



# Auto Insurance Renewal

SHARON S HAYES  
19880 ENGLISH AVE  
FARMINGTON MN 55024-8426

7/8/2022

Dear Sharon S Hayes,

Thank you for choosing Farmers for your automobile insurance needs. We appreciate the opportunity to offer continued coverage for you and your family contingent upon payment toward the premium as stated below.

Please review the renewal offer documents that have been enclosed:

- ID cards
- Renewal Billing Summary
- Declaration page – a summary of your insurance coverages, limits, and deductibles

With each renewal, we review your recent loss activity. Loss activity is one of many factors that influence the cost of your insurance and is reflected in the premium for your upcoming policy term.

A summary of your premium and policy change information is shown below.

## Premium at-a-glance

Policy Premium	\$468.00
Fees	\$0.50
<b>► Premium and Fees</b>	<b>\$468.50</b>

## Summary of Changes

	Previous	Current
<b>2016 Lexus Es 350 4 V:243</b>		
Anti-Theft Dvce	Not Included	Included

If you prefer, you can log into [farmers.com](https://farmers.com) today to review your balance and make a payment. You can also contact us at 1-877-327-6392 or visit your agent's office with your payment.

## Your Farmers Policy

**Policy Number: 19291-49-76**  
Effective: 9/1/2022 12:01 AM  
Expiration: 3/1/2023 12:01 AM

## Your Farmers Agent

**Alexis Lebahn**  
3470 Washington Dr Ste 103  
Eagan, MN 55122-1329  
(651) 280-4180  
[alebahn@farmersagent.com](mailto:alebahn@farmersagent.com)

To file a claim log on to [Farmers.com](https://farmers.com)  
or the [Farmers® Mobile App](https://farmers.com) or call  
**1-800-435-7764**

## Did you know?



### Farmers Friendly Review

Contact your agent to learn more about the policy discounts, coverage options, and other product offerings that may be available to you.



### Go Mobile

The Farmers® Mobile App gives you 24/7 account access on the go. Text GETAPP to 29141 to download it today!

**Renewal** (continued)

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Sincerely,  
Farmers Insurance Group®



**Minnesota  
Evidence of Insurance**

**Named Insured(s):**  
Sharon S Hayes

**Your Agent:**  
Alexis Lebahn  
**Agent Phone:** (651) 280-4180

**Vehicles (s):**  
2016 Lexus Es 350 4D  
58BK1GG5GU019243



**KEEP WITH VEHICLE**

**Policy Number:** 192914976  
**Effective:** 9/1/2022  
**Expiration:** 3/1/2023  
**NAIC Number:** 21652  
**Underwriting Company:**  
Farmers Insurance Exchange  
6301 Owensmouth Ave.  
Woodland Hills, CA 91367  
**Phone:** 1-888-327-6335

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**Registered Owner(s):**

Sharon S Hayes

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Contact Farmers Claim Department or Roadside Assistance 24 hours a day at (800) 435-7764

Para Español, llame al (877) 732-5266

Report a claim at [www.farmers.com](http://www.farmers.com), via the Farmers® Mobile

App or Contact your Farmers® Agent

**At the scene of an accident:**

1. Obtain the following:
  - Name, address, and phone number of each driver, passenger, and witness. Obtain a driver's license number for each driver.
  - License plate number, insurance company, and policy number of each involved vehicle.
  - Photos of vehicle damage and accident scene.
2. Report the accident to the proper authorities.
3. **Do not admit fault.** An investigation may later reveal you were not responsible for the accident.

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**KEEP THIS CERTIFICATE IN YOUR VEHICLE AT ALL TIMES.**

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# Auto Insurance Billing Summary

7/8/2022

Sharon S Hayes,

**Your renewal balance is due by your renewal date - 9/1/2022.**

You can pay now with the options displayed below or an itemized billing statement will be sent on 8/2/2022.

## Your Account Summary

Current term remaining balance	\$0.00
Renewal Premium and Fees	\$468.50
Account balance	<b>\$468.50</b>

This is a summary and actual billed amount may change based on payment activity and future transactions. Changes made after July 8, 2022, will reflect on your statement.

