

Multi-State Insurance Services, Inc. California Private Passenger Program – Century-National Insurance Company

Application Submission

E-Signature	Applications will be automatically submitted to Multi-State via the Point of Sale
Non E-Signature	Manually signed applications must be submitted via the producer web portal or email
Clue and MVR	Run at point of sale
Photos of Vehicle when Physical Damage requested	Two clear photos of all sides of the vehicle required prior to new business upload
Sales Contract in lieu of photos	Acceptable- policy must be effective same day or within one business day
Down Payment	Broker EFT or Insured Credit Card

Salvaged	Acceptable for all coverages
Non Owner	No
Motor Club	Yes
Permissive Use	No
Business Use	Yes
Artisan	Yes- Self employed tradesman, no employees, max 5 jobs sites per day, no corporate ownership
Liability	15/30/5 or 10
Transfer Coverage	Same Coverage- notify w/in 10 days
UMBI/UMPD	15/30- 3500 or CDW
Medical Pay	\$500
Comp and Collision	500 or 1000
Special Equipment	None
Rental	20 a day/ with a maximum of 20 days
License Pending SR22	Yes
License Suspended/Expired	Yes
International License	Yes
Foreign License	Yes
Registered Domestic Partners	Yes
Proof of Marriage/Registered Domestic Partners	Proof not required with new business if 23 yrs of age or older, but proof must be attainable if
	requested by claims
Acceptable proof of Marriage/Registered Domestic Partner	In lieu of certificate – couple must have children, own real property together, or file taxes jointly
Proof of not at fault needed	Yes
Annual Mileage	Actual
License Experience	Verify 3 years – back to age 16
Photos from Insured	Yes

Exclusions	Can exclude spouse
Vehicles Registered to other household members	Yes
Exclude Sole Registered Owner	Yes
Filings	Any driver on the policy- No out of state
Unacceptable Vehicles (see guidelines for complete list)	Pickups and vans in excess of 1 ton, panel vans or commercial vehicles, no trans for children or persons for hire, vehicles with excessive pre-existing damage, vehicles lowered or having modified exhausts, lifted over 6", vehicles in excess of \$40,000
Unacceptable Drivers	Driver w/ felony narcotics or drug conviction, 2 or more at fault accidents or majors in the last 5 yrs, 2 or more majors in the last 7 yrs, named insured with less than 3 yrs experience
If NSF on Down Payment, Renewal or Installment	Rescind
Lapse	Yes
Reinstatement Period	20 Days from cancel

Description	1 st Bill Due	Fees
Annual 9% 10 Pay	19th Day	1/2 Upfront- Remaining Spread
Annual 9% 10 Pay EFT	19th Day	1/2 Upfront- Remaining Spread
Annual 9% 11 Pay	19th Day	All Upfront
Annual 9% 11 Pay EFT	19th Day	1/2 Upfront- Remaining Spread
Annual 10% 10 Pay (EFT optional)	19th Day	1/2 Upfront- Remaining Spread
Annual 10% 11 Pay (EFT optional)	19th Day	1/2 Upfront- Remaining Spread
Annual 13% 10 Pay	30th Day	All Upfront
Annual13% 10 Pay EFT	30th Day	1/2 Upfront- Remaining Spread
Semi- Annual 18% 5 Pay (EFT optional)	19th Day	1/2 Upfront- Remaining Spread
Semi- Annual 33.3% 5 Pay EFT	30th Day	1/2 Upfront- Remaining Spread
Paid In Full		All Upfront

Policy Fee	\$24 Good Driver \$30 Non Good Driver
Installment Fee	\$11 Monthly
	\$39 per 6-month term (\$78 per Annual term),
Motor Club Fee	divided equally amongst installments, including down
Endorsement Fee	\$5.50 Good Driver \$7 Non Good Driver
Late Fee	\$8 Good Driver \$10 Non Good Driver
Reinstatement Fee	\$13.50 Good Driver \$17 Non Good Driver
Cancellation Fee	\$35 Good Driver \$44 Non Good Driver
NSF Fee	\$20
SR 22 Filing Fee	\$20



