessey	All Viper Models	Smart Cars	All Models (except Fortwo)
Honda	EV, FCX, FCX Clarity	Spyker	All Models
Hummer/American General	H1, Humvee	Toyota	All HKS Enhanced Supra Turbos
Jaguar	XJL	Vector	All Models
Jensen	All Models		

Coverages

The system automatically displays available coverage limits.

Liability

Bodily Injury (BI)/Property Damage (PD)

- BI/PD coverages must be written together.
- Required on all motorized vehicles on policy — **unless** a Storage Comp vehicle.
- Required on all motorized vehicles on policy when a Financial Responsibility Filing is requested.
- Limits must be the same for all vehicles on a policy.
- Limits must be equal to or higher than the minimum Financial Responsibility limits required by law in any state in which a vehicle is garaged.
- Limits on out-of-state risks must meet or exceed the minimum limits in that state.

Medical Payments

- An optional coverage that pays for reasonable expenses incurred for medical and/or funeral expenses incurred due to a motor vehicle accident.
- Limits must be the same for all vehicles on a policy.
- Limits are per person per accident.

Uninsured/Underinsured Motorist

Uninsured Motorist (UM) Bodily Injury

- Required on all vehicles with Bodily Injury coverage — unless rejected.
- Limits cannot exceed Bodily Injury limits.
- Limits must be the same for all vehicles on a policy.

Underinsured Motorist (UIM) Bodily Injury

- Required on all vehicles with Bodily Injury coverage — unless rejected.
- If selected, limits must be at least 50/50, but can be no greater than the limits of Bodily Injury.
- Limits must be the same for all vehicles on a policy.

Uninsured/Underinsured Motorist Property Damage (UMPD)

- Required on all vehicles with Property Damage coverage — unless rejected.
- Limits cannot exceed Property Damage limits.
- Limits must be the same for all vehicles on a policy.
- Uninsured Motorist Bodily Injury coverage is required to select this coverage.

Physical Damage

Comprehensive/Collision

- Comprehensive and Collision coverages are required on vehicles with a loss payee.
- Comprehensive coverage is required on vehicles in storage.
- Comprehensive coverage is required on all vehicles with Collision, Rental Reimbursement, Towing and Labor, and Additional Customized Equipment and Parts coverages.
- Comprehensive or Collision coverage is not available for any vehicle with a model year more than 20 years of age.

Comprehensive Only — Vehicles with Storage

- Only available on a multi-car risk in which at least one other vehicle has Liability coverage.
- The following coverages are not available: Liability, Collision, Towing and Labor, Rental Reimbursement, and Additional Customized Equipment and Parts.
- Cannot have a loss payee.
- A Comprehensive Only surcharge will apply.

The Agent is required to inspect and complete a Vehicle Inspection Report or capture pictures of all vehicles when endorsing a policy with Comprehensive or Collision coverage. Retain the Vehicle Inspection Report in the customer file in the event submission to National General Insurance is required.

Accident Forgiveness

Available for customers who meet the following requirements:

- No driver on the policy has any violations in the 12 months prior to the policy effective date.
- No driver on the policy has any chargeable accidents in the 12 months prior to the policy effective date.
- No driver on the policy has any major violations.
- No more than one chargeable accident in the 35 months prior to the policy effective date.

Accident Forgiveness is not available for policies that reinstate with a lapse.

The first at-fault accident will be forgiven.

- Rates will not be impacted by the first accident.
- No surcharges will be applied.

Subsequent at-fault accidents during the experience period will cause the endorsement to be removed and points will be charged for **all** accidents that occurred in the previous 35 months — including the first (forgiven) accident. Only one forgiven at-fault accident can be on a policy at any given time during the experience period.

Note: Non-chargeable accidents are not considered.

If insured requests to remove Accident Forgiveness coverage, any forgiven accident will be surcharged at renewal. If Accident Forgiveness is removed from a policy for eligibility reasons, it cannot be added back to the policy.

Accidental Death and Dismemberment (AD&D)

- An optional policy level coverage that is available for motorized vehicles on a policy with Bodily Injury coverage.
- AD&D coverage pays when an insured is killed or dismembered in a motor vehicle accident. Two plans are available:
  - The Individual Plan only covers the named insured.
  - The Family Plan covers the named insured, spouse, and any unmarried children in the household who are under 19 years of age.

Additional Customized Equipment and Parts

- Provides physical damage protection for any permanently installed add-on equipment that was not installed by the original vehicle manufacturer.
- Available for any vehicle with Comprehensive coverage.
- Coverage up to $4,000 in actual cash value may be purchased.
- Coverage is provided up to the lesser of actual cash value, actual cost to repair, or declared value.
- Before Customized Equipment coverage applies to additional equipment, the equipment must be listed on the application and the proper premium paid.

Diminishing Deductible

With the Diminishing Deductible option, every vehicle on a policy with Comprehensive and Collision coverages will have their respective Comprehensive/Collision deductibles reduced every claim-free year.

