



# **Falcon Insurance Company**

## **Texas Private Passenger Automobile Underwriting Guide**

Serviced by Talon Financial Services, LLC  
Licensed MGA

### **Effective:**

**September 13, 2023 New Business**

**October 6, 2023 Renewal Business**

# FALCON INSURANCE – PRIVATE PASSENGER AUTOMOBILE MANUAL

## Index

Company Contact	1
<b><u>Rules</u></b>	
Claims Reporting	2
General Rules	2
Binding	3
Brokering	3
Agent Note	3
Underwriting Rules	3
Criminal Background Underwriting Rules	4
Pay Plans	4
Recurring Payment Plans	5
Payment Options	5
Reinstatements	5
Reinstatement Fee	5
Renewal Procedure	5
Endorsements	6
Exclusion of Driver	6
Multiple Drivers / Multiple Vehicles	6
Coverages	6
Available Discounts	8
Vehicle History Score	9
Weather Restrictions	9
Non-Owner Program	9
Financial Responsibility Filings (SR-22)	10
Cancellations	10
Non-Renewals	10
Unacceptable Risks	10
Unacceptable Vehicles	11
Violations	12
Texas Territories	13

# FALCON INSURANCE – PRIVATE PASSENGER AUTOMOBILE MANUAL

## **Company Contact:**

### **Mailing Address:**

Underwriting  
PO Box 3725  
Oak Brook IL 60522

Claims  
PO Box 3577  
Oak Brook, IL 60522

### **Department Phone Numbers:**

Office - (800) 929-3252  
Claims Fax – (888) 958-7431  
Underwriting Fax – (888) 958-7731

### **Email:**

Underwriting - [TXunderwriting@falconinsgroup.com](mailto:TXunderwriting@falconinsgroup.com)  
Claims - [TXclaims@falconinsgroup.com](mailto:TXclaims@falconinsgroup.com)

### **Agency Portal/Website:**

[agency.falconinsgroup.com](http://agency.falconinsgroup.com)

### **Website:**

[www.falconinsgroup.com](http://www.falconinsgroup.com)

# FALCON INSURANCE – PRIVATE PASSENGER AUTOMOBILE MANUAL

## CLAIMS REPORTING

In the event of a claim, please instruct all insureds and claimants to call the Falcon Insurance claim department at 800-929-3252.

1. In the event of an accident, no matter how minor, have the insured notify Falcon Insurance immediately.
2. Producers/Customer Service Representatives do not have the authority to negotiate, settle, and offer to settle, adjust or assign any claim.
3. **No repairs, replacements or rentals are authorized without our approval. To do so is a violation of the policy and could result full or partial denial of the claim.**

## GENERAL RULES

1. Six (6) month policies may be written at New Business.
2. All policies must be bound through the Falcon website at [agency.falconinsgroup.com](http://agency.falconinsgroup.com). All applications must be submitted using **Falcon's application** and be completed in the entirety. All applications must be signed and include producers name, signature, and producer code.
3. The application and any endorsements will be attached to and become a part of the policy.
4. All agents are required to abide by the Texas Department of Insurance rules and regulations regarding the execution and binding of insurance policies. Any violations could result in the policy being null and void, expose the agency to an Errors and Omissions claim or even void the agency contract with the Company.
5. In the event website is down, the application **MUST** be faxed or emailed to the Company within 1 working day. It is the responsibility of the agent to maintain a complete file on every applicant. The file should include an original Application, Declarations Page, copy of the vehicle Title or Registration, a copy of the Driver's License and any other form (such as a Driver Exclusion, Physicians Statement, Endorsements, etc.) that is relevant to the policy. These files should be maintained and made available to the Company for a period of not less than five (5) years. If any file is requested, it shall be produced for the Company within seventy-two (72) hours.
6. Falcon forms are required to be used for processing business. All forms are available on our Internet site ([www.agency.falconinsgroup.com](http://www.agency.falconinsgroup.com)).
7. If there is a quote discrepancy between our system and a comparison rating system, the rate from our system will be the correct rate. Please notify us of any discrepancies immediately, so we can take steps to correct the issue.
8. All insured's request to cancel require a signed written statement including the reason for cancellation. Producers should submit the request to the Company immediately upon receipt. A policy may be flat cancelled within 30 days of inception if we receive proof of duplicate coverage or insufficient funds on the down payment.
9. Any unearned premiums that result from an insured's request or Company cancellation shall be calculated and returned on a pro rata basis.
10. If a check is returned for Non-Sufficient Funds, a notice of cancellation will be issued and the insured will incur a \$25.00 processing fee which must be paid in full prior to reinstatement of the policy.
11. All Policy fees are fully earned and non-commissionable.
12. **Final approval of any risk for coverage with FALCON is at the underwriter's discretion. We use a wide variety of information and reports in order to determine whether a risk is eligible for an auto insurance policy with FALCON. This may include MVR (motor vehicle reports), Driver History information, Address and VIN database information, UDR (undisclosed driver reports), A+ (claim history), credit reports, and criminal background reports. If a risk is deemed ineligible for coverage, the insured may make a written request for the reasons behind the ineligibility and it will be provided within 15 business days.**

# FALCON INSURANCE – PRIVATE PASSENGER AUTOMOBILE MANUAL

## BINDING

A risk may be bound and the policy issued from our Internet site –agency.falconinsgroup.com if it meets the guidelines below.

1. It is not on our Unacceptable Risk or Unacceptable Vehicle list.
2. It is effective no earlier than the time and date the application is signed by the applicant and agent.
3. The information on the application must be completed. The application and any applicable endorsements must be signed by the applicant. No coverage can be bound on an incomplete application or endorsement.
4. **If an application is submitted which lacks the information necessary to underwrite the risk, the Company shall return the application and no coverage shall be afforded.**
5. The application, vehicle registration and a copy of the named insured's Driver's License must be kept on file at the agency. All original documents archived by the agent are subject to Company audit. The agent must be able to produce any requested documents within seventy-two (72) hours of the request.
6. **Valid premium remittance must be available to sweep the funds from the agency bank account within 3 business days.**
7. The Internet site allows you to print and issue "Declaration Page", "Privacy Notice" and "ID Cards" at the point of sale. These must be printed and given to the insured. The Policy Jacket is available online; the URL ([www.falconinsgroup.com](http://www.falconinsgroup.com)) will be printed on the Dec Page.
8. In the event Internet service is unavailable, fax bind your application on the same day by faxing to (888) 958-7731 or emailing to [TXunderwriting@falconinsgroup.com](mailto:TXunderwriting@falconinsgroup.com). Fax or email binding procedures are to be used only until Internet service has been restored. If the application is not bound as above and faxed to us on the same day, coverage will be effective no earlier than 12:01 A.M. the day after the date of the time stamp on the faxed or email application.
9. Direct Bill mailed in payments postmarked on or after the cancellation date will be reinstated with lapse and made effective at 12:01 am on the date after postmark. Premium is not owed for any period in which the policy is not in effect.
10. An electronic signing process is available to sign policy documents for applicants in the agent's office. The electronic signing process is not for remote use and applicant must be present with a valid photo ID to bind coverage. If an applicant declines to participate in the Electronic Signature process, then the agent must allow the applicant the option to complete the application process using a traditional pen and paper.

## BROKERING

Falcon Insurance Company does not allow brokering of business. You may not release our underwriting and rating materials to other parties or accept applications from other agents for risks they have underwritten or will service outside of your office.

### AGENT NOTE – CHAPTER 5.401 (d) of the TAC:

Please be aware that Chapter 5.410(d) of the Texas Administrative Code states the following:

"Agents who make a quote to an applicant with no prior insurance having no more than one accident and one violation within the past three years which equals or exceeds the premium available through the assigned risk plan must inform the applicant of the approximate cost of coverage through the assigned risk plan."