Multi-State Insurance Services, Inc. California Private Passenger Program – Nations Insurance Company - NSD

Application Submission

E-Signature	Applications will be automatically submitted to Multi-State via the Point of Sale
Non E-Signature	Manually signed applications must be submitted via the producer web portal or email
Clue and MVR	Run at point of sale
Photos of Vehicle when Physical Damage requested	Two clear photos of all sides of the vehicle required prior to new business upload
Sales Contract in lieu of photos	Acceptable- policy must be effective same day or within one business day
Down Payment	Broker EFT or Insured Credit Card

Salvaged	Acceptable for all coverages
Salvaged	Acceptable for all coverages
Non Owner	No
Motor Club	Yes
Permissive Use	No
Business Use	Yes
Artisan	Yes- Self employed tradesman, no employees, max 5 jobs sites per day, no corporate ownership
Liability	15/30/5 or 10
Transfer Coverage	Same Coverage- notify w/in 10 days
UMBI/UMPD	15/30- 3500 or CDW
Medical Pay	\$500
Comp and Collision	500 or 1000
Special Equipment	None
Rental	\$20 a day/Maximum 20 days
License Pending SR22	Yes
License Suspended/Expired	Yes
International License	Yes
Foreign License	Yes
Registered Domestic Partners	Yes
Proof of Marriage/Registered Domestic Partners	Proof not required with new business if 23 yrs of age or older, but proof must be attainable if requested by claims
Acceptable proof of Marriage/Registered Domestic Partner	In lieu of certificate – couple must have children, own real property together, or file taxes jointly
Proof of not at fault needed	Yes
Annual Mileage	Actual
License Experience	Verify 3 years – back to age 16
Photos from Insured	Yes

Exclusions	Can exclude spouse
Vehicles Registered to other household members	Yes
Exclude Sole Registered Owner	Yes
Filings	Any driver on the policy- No out of state
Unacceptable Vehicles (see guidelines for complete list)	Pickups and vans in excess of 1 ton, panel vans or commercial vehicles, no trans for children or persons for hire, vehicles with excessive pre-existing damage, vehicles lowered or having modified exhausts, lifted over 6", vehicles in excess of \$40,000
Unacceptable Drivers	Driver w/ felony narcotics or drug conviction, 2 or more at fault accidents or majors in the last 5 yrs, 2 or more majors in the last 7 yrs, named insured with less than 3 yrs experience
If NSF on Down Payment, Renewal or Installment	Rescind
Lapse	Yes
Reinstatement Period	20 Days from cancel

Description	1 st Bill Due	Fees
Annual 9% 10 Pay	19th Day	1/2 Upfront- Remaining Spread
Annual 9% 10 Pay EFT	19th Day	1/2 Upfront- Remaining Spread
Annual 9% 11 Pay	19th Day	1/2 Upfront- Remaining Spread
Annual 9% 11 Pay EFT	19th Day	1/4 Upfront- Remaining Spread
Annual 10% 10 Pay (EFT optional)	19th Day	1/2 Upfront- Remaining Spread
Annual 10% 11 Pay (EFT optional)	19th Day	All Up front
Annual 13% 11Pay	30th Day	All Upfront
Annual13% 11 Pay EFT	30th Day	1/2 Upfront- Remaining Spread
Semi- Annual 18% 5 Pay (EFT optional)	19th Day	1/2 Upfront- Remaining Spread
Semi- Annual 33.3% 5 Pay EFT	30th Day	1/4 Upfront- Remaining Spread
Paid In Full		All Upfront

Policy Fee	\$40 Good Driver, \$50 Non Good Driver
Installment Fee	\$12
Motor Club Fee	\$39 per 6 month \$78 Annual Term
Endorsement Fee	\$5.50 Good Driver \$7 Non Good Driver
Late Fee	\$9.50 Good Driver \$12 Non Good Driver
Reinstatement Fee	\$13.50 Good Driver \$17 Non Good Driver
Cancellation Fee	\$35 Good Driver \$44 Non Good Driver
NSF Fee	\$20
SR 22 Filing Fee	\$20



