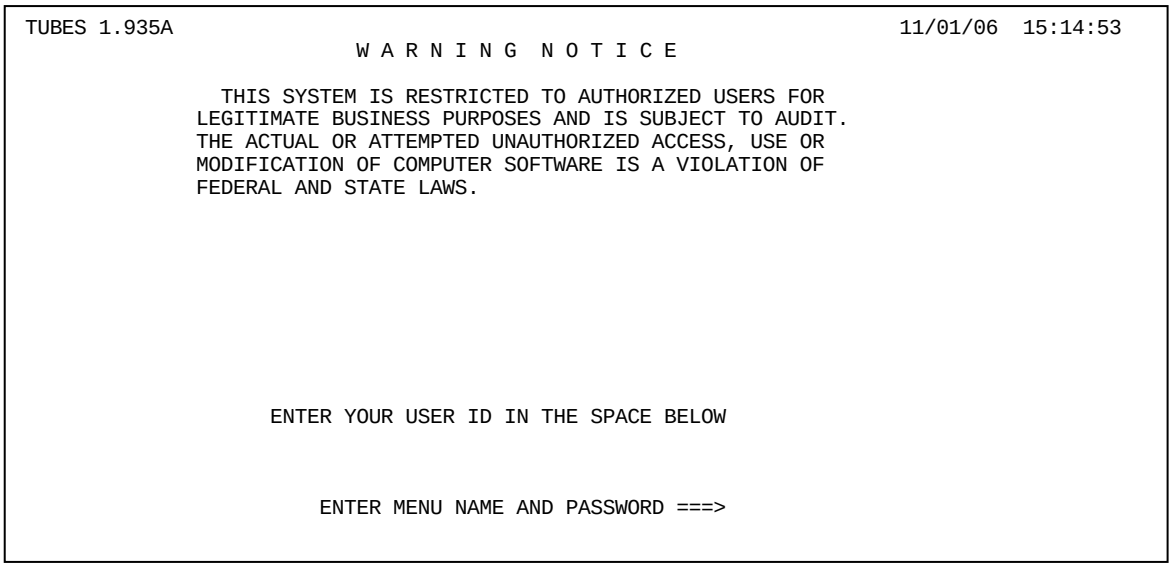
A. OVERVIEW OF THE SECURITY SYSTEM

Each company must designate a Security Administrator to be the liaison between the company and CAR relative to security issues. Section C of this chapter defines the specific responsibilities of the Security Administrator.

CAR's Online Telecommunications System has been designed with a number of security checkpoints. Failure to comply with any one of the checkpoints results in a disabled User ID.

You can access CAR's Telecommunications system directly from its website, www.commauto.com. Upon starting a session, a program runs called "Reflections for the WEB." This allows your computer to connect with CAR's mainframe.

After Reflections runs, the Warning Notice screen appears. At this screen, type in your User ID (SXXX or SCXX) and hit ENTER.



If the User Id is valid, the CAR sign-on screen appears. Enter your unique User ID and password. Do not share this User ID/password.

At the initial sign on, the password expires and you are prompted to define a new password. Also, CAR passwords automatically expire every 60 days and you will need to define a new password with each expiration.

All User IDs are defined for specific applications and company numbers. Accordingly, if the User ID is not valid for that company number and application, you will not gain access to the application.

If your User ID becomes disabled, please contact your Security Administrator who will contact CAR. (Chapter II - Section B contains additional information).

B. DESCRIPTION OF SECURITY BREACHES

User IDs become disabled under the following circumstances:

a. The User ID/password combination is not valid after three attempts.

b. You sign on before 7:00 AM or after 6:00 PM, Eastern Standard Time.

c. The Company Number is not valid for the User ID after three attempts.

d. The User ID is not valid for a specific application after three attempts.

e. You attempt to tab into a "secure" field.

f. You attempt to change the company number too far into the application (i.e. after the company number has already been keyed in).

g. The User ID remains inactive for over 60 days.

h. Sharing of User IDs becomes known.

After 30 minutes of inactivity, disconnection occurs. You are able to log back in with no trouble if this occurs.

Contact your Security Administrator if your CAR User ID becomes disabled.

CAR Staff reserves the right to revoke a User ID if repeated security breaches occur.

C. SECURITY PROCEDURES

1. General Information

The Security Administrator is the primary contact for telecommunications issues; CAR Staff will forward most telecommunications information, including activity reports, to this individual.

Notify CAR upon an employee termination so that it can determine whether to disable the User ID or update the password. Use the Telecommunications User Security Form.

Notify CAR when additional User IDs are required. Again, use the Telecommunications User Security Form.

In general, notify CAR Staff of any personnel changes that may impact the on-line system.

Member companies may designate access to data processing vendors (such as CGI) for CAR's Online Telecommunications System. The user may grant the data processing vendor their User ID information. However, in no event, shall CAR be liable for any damages of any kind arising from the use of the shared User ID.

2. Problem Resolution Procedures

In order to resolve a security problem, follow the procedures outlined below.

a. Contact your Data Analyst and explain the problem.

b. The Data Analyst will verify the user and the problem with the Security Administrator.

c. If the problem is simple corrective actions may be taken while the Security Administrator is still on the phone.

d. However, if more sophisticated actions are required, CAR Staff will contact the Security Administrator once the problem has been rectified.

e. It is the Security Administrator's responsibility to then contact the company user.

Note that it is acceptable to contact your Security Administrator and have that person initiate the telephone call to CAR.