

# Automobile Excess Liability Application

Underwritten by: TOPA INSURANCE COMPANY

Last	First	Middle	Producer _____		
Name			Producer Code _____		
Number & Street			City	State	Zip
Address			Office Address _____		
Garaging Address (if different)			City _____		
Policy Period	From: / /20	To: / /20	Renews Policy Number _____		
Telephone ( )			_____		
<b>PRIMARY INSURANCE</b> - Policy Term: <input type="checkbox"/> Annual <input type="checkbox"/> Semi-Annual <input type="checkbox"/> Quarterly <input type="checkbox"/> Monthly <input type="checkbox"/> Admitted <input type="checkbox"/> Non-Admitted A.M. Best Rating _____					
Company Name _____			Policy Number _____		
Policy will not be issued without this information. If assigned to California Assigned Risk Program, please indicate. Furnish Company and Policy Number when available.					

## VEHICLE INFORMATION

1.	YEAR	MAKE & MODEL	VEHICLE ID #	ANNUAL MILES DRIVEN	COUNTY OF GARAGING	POINTS CHARGED	GOOD DRIVER DISCOUNT
1.							<input type="checkbox"/> YES <input type="checkbox"/> NO
2.							<input type="checkbox"/> YES <input type="checkbox"/> NO
3.							<input type="checkbox"/> YES <input type="checkbox"/> NO

COVERAGE		Underlying Limits	Excess Limits Required	Total Limits	Car #1	Car #2	Car #3
A.	BODILY INJURY Each Person: Each Occurrence:	\$	\$	\$	\$	\$	\$
B.	PROPERTY DAMAGE Each Occurrence:	\$	\$	\$	\$	\$	\$
C.	COMBINED SINGLE LIMIT Each Occurrence:	\$	\$	\$	\$	\$	\$
D.	OTHER	\$	\$	\$	\$	\$	\$

NAME & ADDRESS OF ADDITIONAL INSURED		Total Premium For All Cars \$
1.		Fully Earned Policy Fee \$
2.		Taxes/CIGA (if any) \$
3.		Total Policy Premium \$

## DRIVER INFORMATION

1.	Name of Driver	DOB	Sex	Marital Status	Driver License No.	Drives Car No.?	Impaired?	Business Use	Years Exper.	# Accidents in past years	Minor Convictions in past 3 years	Major Convictions in past three years
1.							Y N	Y N				
2.							Y N	Y N				
3.							Y N	Y N				

If proof not submitted with application, accident will be considered chargeable (submit copy of police report and/or proof from insurance carrier).

1.	Occupation	Employer	Type of Business
1.			
2.			
3.			

List other members of household & birth dates \_\_\_\_\_

Names of Drivers excluded under Primary. \_\_\_\_\_ Names of Drivers to be excluded under Excess (Spouse cannot be excluded). \_\_\_\_\_

Comments: \_\_\_\_\_

**Notice to Applicant:** In compliance with Public Law 91-508, this notice is to inform you that in connection with your application for insurance (1) an investigation may be made as to your insurability, including, information as to character, general reputation, personal characteristics and mode of living and (2) additional information as to the nature and scope of any investigation requested will be furnished to you, upon your written request made within a reasonable time after you receive this notice.

I have read the foregoing and agree that it is true and complete to the best of my knowledge and that this policy, if issued, and all renewals thereof are to be issued in reliance upon this information, unless a change in information is supplied by me. I understand that signing this application does not bind me to accept this insurance nor does it bind the company to issue a policy to me.