Multi-State Insurance Services, Inc. California Private Passenger Program – Nations Insurance Company

Application Submission

E-Signature	Applications will be automatically submitted to Multi-State via the Point of Sale
Non E-Signature	Manually signed applications must be submitted via the producer web portal or email
Clue and MVR	Run at point of sale
Photos of Vehicle when Physical Damage requested	Two clear photos of all sides of the vehicle required prior to new business upload
Sales Contract in lieu of photos	Acceptable- policy must be effective same day or within one business day
Down Payment	Broker EFT or Insured Credit Card

Calvanad	Assemble for all sources
Salvaged	Acceptable for all coverages
Non Owner	No
Motor Club	No
Permissive Use	No
Business Use	Yes
Artisan	Yes- Self employed tradesman, no employees, max 5 jobs sites per day, no corporate ownership
Liability	15/30/5 or 10
Transfer Coverage	Same Coverage- notify w/in 10 days
UMBI/UMPD	15/30- 3500 or CDW
Medical Pay	\$500
Comp and Collision	500 or 1000
Special Equipment	None
Rental	\$20 a day/Maximum 20 days
License Pending SR22	Yes
License Suspended/Expired	Yes
International License	Yes
Foreign License	Yes
Registered Domestic Partners	Yes
Proof of Marriage/Registered Domestic Partners	Proof not required with new business if 23 yrs of age or older, but proof must be attainable if requested by claims
Acceptable proof of Marriage/Registered Domestic Partner	In lieu of certificate – couple must have children, own real property together, or file taxes jointly
Proof of not at fault needed	Yes
Annual Mileage	Actual
License Experience	Verify 3 years – back to age 16
Photos from Insured	Yes

Exclusions	Can exclude spouse
Vehicles Registered to other household members	Yes
Exclude Sole Registered Owner	Yes
Filings	Any driver on the policy- No out of state
Unacceptable Vehicles (see guidelines for complete list)	Pickups and vans in excess of 1 ton, panel vans or commercial vehicles, no trans for children or persons for hire, vehicles with excessive pre-existing damage, vehicles lowered or having modified exhausts, lifted over 6", vehicles in excess of \$40,000
Unacceptable Drivers	Driver w/ felony narcotics or drug conviction, 2 or more at fault accidents or majors in the last 5 yrs, 2 or more majors in the last 7 yrs, named insured with less than 3 yrs experience
If NSF on Down Payment, Renewal or Installment	Rescind
Lapse	Yes
Reinstatement Period	20 Days from cancel

Description	1 st Bill Due	Fees
Annual 9% 10 Pay	19th Day	1/2 Upfront- Remaining Spread
Annual 9% 10 Pay EFT	19th Day	1/2 Upfront- Remaining Spread
Annual 9% 11 Pay	19th Day	1/2 Upfront- Remaining Spread
Annual 9% 11 Pay EFT	19th Day	1/4 Upfront- Remaining Spread
Annual 10% 10 Pay (EFT optional)	19th Day	1/2 Upfront- Remaining Spread
Annual 10% 11 Pay (EFT optional)	19th Day	All Up front
Annual 13% 11Pay	30th Day	All Upfront
Annual13% 11 Pay EFT	30th Day	1/2 Upfront- Remaining Spread
Semi- Annual 18% 5 Pay (EFT optional)	19th Day	1/2 Upfront- Remaining Spread
Semi- Annual 33.3% 5 Pay EFT	30th Day	1/4 Upfront- Remaining Spread
Paid In Full		All Upfront

Policy Fee	\$40 Good Driver, \$50 Non Good Driver	
Installment Fee	\$12	
Motor Club Fee	None	
Endorsement Fee	\$5.50 Good Driver \$7 Non Good Driver	
Late Fee	\$9.50 Good Driver \$12 Non Good Driver	
Reinstatement Fee	\$13.50 Good Driver \$17 Non Good Driver	
Cancellation Fee	\$35 Good Driver \$44 Non Good Driver	
NSF Fee	\$20	
SR 22 Filing Fee	\$20	



