



# ***Welcome to Alfa Insurance Arkansas***

Alfa understands we are only successful when our producers are successful. With that in mind our programs have been developed to give you the tools to win business. We strive to combine solid programs with the latest in technology to give you a competitive advantage.

But our commitment doesn't stop there. We employ hard working, well-trained professionals in every department to make sure our producer partners receive quality support at every turn. This support is coupled with superior technology and quality programs to offer the best insurance coverage to our customers.

We are excited to offer you this program through Alfa Insurance Companies, which is a part of Alfa Insurance Group, rated A (Excellent) by A.M. Best Company.

At Alfa quality is at the heart of everything we do. We strive to offer you the best products, best service and best people available. We understand you have other choices, but our goal is to earn your business every day. We look forward to a long and successful relationship, and we thank you for choosing Alfa.

John Pace, President  
Alfa Insurance Companies



# Alfa Insurance

## Arkansas Private Passenger Auto Program

**Alfa Vision**  
11/14/16, New Business  
12/17/16, Renewal Business

**Alfa Specialty**  
06/20/16, New Business  
07/23/16, Renewal Business

# Table of Contents

<p><i>Welcome to Alfa Insurance</i>..... 1</p> <p><i>Website Tutorial</i>.....3</p> <p><i>Agent Information</i>.....4</p> <p style="padding-left: 20px;"><i>Commissions</i>.....4</p> <p style="padding-left: 20px;"><i>Binding Authority</i>.....4</p> <p style="padding-left: 20px;"><i>Severe Weather Restrictions</i> .....4</p> <p style="padding-left: 20px;"><i>New Business Upload</i>.....4</p> <p style="padding-left: 20px;"><i>New Business Procedures</i>.....5</p> <p style="padding-left: 20px;"><i>MVR Chargeback Procedures</i> .....5</p> <p style="padding-left: 20px;"><i>E-Signature Procedures</i>.....5</p> <p style="padding-left: 20px;"><i>Uprate Procedures</i>.....6</p> <p style="padding-left: 20px;"><i>Cancellation Procedures</i>.....6</p> <p style="padding-left: 20px;"><i>Endorsement Procedures</i> .....6</p> <p style="padding-left: 20px;"><i>Unacceptable Policies</i>.....7</p> <p style="padding-left: 20px;"><i>Material Misrepresentation</i>.....8</p> <p style="padding-left: 20px;"><i>File Maintenance Requirements</i>.....8</p> <p style="padding-left: 20px;"><i>Acquired / Transferred Business</i>.....8</p> <p style="padding-left: 20px;"><i>Audit Requirements</i> .....8</p> <p style="padding-left: 20px;"><i>Important Information and Helpful Hints</i> .....9</p> <p><i>Driver Information</i>.....9</p> <p style="padding-left: 20px;"><i>Drivers Class Rules and Procedures</i>.....9</p> <p style="padding-left: 20px;"><i>Driver Assignment</i> .....9</p> <p style="padding-left: 20px;"><i>Driver License Status</i>.....10</p> <p style="padding-left: 20px;"><i>Financial Responsibility Filing</i>.....10</p> <p style="padding-left: 20px;"><i>Household Members</i>.....10</p> <p style="padding-left: 20px;"><i>Students</i> .....10</p> <p style="padding-left: 20px;"><i>Military Risks</i> .....10</p> <p style="padding-left: 20px;"><i>Out-of-State Risks</i> .....10</p> <p style="padding-left: 20px;"><i>Unacceptable Drivers</i>.....11</p> <p style="padding-left: 20px;"><i>Driving Record</i>.....11</p> <p style="padding-left: 20px;"><i>Driving Record Charges</i>.....11</p> <p><i>Vehicle Rating Information</i>.....13</p> <p style="padding-left: 20px;"><i>Vehicles Insured</i>.....13</p> <p style="padding-left: 20px;"><i>Symbols</i>.....13</p> <p style="padding-left: 20px;"><i>Unacceptable Vehicles</i> .....13</p> <p style="padding-left: 20px;"><i>Physical Damage Inspection</i>.....14</p> <p style="padding-left: 20px;"><i>Unacceptable for Physical Damage</i> .....14</p> <p style="padding-left: 20px;"><i>Salvaged or Rebuilt Vehicles</i> .....14</p> <p><i>Vehicle Use</i>.....15</p> <p style="padding-left: 20px;"><i>Pleasure Use</i>.....15</p> <p style="padding-left: 20px;"><i>Commuter</i>.....15</p> <p style="padding-left: 20px;"><i>Business Use</i>.....15</p> <p style="padding-left: 20px;"><i>Artisan Use</i>.....16</p> <p style="padding-left: 20px;"><i>Farm Use</i>.....16</p> <p style="padding-left: 20px;"><i>Non-Owner Use</i>.....16</p>	<p><i>Coverage Chart</i>..... 17</p> <p><i>Policy Rating Information</i> ..... 18</p> <p style="padding-left: 20px;"><i>Territories</i>..... 18</p> <p style="padding-left: 20px;"><i>Symbols</i>..... 18</p> <p style="padding-left: 20px;"><i>Policy Terms</i> ..... 18</p> <p style="padding-left: 20px;"><i>Discount Documentation</i> ..... 18</p> <p style="padding-left: 20px;"><i>Insurance Scoring</i> ..... 18</p> <p style="padding-left: 20px;"><i>Market Determination</i>..... 19</p> <p style="padding-left: 20px;"><i>Active Re-Marketing</i>..... 19</p> <p style="padding-left: 20px;"><i>Prior Insurance</i>..... 19</p> <p style="padding-left: 20px;"><i>Disputes</i>..... 20</p> <p><i>Discounts</i>..... 20</p> <p style="padding-left: 20px;"><i>Discount Calculation</i>..... 20</p> <p style="padding-left: 20px;"><i>Multi-Car Discount</i>..... 20</p> <p style="padding-left: 20px;"><i>Paid In Full Discount</i> ..... 20</p> <p style="padding-left: 20px;"><i>Mobile Homeowner Discount</i>..... 20</p> <p style="padding-left: 20px;"><i>Homeowner Discount</i> ..... 20</p> <p style="padding-left: 20px;"><i>Renewal Discount</i> ..... 20</p> <p style="padding-left: 20px;"><i>EFT Discount</i> ..... 20</p> <p style="padding-left: 20px;"><i>Advanced Quote Discount</i>..... 21</p> <p style="padding-left: 20px;"><i>Senior Operator Discount</i>..... 21</p> <p style="padding-left: 20px;"><i>Anti-Theft</i> ..... 21</p> <p style="padding-left: 20px;"><i>College Graduate</i>..... 21</p> <p style="padding-left: 20px;"><i>Good Student</i>..... 21</p> <p style="padding-left: 20px;"><i>Drivers Education</i>..... 21</p> <p style="padding-left: 20px;"><i>Paperless Discount</i> ..... 21</p> <p style="padding-left: 20px;"><i>Non-Owner Discount</i>..... 21</p> <p style="padding-left: 20px;"><i>Transfer Discount</i>..... 21</p> <p><i>Surcharges</i> ..... 22</p> <p style="padding-left: 20px;"><i>Payment Plan Surcharge</i>..... 22</p> <p style="padding-left: 20px;"><i>SR-22 Surcharge</i> ..... 22</p> <p style="padding-left: 20px;"><i>Business Use</i>..... 22</p> <p style="padding-left: 20px;"><i>Ineligible Risk</i>..... 22</p> <p><i>Billing and Payment Information</i>..... 22</p> <p style="padding-left: 20px;"><i>Payment Plans</i>..... 22</p> <p style="padding-left: 20px;"><i>Down Payments</i>..... 22</p> <p style="padding-left: 20px;"><i>Installment Billing Plans</i>..... 23</p> <p style="padding-left: 20px;"><i>E-Check Procedures</i>..... 23</p> <p style="padding-left: 20px;"><i>Recurring Payment Plan Procedures</i>..... 23</p> <p style="padding-left: 20px;"><i>Renewal Guidelines</i> ..... 24</p> <p style="padding-left: 20px;"><i>Return Premiums</i> ..... 24</p> <p style="padding-left: 20px;"><i>Reinstatements/Rewrites</i>..... 24</p> <p style="padding-left: 20px;"><i>Important Information and Helpful Hints</i>..... 24</p> <p style="padding-left: 20px;"><i>Fees</i>..... 25</p> <p style="padding-left: 20px;"><i>Claims Reporting</i>..... 26</p>
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Updated 11/14/16



# Website Tutorial

## Log in

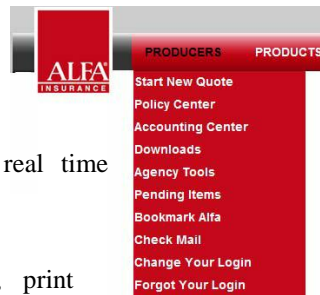
You must be registered to access certain information.

