

Driver Info

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Drivers To Include

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The following two questions must be asked:

Is there anyone else who operates any of your vehicles (two or more times a month)?

Are there any family members who live in the household between 16-25 years of age?

Knowing Who to Add to the Policy

The two risk questions on the driver's page will help you figure out who needs to be added to the policy as a driver. Remember that additional owners of the vehicle also need to be rated/excluded. The following individuals should be rated/excluded (state permitting) as drivers:

- Anyone who drives the vehicle two or more times a month
- Any resident family member between 16-25 years of age
- Spouse of the NI
- Co-owner/owner of the vehicle
- Individual showing as a driver on a claim of the NI or their spouse within the past year
- **The following individuals should always be rated or excluded (state permitting):**



Always probe to see if a household relative has ever been licensed or if they currently hold a permit.

Q. Why is the driver showing up as "listed?"

A. Any individual who needs to be added to the policy, but who doesn't have a license will show up as "listed." This will also happen for never-married children of the NI who are under the age of 19 with a permit. Listed individuals will not affect the rate.

Anyone who is rated could be excluded, except in VA and IN.

Classifying Relationship to Insured

Some family members of the named insured are difficult to label, specifically the following: in-laws, grandparents, or step family. So, what's the correct way to do this? With a limited amount of choices, a simple way of looking at these family members and how to input their relationships is to think of them without their step, grand, or in-law titles. Simply drop the prefix for stepsister, and you're left with 'sister'. The same goes for selecting 'father' for grandfather,

and 'mother' for mother-in-law.

Students

If a student's primary address is with the NI, even if they are **"away at school,"** they must remain **rated** or **excluded** on a policy. In this case, they are considered to be a part of the household.

Separated Spouses

In our exclusion states (TX, MD, IL, & TN) we should always rate or exclude the separated spouse; they should never be left off of the policy. We would list the marital status of the NI as **"separated"** and the separated spouse's relation to the NI as **"spouse."**

In our non-exclusion states (VA & IN) as well as OHIO, if **ALL** of the below qualifications are met, then we would not need to include the separated spouse on the policy:

1. NI indicates that they are separated
2. Spouse lives in a different HH
3. Spouse does not drive any of the vehicles
4. Spouse is not an owner of any of the vehicles

NOTE: If the separated spouse had an accident within the past year, they would either need to be rated or excluded.

Incarcerated or Out-of-Country Spouses

We would treat incarcerated or out-of-country spouses similar to how we treat separated spouses.

In our non-exclusion states (VA & IN) as well as OHIO, if ALL of the below qualifications are met, then we would not need to include the separated spouse on the policy:

1. NI indicates that their spouse is incarcerated/primarily resides in another country.
2. Spouse does not drive any of the vehicles.
3. Spouse is not an owner of any of the vehicles.

In our exclusion states (TX, MD, IL, & TN) we should never leave the spouse off of the policy regardless of their incarcerated status or out-of-country residency.

- In our EXCLUSION STATES (TX, MD, IL, & TN) we should always exclude the incarcerated spouse.
- In our EXCLUSION STATES (TX, MD, IL, & TN) we should always rate OR exclude the spouse if they primarily reside out of the country.

NOTE: The only exception would be if they have never had a license or permit as they would only be listed on the policy.

Can the NI and their spouse each have their own policy?

If they live in the same HH, then the answer is NO.

Underwriting has rules about multiple insurance policies in the same household.

The following risks are **NOT** acceptable:

2+ private passenger automobile insurance policies written for the same HH, with the following exceptions:

- a) children who own their own vehicle;
- b) unrelated residents/roommates; or
- c) policies for antique vehicles or vehicles we do not insure because they are unacceptable

Permitted Drivers

In order for an individual with a permit to appear as 'listed' in the system, the following must apply:

- Child, ward, adopted child of the insured
- Never married
- Under 19 years old

If the individual does not meet **all** of these qualifications, they will be 'rated' on policy.

Per Underwriting, before binding, we **MUST** collect the permit numbers of all permitted drivers that are rated or listed. **If we cannot collect this information, we cannot bind the policy.**

What do I put for age first licensed if the customer has a permit?

You would enter the customer's current age.

Disabled Children

If the customer has a disabled child in the household between the ages of 16-25, you will **NOT** be required to rate or exclude them. You will only need to notate the policy with this information.

License Status

License Status

If you have a driver on the policy that comes back with an unacceptable license status after running reports, you can send in proof to underwriting@elephant.com. Proof would be a letter or screenshot from the DMV that shows valid license with a timestamp. Please include quote # and name, & DOB in the subject line. After submitting email, you will receive a reply with an approval status. If not approved, what else is required will be included in the email.

