

# PERSONAL AUTO PROGRAMS - OKLAHOMA

grinnellmutual.com

AVAILABLE DISCOUNTS			
<b>Discovery Discount</b> Begins at 15% for qualifying new business* Prior BI limit must be ≥ \$100,000/\$300,000 split or \$300,000CSL Must qualify for Market Level 1 0-2 SDIP points per policy Prior insurance with preferred or standard carrier *See agent manual for more info	<b>Paid-in-Full</b> 17% — Standard & Elite Available on direct billed policies only	<b>Multi-Car</b> 15% — Applied to each auto when more than one auto is insured on the policy	<b>Multi-Policy*</b> 20% — Property policy with member mutual/GMRC 10% — Agency controlled property policy 3% — GMRC RV 3% — GMRC Umbrella *Total Multi-Policy discount capped at 20%
	<b>Electronic Funds Transfer (EFT) Discount*</b> 5% — Standard & Elite *This discount is not available if the insured is already receiving a discount for immediate payment (Paid-in-Full).	<b>Excess Vehicle</b> 10% — Applied for each vehicle in excess of the number of drivers in the household	
<b>Insurance Score/ Market Level</b> 1A: 892-997      2A: 625-649 1B: 825-891      2B: 600-624 1C: 782-824      2C: 575-599 1D: 745-781      2D: 550-574 1E: 704-744      2E: 525-549 1F: 650-703      2F: under 525	<b>Motor Vehicle Accident Prevention Course</b> 5% — on vehicle principally operated by eligible person	<b>Passive Restraint</b> Applies to Med Pay premium 10% — Front air bags 20% — Front and side airbags on driver's side 30% — Front and side airbags on both sides	<b>Anniversary</b> 1% — At each anniversary, up to a maximum of 6%. Discount doubles if driver has no at-fault claims for three years
	<b>Anti-Theft</b> 15% — on other than collision premium	<b>Anti-Lock Brake</b> 5% — on bodily injury and property damage premium	

It is not necessary to re-app existing business moving from Grinnell Mutual to Grinnell Select.

UNDERWRITING ACCEPTABILITY				
<b>Accident or Violation</b>	<b>Grinnell Mutual — Standard and GSI Elite (ML1 and ML2)</b> Under 22 years of age: Insured must have parent's supporting coverage. Mature operators (75 & over): Non-bound (limit 250/500/100 or 300 CSL) Farm trucks: Acceptable over two tons SR 22: \$25 charge Discounts: All apply			
	New Business		Renewal	
	Driver	Household	Driver	Household
At-Fault Accidents	1	1	2	3
Major Violations (Age 22 and over)	0	0	1	1
Major Violations (Under age 22)	0	0	0	0
Intermediate Violation (Age 22 and over)	1	1	1	2
Intermediate Violation (Under age 22)	0	0	0	0
Minor Violation (Age 22 and over)	2	2	4	6
Minor Violation (Under age 22)	1	2	2	3
Other Than Collision Losses	N/A	3	N/A	4
Maximum Incidents Allowed	3	6	4	8

Products underwritten by Grinnell Mutual Reinsurance Company. The summarized coverage descriptions are used for reference only and do not contain relevant policy conditions, exclusions or limitations.

Products and discounts not available to all persons in all states and are subject to underwriting guidelines, review and approval. Home Office: 4215 Highway 146, PO Box 790, Grinnell, IA 50112-0790. Grinnell Mutual Reinsurance Company, Grinnell Mutual, and coordinating logos or marks are registered trademarks of Grinnell Mutual Reinsurance Company. © Grinnell Mutual Reinsurance Company, 2017.

<b>EXPERIENCE PERIOD</b> Accidents & Violations = 3 Years Major Violations = 5 Years	<b>POINT ASSESSMENT</b> through the Safe Driver Insurance Plan (SDIP)		
Accidents follow the driver, not the vehicle. Accident = 5 Points	<b>Minor = 2 Points</b> <ul style="list-style-type: none"> <li>• Speed</li> <li>• Failure to Yield</li> <li>• Failure to Stop</li> </ul>	<b>Intermediate = 4 Points</b> <ul style="list-style-type: none"> <li>• Negligent/Careless Driving</li> <li>• Excess Speed 25-35 mph over limit</li> <li>• Driving on wrong side or wrong way</li> <li>• All passing violations</li> </ul>	<b>Major = 6 Points</b> <ul style="list-style-type: none"> <li>• Homicide or assault arising out of the operation of any motor vehicle</li> <li>• Operating a vehicle while impaired by or under the influence of alcohol or intoxicating liquor</li> <li>• Operating a vehicle while under the influence of any intoxicating substance other than alcohol; or</li> <li>• Reckless driving, including driving a motor vehicle in a careless or wanton manner without regard for the safety of persons or property or any speed violations.</li> </ul>
<b>NOTE:</b> The first minor violation is not charged; however, all violations will be charged when there have been two or more incidents (accidents or violations) during the experience period. (This does not apply to the Motivator program.)			
At Fault Accident Surcharge will be applied at \$5000+ for Collision, Property Damage, Bodily Injury and/or Medical Payments/PIP.			
Standard and Elite Large At-Fault Accident Forgiveness – At the policy's seventh annual anniversary date, the policy is eligible for a <b>one-time</b> large at-fault accident forgiveness. Zero SDIP points will be charged if the total amount of loss is greater than \$5,000 and equal to or less than \$15,000.			
<b>MAXIMUM LIMITS FOR PROBLEM DRIVERS ARE \$200,000 CSL or 100/300/100 SPLIT LIMITS.</b> Problem drivers are defined as drivers with: a major violation within the last 5 years; an adult driver with more than 12 SDIP points; or a youthful driver (under age 22) with more than 8 SDIP points.			

## CONTACT INFORMATION

CALL US WITH QUESTIONS | 800-362-2041

### PERSONAL ASSISTANT UNDERWRITERS:

Questions relating to rating, discounts, Personal Lines Online quoting, and taking changes over the phone

Ext. 2055

E-mail: [uwemail@grinnellmutual.com](mailto:uwemail@grinnellmutual.com)

Fax: 800-823-6416

### CLAIMS REPORTING:

Phone: 877-467-2252

Fax: 877-770-5690

Online: [gmrconline.com](http://gmrconline.com)