**INSURANCE CANNOT BE CONSIDERED FOR BINDING UNLESS THIS APPLICATION IS SIGNED BY THE APPLICANT**

Applicant's Signature **X** \_\_\_\_\_ Time: \_\_\_\_\_ Date: \_\_\_\_\_

Agent/Broker's Signature **X** \_\_\_\_\_ Date: \_\_\_\_\_

## Topa insurance Company Auto Excess Liability

<p><b><u>POINTS - Review period is 36 months</u></b></p> <ol style="list-style-type: none"> <li>1. 1st moving conviction</li> <li>2. 1st Major Conviction</li> <li>1. 1st Chargeable Accident (no Bodily Injury)</li> <li>2. 1st Chargeable Accident (with Bodily Injury)</li> </ol> <p>Each additional 1 point conviction: Multiply the point value by 2.          Example: 1st speed: 1 point. 2nd speed: 2 Total 3          Each additional 2 point conviction/accident multiply the point value by 4.          Example: 1st major: 2 points; 2nd Major: 8 points: Total= 10</p>	<p><b><u>Definition applicable to point count</u></b></p> <ol style="list-style-type: none"> <li><b>1. Moving Conviction:</b> Any moving conviction (except parking and equipment) including driving on a suspended or revoked license.</li> <li><b>2. Major Conviction:</b> Any drunk driving, open container, reckless driving, evading police officer, hit &amp; run, drugs, narcotics, theft, driving while license suspended or revoked, hauling explosives or felony conviction or driving in excess of 100 MPH.</li> <li><b>3. Accidents:</b> Any accident shown on an MVR or disclosed on the application, except where proof is furnished by the applicant that no claim was paid by applicant's company or the other party's company</li> </ol>
<p><b><u>Ineligible Risk</u></b></p> <ol style="list-style-type: none"> <li>1. Excess PD only - must have BI</li> <li>2. Pickup, Vans or Utility vehicles over 1 ton</li> <li>3. Messenger Service Drivers</li> <li>4. Principal operators with 2 years or less driving experience if written alone ( If under 18 may be included on policy with parents or guardian)</li> <li>5. Motor Home</li> <li>6. 2 major convictions in past 5 years, IF he or she does not qualify for the Good Driver Discount.</li> <li>7. A major conviction for each spouse.</li> <li>8. Any operator with only an international driver's license or out-of-state license (except military).</li> <li>9. Motorcycles, mopeds, all terrain vehicles.</li> <li>10. Drivers with suspended or revoked license.</li> <li>11. 4 or more failure to appear (FTA).</li> <li>12. Underlying polices with non-admitted companies.</li> </ol>	<p><b><u>Submit to Company</u></b></p> <ol style="list-style-type: none"> <li>1. Entertainment, sports or political personalities</li> <li>2. 3 or more chargeable accidents in last 3 years</li> <li>3. Any driver with a felony conviction.</li> <li>4. Any driver age 18 and under with 3 or more points in the past 36 months.</li> <li>5. Any driver with 9 or more points</li> <li>6. Any vehicle not registered to an individual or husband and wife who are residents of the same household.</li> <li>7. Commercial risk</li> <li>8. Request to add additional insured other than leases.</li> <li>9. Any driver with restrictive license, other than corrective lenses.</li> <li>10. Any driver over 75 years of age.</li> <li>11. Underlying policies with companies having lower than B+ V, A.M. Best rating, unless they are a California admitted company.</li> </ol>

<b>Annual Base Rates - \$100.00 minimum premium</b>					
Bodily Injury XS 15/30	Premium Total	Property Damage XS 5,000	Premium Total		
10/20 or 25,000 CSL	138.00 25/50	5,000	48.00 10,000		
35/75 or 50,000 CSL	156.00 50/100	20,000	51.00 25,000		
85/270 or 100,000 CSL	187.00 100/300	45,000	54.00 50,000		
237/470 or 300,000 CSL	250.00 25/500	95,000	57.00 100,000		
Bodily Injury XS 25/50		Property Damage XS 10,000			
25/50 or 50,000 CSL	130.00 50/100	15,000	50.00 25,000		
75/250 or 100,000 CSL	150.00 100/300	40,000	58.00 50,000		
225/450 or 300,000 CSL	239.00 250/500	90,000	78.00 100.00		