Multi-State Insurance Services, Inc. California Private Passenger Program – Nations Motor Club

Application Submission

E-Signature	Applications will be automatically submitted to Multi-State via the Point of Sale
Non E-Signature	Manually signed applications must be submitted via the producer web portal or email
Clue and MVR	Run at point of sale
Photos of Vehicle when Physical Damage requested	Two clear photos of all sides of the vehicle required prior to new business upload
Sales Contract in lieu of photos	Acceptable- policy must be effective same day or within one business day
Down Payment	Broker EFT or Insured Credit Card

Salvaged	Acceptable for all coverages	
Non Owner	No	
Motor Club	Yes	
Permissive Use	No	
Business Use	Yes	
Artisan	Yes- Self employed tradesman, no emps, max 5 jobs sites per day, no corp ownership	
Liability	15/30/5 or 10	
Transfer Coverage	Any driver on the policy- No out of state	
UMBI/UMPD	15/30- 3500 or CDW	
Medical Pay	\$500	
Comp and Collision	500 or 1000	
Special Equipment	None	
Rental	20 a day/ with a maximum of 20 days	
License Pending SR22	Yes	
License Suspended/Expired	Yes	
International License	Yes	
Foreign License	Yes	
Registered Domestic Partners	Yes	
Proof of Marriage/Registered Domestic Partners	Proof not required with new business if 23 yrs of age or older, but proof must be attainable if requested by claims	
Acceptable proof of Marriage/Registered Domestic Partner	In lieu of certificate – couple must have children, own real property together, or file taxes jointly	
Proof of not at fault needed	Yes	
Annual Mileage	Actual	
License Experience	Verify 3- bk to 16	
Photos from Insured	Yes	

Exclusions	Can exclude spouse
Vehicles Registered to other household members	Yes
Exclude Sole Registered Owner	Yes
Filings	Any driver on the policy- No out of state
Unacceptable Vehicles (see guidelines for complete list)	Pickups and vans in excess of 1 ton, panel vans or commercial vehicles, no trans for children or persons for hire, vehicles with excessive pre-existing damage, vehicles lowered or having modified exhausts, lifted over 6", vehicles in excess of \$40,000
Unacceptable Drivers	Driver w/ felony narcotics or drug conviction, 2 or more at fault accidents or majors in the last 5 yrs, 2 or more majors in the last 7 yrs, named insured with less than 3 yrs experience
If NSF on Down Payment, Renewal or Installment	Rescind
Lapse	Yes
Reinstatement Period	20 Days from cancel

Description	1 ^{sτ} Bill Due	Fees
Annual 9% 10 Pay	19th Day	1/2 Upfront- Remaining Spread
Annual 9% 10 Pay EFT	19th Day	1/2 Upfront- Remaining Spread
Annual 9% 11 Pay	19th Day	All Upfront
Annual 9% 11 Pay EFT	19th Day	1/2 Upfront- Remaining Spread
Annual 10% 10 Pay (EFT optional)	19th Day	1/2 Upfront- Remaining Spread
Annual 10% 11 Pay (EFT optional)	19th Day	All Upfront
Annual 13% 10 Pay	30th Day	All Upfront
Annual 13% 10 Pay EFT	30th Day	1/2 Upfront- Remaining Spread
Semi- Annual 18% 5 Pay	19th Day	All Upfront
Semi- Annual 18% 5 Pay EFT	19th Day	1/2 Upfront-Remaining Spread
Semi- Annual 33.3% 5 Pay	30th Day	All Upfront
Semi- Annual 33.3% 5 Pay EFT	30th Day	1/2 Upfront- Remaining Spread
Paid In Full		All Upfront

