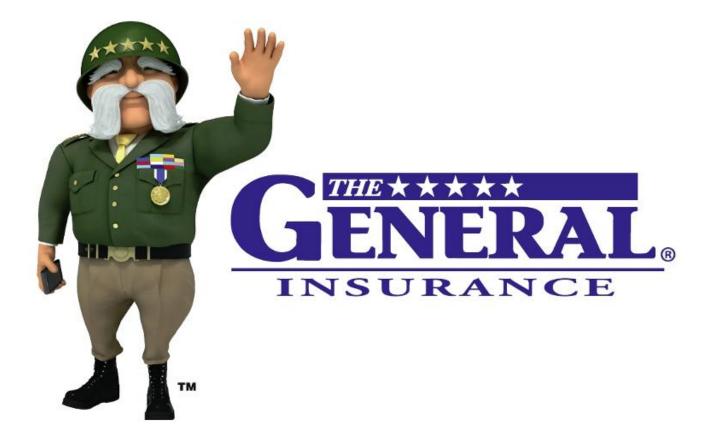
Agent User Manual



On-line Quote and Endorsement Processing System

Introducing The General's on-line endorsement quoting and endorsement processing system.

| olicy Term Information | | Discount Information | |
|---|---|---|--|
| Effective Date: Expiration Date: Orig. Eff. Date: | | Multi-Car Discount | |
| Commission Tier: | P | | |
| Pay Plan: | Direct Billing [PT] 12 months 10% down 11 payments | | |
| | 022 | | |
| Auto Debit: Sign Up for Auto D | | | |
| Sign Up for Auto D Dicy maintenance | | | |
| Sign Up for Auto D blicy maintenance Make payment | ebit Iorsement request (new) ual 🔁 | Endorsement quot Quote 3854 Change Date: 10/20/2008 | tes/requests Released for processing User: ntumm02 |

Find Policy by Number or Insured Name*

On the PGAC.com website, our agents are able to quote and submit endorsements for immediate processing. In addition to quoting and submitting requests on-line, the system will also save prior quotes for future reference.

A unique feature of the new endorsement system is its ability to underwrite the request as it is being entered. The user will answer questions to help assure that we have a full understanding of the risk being entered. Additionally, the system may ask additional questions or present edits for information that is unclear or when additional documentation is required for the type of endorsement being submitted.

When used properly, the user will find that the on-line experience is quick and easy and will result in timely processing for most endorsement requests. Upon entering the policy number, you will be on the Policy Information Screen. This screen has a new option under the Policy Maintenance section: "*Submit online endorsement request (new)*."

| 1y Agency | Resourc | es | Services | Group | Filter | Agency Filter | logout |
|--|--|----------------------|---|--|------------|---------------------|--------|
| Policy Inform | nation - 22 | 2-CA-6766749 | | _ | | _ | |
| Overview Insured: | | Drivers | Ve | hicles & Coverages | s T | ransaction Histo | ry |
| policy statu | s | _ | _ | _ | _ | _ | _ |
| The amount | currently d | ue is \$399.59. | n the amount of \$1 unt due is \$1072.5(| | | | |
| policy detail | s | | | | | | |
| Insured Cont CHANG, YIH 6736 TORY DUBLIN, CA (408) 747-79 (408) 647-12 jvh@creeksi | I-CHAU WAY 94568 909 (home) 236 (work) | | TH NA (80 Soi | ent Contact Informatio E GENERAL AUTO II SHVILLE, TN 0) 280-1466 Irce of Sale IDCA - CA Internet Sa | NS SVI | CS, INC (998888) | |
| Policy Term I | Information | | Dis | count Information | | | |
| Expirat Orig. Commis | tion Date: | Direct Billing [| | lti-Car Discount | | | |
| Carlot Conta | uto Debit: for Auto D | 160 | | | | | |
| policy maint | enance | _ | _ | _ | | _ | |
| Make pa | | orsement requ | E | ndorsement quotes/ | reques | sts | |
| Endorse | ment man f Experien | ual 🖾 | Ch Q | ange Date: 10/20/2008 U uote 3740 G | ser: ntuwn | ntry / not submitte | d |
| New Policy S | Bearch | _ | _ | _ | - | _ | |
| | Merrossine.c. | or Insured Nam go | e* | | | | |

Select this option in order to develop quotes and process on-line policy changes.

This screen is used to determine the effective date for the change. The first decision you will make is if the change you're requesting is a reply to an underwriting diary letter sent by The General, or is to request a general policy change.

| My Agency | Resources | Services | Group Filter | Agency Filter | logout |
|--|--|---|---|-------------------|--------|
| Endorsemen | t effective date se | lection | | | |
| Policy: Term dates: | 22-CA-67667 08/09/2008 - 08/0 | | | | |
| C Reply to change fo informatio | Underwriting Dial or processing. Select on about the policy v | ve'll walk you through the rest: ry Letter/Request for Inf it this option if you receive which will result in making a tain quote and/or submit to | d a letter from us requi a change to the policy. | esting additional | |
| What changes n | ieed to be made? Che | ck all that apply: | | | |
| Vehicle Cl | hanges | | | | |
| Add a v Delete Change Add ne Correct | ehicle | yvehicle(s) | 2.007 | | |
| Driver cha | inges | | | | |
| ☐ Add fin: ☐ Correct | IS STOLED AND A STOLEY AND A ST |) R22) filing to <i>existing</i> driver(s) iolations of <i>existing</i> driver(s) | | | |
| Other cha | nges | | | | |
| 🗖 Changi 🗖 Changi | es to Address or Phon es to coverages or limi | | | | |
| 🗖 Manually c | hoose date: m | y | | | |
| Selected ef | fective date | | | | |
| | -1-4- 414 | | | | |

Select the appropriate button and select the appropriate boxes associated with the changes to be quoted/processed on the policy.

