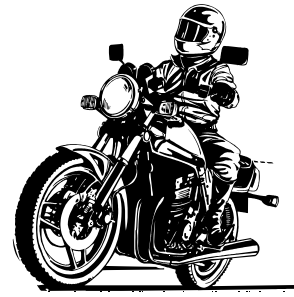




Motorcycle Program Comparison



20 Years of Superior Service!

	American Modern	American Reliable	Foremost
Sport Bikes?	Yes	Yes	Yes
ATV's	Up to 8 wheels	Up to 8 wheels	Up to 8 wheels
Dirt Bikes	Yes	No	Yes
Liability Only	Yes	Yes	Yes
Comp/Liability	Yes	No	No
Full Coverage	Yes	Yes	Yes
Cycle License?	Recommended	Recommended	Recommended
Accessories	\$3000 included	\$1000 included	\$3500 included*
Trikes	Yes	No	Yes
Replacement Cost	Yes (2 yrs or newer)	No	No
Custom Manufacture	Submit	No	Submit
Assembled	Submit	No	Submit
DUI acceptable?	Yes	Yes	Yes
Discounts			
Transfer	Yes	Yes	Yes
Safety course	Yes	Yes	Yes
Home ownership	Yes	No	*
Auto ownership	No	No	*
Cycle endorsement	May reduce rate	No	Yes
Experienced Operator	No	No	Yes
Multi-unit	Yes	Yes	Yes
Association	Yes	Yes	Yes
Audible Alarms	No	Yes	Yes
Garaged	Yes	No	*
Insurance Scoring?	Yes	No	Yes
	*some discounts available as "package discounts" or other limitations		