To register, a Website Security form must be completed, signed by the Agency Principal and returned to our Licensing Department. This form can be obtained through your Territory Sales Manager or our Licensing Department or email a request through the Email Marketing link at the bottom of the website home page.



## Producers

### The Producers menu:



### Start New Quote

Rate our auto programs in real time using this link.

### Policy Center

Access quotes and policies, print daily notices, or start a new quote from this screen.

Locate a policy using the search screen provided. Search criterion includes policy number, last or first name, or policy status. Date range options are provided to help narrow your search.

Make payments, endorse a policy, view policy details, or print policy related documents once a policy is located.

### Accounting Center

Search for payment transactions by policy name, payment date, policy number, payment type, or bank posting date.

### Downloads

Download tutorials, bulletins, forms or a bridge here.

### Agency Console

Manage the accounts of those authorized to use your website by assigning certain access rights, logins, and adding/editing user info including email addresses.

### Agency Preferences

Remove the agency name from the Agent Locator list, show current carrier mismatch message only once.

## Agency Resources

Find links here for sites important to our agents such as industry organizations, rating services, the DOI, Motor Vehicle departments, publications, and service providers.

## Order Supplies

## Producer Transfer Form

## Commissions

Agents assigned Proprietary Rights through the appropriate Website Security form may view commission statements.

## MVR Chargebacks

View statements for whatever MVR Chargebacks have been assessed.

## Document Upload

Policy related documents such as discount documentation be uploaded directly to our Underwriting Department here.

## Document Upload Log

A permanent record is created each time a document is uploaded providing immediate proof of receipt.

## Claim Summary Report

Information on all claims can be found here including claims details, phone number and email link to the assigned claims adjuster.

## Additional areas of interest



### Customer Service

Submit questions about billing or policies through email here. Customer service phone numbers, addresses, and hours are provided.

### Claims Service

Contact information provided to report a claim with a list of steps to follow in the event of an accident. Agents can also access the Claim Summary Report here.

### Tech Support

Send an email directly to a Technical Support representative here. Phone numbers and hours are provided.



# Agent Information

## Commissions

Alfa Insurance Companies Private Passenger Auto Program provides the following rate/commission level. Commission levels are subject to change upon notification to our agents. Please verify the edition of your agency manual.

### Commission Schedule

New Business	Renewal Business
15.0%	12.5%

## Binding Authority

Agents properly licensed by Alfa Insurance Corporation have immediate binding authority in accordance with the Producer Agreement and the rules contained in this manual.

Applications must be completed via our Real Time Rating (RTR) system. Policies that are not uploaded will not be accepted and will be returned unbound. The agent is required to obtain all necessary signatures and store them for compliance and audit purposes for the time periods required by the Company. All required signatures have been obtained.

Coverage on endorsements, cancellations, and reinstatements will be bound as of the date and time requested, provided the transaction is postmarked within seventy-two (72) hours of the transaction effective date and all requested signatures have been obtained.

Car dealership business is acceptable only when personally produced by a licensed producer who is a principal or employee of the agency. Unlicensed dealership personnel may not produce business (this includes quoting, representing coverages, filling out an application, or collecting money).

## Severe Weather Restrictions

Binding authority for **physical damage coverage** is suspended during a weather related watch or warning. During the watch or warning, an agent may not bind any new risk, lower the deductible, or add physical damage to any existing liability only vehicle.

For forty-eight (48) hours after the watch or warning is lifted, the agent must personally inspect all proposed risks to ensure that no loss has taken place. The agent should note on the application that the inspection was made on all vehicles. The agent should inspect all vehicles prior to reinstating or rewriting a cancelled policy and complete a vehicle inspection form for all vehicles.

The inspection form must be retained in the insured's file and made available at audit and/or for claims handling purposes.

## New Business Upload

**We require that all applications be uploaded to The Company.**

To upload an application go directly to the website at [www.alfapolicy.com](http://www.alfapolicy.com) or choose the bridge option from your comparative rater. Upon completing the transaction, print the final application and associated documents. When uploading an application, our system will prompt you to send any required documents



by using the document upload option located in the agency tool section of our website or via fax.

**Do not send a copy of the application.** A copy of the signed application must be kept in the producer's office.

Maintain all other documents in the producer files.

**Changes to Uploaded Policies** - Any changes required after the application has been transmitted to the Company, must be submitted by using the on-line endorsement system on the website or via fax. The document upload option located in the Agency Tools section.

**Do not retransmit the application.** Retransmitting will result in multiple policies being issued for the same individual.

**Voided Transactions** - If an application is electronically transmitted to the Company and must be voided, or if an application is transmitted more than once, please notify the Company immediately. Every effort will be made to keep any additional fees from accruing if received within 24-hours. However, some fees may accrue as soon as the application is transmitted. The agency will be responsible for any fees that accrue due to agency error. Such accrued fees will be deducted from the agency monthly statement as necessary.

By using upload software to transmit applications electronically to the Company, the agency hereby agrees to the terms and conditions outlined in this manual. Failure to do so may result in suspension or termination of the ability of the agency to submit applications.

### ***New Business Procedures***

Applications must be completed fully and legibly, including all signatures, binding time and date. Both the named insured and the agent must sign the application. The application is part of the policy contract and must be complete. By signing, the insured is agreeing that the information contained in the application is accurate.

In the event the applicant is not available to provide all required signatures at your office, documents such as the proof of insurance cards and receipts should not be provided until the signed application has been received.

A policy will be issued promptly based on the application submitted and surcharges determined from the application and consumer reports. If additional surcharges are disclosed by the consumer reports, information concerning the surcharges will be sent to the agent.

Upon underwriting approval of the risk, we will issue the policy and mail the declarations page and policy jacket from the home office.

Car dealership business is acceptable only when personally produced by a licensed agent who is a principal or employee of the agency. **Unlicensed dealership personnel may not produce business (this includes quoting, representing coverages, filling out an application, or collecting money).**

### ***MVR Chargeback Procedures***

Alfa will pay 100 percent of the cost of MVRs that result in the sale of Alfa Specialty and Alfa Vision policies. If less than 75% of the MVRs your agency ordered result in sales of Alfa policies, we will compare the number of MVRs ordered to those converted to policies. We will only charge for the difference between their monthly conversion rate and our target rate established at 75%. If 75% or more of the MVRs your agency ordered result in the sale of Alfa Specialty and Alfa Vision policies, we will cover the full cost of all MVRs. Totals are calculated individually for **Alfa Vision** & **Alfa Specialty**.

### ***E-Signature Procedures***

E-signature documents can be sent to any customer with a valid email address. A password must be assigned by the agent and given to the customer to allow access by the customer to the Terms & Conditions notice and the application. When the customer opens the documents, a full summary of the application documents are displayed for their approval. Each required signature area will be clearly marked.



Once all required signatures are completed, a copy of the document is available for download. The **e-signed documents can be retrieved from the Pending Items folder**, accessed from multiple locations on the website. The ability to resend the e-signature documents is available if needed.

A notification is posted when documents expire without return of a valid e-signature. This will result in the policy being cancelled if not completed within 15 days of the effective date of the policy. If a wet signature is obtained prior to the cancel date, the application containing all required wet signatures must be faxed or uploaded to us to avoid cancellation. If the policy cancels, the agent may rewrite the cancelled policy, but a wet signature is required and e-signature may not be selected.

### ***Uprate Procedures***

If an adjustment (uprate) to premium is made at the time of original application processing, or if additional premiums result from endorsements, an uprate notice will be sent to the insured explaining the reason(s) for the uprate. Any additional amount due will be billed directly to the insured.

**Cancellation is based on equity, and the policy will cancel sooner than anticipated, if the uprate amount is not paid promptly.** A cancellation notice will be sent no later than ten (10) days prior to the date on which the equity will be exhausted.

### ***Cancellation Procedures***

- If policy is canceled by the Company, return premiums will be computed on a pro-rata basis.
- Insured's cancellation request will be canceled as of the date indicated provided the postmark is within three business days.
- When cancellation is requested by the insured due to an out of state move, the policy will be canceled on a pro-rata basis.
- Policies canceled at the insured's request cannot be reinstated or reissued. A new application must be submitted.
- Non-sufficient funds received for new business down payment will result in the policy being declined and never placed in force. Non-sufficient funds received for renewal business down payment will result in the policy failing to renew.
- Flat cancellations are only permitted in certain situations, please contact customer service.
- If a loss payee or other third-party interest exists, the effective date of cancellation may be adjusted to comply with regulatory requirements. Flat cancellations will not be permitted.
- In the event of a total loss on a single car policy, the agent or insured must contact the company to request cancellation or add a replacement vehicle.

