

**DWELLING FIRE & ALLIED LINES**

**1. Allied Property and Casualty Insurance Company**

- Installment Payment Plan Deviation.
- Eff: 5-15-17 NWPC-130907151 [NCDOI](#)

**2. Allstate Insurance Company**

- Fire Key Premiums - All fire key rates are either equal to or less than the Bureau rates.
- Extended coverage key premiums All extended coverage key rates are either equal to or less than the Bureau rates.
- Installment Payment Plan: Payroll deduction option for Allstate Employees (NC); Charges waived.
- Eff: 11-15-03 PC067294 [NCDOI](#)

**3. American Economy Insurance Company**

- 15% Fire for Protection Classes 1-8 only.
- Eff. 3-31-86

**4. American Family Home Insurance Company**

- Installment Payment Plan
- Eff 1-1-17 AMMH-130657672 [SERFF Filing Access - North Carolina](#)

**5. American General Property Insurance Company**

- Form DP-3: Minimum annual premium per policy is waived.
- Downward deviation on short rate cancellation factors.
- Eff. 10-1-90

**6. American Manufacturers Mutual Insurance Company**

- Installment Payment Plan: Charge waived for 1st & last installments.
- Eff. 4-2-91

**7. American Modern Home Insurance Company**

- Payment Plans for EFT Recurring Credit Card.
- Unprotected Dwellings.
- Eff 1-1-17 AMMH-130657589 [SERFF Filing Access - North Carolina](#)

**8. American Modern Select Insurance Company**

- Payment plans for EFT recurring credit card.
- Unprotected dwellings.
- Eff 4-1-15 AMMH-129805326 [SERFF Filing Access - North Carolina](#)

**9. American Motorists Insurance Company**

- Installment Payment Plan: Charge waived for 1st & last installments
- Eff. 4-2-91

**10. American States Insurance Company**

- 15% Fire for Protection Classes 1-8 only.
- Eff. 3-31-86

**11. American Strategic Insurance Corporation**

- Territory Deviation.
- Age of Home.
- "E Policy" – all forms.
- Senior Retiree.
- Accredited Builder.
- Certified Property Manager.
- Secured Community.

- Months Owner Occupied.
- Credit Score.
- Deductible.
- Hip Roof Design.
- Wind Mitigation.
- Eff 3-1-18 AMSI-131146168 [SERFF Filing Access - North Carolina](#)

**12. AMICA Mutual Insurance Company**

- Installment Payment Plan.
- Eff. 10-27-14 AMMA-129609794 [SERFF Filing Access - North Carolina](#)

**13. Amerisure Insurance Company**

- 15% deviation on all dwelling fire rates & premiums for all forms & territories.
- Multi-Policy Credit: 10% credit to final premium if personal auto, homeowners & dwelling fire policies are all insured with Amerisure or Michigan Mutual Insurance Companies.
- Waive \$25 minimum additional charge for \$100 deductible clause on dwelling fire policy.
- Eff. 3-1-94

**14. Amerisure Mutual Insurance Company**

- Multi-Policy Credit: 10% credit applied to final premium if personal auto, homeowners & dwelling policies are insured with Michigan Mutual Insurance Companies.
- Waive \$25 minimum additional charge for \$100 deductible clause on dwelling fire policy.
- Eff. 3-1-94

**15. Armed Forces Insurance Company Exchange**

- Deductible Factors
- Automatic Increase in Insurance Item A is Deleted.
- Earthquake Coverage Sub item D. Part 2e is Deleted and Substituted.
- Windstorm or Hail Exclusion – Territories 07, 08, 48, 49 and 52 Only.
- Extended Coverage, Broad and Special Forms – Coverage A & Coverage C Key Premiums.
- Base Premium Computation: Credit Deviation Based on Coverage.
- Eff: 7-1-17 ARMD-130966482 [SERFF Filing Access - North Carolina](#)

**16. Arrowood Indemnity Company**

- Discount for Eligible Employees: 20% credit to total dwelling fire premium.
- Installment Payment Plan waived for employees.
- Installment Payment Plan: Payroll Deduction Program not subject to installment fees.
- Installment Payment Plan: \$1 each Installment for Electronic Funds Transfer.
- Eff. 9-21-98