Policy: 22-CA-6766749

Term dates: 08/09/2008 - 08/09/2009

Tell us what you would like to do and we'll walk you through the rest.

C Reply to Underwriting Diary Letter/Request for Information - obtain quote and/or submit policy change for processing. Select this option if you received a letter from us requesting additional information about the policy which will result in making a change to the policy.

Make a Policy Change - obtain quote and/or submit to underwriting for processing

What changes need to be made? Check all that apply:

Vehicle Changes

- Replacement vehicle (add and delete vehicles on the same date)
- 🗹 Add a vehicle
 - Vehicle purchase date: m d
- Delete a vehicle
- □ Change year, make, or model of *existing* vehicle(s)
- □ Add new lienholder to *existing* vehicle(s)
- □ Correct details of *existing* lienholder(s)
- 🗖 Other vehicle changes

Driver changes

Based on the endorsement selections you make, you may be presented with new questions to answer in order to help determine the appropriate effective date for the change.

In this case, after selecting "Add a vehicle" the system displays new data boxes for the vehicle purchase date.

Tell us what you would like to do and we'll walk you through the rest:

- C Reply to Underwriting Diary Letter/Request for Information obtain quote and/or submit policy change for processing. Select this option if you received a letter from us requesting additional information about the policy which will result in making a change to the policy.
- Make a Policy Change obtain quote and/or submit to underwriting for processing

What changes need to be made? Check all that apply:

Vehicle Changes

Replacement vehicle (add and delete vehicles on the same date)
 Add a vehicle
 Vehicle purchase date: m03 d12 y 2009
 Note: Proof of sales contract must be submitted to underwriting to make vehicle addition effective on the purchase date.
 I have a proof of sales contract and will submit it to underwriting.
 Delete a vehicle
 Change year, make, or model of *existing* vehicle(s)
 Add new lienholder to *existing* vehicle(s)
 Correct details of *existing* lienholder(s)
 Other vehicle changes

Driver changes

🗖 🗖 Add / dalata / avaluda deinae/a)

Similarly, changes to existing policy information will result in the display of current policy information. In this example, the user needs to indicate which vehicle is being corrected.

Tell us what you would like to do and we'll walk you through the rest:

- C Reply to Underwriting Diary Letter/Request for Information obtain quote and/or submit policy change for processing. Select this option if you received a letter from us requesting additional information about the policy which will result in making a change to the policy.
- Make a Policy Change obtain quote and/or submit to underwriting for processing

What changes need to be made? Check all that apply:

Vehicle Changes

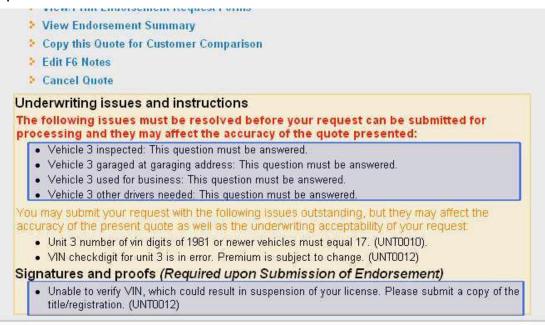
- Replacement vehicle (add and delete vehicles on the same date)
- 🗖 Add a vehicle
- 🗖 Delete a vehicle
- Change year, make, or model of *existing* vehicle(s)
 - 2001 HONDA S2000 vin=JHMAP11461T006911
 - 2007 SUBARU IMPREZA WRX STI AWD TURBO vin=JF1GD76637L507092
- Add new lienholder to existing vehicle(s)
- Correct details of existing lienholder(s)
- \square Other vehicle changes

Driver changes

Add / delete / exclude driver(s)

Add financial responsibility (SR22) filing to existing driver(s)

During the quote process the system may display edits (to be discussed later in this document) indicating proof documents that may be required or indicate processing limitations associated with the request being made. Reviewing and responding to these edits will help assure a smooth and accurate quote and timely processing of the endorsement. Failure to comply with requests for information may result in delays in processing, change in effective date, or follow-up letters from the underwriting department.



Once you've indicated the type of policy change, you will be directed to the Policy Change Details screen.

On this screen you will find policy information grouped by coverage, drivers, vehicles, etc. On the right hand side you will find blue link/buttons corresponding to the various endorsement activities you can process.

| Policy Level Coverage (applies to all vehicles) | Edit liability coverages |
|---|---------------------------------|
| Bodily Injury & Property Damage Liability: \$15,000/\$30,000/\$ (BI per person/ BI per incident / property damage) | 5,000 |
| Uninsured/Underinsured Motorist Bl: (BI per person/ BI per incident) \$15,000/\$30,000 |] |
| Uninsured Motorist PD / CDW 2 Help No Coverage | |
| Medical Payments: No Coverage 🗾 | |
| Rental Coverage: <u>?Help</u> Note: Rental Coverage applies to all vehicles with comprehensive/Collision coverage | |
| | |
| Drivers | Add new driver |
| - CHANG,YIH-CHAU | 🕨 Edit driver details |
| Excluded: No Relationship: NI DOB: 03/25/1976 Marital: Sing | gle Gender: M Added: 08/09/2008 |
| Vehicles | Add new vehicle |

| - 2001 HOND S2000 Status: Active VIN: JHMAP11461T006911 Date added: 08/09/2008 | Type: Personal Extra Ha | Replace zard: | Delete |
|---|-------------------------|------------------|--------|
| - 2007 SUBA IMPREZA WRX STI AWD TURBO | Edit | Replace | Delete |
| Status: Active VIN: JF1GD76637L507092 Date added: 08/09/2008 | Type: Personal Extra Ha | zard: | |

Multi-Car Discount - Policy Level

In order to add a new vehicle, for example, select the "*Add new vehicle*" button to the right of the "Vehicles" heading.