### ***Endorsement Procedures***

An endorsement that reduces or deletes coverage, deletes a driver, deletes a vehicle without substitution (substitution means no longer owning the vehicle), changes deductibles, deletes a financial responsibility filing or excludes a driver, requires a signature from the named insured. If the agent processes the endorsement through the Real Time Rating system on the website, copies of the signature must be kept in the producer's files. If the endorsement cannot be processed via the website, the completed request may be submitted using the document upload option located in the Agency Tools section of the website. The completed request may also be faxed to the Underwriting Department. Required documents associated with the endorsement, like proof of discounts or medical certificates, should be submitted in the same manner.

Do not fax a copy of the endorsement if processed through the website. A copy must be kept in the producer's office. Maintain all other documents, as well, in your producer's files.

An endorsement to add a newly acquired auto to a policy must be processed by the agent on-line through the website, submitted via the upload option located in the Agency Tools section of the website, faxed or mailed to Alfa within thirty (30) days of purchase. If we are notified within thirty (30) days, coverage will begin from the date the vehicle was acquired. If we are **not** notified within thirty (30) days, coverage will





begin at 12:01 a.m. on the day after postmark date. A replacement vehicle will be given the coverage of the vehicle it replaces unless a change of coverage instruction accompanies the vehicle change request.

Endorsements for the following will be effective at 12:01 a.m. on the day after the postmark date:

1. Adding physical damage to a vehicle that currently carries liability only.
2. Adding Rental Reimbursement or Towing & Labor.
3. Reducing a physical damage deductible.

A policy may not be endorsed mid-term for changes in the following:

1. Named insured (policy assignment).
2. Producer of record.
3. Driver age, experience, or points - Drivers added to the policy will be charged for all convictions existing at the start of the current policy term. If these convictions disallow any discount, the discount will be taken away pro-rata.
4. Payment plan.
5. Policy term.

For vehicles that are "totaled" and not retained after an accident, the vehicle should be deleted or the policy should be changed to a non-owner. If a totaled vehicle is retained by the insured, physical damage coverage will not be available. These changes are not done automatically and must be requested in writing.

Any change that affects premium will be calculated at rates that were in effect on the term effective date. The premium will be pro-rated. We will bill for any additional premium due. If a change results in additional premium, however, a cancellation notice is likely to generate unless a portion of the increase is submitted with the change request. **We recommend submitting 50% of the premium difference at the time of the endorsement.**

### ***Unacceptable Policies***

1. Any policy where any insured has been convicted of insurance fraud.
2. The named insured does not reside in Arkansas, or the vehicles are not principally garaged in Arkansas.
3. A business, partnership, corporation, organization, or anyone other than a private individual as the named insured.
4. Policies that do not include all titled/registered vehicles of the named insured(s).
5. Applicant/First Named Insured who is a minor (under age 18). The parent or legal guardian must be the applicant and named insured who signs the application if a minor is a driver.
6. Physical damage only.
7. Stated value.
8. Any policy where a household member is, or has been in the past three years, registered with or provided transportation service through a Ridesharing or Transportation Network Company. This does not apply to a share-the-expense car pool.
9. Non-renewed policies may **not** be eligible to be rewritten. Below are the most common reasons that may result in the non-renewal of a policy. Contact customer service regarding eligibility.

Policies in force within the most recent 12 month period:

- a. 2 or more NSF returns in a 12 month period.
- b. 2 or more at fault accidents in a 12 month period.
- c. 2 or more not at fault claims in a 12 month period.
- d. 13 or more vehicle changes in a 12 month period.
- e. Material misrepresentation.

Policies in force within the most recent 24 month period:

- a. 2 or more NSF returns in a 12 month period.
- b. 3 or more at fault accidents in a 24 month period.
- c. 3 or more not at fault claims in a 24 month period.
- d. 13 or more vehicle changes in a 12 month period.
- e. Material misrepresentation.



## ***Material Misrepresentation***

The insured is responsible and obligated to truthful and full completion of an application for insurance. Material misrepresentation on the application may affect the insured's eligibility to receive the benefits of the insurance contract.

If statements in the application differ from the records of the Department of Motor Vehicles or consumer reports, the proper additional or return premium will be processed without prior notice. Additionally, the company may elect to cancel for undisclosed violations.

The Company has the right to deny a claim on a policy if information presented on the application is false and misleading and this information results in a premium change or in the Company accepting an otherwise unacceptable risk.

## ***File Maintenance Requirements***

Since applications and many of the associated documents will no longer be forwarded to Alfa, file compliance audits will be performed occasionally to make sure the required documents are properly maintained in the agent files. This ensures all interests are protected in the event of a claim or legal issue.

The following documents must be maintained in the insured's file for a minimum of 3 years after policy expiration or cancellation:

- 1. The original, signed application, including:**
  - a. Driver exclusions.**
  - b. Selections and/or rejections of optional coverages.**
2. A copy of the payment receipt with a date and time stamp.
3. A copy of a Pre-insurance Inspection Report is required when comprehensive or collision coverage is added after a major storm or weather event.
4. Copies of any power of attorney documents.
5. Copies of endorsement requests or submissions.
6. Copies of discount documentation.
7. Recurring payment documentation

These items may be requested at any time when needed for underwriting, claims handling, or other purposes. Files will be audited periodically to verify that information is available and complete. **Please remember to obtain all necessary signatures and documents when you complete a new business application or make policy changes, and retain them in your files.** According to our Producer's Agreement, you are responsible for producing all correctly completed signature forms/proof documents upon our request. Your Producer's Agreement also contains other information regarding retention of policy documents.

## ***Acquired / Transferred Business***

If you acquire a policyholder who is currently insured by one of the Alfa Insurance Group companies, either through an agent of record change or through the transfer or purchase of another agency's book of business, you must immediately obtain, from the prior agent or agency, all original signed applications (including exclusions and rejections of optional coverage) and all other records relating to that policy. Such records must be maintained in accordance with the terms of the producer's agreement and all applicable state laws.

## ***Audit Requirements***

Audits may be performed via fax or in person on randomly selected policies. Audits may include cancelled or non-renewed policies. Each policy will have a list of required documentation that must be submitted to our office no later than two days after the request. Failure to submit the documentation will result in a failed audit. Normal audit frequency will be no more than once per quarter, unless previous audits were failed. Failure to comply with all upload requirements may result in loss of upload privileges.





### ***Important Information and Helpful Hints***

Following the proper upload and documentation procedures will help the Company process business quickly and accurately, allowing timely adjustment of claims.

The most common problem in agency files is **failure to maintain signatures** on the application. Please double-check all required signatures.

The following items are very important. Omissions of these items can delay policy processing or cause an uprate!

- Correct driver's license number and state for all drivers.
- Correct VIN for all vehicles.
- Applicant's and producer's signatures on the application, with time and date.

## ***Driver Information***

### ***Drivers Class Rules and Procedures***

Drivers are classified by age, sex, and marital status. Age is determined by birthday. However, if a driver's birthday falls within thirty (30) days of the effective date, we will rate on the new age. However, if a policy renews late, we will use the age of the driver as of the effective date of the late renewal. Report ALL regular and frequent vehicle operators and all persons fourteen (14) years old and older living in the insured's household, whether they are licensed or not. All licensed or permitted individuals age fourteen (14) or older must be considered in the rating of the policy. Failure to report all regular and frequent operators to the Company may constitute material misrepresentation of risk resulting in denial of coverage.

Marital status is defined as follows:

- **Married**- an insured and spouse must reside in the same household and meet the local statutory definition of married. Married status also includes any current customer who becomes widowed and maintains continuous coverage. The inability of a married person to live with their spouse because of military service does not deny them the married classification. There must be an even number of married household residents listed on the policy, whether rated or excluded. The spouse must be listed under the "Drivers" section of the policy to qualify for the married rate. An explanation is required if he or she is not licensed.
- **Single**- an insured who is not married, or is legally separated.

### ***Driver Assignment***

**Alfa Vision:** Drivers are assigned to vehicles for rating purposes by assigning the highest-rated driver to the highest-rated vehicle, the second-highest-rated driver to the second-highest-rated vehicle, etc.

**Extra Vehicles:** If there are more vehicles than drivers, we will rate extra vehicles using an extra vehicle factor. No points will be charged to the extra vehicles.