**Your Current balance includes a discount for paying in full of \$27.00**

## Payment Options

**Save time and never forget a bill with automatic payments.**

Sign up at [farmers.com](https://farmers.com) or contact your agent to set up automatic payments.

Your payment due will be automatically debited on your due date.

**Pay online.** Visit us at [farmers.com](https://farmers.com).

**Pay by phone.** Call 1-877-327-6392 or contact your agent.

**Pay your agent directly.** Your agent can accept payment in a variety of methods.

## Auto Policy

19291-49-76

## Billing Account

M657649808

## Your Farmers Agent

**Alexis Lebahn**

3470 Washington Dr Ste 103

Eagan, MN 55122-1329

(651) 280-4180

[alebahn@farmersagent.com](mailto:alebahn@farmersagent.com)

## Billing Questions?

**1-877-327-6392**

7:00 am - 11:00 pm (CT) Mon - Fri

8:00 am - 8:00 pm (CT) Sat - Sun



# Auto Insurance Declaration Page

**Policy Number:** 19291-49-76  
**Effective:** 9/1/2022 12:01 AM  
**Expiration:** 3/1/2023 12:01 AM  
**Named Insured(s):** Sharon S Hayes  
 19880 English Ave  
 Farmington, MN 55024-8426  
**e-mail:** sharonsuehayes@gmail.com  
**Address(es):**  
**Underwritten By:** Farmers Insurance Exchange  
 6301 Owensmouth Ave.  
 Woodland Hills, CA 91367

## Premiums/Fees

Policy Premium	\$468.00
Fees (*also see Information on Additional Fees below)	\$0.50

**Policy Premium and Fees** **\$468.50**

### This is not a bill.

Your bill with the amount due will be mailed separately.

## Household Drivers

All persons who drive or will occasionally be driving any of the cars on the policy should be listed below. If anyone is missing or needs to be added, such as a newly licensed driver, you should contact your agent or the company to add that person before they begin to drive any of the cars covered on the policy.

Name	Driver Status
Sharon S Hayes	Covered

## Vehicle Information

Veh. # Year/Make/Model/VIN	Coverage	Deductible	Limit
1 2016 Lexus Es 350 4D 58ABK1GG5GU019243	Comprehensive:	\$500	
	Collision:	\$500	

## Coverage Information

Coverage	Limits (applicable to all vehicles)	Premiums by Vehicle Vehicle 1
Bodily Injury Liability	\$250,000 each person \$500,000 each accident	\$58.00
Property Damage Liability	\$250,000 each accident	\$63.00
Personal Injury Protection	\$20,000 Medical \$20,000 Other Than Medical \$0 Medical Deductible \$0 Work Loss Deductible	\$37.00
Uninsured Motorist Bodily Injury	\$250,000 each person \$500,000 each accident	\$23.00
Underinsured Motorist	\$250,000 each person \$500,000 each accident	\$9.00
Comprehensive		\$42.00
Collision		\$165.00

## Declaration Page (continued)

Coverage	Limits (applicable to all vehicles)	Premiums by Vehicle	
		Vehicle 1	
Towing and Road Service		\$8.00	
Safety Glass-Waiver of Deductible		\$32.00	
Rental Reimbursement	\$30 per day/ \$900 max	\$31.00	
Total Premium Per Vehicle		\$468.00	
<b>▶ Policy Premium</b>			<b>\$468.00</b>

### Fee Detail

	Vehicle 1	Total
State Theft Prevention Fee	\$0.50	\$0.50
<b>▶ Fees</b>		<b>\$0.50</b>
<b>▶ Policy Premium and Fees</b>		<b>\$468.50</b>

### Discounts

Discount Type	Applies to Vehicle(s)	Discount Type	Applies to Vehicle(s)
Good Payer	All	Paid In Full	All
ePolicy	All	Auto/Home	All
Safe Driver	All	Anti-Theft Dvce	All

### Policy and Endorsements

This section lists the policy form number and any applicable endorsements that make up your insurance contract. Any endorsements that you have purchased to extend coverage on your policy are also listed in the coverages section of this declarations document: 56-5680 1st ed.; 25-2119 6-10; 25-2481 6-12; 25-4595 12-18; J6961 3rd ed.; MN071 1st ed.; MN077 1st ed.