## UNDERWRITING RULES

1. All insured drivers on the policy must possess a valid driver's license (UW rule 16 & 17 are exceptions to this rule).
2. Applicant(s) must be the registered owner of the vehicle.
3. Failure to list all drivers or licensed members of the insured's household may result in a denial of coverage on the basis of a material misrepresentation.
4. A Driver Exclusion is required for any member of the household age fifteen (15) or older that is not listed as a principal driver.
5. Non-Owner risks are acceptable at the minimum financial responsibility limits.
6. All driver's, age nineteen (19) and older, will be charged an inexperience surcharge if they have a license and have been licensed less than three (3) years. This does not apply to foreign licensed drivers.
7. We will not accept more than one policy per household. (Exceptions at UW Manager's discretion).
8. We will insure one more vehicle than the number of drivers in the household. Extra vehicles will be rated as a class OMM. (Exceptions at UW Manager's discretion.)
9. Miles driven to and from work must be included for all vehicles on the application.
10. Motor Vehicle Reports (MVR's) may be obtained for all operators on new business and renewals. Unverifiable MVR's will be surcharged.

## FALCON INSURANCE – PRIVATE PASSENGER AUTOMOBILE MANUAL

11. All offenses that appear on the Criminal Background Report will be considered in the determination of the eligibility for coverage for the drivers on the policy.
12. WHOLE DOLLAR RULE - All premiums for each coverage must be rounded to the nearest whole dollar. A premium of \$.50 or more will be rounded to the higher whole dollar.
13. Physical Damage coverage will not be written without Liability coverage.
14. For policies including physical damage or UMPD coverage, two (2) color photos, capturing the entire vehicle and taken from the front left and back right, are required and must be emailed to [TXUnderwriting@falconinsgroup.com](mailto:TXUnderwriting@falconinsgroup.com). If photos are not received within 72 after binding, the policy will be cancelled pending receipt of the photos.
15. If CP and CL coverages are added midterm, two (2) color photos are required and must be uploaded before coverage can be bound.
16. Insureds with a Permit or Temporary Driver's License are accepted and will be surcharged.
17. Out of Country / Non-US Drivers' Licenses will be accepted, however, the license must be issued by a foreign government. Expired international licenses are accepted. Unverifiable MVR surcharge does not apply.
18. All applications with a van must include an "Affidavit of Non-Business Use".
19. In order to accept any driver over the age of seventy-five (75), the driver must have a detailed medical statement signed by a physician, valid U.S. driver's license, and a clean MVR. This applies to new business and any additional drivers (over age 75) added to the policy. We will allow the applicant twenty (20) days from the effective date to obtain the Medical Statement.
20. All persons with Epilepsy, who have had a Stroke or Heart Attack, Loss of Eye, and/or Cerebral Palsy, must submit a FALCON "Physician Health Statement Form" signed by a physician with the application.
21. All persons with a loss of limb must submit proof of compensatory vehicle modification. Proof is written/typed statement signed by the insured.
22. Accidents and Major Violations will be chargeable for thirty-six (36) months.

### CRIMINAL BACKGROUND UNDERWRITING

1. No more than 1 DWI in the last 10 years
2. No more than 2 DWI's total.
3. No Felony Offenses during the last 10 years.
4. No more than 1 Felony between 10 and 20 years.
5. No more than 2 Felonies total.
6. No more than 1 Misdemeanor Offense in the last 5 years.
7. No more than 2 Misdemeanors in last 10 years.

### PAY PLANS

All premium collected by producer shall be swept from the agent's account within seventy-two (72) hours of the transaction.

The Company may offer optional premium payment installment plans. The installment plans that are available to a policy will be displayed during the quoting process. The down payment must be collected from the insured at the time the policy is bound.

1. Under the installment plan, FALCON will accept EFT (see Electronic Funds Transfer), checks by mail, as well as credit card, debit card and electronic check payments via the Company website or by phone.
2. Each new business policy will include a policy fee and the MVCPA fee. Both fees apply to all new, rewrite and renewal policies, including paid in full policies. The MVCPA fee will also apply to any additional vehicles endorsed to the policy mid-term.
3. Policy fees are fully earned, and apply to new business, renewals and rewrites.
4. If the MVR or a driver history report returns an undisclosed and chargeable violation, an invoice will be issued for the corrected premium.
5. If payment is not received by the due date a ten (10) days notice of cancellation will be issued.
6. Payments received in excess of the amount due will be applied to the next installment or installments due, in order, until the excess is fully applied. Any funds remaining will be refunded to the insured.
7. If payment is less than the amount invoiced, a cancellation notice will be generated
8. **On a cancelled policy, reinstatements are permitted with a maximum lapse of 30 days.**
9. **On an expired policy, renewals are permitted with a maximum lapse of 30 days.**

# FALCON INSURANCE – PRIVATE PASSENGER AUTOMOBILE MANUAL

## RECURRING PAYMENT PLANS

Insureds will have the option to make a recurring payment via EFT or credit card. Policies making a recurring payment are automatically renewed and will only be cancelled by a written request from the insured. New bank or credit card information will be required for any reinstatements or rewrites.

Should the insured have their policy cancelled twice for NSF on a recurring EFT during any twelve (12) consecutive months; the Company will revoke their EFT eligibility for one (1) year. The recurring payment is also removed if the policy is cancelled or an invalid bank account number is provided.

## PAYMENT OPTIONS

Falcon Insurance will accept credit card, debit card, e-check, and agency sweep payments for new business down payments and installments. Payments can be made by phone at 800-929-3252 or online at [agency.falconinsgroup.com](http://agency.falconinsgroup.com) , [www.falconinsgroup.com](http://www.falconinsgroup.com) or through our Mobile App. The standard policy fee shall apply.

## REINSTATEMENTS

If the payment is made after the cancellation date, the policy will be reinstated with a lapse in coverage. The policy will be reinstated on the date the payment is applied. If the payment is mailed, it will be applied at 12:01 AM the date after the postmark. If the payment is made electronically through our website, or by phone, it will be applied at the date and time of the transaction.

## REINSTATEMENT FEE

On direct bill policies, a reinstatement fee will be assessed to any installment applied on or after the cancellation date.

## RENEWAL PROCEDURES

1. Renewal Invoices will be mailed to the insured at least twenty (20) days prior to the current term expiration date. Renewals may be made through direct payment to FALCON via phone, at [www.falconinsgroup.com](http://www.falconinsgroup.com) or payment to the Insured's Agent. Depending on the policy term and payment plan, the renewal notice will include the appropriate policy fee and MVCPA fee.
2. Payments mailed directly to FALCON will be effective at 12:01 AM the date after postmark. To avoid a lapse in coverage, payment must be postmarked prior to the due date. There is no grace period.
3. Payments made via the agent must be posted on our agent portal in order to bind coverage. To avoid a lapse in coverage, payment must be posted to the FALCON website prior to the due date. There is no grace period.
4. If the renewal payment is postmarked or received by FALCON or the Producer within thirty (30) days after the renewal effective date, the renewal term will be put in force with a lapse in coverage.
5. After thirty (30) days, a new application is required. There will be no coverage during the lapse period.

# FALCON INSURANCE – PRIVATE PASSENGER AUTOMOBILE MANUAL

## ENDORSEMENTS

All endorsement requests must be completed using our website – [agency.falconinsgroup.com](http://agency.falconinsgroup.com) - and the appropriate premium collected. The endorsement form must be signed by both the Named Insured and Agent and archived by the agent.

- Additional premium (AP) endorsements will require a down payment and the remainder will be divided equally over the remaining payments.
- Return premium endorsements will reduce the amount of the next installment or installments until the excess is fully applied.
- There will be a 75% surcharge for any Unacceptable Risk
- **No mid-term endorsements of CP/CL allowed unless two (2) color photos are emailed to [TXUnderwriting@falconinsgroup.com](mailto:TXUnderwriting@falconinsgroup.com) or uploaded to the policy at time of endorsement.**

## EXCLUSION OF DRIVER

The 515A Exclusion form must be signed and dated by the insured. The exclusion is required on each person, residing in applicant's household, who is fifteen (15) years of age and older, if not rated as a driver of the vehicle(s). This question is MANDATORY to be asked by agent on all applicants. The Company shall not be liable for damages, losses or claims arising out of the operation or use of that automobile described in the policy or any other automobile to which the terms of the policy are extended, whether or not such operation or use was with the express or implied permission of its owner, while said automobile is being driven or used by any person(s) listed.