**Alfa Specialty:** A Developed Household Factor is calculated by averaging the rating factors for all drivers up to the number of vehicles on the policy. If there are more drivers than vehicles, the drivers with the highest Bodily Injury Liability factors will be included in the household average up to the number of vehicles on the policy. If there are more vehicles than drivers, the Developed Household Factor will be assigned to all vehicles.



## ***Driver License Status***

- **Learner's Permits** – Learner's permits, temporary licenses, or interim licenses are acceptable, but they are subject to verification that they have been converted to regular driver's licenses. If not converted, they are subject to cancellation.
- **Foreign Licenses** – Foreign or international licenses are acceptable, which includes a Matricula Consular.
- **Revoked Licenses** – Drivers with permanently revoked licenses are unacceptable.
- **Suspended Licenses** –  
**Alfa Vision:** Drivers with a suspended license are acceptable, but subject to the miscellaneous surcharge.  
**Alfa Specialty:** Drivers with suspended licenses are unacceptable, unless seeking to regain their license through a financial responsibility filing. If an MVR is unobtainable, a surcharge will apply.
- **Out of state licenses** – Drivers with a license from New York, Massachusetts or Michigan are unacceptable.

## ***Financial Responsibility Filing***

- SR-22 filings are not required by the state of Arkansas and therefore not offered by the company, but we will issue SR-22s for other states Alfa is licensed to write business.
- Agents can print copies of SR-22 documents directly from the rating software.
- There is a fee per filing. No additional points are charged for filings.
- The name on the filing must appear exactly as it reads on the driver's license.
- A SR-22 will be issued only when **ALL** vehicles owned by the applicant and/or the applicant's spouse, are to be insured by Alfa.
- Filings are not available for drivers with no U.S. driving experience or a foreign driver's license. If we are unable to verify the driving record on a driver with a requested filing, the policy will be cancelled.

## ***Household Members***

The entire household should be insured on a single policy. All household members who are of eligible driving or permit age must be rated, with the exception of a spouse who has never had a license. Resident means anyone residing in the same household except:

- A youthful operator who is a resident student without a car at a school, college or educational institution over 100 road miles from the place of principal garaging of the vehicle shall not be considered a resident in the household.

## ***Students***

Students attending school in state should be rated using the garaging location of the named insured. Students attending school out of state may not regularly operate a vehicle on the policy and must obtain a separate policy for vehicles garaged out of state.

## ***Military Risks***

- Military personnel must reside in the territory where their vehicle is primarily garaged. If a driver on the policy joins the military after policy inception, they should be removed from the original policy and a new policy started in the correct territory for that driver.
- Military personnel who move to a state where the Company is not currently licensed to write business are not eligible to continue coverage with a new policy.
- Active duty military personnel stationed in Arkansas maintaining an out of state driver's license are acceptable. Military base and military address must be listed on the application.

## ***Out-of-State Risks***

The named insured must reside in Arkansas and the vehicles must be garaged in Arkansas for at least ten (10) months of the year. If the Company is notified that the insured has moved out-of-state, the policy



will be either cancelled or non-renewed based on the specific time remaining in the policy period and applicable state statutes. Further, the insured will also be subject to an Ineligible Risk Surcharge.

If one of the drivers or vehicles on the policy moves out of state but the named insured (and other owned vehicles) remains in the state, we will request the out-of-state vehicle be removed from the policy and an appropriate policy be obtained in the new state for that vehicle.

Alfa may provide coverage in some other states, and an underwriter can provide you with the name of a resident agent in that state.

### ***Unacceptable Drivers***

The following drivers are ineligible for insurance:

- Drivers under age 16 (except those with a valid license or permit)
- Drivers without a specific, in-state garaging address
- Drivers who are not permanent residents (ten-month intended stay) of the rating state
- **Alfa Specialty:** Drivers with permanently suspended or revoked licenses
- Operators under the minimum age for state licensing
- Drivers who have been convicted of insurance fraud
- Persons employed in illegal enterprises and occupations
- Persons employed in occupations involving the use of an insured vehicle by nonresident nondependent operators
- Drivers who have had a policy canceled by us for Underwriting reasons
- Military risks stationed outside the state
- Students attending school in another state
- Drivers with more than sixteen (16) points
- Drivers with more than two (2) alcohol/drug violations
- Entertainers, celebrities, athletes, or any other well-known persons
- Employees or family members of the Alfa Insurance Group

### ***Driving Record***

- All violations and accidents (regardless of fault) occurring within the 35 months prior to the effective date of the policy must be disclosed.
- Use the occurrence date, not the conviction date to determine if the accident or violation falls within the chargeable period.
- Violations and accidents arising out of a same day, same location occurrence are charged using the highest rated violation or accident.
- Only charged accidents or violations from a single occurrence are considered when determining whether an incident is a first or additional occurrence.
- Chargeable and non-chargeable accidents and violations that occurred while the driver was operating a private passenger auto, commercial vehicle, motorcycle, or recreational vehicle (motor homes, boats, etc.) are applied to personal auto policy ratings.
- The Company uses motor vehicle reports to verify accidents and violations.
- The Company attempts to match violations listed on the application to those discovered on the MVR report. Should the insured be charged twice for the same violation contact customer service so the duplication can be resolved.

### ***Driving Record Charges***

- Speeding- All speeding violations
- Minor violations
  - All moving violations not otherwise listed (including seat belts and child restraint violations).
- Major violations
  - Felony involving a motor vehicle
  - Homicide, assaults, or manslaughter



- Racing, speed contest, or exhibition
- Leaving or failure to stop at the scene of an accident
- Hit and run
- Fleeing or eluding Police
- Careless/Reckless driving
- Alcohol/Drugs
  - Any alcohol or drug-related violation
  - Refusal of chemical test
- Clean DUI – A single alcohol violation where there are no other violations or accidents of any type and the driver is twenty-five (25) or older. If at any point the driver does not qualify under these rules, it will be rated under the “Alcohol/Drugs” point type.
- At-Fault-Accidents- All accidents are considered at-fault unless proof otherwise is submitted by:
  - A police report
  - Proof of another company’s payment
  - A CLUE or ISO A+ report
  - A letter from prior company
- Foreign License
- Miscellaneous Surcharge
  - No MVR / unobtainable or invalid MVR
  - Missing medical certificates
  - Invalid license status

***Alfa Vision:***

<b>Violation</b>	<b>First</b>	<b>Each Additional</b>
Speeding	1	1
Minor Violations	1	2
Major Violations	4	5
Alcohol/Drugs	3	6
Clean DUI	2	N/A
At-Fault Accidents	2	4
Miscellaneous Surcharge	4	N/A
Foreign / International License	0	N/A

***Alfa Specialty:***

<b>Violation</b>	<b>First</b>	<b>Each Additional</b>
Speeding	2	1
Minor Violations	2	2
Major Violations	4	4
Alcohol/Drugs	2	4
Clean DUI	1	N/A
At-Fault Accidents	3	3
Miscellaneous Surcharge	4	N/A
Foreign / International License	0	N/A



# Vehicle Rating Information

## **Vehicles Insured**

All vehicles registered to the named insured or any household member must be listed as insured vehicles on the policy.

The named insured may be someone other than the registered owner of the vehicle, as long as that person has an insurable interest in the vehicle. In this case, the registered owner must be listed on the policy in the Lienholder/Insurable Interest section. (For example, a child at college may use and maintain insurance on a vehicle owned by the parents.) All bills, cancellation notices, and other correspondence will be mailed only to the named insured, not necessarily to the registered owner of the vehicle.

## **Symbols**

The Company uses ISO symbols for Liability and Physical Damage coverages, which are automatically generated by our rating software based on our symbol list.

To ensure an accurate quote, please ensure that the vehicle make, model year and identification number (VIN) are correct.

**All pre-1981 vehicles:** Simply type in the information requested in the rating software and the correct symbol will automatically be assigned.

**Unlisted New Models:** Contact the underwriting department.

## **Unacceptable Vehicles**

**Policies with any of the following are unacceptable. Do not bind coverage:**

- Vehicles garaged outside the state.
- Vehicles with a Comprehensive or Collision character one symbol "P" (any model year).
- Commercial, emergency, public livery or for-hire vehicles.
- Racing vehicles.
- Gray market vehicles (vehicles imported to the U.S. and not meeting safety standards).
- Vehicles with more or less than four (4) wheels. (Some duallies with six (6) wheels with a load capacity of one ton or less are acceptable.)
- Vehicles with a load capacity greater than 1 ton (2,000 lbs) or a gross vehicle weight rating (according to the manufacturer's specifications) greater than 12,000 pounds.
- Kit cars, custom-built cars, dune buggies, bajas, buses, limousines, motor homes, camper vans, or travel trailers.
- Flatbed, stake, panel, or tow trucks.
- Motorcycles, ATVs, snowmobiles, or golf carts.
- Recreational vehicles, including all motor homes, and off-road vehicles (4X4s and dune buggies used off-road).
- Parade or show cars, antiques, or classics.
- Vehicles rented or leased to others.
- Vehicles owned, rented, or leased in a company name.
- Vehicles equipped for snow plowing.
- Vehicles not licensed for highway use.