### Other Information

- Vehicle 1 - Deductible waived if glass repaired rather than replaced.
- Your policy provides Towing and Road Service Coverage for selected vehicles as shown in the Coverage Information section of your Declarations Page. Towing and Road Service Coverage is outlined in the policy, and it extends for the duration of the policy period. This coverage will be removed from any vehicle upon renewal of your policy if three (3) or more Roadside claims are submitted on the same vehicle, or any vehicle that replaces it during the policy term, within a rolling 12-month period. If you have any questions, please contact Farmers customer service at 1-888-327-6335.
- If you are age 65 or older, or a retiree aged 60-64 with a pension, you may exclude the work-loss reimbursement portion of the no-fault coverage. If you are interested, please contact your agent.
- Farmers Friendly Reviews are a great way to make sure you are receiving all the discounts for which you qualify, and identify any potential gaps in coverage. Contact your agent to learn more about the policy discounts, coverage options, and other product offerings that may be available to you.
- Your privacy is important to us. To view our Privacy Notice go to <https://www.farmers.com/disclaimer/privacy-policy/> or on the Farmers® mobile app accessible in the legal section.

## Declaration Page (continued)

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### **\*Information on Additional Fees**

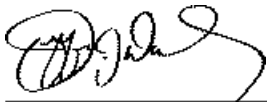
The "Fees" stated in the "Premium/Fees" section on the front apply on a per-policy, not an account basis. The following additional fees also apply:

- 1. Service Charge per installment** (In consideration of our agreement to allow you to pay in installments):
  - For Recurring Electronic Funds Transfer (EFT) and fully enrolled online billing (paperless): **\$0.00** (applied per account)
  - For other Recurring EFT plans: **\$2.00** (applied per account)
  - For all other payment plans: **\$5.00** (applied per account)
- 2. Late Fee: \$10.00** (applied per account)
- 3. Returned Payment Charge: \$25.00** (applied per check, electronic transaction, or other remittance which is not honored by your financial institution for any reason including but not limited to insufficient funds or a closed account)
- 4. Reinstatement Fee: \$25.00** (applied per policy)

One or more of the fees or charges described above may be deemed a part of premium under applicable state law.

If this account is for more than one policy, changes in these fees are not effective until the revised fee information is provided for each policy.

Countersignature



Authorized Representative





# Policy Notices

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## Important Notice

The limits of liability for Personal Injury Protection (No-Fault) Benefits Coverage on two or more vehicles may be add together in event of a loss. This is commonly called "stacking". You may purchase this coverage for an additional cost to your PIP (Personal Injury Protection) premium. If you wish to buy this added protection or wish to know exactly what the cost will be, please contact your Farmers agent who will be happy to assist you.

25-2119 6-10

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## Notice of Information Practices - Minnesota

You have certain rights under state and federal law with respect to the privacy of information we obtain about you when you engage in insurance transactions involving insurance primarily for personal, family or household use. You will receive, or already may have received, a notice entitled "Farmers Privacy Notice." Your state gives you additional protections that are explained in this notice. Our information practices, as described in this notice, extend to applicants, policyholders and former policyholders.

### Collection of Information

Much of the information we need comes from you when you apply for insurance. Sometimes, however, we may need additional information or may need to verify information you've given us. In those instances, we may contact you, your spouse or another adult member of your household either by phone or by mail.

In addition, we often employ the common insurance industry practice of asking an outside source, called a "consumer reporting agency" or "insurance support organization," to provide us with consumer reports. On occasion, that source may contact you, another adult member of your household or a neighbor, either by phone or in person to provide us with a report. As the Named Insured, you have the right to request that you or your spouse be contacted for a personal interview. If you choose this option, we will make every effort to comply with your request.

