

GAINSCO

Auto Insurance®

MGA Insurance Company, Inc.

NEW MEXICO
Private Passenger Automobile
Semi-Annual Program 4.0

Effective:
November 1, 2020, New Business
December 21, 2020, Renewals

TABLE OF CONTENTS

| | |
|------------------------------------|--------------|
| Company Contact Information | 2 |
| Agent Information | 3-4 |
| Binding Authority | 3 |
| Agent Duties | 3 |
| Commission | 4 |
| Product Information | 5-11 |
| Coverage & Limits | 5 |
| Policy Term | 6 |
| Payment Plans | 6 |
| Fees | 6 |
| Drivers | 6 |
| Vehicles | 7 |
| Surcharges | 9 |
| Discounts Requiring Documentation | 10 |
| Policy Services | 11-13 |
| Endorsements | 11 |
| Cancellations | 11 |
| Reinstatements | 12 |
| Renewals | 12 |
| Rewrites | 13 |
| Premium Determination | 13-14 |
| Driver Classification | 13 |
| Physical Damage | 13 |
| Insurance Scoring | 14 |
| Claims | 15 |
| Material Misrepresentation | 15 |

COMPANY CONTACT INFORMATION

Customer Service & Underwriting

Phone Number 866-GAINSCO (424-6726)
Fax Number 800-532-3522

Claims/First Notice of Loss

Phone Number 800-699-1561
Fax Number 800-699-1560

Marketing/Agent Support

Phone Number 866-GAINSCO (424-6726)

Help Desk/Technical Support

Phone Number 866-GAINSCO (424-6726)

GAINSCO Auto Insurance Website

GAINSCO Connect: Agents Login www.gainscoconnect.com

GAINSCO Auto Insurance Addresses

Payment & Endorsement Mailing Address
GAINSCO Auto Insurance
P.O. Box 199023
Dallas, TX 75219

AGENT INFORMATION

It is virtually impossible to set forth our underwriting program in its entirety within this manual. All submissions will be reviewed and underwritten on their individual merits. This manual addresses minimum requirements. If in doubt, please call customer service before binding.

Binding Authority

Agents have immediate binding authority in accordance with all the rules and procedures set forth in this manual. Agent must be a duly authorized agent of MGA Insurance Company, Inc. ("Company").

Coverage will be bound at the exact date and time the application is completed, signed and dated by both the applicant and agent if the following conditions are met:

- All of the information entered into the New Quote screen on gainscoconnect.com must be submitted to the Company using the www.GAINSCOconnect.com website. Any ACORD Applications or other paper applications submitted by any other means will not be accepted.
- The application process is completed in its entirety and all required documentation is obtained from the applicant, including but not limited to: a signed and completed application with exclusions and rejections as appropriate, documentation for any discounts, and vehicle inspection form(s) if applicable.
- The risk is not defined as being unacceptable.
- The appropriate down payment or full premium and any applicable fees are collected from the applicant and submitted to the Company.

Coverage is not bound and is considered null and void if the applicant's down payment check is returned by the bank for insufficient funds. Please notify the company immediately upon receipt of notice of NSF from the applicant's bank. If an application is submitted with an incorrect driver class, surcharge, discount, etc. or without the required proof for a specific discount, the policy will be issued at the appropriate rate level according to the rules set forth in the program manual.

Unless notified otherwise, all submissions for new business and endorsement on existing policies that have an effect of increasing the company's exposure are suspended from the time the National Weather Service issues a severe weather advisory (i.e. hurricane, tornado, or thunderstorm watch/warning) within 100 miles of the watch/warning area. Normal submission activity will be reinstated unless otherwise notified 24 hours after the watch/warning area.

Agent Duties

The Agent must assure compliance with all our Company's underwriting guidelines, procedures and requirements. The Agent is responsible that the entire application package, including exclusions and rejections as appropriate, are reviewed with the Applicant and approved by the Applicant. The Agent is also required to verify the Applicant is the named insured prior to submitting any documents.

