

Underwriting Checklist
Class of Business: Pawn Sales

- How is the title obtained? _____
- Is it signed over at time of pawn? YES NO
- Is there a signed agreement of pawn? YES NO
- Verify vehicles under pawn contract are not driven.
- Verify vehicles under pawn contract are not stored on sales lot.
- Are Pawn Shop Operations excluded? YES NO

Underwriting Checklist
Class of Business: Consigned Auto Sales

- Can you obtain a copy of the consigned auto agreement? _____
- Agreement must state as to who is responsible in case of loss.
- Agreement must state that the owner is aware that the vehicle will be test driven by customers.
- Don't forget, without symbol 29, there is no liability coverage.