Policy Fee	\$24 Good Driver, \$30 Non Good Driver	
Installment Fee	\$12	
Motor Club Fee	\$33 per 6 month \$66 Annual Term	
Endorsement Fee	\$5.50 Good Driver \$7 Non Good Driver	
Late Fee	\$9.50 Good Driver \$12 Non Good Driver	
Reinstatement Fee	\$13.50 Good Driver \$17 Non Good Driver	
Cancellation Fee	\$35 Good Driver \$44 Non Good Driver	
NSF Fee	\$20	
SR 22 Filing Fee	\$20	



Multi-State Insurance Services, Inc. California Private Passenger Program – Pacific Pioneer Insurance Company

Application Submission

E-Signature	Applications will be automatically submitted to Multi-State via the Point of Sale
Non E-Signature	Manually signed applications must be submitted via the producer web portal or email
Clue and MVR	Run at point of sale
Photos of Vehicle when Physical Damage requested	Two clear photos of all sides of the vehicle required prior to new business upload
Sales Contract in lieu of photos	Acceptable- policy must be effective same day or within one business day
Down Payment	Broker EFT or Insured Credit Card

Salvaged	Acceptable for all coverages	
Non Owner	No	
Motor Club	Available as an optional coverage selection	
Permissive Use	No	
Business Use	Yes	
Artisan	Yes- Self employed tradesman, no employees, max 5 jobs sites per day, no corporate ownership	
Liability	15/30/5 or 10	
Transfer Coverage	Same Coverage- notify w/in 10 days	
UMBI/UMPD	15/30- 3500 or CDW	
Medical Pay	\$500	
Comp and Collision	500 or 1000	
Special Equipment	None	
Rental	\$20 a day/Maximum 20 days	
License Pending SR22	Yes	
License Suspended/Expired	Yes	
International License	Yes	
Foreign License	Yes	
Registered Domestic Partners	Yes	
Proof of Marriage/Registered Domestic Partners	Proof not required with new business if 23 yrs of age or older, but proof must be attainable if	
	requested by claims	
Acceptable proof of Marriage/Registered Domestic Partner	In lieu of certificate – couple must have children, own real property together, or file taxes jointly	
Proof of not at fault needed	Yes	
Annual Mileage	Actual	
License Experience	Verify 3 years – back to age 16	
Photos from Insured	Yes	

Exclusions	Can exclude spouse	
Vehicles Registered to other household members	Yes	
Exclude Sole Registered Owner	Yes	
Filings	Any driver on the policy- No out of state	
Unacceptable Vehicles (see guidelines for complete list)	Pickups and vans in excess of 1 ton, panel vans or commercial vehicles, no trans for children or persons for hire, vehicles with excessive pre-existing damage, vehicles lowered or having modified exhausts, lifted over 6", vehicles in excess of \$40,000	
Unacceptable Drivers	Driver w/ felony narcotics or drug conviction, 2 or more at fault accidents or majors in the last 5 yrs, 2 or more majors in the last 7 yrs, named insured with less than 3 yrs experience	
If NSF on Down Payment, Renewal or Installment	Rescind	
Lapse	Yes	
Reinstatement Period	20 Days from cancel	

Description1st Bill DueFeesSemi-Annual 18% 5 Pay (EFT optional)19th Day1/2 Upfront- Remaining SpreadSemi-Annual 33.3% 5 Pay30th DayAll Upfront

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Semi-Annual 33.3% 5 Pay	30th Day	All Upfront
Semi-Annual 33.3% 5 Pay EFT	30th Day	1/2 Upfront- Remaining Spread
Paid In Full		All Upfront

Policy Fees

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Policy Fee	\$24 Good Driver \$30 Non Good Driver	
Installment Fee	\$11	
Motor Club Fee	\$39 per 6 month	
Endorsement Fee	\$5.50 Good Driver \$7 Non Good Driver	
Late Fee	\$9.50 Good Driver \$12 Non Good Driver	
Reinstatement Fee	\$13.50 Good Driver \$17 Non Good Driver	
Cancellation Fee	\$35Good Driver \$44 Non Good Driver	
NSF Fee	\$20	
SR 22 Filing Fee	\$20	