Once selected, the endorsement process information box will be displayed with the appropriate underwriting questions for the type of risk being quoted or processed. Based on the answers to some questions you may be presented with new questions to answer. All questions must be answered for the quote to be submitted to underwriting for processing. In order to add a vehicle, the user will have to select the "*Select a vehicle by type or VIN*" button.

| 007 KIA SPECTRA LX/EX/SX | | Cancel adding this vehicle |
|---|------------------------|----------------------------------|
| are requesting that this new vehicle b | | |
| Vehicle : 2007 KIA SPECTRA LX/ VIN: KNAFE121&7 Value: \$10,000.00 | EX/SX Symbol: 15 | Extra Hazard: |
| Select a vehicle by type or VIN |] | |
| Date Purchased: 03/13/2009 | | |
| Annual Mileage Driven: 15000 | ?Help | |
| Physical Damage Coverag | e | |
| Comprehensive Deductible: | \$500 | ?Help |
| Collision Deductible: | \$500 - | ?Help |
| Additional Equipment (\$): | | ?Help |
| Is the vehicle a | salvaged or grey mar | ket vehicle? ?Help |
| Is the vehicle a | conversion van or truc | ck? ?Help |
| Does the vehicle | e have any "Non-facto | ory installed" equipment ? ?Help |
| 01-CHANG, YIH-CHAU | Who is the registered | owner? |
| - V | Who is the registered | Co-owner? |
| Will this vehicle | | araging address? 6736 TORY |
| Has the vehicle | been inspected by a | n agent? |
| Is there any exi | sting damage to the v | vehicle? |

Enter the year, then select the make, and then select the model, and then select the type. Or if you have the complete VIN, enter it in the VIN field and we'll determine the year/make/model.

| Select a v | vehicle: ?Help | |
|------------|--|--|
| VIN: | | |
| If VIN is | unknown, select vehicle by year/make/model | |
| Year: | | |
| Make: | Please select a year before make | |
| Model: | Please select a make before model | |
| Туре: | Please select a model before type | |

After you have selected the correct sub-model (type), or after entering the complete VIN, you must select "*Use this vehicle*" in order for that particular vehicle to be rated on the quote.

| Select a v | vehicle: ?Help | |
|------------|--|--|
| VIN: | 5LM&U28A&X | |
| If VIN is | unknown, select vehicle by year/make/model | |
| Year: | 1999 | |
| Make: | LINCOLN | |
| Model: | NAVIGATOR | |
| Type: | Utility Vehicle 4x4 5.4-liter 8-Cyl | |
| Contin | ue Cancel Vehicle Change | |

The system will then display the Year/Make/Model on the quote screen and you may proceed with the quote by answering the underwriting questions.

| 99 LINCOLN NAVIGATOR | Cancel adding this vehicle |
|---|----------------------------|
| are requesting that this new vehicle be added to this policy. | |
| Vehicle : 1999 LINCOLN NAVIGATOR Symbol: 16 | Extra Hazard: |
| VIN : 5LM&U28A&X Value: | |
| Select a vehicle by type or VIN | |
| Date Purchased: 03/13/2009 | |
| Annual Mileage Driven: 15000 ?Help | |

If this is not the correct vehicle, just select "*Select a vehicle by type or VIN*" to re-enter the vehicle information.

As the questions are being answered, you may have to address specific underwriting issues. These questions will allow the system to underwrite the request and tell you if the request is acceptable and if it can be processed as submitted.

| Vehicle : 1999 LINCOLN NAVIGATOR Symbol: 16 Extr VIN : 5LM&U28A&X | a Hazard: |
|--|---------------------------------------|
| Value: | |
| Select a vehicle by type or VIN | |
| Date Purchased: 03/13/2009 | |
| Annual Mileage Driven: 15000 ?Help | |
| Physical Damage Coverage | |
| Comprehensive Deductible: No Coverage 💽 | ?Help |
| Collision Deductible: No Coverage | ?Help |
| Additional Equipment (\$): | ?Help |
| Who is the registered owne | r? |
| Who is the registered Co-ov | wner? |
| Will this vehicle be garaged at the garaging WAY DUBLIN CA 94568-2145 | g address? 6736 TORY |
| Has the vehicle been inspected by an age | nt? |
| Is the vehicle used in business? ?Help | I. |
| Have all household members over age 14 b | peen rated or excluded on the policy? |
| Lienholder / Interest History 🔸 Add Lienholder/Addl. Interest | ?Help |
| There are currently no Lien Holders/Additional Interests listed | for this vehicle. |

Upon completion of the underwriting questions, you will have the opportunity to enter comments about the request being made. You can use up to 275 characters to make your note. These comments will assist the underwriter in evaluating the request and will allow you to describe any special circumstances that affect or explain the endorsement being requested.

| Yes 🔹 | Will this vehicle be garaged at the garaging address? 6736 TORY WAY DUBLIN CA 94568-2145 | |
|--------------|---|--|
| No 💌 | Has the vehicle been inspected by an agent? | |
| Yes 🔹 | Is there any existing damage to the vehicle? | |
| escription o | f damage: Dent on left side of the front bumper | |
| No 🔹 | Is the vehicle used in business? ?Help | |
| Yes 🔹 | Have all household members over age 14 been rated or excluded on the policy? | |
| enholder (l | nterest History 🔸 Add Lienholder/Addl. Interest 🧧 ?Help | |

| Discounts | Edit discount coverages |
|--|-------------------------|
| Multi-Car Discount - Policy Level | |
| The following question will provide a way to enter general comments for the endorsement. | |
| Yes Do you have comments to add to this endorsement? | |
| | E |
| | |
| | |
| 267 characters left of the total available character length of 275. | |

When you have entered all the information for the quote or endorsement request being made, you can select either "*Get updates premium quote*" or "*Back to quote overview without saving changes*".