	Valid In-State	Restricted	Suspended	Expired	Revoked	Surrendered	Foreign/ International	State Dept/ Diplomat
Named Insured	✓	✓	✗	✗	✗	✗	✓	✓
Spouse	✓	✓	✗ Unacceptable**	✗ Unacceptable**	✗ Unacceptable**	✓ Acceptable**	✓	✓
Other Rated Drivers	✓	✓	✗ Unacceptable**	✗ Unacceptable**	✗ Unacceptable**	✓ Acceptable**	✓	✓

**** IF** the driver can be excluded, then you can proceed with the policy. Otherwise, this license status would be an unacceptable risk.

*** IF** the driver can be excluded, always **exclude** the driver.

Foreign License

Follow these steps to add a customer's foreign/international driver's license:

1. Select "Non-US" as the customer's license status
2. Select the customer's age they first started driving in the U.S.
3. Input the following for license number: **00000000** (any number of zeros is acceptable)
4. MVR will not be able to be retrieved for this driver

License Status Definitions

Valid: their license is current and up to date with no restrictions; they are legally able to operate personal vehicles.

Expired: their license is not currently active.

Suspended: the driver is temporarily unable to drive due to repeated violations of traffic laws or other offenses, and the license is typically suspended by an administrative traffic court or criminal court.

Restricted/Occupational: the customer is only able to drive to and from certain places, such as work, or during certain hours; this could be due to a DUI/serious traffic violation, vision limitations, etc.

Foreign/International: the customer has a license that is valid in another country; we can write it in all states.

Non-licensed: never had a license or permit.

Surrendered: the customer had a license before, but has given it up for good.

Revoked: the customer had a license before, but the license was permanently taken by the state or local governing authority.

Permit: the customer has a learner's permit.

Provisional: temporary license in MD. We can write it. Also in VA for driver's under the age of 19 (restrictions include: one non-family passenger in the first year, prohibits driving between midnight and 4am, & cell phone use).

Ineligible Out of State Licenses

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We cannot write a policy if they have the following out-of-state licenses in each of the listed states.

Illinois	Indiana	Maryland	Ohio	Tennessee	Texas	Virginia	Georgia
New York	New York	New York	New York	New York	New York	New York	New York
New Jersey	New Jersey	New Jersey	New Jersey	New Jersey	New Jersey	New Jersey	New Jersey
Louisiana	Louisiana	Louisiana	Louisiana	Louisiana	Louisiana	Louisiana	Louisiana
Florida	Florida	Florida	Florida	Florida	Florida	Florida	Florida
Michigan	Michigan	Michigan	Michigan	Michigan	Michigan	Michigan	Michigan
	Maryland	Washington DC	Kentucky	Maryland		Maryland	
	Kentucky					Washington DC	

If you have a license from one of the states listed under Texas, you will receive an error message, followed by a request for documents. Once the requested documents are sent in, Sr. Underwriters will review the documents. This process takes 15 business days and can't be expedited for any reason. You will not have access to a price until the documents are approved.

California Licenses

We will always receive a "No Response" Error for California licenses. Do NOT attempt to pull the record again.

If there are any manually entered tickets, do not delete them. Just advise:

"Please be advised that our Underwriting Department will run your Motor Vehicle Reports after your policy start date. If for any reason there are any updates to your policy, our Underwriting Department will notify you in writing. Do you have any other tickets that we have not discussed today?"

NOTE: Enter in license information as normal, but make sure to use the MVR advisory above.

US Territories

When asking age first licensed in the US, we can give credit for driving history in the US territories (American Samoa, Guam, the Northern Mariana Islands, Puerto Rico and the U.S. Virgin Islands).

These territories show up as license states.

NOTE: If a customer has a foreign/international license we would follow the process outlined [HERE](#).

Matricula ID Card

A Matricula ID Card is just another form of an ID card, so this would be an unacceptable license.

Out-of-State License Military Exception

Normally, if a driver has a license from an unacceptable state, then that driver would be an unacceptable risk. However, Underwriting makes an exception for military members. If the NI or their spouse are active military, then it would be acceptable for them (along with their **unmarried children**) to have an unacceptable out-of-state license.

This is an exception to the rule. If the customer has an out-of-state driver's license in one of our unacceptable states

and is **not** in the military, this would be an unacceptable risk.

Based on their active-duty military occupation status, Policy Center knows when someone qualifies for the exception, and it will accept their real information.

Excluding Drivers

Excluding Drivers

Elephant offers customers the ability to exclude drivers from the policy that would otherwise be rated. A named driver exclusion excludes the driver from coverage under the policy, meaning that ZERO coverage will be provided if they are operating the vehicle at the time of a claim. An exclusion will also keep the individual from affecting the named insured's premium.

To exclude a driver you will need to add them and then select yes for would you like to exclude this driver. This would mean that the excluded driver would NOT be covered under any circumstances even in the event of an emergency. You must advise the PH of this.

When you exclude a driver, a Named Driver Exclusion form (NDE) is automatically sent to the email on file. This form must be signed and returned prior to bind. The system will tell you if the form had been received. Please see the walk-through below for instructions.

In order to exclude you **MUST** put the relationship to the policyholder as a family member and the license status as **VALID**.