<p><b><u>Rating Factors</u></b></p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Points</th> <th style="text-align: left;">Factor</th> <th style="text-align: left;">Experience</th> <th style="text-align: left;">Factor</th> <th style="text-align: left;">Mileage</th> <th style="text-align: left;">Factor</th> </tr> </thead> <tbody> <tr> <td>0-1</td> <td>-0.15</td> <td>0-2</td> <td>1.29</td> <td>0-5000</td> <td>-0.06</td> </tr> <tr> <td>2-3</td> <td>0.03</td> <td>3</td> <td>0.92</td> <td>5,001-15,000</td> <td>-0.06</td> </tr> <tr> <td>4-5</td> <td>0.12</td> <td>4</td> <td>0.69</td> <td>15,001 - 18000</td> <td>0.04</td> </tr> <tr> <td>6-7</td> <td>0.16</td> <td>5</td> <td>0.40</td> <td>18,001-20,000</td> <td>0.07</td> </tr> <tr> <td>8</td> <td>0.27</td> <td>6</td> <td>0.28</td> <td>20,000+</td> <td>0.15</td> </tr> <tr> <td>9-10</td> <td>0.43</td> <td>7</td> <td>0.21</td> <td></td> <td></td> </tr> <tr> <td>11-12</td> <td>0.61</td> <td>8</td> <td>0.14</td> <td><u>Good Driver Discount</u></td> <td></td> </tr> <tr> <td>13-14</td> <td>0.84</td> <td>9-10</td> <td>0.02</td> <td>- .20% if applicable</td> <td></td> </tr> <tr> <td>15-18</td> <td>1.13</td> <td>11-15</td> <td>-0.05</td> <td>refer to Topa Und.</td> <td></td> </tr> <tr> <td>19-21</td> <td>1.36</td> <td>16</td> <td>-0.09</td> <td>guide for qualifications</td> <td></td> </tr> <tr> <td>22-24</td> <td>1.69</td> <td>17-19</td> <td>-0.12</td> <td></td> <td></td> </tr> <tr> <td>25-27</td> <td>1.89</td> <td>20-25</td> <td>-0.16</td> <td></td> <td></td> </tr> <tr> <td>28-30</td> <td>2.27</td> <td>26-35</td> <td>-0.20</td> <td></td> <td></td> </tr> <tr> <td>31 +</td> <td>2.42</td> <td>36-46</td> <td>-0.16</td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td>47</td> <td>-0.12</td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td>48-53</td> <td>-0.09</td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td>54+</td> <td>0.32</td> <td></td> <td></td> </tr> </tbody> </table>	Points	Factor	Experience	Factor	Mileage	Factor	0-1	-0.15	0-2	1.29	0-5000	-0.06	2-3	0.03	3	0.92	5,001-15,000	-0.06	4-5	0.12	4	0.69	15,001 - 18000	0.04	6-7	0.16	5	0.40	18,001-20,000	0.07	8	0.27	6	0.28	20,000+	0.15	9-10	0.43	7	0.21			11-12	0.61	8	0.14	<u>Good Driver Discount</u>		13-14	0.84	9-10	0.02	- .20% if applicable		15-18	1.13	11-15	-0.05	refer to Topa Und.		19-21	1.36	16	-0.09	guide for qualifications		22-24	1.69	17-19	-0.12			25-27	1.89	20-25	-0.16			28-30	2.27	26-35	-0.20			31 +	2.42	36-46	-0.16					47	-0.12					48-53	-0.09					54+	0.32			<p><b><u>Premium Computation</u></b></p> <p>Underlying Limits: _____          Total Limits: _____</p> <p>Bodily Injury Premium: _____          Property Damage Premium: _____          Base Premium: _____</p> <p>Points Factor: _____          Mileage Factor: _____          Experience Factor: _____          Total factors + 1.00 _____</p> <p>Base Premium X Total Factors: _____          Policy Fee: + 35.00          Policy Prerm: _____</p> <p>Good Driver Discount (.80 X Policy Prerm) = Total:\$ _____          CIGA Fee:\$ _____          Total Due: \$ _____</p> <p><b>Minimum Premium before policy fee is \$100.00</b></p> <p>CIGA fee is not subject to Good Driver Discount</p>
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