

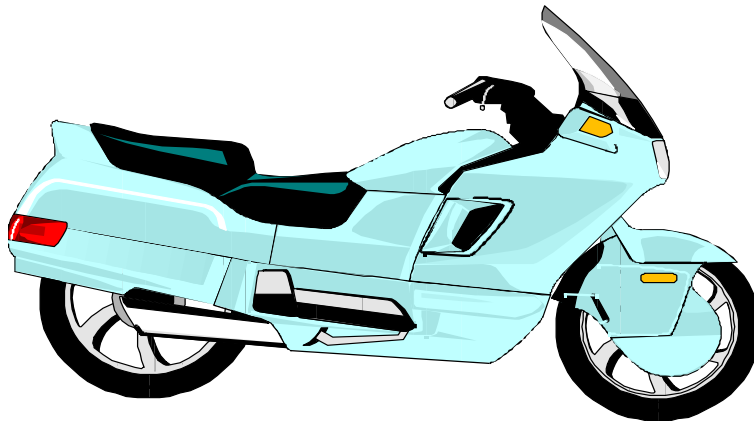


Aegis Security Insurance Company

BEST RATED A

OKLAHOMA

MOTORCYCLE RATES AND UNDERWRITING



New Business Effective Date: April 1, 2005

**Insurance with a Conscientious
Approach To Today's Needs**

**OKLAHOMA GENERAL AGENCY
P. O. Box 54017
Oklahoma City, OK 73154-2017
(800) 299-1951 / (405) 840-9393
Fax: (800) 771-8116**

I. GENERAL UNDERWRITING GUIDELINES

1. All operators must have a valid Oklahoma Driver's License and a Motorcycle Permit and/or License.
2. Occasional operator(s) must be listed even if they do not reside in the same household.
3. PACKAGE RATES ONLY: The motorcycle must be kept in a locked garage when not in use.
4. All operators 22 years of age and under, operating any size cycle, must have completed a Motorcycle Driver Training Course. A copy of the Certificate of Completion must be submitted.

II. STANDARD PROGRAM

Each Operator must:

- ⇒ have no more than one (1) motor vehicle at-fault accidents during the past three (3) years
- ⇒ have no major moving violations in the past three (3) years
- ⇒ have no more than three (3) minor moving violations in the past three (3) years

III. TOUR RIDER ELIGIBILITY

The Insured Motorcycle must:

- ⇒ have engine size of 625cc's or larger
- ⇒ be equipped with fairing and tour package (minimum of saddle bags or travel trunk)
- ⇒ have accessories insured for physical damage
- ⇒ be garaged overnight when not in use
- ⇒ not be turbo-charged, structurally altered, or a three-wheeled vehicle
- ⇒ not be designed by the manufacturer for other than touring purposes

Each Operator must:

- ⇒ have at least two (2) years licensed driving experience and one (1) or more years previous experience riding cycles with engine size of 500 cc's or larger
- ⇒ have no more than one (1) motor vehicle at-fault accidents during the past three (3) years
- ⇒ have no major moving violations in the past three (3) years
- ⇒ have no more than two (2) minor moving violations in the past three (3) years

NOTE: HARLEY / BUELL MOTORCYCLES ARE NOT ELIGIBLE UNDER THIS PROGRAM

IV. HARLEY / BUELL ELIGIBILITY

The Insured Motorcycle must:

- ⇒ be garaged overnight when not in use
- ⇒ not be turbo-charged, structurally altered, or a three-wheeled unit
- ⇒ be used for touring purposes, have accessories insured for physical damage
- ⇒ be manufactured by and described as a Harley-Davidson or Buell

Each Operator must:

- ⇒ have at least two (2) years licensed driving experience and one (1) or more years previous experience riding cycles with engine size of 500 cc's or larger
- ⇒ have no more than one (1) motor vehicle at-fault accidents during the past three (3) years
- ⇒ have no major moving violations in the past three (3) years
- ⇒ have no more than two (2) minor moving violations in the past three (3) years

V. SPECIAL HAZARD MOTORCYCLE PROGRAM

Special Hazard Motorcycles are defined as motorcycles equipped with a turbo-charged mechanism or are designed for excessive speed performance. A surcharge of 250% will apply to all coverages. No discounts or credits may apply. THE FOLLOWING LIST INCLUDES, BUT IS NOT LIMITED TO, THE SPECIAL HAZARD CYCLES.