All applications must be submitted to the Company using the www.GAINSCOconnect.com website. Any ACORD Applications or other paper applications submitted by any other means will not be accepted. If you are unable to submit an application through GAINSCOconnect.com please contact Customer Service or the Help Desk for assistance.

If the premium quoted to any applicant changes as a result of driving record activity reported on a consumer report, we will generate a letter pursuant to the provisions of the Fair Credit Reporting Act (FCRA). A copy of the FCRA letter must be printed and provided to the applicant.

Agents may obtain the named insured signature on our New Mexico Automobile Insurance Application, UM/UIM Bodily Injury, UM/UIM Property Damage, policy forms or statements, and any other documents utilizing electronic signature (e.g. services offered by DocuSign, EchoSign or other electronic signature service providers). The Agent is responsible for providing the Applicant the opportunity to consent to electronic signature. The Agent is responsible for complying with all applicable state and federal e-signature laws. The Agent or Agent's representative cannot complete the e-Signature process for the named insured; only the named insured can complete their e-Signature.

The following documentation (if applicable to the policy) must be kept in your Agency's file for 3 years after the policy's expiration, or for the amount of time prescribed by all applicable laws and regulations, whichever is greater, and, as stated above, be available for Company review as requested:

- Completed and signed New Mexico Automobile Insurance Application, including signatures for the Uninsured/Underinsured Motorist selections
- A copy of the ID for any driver rated on gainscoconnect.com with license state as Mexico or Non-USA
- Completed Vehicle Inspection Form(s) or photographs
- Proof of Prior Insurance
- Proof of Homeownership
- Proof for Senior Defensive Driver discount
- Any document proving accidents were not-at-fault
- Named Driver Exclusion Endorsement
- Insured EFT Authorization Form
- Request for Reinstatement/No Loss Statement Form

MGA Insurance Company, Inc. reserves the right to inspect all applicant files and/or require the agent to submit copies if requested by the company for audit and compliance purposes.

Commission

Refer to the Agency Agreement for the exact commission schedule. The Company reserves the right to alter commission schedules with notice to agency per Agency Agreement.

PRODUCT INFORMATION

Coverage & Limits

| | |
|----------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|
| Bodily Injury Liability | \$25,000/person \$50,000/accident |
| Property Damage Liability | \$10,000/accident, or \$25,000/accident |
| Uninsured/Underinsured Motorist Bodily Injury | \$25,000/person \$50,000/accident |
| Uninsured/Underinsured Motorist Property Damage | \$10,000/accident, or \$25,000/accident |
| Medical Payments | \$500, \$1000, \$2000, or \$5000/person |
| Comprehensive and Collision | Deductible options: \$250, \$500, or \$1000 |
| Custom or Additional Equipment | \$2,500/vehicle maximum |
| Towing & Labor | \$40, \$75, or \$100 disablement |
| Rental Reimbursement | \$20/day \$600 maximum total benefit, or \$30/day \$900 maximum total benefit, or \$40/day \$1,200 maximum total benefit |

Coverage Rules

- Physical damage coverage cannot be written without liability coverage.
- Physical damage coverage cannot be written on any vehicle over 20 years old. Vehicles with physical damage and/or uninsured motorist property damage coverage must be physically inspected by the agent and the appropriate vehicle inspection form fully completed.
- Comprehensive and collision coverages are not available separately; these coverages must be written together.
- Custom or Additional Equipment coverage on vehicles will only be covered if the custom or additional equipment is listed on the application and additional premium is paid on the cost new of the equipment.
- Custom or Additional Equipment coverage will only be available on vehicles where comprehensive and collision coverage is written.
- Photos and receipts are required for Custom or Additional Equipment coverage and should be maintained with the application.
- Custom or Additional Equipment includes coverage for: custom paint, custom wheels, phone equipment, stereo/sound equipment, video equipment, and navigation/GPS.
- Rental Reimbursement cannot be written without physical damage.

Policy Term

All policies are issued for a term of six months only.