In addition to the above rules, these specific vehicles are also unacceptable:

Ford Transit Connect	Chevy/GMC 7500 including HD's
Ford E250 Cargo Vans	Chevy Express/GMC Savana 2500 Vans
Ford E350 Cargo Vans	Chevy Express/GMC Savana 3500 Vans
Ford E450 Cargo Vans	Chevy Express/GMC Savana 4500 Vans
Ford E550 Motor home	Chevy Express/GMC Savana 5500 Vans
Ford F350 Pickup	Dodge Ram 3500 including HD's
Ford F450 Pickup	Dodge Ram 4500 including HD's
Ford F550 Pickup	Dodge Ram 5500 including HD's
Ford F650 Pickup	Dodge Ram 6500 including HD's
Ford F750 Pickup	Dodge Ram 7500 including HD's
Ford F850 Pickup	Nissan NV 1500
Ford F950 Pickup	Nissan NV 2500
Chevy/GMC 3500 including HD's	Nissan NV 3500
Chevy/GMC 4500 including HD's	Nissan NV Passenger
Chevy/GMC 5500 including HD's	Toyota Tundra Diesel Duallies
Chevy/GMC 6500 including HD's	

### ***Physical Damage Inspection***

Each vehicle should be inspected if physical damage coverage is requested. Any existing damage must be noted on our vehicle inspection form. We encourage the producer to physically inspect each vehicle, however, if a physical inspection by the producer is not possible, the applicant may report the vehicle condition on our vehicle inspection form (initials required). We reserve the right to request photos at the underwriter's discretion.

### ***Unacceptable for Physical Damage***

Policies with any of the following are unacceptable. Do not bind coverage on:

- A stated-value policy.
- Vehicles model years 1989 or older (1990 and newer vehicles are acceptable).
- Conversion vehicles (vans, pickups or utility vehicles which have conversion packages of more than \$5000).
- Vehicles with custom changes including, but not limited to, mechanical or structural additions or substitutions.
- Trailers of any kind.
- The following are excluded equipment: Mobile radios, scanning monitor receivers, radar detectors, television sets, VCRs, Digital Video Players or Recorders, computers, or antennas
- ACV exceeding \$80,000.
- Aluminum, fiberglass, or composite body.
- Physical Damage only policies.

### ***Salvaged or Rebuilt Vehicles***

These vehicles are acceptable for liability only or full coverage. However, payments made under UMPD, Comprehensive or Collision could be at a reduced amount based on the value of the vehicle.





# Vehicle Use

## **Pleasure Use**

The vehicle is neither used for a business nor commercial purpose, nor is it used for commuting to work or school.

- Pleasure use means that there is no business use of the vehicle nor is it customarily used in the course of driving to or from work or school a distance of more than three road miles one way.

## **Commute**

Vehicle is used for the purpose of driving back and forth to work or school.

- Short commute means that there is no business use of the vehicle but it is customarily used in the course of driving to or from work a distance or less than 15 road miles one way.
- Long commute means that there is no business use of the vehicle but it is customarily used in the course of driving to or from work a distance of 15 or more road miles one way.  
The term "customarily" includes:
- Use of vehicles in a car-pool or other ride-share arrangements.
- A vehicle driven part way to or from work, such as to a railroad or bus depot, whether or not the vehicle is parked at the depot during the day.

## **Business Use**

- The use of a vehicle, which is required in the duties of the primary operator in his/ her occupation, profession or business, other than commuting to or from work.

## **Acceptable Business Use**

The following are examples of some but not all types of eligible business use:

- Vehicles owned or leased by the applicant and used in their business or occupation, such as consultants and contractors.
- Vehicles used by sales representatives, such as realtors, insurance agents, manufacturer and company representatives, and home-based sales.
- Vehicles used by professionals whose duties include travel to hospitals, clinics, courthouses, job sites or client homes, such as doctors, attorneys, architects, accountants, financial advisors, engineers, clergy, real estate or insurance agents.
- Vehicles used in business for occasional errands.
- Vehicles may contain toolboxes, ladder racks and other equipment necessary to perform the business involved. Signage and/or company logos are also acceptable.

## **Unacceptable Business Use**

- Livery risks including, but not limited to: Taxi limousine service, school or day care transportation, church transportation, worker transportation (except car pool), hotel or motel transportation, group or retirement home resident transportation, medical patient transportation.
- Retail or wholesale delivery, including but not limited to: Laundry, mail, magazine, newspaper, or package delivery.
- Pizza delivery or any other type of food delivery. Drivers whose occupation involves pizza or food delivery.
- Wide or oversized load escort service.
- Employee or co-worker use of a vehicle including domestic employees (e.g. maids, chauffeurs, nannies).
- Vehicles used in auto business operations (the selling, servicing, transporting, storing, parking, or fueling of motor vehicles).
- Towing, repossession, driver training, security work, or law enforcement.
- Landscaping, lawn care or gardening service.
- Hauling for hire (debris, junk, etc.).
- Vehicles owned, rented, or leased in a company name
- Transportation of flammable liquids, chemicals or explosive materials and no more than 500



- pounds of supplies or equipment.
- Commercial, emergency, public livery or for-hire vehicles.

### ***Artisan Use***

Use of a vehicle by an artisan who uses a vehicle only as a means of transportation of the insured and his/her tools to and from the job site is acceptable provided:

- The vehicle is not used to pick up goods or property for delivery.
- Only the named insured and other resident relatives operate the vehicle.
- Acceptable Artisan occupations include but are not limited to carpenter, plumber, brick mason, roofer, welder and tree trimmer.

### ***Farm Use***

- The vehicle is principally garaged on a farm or ranch and is not primarily used in going to or from work other than farming or ranching and is not used in any occupation other than farming or ranching.

### ***Non-Owner Use***

- Under this option the named driver has Bodily Injury and Property Damage Liability protection for the use of non-owned vehicles only. UMBI and PIP may be purchased upon request. UMPD, Physical Damage coverages, Emergency Roadside Assistance and/or business or artisan usage are not available on Non-Owner Policies.
- Permissive use coverage is not included and coverage does not extend to the ownership, maintenance or use of any auto by any other individual or organization.
- Vehicles can be added to a non-owner policy by completing an on-line endorsement or by faxing the appropriate change request. The non-owner policy endorsement will be deleted and changed to a Personal Auto Policy. At that time, any other household members will be verified.