The first option will rate the quote and will display any relevant edits and display a quote for the change if the information is sufficient to complete the rating process. The second option will take you back to the policy screen where you can begin the quote from scratch without saving the recently entered changes.

Submission of additional driver request

Upon the submission of an additional driver, the system will automatically run a motor vehicle report (MVR). If we are able to obtain an instant MVR the results of the record will be displayed and the quote will reflect any new driving activity.

The user will have the opportunity to delete any manually entered violations in the event the violation dates were not accurate. Select the red "X" associated with the violation you want to correct and when finished editing, select "*Apply changes and update quote*." Otherwise, the request may be submitted as quoted (with the updated MVR information) by selecting "*Submit this request for processing*".

| Drivers Add new driver |
|---|
| 1 - CHANG,YIH-CHAU Cancel editing of this driver |
| You are currently updating the details of this existing driver. |
| Excluded: No ?Help Last name: CHANG First: YIH-CHAU Middle: |
| Gender: M 💌 Marital: Single 💌 DOB: m 03 d 25 y 1976 |
| DL status: Active DL #: CA 🖌 - A9764837 |
| Date first licensed (any country): m d y US Date first licensed: m 03 d 31 y 1992 |
| Occupation: Executive/Sr Mgmt 💌 SSN: 609-03-7476 SR 22 required? No 💓 ?Help |
| Violation / Incident History > add incident Incident: MINOR VIOLATION WITHOUT DMV POINTS Incident date: 04/08/2006 Conviction date: 09/25/2006 Add/eff date: 08/09/2008 Charged Thru: 08/09/2010 Points: 1.0 |
| 2 Incident: SPEEDING |
| Incident date: 04/27/2006 Conviction date: 11/02/2006 Add/eff date: 08/09/2008 Charged Thru: 08/09/2010 Points: 1.0 |
| 3 Incident: AT-FAULT ACCIDENT WITH BODILY INJURY |
| Incident date: 05/23/2006 Conviction date: Add/eff date: 08/09/2008 Charged Thru: 08/09/2009 Points: 2.0 |
| 4 Incident: SPEEDING |
| Incident date: 09/05/2007 Conviction date: 05/14/2008 Add/eff date: 08/09/2008 Charged Thru: 08/09/2011 Points: 1.0 |
| |

- Get updated premium quote
- Back to quote overview without saving changes

When you select "*Get Updated Premium Quote*" you are returned to this instruction page (below) where you will see a variety of information. Each section of this screen will be described below.

| Full term premium: \$695.00 increase (\$1100.00 to \$1795.00) | Pro-rata term premium: \$281.75 increase (\$445.94 to \$727.69) | Revised payment estimate: 7 pymts of \$151.38 | CA Fraud Fee: \$0.00 | Current payment due: 11/24/2008 | Current Amount due: \$399.59 | Next payment due: 12/24/2008 |
|--|--|---|-------------------------------------|--|---------------------------------------|---------------------------------------|
| orsement stat | us and instructio | ns | | 4 | | _ |
| | | | | | | |
| | the changes you ha | | | 1975 A.S. 1977 A | A CONTRACTOR AND A CONTRACT REVENUES. | |
| all of your desir | ed changes, you m | | | 1975 A.S. 1977 A | A CONTRACTOR AND A CONTRACT REVENUES. | |
| | ed changes, you m r request. | | | 1975 A.S. 1977 A | A CONTRACTOR AND A CONTRACT REVENUES. | |
| all of your desir changes to you What's the | ed changes, you m r request. next step? | ay now submit you | r request for pr | rocessing, You ma | y also continue t | o make furthe |
| all of your desir changes to you What's the Submi | ed changes, you m r request. next step? | ay now submit you posing "Submit Chang | r request for pr es" you are acc | rocessing, You ma | y also continue t | o make furthe |
| all of your desir changes to you What's the Submi Make cl | ed changes, you m r request. next step? (Changes) (By ch | ay now submityou oosing "Submit Chang ns to this reques | r request for pr es" you are acc | rocessing, You ma | y also continue t | o make furthe |
| all of your desir changes to you What's the Submi Make cl View/Pr | ed changes, you m r request. next step? Changes (By chi nanges/correctio | ay now submit you cosing "Submit Chang ns to this reques Request Forms | r request for pr es" you are acc | rocessing, You ma | y also continue t | o make furthe |

- Edit F6 Notes
- > Cancel Quote

The first section is "What's the next step?" These are the options the user may select during the quote/endorsement submission process:

The first option is for the request to be submitted to The General's underwriting department for review and processing.

The second option allows the user to edit the quote and make changes or additions to the request.

The third option displays the endorsement in an Adobe formatted document that can be printed. The document will include all signature boxes that may be required for particular types of endorsements as well as any special forms.

The fourth option is to view the endorsement summary.

The fifth option is to Copy this Quote for Customer Comparison.

The sixth option is to edit F6 notes.

The seventh option is to cancel the quote you just entered. That particular quote number will no longer be accessible.

What's the next step?