Payment Plans

The Company offers optional premium payment installment plans. The installment plans that are available to a policy will be displayed during the quoting process. The down payment must be collected from the insured at the time the policy is bound.

All pay plans are available for Agency EFT, Insured EFT and credit card payments. Auto-Pay is available for insured checking account recurrent payments and credit card recurrent payments, when selected an Auto-Pay discount will apply. With Auto-Pay the amount due will be swept on the due date. We charge an installment fee for each payment and renewal down payment. We do not accept premium financing.

Fees

- Policy Fee: \$8 for new business and renewals
- NSF Fee: \$25
- Standard Installment Fee: \$8
- Auto-Pay Installment Fee: \$3

Unacceptable Risks

The company reserves the right to make final underwriting decisions on all applications. The following is a general list of risks not written; however, a combination of factors may cause some applications to be unacceptable even if not specifically mentioned in the following information.

Drivers

All persons 15 years of age or older, licensed or not, who are living in the named insured's household must be listed on the application, whether or not they drive/operate the listed vehicle(s). All regular operators of the vehicles must be listed on the application. Failure to list all such persons with complete information may constitute a material misrepresentation.

Individuals can be listed and rated as drivers or specifically excluded. If the insured is legally married or legally separated, such legal status must be listed as their Marital Status, and their spouse must be listed (as rated or excluded). If an individual is to be excluded, a separate MGA Insurance Company, Inc. exclusion form signed by the named insured is a required part of the application documentation. Unlicensed drivers and drivers with a suspended or expired license are acceptable, but are expected to obtain a license consistent with the requirements of the State of New Mexico. The Company must be notified within 30 days of the date any person enters into one of the above categories during the policy term. The Company orders Loss History and Motor Vehicle Reports and may

add discovered drivers and their incidents to the policy and surcharge accordingly.

Excluded Drivers

Any household members who are 15 or older and not listed on the policy must be excluded on the Named Driver Exclusion and acknowledged by the signature of the named insured. Policies can be written for an insured that is not the registered/titled owner, but the registered/titled owner must be rated or excluded on the policy.

Unacceptable Drivers

The following drivers are considered unacceptable:

- More than 8 drivers per policy.
- Any operator who is not a resident of the State of New Mexico.
- Any operator under the age of 15.
- Any named insured under the age of 18.
- Any operator with a revoked or cancelled license, unless the license is an Interlock license (which is acceptable).
- All entertainers, athletes, and celebrities, or any professional individual who is nationally or locally well known to a large segment of the population relative to where the individual resides. This does not apply to public officials.
- Operators with more than two at fault accidents in the 36 months immediately preceding the effective date of the policy.
- Operators with more than one alcohol or drug related charge in the 36 months immediately preceding the effective date of the policy.
- Operators with more than one major violation in the 36 months immediately preceding the effective date of the policy.
- Operators with more than two intermediate violations in the 36 months immediately preceding the effective date of the policy.
- Total number of at fault accidents for all operators listed on a policy cannot exceed two in the 36 months immediately preceding the effective date of the policy.
- Total number of major violations for all operators listed on a policy cannot exceed two in the 36 months immediately preceding the effective date of the policy.
- Total number of intermediate violations for all operators listed on the policy cannot exceed three in the 36 months immediately preceding the effective date of the policy.
- Students residing and/or attending school in a state other than New Mexico.
- Risks with a mailing address outside of New Mexico.
- Any operator who commutes to or from Mexico.

Vehicles

All vehicles must be registered/titled to the named insured, his/her spouse, a listed driver, or an excluded driver. Motor vehicles including private passenger, station wagon, utility, pickup or van which do not exceed one ton load capacity are eligible for this program.

A vehicle that is substantially similar to a previous model year vehicle sold by a different manufacturer using the same model name, or by the same manufacturer under a different model name shall not be considered a new make or model. The Series group assigned to such vehicles shall be the same as if the change in manufacturer or model name had not taken place.