- Comprehensive and Collision coverages are required in order to have Diminishing Deductible coverage on a policy.
- Note: When a vehicle is placed in storage, only Comprehensive coverage is required on the policy.
- For every claim-free year, the credit balance increases by 25% at each annual renewal — up to a maximum of 100%.
- If a claim is filed, the credit can be applied toward the Comprehensive or Collision deductible for any covered vehicle.
- Towing and labor only claims do not reset the deductible credit to 0%.
- Any other claim (excluding Comprehensive/Collision Towing/Labor) will prevent earning another 25% deductible credit at the next annual anniversary.
- If the Comprehensive or Collision deductible is changed on any vehicle, the deductible credit is reset to 0%.
- If the insured removes Comprehensive coverage and later adds the coverage back to their policy, the credit balance resets to 0% and the deductible period re-starts.
- The deductible credit does **not** apply when an undisclosed household driver is involved in a loss. The deductible credit resets to 0%.
- If the insured removes Liability and Collision coverages and puts the vehicle into storage, the credit balance is not reset to 0%.

Mexico Coverage

- Provides Physical Damage coverage for any accident that occurs in Mexico within 50 miles of the United States border.
- Comprehensive and Collision coverages are required on the vehicle.
- Repairs must be made in the United States.
- Liability insurance from a licensed Mexico insurance company must be in-force at the time of loss. Proof of coverage is required when a loss occurs.

Note: National General Insurance has a partnership with International Insurance Group, Inc., which gives us more product options for our insureds who want to drive across the border into Mexico.

- Does not cover towing and labor or rental reimbursement.

Note: If the covered vehicle cannot be driven as a result of a loss that occurred in Mexico, this coverage will pay the cost of necessary towing and labor to return the covered vehicle to the nearest point in the United States where repairs can be made.

Rental Reimbursement

Reimburses the insured for expenses incurred for a rental vehicle while a covered vehicle is being repaired as the result of an accident — subject to a maximum per day limit/maximum number of days per accident limit.

- Comprehensive coverage is required on the vehicle.
- Limits must be the same for all vehicles on a policy.

Towing & Labor

Reimburses the costs incurred for mechanical labor and/or towing to a nearby facility for each disablement on a covered vehicle — subject to a maximum limit per occurrence/per policy term.

- Comprehensive coverage is required on the vehicle.
- Limits must be the same for all vehicles on a policy.

Renters Insurance Endorsement

- Renters Insurance is offered as an endorsement to National General Insurance policyholders who have an active personal auto policy. Renters Insurance can only be purchased in conjunction with a personal auto policy.
- The Renters Insurance Endorsement will protect your customers who rent a home or apartment against risks from fire, theft, storms, and personal liability, as well as offers coverage for additional living expenses and medical expenses.
- Personal Property coverage is available with or without replacement coverage. Selected limits will display accordingly.
- The Renters Insurance Endorsement can be added or deleted midterm; however, if all personal autos on the policy are canceled, the Renters Insurance will be canceled as well.

Discounts

The system automatically requests proof documentation required to retain discount.

Accident Free Claims Free

Available when all rated drivers on the policy have no violations or incidents during the past 35 months.

Advance Quote

Available for new business policies when:

- The policy is quoted one to five days before the policy effective date **or**
- The policy is quoted 6 or more days before the policy effective date **and**
- All required rating information is provided by the customer **and**
- The policy has prior insurance with no lapse in coverage.

Anti-Theft Recovery

Available for each vehicle on a policy equipped with an **active recovery device tracking system**. Cannot be applied in combination with any other anti-theft discount on the same vehicle.

Association

Available when a rated driver on the policy is a current member of an approved PPA Association.

CDL

Available to drivers who meet the following criteria:

- Has a valid and active Commercial driver license
- Be in a Teamsters Plan Code (TM or DT)
- Must drive a minimum of $15,000 miles per year in their occupation.

Credit Zip Match

Available if all garaging zip codes match the zip code returned from the credit score. The discount is not available for named non-owner policies.

DynamicDrive

Applies to drivers participating in the National General DynamicDrive program who provide a valid email address and install the approved application on their smartphone.

EFT/Auto Pay

Available for a policy when Automatic Payment is chosen as the method of payment and the funds are transferred from a checking or savings account.

Factory-Installed Anti-Theft and Recovery (PPA Only)

Available for each vehicle on a policy equipped with an **active factory-installed tracking system**. Cannot be applied in combination with any other anti-theft discount on the same vehicle.

Farm Use

Available when the vehicle is used for farming or ranching only, is unacceptable for any other use and when the following apply:

- The vehicle is principally garaged on a farm or ranch and
- The vehicle is not customarily used for going to or from school or work, other than farming or ranching and
- The vehicle is not used for TNC activity and
- The vehicle is designated for farm use.

Good Student

Available to each rated driver who annually meets the following criteria:

- Is between the ages of 16 and 24 years of age
- Is a full-time high school, college, or technical/vocational school student or is enrolled in an academic home study program and
- Is listed on a Dean's List, Honor Roll, or
- Maintains a cumulative B (3.0) average or better or
- Is ranked scholastically in the upper 20% of their class or
- Is ranked in the top 20% of a national standardized test (e.g., SAT, ACT, PSAT, PACT).
- Has a valid U.S driver license or learner permit.

Homeowner

Available when named insured or spouse owns their home **or** has a Full-Timer policy.

Note: Does not include mobile homes.

In-Agency

Available when the agency that is writing the new National General Insurance policy has the existing personal lines auto policy with the insured and that policy has been in-force for at least 12 months.

Proof of discount eligibility will be part of the review process; proof is retained by the Agent.

Mature Driver

Available when any rated driver on the policy:

- Is 55 years of age or older, **and**
- No accidents or violations, **and**
- Has completed a qualifying Motor Vehicle Accident Prevention course successfully within the prior 36. A certificate proving course completion must be submitted.