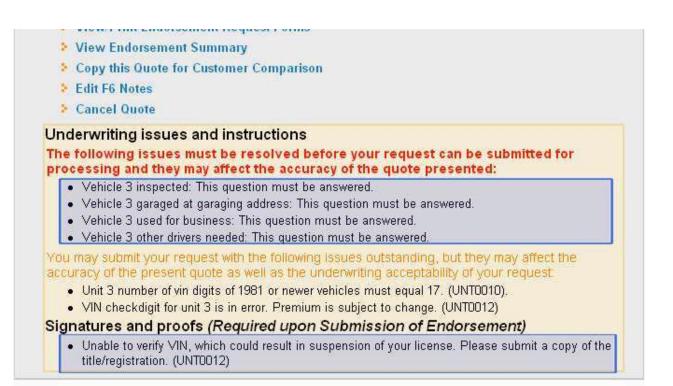
Submit Changes (By choosing "Submit Changes" you are accepting the changes requested on this quote.)

- Make changes/corrections to this request
- View/Print Endorsement Request Forms
- View Endorsement Summary
- Copy this Quote for Customer Comparison
- Edit F6 Notes
- Cancel Quote

The "*Underwriting issues and instructions*" section of the instruction page includes edits and special requirements for the rated quote. In this example, there are answers to questions that have prompted underwriting concerns. Based on the information provided, this risk may not be acceptable or may require additional information.

Also, this screen may indicate other changes to the policy that resulted from the quote/request. In this example, when we answered, "yes" the vehicle being added is used in business, the result was the addition of a business-use surcharge.

Lastly, the issues and instruction page will indicate if there are signatures and supporting proof documents that are being required to complete the endorsement transaction. If so, select a printable version of the quote and the forms will be ready for printing, faxing, or emailing to your customer for signature or for attaching with any necessary proof documents.



Disclaimer

Occasionally the system will not be able to generate a quote and you will receive a "red" edit which means that a quote is not possible given the information we have on file. The problem must be resolved before the quote process can be resumed.

In working with our edits, remember that they operate like a traffic light. **Red** are hard edits that must be resolved. **Yellow** are caution edits that you need to try to resolve in order to ensure your request processes timely and accurately. **Green** edits are typically information only.

- . nomi un chasisement nednesi i sune
- View Endorsement Summary
- Copy this Quote for Customer Comparison
- Edit F6 Notes
- Cancel Quote

Underwriting issues and instructions The following issues must be resolved before your request can be submitted for

- processing and they may affect the accuracy of the quote presented:
 - Vehicle 3 inspected: This question must be answered.
 - Vehicle 3 garaged at garaging address: This question must be answered.
 - Vehicle 3 used for business: This question must be answered.
 - · Vehicle 3 other drivers needed: This question must be answered.

You may submit your request with the following issues outstanding, but they may affect the accuracy of the present quote as well as the underwriting acceptability of your request

- Unit 3 number of vin digits of 1981 or newer vehicles must equal 17. (UNT0010).
- VIN checkdigit for unit 3 is in error. Premium is subject to change. (UNT0012)

Signatures and proofs (Required upon Submission of Endorsement)

 Unable to verify VIN, which could result in suspension of your license. Please submit a copy of the title/registration. (UNT0012)

Disclaimer

This last section of the instruction page is the premium quote for the change. The quote presents the full term premium, and just below it displays the pro-rated premium. At the bottom of the quote box is the estimated monthly payment after the endorsement is processed.

If the quote is unable to be generated, the box will indicate this as shown in the second example below. Once the edits have been resolved, the system will develop a quote.

| Policy Number: Quote number: Change requested by: | | 22-CA-6 7931 PG User | 766749 - ntuwis01 | Term e | ement effective da ffective: xpires: | te: 03/14/200 08/09/200 08/09/200 | 08 |
|--|---|--------------------------------------|---|-------------------------------|--|---|--------------------------------------|
| ffect on Premiun | 1 | | | | | - | |
| Full term premium: \$695.00 increase (\$1100.00 to \$1795.00) | Pro- ter prem \$28 incre (\$445 \$727 | rm iium: 1.75 ase .94 to | Revised payment estimate: 7 pymts of \$151.38 | CA Fraud Fee: \$0.00 | Current payment due: 11/24/2008 | Current Amount due: \$399.59 | Next payment due: 12/24/200 |

| icy change overview | | | |
|----------------------|--------------------|-----------------------------|------------|
| Policy Number: | 22-CA-6766749 | Endorsement effective date: | 03/14/2009 |
| Quote number: | 7931 | Term effective: | 08/09/2008 |
| Change requested by: | PG User - ntuwis01 | Term expires: | 08/09/2009 |

We are currently unable to provide a quote for the requested changes - please see messages.

Endorsement status and instructions

After looking at the changes you have requested we were unable to provide a quote due to the underwriting issues below. Please read through the information provided and make the necessary adjustments to the data you've provided.

What's the next step?

- Make changes/corrections to this request
- Copy this Quote for Customer Comparison
- Edit F6 Notes
- Cancel Quote

Underwriting issues and instructions

The following issues must be resolved before a quote can be provided:

 Vehicle 1 unacceptable for comprehensive/collision coverage. You may remove comprehensive and collision and resubmit for liability coverage only. (IEQ0044) Completing the endorsement submission

After entering the change information and addressing all relevant edits, the quote may be submitted to underwriting for review and processing. To submit to underwriting, select the first option "Submit Request." Note: there is a signature requirement edit displayed for this particular example.