<u>APRILLA</u>	<u>DUCATI</u>	<u>KAWASAKI</u>	<u>MOTO GUZZI</u>	<u>TRIUMPH</u>
All Models	All Models	600R 750R	All Models	Daytona 955i Daytona T595
<u>AUGUSTA</u>	<u>HONDA</u>	EX500	<u>NORTON</u>	
MV Augusta F4	1000R	All Ninjas	Nemesis	<u>VOXAN</u>
	All CBR Series	ZL900 Eliminator		All Models
<u>BIMOTA</u>	Hurricanes	ZL1000	<u>SUZUKI</u>	
All Models	Interceptors	ZRX1100	Bandit GSF1200	<u>YAMAHA</u>
	RVF750R (RC45)	All ZX Series	All GS1150 Series	All FJ Series
<u>BMW</u>	RVT1000	<u>LAVERDA</u>	All GSX Series	All FZ & FZR Series
K1200RS	All VF Series EXCEPT	750s	All GSXR Series	All Hayabusa Series
	⇒ Magna	750s Carenato	All Katana Series	All YZF Series
<u>CAGIVA</u>	⇒ Sabre	750S Formula	All RF Series	FJR 1300
All Models	V1000		TL1000	
	All VFR Series			
	All VTR Series			

VI. CREDITS

10% MULTI-CYCLE CREDIT—Applies when two or more motorcycles are insured.

10% DRIVER SAFETY CREDIT—Applies to all coverages if the principal driver of the motorcycle provides a copy of the Certificate of Completion from the Department of Motor Vehicles (20 hours), the Motorcycle Safety Foundation (22 hours) or any other Accident Prevention Program approved by the Department of Motor Vehicles.

10% RENEWAL / TRANSFER CREDIT—Applies for operators with previous motorcycle insurance, with any company, during the previous twelve (12) months. A lapse in coverage is acceptable. This credit will also apply to renewal policies. A copy of the previous declaration page or identification card MUST be attached to the application. This credit is not applicable to Accident / Violation Surcharge business.

15% MARRIED OPERATOR CREDIT—Applies if the principal operator of the motorcycle is married.

VII. SAFE DRIVER INSURANCE PLAN SURCHARGE

The following surcharges will be applied to all coverages, if the rated driver in the last thirty six (36) months has had:

- One (1) at-fault accident and two (2) minor moving violations—60%
- Three (3) minor moving violations—60%

VIII. MAJOR VIOLATIONS DEFINED

- ⇒ Operating a motor vehicle while in an intoxicated condition or while disabled by reason of the use of drugs
- ⇒ Leaving the scene of an accident without stopping to report
- ⇒ Homicide or assault arising out of the operation of a motor vehicle or criminal negligence in the operation of a motor vehicle resulting in death
- ⇒ Driving a motor vehicle at an excessive rate of speed
- ⇒ Driving a motor vehicle in a reckless / careless manner
- ⇒ The accumulation of points under a state point system or a series of violations of the motor vehicle code which results in suspension or revocation of license

IX. MINOR VIOLATIONS DEFINED

- ⇒ Conviction of a moving violation not included under the definition of a major moving violation

X. MINIMUM EARNED PREMIUM—\$45.00

OPTIONAL COVERAGES / PAYMENT PLANS

INCREASED BODILY INJURY AND PROPERTY DAMAGE LIMITS		
AGE OF OPERATOR	TERRITORY 1	TERRITORY 2
	50/100/25	50/100/25
32 and Over	\$40	\$44
27 through 31	\$42	\$46
22 through 26	\$44	\$48