# Coverage Chart

BI PD	UM BI	UM PD	UIM BI
<p><b>Alfa Vision &amp; Alfa Specialty</b> 25/50/25 <b>Alfa Specialty Only</b> 50/100/25 50/100/50 100/300/50 100/300/100</p> <p><b>Limits must be the same on each vehicle of a multi-car risk.</b></p> <p>You may bind coverage on any acceptable risk for limits up to 50/100/50.</p> <p>To be eligible for 100/300/50 limits or higher, the risk must qualify under the following rules:</p> <ol style="list-style-type: none"> <li>1) The primary named insured must be 21 or older</li> <li>2) Drivers may have no more than 5 points during the prior 36 month period</li> <li>3) The down payment must be greater than one month down with direct bill (a one month down EFT pay plan is allowed)</li> </ol>	<p><b>Alfa Vision &amp; Alfa Specialty</b> None 25/50 <b>Alfa Specialty Only</b> 50/100 100/300</p> <p>Every liability policy must include UM BI unless the named insured signs the rejection on the application.</p> <p>If UM is rejected, subsequent renewal policies will not include UM unless the named insured requests the coverage in writing.</p> <p>Limits must be equal to or less than the liability BI limits. Selected limits will apply to all vehicles and drivers on the policy.</p> <p>Limits must be the same as the policy BI PD limits unless the insured signs the request for lower limits. Limits must be the same on all vehicles.</p>	<p><b>Alfa Vision &amp; Alfa Specialty</b> None 25 <b>Alfa Specialty Only</b> 50 100</p> <p>Every policy with UM BI must include UM PD unless the named insured signs the rejection on the application.</p> <p>UM PD may not be purchased if UM BI is rejected. If UM PD is rejected, subsequent renewals will not include UM PD unless the named insured requests the coverage in writing.</p> <p>Selected limits will apply to all vehicles and drivers on the policy. Limits must be the same on all vehicles.</p> <p>UM PD is subject to a \$200 deductible.</p>	<p><b>Alfa Vision &amp; Alfa Specialty</b> None 25/50 <b>Alfa Specialty Only</b> 50/100 100/300</p> <p>Every liability policy which includes UM BI must include UIM BI unless the named insured signs the rejections on the application (UIM BI may not be purchased if UM BI is rejected.)</p> <p>IF UIM BI is rejected, subsequent renewal policies will not include UIM unless the named insured requests the coverage in writing.</p> <p>Coverage and limits must be the same on each vehicle of a multi-car risk. Limits must be equal to or less than UM BI limits. (For limits less than UM BI, the named insured must sign the rejections.)</p>
<p><b>PIP Limits</b></p> <p><b>Alfa Vision &amp; Alfa Specialty</b> Medical &amp; Hospital - \$5000 Income Disability – Statutory Limits Accidental Death - \$5000</p> <p>Every policy with BI PD must include PIP unless the named insured signs the rejection on the application. Coverage and limits must be the same on each vehicle of a multi-car risk.</p>	<p><b>Comprehensive &amp; Collision Deductibles</b></p> <p><b>Alfa Vision &amp; Alfa Specialty</b> \$250 \$500 \$1000</p> <p>These coverages may not be written separately or alone. They are available only when BI/PD has been purchased. Deductibles may vary, but the Comprehensive deductible cannot exceed the Collision deductible.</p> <p><b>Alfa Specialty Only:</b> Comprehensive may be purchased without Collision, but BI/PD coverages are required.</p>	<p><b>Rental Reimbursement</b></p> <p><b>Alfa Vision &amp; Alfa Specialty</b> \$20 per day, Maximum \$600 \$30 per day, Maximum \$900 \$40 per day, Maximum \$1,200 \$50 per day, Maximum \$1,500</p> <p>This is an optional coverage that covers the cost of a rental car needed due to a loss to an insured vehicle.</p> <p>Available only when collision coverage has been purchased.</p>	<p><b>Towing &amp; Labor</b></p> <p><b>Alfa Vision &amp; Alfa Specialty</b> \$50 per occurrence \$75 per occurrence \$100 per occurrence \$125 per occurrence</p> <p>Available only when Collision coverage has been purchased.</p> <p>There is no coverage for lockouts or key replacements.</p>
<p><b>Emergency Roadside Assistance (ERA) / Alfa Vision &amp; Alfa Specialty</b></p>			
<p>The available limit is \$50 per occurrence, if using a non-dispatched provider. This coverage is subject to a maximum of five (5) disablements during a 12-month consecutive period. ERA is available for all policies (liability only or full coverage), except Named Operator policies. This is a policy level coverage, not a vehicle level coverage; one premium covers all vehicles on the policy. ERA can be added at new business or endorsed to be effective at the beginning of the next term (as long as Alfa is notified prior to the renewal date). Mid-term endorsements are not allowed.</p>			



# Policy Rating Information

## Territories

Use the ZIP code where the vehicle is principally garaged. Rate using the garaging ZIP code, not the mailing ZIP code.

If the mailing address and the garaging address differ, both should be listed in the appropriate section of the application. Principal place of garaging must be in Arkansas at least ten (10) months a year for at least one (1) vehicle on the policy.

## Symbols

- Alfa Insurance Corporation uses ISO vehicle symbols which are automatically generated by our rating software.
- To ensure an accurate quote, please ensure that the Vehicle Model Year and Vehicle Identification Number (VIN) are correct, since symbols will be assigned based, in part, on the model year and VIN.
- 1980 and older models: simply type in the information requested in the rating software and the correct symbol will automatically be assigned.
- Unlisted New Models: If the insured purchases a 2016 vehicle before the 2016 vehicle model factors have been updated, contact our customer service department.

## Policy Terms

**Alfa Vision:** All policies may be written for six (6) month terms.

**Alfa Specialty:** All policies may be written for six (6) or twelve (12) month terms.

## Discount Documentation

When documentation is required for discounts, it should be submitted at the time of upload. If the documentation is submitted later, but within thirty (30) days of the effective date, the discount will be honored back to the effective date.

If documentation is not submitted within the first thirty (30) days, the policy will be appropriately updated. **If the required documentation is submitted after thirty (30) days, the policy will be appropriately discounted effective the date the documentation is received.**

## Insurance Scoring (Alfa Specialty Only)

Alfa Specialty uses insurance scoring along with prior insurance coverage data to determine the appropriate underwriting tier. The insurance score is derived from information contained in the insured's credit history. Your quoting system (RTR) will determine the insurance score at the point of sale. The insured may obtain a copy of their credit report by calling the toll-free number given on the Consumer Disclosure Notice, which is received after the policy is purchased. All policies will automatically have a new insurance score ordered as often as the state requires. The insured may request a re-score once per policy term.

- Be sure to include the insured's full name, address and Social Security number as failure to do so could result in no prior insurance or insurance scoring information. **A customer has the right to not provide his/her Social Security number**, but this could result in them not being placed in the best possible underwriting tier for which they could have qualified.
- You will not receive any information contained in the customer's credit report; it is ordered, received and used exclusively by us through our mainframe computer.
- We may order an updated insurance score as part of the renewal quote process.



### **Market Determination (Alfa Specialty Only)**

Alfa Real Time Rating system will underwrite insureds in a rating tier based on information that takes into account their prior auto insurance history and their insurance score. The insurance score is a measure of their financial responsibility.

We will only order insurance scores on the first named insured. If the first named insured is under nineteen (19) or does not have a social security number, then we will not run a score on that policy and will instead give that policy a predetermined market tier.

### **Active Re-Marketing (Alfa Specialty Only)**

Once during any twelve (12) month period, at the request of the named insured, Alfa Specialty will reorder an insurance score and determine the market tier for the next renewal term. A re-evaluation at the request of the named insured could result in placement in a higher or lower market tier if score results dictate that placement.

### **Prior Insurance**

The named insured must provide proof of previous private passenger auto liability insurance, which verifies policy coverage of the named insured, or rated spouse, for a minimum of six months continuous coverage. **Alfa Vision** is allowed as proof for **Alfa Specialty** & **Alfa Specialty** is allowed as proof for **Alfa Vision**. **However, Alfa Vision cannot be used as proof for Alfa Vision and Alfa Specialty cannot be used as proof for Alfa Specialty unless the prior policy had prior insurance.** We will also require the number of days lapse, if any, as well as the identity of their prior company, and their prior Liability BI limits. The documentation must come from one of the following sources, and the applicant must be listed and rated on the prior policy.

- Third-Party Prior Insurance Carrier database
- Renewal Declarations Page
- Renewal notice
- Letter from the prior carrier
- Screen print from the prior carrier website
- Company issued ID card with inception and expiration dates\*\*
- Declarations page from the prior carrier

All prior proof sources must indicate policy inception and expiration cancellation date.

\*\* ID cards cannot be used to verify prior limits; if an ID card is provided, the company will assume that the policy was written for minimum limits unless further documentation is provided.

### **Prior Limits (Alfa Specialty Only)**

The prior Liability BI limits shown on the proof source will also be used to place the insured in the appropriate rating tier. The limits must be in force on the policy for a minimum of six months to qualify.

### **Prior Insurance Validation**

Proof-of-Prior validation process includes the utilization of underwriting reports. This will allow us to more accurately verify a policy's effective and expiration dates, lapses in coverage, prior limits and the previous insurer. If prior insurance cannot be verified by the underwriting reports, a valid form of prior insurance must be submitted by using the document upload option located in the Agency Tools section of the website or faxed to us after an application is uploaded, as indicated on the New Business Fax Coversheet. If the supporting documentation is not submitted, it may be necessary for us to adjust the policy's Proof-of-Prior discount to ensure the policy is rated accurately.



## ***Disputes***

In the event that an insured wishes to dispute information returned to us by Verisk (ISO) or LexisNexis they must contact the company directly using the following contact information:

**Verisk (ISO):**

**Coverage Verifier Disputes**

**Phone:** (800)-709-8842

**Mail:** Verisk Analytics

545 Washington Blvd 18<sup>th</sup> Floor  
Jersey City, NJ 07302

**LexisNexis:**

**MVR and Insurance Score Disputes**

**Web:** [www.consumerdisclosure.com](http://www.consumerdisclosure.com)

**Phone:** (800)-456-6004

# ***Discounts***

## ***Discount Calculation***

Discounts are calculated in a matrix format, which varies by coverage and product.

## ***Multi-Car Discount***

The multi-car discount shall apply if more than one private passenger auto is insured.