If the I/E is submitted by the broker on the insured's behalf and a signature is required to process the endorsement the following signature and proof edit will be received: "Please obtain and keep this signature in the agency file". This signature is to be collected and retained by the broker. These do not need to be faxed/mailed/submitted to Underwriting for review. This exception will apply only to I/E signatures. If additional proof documents are required (ie. photos, bill of sale, etc) those documents will still need to be forwarded to Underwriting prior to the endorsement being processed.

| under | ooking at the changes you have requested we have provided an estimated premium quote. However , there a writing issues that may affect the accuracy or underwriting acceptability of your request. Please review these s and make any necessary changes before submitting this request for processing. |
|-------|---|
| | at's the next step? |
| 2 | Submit Changes (By choosing "Submit Changes" you are accepting the changes requested on this quote.) |
| 5 | Make changes/corrections to this request |
| > | View/Print Endorsement Request Forms |
| 2 | View Endorsement Summary |
| 2 | Copy this Quote for Customer Comparison |
| 5 | Edit F6 Notes |
| 2 | Cancel Quote |
| Sig | natures and proofs (Required upon Submission of Endorsement) |
| | Please have the named insured sign all applicable signature boxes. (UNT0056) |
| | ProofSig - reasons: |

The request has been submitted for review but proof documents are required before the submission is complete. See page 24 for an example of a quote which was processed online without underwriter intervention.

| Policy Number: Quote number: Change requested by: | 20-OD-8580986 4430 PG User - ntpfmw01 | Endorsement effecti Term effective: Term expires: | ve date: 06/29/2004 02/03/2004 02/03/2005 |
|---|--|---|--|
| Endorsement stat | us and instructio | effe | ct on premium |
| This request has been pended for underwriting issues and the proof necessary adjustments. This requ approved and released to the Polic | /sig requirements listed and make est WILL NOT be processed ur | e any til manually stars | I term premium: 528 decrease \$1185 to \$1157) |
| After looking at the change an estimated premium quot | te. However, there are u | Inderwriting | -rata term premium: |
| ssues that may affect the a /our request. Please review changes before submitting | w these issues and make | any necessary | 516 decrease \$696 to \$680) |

Generated at 09:33:25 AM CDT, 06/10/2014, User: 417274/417274

| | | DUICY (handa | Effective Date of | r Change: 06 | /10/2014 | | | |
|---------|-----------|---------------------------------|---|---------------------|----------------------------|--|--|--|
| THE | | Policy Change | Effective Time of Change: 12:01 A.M Named Insured: | | | | | |
| GEN GEN | NERAL, | Request (Quote | | | | | | |
| INSU | IRANCE | Only) | Policy Number: | Policy Number: | | | | |
| -1 | | | Agency Name: | A-1 GENERAL | INSURANCE (622028) | | | |
| SUMMAR | Y OF CHAN | NGE(S) PREMIUN | A & BILLING | | | | | |
| \$ | 1257.00 | : Current Term Premium | \$ | 125.02 | : Next Payment Amount | | | |
| \$ | 1369.00 | : New Term Premium | | 07/18/2014 | : Next Payment Due Date | | | |
| \$ | 112.00 | : Term Premium Difference | | 6 | : # Payments Remaining | | | |
| \$ | 68.12 | : Pro-rata increase or decrease | | | | | | |
| \$ | 0.00 | : Endorsement Fee | \$ | 113.65 | : Current Payment Amount | | | |
| \$ | | : Optional Down Payment | | 06/18/2014 | : Current Payment Due Date | | | |
| \$ | | : Down Payment Collected | | | | | | |

Was call from the NI or spouse and recorded? No Endorsement Status and Instructions

What's the next step?

At this point you may ...

- return to the request overview page and request an instant quote.
- make additional changes or corrections to the request details.
- cancel this request entirely.

Discount Changes:

| | | | | | Ff | fecti | ive Date o | f Chan | ле· О | 6/10/2 | 014 | | | | |
|------------------------|------------|-------------------------------|----------------|--------------|---------|----------------|------------------|-----------|---------------|-----------------|------------------|----------------------|--------------|---------------------|---------------------|
| 8 | | | y Cha | | | | ive Time o | | - | 2:01 A | - | | | | |
| G | NERA | | est (Q | uote | | | d Insured: | | 90. 1 | 2.017 | | | | | |
| INSU | URANCI | B | Only) | | | Policy Number: | | | | | | | | | |
| Al- Generated at | 00·33·25 Δ | M CDT, 06/10/2014 | 1 sor: /1727 | 1/117071 | | | y Name: | A 1 (| GENERAI | | | · E | | | |
| ADDRESS | | | , USEI: 41727 | 4/4/72/4 | 112 | jene | .y Nume. | A-1 (| JENERA | | KANC | · C | | | |
| | | IGES | | | | | | | | | | | | | |
| New Address: | | | | | | | | | | | | 7. 6 | | | |
| City: | | 1 | - | | | | 14/ | Sta | | | _ | Zip Coo | de: | | |
| Home telepho | one num | iber: | | | | - | VVC | ork telep | ohone nu | mber: | | | | | |
| DRIVER C | HANG | ES | | | | | | | | | | | | | |
| Driver Transaction | | river Name own on license) | Relation | Date of Birt | h | | Drivers License | # | State | Gender | Marita Status | SR-77 | | Social Securit | :y # |
| | | | | | | | | | | | | | | | |
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| VEHICLE | CHAN | GES | | | | | | | | | | | | Castan | 1 - 1 |
| Vehicle Transaction | Year | Ma | ke/Model | | Vehi | cle Ide | entification Nun | nber | Comprehensive | luctibles Co | llision | Rental Reimbursem | nent | Custom Equipment | Towing and Labor |
| Delete (1) | 1984 | FOR | EXPLORE | R | 1F | MDU | J32X0RUC | 15199 | No Cov | / No | o Cov | N/A | \downarrow | N/A | N/A |
| Add (2) | 1999 | LINCOLI | | NTAL | 1F | rzf1 | 726WKC2 | 0145 | 500 | 50 | 0 | N/A | _ | N/A | N/A |
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| COVERA | | ANGES y & Property Dama | | Ma | dical P | 201000 | opte | Lini | insured Mot | torict Po | dilulniu | n/ | Unin | nsured Motorist P | roperty |
| | | | ige | ivie | | ayıne | | | | | | 'y | | Damage | |
| | | | | | | | | | | | | | | | |
| Lienholder | Year | ADDITIONAL | Make/Model | | _ | AI | | Name | | <u> </u> | Add | ress | | City, State, | Zin |
| Transaction | | | mane, mouer | | | / | | Nume | | <u> </u> | 7100 | 1055 | \neg | city, state, | Σīp |
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| | <u> </u> | | | | | | | | | | | | | | |