Mobile Home

Available when named insured owns the mobile home they reside in and the mobile home is 10 years old or less.

Multi-Car

- Available for all vehicles on a policy when the policy covers more than one PPA-type vehicle.
- All vehicles must be listed on the same policy and driven primarily by persons living in the same household.
- Applies to all vehicles on the policy.

Multi-Policy

Available when an insured has a National General Insurance PPA policy **and** another in-force policy with National General Insurance or an affiliate:

- Agency Controlled Homeowners (HO3)
- Flood
- Homeowners (HO3)
- Motorcycle
- Renters (HO4)
- Warranty.

New Business

Available on all New Business policies.

New Vehicle

Available for vehicles on a policy when the vehicle model year is within the last 3 years.

Paid In Full

Available when insured pays 100% of the total premium by cash, check, Electronic Funds Transfer (EFT)/Auto Pay, credit card, or debit card at the inception of a policy term.

Paperless

Available at new business when the named insured chooses to receive policy documents electronically and provides and maintains a valid Internet email address.

- If the insured endorses Paperless onto a policy mid-term, the discount will be applied effective the day the insured confirms their paperless preference.
- If the insured requests to receive policy documents by conventional mail, the discount will be removed.

Student Away at College

Available for any rated driver on a policy who:

- Is between 16 – 24 years of age **and**
- Is enrolled in a college or university that is at least 100 miles from home and does not have a vehicle at school **and**
- Has a valid United States or foreign driver license **and**
- Has a marital status of Single.

Discount does not apply if the student is an excluded driver.

Work from Home

Available for any rated driver on a policy who works for an employer and works from home at least 3 days per week. A letter from each driver's employer is an acceptable form of proof.

Surcharges

Artisan Use

Applied when a private passenger vehicle is used to carry tools and incidental supplies from the insured's home to a job site.

Unacceptable Artisan Use includes, but is not limited to, vehicles:

- Used in any form of pick up or delivery of goods
- Vehicles with logos or advertising on them
- Used to transport flammable liquids, chemicals, explosive materials or more than 500 pounds of supplies or equipment
- Owned by a corporation or partnership
- Used to visit more than two job sites per day
- Driven by someone other than the named insured or resident relative.
- Vehicles with ladder racks or supply storage racks above the roof or the bed of a truck or a van.

Only one Business Use or Artisan Use vehicle can be on a policy.

Business Use

Applied when a private passenger vehicle is used regularly or frequently for business errands or personal transportation related to the insured's employment.

Unacceptable Business Use includes, but is not limited to, vehicles:

- Used for livery, taxi, or limousine or to transport children, workers, or hotel guests
- Used in any form of pick up or delivery of goods or property
- Vehicles with logos or advertising on them
- With a load capacity of one ton or greater.

Only one Business Use or Artisan Use vehicle can be on a policy.

Excluded Driver

Applied when a resident licensed driver is excluded from the policy. See Driver Eligibility — Excluded for more information.

Prior PIP Claim

Applied for any prior personal injury protection claims. The claim must be within the last 36 months.

Registration Mismatch

Applies when the vehicle title and registration are registered out of state.

SR-22 Filing

Applied when any driver on a policy has a Financial Responsibility Filing (SR-22 or FR-44) issued by National General Insurance.

Storage Comp

Applied to a vehicle in storage that is insured for Comprehensive Only coverage.

- Limited to one vehicle per policy
- Must have at least one other vehicle with required Liability coverages.

Unacceptable Risk

Applied when an unacceptable driver or vehicle is endorsed onto a policy that cannot be canceled or declined mid-term. The policy will be non-renewed.

Undeclared Operator

Added to a policy when we discover a driver who is not listed on the policy.

Unverifiable Driving Record

Applied when a driver:

- Has only a foreign or international driver license (including Puerto Rico) **or**

  Note: An official government issued Matricula Consular identification card is acceptable proof of a foreign driver license. Retain the document(s) in your customer file.

- Is 20 years of age or older and cannot verify 24 months on MVR **or**
- Is 19 years of age and cannot verify 12 months on MVR.

Driver with a learner permit will not receive surcharge during first 12 months of policy term. The surcharge may be assessed at the annual anniversary if an MVR cannot be obtained.

Quote Information

Accidents and Violations

Experience Period

The experience period is 35 months or less prior to the policy effective date. The occurrence date is used for violations.

Accident Threshold

Threshold	Amount
Non-Threshold Incidents	$1
Comprehensive Coverage	$1,001
Property Damage	$1
Injury	$1
Negligence %	1%

Non-Chargeable Incidents (NCIs)

The following NCIS are not considered for rating or determining underwriting tier:

- UM/UIM, Personal Injury Protection, and Medical Payment losses
- Not-at-fault accidents — including single car incidents — for any rated driver
- Comprehensive losses
- Waived violations or accidents.
- NCIs that cannot be assigned to a specific driver (attribute applied to named insured).