**17. Assurance Company of America**

- Fire & Allied Lines: New Home Credit; 10% dwellings 5yrs. old or less; 5% dwellings 6-10 yrs old, except seasonal or trailer homes.
- Eff. 8-1-86

**18. Automobile Insurance Company of Hartford, Connecticut**

- Payment Options – Installment Payment Plan reduced to \$1.00 per installment for Electronic funds Transfer and recurring Credit Card Billing.
- Eff 6-9-08 TRVA-125638717

**19. Central Mutual Insurance Company**

- Installment charge deviation -Account Bill, Electronic Funds Transfer (EFT) Option, Credit Card Handling Fee.
- Waiver of Premium Deviation.
- Eff 7-1-12 CEMC-128154781 [SERFF Filing Access - North Carolina](#)

**20. Church Mutual Insurance Company**

- 25% Fire & Allied Lines.

- Eff. 6-12-86

**21. Cincinnati Insurance Company**

- Installment Payment Plan – Electronic Funds Transfer.
- Package Credit – Dwelling and Homeowners Policies.
- Base Rate Deviation.
- Eff 7-1-17 CNNB-130969824 [SERFF Filing Access - North Carolina](#)

**22. Economy Premier Assurance Company**

- 15% Fire Base Rate Deviation for territories 32-43.
- Special Form DP-3: 15% Base rate deviation for territories 32-43.
- Pak II Renewal Credit when consecutive yrs. of auto or homeowners coverage with a Metropolitan Company.
- New Home Discount: 0-15 yrs. of age: Credit varies 3%-18%.
- Loss Assessment Deviation.
- Premium Credits for Protective Devices: Credit varies 1%-15%.
- Fire Resistive Dwellings: Varying factors are applied to the masonry premiums.
- Premium Payment Plan Deviation.
- Eff. 6-01-01 PC040059 [NCDOI](#)

**23. The Employers Fire Insurance Company**

- 15% deviation base premium: Primary Dwelling, Minimum Limits \$50,000, Maximum Limits \$400,000. Secondary/Seasonal Dwelling, Minimum Limits \$30,000, Maximum Limits \$400,000.
- Eff. 9-6-93

**24. Employers Mutual Casualty Company**

- Installment Premium Charge: Charge waived for electronic funds transfer
- Eff. 5-25-97

**25. Federated Mutual Insurance Company**

- 15% Fire & Allied Lines.
- Installment Payment Plan: \$5 maximum charge per account for all policies.
- Eff. 11-1-94

**26. Fidelity & Guaranty Insurance Company**

- Waive any additional premium of \$5 or less.
- Eff. 4-14-86

**27. Fidelity & Guaranty Insurance Underwriters**

- Waive any additional premium of \$5 or less.
- Eff. 4-14-86

**28. Firemen's Insurance Company of Washington D.C.**

- 10% deviation on all Base Premiums.
- All Forms: Protective Device: Credit varies 2% - 13%.
- All Forms: New Home Discount: Credit varies 4% - 20% for age of dwelling 0-25 yrs. greatest credit for newest home.
- All Forms Renovation Discount: 0-15 yrs. factor of .85 -.95 when U/W guidelines are met. Applies to base premium.
- All Forms: Senior Citizen Discount; Factor of .95 applies for age 50 yrs. or older & resides at principal residence.
- Renewal Discount: Factor of .95 applies to base premium when criteria is met.
- Eff. 11-7-94

**29. Garrison Property and Casualty Insurance Company**

- Base Premium. Coverage A and Coverage C, Fire and Extended Coverage.
- Tier Deviation.
- Roof Type.
- Multi Policy Credit.
- Loss History.
- Age of Home.

