



## DRIVING RECORD CLASSIFICATION PLAN

In compliance with Nevada Administrative Code 690B.240, this notice explains our Driving Record Classification Plan. If you have questions about this Plan or your automobile insurance policy in general, please either contact your agent or our Company.

### Determination of Driving Record - New and Renewal Business

The Driving Record Assignment under which your policy is rated uses past experience (accidents or convictions) as part of the determination of your insurance premium. The system described herein has been established under which those drivers that have no accidents or convictions receive the lowest premiums. Higher premiums are charged for drivers based on the number of at-fault accidents with bodily injury or property damage greater than \$500 and/or convictions accumulated during the past 35 months, and the number of automobiles insured under the policy.

A Household Risk Factor is calculated by averaging driver and policy characteristics along with the following driving record variables:

- The At-Fault Index: The At-Fault Index considers the number of at-fault accidents with bodily injury or property greater than \$500 and how long ago the accident took place and assigns an index code.
- Number of Major Violations: The total number of major violations during the experience period.
- Number of Minor Violations: The total number of minor violations during the experience period.

Major Violation, Minor Violation and Accident Classifications\*:

\*Note: Equipment violations are not considered a minor or a major violation and will not be included in the rating.

<b>Major Violations</b>
Leaving accident scene before police arrive
Leaving accident scene before police arrive-fatal accident
Leaving accident scene before police arrive-personal injury
Leaving accident scene before police arrive-property damage accident
Driving while license revoked
Vehicular manslaughter
Hit and run-failure to stop and render aid after accident-fatal accident
Driving while licensed suspended
Fleeing or evading police or roadblock-failing or refusing to stop a vehicle on a signal of a peace officer, attempting to elude or fleeing a peace officer, evade a police officer
Driving while license cancelled
Hit and run-failure to stop and render aid after accident
Hit and run-failure to stop and render aid after accident-personal injury accident
Violation resulting in fatal accident
Driving under the influence of alcohol with BAC at or over .08
Driving under the influence of alcohol with BAC at or over .10
Driving under the influence of alcohol with BAC at or over (detailed field required)
Driving under the influence of alcohol

Driving under the influence of drugs
Administrative per se for .10 BAC
Driving under the influence of alcohol and drugs
Administrative per se for BAC at or over .08
Negligent driving/imprudent or full attention
Duty to stop upon damaging unattended vehicle or property -
Leaving accident scene before police arrive - property damage accident
Hit and run-failure to stop and render aid after accident-property damage accident
Driving while ability impaired
Reckless driving
Speed contest (racing) on road open to traffic
Speeding 11-20 MPH over the posted speed limit
Speeding 21-30 MPH over the posted speed limit
Speeding: 31 to 40 MPH over the posted speed limit
Speeding at least 41 MPH or more over the posted speed limit
Prima facie speed violation or driving too fast for conditions
Speeding over the regulated or posted speed limit -speed limit and actual speed detail required

<b>Minor Violations</b>
Driver violation of ignition interlock or immobilization devices
Violate limited license conditions
Operating at erratic or suddenly changing speeds
Improper classification or endorsement on driver license (includes di, and instruction permit) - 1st offense
Aggressive driving
Possession of open alcohol container while operating a motor vehicle
Improper lane or location-road shoulder, ditch or sidewalk
Following emergency vehicle unlawfully/following within 500 feet of a fire truck
FTY ROW to funeral procession, procession or parade
Failure to use or improper signal/failure to sound horn when required
Giving wrong signal
Following fire equipment unlawfully
Underage convicted of drinking and driving at .02 or higher
Improper starting
Improper backing
Improper lane or location-limited access highway
Improper lane or location-driving over fire hose
Improper operation of or riding on a motorcycle-failure to keep one hand on motorcycle handle bars
Motorcycle safety equipment not used properly as required/failure to wear protective headgear, glasses or have windshield (motorcycle, etc.)
Improper lane or location-in occupied lane
Speed less than minimum-impede or block traffic-too slow, move to right
Improper lane or location -slower vehicle lane
Failure to use headlight dimmer as required
Unsafe operation /failure to use headlights
Failure to use lights as required
Failure to obey stop sign
Making improper or prohibited u turn/u-turn on a curve or hill
Making improper right turn
Making improper left turn
Failure to obey barrier/disregard road block sign or control
Coasting (operating with gears disengaged/coasting) prohibited
Passing in violation of posted sign or pavement marking

Inattentive driving/driving without due care/failure to decrease speed
Failure to obey safety zone
FTY ROW to cyclist or exercise due care to avoid a collision with a person riding a bicycle
Failure to obey sign or traffic control device
Following too closely
Passing with insufficient distance or visibility
Passing where prohibited
Passing on wrong side
FTY ROW at unsigned intersection
FTY ROW at yield sign
FTY ROW at stop sign
Failure to yield right of way
FTY ROW to emergency vehicle (i.e. ambulance, fire equipment, police, etc.)
FTY ROW when turning
FTY ROW to pedestrian or exercise due care to avoid a collision with a pedestrian (includes handicapped or blind)
Passing school bus displaying warning not to pass
Improper turn
Improper or erratic (unsafe) lane changes
Driving the wrong way on a one-way street or road
Driving the wrong way at rotary intersection
Improper lane or location-traveling in turn (or center) lane
Driving on wrong side of a road or street
Driving on wrong side of a divided highway
Failure to keep in proper lane/failure to keep to the right on a mountain highway
Failure to obey police or peace officer
Failure to obey flagger
Failure to obey a school crossing guard
Failure to obey traffic sign /disregard traffic control device/ failure to stop in obedience of the direction of a traffic control device - control signal of a school crossing guard
Failure to obey traffic signal or light
FTY ROW at traffic signal
Failure to obey warning light or flashers
Failure to obey yield sign
Failure to obey lane markings or signal
Second offense of using a wireless hand held communication device/cellular telephone
Drinking alcohol while operating a vehicle
Careless driving
Speeding
Speeding 1 to 10 miles over the posted speed limit
<b>Accidents</b>
At-Fault Accidents involving Bodily Injury or Property Damage totaling more than \$500

Accidents occurring under the following circumstances are not counted:

1. Vehicle was legally parked. If the parked vehicle rolls from the parked position then any such accident is charged to the person who parked the vehicle.
2. Vehicle was struck in the rear while legally stopped for traffic or traffic control device and the driver was not convicted of a moving traffic violation in connection with this accident.
3. Accident involved hit-and-run driver and was reported to proper authorities within 24 hours.
4. Accident is one in which judgment or reimbursement is obtained from other party, providing the company makes no liability payment on behalf of the insured.
5. Accidents involving Physical Damage limited to and caused by flying gravel, missiles, falling objects or by contact with animals or fowl.

6. Single vehicle accidents shall be considered chargeable accidents.
7. The driver is not at fault as evidenced by a written statement from the driver establishing facts demonstrating lack of fault which are not rebutted by information in the driver's file from which the insurer in good faith determines that the insured was substantially at fault.
8. The applicant, owner or resident operator of the insured's automobile involved in the accident is determined to be 50% or less negligent or has been reimbursed for equal to or greater than 50% of their damage or loss by, or on behalf of, another person responsible for the accident or has a judgment against such other person.

Experience Period

The experience period shall be the 36 months immediately preceding the date of application or the preparation of the continuation or renewal.