## MULTIPLE OPERATORS / MULTIPLE VEHICLES

**For applications with multiple drivers and/or multiple vehicles, determine rates by following the steps outlined below.**

- Determine the acceptability of the automobile and driver.
- Assign the highest rated operator to the highest rated vehicle, second highest rated driver to the second highest rated vehicle, etc. The highest rated operator refers to the operator whose age, sex, marital status and points develop the highest premium.
- FALCON will accept one (1) more vehicle than operators. Rate the unassigned vehicle as OMM, using zero points and apply the multi-vehicle discount.
- Rate on each operator's driving record only. Do not add points from the driving record of one operator of a household to the points of another operator.
- List and rate or exclude all individuals fifteen (15) years of age and older in the household and any other operators (even if they don't drive) on the application.

## COVERAGES

### BODILY INJURY (BI)

1. BI coverage is mandatory on all automobile insurance policies.
2. Minimum limits are \$30,000/person and \$60,000/occurrence.

### PROPERTY DAMAGE (PD)

1. PD coverage is mandatory on all automobile insurance policies.
2. Minimum limits by law require at least \$25,000/occurrence.
3. All vehicles on a multi-car policy must carry the same limits.

### Comprehensive (CP) & Collision (CL)

1. CP and CL coverages are optional.
2. CP and CL will only be accepted with liability coverage and must be written together.
3. \$100, \$250, \$500, \$750, and \$1000 Deductibles are available.
4. Vehicles over fifteen (15) years old are not acceptable
5. Maximum liability for CP and CL is the cost to repair the vehicle or actual cash value (ACV), whichever is less.
6. Only equipment available from the manufacturer for the make/model is covered under Comprehensive and Collision coverage.
7. Towing and Rental coverages are NOT automatically included.



# FALCON INSURANCE – PRIVATE PASSENGER AUTOMOBILE MANUAL

## Uninsured / Underinsured Motorist Bodily Injury (UMBI):

1. The Texas Insurance Laws requires UM/BI coverage unless rejected in writing by the applicant. This offer will be made only once and is not required for subsequent renewals.
2. **UM/BI limits must be equal to BI/Liability limits.**
3. **UM/BI limits must be the same on all vehicles for a multi-car policy.**
4. **Rates for UM/BI by territory are displayed in the Rate Tables.**

## Uninsured / Underinsured Motorist Property Damage (UMPD):

1. Uninsured Motorist Property Damage coverage is required unless rejected in writing by the applicant. This offer will be made only once and is not required for subsequent renewals.
2. UMPD limits cannot exceed the PD limits.
3. UMPD limits are subject to a \$250 deductible.
4. UMPD limits must be the same on all vehicles for a multi-car policy.

## Personal Injury Protection (PIP):

1. Personal Injury Protection is required unless rejected in writing by the applicant. This offer will be made only once and is not required for subsequent renewals.
2. This coverage is available in the amounts of \$2,500 per person.
3. All vehicles being insured must carry PIP coverage, if selected.

## Medical Payments Coverage (MP):

1. Medical Payments coverage is optional.
2. \$500, \$1000 and \$2000 limits are available.
3. If Medical payments is selected, all vehicles must carry Medical Payments and at the same limit.
4. Not available if PIP is selected.

## Roadside Assistance (TOW)

1. Roadside Assistance coverage is optional and available on both liability only and full coverage policies.
2. All coverage provided on a reimbursement basis.
3. Benefit amounts:
  - a. Maximum Towing Benefit: \$70 per covered auto per disablement.
  - b. Locksmith Benefit: \$25.
  - c. Emergency Road Service: \$35.

## Rental Reimbursement Coverage (RRC)

1. Rental coverage is optional and available on both liability only and full coverage policies.
2. All coverage provided on a reimbursement basis.
3. Rental coverage will only apply when an **accident** or theft has occurred, provided the coverage is in effect and indicated on the declaration page at the time of loss.
4. The Rental benefit limit options are:
  - a. \$20 per day up to a maximum of \$400 per occurrence.
  - b. \$30 per day up to a maximum of \$600 per occurrence.
  - c. \$40 per day up to a maximum of \$800 per occurrence.

## Non-Owners Coverage (NOC)

This coverage is available for the named insured and spouse while operating a non-owned private passenger automobile for personal use. UMPD, CP, CL, TOW, RRC coverages are not available. FALC 578A Named Non- Owner Coverage Endorsement. Special vehicle coverage does not apply. **Non-Owner Policies will only be written where an SR-22 is required.**

# FALCON INSURANCE – PRIVATE PASSENGER AUTOMOBILE MANUAL

## AVAILABLE DISCOUNTS

**NOTE: The total discount by coverage shall not exceed 40%.**

### Multi-Car Discount

A multi-car discount will apply to like coverages (BI, PD, UMBI, UMPD, CP AND CL only) on vehicles for policies that include two or more vehicles (does not apply to Roadside Assistance and Rental coverages). (Ex. Veh1 has BI/PD/CP/CL, Veh2 has BI/PD; therefore, the discount will only apply to the BI & PD coverages on each vehicle.)

### Transfer Discount

1. A transfer discount will apply if the named insured has been insured for the 6 months immediately preceding the effective date with no more than a thirty (30) day lapse in coverage.
2. Applicants who have not been operating an uninsured vehicle in the state for more than 30 days during the 12 months immediately preceding the date of the application qualify for the discount.
3. A renewal offer, dec page, or ID card(s), from the prior insurance carrier for the applicant must be submitted with the application as proof of prior coverage. If the applicant qualifies under #2, a signed statement attesting to this fact will be required.
4. The discount will be removed from the policy if proper documentation is not received.
5. **This discount not applicable to new 1, 2- and 3-month term policies.**

### Renewal Discount

1. A renewal discount will apply to all vehicles upon the renewal of policies with a term of at least 6 months.
2. If the policy has an existing transfer discount, the renewal discount replaces the transfer discount at renewal.
3. The renewal discount will apply to renewed policies with a lapse of 30 days or less.
4. **Applicants are ineligible if they have a chargeable Falcon at fault loss within the previous 12 months.**

### Loyalty Discount

1. A loyalty discount will apply at renewal for all 1, 2, 3-month policies after six (6) months of continuous coverage with FALCON if there has been no more than thirty (30) days lapse of coverage.
2. **Applicants are ineligible if they have a chargeable Falcon at fault loss within the previous 12 months.**

### Anti-Theft Discount

1. The Anti-Theft Discount will apply to Comprehensive coverage only.
2. Proof of installation and a copy of the features from the owner's manual must be submitted. For two or more qualifying devices attached to the same vehicle, the total discount will equal the highest qualifying discount.
3. The discount is broken down into the following categories.

#### Category 1:

- Non-passive ignition or starter cut-off switch;
- Non-passive alarm meeting the following criteria:
  - a. Triggered by entry of doors, hood, trunk
  - b. Hood equipped with lock and latch or inside hood latch
  - c. Installed in engine compartment and inaccessible without opening hood
  - d. Switch not visible from driver's seat
  - e. A maximum delay of 20 seconds to disarm the system

#### Category 2:

- An alarm meeting Category 1 alarm standards a-e with a motion detection device that cannot be independently disarmed from the system;
- An alarm meeting Category 1 alarm standards a-b with a force action prompter that activates horn or flashed headlights;
- High Security Ignition Replacement Lock.

#### Category 3:

- Passive alarm otherwise meeting Category 1 alarm standards a-e;
- Passive fuel cut-off system;
- Passive ignition cut-off system.

#### Category 4:

# FALCON INSURANCE – PRIVATE PASSENGER AUTOMOBILE MANUAL

- “The Club” is not eligible for any discount. However, each of the following mechanisms is eligible for an additional discount. These discounts are added to the existing Anti-Theft Discount.
  - a. Vehicle tracking device (such as LoJack);
  - b. Hood lock and latching mechanism if the auto has a redundant starting means or an alarm system;
  - c. Window identification system (VIN etching).

