

Aurora State Auto Insurance Guidelines

1. Aurora State General Requirements

1.1 Mandatory Coverage

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

1.1.1 Liability Coverage

- Bodily Injury: \$25,000 per person / \$50,000 per accident
- Property Damage: \$25,000 per accident

1.1.2 Personal Injury Protection (PIP)

- Minimum of \$10,000 per person

1.2 Optional Coverage

1.2.1 Comprehensive Coverage

1.2.2 Collision Coverage

1.2.3 Uninsured/Underinsured Motorist Coverage

1.3 Proof of Insurance

- Must be carried in the vehicle at all times
- Electronic proof of insurance is acceptable

2. Aurora State Policy Regulations

2.1 Policy Terms

- Minimum policy term: 6 months
- Maximum policy term: 12 months

2.2 Cancellation and Non-renewal

2.2.1 Insurer-Initiated Cancellation

- Must provide 30 days written notice
- Allowed only for specified reasons (e.g., non-payment, fraud)

2.2.2 Policyholder-Initiated Cancellation

- Can cancel at any time
- Entitled to pro-rata refund of unused premium

2.3 Premium Calculations

- Based on factors such as driving record, vehicle type, and coverage limits
- Use of credit scores for premium calculation is prohibited

2.4 Termination of Coverage

- Policy termination requires 30-day advance notice - Coverage ends at midnight on the specified date

3. Aurora State Claims Process

3.1 Reporting a Claim

- Must be reported within 30 days of the incident
- Can be filed online, by phone, or through a local agent

3.1 Aurora State Filing an Insurance Report

Must notify insurance company within 30 days of any accident [Keep this in one section]

3.2 Required Documentation

- Police report (for accidents involving injuries or damages over \$1,000)
- Photos of damage
- Medical reports (if applicable)

3.3 Claim Investigation

- Insurers must complete initial investigation within 15 days
- Can request a 15-day extension with written notice

3.4 Claim Settlement

- Must be completed within 30 days of reaching an agreement
- Disputed claims can be submitted to the Aurora State Insurance Commission for mediation

3.5 Claim Submission Process - All claims must be reported within 30 days of the incident

4. Aurora State Special Provisions

4.1 Young Drivers

4.1.1 Definition

- Drivers under the age of 25

4.1.2 Requirements

- Must complete an approved driver's education course
- Higher minimum liability limits: \$50,000/\$100,000/\$50,000

4.2 Senior Drivers

4.2.1 Definition

- Drivers aged 65 and older

4.2.2 Benefits

- 5% discount on premiums upon completion of a senior driver safety course

4.3 Commercial Vehicles

4.3.1 Definition

- Vehicles used primarily for business purposes

4.3.2 Additional Requirements

- Higher liability limits: \$100,000/\$300,000/\$100,000
- Must carry cargo insurance if transporting goods

4.4 New License Holders

4.5.1 Requirements for Novice Operators

- All operators under 25 years old must comply with additional safety regulations

5. Aurora State Penalties for Non-Compliance

5.1 Driving Without Insurance

5.1.1 First Offense

- Fine of \$500
- License suspension for 30 days

5.1.2 Subsequent Offenses

- Fine of \$1,000
- License suspension for 90 days
- Possible vehicle impoundment

5.2 Providing False Proof of Insurance

- Considered a misdemeanor
- Fine up to \$5,000
- Possible imprisonment up to 6 months

5.3 Lapsed Coverage Consequences

- Operating a vehicle without valid insurance protection - Financial penalties for uninsured vehicle operation

6. Aurora State Insurance Fraud

6.1 Definition

- Knowingly providing false information to obtain benefits or lower premiums

6.2 Penalties

6.2.1 Civil Penalties

- Fine up to \$10,000 per violation

6.2.2 Criminal Penalties

- Felony charge for fraud exceeding \$1,000
- Imprisonment up to 5 years

7. Aurora State Programs

7.1 Low-Income Assistance

- Premium subsidies available for qualified low-income drivers

7.2 High-Risk Pool

- State-run insurance program for drivers unable to obtain coverage in the regular market

8. Aurora State Consumer Rights

8.1 Right to Information

- Insurers must provide clear explanation of policy terms and exclusions

8.2 Right to Appeal

- Policyholders can appeal claim denials to the Aurora State Insurance Commission

8.3 Protection Against Discrimination

- Insurers prohibited from discriminating based on race, gender, or religion

9. Aurora State Insurance Company Regulations

9.1 Licensing Requirements

- Must be licensed by the Aurora State Insurance Commission
- Annual audits required

9.2 Financial Stability

- Must maintain a minimum capital and surplus of \$5 million

9.3 Rate Filings

- All rate changes must be approved by the state commission
- Rate increases capped at 15% annually

10. Aurora Future Changes

10.1 Proposed Legislation

- Bill to require usage-based insurance options by 2025

10.2 Aurora State Technological Considerations

- Guidelines for insuring autonomous vehicles under development