- Superior Construction.
- Earthquake Coverage.
- Installment Payment Plan.
- Unprotected Dwellings, Vacancy Period Extension.
- Eff. 2-1-19 USAA-131618845 [SERFF Filing Access - North Carolina](#)

**30. Government Employees Insurance Company**

- Installment Payment Plan: Waive charge of \$3 - 1st installment, if 1st payment received with application.
- Eff. 3-1-95

**31. Hanover Insurance Company**

- Premium Installment - \$1 service charge for each premium installment (excluding the 1st), if policy on Direct Bill.
- Installment Payment Plan by Electronic Funds Transfer: No service charge.
- Eff. 10-1-99

**32. Harleysville Insurance Company**

- Dwelling all perils and all forms.
- Multi-Policy Credit-Companion Credit.
- Payment Options-Electronic Funds Transfer.
- Eff 6-27-11 HRLV-127092953 [SERFF Filing Access - North Carolina](#)

**33. Harleysville Preferred Insurance Company**

- Companion discount – Credit for existing insurance, duplicated by a policy written as a product segment contained in the StarPak at the time of issuance, is allowed for the unexpired period of the existing insurance.
- Eff 1-30-03 PC056104 [NCDOI](#)

**34. Hartford Accident & Indemnity Company**

- Account Credit: 10% credit applies to Fire, EC, V&MM or Special form premium for Coverage A and/or Coverage C if the insured has personal auto or homeowners policy written in any of the Hartford Group located in all territories except 5,6,32,33,34,35,41,42,and 43.
- Eff. 9-4-02 PC050104 [NCDOI](#)

**35. Hartford Casualty Insurance Company**

- Account Credit: 10% credit applies to Fire, EC, V&MM or Special form premium for Coverage A and/or Coverage C if insured has personal auto or homeowners policy written in any of the Hartford Group for all territories except 5,6,32,33,34,35,41,42 and 43.
- Merit Dwelling Program Credit: 10% credit applies to Fire, EC, V&MM or Special form premium for Coverage A and/or Coverage C in all territories except 5,6,32,33,34,35,41,42, and 43.
- Eff 9-4-02 PC050105 [NCDOI](#)

**36. Hartford Fire Insurance Company**

- Account Credit: 10% credit applies to Fire, EC, V&MM or Special form premiums for Coverage A and/or Coverage C if insured has personal auto or homeowners policy written in any of the Hartford Group in all territories except 5,6,32,33,34,35,41,42,and 43.
- Eff. 9-4-02 PC050103 [NCDOI](#)

**37. Horace Mann Insurance Company**

- Installment Payment Plan.
- Eff. 7-1-11 HRMN-127243277 [SERFF Filing Access - North Carolina](#)

**38. Insurance Company of the State of Pennsylvania**

- 20% Dwelling Fire.
- Eff. 1-3-86

**39. Integon National Insurance Company**

- 5% deviation of Coverage A for dwellings in amount of \$35,000 & above. Deviation will apply in territories 30-41,

Protection Classes 1-8.

- Eff. 1-1-93

**40. Liberty Mutual Fire Insurance Company**

- Automatic Increase in Insurance waived.
- Eff. 2-21-13 LBRM-128842973 [SERFF Filing Access - North Carolina](#)

**41. Liberty Mutual Mid-Atlantic Insurance Company**

- 10% Fire and Allied lines.
- Eff 11-1-90

**42. Lighthouse Property Insurance Corporation**

- Base Premium Computation.
- Age of Dwelling.
- Book Transfer Discount.
- Golden Age Discount.
- Secured Communities Discount.
- Electronic Policy Discount.
- Wood Burning Stove Factor.
- Experience Rating Factors.
- Partial Hip Roof Discount.
- Eff. 2-1-19 MERL-131748256 [SERFF Filing Access - North Carolina](#)

**43. Lumberg Mutual Casualty Company**

- Installment Payment Plan: Charge waived for 1st & last installment.
- Eff. 4-2-91

**44. Maryland Casualty Company**

- Fire & Allied Lines: New home credit; 10% DW 5yrs. old or less; 5% DW 6-10 yrs old, except seasonal or trailer homes.
- Eff. 8-1-86