## EFT Discount

An EFT discount will apply for all vehicles when premium is paid automatically via monthly scheduled checking account deductions

## Advance Purchase Discount

An Advance Purchase Discount will apply only at New Business if the policy is purchased three (3) or more days prior to the inception date of the policy. This discount requires prior coverage. This discount applies in addition to the transfer discount if applicable.

## Paid In Full Discount

A paid in full discount will apply when premium is paid in full at the beginning of the term. This discount applies to 6- and 12-month policies only.

## Non-Owners Discount

A non-owners discount applies to coverages on a non-owner policy. NOTE: Non-Owners Discount is not part of the discount factor and it is applied as a separate step in the rating formula. No other discounts apply to Non-Owners policies.

## Homeowner Discount

1. A Homeowner discount will apply if the named insured owns a home. Home ownership includes condominiums, town homes, modular homes and mobile homes if the land they occupy is owned by the insured. Proof of home ownership must be provided for the discount to apply. This discount not applicable to 1, 2- and 3-month policies.
2. Acceptable proof includes copy of homeowner insurance declarations page, mortgage payment coupon or property tax assessment. If insured changes address during the policy term, new proof of ownership for the new residence is required. The insured’s name and property address on the documentation showing ownership must be the same as the insured’s name and address on our policy.
3. The discount will be removed from the policy if proper documentation is not received.

## VEHICLE HISTORY SCORES

Falcon uses a third-party vendor that obtains a vehicle history report unique to each vehicle’s VIN. Based on this information, a vehicle history score is assigned and used in rating each vehicle.

## WEATHER RESTRICTIONS

When the National Weather Service issues a Hurricane/Tropical Storm/Hailstorm/Tornado “watch” or “warning” within 100 miles of the garaging address of the purposed risk; binding authority is suspended effective immediately. Binding authority is reinstated twenty-four (24) hours after the “watch” or “warning” has been dropped by the National Weather Service unless otherwise notified by a Falcon Insurance Company web site message.

## NON-OWNERS PROGRAM

A Non-Owner Policy provides liability protection to an individual who neither owns a vehicle, nor has access to any personal use vehicle on a regular basis, including vehicles owned by household members. **Non-Owner Policies will only be written where an SR-22 is required.**

- Coverage does not apply to any vehicle owned by the insured, spouse, or member of the household.
- Coverage applies only to the Named Insured listed on the Declarations Page and spouse and does not extend to other household members.
- BI, PD, PIP, MP and UMBI are the only coverages available at the minimum financial responsibility limits.
- Business use is unacceptable.

# FALCON INSURANCE – PRIVATE PASSENGER AUTOMOBILE MANUAL

- Special vehicle coverage does not apply
- Non-owners Policies are not eligible for any discounts, except non-owner policy discount.

## FINANCIAL RESPONSIBILITY FILINGS (SR-22)

All policies requiring an SR-22 must be written for a term of six (6) or twelve (12) months. There will only be one SR-22 issued per policy. All SR-22 policies will be charged an SR-22 processing fee. It is the responsibility of the insured to file their SR-22 and any associated fees with the Texas Department of Public Safety. SR-22 filings will only be made on the named insured and immediate family members of the household living with the named insured. Policies with an SR-22 filing will only be issued for the minimum financial responsibility limits. SR-22 filings will only be made for the State of Texas. Falcon will file an SR-26 if the policy is cancelled for any reason.

## CANCELLATIONS

Policies may be cancelled following the guidelines listed below.

1. The named insured or their agent, upon his/her request, may cancel a policy by:
  - a. Surrender of the original policy to the Company.
  - b. Sending written notice to the Company.
  - c. The effective date of the cancellation will be no earlier than the date the above information is received by FALCON.
2. The Company may cancel the policy for any reason within the first sixty (60) days of policy inception by mailing a notice of cancellation ten (10) days prior to the cancellation date. The cancellation effective date is ten (10) days after the date of mailing.
3. After sixty (60) days, the Company may cancel a policy within thirty (30) days notice effective on the annual anniversary date of the policy inception.
4. If policy is cancelled by the Company for any reason, the return premium will be computed pro-rata.
5. Any unearned premium will be returned within fifteen (15) days after the effective date of the cancellation.
6. Under the direct bill option, if the initial down payment is returned for non-sufficient funds, the policy will be flat cancelled. For all subsequent payments that are returned for non-sufficient funds, the appropriate notice (at least 10 days) shall be given.

## NON-RENEWALS

Non-renewal notices will be mailed to the last known address of the insured at least thirty (30) days prior to the annual anniversary date of the policy inception. The notice will contain the reason(s) for non-renewal and notice of eligibility for the state's assigned risk plan.

## UNACCEPTABLE RISKS

The following risks are unacceptable:

1. Any driver convicted of insurance fraud.
2. Any drivers with violation surcharge points in excess of eighteen (18) within the past thirty-six (36) months.
3. Applications without the Insured's garaging address.
4. Applications with an out of state garaging address.
5. Applications with an excluded title holder.
6. Students attending school outside Texas.
7. Military operators except those based in Texas.
8. Drivers with a suspended or revoked Texas license are acceptable only with the appropriate SR-22 filing necessary for reinstatement.
9. Professional athletes and celebrities.
10. Any driver with three (3) or more, partially or wholly, at fault accidents within the past 36 months.
11. Any driver with a combination of three (3) or more major violations (other than DUI/DWI) as described in the violations portion of this manual.
12. Any driver using the vehicle for business purposes.
13. Any driver using the vehicle in Mexico.
14. Employees or agents of Falcon Insurance Group, including employees of an agent, are not eligible.
15. Pickups or vans with a load capacity greater than 1 ton, for any coverage. Dually's unacceptable.
16. Driver training cars or racing vehicles.

## FALCON INSURANCE – PRIVATE PASSENGER AUTOMOBILE MANUAL

17. Any driver who fails the Criminal Background criteria.
18. Persons who have had a policy canceled by Falcon for loss experience, misrepresentation or other UW reasons.
19. Policies insuring vehicles from multiple households. Vehicles from multiple households may not be listed on a single policy. Does not apply to students away at school with a vehicle.
20. If prohibited or ineligible drivers or vehicles are added during the policy period and outside the cancellation period, the surcharge will be applied. The policy will be non-renewed when permitted by statute.
21. A named insured or any listed driver on the policy who fails to respond to a request for information by Falcon staff or fails to cooperate with a Falcon claims investigation will be considered an ineligible risk. The policy will be cancelled if within the cancellation period. If outside the cancellation period, an ineligible risk surcharge will be applied and the policy non-renewed when permitted by statute.

### UNACCEPTABLE VEHICLES

The following vehicles are unacceptable:

1. Vehicles over forty (40) model years old for liability coverage.
2. Any pickups, vans, or utility vehicles used in business. Business use is **unacceptable** and subject to an additional surcharge.
3. Conversion vans, panel vans, custom vans or customized pickups.
4. Vehicles making regular and frequent trips beyond a fifty (50) mile radius.
5. Trucks hauling gasoline, fuel oil, liquefied petroleum, gas or explosive.
6. Taxicabs, daycare vans, public or private livery cars.
7. Ambulances, police, fire department, or any emergency vehicles.
8. Delivery vehicles including but not limited to mail, newspaper, and pizza.
9. Driver training cars or any car built for or used in racing.
10. Vehicles garaged away from the residence a substantial part of the time.
11. No flatbed trucks or any vehicle equipped with power/manual winch or fifth-wheel conversions.
12. Passenger vans with seating capacity of twelve (12) or more seats
13. Any customized, modified or recreation type body including campers, dune buggies, racing vehicles, kit or antique cars, and vehicles with suspension modifications.
14. Vehicles with a dismantled title
15. The following are unacceptable vehicles for physical damage coverage except as a replacement vehicle or additional vehicle with \$1,000/\$1,000 deductible and an unacceptable vehicle surcharge.
  - a. All vehicles with an ISO rating symbol of fifty (50) or higher (23 or higher for model years 2010 and prior, except as replacement vehicles) or an actual cash value above \$50,000.
  - b. Vehicles over fifteen (15) model years old.
  - c. All fiberglass vehicles.
  - d. Salvage, flood, fire, rebuilt, junk, hail, manufacturer buyback, Canadian total loss titles or gray market vehicles.
  - e. Vehicles with pre-existing and unrepaired damage unless the damage is noted on a Vehicle Inspection Form or visible in photos submitted with the application.
16. All vehicles listed below are not eligible for physical damage coverage.