x Signature not required

Signature not required

DATE

SIGNATURE OF NAMED INSURED

Insured signature required for ANY reduction and/or deletion of coverage

| Policy Change | Effective Date of 0 | Change: | 06/10/2014 | | | | | | |
|--|--|------------------------------------|------------|-------------------|---------------|--|--|--|--|
| Request (Quote | Effective Time of (| Change: | 12:01 AM | | | | | | |
| GENERAL INSURANCE Only) | Named Insured: | | | | | | | | |
| INSURANCE OIIIY) | Policy Number: | | | | | | | | |
| Generated at 09:33:25 AM CDT, 06/10/2014, User: 417274/417274 | Agency Name: | Agency Name: A-1 GENERAL INSURANCE | | | | | | | |
| REJECTION / SELECTION O | UNINSURED / U | NDERINSUF | RED MOTO | DRIST | | | | | |
| I UNDERSTAND THAT THE STATE REQUIRES THAT UNIN MOTOR VEHICLE COVERAGE. | SURED/UNDERINSUR | ED MOTORIST | INSURANCE | BE OFFERED TO MI | E UNDER MY | | | | |
| I HEREBY REJECT UNINSURED / UNDERINSU | RED MOTORIST (UM/L | JIM BI/PD) IN IT | S ENTIRETY | | | | | | |
| I HEREBY REJECT ONLY THE UNINSURED / U | NDERINSURED MOTO | RIST PROPER | TY DAMAGE | (UM/UIM PD) COVER | AGE. | | | | |
| I SELECT UNINSURED / UNDERINSURED MOT FRONT OF THIS FORM. | I SELECT UNINSURED / UNDERINSURED MOTORIST AT LIMITS LOWER THAN LIABILITY BI/PD LIMITS AS INDICATED ON THE | | | | | | | | |
| NOTE: UNINSURED/UNDERINSURED MOTORIST LIMITS ABSENCE OF A SIGNATURE BELOW OR ELECTION ABO COVERAGE SECTION. | - | | - | | - | | | | |
| X Signature not required | | | | | | | | | |
| | | | | | | | | | |
| DRIV | ER EXCLUSIONS | | | | | | | | |
| "WE" AGREE WITH "YOU" THAT SUCH INSURANCE AS IS AFFORDED BY THE POLICY SHALL NOT APPLY WITH RESPECT TO ANY AUTOMOBILE OR ITS USE WHILE SUCH AUTOMOBILE IS IN THE CARE, CUSTODY, OR CONTROL OF; OR IS BEING OPERATED BY AN INDIVIDUAL DESIGNATED BELOW. | | | | | | | | | |
| EXCLUDED DRIVER RELATION/GENDER | | EXCLUDED DRIVER | | RELATION/GENDER | DATE OF BIRTH | | | | |
| EXCLUDED DRIVER RELATION/GENDER DAT | E OF BIRTH | EXCLUDED DRIVER | | RELATION/GENDER | DATE OF BIRTH | | | | |
| EXCLUDED DRIVER RELATION/GENDER DAT | E OF BIRTH | EXCLUDED DRIVER | | RELATION/GENDER | DATE OF BIRTH | | | | |
| x Signature not required | | | | | | | | | |

| Policy Change | Effective Date of Change: 06/10/2014 |
|---|--------------------------------------|
| Boquest (Quete | Effective Time of Change: 12:01 AM |
| GENERAL Request (Quote | Named Insured: |
| INSURANCE Only) | Policy Number: |
| Generated at 09:33:25 AM CDT, 06/10/2014, User: 417274/417274 | Agency Name: A-1 GENERAL INSURANCE |

Additional Policy Details Email address: address@gmail.com

Mailing address: Same as garaging

Vehicle 1 - 2001 SATN SW2

| Registered owner. | |
|-------------------|-----------------|
| Vehicle Symbol: | 290~500~011~011 |
| Vin Stub: | 1G8ZN827&1 |
| Deletion date: | 06/10/2014 |

Vehicle 2 - 1998 FORD F-150

| Registered owner: | ROBINSON,ERICA,A (Driver 1) | |
|-----------------------|--|-----|
| Vehicle Symbol: | 310~480~008~008 | |
| Vin Stub: | 1FT&F182&W | |
| Purchase date: | 06/10/2014 | |
| Will this vehicle be | paraged at the garaging address? | Yes |
| Has the vehicle bee | n inspected by an agent? | No |
| Is the vehicle used i | n business? | No |
| Have all household | members age 14 and older and regular operators been rated or excluded on the policy? | Yes |

Viewing the printable endorsement form.

If the endorsement needs to be signed by the insured, you can fax, email or mail the request. The printable version has a fax cover page included for the customer to use in sending it back to the company. Below is a sample of a completed endorsement document.