UNINSURED MOTORISTS COVERAGE					
CC SIZE	AGE OF OPERATOR	TERRITORY 1		TERRITORY 2	
		25/50	50/100	25/50	50/100
0-510	32 and Over	\$56	\$68	\$68	\$83
	22 through 31	\$66	\$81	\$81	\$100
	21 and Under	N/A	N/A	N/A	NA
511 and Over	32 and Over	\$179	\$220	\$221	\$272
	22 through 31	\$216	\$266	\$261	\$327
	21 and Under	N/A	NA	NA	NA

\$1,000 MEDICAL PAYMENTS COVERAGE		
CC SIZE	AGE OF OPERATOR	PREMIUM
0-370	32 and Over	\$19
	27 through 31	\$28
	22 through 26	\$39
	21 and Under	\$94
371-510	32 and Over	\$25
	27 through 31	\$38
	22 through 26	\$53
	21 and Under	\$127
511 and Higher	32 and Over	\$25
	27 through 31	\$38
	22 through 26	\$53
	21 and Under	\$127

TOURING BIKE COVERAGE—PACKAGE POLICIES ONLY		
COVERAGES	LIMIT OF LIABILITY	PREMIUM
Towing and Labor	\$200 per Disablement	\$6.00
Trip Interruption	\$50 per day/per person Subject to a \$300 Maximum	
Cycle Safety Apparel	\$500 per Occurrence Subject to a \$50 Deductible	
Helmet Collision Coverage	\$400 per Helmet Subject to an \$800 Maximum	

OPTIONAL DEDUCTIBLES
\$250—5% Credit / \$500—10% Credit / \$1,000—15% Credit

ACCESSORIES AND NON-STANDARD EQUIPMENT—\$3.00 per \$100

PAYMENT OPTIONS
<p><u>PAYMENT IN FULL</u></p> <p>Premiums less than \$100 must be paid in full</p>
<p><u>THREE PAYMENTS</u></p> <p>Premium: \$100—\$249</p> <p>50% of Total Premium + Installment Fee due with the application 25% of Total Premium + Installment Fee due 45 days from effective date 25% of Total Premium + Installment Fee due 90 days from effective date</p>
<p><u>FOUR PAYMENTS</u></p> <p>Premium: \$250 and Over</p> <p>25% of Total Premium + Installment Fee due with the application 25% of Total Premium + Installment Fee due 45 days after effective date 25% of Total Premium + Installment Fee due 90 days after effective date 25% of Total Premium + Installment Fee due 135 days after effective date</p>

TERRITORY I—THE ENTIRE STATE EXCEPT: Oklahoma City and Tulsa (City of)

LIABILITY RATES INCLUDE: 25,000 / 50,000 Bodily Injury Limits, 25,000 Property Damage Limits and 25,000 / 50,000 Guest Passenger Limits
 PACKAGE RATES INCLUDE: 25,000 / 50,000 Bodily Injury Limits, 25,000 Property Damage Limits, 25,000 / 50,000 Guest Passenger Limits, and Comprehensive and Collision Coverage