We may also obtain information from consumer reporting agencies and other sources for purposes other than underwriting, such as when processing claims, investigating potential fraud, or servicing your account. For example, we may obtain financial information relating to a particular bank account if you desire to set up an electronic funds transfer payment. In addition, we may obtain information relating to health and employment during the processing of a claim.

### Types of Information Collected

In connection with the underwriting and/or servicing of policies covering your personal vehicles, we may obtain information, including information relating to the use of your vehicle(s), ages and drivers, mileage, items relating to the driver, such as, personal habits and characteristics, credit information, prior accidents and driving violations, prior arrests or convictions, claims history and previous insurance experience.

In connection with the underwriting and/or servicing of policies covering your real and personal property, we may obtain information, including information relating to construction type, square footage, heating, other physical characteristics of the property, care and maintenance of the property, the personal habits and characteristics of the property's occupants, credit information, claims history and previous insurance experience.

## Policy Notices (continued)

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### **What We do with Information We Collect About You**

We use the information we collect about you to perform insurance functions, including underwriting and servicing your policy, processing claims and for other purposes permitted by state and federal law. For example, we may disclose this information, as permitted by law, and without your prior authorization to:

1. Your Agent, who may need the information to service your policy.
2. Persons who need this information to perform normal business functions for us.
3. Persons conducting actuarial or research studies on our behalf.
4. Persons to detect or prevent criminal activity or fraud in connection with an insurance transaction.
5. A healthcare institution or health professional, to verify insurance coverage or benefits, or to inform an individual of a medical problem of which the individual may not be aware.
6. An insurance regulatory authority.
7. Law enforcement or other governmental authority.
8. A group policyholder to report claims experience or conduct an audit of our operations, but only as necessary to conduct the review or audit.
9. Affiliates, as permitted by law.
10. Other non-affiliated third parties, as permitted by law.
11. A party to a proposed or consummated sale, transfer, merger or consolidation of all or part of the company underwriting your policy.

Information obtained from a report prepared by an insurance-support organization may be retained by that organization and disclosed to other persons who use these reports, but only to the extent permitted by federal and state law.

### **Access to and Correction of Personal Information**

You have the right to know the contents of any recorded personal information about you that is in our records, including any investigative consumer report we have obtained. You also have the right to receive a copy of this information and to request that we correct, amend or delete any of the information that you feel is in error. To exercise these rights, you must send us a written request. If you request correction, amendment or deletion of any erroneous information, we will review the recorded personal information and your written request. If the requested changes are in order, we will make the appropriate changes in our records. If we cannot make the change, you then have the option of filing a statement of the reasons why you disagree with our decision, which will be included in our policy records so anyone reviewing the disputed personal information will have access to it. Any future disclosure made by us, if any, will also include your filed statement. We will also provide a copy to anyone designated by you who may have received recorded personal information from us in the past two years. In any case, whether we can or cannot comply with your request to correct recorded personal information, we will advise you of our decision in writing.

These rights do not extend to information collected in connection with or in reasonable anticipation of a claim, or civil or criminal proceeding, or to specific items of privileged information when an applicant or policyholder is suspected of fraud, material misrepresentation or material nondisclosure.

You may contact your Agent for the appropriate service center address where you can direct your written inquiry.

### **Keeping You Informed**

As required by law, we will notify you of our information practices regularly. We reserve the right to modify our practices at any time, when permitted by law.

## Policy Notices (continued)

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If, after reading this, you have any further questions, please feel free to contact your Agent.

This notice is sent on behalf of the Farmers Insurance Group of Companies, whose members include, but are not limited to:

Farmers Insurance Exchange, Fire Insurance Exchange, Truck Insurance Exchange, Mid-Century Insurance Company, Farmers New Century Insurance Company, Farmers Insurance Company, Inc. (A Kansas Corp.), Farmers Insurance Company of Arizona, Farmers Insurance Company of Idaho, Farmers Insurance Company of Oregon, Farmers Insurance Company of Washington, Farmers Insurance of Columbus, Inc., Farmers Texas County Mutual Insurance Company, Illinois Farmers Insurance Company, Mid-Century Insurance Company of Texas, Texas Farmers Insurance Company, Civic Property and Casualty Company, Exact Property and Casualty Company, and Neighborhood Spirit Property and Casualty Company.