Not-at-Fault Accidents

All accidents are chargeable — **unless** proof of not-at-fault is provided. Acceptable proof of not-at-fault is:

- A copy of the police report or court documents clearly indicating not-at-fault.
- A letter from the previous carrier.
- A letter from the Agent or from the named insured containing details of not-at-fault, such as:
  - Vehicle involved in the accident was parked legally at the time of the accident.
  - Insured was reimbursed by, or on behalf of, the person responsible for the accident or has a judgment against such person.
  - Insured's vehicle was struck in the rear by a vehicle headed in the same direction and the insured was not convicted of a moving traffic violation in connection with the accident.
  - Vehicle was struck by a hit-and-run driver and the accident was reported to proper authority within 24 hours by the applicant or resident driver.
  - Insured was not convicted of a moving traffic violation in connection with the accident.
  - Insured was adjudicated not to be liable by a court of competent jurisdiction.
  - Insured received a traffic citation that was dismissed or nolle prossed.
  - Insured can provide written information establishing that they were not-at-fault and this information is not contradicted.
  - Accident was caused by flying or falling objects or contact with animal or fowl.
  - Accident occurred when using vehicle in response to an emergency when the driver of the vehicle at the time of accident was a paid or volunteer member of any Police or Fire Department, First Aid Squad, or any law enforcement agency. This exception does not include an accident occurring after the vehicle ceases to be used in response to such emergency.

Keep these documents in your agency files.

Insurance Experience

A rating factor is applied based on the applicant's insurance history, such as length of time insured, number of carriers, etc. The insurance history information is obtained from a third party consumer report.

Insurance Score

For applicants 18 years of age or older, National General Insurance will request credit information to develop an insurance score used in determining tier. To obtain the most accurate quote information, include applicant's full name, current address, and Social Security number. Although an applicant is not required to provide their Social Security number, it helps determine a more accurate estimate. If an applicant has recently moved, prior address may be used.

No one will be denied coverage based on their credit history.

A customer can request a copy of their credit report by calling the credit reporting agency. Only the customer can request this information; it cannot be provided to National General Insurance or Agent.

SR-22 Filings

An SR-22 is required under certain circumstances, e.g., as a result of a DUI, DWI, or other serious moving violation. National General Insurance files an SR-22 form with the state to confirm Liability coverage for a specified driver. Drivers requiring an SR-22 filing cannot be excluded.

Supplementary Risk Score

Supplementary Risk factors are based on the interaction of the following variables:

- Number of days lapse in prior coverage
- Bodily Injury Group Number (Prior BI limits)
- Supplementary Risk Model (SRM) action code.

Vehicle History Rating

National General Insurance will obtain a Vehicle History Report — based on Vehicle Identification Number (VIN) — from AutoCheck (a part of Experian). A vehicle history score/code is assigned based on characteristics found in the Report. The following are a few of the vehicle characteristics:

- Prior vehicle damage
- Number of title changes (i.e., number of owners)
- Length of ownership
- Branded title (e.g., salvage, flood, junk, rebuilt).

A customer can request a copy of their Vehicle History Report from the AutoCheck Insurance Client Help Desk at 855-568-2664.

Lifetime Value Score

A Lifetime Value Score is determined by a statistical model that produces a score group that ranges from 1 – 10. Predictor variables include, but are not limited to:

- Number of drivers
- Number of vehicles
- Prior Limits
- Full coverage or Liability Only policy.

Underwriting Tiers

National General Insurance competitively prices risks for all categories — from low risk to higher risk.

All risks are written in the lowest priced underwriting tier for which they qualify. Any risk submitted for a tier for which it does not qualify will be issued in the lowest tier for which it does qualify.

At the inception of a policy, National General Insurance considers factors for rating auto liability insurance. Those factors include, but are not limited to:

- Number of days since the prior policy lapsed
- Prior or current Bodily Injury Liability limits
- Insurance score
- Age of named insured when determining the lowest applicable program tier.
- NCIs.

Proof of Prior (POP)

POP is not required if during the quoting process a hit is received on current carrier that validates prior company, prior coverage dates, **and** prior limits.

If no hit is received on current carrier or current carrier only validates prior company and prior coverage dates, the customer must provide:

- Proof of prior Bodily Injury limits
- Proof of 6 months previous continuous coverage. Multiple policies can be submitted to reach the 6-month minimum.

  Note: A prior National General Insurance policy is not acceptable POP.

If we do not receive required proof within 21 days of the policy inception date, POP will be removed. If POP is received within 45 days, proof will be applied effective back to the policy inception date. If POP is received more than 45 days after the policy inception date, proof will not be applied on the policy.

To be considered acceptable POP, a document must be issued by a prior United States or foreign insurance company and must contain all the following information:

- Applicant listed as a named insured or as a driver on a personal auto, commercial, or motorcycle policy
- Prior company name
- Bodily Injury limits

  Note: If the proof is written in another language and the prior limits cannot be determined, the minimum POP limits must be given.
- Policy expiration date.

The following documents are acceptable POP:

- Declarations Page
- Renewal/Renewal Offer Declarations Page
- Letter from previous carrier
- ID card (only acceptable for minimum Liability limits)
- Commercial Policy
- Motorcycle Policy.

A billing statement is **not acceptable** POP.

End-of-Term Transfers

For policies being transferred to National General Insurance at the end of the prior policy term, the following company-issued documentation is acceptable POP:

- Renewal Offer
- Non-Renewal Notice
- Prior Declarations Page
- ID card (only acceptable for minimum Liability limits).

Driver Eligibility

A policy must cover at least one named insured who is a rated driver. The named insured includes the person listed as the named insured and that person's spouse if residing in the same household. Corporations, partnerships, estates, and receiverships are not acceptable as a named insured.

Named insured or spouse must have a valid United States or foreign driver license.

Note: An official government issued Matricula Consular identification card is acceptable proof of a foreign driver experience. Retain the document(s) in your customer file.

