

PERSONAL AUTO PROGRAMS

grinnellmutual.com

AVAILABLE DISCOUNTS			
Discovery Discount 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	Paid-in-Full 17% — Standard & Elite Available on direct billed policies only	Multi-Car 15% — Applied to each auto when more than one auto is insured on the policy	Multi-Policy* 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%
	Electronic Funds Transfer (EFT) Discount* 5% — Standard & Elite *This discount is not available if the insured is already receiving a discount for immediate payment (Paid-in-Full)	Excess Vehicle 10% — Applied for each vehicle in excess of the number of drivers in the household	
Insurance Score/ Market Level 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 *Motivator policies qualify for Market Level 2 only. Market Level 2A in Motivator has a range of 625-997	Motor Vehicle Accident Prevention Course 5% — on vehicle principally operated by eligible person 55 or older (MN and ND — 10%)	Passive Restraint 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	Anniversary 1% — At each anniversary, up to a maximum of 6% Discount doubles if driver has no at-fault claims for three years
	Anti-Theft 15% — on other than collision premium	Anti-Lock Brake 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												
Accident or Violation	GSI – ELITE (ML1 & ML2)				GMRC – STANDARD (ML1 & ML2)				GSI – MOTIVATOR (ML2 Only)			
	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) Business use acceptable Farm trucks: Acceptable over two tons Discounts: All apply				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				Under 22 years of age: Insured must have parent's supporting coverage. SR 22: \$25 charge No Discounts Available			
	NEW BUSINESS		RENEWAL		NEW BUSINESS		RENEWAL		NEW BUSINESS		RENEWAL	
	Driver	House Hold	Driver	House Hold	Driver	House Hold	Driver	House Hold	Driver	House Hold	Driver	House Hold
At-Fault Accidents	0	0	1	2	1	1	2	3	4	5	5	6
Not At-Fault Accidents	1	1	2	3	1	2	2	4	5	6	6	6
Major Violations (Age 22 and over)	0	0	0	0	0	0	1	1	1	1	1	1
Major Violations (Under age 22)	0	0	0	0	0	0	0	0	1	1	1	1
Intermediate Violations (Age 22 and over)	0	0	1	1	1	1	1	2	3	4	4	5
Intermediate Violations (Under age 22)	0	0	0	0	0	0	0	0	2	3	2	4
Minor Violations (Age 22 and over)	1	2	2	4	2	2	4	6	5	8	6	9
Minor Violations (Under age 22)	1	2	2	3	1	2	2	3	3	4	3	5
Other Than Collision Losses	N/A	2	N/A	3	N/A	3	N/A	4	N/A	5	N/A	7
Maximum Incidents Allowed	2	3	3	6	3	6	4	8		10		14

PERSONAL AUTO PROGRAMS

grinnellmutual.com

EXPERIENCE PERIOD Accidents & Violations = 3 Years Major Violations = 5 Years	POINT ASSESSMENT through the Safe Driver Insurance Plan (SDIP)		
Accidents follow the driver, not the vehicle. Accident = 5 Points	Minor = 2 Points Speed Failure to Yield Failure to Stop	Intermediate = 4 Points Negligent/Careless Driving Excess Speed 25-35 mph over limit Driving on wrong side or wrong way All passing violations	Major = 6 Points Operating under the influence of drugs or alcohol Hit & Run Excessive Speed >35 mph over limit Racing/Reckless Driving
NOTE: 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 one-time large at-fault accident forgiveness. Zero SDIP points will be charged if the total amount of loss is greater than \$5,000.			
MAXIMUM LIMITS FOR PROBLEM DRIVERS ARE \$200,000 CSL or 100/300/100 SPLIT LIMITS. 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

Fax: 800-823-6416

CLAIMS REPORTING:

Phone: 877-467-2252

Fax: 877-770-5690

Online: gmrconline.com

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.