25-2481 6-12

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### Minnesota Surcharge Disclosure Statement - Farmers Insurance Exchange

(Effective for Policies Issuing on and after 1/4/2016)

Insurers consider many factors in rating automobile insurance including the safe operation of a motor vehicle. The following is an explanation of how accidents and violations affect your private passenger automobile insurance premiums with Farmers Insurance Exchange. Minnesota law authorizes insurance companies to apply a surcharge, or increase in premium, on automobile insurance premiums. Higher premiums are charged for drivers based upon the number of penalty points accumulated during the preceding 36 months.

This Minnesota Surcharge Disclosure Statement explains how, for policies issuing on and after January 4, 2016, Farmers Insurance Exchange will apply a surcharge to accidents and violation convictions.

#### Chargeable Accidents

Chargeable accidents are those for which a payment is made under a policy's liability, property damage or collision coverages.

Points are assigned for each accident during the preceding 36 months for the named insured and others who regularly drive the vehicle.

**Points are charged regardless of which vehicle was being driven at the time of the accident.**

#### Additional surcharges

If Farmers is unable to locate a driving record from the state's Bureau of Motor Vehicles or similar agency, we will apply an Unverifiable Driving Record (UDR) Surcharge equal to a M Violation 2 (MAX). However, after we receive a valid driving record, the UDR surcharge will be removed and surcharges will be assigned based on any and all new driving record information.

#### Safe Driver Discount

At any point during the policy term any driver with 0 BI points will qualify for the Safe Driver discount. If any driver with the discount incurs 1 or more BI points during the time that they are insured with Farmers Insurance Exchange the discount will be removed from the driver. The driver can qualify for the discount when they reach 0 BI points.

#### Accident Forgiveness

Accident Forgiveness coverage is available for purchase if the driver meets the following qualifications:

## Policy Notices (continued)

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<i>Age Group</i>	<i>Criteria</i>
<b>Less than 21 years of age</b>	Driver must have 3 years of driving experience. If the driver has less than 3 years of driving experience, they must have a qualifying parent in the household.  Driver must have in the last 3 years: 0 chargeable at-fault accidents, 0 minor or speeding citations and 0 major or maximum citations or DUIs.
<b>Age 21-24</b>	Driver must have 3 years of driving experience. Driver must have in the last 3 years: 0 chargeable at-fault accidents, 0 minor or speeding citations and 0 major or maximum citations or DUIs.
<b>Age 25+</b>	Driver must have 3 years of driving experience.  Driver is eligible with 1 minor or speeding citation, but must have in the last 3 years: 0 chargeable at-fault accidents, 0 major or maximum citations or DUIs.

### Exceptions

Points will not be assigned in an accident:

1. In which the vehicle was lawfully parked; or
2. In which the vehicle was hit by a "Hit and Run" driver and the accident was reported to the proper police authorities within 24 hours; or
3. In which the vehicle was struck in the rear by another vehicle and the driver of the vehicle which was struck in the rear was not convicted of a moving violation in connection with the accident; or
4. In which the driver of the vehicle was not convicted of a moving violation in connection with the accident but the driver of another vehicle involved in the accident was convicted of a moving traffic violation; or
5. Which occurred while the driver was operating an emergency or commercial vehicle; or
6. Which result in an amount being paid under Personal Injury Protection or Additional Personal Injury Protection and no payment is made under the Liability or Collision coverages. This exception does NOT apply to single vehicle accidents in which damage to property occurs; or
7. Where we recover a portion of any covered Collision loss through subrogation.

