

## Astra State Auto Insurance Guidelines

### 1. Astra State General Requirements

#### 1.1 Mandatory Coverage

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

##### 1.1.1 Liability Coverage

- Bodily Injury: \$30,000 per person / \$60,000 per accident - Property Damage: \$30,000 per accident

##### 1.1.2 Uninsured/Underinsured Motorist Coverage

- Minimum of \$30,000 per person / \$60,000 per accident

#### 1.2 Optional Coverage

- Personal Injury Protection (PIP) - Comprehensive Coverage
- Collision Coverage

#### 1.3 Proof of Insurance

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

### 2. Astra State Policy Regulations

#### 2.1 Policy Terms

- Minimum policy term: 3 months
- Maximum policy term: 24 months

#### 2.2 Cancellation and Non-renewal

##### 2.2.1 Insurer-Initiated Cancellation

- Must provide 45 days written notice
- Allowed only for specified reasons (e.g., non-payment, fraud, license suspension)

##### 2.2.2 Policyholder-Initiated Cancellation

- Can cancel at any time
- Entitled to pro-rata refund of unused premium, minus a small administrative fee

#### 2.3 Premium Calculations

- Based on factors such as driving record, vehicle type, annual mileage, and coverage limits
- Use of credit scores for premium calculation is permitted but must not be the primary factor

### 3. Astra State Claims Process

#### 3.1 Reporting a Claim

- Must be reported within 45 days of the incident

- Can be filed online, by phone, through a mobile app, or with a local agent

### 3.2 Required Documentation

- Police report (for accidents involving injuries or damages over \$1,500) -

Photos or video of damage

- Medical reports (if applicable)

### 3.3 Claim Investigation

- Insurers must complete initial investigation within 20 days
- Can request a 10-day extension with written notice to the policyholder

### 3.4 Claim Settlement

- Must be completed within 25 days of reaching an agreement
- Disputed claims can be submitted to the Astra State Insurance

Commission for mediation or arbitration

## 4. Astra State Special Provisions

### 4.1 New Drivers

#### 4.1.1 Definition

- Drivers licensed for less than 3 years, regardless of age

#### 4.1.2 Requirements

- Must complete an approved advanced driver's training course within first year of licensing - Higher minimum liability limits:

\$50,000/\$100,000/\$50,000

### 4.2 Senior Drivers

#### 4.2.1 Definition

- Drivers aged 70 and older

#### 4.2.2 Benefits

- 10% discount on premiums upon completion of a senior driver safety course every 3 years

### 4.3 Electric and Hybrid Vehicles

#### 4.3.1 Definition

- Fully electric or plug-in hybrid vehicles

#### 4.3.2 Astra State Benefits

- 15% discount on comprehensive and collision coverage
- Coverage for home charging equipment included in homeowners or renters policy

## 5. Astra State Penalties for Non-Compliance

### 5.1 Driving Without Insurance

#### 5.1.1 First Offense

- Fine of \$750

- License suspension for 60 days
- Mandatory community service (20 hours)

#### 5.1.2 Subsequent Offenses

- Fine of \$1,500
- License suspension for 180 days
- Vehicle impoundment for 30 days
- Mandatory defensive driving course

#### 5.2 Providing False Proof of Insurance

- Considered a serious misdemeanor
- Fine up to \$7,500
- Possible imprisonment up to 9 months

### 6. Astra State Insurance Fraud

#### 6.1 Definition

- Knowingly providing false information to obtain benefits, lower premiums, or defraud insurance companies

#### 6.2 Penalties

##### 6.2.1 Civil Penalties

- Fine up to \$15,000 per violation
- Restitution of fraudulently obtained benefits

##### 6.2.2 Criminal Penalties

- Felony charge for fraud exceeding \$2,000 - Imprisonment up to 7 years

### 7. Astra State Programs

#### 7.1 Low-Income Assistance

- Premium subsidies available for qualified low-income drivers
- Reduced minimum coverage requirements for eligible individuals

#### 7.2 Astra State High-Risk Pool

- State-run insurance program for drivers unable to obtain coverage in the regular market - Mandatory participation in defensive driving courses for high-risk drivers

### 8. Astra State Consumer Rights

#### 8.1 Right to Information

- Insurers must provide clear explanation of policy terms, exclusions, and pricing factors - Annual privacy notices detailing how personal information protected

#### 8.2 Right to Appeal

- Policyholders can appeal claim denials to the Astra State Insurance Commission - Independent review process available for medical claims disputes

### 8.3 Protection Against Discrimination

- Insurers prohibited from discriminating based on race, gender, religion, or sexual orientation - Regular audits conducted by state commission to ensure compliance

## 9. Astra State Insurance Company Regulations

### 9.1 Licensing Requirements

- Must be licensed by the Astra State Insurance Commission - Biennial audits required
- Cybersecurity standards compliance mandatory

### 9.2 Financial Stability

- Must maintain a minimum capital and surplus of \$10 million
- Stress tests required annually to ensure ability to pay claims in various scenarios

### 9.3 Rate Filings

- All rate changes must be approved by the state commission
- Rate increases capped at 12% annually, except in cases of extreme circumstances

## 10. Astra State Future Considerations

### 10.1 Proposed Legislation

- Bill to require pay-per-mile insurance options by 2026
- Exploring blockchain technology for secure policy and claims management

### 10.2 Technological Considerations

- Guidelines for insuring autonomous vehicles to be implemented by 2025
- Integration of telematics data for more accurate risk assessment and pricing