STANDARD PROGRAM						
AGE OF OPERATOR	CC'S	DEDUCTIBLE	PACKAGE RATES			LIABILITY ONLY
			1st and 2nd Year	3rd Year	Used	
32 and over	0-100	100	158	138	112	60
	101-370	250	221	187	145	63
	371-510	250	227	193	151	69
	511-660	250	365	299	223	75
	661-860	250	384	318	240	88
	861-960	250	536	438	318	88
	961-1060	500	616	504	366	104
	1061-1210 1211 and Over	500 500	701 709	573 581	417 425	123 131
27 through 31	0-100	100	215	183	143	67
	101-370	250	309	257	191	71
	371-510	250	317	265	199	79
	511-660	250	525	429	313	91
	661-860	250	550	454	334	108
	861-960	250	782	634	452	108
	961-1060	500	904	736	528	136
	1061-1210 1211 and Over	500 500	1,031 1,044	839 852	605 618	163 176
22 through 26	0-100	100	284	238	180	74
	101-370	250	414	340	250	80
	371-510	250	425	351	261	91
	511-660	250	713	579	417	107
	661-860	250	748	612	446	130
	861-960	250	1,072	864	610	130
	961-1060	500	1,246	1,008	720	170
	1061-1210 1211 and Over	500 500	1,422 1,439	1,154 1,171	826 843	208 225
21 and Under	0-100	100	602	494	358	106
	101-370	250	916	740	526	122
	371-510	250	942	766	552	148
	511-660	250	1,622	1,304	914	178
	661-860	250	1,685	1,359	963	209
	861-960	250	2,451	1,959	1,353	209
	961-1060	500	2,847	2,285	1,593	287
	1061-1210 1211 and Over	500 500	3,270 3,312	2,636 2,678	1,856 1,898	382 424

HARLEY / BUELL PROGRAM						
AGE OF OPERATOR	CC'S	DEDUCTIBLE	PACKAGE RATES			LIABILITY ONLY
			1st and 2nd Year	3rd Year	Used	
32 and over	661-860	250	330	276	212	88
	861-960	250	456	374	276	88
	961-1060	250	578	472	344	104
	1061-1210	250	656	536	392	123
	1211 and Over	250	663	543	399	131
27 through 31	661-860	250	467	389	289	108
	861-960	250	659	537	387	108
	961-1060	250	762	624	452	136
	1061-1210	250	869	711	517	163
	1211 and Over	250	974	796	578	176
25 through 26	661-860	250	633	521	383	136
	861-960	250	901	729	519	136
	961-1060	250	1,162	942	672	176
	1061-1210	250	1,328	1,076	770	214
	1211 and Over	250	1,343	1,091	785	231

TOUR RIDER PROGRAM						
AGE OF OPERATOR	CC'S	DEDUCTIBLE	PACKAGE RATES			LIABILITY ONLY
			1st and 2nd Year	3rd Year	Used	
32 and over	625-660	250	296	246	186	75
	661-860	250	313	261	201	88
	861-960	250	431	355	261	88
	961-1060	250	547	447	327	104
	1061-1210 1211 and Over	250 250	619 626	509 516	371 378	123 131
27 through 31	625-660	250	421	347	257	91
	661-860	250	571	467	341	108
	861-960	250	622	508	366	108
	961-1060	250	799	653	469	136
	1061-1210 1211 and Over	250 250	910 921	742 753	538 549	163 176
25 through 26	625-660	250	569	465	339	107
	661-860	250	597	493	363	130
	861-960	250	849	687	491	130
	961-1060	250	1,097	889	635	170
	1061-1210 1211 and Over	250 250	1,253 1,266	1,017 1,030	729 742	208 225

MINIMUM EARNED PREMIUM FOR ALL PROGRAM—\$45

NOTE: TOUR RIDER PROGRAM AND HARLEY / BUELL PROGRAM RATES INCLUDE THE TOUR BIKE ENDORSEMENT

TERRITORY II—OKLAHOMA CITY AND TULSA (CITY OF)

LIABILITY RATES INCLUDE: 25,000 / 50,000 Bodily Injury Limits, 25,000 Property Damage Limits and 25,000 / 50,000 Guest Passenger Limits
 PACKAGE RATES INCLUDE: 25,000 / 50,000 Bodily Injury Limits, 25,000 Property Damage Limits, 25,000 / 50,000 Guest Passenger Limits, and Comprehensive and Collision Coverage