### Convictions

Points are assigned for convictions during the preceding 36 months for the motor vehicle violations of the named insured and others who regularly drive the vehicle. **Points are assigned regardless of which vehicle was being driven at the time of the convictions. Almost all moving traffic violation convictions are assigned points, not just major violations.**

### Chargeable Violations

**Major Violations include:**

- 1) Driving while in an intoxicated condition or under the influence of drugs and also includes a driver's license record entry of implied consent
- 2) Failure to stop and report when involved in an accident
- 3) Felony involving the use of a motor vehicle
- 4) Driving a motor vehicle in a reckless manner which results in an injury to a person
- 5) Driving a motor vehicle during the period of time the driver's license is suspended or revoked

## Policy Notices (continued)

### Maximum Violations include but are not limited to:

- 1) Serious violations like careless driving and drag racing

### Minor Violations include but are not limited to:

- 1) Routine traffic violations such as running a stop sign and failure to yield

### Driving Under the Influence Violations include but are not limited to:

- 1) All other alcohol related violations that do not qualify as a major violation

When multiple charges result from a single occurrence (i.e., any combination of accident or violations), only the point charge with the highest point value is assigned.

## Penalty Point Chart

Description	Violation Point Class	BI Points Occurrence			PD Points Occurrence			UM/UIM/PIP Points Occurrence		
		1st	2nd	Additional	1st	2nd	Additional	1st	2nd	Additional
At Fault Accident	AAF	3	4	4	3	4	4	2	2	2
At Fault Accident, Total Loss >= \$10,000	ALL	3	4	4	3	4	4	3	2	2
At Fault Accident, PIP on Claim, PIP Loss >= \$1,000	API	3	4	4	2	2	2	4	4	4
At-Fault Non Chargeable	AFN	0	0	0	0	0	0	0	0	0
At-Fault Accident WITH DUI	AFD	3	4	4	3	4	4	4	4	4
Driving Under the Influence	DUI	2	4	4	2	4	4	2	3	3
Major Violation	MAJ	5	6	6	5	6	6	5	6	3
M Violation 2	MAX	4	5	5	4	5	5	4	2	2
Minor Violation Class 1	MN1	2	2	2	2	2	2	4	1	1
Minor Violation Class 2	MN2	3	2	2	3	4	4	3	1	1
Minor Violation Class 3	MN3	3	2	2	2	2	2	4	2	2
Speeding (<= 15 MPH above speed limit)1	SPL	1	2	2	1	3	3	1	2	2
Speeding (> 15 MPH above speed limit)1	SPH	1	2	2	1	3	3	1	2	2
Not-At Fault Accident	NAF	0	0	0	0	0	0	0	0	0
Comprehensive Claim > \$1000	OCG	0	0	0	0	0	0	0	0	0
Comprehensive Claim <=	OCL	0	0	0	0	0	0	0	0	0

## Policy Notices (continued)

Description	Violation Point Class	COMP Points Occurrence			COLL/UM/UIM Points Occurrence		
		1st	2nd	Additional	1st	2nd	Additional
At-Fault Accident	AAF	2	1	1	3	2	4
At Fault Accident, Total Loss >=	ALL	3	4	4	3	4	4
At Fault Accident, PIP on Claim, PIP Loss >= \$1,000	API	2	2	2	3	4	4
At-Fault Non Chargeable	AFN	0	0	0	0	0	0
At-Fault Accident WITH DUI	AFD	3	4	4	3	4	4
Driving Under the Influence	DUI	1	1	1	2	4	4
Major Violation	MAJ	5	3	3	5	5	5
M Violation 2	MAX	4	2	2	4	4	4
Minor Violation Class 1	MN1	1	2	2	3	2	2
Minor Violation Class 2	MN2	2	1	1	2	3	3
Minor Violation Class 3	MN3	1	1	1	2	3	3
Speeding (<= 15 MPH above speed limit)1	SPL	1	3	3	2	2	2
Speeding (> 15 MPH above speed limit)1	SPH	1	3	3	2	2	2
Not-At Fault Accident	NAF	0	0	0	0	0	0
Comprehensive Claim > \$1000	OCG	0	0	0	0	0	0
Comprehensive Claim <= \$1000	OCL	0	0	0	0	0	0

### Surcharge percentages

The way in which Farmers Insurance Exchange calculates surcharges is complex and results in a large number of possible surcharge percentages. **Violation and accident surcharges vary by the number of points, driver age, violation age, coverage, prior insurance information, the named insured's insurance score (based on credit information), and surcharge calculation.** Because there are so many possible surcharge percentages, they cannot all be displayed in this form. Instead, using the following tables, you can calculate the **surcharge percentage range** for your specific policy. However, **the percentages calculated by using these tables are still approximations.** If you have any additional questions about how the premium on your policy is developed, please contact your personal Farmers<sup>®</sup> agent.

