



**WESTERN GENERAL INSURANCE COMPANY  
QUICK UNDERWRITING REFERENCE SHEET**

(Underwriting procedures subject to change without notice. Please see Guidelines for details)

**Please Retain the Signed Application in its Entirety & All Supplemental Documentation on File for At Least 3 Years**

**Underwriting Acceptability and Procedures**

Driving Experience		<b>All US Driver's Lic:</b> Max Exp After Proof of <b>18 Months</b> Lic <b>*Out of State:</b> Use Verifiable US/Total US Fields for Driving Exp <b>*AB60:</b> Can Apply Foreign Exp if CA Lic is <b>less than 18 months</b>
Suspended & Expired licenses	Yes	
CA ID/Learner Permit/U.S. Passports	Yes	Rate with 0 Years Driving Experience
Foreign License, Matricula	Yes	
Proof of Marriage		Must be Legally Married to be Rated as Married <b>marriage certificate is the only acceptable form of proof</b>
SR22	Yes	Issued at POS/CA only/All Drivers Regardless of Relationship
Annual Mileage		See UW Guidelines
Exclude Reg'd Owner	Yes	Driver (Named Insured) Signs Application
Vehicle Registrations		Out of State Registrations are Acceptable
Photos	Yes	Keep on File (Do Not Send)
<b>Artisan/Business/Commercial Use</b>	<b>No</b>	<b>Artisan/Business/Commercial Use is Unacceptable</b>
<b>Unacceptable Vehicles</b>		<b>All Vans; Any Logos, Signs, Ladder Racks, Lifted/Lowered</b>
Salvaged Vehicles	Yes	Acceptable For All Coverages, Surcharge Applies
Damaged Vehicles	Yes	Must Disclose on Application in Detail
Customer EFT	Yes	Credit Card, Checking & Savings (\$6 off monthly installment)
Reinstatement	Yes	28 days (\$16/\$20 fee), policy reinstated next day 12:01 am

**Installment Plans**

Down Pay	# of pay	1st Bill Due (Direct Bill)	1st Bill Due (EFT)
5 Pay	5	20 days	<b>30 days</b>
14%	4	20 days	20 days

**Coverage Information**

<b>Non Owner Policies</b>	<b>Vantage Program Only</b>
<b>Permissive Use</b>	<b>No Physical Damage Coverage</b>
Preferred Provider Organization (PPO)	Physical Damage Rate Reduction (See UW Guidelines) \$6 Month/5 Claims Per Year
<b>Motor Club Membership (15 mile tow + other benefits)</b>	72 hours
Automatic Coverage - Newly Acquired Vehicle(s)	None - Purchase @ Rental Company
Coverage in a Substitute Vehicle	
<b>Driver Involved in an Accident &amp; Convicted of a DUI</b>	<b>No Physical Damage Coverage</b>
Special Equipment	\$2000 Max, Select in Rater

**ALL ENDORSEMENTS MUST BE COMPLETED ONLINE. WE NO LONGER ACCEPT FAXES.**

**CONTACT US: 800-758-3311 [www.westerngeneral.com](http://www.westerngeneral.com)**

Departments	Email	Contact For
Customer Service / UW	<a href="mailto:CSR@WesternGeneral.com">CSR@WesternGeneral.com</a>	Void Application (within 24 hours), UW Notices
Billing	<a href="mailto:Billing@WesternGeneral.com">Billing@WesternGeneral.com</a>	Agency Sweeps, Add/Remove EFT

**MARKETING**

Territory Marketing Rep	Alex Herrera cell: 626-372-6851	<a href="mailto:aherrera@westerngeneral.com">aherrera@westerngeneral.com</a>
	Inland Empire, West LA, Ventura County, Central Valley, Northern California	
Territory Marketing Rep	Danny Herrera cell: 626-372-6930	<a href="mailto:dherrera@westerngeneral.com">dherrera@westerngeneral.com</a>
	Orange County, San Diego, LA, San Fernando Valley	

**UW Reference Sheet as of 08/2020**