



Auto

INSURING DRIVERS WITH LESS-THAN-PERFECT RECORDS

Had more than your share of accidents and tickets? Don't despair. As long as you can legally drive, you can get insurance through your state's assigned-risk program.

Oregon and Washington are among several states that participate in the Western Association of Automobile Insurance Plans, in which insurers take random assignments of people who have been unable to find a company that would insure them voluntarily.

You can get in if you've tried to buy insurance within the past 60 days and have been turned down.

COVERAGE CAN BE COSTLY

You'll be assigned to a company (which has the option of contracting with another company to take care of you). It will charge you a rate based on your driving record and other factors (just as if it had insured you voluntarily).

Drivers are required to carry the state-mandated minimums for coverage, which insurers provide under the assigned-risk program. The insurance company must keep you for three years, as long as you pay your premiums.

NOT ALL ACCIDENTS LEAD TO ASSIGNED RISK

While you're in the assigned-risk pool, you'll want to clean up your driving record. No tickets and no accidents, so when time is up, you can find a company willing to give you a chance.

(continued)

PEMCO INSURANCE CO.
PEMCO MUTUAL INSURANCE CO.
325 EASTLAKE AVENUE EAST
SEATTLE, WASHINGTON 98109

1-800-GO-PEMCO
(1-800-467-3626)
pemco.com



PEMCO *Fact Sheet*

But what happens if your driving record isn't so bad that you land in the assigned-risk pool? Maybe you've just had a ticket or two or an accident. The answer depends on the company.

To determine your continued eligibility, underwriters at PEMCO, for example, would weigh your motoring mishaps against your claim history, longevity with the company, and whether or not you have other lines of insurance with the company. A single ticket or accident probably wouldn't get you canceled unless there were complicating factors like a suspended license, DUI citation, or gross-negligence conviction. That's why it's good to establish and maintain a long-term relationship with your insurance company.