### Surcharge calculation

Follow these steps to calculate the **surcharge percentage range** for your policy:

1. Locate the **Minimum Surcharge** table.
2. Find the row that includes your age and the column that reflects the violation point class.

## Policy Notices (continued)

- Select the percentage from the intersection of this row and column. This percentage represents the Minimum Surcharge Percentage.
- Repeat steps 1 through 3 to calculate the Maximum Surcharge Percentage.

### Minimum Surcharge

Age	Clean	AAF	ALL	API	AFD	DUI	MAX	MAJ	MN1	MN2	MN3	SPL	SPH
15-18	0%	10%	11%	13%	13%	9%	16%	17%	12%	11%	12%	7%	7%
19-20	0%	21%	21%	23%	23%	17%	28%	31%	22%	20%	22%	14%	14%
21-24	0%	23%	26%	30%	30%	22%	36%	42%	29%	25%	29%	17%	17%
25-44	0%	29%	34%	37%	38%	26%	45%	52%	36%	32%	35%	22%	22%
45-64	0%	33%	36%	39%	41%	30%	49%	56%	39%	34%	38%	23%	23%
65-74	0%	44%	52%	57%	58%	40%	70%	84%	56%	50%	54%	32%	32%
75-99+	0%	30%	35%	38%	39%	26%	47%	55%	36%	34%	36%	19%	19%

### Minimum Surcharge

Age	Clean	AAF	ALL	API	AFD	DUI	MAJ	MAX	MN1	MN2	MN3	SPL	SPH
15-18	0%	73%	80%	86%	95%	70%	130%	96%	47%	53%	55%	43%	43%
19-20	0%	86%	94%	101%	111%	82%	152%	112%	56%	63%	65%	51%	51%
21-24	0%	125%	137%	148%	163%	120%	222%	164%	82%	92%	95%	75%	75%
25-44	0%	137%	149%	160%	176%	131%	241%	178%	89%	101%	104%	81%	81%
45-64	0%	181%	196%	211%	231%	174%	316%	235%	118%	133%	138%	108%	108%
65-74	0%	207%	226%	243%	266%	199%	360%	269%	139%	154%	160%	127%	127%
75-99+	0%	205%	223%	239%	262%	197%	354%	265%	139%	154%	159%	128%	128%

### Rating Examples

- A. One vehicle insured, named insured is a married male, 34 years old, with above average credit, prior insurance with no lapse in coverage and has a current inforce auto insurance policy.

Coverage	Premium with no accidents	Premium including surcharge for 1 accident (AAF) with in the last 12 months	Premium including surcharge for 2 chargeable accidents in the last 12 months
Bodily Injury/Property Damage	\$80	\$110	\$126
Uninsured Motorist	\$5	\$6	\$7
Personal Injury Protection	\$40	\$49	\$56
Comprehensive	\$25	\$29	\$29
Collision	\$50	\$65	\$74
Total Premium	\$200	\$259	\$292

## Policy Notices (continued)

B. Two vehicles insured, named insured is a married male, 34 years old, with above average credit, prior insurance with no lapse in coverage and has a current inforce auto insurance policy. Accidents chargeable to the named insured while operating vehicle number one.