<u>Make</u>	<u>Model(s)</u>	<u>Make</u>	<u>Model(s)</u>
Acura	NSX, MDX, RDX, 2DX	Kia	Sportage
Aston Martin	All models	Land Rover	All models
Audi	A8, S and R series	Lexus	All models except IS, ES
Bentley	All models	Lincoln	Aviator/ Blackwood/ Navigator
BMW	Any M, 5, 6, 7 series/ Roadster	Mazda	RX-8 & R/ RX-7
Cadillac	Escalade/ Escalade ESV, EXT/CTS-V	Mercedes-Benz	All models except C Series/ No M or AMG Vehicles/ Sprinter
Chevrolet	Camaro V-8/ Corvette/ SSR/ Tracker/ Monte Carlo SS/ Avalanche/ Volt	Mitsubishi	Eclipse Spyder/ Outlander/ All 3000 Models
Chrysler	Prowler	Nissan	All Z models
Dodge	Ram 3500 P-U/ Ram Van 3500/ Ram Wagon 3500/ Viper/ Sprinter/ Stealth R/T/ Stealth Turbo/ All SRT	Pontiac	Firebird V-8/ Trans Am
Ferrari	All models	Porsche	All models
Ford	E-Series Vans/ F350 Super Duty/ Mustang V-8	Renault	All models
GMC	Sierra 3500/ All Denali/ Quad Steer Vehicles/ Yukon	Rolls-Royce	All models
Honda	S2000	Saab	All models
Hummer	All Models	Sterling	All models
Infiniti	FX35/ FX45/ M45/ Q45/ QX4/	Suzuki	Samurai/ Sidekick
Isuzu	Rodeo/ Rodeo Sport/ Trooper	Toyota	Land Cruiser/ Rave4/ Supra Turbo
Jaguar	All Models	Yugo	All models

# FALCON INSURANCE – PRIVATE PASSENGER AUTOMOBILE MANUAL

Jeep	Wrangler/ CJ-5/CJ-7 / All SRT		
------	-------------------------------	--	--

## VIOLATIONS

Point surcharge for all applicants will be determined by Motor Vehicle Records, Driver History Reports, Criminal Background reports, disclosed violations on the application, and from the Company's own records. If a violation is due to expire from the MVR within 30 days of the effective date, said violation will be waived.

Determine the rating group by the total points for the past 36 months for all traffic violations. If multiple violations arise out of one occurrence, charge only for the item with the most points.

A chargeable accident is defined as an at-fault accident where the total damages exceed \$500. An at-fault accident is defined as any accident that is caused by, or significantly contributed to by, the actions of the insured. The insured must be determined to be 50% or more at fault for the accident to be deemed chargeable. Any Falcon at-fault accidents for unlisted or currently excluded drivers will be assigned to the first listed driver on the policy.

All accidents appearing on the MVR are considered chargeable unless proven otherwise. Acceptable proof is either a copy of an accident report made by the investigating police entry at the time of the loss or a letter from the prior carrier explaining the liability determination. The proof must be obtained by the Producer prior to binding the application.

### **MAJOR (All Major Violations carry a 5 point value, except an at-fault accident and Negligent Collision)**

- Each At Fault Accident and/or Negligent Collision (4 pts)
- Driving under the influence of alcohol, drugs, or narcotics (DUI, DWI, etc)
- Negligent homicide
- Displaying an altered driver's license and/or unlawful use of a driver's license
- Driving while license is suspended or revoked

# FALCON INSURANCE – PRIVATE PASSENGER AUTOMOBILE MANUAL

## Texas Territories

FALCON TERRITORY	COUNTY	ZIP CODE
101	DALLAS	75001 75019 75028 75039 75041 75043 75044 75048 75051 75052 75063 75067 75080 75081 75082 75088 75089 75098 75116 75137 75148 75149 75150 75159 75180 75181 75182 75205 75218 75225 75229 75230 75234 75238 75248 75249 75252 75253 75287 76051
102	DALLAS	75006 75007 75038 75040 75042 75050 75060 75061 75062 75104 75115 75146 75154 75206 75214 75228 75231 75240 75242 75243 75244 75251 76065
103	DALLAS	75125 75134 75141 75172 75209 75211 75217 75219 75220 75227 75235 75236 75247
104	DALLAS	75054 75201 75202 75203 75204 75207 75208 75210 75212 75215 75216 75223 75224 75226 75232 75233 75237 75241 75246 75254 75260 75270 75342 75398
105	DENTON	75007 75009 75010 75019 75022 75024 75028 75033 75034 75056 75057 75065 75067 75068 75077 75078 75093 75287 76052 76078 76092 76177 76201 76205 76207 76208 76209 76210 76226 76227 76234 76247 76249 76258 76259 76262 76266 76272 75036
106	COLLIN	75002 75009 75013 75023 75024 75025 75033 75034 75035 75044 75048 75069 75070 75071 75074 75075 75078 75080 75082 75087 75093 75094 75098 75115 75164 75166 75173 75189 75248 75252 75287 75407 75409 75424 75442 75452 75454 75495
107	ELLIS	75101 75119 75125 75152 75154 75155 75165 75167 76041 76050 76063 76064 76065 76084 76623 76651 76670
108	JOHNSON	76009 76028 76031 76033 76035 76036 76044 76049 76050 76058 76059 76061 76063 76070 76084 76093
109	KAUFMAN	75114 75126 75142 75143 75147 75156 75157 75158 75159 75160 75161 75169 75182 75474
110	PARKER	76008 76020 76023 76035 76049 76066 76067 76082 76085 76086 76087 76088 76108 76126 76462 76486 76487 76490
111	ROCKWALL	75032 75087 75088 75089 75098 75126 75132 75160 75189
112	TARRANT	76008 76016 76017 76020 76021 76022 76028 76034 76036 76039 76051 76052 76053 76054 76060 76063 76071 76092 76108 76114 76118 76126 76135 76148 76177 76179 76180 76244 76248 76262
113	TARRANT	75050 75051 75052 75054 76005 76006 76010 76011 76012 76013 76014 76015 76018 76040 76109 76116 76117 76120 76123 76129 76131 76132 76133 76137 76155
114	TARRANT	76103 76107 76110 76111 76112 76115 76127 76134 76140
115	TARRANT	76001 76002 76102 76104 76105 76106 76119 76150 76164 76182
116	HUNT	75135 75160 75169 75189 75401 75402 75422 75423 75428 75433 75442 75449 75452 75453 75469 75474 75496
117	GRAYSON	75020 75021 75058 75076 75090 75092 75414 75459 75489 75490 75491 75495 76233 76245 76258 76264 76268 76271 76273
201	BRAZORIA	77047 77430 77444 77511 77546 77578 77581 77583 77584
202	BRAZORIA	77422 77480 77486 77515 77531 77534 77541 77566 77577
203	CHAMBERS	77520 77521 77523 77535 77560 77575 77580 77597
204	CHAMBERS	77514 77622 77661 77665
205	GALVESTON	77510 77511 77517 77518 77539 77546 77550 77551 77554 77563 77565 77568 77573 77590 77591 77617 77623 77650
206	FORT BEND	77053 77082 77083 77085 77099 77406 77407 77417 77420 77423 77430 77435 77441 77444 77450 77451 77459 77461 77464 77469 77471 77476 77477 77478 77479 77481 77485 77489 77493 77494 77498 77545 77578 77583 77584
207	HARDIN	77374 77376 77519 77564 77585 77625 77656 77657 77659 77663
208	HARRIS	77005 77006 77019 77024 77025 77027 77030 77041 77042 77043 77044 77046 77056 77057 77058 77059 77062 77063 77065 77068 77069 77070 77073 77077 77079 77080 77082 77084 77089 77090 77094 77095 77098 77336 77338 77339 77345 77346 77357 77365 77373 77375 77377 77379 77381 77382 77388 77389 77396 77401 77429 77433 77447 77449 77450 77484 77493 77494 77502 75037 7504 77505 77507 77520 77521 77523 77532 77535 77536 77539 77546 77562 77568 77598
209	HARRIS	77015 77017 77031 77034 77035 77036 77049 77054 77071 77072 77074 77081 77083 77085 77096 77099 77477 77478 77489 77498 77506 77530 77571 77587
210	HARRIS	77002 77003 77007 77008 77009 77010 77013 77014 77018 77022 77023 77029 77032 77037 77038 77039 77040 77050 77055 77060 77061 77064 77066 77067 77075 77076 77086 77087 77088 77091 77092 77093 77201 77315 77547 77581