MGA Insurance Company, Inc. does not allow more than 4 vehicles per policy and does not allow more than 2 extra vehicles, for example 1 driver with 4 vehicles is unacceptable, but 1 driver with 3 vehicles is acceptable.

Unacceptable Vehicle Types:

| | | | | |
|-----------------|------------------------------------------------|-------------|-------------|---------|
| Make | ASTON MARTIN | AVANTI | BENTLEY | BERTONE |
| | BLUE BIRD | BRICKLIN | BUGATTI | CODA |
| | DAEWOO | DAIHATSU | DELOREAN | DINAN |
| | FERRARI | FISKER | GEM | JENSEN |
| | LADA | LAFORZA | LAMBORGHINI | LOTUS |
| | MASERATI | MAYBACH | MCLAREN | MORGAN |
| | PANTERA | PINANFARINA | PORSCHE | RENAULT |
| | ROLLS-ROYCE | RUF | SHELBY | SMART |
| | STERLING | TESLA | THINK | TRIUMPH |
| | TVR | VPG | WHEEGO | YUGO |
| Commercial Type | LIMO, MILITARY, FUNERAL, INCOMPLETE, CARGO VAN | | | |
| Gross Weight | Above 10,000 LB | | | |
| Base Price* | Above \$40,000 in depreciated base price | | | |
| Horsepower | Above 400 HP | | | |

*Unacceptable for physical damage

- Conversion vans/pickups for physical damage. Conversion vehicles may be issued for liability only, unless the vehicles have plumbing, cooking or refrigerator packages
- Dune buggies, Baja bugs and/or any other type of ATV or off-road vehicle or any vehicle not licensed for road use
- Motorcycles
- Hearses and limousines
- Gray market, rare, antique, classic, vintage, custom, electric, kit, low production, limited edition, race replica, or show vehicles
- Motor Homes, RVs, Campers, Travel Trailers, or any vehicles with plumbing, cooking, or refrigerator packages
- Vehicles built/designed for, or used in, speed contests
- Flatbed vehicles
- Open air vehicles, including those with detachable roofs (except convertibles) not otherwise listed
- Vehicles designed to carry more than eight people, including the driver.

Unacceptable Vehicles - Value, Age and Condition:

- For physical damage, any vehicle with a depreciated base price greater than \$40,000
- Vehicles over 20 years old are not acceptable for physical damage
- Any vehicle which has been substantially modified in appearance or performance, or mechanically altered. Lifted trucks up to 3" may be issued for liability or full coverage.
- Any pickup, van or utility vehicle that does not have bumpers
- Vehicles with pre-existing damage (other than cosmetic), where physical damage or uninsured motorist property damage coverage is being requested
- Salvaged, restored or reconstructed vehicles. Restored salvage may be issued for liability only.
- Vehicles not inspected by the agent where physical damage coverage has been requested

Unacceptable Vehicles - Ownership and Usage:

- Vehicles titled to a legal entity or DBA
- Any vehicle not garaged in the zip code for which the policy is written, unless the vehicle is away at school in the state of New Mexico.
- Any vehicle used in connection with a transportation network company, such as Uber or Lyft.
- Any vehicle used in connection with a delivery network company, such as UberEATS, UberRUSH, or Postmates.
- Any vehicle used for business use or artisan use.
- More than one policy of insurance in a household unless liability limits and UM limits are equal.

Surcharges

Driver points are based on all occurrences and/or violations that have occurred in the thirty-six months immediately preceding the policy or the renewal date. Any accidents listed on a motor vehicle, application or other underwriting report will be considered at fault unless a police report or written explanation is provided stating one of the following:

- The insured vehicle was legally parked.
- The insured or a listed driver was struck in the rear while legally stopped for traffic or a traffic device.
- The insured or a listed driver was involved in an accident with a hit & run driver and reported to the police within 24 hours after the occurrence.
- The insured or a listed driver on the policy received a judgment or reimbursement from a third party and no liability payment was made on behalf of the insured.