The cover page will indicate what is included with the request. The "**X**" indicates the pages that must return back to underwriting. The underwriting fax is printed, and this page should be used as the "fax cover page" when returning to The General for processing.

| FAX NUMBER: (800) 467-8767 | | | | | | |
|----------------------------|--|-----------|---|--|--|--|
| 000 | PRINT DATE: 06/30/2004 E EFFECTIVE: 06/30/2004 | | | | | |
| 4001 | PRODUCER: A-1 GENERAL/SAMUEL | | | | | |
| F | RODUCER ID: 522026 | | | | | |
| Upon sub | mitting the endorsement from our website, fa | x the spe | cified requirements in the order listed. | | | |
| × | Fax Cover Sheet (this page) | | Proof of Previous Insurance | | | |
| | Endorsement Details Page (signed by named insured) | × | Business Use Questionnaire | | | |
| | UMPD Acknowledgement and Rejection (signed by named insured) | | Physician's Statement | | | |
| | Driver Exclusions | | Vehicle Inspection Report(s) | | | |
| | Deletion of Existing Excluded Driver(s) (signed by named insured) | | Vehicle Photos | | | |
| | Proof of NAF | | Restricted Endorsement (signed by named insured) | | | |

Boxes marked "X" indicate required documents

Checking the status of an endorsement request.

In order to inquire about the status of an existing endorsement, from the "Overview" screen (shown below), select any of the endorsement quotes/requests labeled "*Released for processing*".

| Policy Term Information | | Discount Information | |
|--|--|--|--|
| Effective Date: Expiration Date: Orig. Eff. Date: | 10/28/2008 10/28/2009 10/28/2008 | Multi-Car Discount Star Level 45 Discount Star Level 45 Discount | |
| Commission Tier: Pay Plan: | | | |
| Auto Debit: Sign Up for Auto D blicy maintenance | and the second | | |
| Make payment Submit online endorsement request (new) Endorsement manual Letter of Experience Loss History | | Endorsement quotes/requests | |
| | | Quote 803121 Change Date: 03/03/2009 Quote 801208 Change Date: 02/28/2009 | Released for processing User: 050120 Released for processing User: 050120 |

The system will inform you of the time and date the request was transmitted to the underwriting department for processing.

| ly Agency | Resources | s Serv | ices | log |
|---|---|--|--|---|
| policy chan | ge overview | ž. | | |
| Policy Nu Quote nu Change re | | 34-CO-6821190 803121 Agent- 050120 | Endorsement effective date: Term effective: Term expires: | 03/04/2009 10/28/2008 10/28/2009 |
| | | 200 C | | |
| This requ | | ved and released into ou | ir policy processing system at 1:14:06 i processing cycle. Once the endorseme | |
| This requi The chang endorserr | est was appro ges should be | ved and released into ou applied during our next p | ir policy processing system at 1:14:06 l processing cycle. Once the endorseme will be sent reflecting the exact details | nt has been applied, an |
| This requ The chang endorsem impact on | est was appro ges should be nent declaratio the policy. | ved and released into ou applied during our next p n page and new id cards | processing cycle. Once the endorseme | nt has been applied, an of the change(s) and the |
| This requi The chang endorserr impact on No further | est was appro ges should be nent declaratio the policy. changes to th | ved and released into ou applied during our next p n page and new id cards | processing cycle. Once the endorseme will be sent reflecting the exact details at this time, but you may view a printabl | nt has been applied, an of the change(s) and the |
| This requi The chang endorserr impact on No further | est was appro ges should be hent declaratio the policy. changes to th ew/Print End | ved and released into ou applied during our next p n page and new id cards is request can be made | processing cycle. Once the endorseme will be sent reflecting the exact details at this time, but you may view a printabl | nt has been applied, an of the change(s) and the |

24

"**Under review by underwriting**". This means that the request could not be processed without underwriting intervention. Select the quote in order to see the specific issues about this request:

| 1ADISON HEIGHTS, \ 434) 509-0606 (home) 434) 111-1111 (work) | /A 24572 | (800) 280-1466 Source of Sale 3000∨A - VA Retail Sales | | |
|--|--|--|--|--|
| olicy Term Information | | Discount Information | | |
| Effective Date: 01/15/2009 Expiration Date: 07/15/2009 Orig. Eff. Date: 01/15/2008 | | Renewal 2 Discount Star Level 38 Discou Transfer 1 Discount | Star Level 38 Discount driver: 1 | |
| Commission Tier: Pay Plan: | P Direct Billing [P5] 6 months 25% down 5 payments | | | |
| Auto Debit: | Not Available | | | |
| licy maintenance | | | | |
| Make payment Submit online endorsement request (new) | | Endorsement quo | Endorsement quotes/requests | |
| Endorsement man Letter of Experien Loss History | ual 🗖 | Quote 811033 Change Date: 03/13/2009 Quote 809160 Change Date: 03/11/2009 Quote 807143 | Under review by underwriting User: pacsoa01 Quote entry / not submitted User: pacsoa01 Invalidated User: pacsaw01 | |

After selecting this request (Quote 811033) you will receive a message that the endorsement is being reviewed and you will also see a reminder at the bottom of the page of the issues that will need to be resolved prior to underwriting being able to process the request. In this example, underwriting will have to verify the VIN number.

- View Endorsement Summary
- View Binder of this quote request.
- Print ID cards for this quote request.
- Copy this Quote for Customer Comparison
- UW F6 Notes
- Reject Request (UW only).

Underwriting issues and instructions

Your request has been submitted, however, the following issues are outstanding and must be reviewed by an underwriter.

• VIN checkdigit for unit 2 is in error. Premium is subject to change. (UNT0012)

Signatures and proofs (Required upon Submission of Endorsement)

 Unable to verify VIN, which could result in suspension of your license. Please submit a copy of the title/registration. (UNT0012)

Disclaimer

All policy change requests are subject to review and approval of our underwriting department in accordance with the underwriting guidelines. Upon acceptance of the change, a revised declaration page will be provided to the insured and agent.

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