All residents in the household who are at least 14 years of age (whether licensed or not) **or** anyone who regularly drives any vehicle listed on the policy (defined as at least 10% of that vehicle's usage) must be classified in one of the following categories:

Rated

At least one named insured or spouse must be a rated driver. All rated drivers are evaluated in the various rate calculations.

Rated drivers include:

- Any **household** member who has a driver license or learner permit **or** who is 17 years of age.

  Note: When a listed driver turns 17 years of age, that driver must become a rated driver (unless in another Driver Status category) as of the effective date of the next renewal term — whether they have obtained a driver license or learner permit or not.

- Any **non-household** member who regularly drives any of the vehicles on a policy at least 10% of the vehicle's usage.
- Any driver requiring an SR-22 filing.

Excluded

National General Insurance will exclude any driver from a policy other than the named insured — provided we receive a completed and signed Driver Exclusion Form.
Exceptions: Individuals requiring a Financial Responsibility filing.

- Individuals who have a permanently revoked driver license or individuals who are 18 years of age or older or who have never been licensed are unacceptable risks - **unless** they are excluded.
- A spouse may be excluded. (A non-driving spouse must be excluded from the policy). The excluded spouse's signature is required on the Driver Exclusion Form.

Listed

Listed drivers are only noted on a policy and do not impact the policy premium.

Listed drivers include any household member who:

- Does not have a driver license or learner permit **and**
- Is at least 14 years of age **but** less than 17 years of age.

  Note: When a household member obtains a driver license or turns 17 years of age, they can no longer be classified as Listed.

Other Insurance

Any driver who is 21 years of age or older and can prove continuous Liability insurance with another company. Proof of insurance is required.

This information should be obtained from the prospective insured by asking who lives in the household and who outside the household drives the listed vehicles. The insured must notify their Agent or National General Insurance of any change in household members or drivers of insured vehicles over the life of the policy.

Named Non-Owner Policy

A Named Non-Owner policy provides Liability coverage for individuals who do not own a vehicle and who do not have regular or frequent access to any vehicle for personal use. The rating territory is based on the named insured's resident ZIP Code, which cannot be out of state. This coverage is in excess of any other coverage.

- Coverage only applies to non-owned vehicles that are not available for regular use.
- If the named insured is married, the spouse is the only other driver who may be covered on the policy.
- Coverage does not extend to other household members (besides the spouse when named insured is married) or other permissive drivers.
- Vehicles cannot be listed on the policy.
- Only Liability coverage is available.
- Bodily Injury and Property Damage coverages are required.
- Physical Damage coverage is not available.
- Financial Responsibility filings are acceptable.
- Business Use or Artisan Use is not acceptable.
- Discounts and surcharges are applicable.

Vehicle and Driver Assignment

National General Insurance uses Average Driver Factor for driver assignment and to determine the rate per vehicle. The Average Driver Factor is based on driver classification, violation and accident points, discounts and surcharges, and a point by age factor by driver.

Driver Marital Status

National General Insurance classifies persons who are not legally married as single for rating purposes. Married driver rates are only applied to those who are legally married and residing in the same household. Drivers who are married, but living in separate households, widowed, separated, or divorced are rated as single.

Garaging Location

Each vehicle will be rated based on ZIP Code in which the vehicle is garaged primarily. Post Office Box ZIP Codes cannot be used for rating. The garaging street address and ZIP Code must be given for all Post Office Box mailing addresses.

At least one vehicle must be garaged in Indiana for a minimum of 10 months of the year.

The following are exceptions to the same location rule:

- Students away from home at school with a vehicle titled in the insured's name.
- Members of the U. S. military who are stationed out of state.
- Vehicle is garaged out of state and the territory code for that garaging location ZIP Code is an acceptable territory. Any vehicle garaged out of state with an unacceptable territory code is unacceptable.

Note: Unacceptable states are District of Columbia, Hawaii, Massachusetts, Michigan, New Jersey, Louisiana, and New York and outside the United States.

Out-of-State Risks

An out-of-state risk is a student or member of the U. S. military who:

- Temporarily resides in a state other than the policy rating state **and**
- Garages an insured vehicle in that state, but permanently resides in Indiana.

To be an acceptable risk:

- At least one vehicle on the policy must be garaged in Indiana a minimum of 10 months of the year **and**
- Liability limits must equal or be greater than minimum required out-of-state limits **and**
- UMBI limits must equal Liability limits.

Note: Unacceptable states are District of Columbia, Hawaii, Massachusetts, Michigan, New Jersey, Louisiana and New York and outside the United States.

Leased Vehicles

Vehicles that are leased in the insured's name and are not classified as Artisan Use or Business Use are acceptable at no additional premium. The lessee should be listed as the named insured or spouse and the leasing company as the loss payee/additional interest.

Vehicles leased by an individual for business use are acceptable if the usage meets Business Use or Artisan Use guidelines.

Transaction Guidelines

Binding New Policies

An Agent in good standing with National General Insurance has the authority to bind coverage according to the terms and conditions in this Guide. New business applications cannot be bound or effective until the following conditions are met:

- The Agent has obtained adequate information to accurately rate the risk and has done so.
- The application and all applicable forms and documents are completed and signed by the applicant and the appointed Agent.
- The down payment has been collected.

All applications must be submitted within 96 hours of the policy effective date.

A policy cannot be effective earlier than the time and date that an accurate rate is generated, the applicant and Agent have signed the application, and the down payment or payment in full has been collected by the Agent.