All one vehicle accidents are considered at-fault. If an at-fault accident and a violation arise out of the same incident, the one resulting in the largest surcharge will apply. If an at-fault accident occurs in conjunction with a major violation, both incidents will be surcharged.

Additional Surcharges

- Any driver added to the policy in term that is defined as being unacceptable in the underwriting rules/guidelines will be surcharged in addition to any other surcharges that may apply.
- If the garaging address or primary area of operation of any listed vehicle on the policy is moved outside of New Mexico or if the insured moves their residence outside of New Mexico a surcharge will apply.
- Any vehicle or coverage added in term that is defined as being unacceptable in the underwriting rules/guidelines will be surcharged in addition to any other surcharges that may apply.
- If a driver possesses a Driver License classified as expired, suspended, or unverifiable a surcharge will apply.
- A surcharge will apply to an inexperienced operator; a driver older than age 19 with less than 3 years driving experience.
- An unacceptable surcharge will apply to the policy if after inception an endorsement is processed that makes the risk unacceptable.

NOTE: Within the first 60 days following the effective date of coverage, the addition of any driver, vehicle, or coverage, or a change that otherwise results in a risk that is unacceptable under our underwriting guidelines, may result in cancellation of the policy in lieu of the application of an additional Unacceptable Surcharge.

Discounts Requiring Documentation

If the proof of eligibility for a discount is received after the policy is issued, the discount will be applied on a pro-rata basis.

- **Prior Coverage Discount** - A Prior Coverage Discount will apply to the policy when the named insured, or spouse, can provide proof of prior insurance coverage from a company other than GAINSCO of at least 120 days during the 6 month period immediately prior to their policy effective date. Proof of the prior insurance coverage is required with the application and the binding of coverage. Acceptable proof of prior insurance includes a letter of experience on prior carrier letter head, company issued Declaration page, applicable renewal offer or ID card with an expiration date within 60 days of the effective date of the MGA Insurance Company, Inc. policy.
- **Agency Internal Transfer Discount** - a prior coverage discount will apply to the policy when the named insured, or spouse, is eligible for the prior coverage discount as defined above and the prior coverage was written by the same agency submitting the application to MGA Insurance Company, Inc. Proof of the prior insurance coverage and proof that the prior coverage was written by the agency are required with the application and the binding of coverage. Acceptable proof includes those forms of proof available for the prior coverage discount when the agency's name is shown on the document, and will need to be supplemented with additional documentation when the agency's name is not shown. Prior MGA Insurance Company, Inc. policies do not qualify for the Agency Internal Transfer Discount.
- **Homeowner Discount** - a discount will apply to the policy when the named insured submits acceptable proof of homeownership. The individual identified as the named insured, or spouse, on the auto application must also appear as

the owner on the homeowner's proof. The named insured or spouse must own a home, townhome, condominium, or mobile home, but does not need to live in the residence. The homeowner discount is not available to a minor whose parent(s) are not listed on the policy. Acceptable forms of proof include a homeowner's insurance policy declarations page or application, mortgage statement, property tax records, property deed, or tribal agreements for Native American reservations.

- **Senior Defensive Driver Discount** – a discount will apply if the rated driver is 55 years of age or older and has successfully completed a Motor Vehicle Accident Prevention Course approved by the traffic safety bureau. A copy of the certificate must accompany the application. The discount will apply for a 3 year period after successful completion of the course. The course must be re-taken and a certificate provided to maintain the discount.

POLICY SERVICES

Endorsements

Endorsements can be processed online at www.gainscoconnect.com. Endorsements processed online will detail any additional premium and any amount to collect. Once the endorsement is submitted online, a confirmation page will generate and it must be printed, signed by the insured, and maintained in the agency's file. All endorsements, whether submitted online, via phone, fax, or mail, must be accompanied by the name insured's signature. All signed endorsement forms to delete coverages or drivers, to add or delete excluding drivers, or to change addresses must be accompanied by the named insured's signature. All endorsement forms must be completed and maintained in the agency's file, per the documentation requirements under the Agent Duties section of this manual. If an endorsement results in a return premium, the insured's account will be credited and remaining payments will be lowered.