## FALCON INSURANCE – PRIVATE PASSENGER AUTOMOBILE MANUAL

211	HARRIS	77004 77011 77012 77016 77020 77021 77026 77028 77033 77045 77047 77048 77051 77053 77078 77586
212	JEFFERSON	77613 77619 77622 77627 77629 77640 77642 77651 77655 77665 77701 77702 77703 77705 77706 77707 77708 77713
213	LIBERTY	77327 77328 77357 77368 77369 77371 77372 77532 77533 77535 77538 77561 77564 77575
214	MONTGOMERY	77301 77302 77303 77304 77306 77316 77318 77327 77328 77339 77354 77355 77356 77357 77358 77362 77365 77372 77378 77380 77381 77382 77384 77385 77386 77447 77873
215	ORANGE	77611 77630 77632 77662
216	WALLER	77355 77363 77423 77445 77446 77447 77466 77484 77493 77494
301	BEXAR	78002 78006 78015 78023 78039 78052 78069 78101 78112 78124 78148 78152 78154 78231 78248 78252 78253 78254 78255 78256 78257 78258 78259 78260 78261 78263 78264 78266 78284 78285
302	BEXAR	78212 78213 78214 78236 78238 78240 78241 78242 78250
303	BEXAR	78109 78219 78220 78222 78232 78239 78243 78244 78247 78249
304	BEXAR	78009 78108 78150 78209 78216 78217 78218 78229 78230 78233 78245 78251
305	BEXAR	78073 78201 78202 78203 78204 78205 78206 78207 78208 78210 78211 78215 78221 78223 78224 78225 78226 78227 78228 78234 78235 78237
306	COMAL	78006 78015 78070 78108 78130 78132 78133 78154 78163 78266 78606 78623 78666
307	GUADALUPE	78108 78121 78123 78124 78130 78132 78140 78154 78155 78638 78648 78655 78666 78670
308	HAYS	78130 78610 78619 78620 78623 78640 78652 78656 78663 78666 78676 78736 78737 78738
401	BELL	76501 76502 76504 76511 76513 76519 76527 76528 76534 76539 76541 76542 76543 76544 76548 76549 76554 76557 76559 76569 76570 76571 76579
402	MCLENNAN	76524 76557 76561 76621 76622 76624 76630 76633 76638 76640 76643 76654 76655 76657 76664 76673 76682 76689 76691 76708 76710 76712 76798
403	MCLENNAN	76701 76704 76705 76706 76707 76711
404	TRAVIS	78613 78615 78620 78621 78634 78641 78642 78645 78653 78654 78660 78663 78664 78669 78726 78729 78730 78732 78733 78734 78736 78737 78738 78750
405	TRAVIS	78610 78612 78617 78652 78701 78702 78703 78704 78705 78710 78712 78719 78721 78722 78723 78724 78725 78727 78728 78731 78735 78739 78741 78742 78744 78745 78746 78747 78748 78749 78751 78752 78753 78754 78756 78757 78758 78759 78799
406	WILLIAMSON	76511 76527 76530 76537 76573 76574 76577 76578 78613 78615 78621 78626 78628 78633 78634 78641 78642 78664 78665 78681 78717 78727 78728 78729 78750 78759
501	EL PASO	79906 79908 79916
502	EL PASO	79821 79835 79836 79838 79849 79853 79927 79928 79932 79934 79938
503	EL PASO	79901 79902 79903 79904 79905 79907 79910 79911 79912 79915 79918 79920 79922 79924 79925 79930 79935 79936 79942
504	HUDSPETH	79837 79839 79847 79851 79938
601	CAMP	75451 75494 75644 75686
602	GREGG	75601 75602 75603 75605 75641 75645 75647 75652 75662 75693 75604
603	HARRISON	75601 75602 75605 75640 75642 75650 75651 75657 75661 75670 75672 75683 75692
604	RUSK	75603 75652 75654 75659 75662 75667 75669 75681 75682 75684 75691 7576075784 75789 75946 75975
605	SMITH	75140 75647 75662 75684 75701 75702 75703 75704 75705 75706 75707 75708 75709 75750 75757 75762 75771 75773 75789 75790 75791 75792
606	UPSHUR	75451 75494 75604 75605 75640 75644 75645 75647 75683 75686 75755 75765
607	NACOGDOCHES	75760 75788 75937 75943 75944 75946 75961 75962 75964 75965 75978
608	ANGELINA	75901 75904 75941 75949 75969 75980
701	KINNEY	78832 78877
702	MAVERICK	78852 78860 78877
703	VALVERDE	76943 78837 78840 78843 78871
704	WEBB	78040 78041 78043 78044 78045 78046 78344 78369 78371
801	CAMERON	78535 78550 78552 78566 78592 78593
802	CAMERON	78520 78521 78526 78559 78567 78575 78578 78583 78586 78597
803	HIDALGO	78503 78504 78536 78537 78538 78539 78541 78542 78543 78549 78562 78563 78565 78569 78572 78573 78574



## FALCON INSURANCE – PRIVATE PASSENGER AUTOMOBILE MANUAL

804	HIDALGO	78501 78516 78557 78558 78560 78570 78576 78577 78579 78589 78595 78596
805	JIM WELLS	78331 78342 78355 78372 78375 78380 78383 78384
806	KENEDY	78338 78385
807	KLEBERG	78363 78379
808	NUECES	78330 78332 78339 78343 78351 78373 78374 78380 78383 78401 78402 78404 78405 78406 78407 78408 78409 78410 78411 78412 78413 78414 78415 78416 78417 78418 78419
809	WILLACY	78561 78569 78580 78590 78594 78598
901	ANDREWS	79714
901	ARMSTRONG	79019 79039 79042 79068 79094 79118 79226
901	BAILEY	79031 79324 79325 79344 79346 79347 79371
901	BAYLOR	76374 76380
901	BORDEN	79331 79351 79511 79517 79527 79549 79713 79720 79738
901	BREWSTER	79830 79831 79834 79842 79852
901	BRISCOE	79088 79226 79241 79255 79257 79261
120	CALLAHAN	76437 76443 76464 76469 79504 79510 79541 79601 79602
901	CARSON	79036 79039 79068 79080 79097 79108 79118
901	CASTRO	79027 79031 79035 79042 79043 79045 79052 79063 79064 79082 79085 79088 79347
901	CHILDRESS	79095 79201 79230 79245 79259
901	COCHRAN	79314 79336 79346 79353 79379
901	COKE	76905 76933 76945 76949 76953 79506
901	COLEMAN	76443 76801 76823 76827 76828 76834 76845 76873 76878 76882 76884 76888 79510 79519 79538
901	COLLINGSWORTH	79057 79079 79095 79201 79230 79245 79251
901	CONCHO	76837 76852 76858 76861 76862 76866 76875 76937 76955
901	COTTLE	79201 79223 79248 79252
901	CRANE	79731 79766
901	CROCKETT	76930 76932 76943
901	CROSBY	79235 79243 79250 79322 79343 79356 79357 79370
901	CULBERSON	79847 79855
901	DALLAM	79022 79051 79084 79087
901	DAWSON	79331 79351 79377 79713
901	DEAF SMITH	79001 79015 79025 79027 79035 79045 79092 79098
901	DICKENS	79220 79229 79235 79243 79248 79256 79370
901	DONLEY	79039 79057 79065 79226 79237 79240 79245
121	ECTOR	79741 79758 79759 79761 79762 79763 79764 79765 79766
901	FISHER	79520 79526 79534 79543 79545 79546 79556 79560 79561
901	FLOYD	79072 79231 79234 79235 79241 79250 79255 79257 79258
901	FOARD	76384 79227 79248
901	GAINES	79323 79331 79342 79359 79360 79377
901	GARZA	79330 79356 79364 79370
121	GLASSCOCK	76951 79706 79720 79739 79782
901	GRAY	79039 79054 79057 79059 79061 79065 79097
901	HALE	79021 79032 79041 79043 79052 79064 79072 79235 79250 79311 79313 79363
901	HALL	79233
901	HALL	79201 79226 79239 79245 79255 79259 79261
901	HANSFORD	79040 79062 79081 79083 79086
901	HARDEMAN	79225 79247 79252