STANDARD PROGRAM						
AGE OF OPERATOR	CC'S	DEDUCTIBLE	PACKAGE RATES			LIABILITY ONLY
			1st and 2nd Year	3rd Year	Used	
32 and over	0-100	100	198	170	132	64
	101-370	250	247	197	139	29
	371-510	250	293	243	185	75
	511-660	250	480	394	286	86
	661-860	250	501	413	305	99
	861-960	250	711	577	411	99
	961-1060	500	823	669	481	123
	1061-1210	500	937	763	549	147
	1211 and Over	500	948	774	560	158
27 through 31	0-100	100	278	234	178	74
	101-370	250	404	334	246	80
	371-510	250	415	345	257	91
	511-660	250	698	568	408	106
	661-860	250	738	602	440	132
	861-960	250	1,052	850	602	132
	961-1060	500	1,210	980	696	160
	1061-1210	500	1,381	1,121	801	197
	1211 and Over	500	1,398	1,138	818	214
22 through 26	0-100	100	370	306	228	84
	101-370	250	542	442	318	86
	371-510	250	562	462	338	106
	511-660	250	955	773	551	127
	661-860	250	973	787	559	127
	861-960	250	1,443	1,161	813	157
	961-1060	500	1,674	1,350	954	204
	1061-1210	500	1,914	1,550	1,102	256
	1211 and Over	500	1,936	1,572	1,124	278
21 and Under	0-100	100	804	654	472	126
	101-370	250	1,226	986	694	142
	371-510	250	1,252	1,012	720	168
	511-660	250	2,178	1,744	1,212	206
	661-860	250	2,270	1,826	1,282	254
	861-960	250	3,318	2,644	1,816	254
	961-1060	500	3,851	3,081	2,137	351
	1061-1210	500	4,415	3,547	2,483	469
	1211 and Over	500	4,464	3,596	2,532	518

HARLEY / BUELL PROGRAM						
AGE OF OPERATOR	CC'S	DEDUCTIBLE	PACKAGE RATES			LIABILITY ONLY
			1st and 2nd Year	3rd Year	Used	
32 and over	661-860	250	428	356	266	99
	861-960	250	600	490	354	99
	961-1060	250	772	626	450	123
	1061-1210	250	876	714	514	147
	1211 and Over	250	885	723	523	158
27 through 31	661-860	250	619	507	373	126
	861-960	250	879	711	507	126
	961-1060	250	1,132	916	650	160
	1061-1210	250	799	1,047	749	197
	1211 and Over	250	776	1,061	763	214
25 through 26	661-860	250	846	430	504	157
	861-960	250	1,208	976	690	157
	961-1060	250	1,563	1,259	891	204
	1061-1210	250	1,785	1,445	1,025	256
	1211 and Over	250	1,804	1,464	1,044	278

TOUR RIDER PROGRAM						
AGE OF OPERATOR	CC'S	DEDUCTIBLE	PACKAGE RATES			LIABILITY ONLY
			1st and 2nd Year	3rd Year	Used	
32 and over	625-660	250	387	319	237	86
	661-860	250	404	336	252	99
	861-960	250	566	462	334	99
	961-1060	250	729	591	427	123
	1061-1210	250	825	673	487	147
	1211 and Over	250	834	682	496	158
27 through 31	625-660	250	557	457	333	106
	661-860	250	586	480	354	126
	861-960	250	830	672	480	126
	961-1060	250	1,067	865	615	160
	1061-1210	250	1,217	989	709	197
25 through 26	1211 and Over	250	1,231	1,003	723	214
	625-660	250	758	616	444	127
	661-860	250	799	655	477	157
	861-960	250	1,139	921	651	157
	961-1060	250	1,475	1,189	841	204
	1061-1210	250	1,683	1,363	969	256
	1211 and Over	250	1,701	1,381	987	278

MINIMUM EARNED PREMIUM FOR ALL PROGRAM—\$45

NOTE: TOUR RIDER PROGRAM AND HARLEY / BUELL PROGRAM RATES INCLUDE THE TOUR BIKE ENDORSEMENT