

Ohio Financial Responsibility Frequently Asked Questions

If my customer needs an SR-22, where do I get it?

You have a few options.

- National General submits the SR-22 electronically
- Paper copy available for printing from National General website
- Point of Sale printable form will be available soon

For the paper copy, log into National General, go to the Producers Tab, Download Forms, click on OH-Bond Underwriting Forms and then click on the OH-SR22 Form link. The form will download for you to print and complete. You may also access the form by clicking the 'SR-22' icon. **SR-22**

Why does the National General Bond program use Credit?

Credit is ordered as part of the initial application process because it is a substantial indicator of risk and allows for a more thorough segmentation and sophisticated pricing model. We will not automatically re-run credit at renewal. A customer may request a credit reorder once every 12 month interval which may improve their rate.

When do you anticipate being on a Comp Rater?

We are working diligently with ITC to incorporate the Bond Product onto the comparative rater. We anticipate making the announcement of the Comp Rate rollout in mid-August.

What discounts are available to my clients?

This program offers a number of ways to give your client a discounted rate:

- Advance Quote Discount – available when the Bond is quoted **1 day** ahead of the effective date
- Homeowner Discount – available when the Bondholder owns their home, condo, or townhome
- Paid in Full Discount – available when 100% of the total premium is collected within 30 days of the Bond inception date
- Proof of Prior Insurance (a discounted rate) – available when an applicant has had continuous liability coverage prior to Bond inception date. A Prior Insurance Factor will be applied, resulting in a premium reduction. If the applicant has no prior insurance or has had a lapse in coverage of more than 30 days, then the Prior Insurance Factor is rate neutral.

What information is needed for quote accuracy?

In order for your customer to get the most accurate and competitive rate possible, you must complete the following **critical customer information** during the quote process:

- Applicant Address — this information is needed to retrieve an accurate credit score
- Driving Experience — providing years experience will return the most accurate rate and possibly avoid unnecessary surcharges
- License Number — this will allow us to retrieve an accurate driving history record

What is the relationship between ClearSide General, Integon National Insurance Company, and National General Insurance?

Integon National Insurance Company is the underwriting company for this Ohio Financial Responsibility Bond program. ClearSide General is the General Agent responsible for administering this program. Both Integon National Insurance Company and ClearSide General are member companies of National General Insurance Group.