**45. Massachusetts Bay Insurance Company**

- \$1 service charge for each premium installment (excluding the 1st), if policy is set up on Direct Bill.
- Installment Payment Plan by Electronic Funds Transfer: No service charge.
- 10% deviation all territorial base rates.
- Eff. 10-1-99

**46. Metropolitan Property and Casualty Insurance Company**

- Automatic increase in insurance. DP 32 11 premium waived.
- Eff. 9-1-98

**47. Milbank Insurance Company**

- Base Premium Computation.
- Key Factor.
- Deductible Factor.
- Miscellaneous Loss Costs.
- Windstorm and Hail Exclusion.
- Windstorm Mitigation.
- Age of Home.
- Distance to Coast.
- Insurance Score.
- Number of Family Units.
- Coverage A per Square Foot.
- Stories and Square Feet.
- Number of Bathrooms.
- Loss Experience.

- Age of Roof.
- Age of Roof Tenure.
- Roof Shape.
- Smart Home Protective Device Factor.
- Employee Discount.
- Eff. 06-13/19 STAT-131578821

**48. NGM Insurance Company**

- Seasonal Factors DP 00 02 Only - Coverage A.
- Combined Personal Protection Program.
- Optional Deductibles.
- Installment Payment Plan.
- Base Rates – All Forms.
- Eff. 5-1-12 NGMC-128135288 [SERFF Filing Access - North Carolina](#)

**49. National Specialty Insurance Company**

- Waive Installment charge.
- Eff 11-15-95

**50. Nationwide Mutual Insurance Company**

- Installment Payment Plan.
- Unprotected Dwellings.
- Home and Car Deviation.
- Eff 7-7-19 NWPC-131689079 [SERFF Filing Access - North Carolina](#)

**51. Netherlands Insurance Company**

- All Forms: 15% deviation to Dwelling Fire & Allied Lines
- Eff. 3-5-96

**52. Northern Insurance Company of New York**

- Fire & Allied Lines: New Home Credit; 10% dwellings 5yrs. old or less; 5% dwellings 6-10 yrs old, except seasonal or trailer homes.
- Eff. 8-1-86

**53. Peerless Insurance Company**

- Installment Payment Plan no charge for each EFT.
- Eff. 5-1-12 LBRM-128057407 [SERFF Filing Access - North Carolina](#)

**54. Pennsylvania National Mutual Casualty Insurance Company .**

- Recurring Payment Plan.
- Optional Deductibles.
- Eff. 2-1-19 PNPR-131699701 [SERFF Filing Access - North Carolina](#)

**55. Pharmacists Mutual Insurance Company**

- Installment Payment Plan: Charge varies based on installment period.
- Eff. 3-10-97

**56. Republic Franklin Insurance Company**

- 15% deviation for members of Utica National Insurance Group.
- Eff. 7-1-93

**57. RLI Insurance Company**

- Coverage A Extended Coverage DP3 only.
- Coverage C Extended Coverage DP3 only.
- Eff 6-1-15 RLSC-130005670 [SERFF Filing Access - North Carolina](#)

**58. Safeco Insurance Company of America**

- The minimum premium charge for \$100 deductible is deleted.
- Market Tier Relativities.
- Eff. 5-1-12 LBRM-128033161 [SERFF Filing Access - North Carolina](#)

**59. Selective Insurance Company of South Carolina**

- Installment Payment Plan: \$2 per each installment.
- Eff. 9-1-98

**60. Selective Insurance of The Southeast**

- Installment Payment Plan: \$2 per each installment.
- Eff. 9-1-98

**61. Service Insurance Company**

- 5% deviation for Coverages A & C for all forms in all territories except 5, 6, 42 & 43.
- Eff. 7-1-04 PC071059 [NCDOI](#)

**62. Southern Fire and Casualty Insurance Company**

- No charge for Endorsement DP 3211: Automatic Increase In Insurance.
- Eff. 1-1-97

**63. Southern Guaranty Insurance Company**

- Automatic Increase in Insurance; No charge for endorsement DP-3211.
- Eff. 7-1-95

**64. Southern Insurance Company of Virginia**

- Installment Payment Plan-Electronic Funds Transfer.
- Eff 11-1-08 DNGL-125836391 [SERFF Filing Access - North Carolina](#)