## ***Paid In Full Discount***

If the policy term premium is paid in full at inception or renewal, this discount will apply. This discount does not apply to premium-financed policies. If on a subsequent policy term installment payments are selected, the paid in full discount will be removed.

## ***Mobile Homeowner Discount***

The named insured must own a mobile home. Renters do not qualify. A copy of the title, mobile home owner's insurance declarations page, mortgage payment book or coupon, escrow statement, tax appraisal or other document showing mobile home ownership must accompany the application. The insured's name on the mobile homeowner's proof must be the same name as an insured on the policy. Applies to all vehicles on the policy.

## ***Homeowner Discount***

The named insured must own a house, condominium, or townhouse. Vacation, commercial, or investment properties do not qualify. Mobile home owners and renters do not qualify. A copy of the deed, homeowner's insurance declarations page, mortgage payment book or coupon, escrow statement, tax appraisal or other document showing home ownership must accompany the application. The insured's name on the homeowner's proof must be the same name as an insured on the policy. Applies to all vehicles on the policy.

## ***Renewal Discount***

For the renewal discount, the policy must have been in force with Alfa (or a program managed by Alfa), with no policy lapses, for at least six (6) months preceding the renewal date.

**Alfa Vision:** Does not apply if the policy has the transfer discount/Proof of Prior Insurance.

## ***EFT Discount***

An EFT discount applies if an insured uses electronic funds transfer (EFT) or recurring credit card (RCC) as a payment method. If the insured removes EFT or RCC the discount is no longer available.

**Alfa Specialty:** If the policy does not have proof of prior insurance, this discount is not available at new business or during the first term.





### **Advanced Quote Discount**

Applies if a new business quote is initiated by the named insured at least 7 days but not more than 60 days prior to the policy effective date and the prior policy had no lapse in coverage. The named insured must be 19 years old or older.

### **Senior Operator Discount**

Drivers must be 55 years old or older and have completed a motor vehicle accident prevention course approved by the DMV, provide course certificate dated within the most recent thirty-six (36) month period and remain violation/accident free. Discount applies for thirty-six (36) months following course completion.

### **Anti-Theft**

**Alfa Specialty Only:** A discount applies to Comprehensive coverage on vehicles equipped with a recovery device. The discount only applies to vehicles with homing devices as well as tracking systems such as GM OnStar. The tracking system must automatically contact a response center where the process of vehicle recovery begins. The discount does not include alarms that do not have contact with a center for vehicle tracking. Documentation of alarm description and installation must be provided with the application for the discount to apply. Acceptable proof of alarm description and installation includes purchase receipts, work orders or new vehicle equipment lists.

### **College Graduate**

**Alfa Vision Only:** The driver must be single, under age twenty-five (25), and graduated from a college or university with at least a B (3.0) GPA.

### **Good Student**

The driver must be a full-time student, under age 25, with at least a B (3.0) average. A copy of the current report card must be submitted each semester to verify the discount.

### **Drivers Education**

**Alfa Vision Only:** The driver must be under age twenty-five (25) and must have completed a formal driver's education course within the previous thirty-five (35) months. Proof of course completion must be submitted with the application.

### **Paperless Discount**

A paperless discount applies if an insured agrees to receive policy documents from the company electronically. If the insured agrees to discontinue receiving electronic policy documents from the company, the discount will no longer apply. A valid email address is required and terms/conditions must be accepted within 30 days.

### **Non-Owner Discount**

Applies to any Non-Owner Policy.

### **Transfer Discount**

For the Transfer Discount, proof of six (6) months prior private passenger auto liability coverage must be submitted. Our system will prompt you to send any required documents by using the document upload option located in the agency tool section of our website or via fax. Applies to all vehicles on the policy.

- Acceptable proof includes the prior policy's declaration page, a current renewal offer, company issued ID card, or any other document that shows both the effective date and the expiration or cancellation date. A current installment invoice which shows both dates is acceptable.
- The named insured or spouse must be listed on the prior policy.

**Alfa Vision** Max Lapse Allowed:  
0 & 1-15 days

**Alfa Specialty** Max Lapse Allowed:  
0, 1-15 & 16-30 days



# Surcharges

## Payment Plan Surcharge

Alfa Specialty Only: Applies to **Non-EFT new business** with a one month or less down payment option.

## SR-22 Surcharge

Alfa Specialty Only: Applies to the policy if any driver requires an SR-22 filing.

## Business Use

Applies to any vehicle used in business. Note that some business is unacceptable. Refer to the Business Use and Unacceptable Business Use sections for further information.

## Ineligible Risk

Applies if a policy becomes ineligible after the first sixty (60) days due to a policy change.

# Billing and Payment Information

## Payment Plans

Type	Term	Down Pay	# Inst.	Inst. %	Install Due
Dir	6	100%	0	0.00%	N/A - Paid In Full.
Dir/EFT	6	16.67%	5	16.67%	<b>First installment due in 20 days</b> ; then same day each month.
Dir/EFT	6	22.00%	5	15.60%	Payment due same day each month.
Dir/EFT	6	25.00%	4	18.75%	Payment due same day each month.
Dir/EFT	6	33.33%	5	13.33%	Payment due same day each month.
Dir	12	100%	0	0.00%	N/A - Paid In Full.
Dir/EFT	12	8.34%	11	8.33%	<b>First installment due in 20 days</b> ; then same day each month.
Dir/EFT	12	11.00%	11	8.09%	Payment due same day each month.
Dir/EFT	12	12.50%	10	8.75%	Payment due same day each month.
Dir/EFT	12	16.67%	11	7.58%	Payment due same day each month.

All renewal pay plans will be the same as the new business pay plan and due on the same installment due date. (Example: a 22% down new business pay plan will require 22% down at each renewal.)

Alfa Specialty Only: EFT payment plans are not available at new business or during the first term if the insured does not have prior insurance.

## Down Payments

At the time of applications, the entire down payment due must be collected.

The insured will be billed the first installment according to the pay plan selected then approximately every 30 days for the remaining installments.

If the insured does not make an installment payment on time, the policy is subject to cancellation for nonpayment.

If it becomes necessary to uprate the premium at the time of original application processing, or if additional premiums result from endorsements, an uprate notice will be sent to the insured explaining the reason for



the uprate. Any additional amounts due will be billed directly to the insured.

## ***Installment Billing Plans***

### **Direct Bill**

When Direct Bill is selected all installments will be billed directly to the insured. Insureds may send payments to the company, to your office, through our website, or they may pay by phone with e-check or credit card. Alfa does not accept agency credit card for payments on an insured's policy.

Checks by mail should be sent to the address listed below:

**Alfa Vision/Specialty Insurance Corporation  
P.O. Box 2328  
Brentwood, TN 37024-2328**

For payments made in your office, please upload the payment amount through our website: [www.alfapolicy.com](http://www.alfapolicy.com).

To pay by phone, call **(877) 784-7466**.

New business and installment cash payments may also be made directly to the agent and will be swept from the Agent's ACH account. A payment may also be made by insured's e-check or credit/debit card. An authorization form is generated each time a single e-check payment is made on our website. Acknowledgement of receipt is required and the terms of the agreement must be accepted prior to confirming payment. The form should be signed by the account holder, retained in the agency file and made available if requested by a financial institution.

## ***E-Check Procedures***

Effective immediately our agency partners are encouraged to utilize Alfa's website to post all payments made by customer check. In doing so your agency avoids insufficient funds charges and potential holds to your agency's bank account. Additionally, your agency will no longer be caught in the middle regarding collection from the customer of any payment made to Alfa that is returned from their bank.

With these changes, it is no longer necessary for your agency to deposit a customer check for an Alfa policy into your agency account.

**Beginning January 1, 2015**, we will no longer reimburse agencies for customer checks and/or insufficient funds charges as a result of Alfa policyholder returned checks that were deposited in the agency's bank. All down payments and installment payments made by customer check must be uploaded directly to the Alfa website using the e-check process.

## ***Recurring Payment Plan Procedures***

Alfa offers recurring payment plans via automatic debits to the **insured** checking account or credit/debit card.

Should an insured elect our EFT option as their payment plan at either POS or via endorsement mid policy term, the EFT authorization form must be completed by the agent and signed by the named insured and account holder (if different than named insured). **Agency accounts should not be used for EFT pay plans.** If the agency's account is used, the agency accepts responsibility for all ACH drafts that occur on behalf the policyholder. No refunds will be issued by Alfa Insurance.



## ***Renewal Guidelines***

We issue the renewal bill prior the policy expiration. There is no lapse in coverage if payment is postmarked before the policy expiration date. You may accept payments in your office up until the expiration date of the policy with no lapse in coverage. The payment must be uploaded or postmarked prior to the expiration date in order to avoid a lapse in coverage.

