

## Driving history

Progressive uses driving and claims history to determine your premium. Driving and claims history may include events such as motor vehicle violations, at-fault accidents, not-at-fault accidents and comprehensive claims. If there are events listed with the same date, only one was used for rating. We obtain driving and claims history from one or more of the following sources:

- Your application (APP)
- Progressive claims history (PROG)
- Motor Vehicle Reports and/or court data (MVR) - provided by a consumer reporting agency
- Comprehensive Loss Underwriting Exchange (CLUE) - provided by a consumer reporting agency

We considered the following events:

Driver and Description	Date	Source/Consumer reporting agency
Gurhan M Gurhan waived claim - open points not charged	Jan 10, 2016	PROG
Gurhan M Gurhan waived claim - closed points not charged	Oct 19, 2015	PROG
Gurhan M Gurhan not at fault accident	Oct 19, 2015	PROG

Form 6481 (04/14)

## Important information regarding your duty to report changes

You are required to notify us of certain changes in your policy information promptly or within 30 days of the change occurring. Please see the Changes provision under the General Provisions section for details.

Your failure to notify us of a change may result in the denial of a claim.

If you have any questions, please call your agent.

Form A128 (06/13)

## Agent compensation disclosure

The insurance producer who sold you this policy is a licensed independent insurance agent authorized by Artisan and Truckers Casualty Co and other insurance companies to solicit business on their behalf. Artisan and Truckers Casualty Co believes that independent agents who represent more than one company can better assist you in finding the combination of coverage, price and service that meets your needs.

Artisan and Truckers Casualty Co will pay your agent a commission for placing your policy with us. We may also help your agent pay for advertising and marketing that is designed to attract new customers.

Your agent may also be eligible for additional compensation, based upon the volume and profitability of certain business he or she places with us.

Form Z181 (04/05)