**65. Southern Pilot Insurance Company**

- Automatic Increase In Insurance: No charge for endorsement DP 3211.
- Eff. 8-1-01 PC042381 [NCDOI](#)

**66. State Automobile Mutual Insurance Company**

- All Forms: Protective Devices: Apply applicable credit to Dwelling Fire & EC premium.
- Eff. 6-1-90

**67. State Auto Property & Casualty Insurance Company**

- Installment Payment Plan E-Pay Option.
- Alarm, Smoke Detectors, Fire Extinguishers & Sprinklers, EC Premium.
- Employee Group Discount.
- Base Premium.
- Deductibles.
- Windstorm Mitigation.
- Eff. 2-1-19 STAT-131682402 [SERFF Filing Access - North Carolina](#)

**68. Travelers Indemnity Company of America**

- Payment Options – Installment Payment Plan reduced to \$1.00 per installment for Electronic funds Transfer and recurring Credit Card Billing.
- Eff 6-9-08 TRVA-125638717 [SERFF Filing Access - North Carolina](#)

**69. Twin City Fire Insurance Company**

- Account Credit: 10% credit applies to Fire, EC, V&MM or Special form premiums for Coverage A and/or Coverage C if insured has a personal auto or a homeowners policy written in any of the Hartford Group for all territories except 5,6,32,33,34,35,41,42,and 43.
- Eff. 9-4-02 PC050106 [NCDOI](#)

**70. USAA Casualty Insurance Company**

- Base Premium Coverage A and Coverage C, Fire and Extended Coverage.
- Tier Deviation.
- Roof Type.
- Multi Policy Credit.
- Loss History.
- Age of Home.
- Superior Construction.
- Earthquake Coverage.
- Installment Payment Plan.
- Unprotected Dwellings.
- Eff. 2-1-19 USAA-131618868 [SERFF Filing Access - North Carolina](#)

**71. USAA General Indemnity Company**

- Base Premium Coverage A and Coverage C, Fire and Extended Coverage.
- Tier Deviation.
- Roof Type.
- Multi Policy Credit.
- Loss History.
- Age of Home.
- Superior Construction.
- Earthquake Coverage.
- Installment Payment Plan.
- Unprotected Dwellings, Vacancy Period Extension.
- Eff. 2-1-19 USAA-131618823 [SERFF Filing Access - North Carolina](#)

**72. Union Insurance Company**

- All Forms: Account Credit - 10%.
- Eff. 2-1-97

**73. United Services Automobile Association**

- Base Premium Coverage A and Coverage C, Fire and Extended Coverage.
- Tier Deviation.
- Roof Type.
- Multi Policy Credit.
- Loss History.
- Age of Home.
- Superior Construction.
- Earthquake Coverage, Ordinance or Law.
- Installment Payment Plan.
- Unprotected Dwellings, Vacancy Period Extension.
- Eff. 2-1-19 USAA-131618843 [SERFF Filing Access - North Carolina](#)

**74. United States Fidelity & Guaranty Company**

- Employee Group Discount: 20%.
- Eff. 2-16-96

**75. Unitrin Auto and Home Insurance Company**

- Installment Payment Plan-Electronic Funds Transfer (EFT).
- Eff 6-15-09 KEMP-126121970 [SERFF Filing Access - North Carolina](#)

**76. Valiant Insurance Company**

- Fire & Allied Lines: New Home Credit; 10% dwellings 5yrs. old or less; 5% dwellings 6-10 yrs old, except seasonal or trailer homes. Eff. 8-1-86
- 15% Dwelling Form DP-2 & DP-3.
- Eff. 7-26-93



**77. Vesta Insurance Corporation Company**

- Loss Free Credit: 3 yrs. - 5%; 6 yrs. - 10%.
- Forms DP-1, DP-2 & DP-3: Deductibles credits; \$500-12%; \$1,000-24%; \$2,500-29%.
- Security Credit: Credits vary 3% - 10%
- Eff. 12-18-96