Tell us about your other drivers.

[Cancel](#)

First Name	Last Name	Date of Birth
<input type="text"/>	<input type="text"/>	<input type="text"/>
Would you like to exclude this driver?		<input type="radio"/> Yes <input checked="" type="radio"/> No
Gender		<input type="radio"/> Male <input type="radio"/> Female
Relationship to Policyholder		
Current License Status		
Age First Licensed in U.S.		
Marital Status		

In Ohio, the named insured's spouse will also need to sign the form and it must be sent to 2 separate emails if they are being excluded from coverage.

Named Driver Exclusion (NDE) Walkthrough

In the event that you do exclude a driver, there will be a waiver that needs to be signed and returned prior to binding, they will be sent electronically through DocuSign for the customer to sign within a certain time frame. Elephant handles this process so you all do not have to chase these down. You can refresh your page after the client submits the waiver and it will show you if the NDE has been signed. Here is a breakdown of what the process looks like:

Adding Financial Responsibility

Adding Financial Responsibility

You can now add SR-22s or FR-44s pre-bind. You will find this at the bottom of each driver's page.

Occupation – Select the closest match

Manager - Office

Current License Status

Valid

Age First Licensed

16

Primary Vehicle

2021 JEEP GRAND CHEROKEE LAREDO

Are all vehicles kept in ZIP 76017?

☒ Yes ☐ No

Does this driver need an SR-22?

☐ Yes ☒ No

Continue

Note: Financial responsibility forms are filed with the state within 24-48 business hours.

Fees									
Fee Name	MD	OH	TX	VA	IL	TN	IN	GA	When does the fee apply?
SR-22	N/A	-	\$75	\$75	\$0	\$75	\$25	\$75	When the SR-22 is added and at renewal. It is non-refundable.
FR-44	-	-	-	\$75	-	-	-	-	When the FR-44 is added and at renewal. It is non-refundable.

- Elephant does not offer an SR-22 in Ohio.
- Elephant does not charge a fee in Illinois to file the SR-22.
 - However, we require the insured to pay up front, in full, for the full policy term.

Assigning Vehicles

Assigning Vehicles

****This is rate impacting and we have seen an uptick in premium changes on the back end when Policy Holders call in and provide different answers when they are asked these questions****

There are 2 potential questions regarding vehicle assignment, each vehicle, and the driver must be assigned according to primary operation. Both questions need to be asked **open-ended**:

For Primary Vehicle, *on the driver's page*, it should be asked *"Which vehicles does [driver] primarily operate?"*

You will see the vehicles listed out again before you get to the quote, if there are more than one vehicle and/or driver and this question wants to know, *"Who operates [vehicle] the most?"*

Both questions may seem similar but in fact, can vary. An older couple for example may have 2 vehicles, a Ford and a Toyota. They both drive the Toyota the most often, but the husband drives the Toyota the most and he would also drive the Ford the most.

Example: Looking at the image below, the following are ways you can ask the assignment questions:

Who operates the Ford most often?

Who operates the Honda most often?

Then:

If you were going to drive one of the vehicles, which would you drive most?

If Melinda would drive one of the vehicles, which would she drive most?

Assigning Accidents

Assigning Accidents

Once CLUE is run you will come to a page that lists all incidents by the driver. If there are unassigned accidents they will show at the bottom of the list. You **MUST** expand that list. All accidents must be properly assigned or Underwriting will assign them post-bind and could cause a rate change.

Incidents by Driver

Ordered: 2023-01-04

Please verify the following claims and incidents.

Rated - License #XXXX9073 - valid

Current License Status

Valid

Rated - License #XXXX5013 - valid

Current License Status

Valid

+ (5 Incidents)

+ Other incidents/claims(2 Incidents)

Save and Continue

- Not all drivers will match exactly from the quote from the CLUE report due to last name changes, capitalization, or different spelling. These will need to be properly assigned.
- If any claim is left as "unoccupied" or blank it needs to be assigned to the policyholder at the time of the claim.
- ALL claims within 1 year **MUST** be assigned to a rated or excluded driver due to Elephant's Underwriting guidelines. See [here](#) for drivers required on policy. If you do not already have this person listed you must list them to either rate or exclude. If wanting to exclude, please see [here](#).
- If an accident is assigned to a driver and it is changed to "Other Driver" it will flag an Underwriting flag on the back end. Underwriting will properly assign the accident, potentially causing a premium impact, and then notify the Policyholder with an AUD (Adverse Underwriting Decision.)

Failure to complete any of these steps may result in rate/policy change post-bind.

Underwriting Eligibility

Underwriting Eligibility

There is no longer a specific number of incidents that can make a policy or driver unacceptable.

Instead, each accident or ticket is assigned a point value, and each state will have a maximum point limit that the NI must stay under in order to be insured with us.

Therefore, there is no way to determine if someone will be eligible unless you run reports. At this time the error message is not specific to this, it will just be the generic error message advising you to call in.

