

<b><i>Underwriting Criterion</i></b>	<b><i>RLI Up to \$5 million in most cases</i></b>	<b><i>Anderson &amp; Murison A&amp;M (up to \$10 million limits)</i></b>
Moving Violations (within 3 years)	6 per household with a limitation of 3 per driver	4 per DRIVER but not more than 2 per driver between 22-75 and more than 1 for drivers under 22 or over 75 require approval
Arrests, citations, or license suspensions for driving under the influence of alcohol/drugs, driving while intoxicated and/or any other alcohol/drug related incidents in the past 5 years	1 per household from drivers between 22-79. None allowed for drivers under 22 and over 80	No more than one major violation per DRIVER in that past 3 years if no other activity. No more than 2 majors in the past 5 years. A major in the past 3 years with other activity can be submitted for consideration. Any major in the past year is ineligible.
Arrests, citations, or convictions for reckless driving, careless driving, negligent driving and/or had a license suspension (for reasons other than DWI or drugs), revoked or refused in the past 5 years	None allowed	No more than one major violation per DRIVER in the past 3 years if no other activity. No more than 2 majors in the past 5 years. A major in the past 3 years with other activity can be submitted for consideration. Any major in the past year is ineligible.
At Fault Accidents (within 3 years)*	3 per household	1 per DRIVER and more than 1 can be submitted for approval
Drivers under age 22	4 per household. Drivers under age 20 must have a clean record. Drivers 20-21 are allowed 1 incident.	For drivers under 22, no more than 2 acc/violations in 3 years. No major violations. Driver exclusions available for drivers with unacceptable driving records
Number of drivers under age 22 including those with permits	4 per household	No restrictions. Will include coverage for drivers with permits or licensed under one year
Older drivers	4 per household over age 70. Drivers over age 80 are allowed 1 incident	Over age 75 allowed 2 incidents
Number of drivers over age 70	4 per household	No limit but over 76 with driving record activity need a current medical statement and over 90 need a statement every 3 years
Vehicles*	10 per household	No limit
Residential Properties*	10 per household	No limit
Number of rental units	5 per household	8
Properties located outside the U.S.	5 per household	
Watercraft (other than jet skis) between 14 & 45 feet maximum speed less than 51 mph	3 per household	No limit. Max speed less than 51 mph. Over 300 hp company approval needed. Can exclude craft over 50 pmh
Jet Skis/Wave Runners*	3 per household	No limit
Prior Claims	3 at-fault accidents within the last 3 years per household. No liability claims (auto/personal) exceeding \$25,000 within the past 5 years	Will consider risks with prior losses exceeding \$25,000
Available limits	\$1, \$2, \$3 and \$5 million	Up to \$5 million without approval. Between \$5 and \$10 million can be submitted for rating and consideration
Professional entertainer or athlete, media personality, appointed or elected federal or state political figures	None allowed	No restrictions. Each individual underwritten separately. Coverage may be denied for high profile people with questionable lifestyles (known drug use, etc)
Number of acres of timberland, or land which is farmed, owned or leased by insured or member of household	1,280 acres provided liability coverage is provided by a Homeowners, Farm Owners, or Farm Comprehensive Personal Liability policy	Subject to under writer approval