- Renewal down payments will be accepted up to 30 days after the renewal effective date.
- Payments postmarked after the renewal effective date will be re-issued with a lapse in coverage effective one day after the postmark date.
- Payments received after the renewal date in our agent's office will be re-issued with a lapse in coverage effective the date and time the payment was received.
- Payments received more than 30 days from the original renewal effective date will first be applied to the previous expired policy to pay any outstanding balance. Any remaining monies will be returned within thirty (30) days.
- When a lapse in coverage occurs the renewal policy will have new effective and expiration dates.

## ***Return Premiums***

Return premiums will be applied to any unpaid balance. Remaining return premiums will be mailed to the named insured at the address listed on the Declaration.

Premium adjustments of less than \$5.00 will be waived unless requested by the insured in writing.

## ***Reinstatements/Rewrites***

Late payments are accepted only when full payment, including fees, is submitted.

For the policy to remain in force or be renewed, the insured must pay the installment or renewal payment and applicable fees prior to the cancellation or expiration date.

Late payments mailed to the Company within fourteen (14) days after the policy cancellation will be reinstated with a lapse in coverage. **There is no coverage during the lapsed period.**

Late payments received more than fourteen (14) days after cancellation will not reinstate the policy. The prior balance will be paid first and any remaining monies will be returned within thirty (30) days.

Coverage will become effective as follows: Payment to agent becomes effective at the date and time of receipt; payment to the Company is effective 12:01am C.T. the day following postmark.

## ***Important Information and Helpful Hints***

If mailing a payment, please mark the date and time on a payment receipt and submit a copy of the receipt with the payment. Please use the Payment Receipt Form (00 AL US PR) found in the Download Materials section of the website or your own generic form. If the receipt is not submitted with the payment, we will reinstate coverage effective 12:01a.m C.T., the day following postmark.

Late payments are accepted only when full payment is submitted. Be sure to include any fees.

There is no need to call when taking a late payment. The agency receipt will be honored when payments are posted. Please be sure to note the date and time on the receipt.



## Fees

All fees are fully earned. No commission is paid on any fees.

### Alfa Vision Fees

Fee	Amount	Description
Policy	\$25 (6 or 12 month terms)	Applied to each new, rewritten and renewal policy. The fee is divided and allocated to each payment, but is fully earned and due if the policy cancels midterm.
Installment (Non-EFT)	\$9	Applied to each non-EFT installment payment. Applied to all recurring credit/debit card transactions. Applied to all down payments.
EFT Installment	\$4	Applied to each installment payment made via Electronic Funds Transfer (EFT) from a checking account. Not applicable to recurring credit/debit card transactions. Not applied to any down payment.
SR-22	\$20	Applied to each new, renewal, or rewritten policy for each driver filing.
Late	\$10	Applied to all payments received after the due date.
Reinstatement	\$9	Applied, in addition to the late fee, when coverage for an existing policy is reinstated following a cancellation or lapse for the current term policy or an installment bill plan.
NSF	\$25	Applied in the event the bank returns a payment check.

### Alfa Specialty Fees

Fee	Amount	Description
Policy	\$25 (6 or 12 month terms)	Applied to each new, rewritten and renewal policy. The fee is divided and allocated to each payment, but is fully earned and due if the policy cancels midterm.
Installment (Non-EFT)	\$9	Applied to each non-EFT installment payment. Applied to all recurring credit/debit card transactions. Applied to all down payments.
EFT Installment	\$4	Applied to each installment payment made via Electronic Funds Transfer (EFT) from a checking account. Not applicable to recurring credit/debit card transactions. Not applied to any down payment.
SR-22	\$15	Applied to each new, renewal, or rewritten policy for each driver filing.
Late	\$10	Applied to all payments received after the due date.
Reinstatement	\$10	Applied, in addition to the late fee, when coverage for an existing policy is reinstated following a cancellation or lapse for the current term policy or an installment bill plan.
NSF	\$20	Applied in the event the bank returns a payment check.



# ***Claims Reporting***

**24 Hour / 7 Days a Week Loss Reporting**  
**On our website at [www.alfapolicy.com](http://www.alfapolicy.com) or**  
**by phone at (877) 584-7466\***

**All claims should be made directly to Alfa by the insured at the time of the accident.**

- Inform your customer to never delay reporting an accident. Do not wait for the police report or other claim information.
- The insured should call our claims department personally unless physically unable to do so.

## **Claims Customer Service Available** **7am-6pm CT Mon-Sat**

When inquiring about a previously reported claim, up-to-date information is available through our website at [www.alfapolicy.com](http://www.alfapolicy.com). There are 3 ways that an agent can access this information on the web:

- By clicking on the Claims tab while in the Policy Screen;
- By checking the Pending Items folder (only claims assigned within the past 72 hours will be listed);
- Or by accessing the Agency Tools menu, selecting 'Claims Summary Report'. When the appropriate claim has been identified, click on the Summary button.

Claims older than 72 hours can be found by selecting the Claims Summary Report from the Agency Tools menu. Search by claim or policy number, name, or date. When the appropriate claim has been identified, click on the Summary button

**If you still have questions, you may also contact the assigned claims adjuster directly via email by clicking on the email link provided on the Claims tab or by phone with the provided extension.**

**\*Please do not report new claims via fax or mail as they may not be processed properly.**





# Contact and Reference Information

<p><b>CORPORATE OFFICE</b></p> <p>P O Box 1324 Brentwood, TN 37024-1324</p> <p>210 Westwood Place Brentwood, 37027</p> <p>Phone Numbers: Toll Free (877) 884-7466 Local (615) 661-0700</p>	<p><b>24 HOUR POLICY SERVICES and INSIDE SALES</b></p> <p>24-Hour Automated Customer Service Payments/Policy Status (877) 784-7466</p> <p><b>Inside Sales Manager</b> Biljana Walters Email: <a href="mailto:bwalters@alfainsurancecompany.com">bwalters@alfainsurancecompany.com</a> Ext. 2247</p>	<p><b>IMPORTANT EXTENSIONS</b></p> <p><b>Arkansas Territory Sales Manager</b> Grant Smith Email: <a href="mailto:gsmith@alfainsurancecompany.com">gsmith@alfainsurancecompany.com</a> Ext. 2404</p> <p><b>Licensing &amp; Contracts</b> Pam Wade Email: <a href="mailto:licensing@alfainsurancecompany.com">licensing@alfainsurancecompany.com</a> Ext. 2407</p> <p><b>Technical Support</b> Ext. 3700</p>
<p><b>UNDERWRITING</b></p> <p>P O Box 2328 Brentwood, TN 37024</p> <p>Toll Free (877) 384-7466</p> <p>Local Fax (615) 661-0134</p> <p>Toll Free Fax (877) 684-7466</p>	<p><b>ON-LINE SERVICES</b></p> <p><b>Real Time Rating System</b></p> <p>Account Information, on-line payments, previously reported claims</p> <p>Print ID Cards</p> <p>Supply Requests</p> <p>Forms to be Downloaded</p> <p>Payment Submission Reports</p> <p>Current Incentives &amp; Programs</p> <p><a href="http://www.alfapolicy.com">www.alfapolicy.com</a></p>	<p><b>ACH TRANSACTIONS</b></p> <p>Fax Payments New Business Fax Transmittals Reinstatement Documentation Web Payments</p> <p>(877) 747-4667</p>
<p><b>REPORT NEW CLAIMS</b></p> <p>Toll Free (877) 584-7466</p> <p>24 Hour / 7 Days a Week</p> <p>Loss Reporting</p>		<p><b>PRODUCER CODE</b></p> <p><b>030</b> _ _ _ _ - _ _ _ _</p>

AUTOMATED CUSTOMER SERVICE LINE		
<b>(877) 784-7466 for Agents or Insureds / Spanish Translation</b>		
<p><b>CHECK/CREDIT CARD PAYMENTS</b></p>	<p><b>COMMISSION BALANCES</b></p>	<p><b>FOR MORE HELP</b></p>
<p><b>BILLING INFORMATION</b></p> <ul style="list-style-type: none"> <li>• Policy Status</li> <li>• Last Bill Date</li> <li>• Amount Due or Due Date</li> <li>• Payment Status</li> </ul>	<p><b>PRODUCER SUPPLIES</b></p> <p>Please download needed supplies from the Download Materials section of our website at: <a href="http://www.alfapolicy.com">www.alfapolicy.com</a></p>	<p>Speak with one of our Customer Service Representatives. Help is available in English or Spanish.</p>