

Primus State Auto Insurance Guidelines

1. Primus State General Requirements

1.1 Mandatory Coverage

All vehicle owners in Primus State must maintain the following minimum insurance coverage:

1.1.1 Liability Coverage

- Bodily Injury: \$50,000 per person / \$100,000 per accident
- Property Damage: \$50,000 per accident

1.1.2 Personal Injury Protection (PIP)

- Minimum of \$15,000 per person

1.1.3 Environmental Damage Protection

- Minimum of \$25,000 for environmental cleanup in case of accidents involving hazardous materials

1.2 Optional Coverage

- Comprehensive Coverage
- Collision Coverage
- Uninsured/Underinsured Motorist Coverage
- Gap Insurance

1.3 Proof of Insurance

- Digital proof of insurance is mandatory
- Physical cards are optional but recommended as backup

2. Primus State Policy Regulations

2.1 Policy Terms

- Minimum policy term: 1 month
- Maximum policy term: 36 months
- Continuous coverage options available with automatic renewals

2.2 Cancellation and Non-renewal

2.2.1 Insurer-Initiated Cancellation

- Must provide 60 days written notice
- Allowed only for specified reasons (e.g., non-payment, fraud, license revocation)

2.2.2 Policyholder-Initiated Cancellation

- Can cancel at any time with 7 days notice
- Entitled to pro-rata refund of unused premium, no cancellation fees allowed

2.3 Premium Calculations

- Based on driving record, vehicle type, annual mileage, and coverage limits
- Use of occupation and education level for premium calculation is prohibited
- Eco-friendly vehicle discounts mandatory

3. Primus State Claims Process

3.1 Reporting a Claim

- Must be reported within 72 hours of the incident
- Can be filed online, by phone, or through the mandatory state-wide insurance app

3.2 Required Documentation

- Digital evidence strongly preferred (photos, videos, dashcam footage)
- Police report (for accidents involving injuries or damages over \$2,000)
- Medical reports (if applicable)

3.3 Claim Investigation

- Insurers must complete initial investigation within 10 business days
- Can request a 5-day extension with written notice and justification

3.4 Claim Settlement

- Must be completed within 20 days of reaching an agreement
- Disputed claims automatically referred to the Primus State Insurance Ombudsman

4. Primus State Special Provisions

4.1 Novice Drivers

4.1.1 Definition

- Drivers with less than 5 years of licensed driving experience

4.1.2 Requirements

- Must use telematics devices for the first 3 years of coverage
- Mandatory defensive driving course within first year of policy

4.2 Experienced Drivers

4.2.1 Definition

- Drivers with over 20 years of licensed driving experience and clean record

4.2.2 Benefits

- 20% discount on base premium
- Option to mentor novice drivers for additional discounts

4.3 Autonomous Vehicles

4.3.1 Definition

- Vehicles with Level 3 autonomy or higher

4.3.2 Requirements

- Specialized autonomous vehicle coverage required
- Mandatory software update tracking and compliance

5. Primus State Penalties for Non-Compliance

5.1 Driving Without Insurance

5.1.1 First Offense

- Fine of \$2,000
- License suspension for 90 days
- Mandatory financial responsibility awareness course

5.1.2 Subsequent Offenses

- Fine of \$5,000
- License revocation for 1 year
- Vehicle impoundment
- Community service (100 hours)

5.2 Providing False Proof of Insurance

- Classified as a felony
- Fine up to \$10,000
- Imprisonment up to 1 year

6. Primus State Insurance Fraud

6.1 Definition

- Any act to defraud an insurance process

6.2 Penalties

6.2.1 Civil Penalties

- Fine up to \$25,000 per violation
- Lifetime ban from purchasing insurance in Primus State

6.2.2 Criminal Penalties

- Felony charge for all insurance fraud
- Imprisonment up to 10 years

7. Primus State State Programs

7.1 Universal Basic Auto Insurance

- State-funded minimum coverage for all registered low-income drivers

- Funded by a small fee on all other insurance policies

7.2 Pay-Per-Mile Insurance

- Mandatory offering for all insurers
- Tax incentives for drivers who opt for pay-per-mile plans

8. Primus State Consumer Rights

8.1 Right to Information

- Insurers must provide an AI-powered policy explanation tool
- Consumers have the right to all data used in their premium calculations

8.2 Right to Portability

- Standardized policy format allowing easy comparison and switching between insurers
- No transfer fees or waiting periods when switching insurers

8.3 Protection Against Discrimination

- Insurers prohibited from using gender, race, religion, or credit score in underwriting
- Regular algorithmic audits to prevent unintended discrimination

9. Primus State Insurance Company Regulations

9.1 Licensing Requirements

- Must be licensed by the Primus State Insurance Commission
- Quarterly audits and public transparency reports required

9.2 Financial Stability

- Must maintain a minimum capital and surplus of \$50 million
- Participation in state-wide insurance pool for catastrophic events

9.3 Rate Filings

- Dynamic pricing models allowed but must be approved and continuously monitored
- Price optimization practices prohibited

10. Primus State Future Considerations

10.1 Proposed Legislation

- Exploration of blockchain-based decentralized insurance models
- Integration of city-wide smart traffic systems for real-time risk assessment

10.2 Technological Considerations

- Development of quantum cryptography standards for data protection
- Research into nanotechnology-based instant vehicle repair systems and their impact on insurance