National General Insurance reserves the right to reject or cancel any risk not bound in accordance with these rules. Agents do not have authority to issue policies, endorsements, or cancellation notices — **unless** specifically authorized by National General Insurance in writing.

Brokering is not permitted. It is not acceptable to give our underwriting materials to other Agents or brokers or to accept applications from them for risks they have underwritten or will service outside your office. Violations will result in immediate termination of the agency agreement.

MVR/Loss History Reports Chargeback Process

At the close of each month, we review all quotes that included an order of a Motor Vehicle Report (MVR) and/or Loss History Report. We then use the total number of quotes with reports ordered to calculate the percentage of these policies that were bound. This bound percentage is then compared to the Agent's chargeback threshold. If the bound percentage is greater than or equal to the chargeback threshold, then no chargeback is applicable. If the bound percentage is less than the chargeback threshold, then the Agent is charged for all of the unbound MVRs and Loss History Reports during that specific month.

We run the comparison between the bound percentage and chargeback threshold 2 months in arrears. This ensures the Agent has time to bind any outstanding quotes with a report ordered. As an example, chargebacks on the commission statement in June are charged for reports ordered on unbound quotes in April.

The chargeback calculations are done at the state and product level. The agency's monthly commission statement will reflect any MVR/Loss History Report chargebacks.

Hazardous Weather Binding Restrictions

If a hurricane, tropical storm, tornado, hailstorm, or flood occurs or a warning is placed in effect, **do not** bind any new Physical Damage coverage. Physical Damage coverage can be added when the moratorium or warning is lifted. If binding coverage within 48 hours after a warning or moratorium has been lifted, you must inspect the vehicle before binding Physical Damage coverage. Note the application that an inspection was completed.

New Business

- Do not bind any new policies with Physical Damage coverage.
- Liability Only policies can be bound.

Endorsements

- Do not add or replace a vehicle with Physical Damage coverage.
- Do not add Physical Damage coverage to an existing Liability Only vehicle.
- Do not lower a Physical Damage deductible for an existing vehicle.
- Do not increase Physical Damage coverage on an existing vehicle.
- All other types of endorsements can be bound.

Reinstatements

Policies with Liability Only coverage are eligible for reinstatement.

Misrepresentation of Risk

Misrepresentation of a risk is insurance fraud. Each applicant has the responsibility and obligation to complete an application for insurance truthfully and to inform National General Insurance of any and all changes during the policy period. Failure to do so could result in denial of a claim or rescission of a policy.

The Agent is responsible for helping the applicant fully disclose all material facts. To avoid possible misrepresentation and to ensure the accuracy of quoted premiums:

- Verify the vehicle(s) or driver(s) is not listed in our program as an unacceptable risk.
- Make sure the applicant understands and answers all questions. Ask the applicant all questions on the application concerning business use, prior vehicle damage, past insurance fraud, and felonies.
- Inform the applicant that National General Insurance uses MVRs, C.L.U.E., credit reports, vehicle history reports, and other available reports to assist in verifying information and rating a policy.
- All losses and accident activity — both at-fault and not-at-fault — must be disclosed.
- Verify the garaging address of all vehicles.
- Verify that all residents of the household who are of eligible driving age or permit age (whether they drive or not) and all drivers who regularly drive the insured vehicles — including spouses, roommates — as well as those drivers outside of the household to whom the insured auto is furnished or available for his or her use, even occasionally, including those in the military, those away at school, and household members with suspended or revoked drivers licenses are listed and rated or excluded on the application.
- Verify the ownership and registration of the vehicles.
- Verify the number, type, and use classifications of insured vehicles. This includes the use of a vehicle to carry persons or property for compensation or a fee; Commercial Ride Sharing/Transportation Network Companies; limousine or taxi services; livery conveyance (including not-for-hire livery); retail or wholesale delivery (including but not limited to pick up, transport, or delivery of magazines, newspapers, mail, or food). However, this does not apply to shared expense carpools or the use of a covered vehicle for volunteer or charitable purposes for which reimbursement for normal operating expenses is received.

The insured must notify their Agent or National General Insurance of any change to their policy characteristics — including, but not limited to the following: residency; garaging; household members; drivers; license status; accidents/violations; the number, type, and use of insured vehicles over the life of the policy.

Agent of Record

We believe that insureds and Agents are served best by renewing existing policies with the Agent who produced the policy; therefore, we do not encourage changing the Agent of Record (AOR). When an insured insists on changing Agents, we require a request to change the AOR signed by the insured **prior to the renewal effective date**. AOR changes will be effective at renewal and cannot be made midterm.

Policies written directly through National General Insurance **cannot** be transferred to an agency policy via an AOR form. The policy must be written as a new business policy in your Agent code and in a company in which you are licensed to write business.

Undeclared Drivers

In the event we discover a previously undeclared driver, National General Insurance reserves the right to make appropriate policy and coverage changes.

Endorsements

Endorsement requests should be submitted using our agency policy system at www.natgenagency.com.

Premium adjustments resulting from policy changes will be made at the time of endorsement or incorporated into future installment bills. If all installment payments have been received, premium adjustments will be billed or credited directly to the insured.

Certain types of endorsements will be reviewed by National General Insurance and additional information may be requested as a result of the transaction being performed.