Agents have 72 hours binding authority (3 calendar days) from the time that the applicant notifies the producer. After this, the endorsement becomes effective the date and time of the phone call or fax, or day after postmark. Do not back date coverage.

Cancellations

Flat cancellation is not permitted by the insured or producer once the policy is in force, unless there is duplicate coverage for the same risk. The company may flat cancel for down payments which are returned by the bank for non-sufficient funds. Agents are to notify the company immediately upon receiving notice of the NSF from the bank. A copy of the front and back of the returned check, along with the request to cancel must be faxed to MGA Insurance Company, Inc.

A request by the insured to cancel the policy must be in writing and signed by the named insured; the effective date of the insured requested cancellation cannot be earlier than the date the agent or company was notified by the named insured.

Cancellations at the request of the insured will be computed on a short rate basis, which is computed at 90% of the pro-rata return. Cancellations for underwriting reasons will be computed on a pro-rata basis. See section on Material Misrepresentation for terms of cancellation when false or misleading statements are presented on the insurance application.

Reinstatements

Reinstatements are permitted for up to 30 days. Reinstatements can be processed online at www.gainscoconnect.com for up to 7 days from the cancellation date, after the 7th day reinstatements can be processed by phone or fax.

If a policy is cancelled for underwriting reasons and the reasons for cancellation have been corrected prior to the cancellation date, the policy will remain in force without a lapse.

If the reason for cancellation was for non-payment and payment is postmarked or received by the agent or Company within the cancellation notification period, the company will reinstate with no lapse in coverage.

If payment is postmarked/received by the agent or company after the cancellation has taken effect, a reinstatement without a lapse in coverage may be considered at the company's discretion (company approval required), only after collection of any owed premium is paid and a no loss statement is executed and signed by the named insured for the period of time between the actual cancellation date and the signing of the no loss statement. An inspection form may also be requested at the underwriters discretion.

If payment is postmarked or received by the agent after the effective date of the cancellation, a reinstatement without a lapse in coverage is permitted by the company for up to 30 days, only after the receipt of a No Loss Statement and if:

- The policy is in good standing with all prior amounts due collected at time of reinstatement
- The policy is not already set up for nonrenewal
- There have been no at-fault claims on the policy since policy inception (for policies cancelled for non-payment in the first term) or since prior renewal
- There are no unacceptable risks/vehicles on policy

Policies will not be reinstated with a lapse in coverage.

Renewals

A renewal policy will be issued after the inception of the new policy period if all premiums owed on the current policy have been paid and the first payment of the renewal policy has been received prior to the expiration of the current policy term.

If the appropriate renewal payment is not paid and mailed (U.S. Postal Postmark) by the expiration date of the six-month policy term, coverage will expire on the final day (expiration date) of the current policy term (there is no grace period). If the appropriate annual renewal payment is not mailed/postmarked (U.S. Postal Postmark) by the actual annual anniversary date, coverage will expire effective that date (there is no grace period).

The renewal policy can be paid in full, but will be billed in six installments. The premium will be equally divided over the installments and each installment will include an installment fee.

Rewrites

Rewrites can be processed online at www.gainscoconnect.com.

A policy that cancels for non-payment is eligible for the rewrite option. Policies that are ineligible for the rewrite option include policies that are cancelled for underwriting reasons, cancelled for insured NSF, had a non-renewal posted or if there is an open claim.

PREMIUM DETERMINATION

If an application is submitted with an improper driver class, discount, surcharge, etc. the policy will be issued at the appropriate rate level according to the rules as set forth in this manual.

Driver classification

Age refers to the driver's age at policy inception (effective date). A marital status of "single" refers to an unmarried, widowed, divorced or legally separated driver. A marital status of "married" means a legally married person residing in the same household as his/her spouse. If a married driver does not have his/her spouse listed or excluded on the policy, the driver must be rated as "single".