Pacific Pioneer Insurance Company
Multi-State Insurance Services, Inc., CA License #0D08447



Multi-State Insurance Services, Inc. California Private Passenger Program – Topa Insurance Company

Application Submission

E-Signature	Applications will be automatically submitted to Multi-State via the Point of Sale	
Non E-Signature	Manually signed applications must be submitted via the producer web portal or email	
Clue and MVR	Run at point of sale	
Photos of Vehicle when Physical Damage requested	Two clear photos of all sides of the vehicle required prior to new business upload	
Sales Contract in lieu of photos	Acceptable- policy must be effective same day or within one business day	
Down Payment	Broker EFT or Insured Credit Card	

Salvaged	Acceptable for all coverages	
Non Owner	No	
Motor Club	Yes	
Permissive Use	No	
Business Use	No	
Artisan	No	
Liability	15/30/5 or 10	
Transfer Coverage	Same Coverage- notify w/in 10 days	
UMBI/UMPD	15/30- 3500 or CDW	
Medical Pay	\$500	
Comp and Collision	500 or 1000	
Special Equipment	None	
Rental	\$20 a day/Maximum 20 days	
License Pending SR22	Yes	
License Suspended/Expired	Yes	
International License	Yes	
Foreign License	Yes	
Registered Domestic Partners	Yes	
Proof of Marriage/Registered Domestic Partners	Proof not required with new business if 23 yrs of age or older, but proof must be attainable if	
	requested by claims	
Acceptable proof of Marriage/Registered Domestic Partner	In lieu of certificate – couple must have children, own real property together, or file taxes jointly	
Proof of not at fault needed	Yes	
Annual Mileage	Actual	
License Experience	Verify 3 years – back to age 16	
Photos from Insured	Yes	

Exclusions	Can exclude spouse	
Vehicles Registered to other household members	Yes	
Exclude Sole Registered Owner	Yes	
Filings	Any driver on the policy- No out of state	
Unacceptable Vehicles (see guidelines for complete list)	Pickups and vans in excess of 1 ton, panel vans or commercial vehicles, no trans for children or persons for hire, vehicles with excessive pre-existing damage, vehicles lowered or having modified exhausts, lifted over 6", vehicles in excess of \$40,000	
Unacceptable Drivers	Driver w/ felony narcotics or drug conviction, 2 or more at fault accidents or majors in the last 5 yrs, 2 or more majors in the last 7 yrs, named insured with less than 3 yrs experience	
If NSF on Down Payment, Renewal or Installment	Rescind	
Lapse	Yes	
Reinstatement Period	20 Days from cancel	

Pay Plans Description

Paid In Full

Semi-Annual 18% 5 Pay EFT

Semi-Annual 33.3% 5 Pay EFT

Semi-Annual 33.3% 5 Pay

Annual 9% 10 Pay	19th Day	3/4 Upfront- Remaining Spread
Annual 9% 10 Pay EFT	19th Day	1/2 Upfront Remaining Spread
Annual 9% 11 Pay	19th Day	All Upfront
Annual 10% 10 Pay (EFT Optional)	19th Day	1/2 Upfront- Remaining Spread
Annual 10% 11 Pay (EFT Optional)	19th Day	All Upfront
Semi-Annual 18% 5 Pay	19th Day	All Upfront

Fees

1/2 Upfront- Remaining Spread

1/2 Upfront- Remaining Spread

All Upfront

All Upfront

Policy Fees

1st Bill Due

19th Day

30th Day

30th Day

Policy Fee	\$24 Good Driver \$30 Non Good Driver
Installment Fee	\$11
Motor Club Fee	\$39 per 6 month \$78 Annual Term
Endorsement Fee	\$5.50 Good Driver \$7 Non Good Driver
Late Fee	\$8 Good Driver \$10 Non Good Driver
Reinstatement Fee	\$13.50 Good Driver \$17 Non Good Driver
Cancellation Fee	\$35 Good Driver \$44 Non Good Driver
NSF Fee	\$20
SR 22 Filing Fee	\$20