## FALCON INSURANCE – PRIVATE PASSENGER AUTOMOBILE MANUAL

901	HARTLEY	79018 79022 79044
901	HASKELL	76363 76371 76388 79503 79521 79529 79533 79539 79544 79547 79548 79553
901	HEMPHILL	79011 79014 79046 79061
122	HOCKLEY	79313 79336 79339 79353 79358 79363 79367 79372 79380 79382 79407
122	HOWARD	79511 79512 79713 79720 79733 79748
901	HUTCHINSON	79007 79036 79062 79078 79080 79081 79083
901	IRION	76901 76904 76930 76941
901	JEFF DAVIS	79734 79854
120	JONES	79501 79503 79520 79525 79533 79536 79553 79560 79561 79601
901	KENT	79370 79518 79528 79549
901	KING	79236 79248 79529
901	KNOX	76363 76371 76380 79227 79505 79529
901	LAMB	79027 79031 79041 79043 79064 79082 79312 79313 79324 79326 79339 79347 79369 79371
901	LIPSCOMB	79005 79014 79024 79034 79046 79056 79070
901	LOVING	79754
122	LUBBOCK	79250 79311 79313 79329 79343 79350 79358 79363 79364 79366 79382 79401 79402 79403 79404 79406 79407 79409 79410 79411 79412 79413 79414 79415 79416 79423 79424
122	LYNN	79345 79351 79356 79364 79373 79381 79423
121	MARTIN	79331 79713 79720 79748 79749 79782 79783
121	MIDLAND	79701 79703 79705 79706 79707 79755 79758 79765 79766 79782
901	MITCHELL	76945 79512 79526 79532 79545 79565 79720
901	MOORE	79013 79018 79022 79029 79036 79058 79083 79086
901	MOTLEY	79201 79234 79235 79244 79255 79256
901	NOLAN	79506 79532 79535 79536 79537 79545 79556 79561 79566
901	OCHILTREE	79005 79033 79070 79081 79093
901	OLDHAM	79001 79010 79022 79092 79098
901	PARMER	79009 79035 79053 79085 79325 79347
901	PECOS	79730 79735 79740 79743 79744 79781
123	POTTER	79010 79012 79058 79068 79098 79101 79102 79103 79104 79105 79106 79107 79108 79109 79111 79118 79121 79124
901	PRESIDIO	79843 79845 79846 79854
123	RANDALL	79015 79016 79019 79042 79091 79098 79103 79106 79109 79110 79118 79119 79121 79124
901	REAGAN	76932 79739 79755
901	REEVES	79718 79770 79772 79780 79785
901	ROBERTS	79059 79065 79070 79081
901	RUNNELS	76821 76861 76865 76875 76882 76933 79519 79530 79538 79566 79567
901	SCHLEICHER	76841 76935 76936
901	SCURRY	79512 79517 79526 79527 79532 79545 79546 79549
120	SHACKELFORD	76424 76430 76464 79504 79533 79601
901	SHERMAN	79022 79040 79084 79086
901	STERLING	76951 79720
901	STONEWALL	79502 79520 79528 79540 79546 79547
901	SUTTON	76874 76950
901	SWISHER	79042 79052 79072 79088 79094 79241 79257
120	TAYLOR	79508 79519 79530 79536 79541 79561 79562 79563 79566 79567 79601 79602 79603 79605 79606 79607 79699
901	TERRELL	75052 78851 79848

## FALCON INSURANCE – PRIVATE PASSENGER AUTOMOBILE MANUAL

901	TERRY	79316 79345 79351 79358 79359 79376 79377 79378
901	THROCKMORTON	76363 76372 76374 76483 76491
901	TOM GREEN	76861 76901 76903 76904 76905 76908 76934 76935 76937 76939 76940 76945 76955 76957 76958
901	UPTON	79706 79752 79755 79778
901	WARD	79719 79742 79756 79777 79788
901	WHEELER	79003 79011 79014 79057 79061 79079 79096
901	WILBARGER	76360 76364 76373 76384 79225 79247
901	WINKLER	79745 79789
901	YOAKUM	79323 79355 79359 79376
902	ANDERSON	75148 75497 75751 75752 75763 75779 75801 75803 75832 75839 75844 75853 75861 77523 77831 78028 78343 79316
902	ARCHER	76302 76305 76308 76310 76351 76360 76366 76370 76374 76379 76389
118	BOSQUE	76043 76457 76528 76633 76634 76637 76649 76652 76665 76671 76689 76690
613	BOWIE	75501 75503 75554 75559 75561 75567 75569 75570 75573 75574
124	BRAZOS	77801 77802 77803 77807 77808 77840 77845 77859 77868
902	BROWN	76432 76443 76471 76474 76801 76802 76823 76827 76857 76890
902	CASS	75551 75555 75556 75560 75562 75563 75565 75566 75568 75572 75630 75638 75656 75657 75668
607	CHEROKEE	75654 75757 75759 75764 75766 75780 75784 75785 75789 75925 75969 75976
902	CLAY	76228 76230 76261 76302 76305 76310 76357 76365 76377 76389
902	COMANCHE	76432 76436 76442 76444 76445 76446 76452 76454 76455 76471 76474 76531 76890
902	COOKE	76233 76234 76238 76239 76240 76250 76252 76253 76258 76263 76265 76266 76271 76272 76273
612	DELTA	75415 75428 75432 75441 75448 75450 75469
902	EASTLAND	76435 76437 76442 76445 76448 76454 76463 76464 76466 76470 76471 76475
902	ERATH	76401. 76402 76433 76436 76444 76445 76446 76453 76457 76462 76463 76476 76649 76690
409	FALLS	76519 76524 76570 76579 76629 76630 76632 76642 76653 76655 76656 76661 76664 76680 76682 76685 76706
610	FANNIN	75413 75418 75423 75424 75438 75439 75446 75447 75449 75452 75475 75476 75479 75486 75488 75490 75491 75492 75496
609	FRANKLIN	75455 75457 75478 75480 75487 75494
902	FREESTONE	75831 75838 75840 75848 75855 75859 75860 76667 76693
902	GRIMES	77356 77363 77484 77830 77831 77861 77868 77872 77873 77876
902	HAMILTON	76436 76442 76457 76525 76531 76538 76565 76566 76637 76844
605	HENDERSON	75124 75143 75147 75148 75156 75163 75751 75752 75756 75758 75763 75770 75778 75803 75853
118	HILL	76050 76055 76093 76621 76622 76627 76628 76631 76636 76645 76648 76650 76660 76666 76670 76673 76676 76691 76692
119	HOOD	76033 76035 76044 76048 76049 76087 76433 76462 76476
609	HOPKINS	75420 75422 75431 75433 75437 75440 75453 75471 75472 75478 75481 75482 75494 75497
902	HOUSTON	75835 75839 75844 75847 75849 75851 75856 75858 75862
902	JACK	76230 76365 76389 76426 76427 76431 76449 76458 76459 76486 76487
902	JASPER	75931 75933 75951 75956 75966 75980 77612 77615
611	LAMAR	75411 75416 75417 75421 75435 75436 75446 75460 75462 75468 75470 75473 75477 75486
408	LAMPASAS	76522 76525 76528 76539 76550 76844 76853 76871
902	LEON	75831 75833 75838 75846 75850 75852 75855 77855 77865 77871
409	LIMESTONE	75838 75846 76624 76635 76642 76648 76653 76664 76667 76673 76678 76686 76687 76693
902	MADISON	75852 77864 77871 77872
902	MARION	75555 75630 75640 75651 75657 75668 75683
902	MILLS	76442 76531 76801 76844 76853 76864 76870 76890