Cancellations

Flat Cancellations

Flat cancellations after policy inception are only permitted for one of the following reasons:

- National General Insurance is notified within 30 days of the policy effective date that there is duplicate coverage on the vehicle(s) equal to or greater than the National General Insurance policy. A copy of the Declarations Page from the other policy and the named insured's written request must be submitted.
- The named insured did not take possession of the vehicle during a vehicle purchase and there are no other vehicles listed on the policy. The named insured must request the cancellation.

Insured Requested

When you receive a request to cancel a policy from a named insured, co-named insured, or resident spouse who is listed on the Declarations Page, you can process the cancellation. A signed written request from the named insured is required. You must retain the insured's signed written request and any necessary proof documents.

The cancellation effective date can be:

- 10 days or less in the future
- 30 days or less in the past.

Note: When the cancellation effective date is more than 30 days in the past, you must send National General Insurance a cancellation request signed by the insured along with proof of other coverage.

When Claims declares a vehicle is a total loss and National General Insurance retains the salvage vehicle, we will delete the vehicle from the policy the day after the loss. If the total loss vehicle is the only vehicle on the policy, we will send a letter to the insured requesting them to provide replacement vehicle information or advise if they wish to cancel the policy.

Company Requested — Cancellation for Non-Payment

If the initial down payment is non-sufficient or dishonored, the National General Insurance policy becomes null and void.

If payment for a billed installment is not received by the due date, a notice of cancellation may be sent to the insured, Agent, and any loss payee or additional interest. If payment is received before the cancellation effective date, the cancellation will not take effect and the policy will remain in-force. If payment is received on or after the cancellation effective date, the cancellation will take effect. Cancellations for non-payment of premium are calculated pro rata.

Reinstatements

Policies may be eligible for reinstatement for up to 30 days of a cancellation or expiration date. Policies may be eligible for reinstatement with or without a lapse depending on the number of days since the expiration or cancellation. In addition, certain criteria must be met in order to reinstate a policy, such as providing a statement of no loss, satisfactory payment, and outstanding proof documentation, if applicable.

New business policies canceling due to non-sufficient funds may not be eligible for reinstatement. A policy may be rewritten if the insured meets current guidelines and satisfies any outstanding balance; the rate may change.

Renewals

A renewal offer will be sent to the named insured approximately 60 days prior to the policy expiration date. The insured must pay all balances due before money received can be applied to the renewal.

Renewal Down Payments

The renewal down payment must be received prior to the renewal effective date to ensure no lapse in coverage. A policy can be renewed with a lapse in coverage if the customer makes the renewal down payment within 30 days after the renewal effective date.

If payment is received after 30 days, National General Insurance will write another policy with a current effective date.

Billing, Payments, and Fees

Term of Policy

Six-month and 12-month policies are offered and display in the system when available.

Payments

All National General Insurance payment invoices are billed directly to the insured **except** the down payment, which must accompany the application. Each invoice will contain a schedule of remaining payments.

All refunds are mailed directly to the insured.

When an Agent accepts an insured's check, it should be made payable to National General Insurance or the agency. When an insured's check is made payable to National General Insurance, the check should be endorsed to the agency account by signing or stamping the check and indicating For Deposit Only.

When an insured's check is returned to the agency for non-sufficient funds reasons, National General Insurance will reimburse the Agent — including any associated bank fees up to a maximum of $25. Agent notification must be received at National General Insurance within 20 calendar days of the date the insured's check was written in order to receive reimbursement.

Acceptable methods of payment are:

- Down Payment — VISA, Discover, MasterCard, or American Express credit card or debit card, Agent sweep, or electronic check
- Installment Payment — VISA, Discover, MasterCard, or American Express credit card or debit card, Agent sweep, or electronic check
- Electronic Funds Transfer (EFT)/Auto Pay — VISA, Discover, MasterCard, or American Express, credit or debit card, checking account or savings account.

Electronic Funds Transfer (EFT)/Auto Pay

If the Electronic Funds Transfer (EFT)/Auto Pay payment method is available, an insured may complete a National General Insurance Electronic Funds Transfer (EFT)/Auto Pay Authorization Agreement at new business or at renewal and choose to have monthly installments electronically withdrawn from one of the following:

- Personal checking or savings account **or**
- Credit card or debit card.

National General Insurance will provide the named insured a draft schedule of Electronic Funds Transfer (EFT)/Auto Pay transactions.

If a change occurs on a policy resulting in a premium change, a revised statement will be issued in advance confirming the new amount to be drafted. Agents should notify insureds that National General Insurance will continue drafting based on the current draft schedule until the revised statement is issued.

Requests to change account information or draft dates must be received by National General Insurance at least 10 business days prior to the next draft. Requests to stop Electronic Funds Transfer (EFT)/Auto Pay must be received by National General Insurance at least 3 business days prior to the next draft. For account information changes, a new Electronic Funds Transfer (EFT)/Auto Pay Authorization Agreement is required.

Renewal down payments draft automatically from the named insured's account — **unless** a written request to stop the draft is received.

Fees

Acquisition Expense

A $25 fee will be charged at new business and renewal policy terms to cover the cost of acquiring, setting up, and renewing a policy.

Cancel

A $25 fee will be charged when a customer cancels their policy before the renewal date. Early cancellation can be by customer request or due to non-payment.

Financial Responsibility Filing

A $25 fee will be charged for each person on a policy for whom a Financial Responsibility SR–22 filing is made.

Installment

The Installment fee is included in the installment amount and in new and renewal down payments. The amount of the fee is based on payment method.

