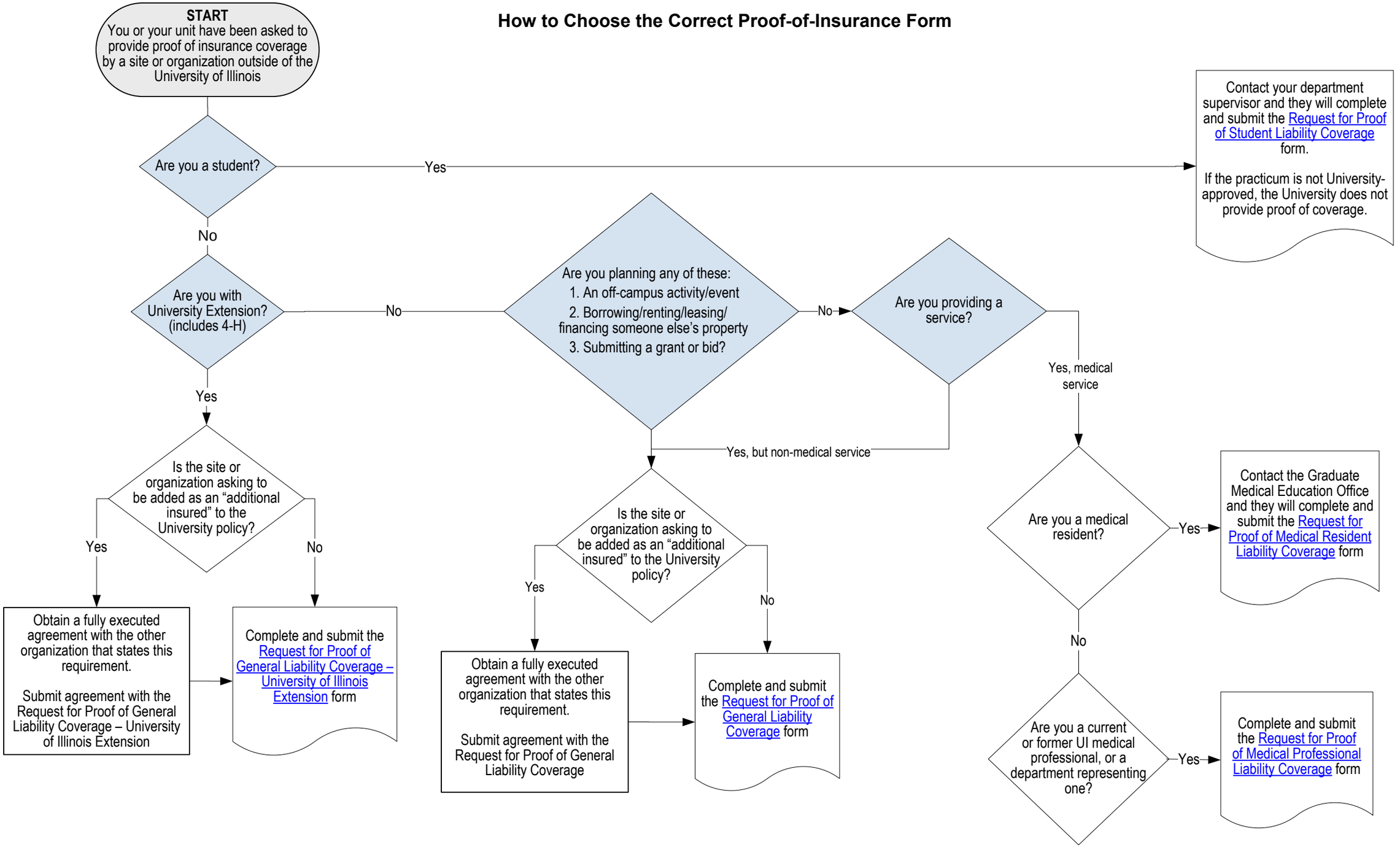How to Choose the Correct Proof-of-Insurance Form