## FALCON INSURANCE – PRIVATE PASSENGER AUTOMOBILE MANUAL

902	MONTAGUE	76225 76228 76230 76234 76239 76251 76252 76255 76261 76265 76270
902	MORRIS	75455 75558 75568 75571 75638 75656 75668 75686
118	NAVARRO	75102 75105 75109 75110 75119 75144 75153 75155 75859 76626 76639 76641 76648 76666 76670 76679 76681 76693
902	NEWTON	75928 75932 75933 75956 75966 75977 77614 77632
902	PALO PINTO	76066 76067 76429 76449 76450 76453 76462 76463 76472 76475 76484 76486 76490
902	PANOLA	75631 75633 75639 75643 75652 75669 75672 75691 75692 75954 75974 75975
902	POLK	75934 75936 75939 75941 75960 77326 77335 77350 77351 77360
609	RAINS	75410 75420 75440 75453 75472 75497
613	RED RIVER	75412 75416 75417 75426 75435 75436 75550 75554 75559
902	REMAINDER	99999
902	ROBERTSON	76629 76653 76687 77807 77808 77837 77856 77859 77867
902	SABINE	75930 75931 75948 75959 75968 75972
902	SAN AUGUSTINE	75929 75930 75935 75972
902	SAN JACINTO	77320 77327 77328 77331 77358 77359 77364 77371 77378
902	SHELBY	75643 75935 75954 75972 75973 75974 75975
119	SOMERVELL	76033 76043 76048 76070 76077 76433 76690
902	STEPHENS	76424 76429 76437 76450 76462 76464 76470 76475 76491
609	TITUS	75455 75487 75493 75558 75571 75686
902	TRINITY	75834 75845 75847 75851 75856 75862 75904 75926 75939
902	TYLER	75936 75938 75942 75960 75979 77616 77624 77656 77660 77664
613	VANZANDT	75103 75117 75124 75127 75140 75147 75156 75169 75752 75754 75756 75758 75773 75778 75790
902	WALKER	75852 75862 77320 77334 77340 77342 77358 77367 77378 77831 77873
902	WICHITA	76301 76302 76305 76306 76308 76309 76310 76311 76354 76360 76367
902	WISE	76020 76023 76052 76071 76073 76078 76082 76225 76234 76247 76249 76259 76270 76426 76431 76458 76487
609	WOOD	75410 75431 75440 75451 75471 75480 75482 75494 75497 75755 75765 75773 75783
902	YOUNG	76372 76374 76389 76424 76427 76450 76459 76460 76481
805	ARANSAS	78336 78358 78382 78390
309	ATASCOSA	78002 78005 78008 78011 78012 78021 78026 78050 78052 78064 78065 78069 78073 78113 78264
903	AUSTIN	77418 77426 77473 77474 77485 77833 78931 78933 78940 78944 78950 78954
309	BANDERA	78003 78023 78055 78063 78883 78885
407	BASTROP	78602 78612 78616 78617 78621 78650 78653 78659 78662 78941 78953 78957 78959
903	BEE	78102 78104 78119 78125 78142 78145 78146 78162 78387 78389 78391
408	BLANCO	78070 78606 78635 78636 78643 78654 78657 78663 78669 78671 78676
903	BROOKS	78353 78355
124	BURLESON	76556 76567 77836 77878 77879
408	BURNET	76527 76539 76549 76550 78605 78608 78611 78639 78642 78654 78657 78669
407	CALDWELL	78610 78616 78622 78632 78640 78644 78648 78655 78656 78661 78662 78666 78953 78959
903	CALHOUN	77465 77978 77979 77982 77983 77990
903	COLORADO	77412 77434 77435 77442 77455 77460 77470 77474 77475 77964 78933 78934 78935 78940 78943 78950 78951 78956 78962
408	CORYELL	76522 76525 76528 76538 76539 76544 76557 76561 76566 76596 76597 76598 76599 76634 76657 76689
903	DEWITT	77954 77974 77984 77994 77995 78141 78151 78164 78629
903	DIMMIT	78827 78830 78834 78836 78839

## FALCON INSURANCE – PRIVATE PASSENGER AUTOMOBILE MANUAL

903	DUVAL	78332 78341 78349 78357 78376 78384
903	EDWARDS	76883 76950 78828 78833 78840 78880
903	FAYETTE	78932 78938 78940 78941 78942 78945 78946 78949 78950 78954 78956 78957 78959 78962 78963
903	FRIIO	78005 78017 78057 78061
903	GILLESPIE	76856 78028 78058 78618 78624 78631 78671 78675
903	GOLIAD	77905 77960 77963 77993 78107 78119 78151 78164
903	GONZALES	77954 77984 77994 78122 78140 78159 78614 78629 78632 78638 78648 78677 78941 78959
903	JACKSON	77455 77465 77957 77961 77962 77969 77970 77971 77979 77991
903	JIMHOGG	78360 78361
903	KARNES	78111 78113 78116 78117 78118 78119 78141 78144 78151
309	KENDALL	78004 78006 78013 78015 78027 78070 78606 78624
903	KERR	76849 78010 78013 78024 78025 78028 78058 78624 78631
903	KIMBLE	76841 76849 76854 76856 76859 76874 76883 78058 78631
903	LA SALLE	78001 78014 78019 78021
903	LAVACA	77964 77975 77984 77987 77995 78941 78956
407	LEE	76578 77853 78621 78659 78942 78945 78946 78947 78948
903	LIVE OAK	78022 78060 78071 78075 78102 78368 78383
903	LLANO	76831 76832 76869 76885 78607 78609 78611 78624 78639 78643 78657 78663 78672
903	MASON	76820 76825 76831 76842 76848 76856 76869 78624
903	MATAGORDA	77414 77415 77419 77420 77428 77440 77456 77457 77458 77465 77468 77480 77482 77483
903	MCCULLOCH	76821 76836 76842 76852 76858 76871 76872 76887
903	MCMULLEN	78022
903	MCMULLEN	78007 78021 78072 78075
309	MEDINA	78003 78009 78016 78023 78039 78052 78056 78057 78059 78066 78253 78254 78850 78861 78886
903	MENARD	76841 76848 76854 76856 76859
409	MILAM	76511 76518 76519 76520 76523 76534 76556 76567 76569 76570 76577 76578 77836 77857 78947
903	REAL	78024 78058 78828 78833 78873 78879 78880
805	REFUGIO	77950 77990 78340 78377 78393
805	SAN PATRICIO	78335 78336 78352 78359 78362 78368 78370 78374 78387 78390
903	SAN SABA	76824 76832 76842 76853 76869 76871 76872 76877
903	STARR	78360 78361 78536 78545 78548 78563 78582 78584 78585 78588 78591
903	UVALDE	78801 78802 78838 78870 78881 78884
903	VICTORIA	77901 77904 77905 77951 77964 77968 77973 77974 77976 77977 77988 77995
903	WASHINGTON	77426 77833 77835 77868 77880 78932 78946
903	WHARTON	77420 77432 77435 77436 77437 77443 77448 77453 77454 77455 77467 77485 77488
309	WILSON	78064 78101 78112 78113 78114 78121 78140 78143 78147 78160 78161 78223
903	ZAPATA	78067 78076 78361 78564
903	ZAVALA	78829 78839 78872