Electronic Funds Transfer (EFT)/Auto Pay	
Checking/Saving	$6
Recurring Credit Card/Debit Card	$8
Direct Bill	$10

Late

A $15 fee will be charged when a payment is not received by the due date.

Non-Sufficient Funds

A $23 fee will be charged on all returned checks that were not honored by the bank.

Reinstatement/Rewrite

A $20 fee will be charged to reinstate a lapsed policy or any policy issued as a rewrite.

Document Retention and Review Requirements

It is important to maintain complete and accurate records on all insurance transactions conducted on behalf of National General Insurance. When you complete a sale or policy endorsement, an Agency To Do prints a list of documents required to be submitted to National General Insurance or to be retained in your customer file. These documents, whether paper or electronic form, should be retained for at least 5 years from the policy expiration date (or if coverage was never bound, from the date on which the policy quote was rejected). If State Law requires such documents be retained longer than 5 years, comply with the state requirement.

All agency records pertaining to the business of National General Insurance are open for evaluation and inspection during routine reviews. Upon request, you will be required to present specific documentation. Failure to provide the documentation within the allotted time period will result in a failed review. Missing or deficient documentation may lead to binding restrictions or agency termination. Additionally, should a claim arise and the requested documents are not available or the documents are incomplete, an E&O (Errors and Omissions) exposure may exist.

Documents that must be retained in the agency files:

- Copy of the driver license (front and back if address is updated)
- Completed application, endorsements, vehicle inspection reports, and vehicle photos — signed and dated by both the name insured and Agent
- Completed and signed driver exclusions
- Proof of residency (if there is a difference between the driver license and the address provided on the application or through USPS/internal address processes, a copy of a valid and inforce utility bill, or tax/mortgage information should be retained prior to using a different address)
- Proof of prior insurance
- Proof of homeownership
- Proof of good student
- Mature Driver Discount - Motor Vehicle Accident Prevention.

Acquired/Transferred Business

If you acquire a policyholder who is currently insured by National General Insurance — either through an agent of record change or through a transfer or purchase of another agency's book of business — you must immediately obtain all original signed applications (including but not limited to endorsements, exclusions, and rejections of optional coverages) and all other records pertaining to the acquired policy from the prior agent or agency. Such records must be maintained in accordance with the terms of the Producer agreement and all applicable state laws.

Uploading Policy Documents

When a Policy To Do requires submission of documentation to National General Insurance, uploading documents through www.natgenagency.com is the fastest and easiest way to ensure we immediately receive the policy documents.

ePosting

At new business, the policy contract and all amendatory endorsements that do not contain the insured's personal information are posted online via our self-service portal. Any forms that are revised or added to the policy due to an endorsement or renewal **and** do not contain the insured's personal information will be added to the ePosting Forms PDF Packet.

Your customers can go to the agency policy system to view, print, and save the policy documents in the ePosting Forms PDF Packet.

Note: The cover letter and Declarations Page will advise the insured how to access the policy documents.

Go Paperless

Enroll your National General Insurance customers in paperless document delivery — adding value for your customer and reducing calls to your office.

Paperless document delivery provides the insured immediate access to Declarations Pages, Policy Booklets, endorsements, renewals, and other documents.

Note: The insured will continue to receive printed invoices and cancelation notices delivered by the United States Postal Service.

The only requirement for an insured to Go Paperless is a valid email address.

Insureds choosing to Go Paperless, will receive a welcome email advising them to register online for Self-Service.

eSignature

Your new business customers can choose to sign Point of Sale (POS) policy documents that require a signature electronically (eSign) — eliminating the need for you to obtain a handwritten signature.

The following eSign options are available:

- Customer Self Service
- Unique URL/PIN Authentication
- Agent Vendor eSign.

Note: The eSign options are only available for new business point of sale documents requiring a signature. The eSign options are not available for signature documents generated by endorsements or renewals.

Customer Self-Service

When a new business customer is on the phone, a valid email address is required in order to choose eSign. When the policy is bound, the insured and co-named insured (if applicable) will receive an email advising them to 1) register for a self-service account **and** 2) review and eSign their documents.

Note: Registration is a one-time process required for the insured to set up their ID and password for future access to their policy information.

When an insured does not eSign the documents within 3 days of receiving the email, the New Business Packet will be printed and mailed to them via the United States Postal Service using the address on the policy. Failure to submit the requested information to National General Insurance could result in an increase in policy premium or even cancellation of the policy.

Unique URL/PIN Authentication

The insured must provide a valid email address during the quote process; to receive eSignature text messages, a valid cell phone number must be provided. When the policy is bound, the insured will receive an email from Service@NGIC.com and/or text message providing a unique URL and 4-digit PIN required to eSign policy documents. To complete the eSignature process, the insured must click the **Sign** button within the email and/or text body.

When an insured does not eSign the documents within 3 days of receiving the email and/or text, the New Business Policy Packet is printed and mailed via the United States Postal Service using the address on the policy. Failure to submit the requested signature documents to National General Insurance could result in an increase in policy premium or even cancellation of the policy.

Agent Vendor eSign

When your new business customers choose to sign POS policy documents electronically, you can use your own eSign vendor. (Contact your Marketing Representative for a list of eSign vendors accepted by National General Insurance).

You are responsible for obtaining the signature on all documents that must be signed — regardless of the signature option selected by the insured. In the event the insured does not sign documents that require a signature electronically, you must get the printed documents signed and retain those documents in your customer file.