<i>Coverage</i>	<i>Premium with no accidents</i>	<i>Premium including surcharge for 1 accident (AAF) within the last 12 months</i>	<i>Premium including surcharge for 2 chargeable accidents in the last 12 months</i>
Bodily Injury/Property Damage	\$80	\$110	\$126
Uninsured Motorist	\$5	\$6	\$7
Personal Injury Protection	\$40	\$49	\$56
Comprehensive	\$25	\$29	\$29
Collision	\$50	\$65	\$74
Total Premium	\$200	\$259	\$292

### Vehicle Number 2

<i>Coverage</i>	<i>Premium with no accidents</i>	<i>Premium including surcharge for 1 accident (AAF) within the last 12 months</i>	<i>Premium including surcharge for 2 chargeable accidents in the last 12 months</i>
Bodily Injury/Property Damage	\$120	\$142	\$158
Uninsured Motorist	\$5	\$6	\$7
Personal Injury Protection	\$60	\$71	\$79
Comprehensive	\$40	\$47	\$53
Collision	\$75	\$89	\$99
Total Premium	\$300	\$355	\$396

25-4595 12-18





# Subscription Agreement Notice

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## Subscription Agreement Notice

(Please keep for your records)

By payment of the policy premium, you acknowledge that you have received and read the Farmers Insurance Exchange Subscription Agreement (the terms of which are provided below) and that you agree to be bound to all of the terms and conditions of the Subscription Agreement.

Under the Subscription Agreement, you appoint Farmers Underwriters Association (the "Association") to act as the attorney-in-fact. The Association has acted in this capacity since 1928. The Subscription Agreement provides for payment of compensation to the Association for its becoming and acting as attorney-in-fact. This compensation consists of a membership fee and a percentage of premiums on all policies of insurance or reinsurance issued or effected by the Exchange. These fees are included in your policy payment and are not an additional fee.

We reserve the right to request that you provide us with a signed Subscription Agreement and if you fail to do so, your coverage may be terminated.

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## Subscription Agreement

For and in consideration of the benefits to be derived therefrom the subscriber covenants and agrees with Farmers Insurance Exchange and other subscribers thereto through their and each of their attorney-in-fact, the Farmers Underwriters Association, to exchange with all other subscribers' policies of insurance or reinsurance containing such terms and conditions therein as may be specified by said attorney-in-fact and approved by the Board of Governors or its Executive Committee for any loss insured against, and subscriber hereby designates, constitutes and appoints Farmers Underwriters Association to be attorney-in-fact for subscriber, granting to it power to substitute another in its place, and in subscriber's name, place and stead to do all things which the subscriber or subscribers might or could do severally or jointly with reference to all policies issued, including cancellation thereof, collection and receipt of all monies due the Exchange from whatever source and disbursement of all loss and expense payments, effect reinsurance and all other acts incidental to the management of the Exchange and the business of interinsurance; subscriber further agrees that there shall be paid to said Association, as compensation for its becoming and acting as attorney-in-fact, the membership fees and twenty per centum of the Premium Deposit for the insurance provided and twenty per centum of the premiums required for continuance thereof.

The remaining portion of the Premium Deposit and of additional term payments made by or on behalf of the subscriber shall be applied to the payment of losses and expenses and to the establishment of reserves and general surplus. Such reserves and surplus may be invested and reinvested by a Board of Governors duly elected by and from subscribers in accordance with provisions of policies issued, which Board or its Executive Committee or an agent or agency appointed by written authority of said Executive Committee shall have full powers to negotiate purchases, sales, trades, exchanges, and transfers of investments, properties, titles and securities, together with full powers to execute all necessary instruments. The expenses above referred to shall include all taxes, license fees, attorneys' fees and adjustment expenses and charges, expenses of members' and governors' meetings, agents' commissions, and such other specified fees, dues and expenses as may be authorized by the Board of Governors. All other expenses incurred in connection with the conduct of the Exchange and such of the above expenses as shall from time to time be agreed upon by and between the Association and the Board of Governors or its Executive Committee shall be borne by the Association.

The principal office of the Exchange and its attorney-in-fact shall be maintained in the City of Los Angeles, County of Los Angeles, State of California.

This agreement can be signed upon any number of counterparts with the same effect as if the signatures of all subscribers were upon one and the same instrument, and shall be binding upon the parties thereto, severally and ratably as provided in policies issued. Wherever the word "subscriber" is used the same shall mean members of the Exchange, the subscriber hereto, and all other subscribers to this or any other like agreement. Any policy issued hereon shall be non-assessable.

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