Physical Damage

Agents are required to complete a vehicle inspection for each vehicle with Comprehensive, Collision, and/or Uninsured Motorist Property Damage coverage. The Agent may either complete the vehicle inspection form or provide photographs and must retain records of either in the agency's file per guidelines listed above. If the vehicle being insured is a new purchase from a dealership, the Agent must obtain a copy of the purchase receipt and Vehicle Inspection Form within 7 days of purchase and keep in your agency's file per guidelines listed above.

Comprehensive and Collision coverage must be written together. A pre-insurance vehicle inspection form (or photographs as specified below) must be completed at the time of application for all vehicles insured with physical damage and/or uninsured motorist property damage coverage.

Vehicles should be inspected as follows:

- Verify that the VIN number on the dashboard matches the VIN number of the registration and application.
- Walk around the vehicle to check for existing damage. If there is existing damage, the damage must be clearly described on the inspection form and photos must be taken and maintained with the application paperwork.
- Odometer reading must be completed.
- This same procedure applies when endorsing vehicles with physical damage.

Photo Requirements

In lieu of a completed vehicle inspection form, the following photographs may be obtained and retained with the application:

Four Corner Photos

- A photograph should be taken of each corner of the vehicle which in total will show the entire exterior of the vehicle.

VIN

- One clear photograph of the VIN plate located on the dash or door.

Mileage

- One clear, legible photograph of the vehicle odometer showing current mileage.

Damaged Areas

- Clear photographs of any existing damage on the vehicle must be obtained.

A vehicle inspection form (or photographs as specified above) is required for each vehicle insured with physical damage and/or uninsured motorist property damage coverage. If a loss occurs and it is determined that the producer did not actually inspect the vehicle and prior damages are paid for by the company, the company reserves the right to make a claim for these previous damages from the producer. EXCEPTION: Vehicle inspections are not required for new vehicles if a copy of a licensed dealer's bill of sale, invoice or window sticker is submitted with application.

Insurance Scoring

- An Insurance Score based upon credit history information may be ordered for the named insured as part of the quote process.
- To order the Insurance Score follow the instructions on the www.gainscoconnect.com website. Please read the insurance score disclosure on the www.gainscoconnect.com website to the customer and verify their permission to obtain the score. Select "Agree" only if the applicant gives permission to obtain the score.
- Include the full name, address, date of birth, and last 4 digits of the applicant's Social Security Number in order to obtain the Insurance Score. An applicant has the right to not provide the last 4 digits of their Social Security Number, but this may result in a No Hit result.
- If a score is ordered and results in an applicant not receiving the maximum rate benefit, or a No Hit or "thin file" result is returned, provide the applicant with the FCRA notification that is generated by the website. If a customer suspects inaccuracies in their credit information, they may request a copy of their report by contacting the vendor as instructed in the notice provided.
- The insurance score will be automatically re-evaluated every thirty-six months. In addition, at the request of the named insured, we will re-order the score up to once annually. The new insurance score will be applied beginning with the policy's next renewal period.

CLAIMS

All claims should be reported as promptly as possible. Accidents involving injuries or that render the insured vehicle not drivable should be reported to MGA Insurance Company, Inc. by telephone as soon as possible. All other losses should be reported by fax or correspondence on the appropriate form as soon as possible to the Company.

Claims phone number: 800-699-1561

Claims fax number: 800-699-1560

MATERIAL MISREPRESENTATION

It is important that agents ask all questions directly to the applicant and clearly explain the consequences of providing false information. Complete and accurate information on the application is required in order to bind coverage. Material misrepresentation may result in the policy being declared null and void from inception and will impact the insured's rights to policy benefits. It is important that agents explain that a claim may not be paid if false or misleading information is provided to us. Misrepresentation includes, but is not limited to the following:

- Failure to disclose all household members aged 15 or older
- Use of an incorrect garaging address
- Failure to report all prior accidents or violations on the application
- Failure to accurately report vehicle usage or vehicles available for use