

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 Modern Home Insurance Company

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

7. American Modern Property and Casualty Insurance Company

Basic Program

- Age of Home – Fire and Extended.
- Age of Insured.
- Association Discount.
- Auto/Home Discount.
- Claims Free Discount.
- Installment Payment Plan Option – EFT, Recurring Credit Card.
- Insurance Score
- Minimum Premium.
- Multi -Policy Discount.
- Paid in Full Discount.
- Paperless Discount.
- Territory.
- Unprotected Dwellings.

Special Program

- Age of Home – Fire and Extended.
- Age of Insured.
- Association Discount.
- Auto/Home Discount.
- Claims Free Discount.
- Installment Payment Plan Option – EFT, Recurring Credit Card.
- Insurance Score
- Minimum Premium.

- Multi -Policy Discount.
- Paid in Full Discount.
- Paperless Discount.
- Territory.
- Eff 5-1-20 AMMH-132160986 [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 States Insurance Company

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

10. 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](#)

11. AMICA Mutual Insurance Company

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

12. 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

13. 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

14. 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](#)

15. 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

16. 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

17. 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](#)

18. Church Mutual Insurance Company

- 25% Fire & Allied Lines.
- Eff. 6-12-86

19. Cincinnati Insurance Company

- Installment Payment Plan – Electronic Funds Transfer.
- Package Credit – Dwelling and Homeowners Policies.
- Base Rate Deviation.
- Eff 7-1-20 CNNB-132219198 [SERFF Filing Access - North Carolina](#)

20. 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 [NCDOL](#)

21. 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

22. Employers Mutual Casualty Company

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

23. Federated Mutual Insurance Company

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

24. Fidelity & Guaranty Insurance Company

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

25. Fidelity & Guaranty Insurance Underwriters

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

26. 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

27. Garrison Property and Casualty Insurance Company

- Base Premium. Coverage A and Coverage C, Fire and Extended Coverage Base Rates.
- Tier Deviation.
- Territory 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. 7-1-20 USAA-132255395 [SERFF Filing Access - North Carolina](#)

28. Government Employees Insurance Company

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

29. 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

30. 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](#)

31. 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](#)

32. 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](#)

33. Hartford Casualty Insurance Company

- Account Credit: 10% credit applies to Fire, EC, V&MM or Special form premium for Coverage A and/or Coverage

Deviation as of July 1, 2021

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](#)

34. 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](#)

35. Horace Mann Insurance Company

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

36. Insurance Company of the State of Pennsylvania

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

37. 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

38. Liberty Mutual Fire Insurance Company

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

39. Liberty Mutual Mid-Atlantic Insurance Company

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

40. 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. 6-1-21 MERL-132794630 [SERFF Filing Access - North Carolina](#)

41. 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

42. Metropolitan Property and Casualty Insurance Company

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

43. 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.
- Minimum Premium.
- Eff. 7-1-20 STAT-132320958 [SERFF Filing Access - North Carolina](#)

44. NGM Insurance Company

- Seasonal Factors DP 00 02 Only - Coverage A.
- Combined Personal Protection Program.
- Optional Deductibles for Additional Locations.
- Installment Payment Plan.
- Base Rates – All Forms.
- Eff. 7-1-20 NGMC-132319995 [SERFF Filing Access - North Carolina](#)

45. National Specialty Insurance Company

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

46. Nationwide Mutual Insurance Company

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

47. Netherlands Insurance Company

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

48. Peerless Insurance Company

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

49. Pennsylvania National Mutual Casualty Insurance Company .

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

50. Pharmacists Mutual Insurance Company

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

51. Republic Franklin Insurance Company

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

52. 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](#)

53. 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](#)

54. Selective Insurance Company of South Carolina

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

55. Selective Insurance of The Southeast

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

56. 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](#)

57. Southern Fire and Casualty Insurance Company

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

58. Southern Guaranty Insurance Company

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

59. Southern Insurance Company of Virginia

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

60. Southern Pilot Insurance Company

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

61. State Automobile Mutual Insurance Company

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

62. 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. 7-1-20 STAT-132313935 [SERFF Filing Access - North Carolina](#)

63. 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](#)

64. 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](#)

65. Tower Hill Prime Insurance Company

- Maximum Discount.
- Occupancy.
- Windstorm or Hail Exclusion.
- Age of Insured.
- Insurance Score.
- Roof Material.
- Roof Age.
- Residence Type.
- Age of Home.
- Year Built.
- Distance to Coast.
- Key Premiums.
- Mobile or Trailer Homes.
- Association Discount.
- Auto/Home Discount.
- Central Station Fire & Smoke Alarm Discount.
- Central Station Burglar Alarm Discount.
- Claims History.
- Limited Access Community Discount.
- Motion Detecting Cameral Discount.
- Smart Burglar Alarm Discount.
- Smart Smoke Detector Discount.
- Paid in Full Discount
- Paperless Discount.
- Water Leak Sensors Discount.
- Water Flood or Water Leak Sensors with Automatic Shutoff Discount.
- Windstorm Mitigation.
- Prior Lapse.
- Row Home/Townhome.
- Supplemental Heating Source.
- Eff. 7-6-20 THSP – 132267303 [SERFF Filing Access - North Carolina](#)

66. USAA Casualty Insurance Company

- Base Premium Coverage A and Coverage C, Fire and Extended Coverage Base Rates.
- Tier Deviation.
- Territory Deviation.
- Roof Type.
- Multi Policy Credit.
- Loss History.
- Age of Home.
- Superior Construction.
- Earthquake Coverage, Ordinance or Law.
- Installment Payment Plan.
- Unprotected Dwellings.
- Eff. 7-1-20 USAA-132255380 [SERFF Filing Access - North Carolina](#)

67. USAA General Indemnity Company

- Base Premium Coverage A and Coverage C, Fire and Extended Coverage Base Rates.
- Tier Deviation.
- Territory 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. 7-1-20 USAA-132255411 [SERFF Filing Access - North Carolina](#)

68. Union Insurance Company

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

69. United Services Automobile Association

- Base Premium Coverage A and Coverage C, Fire and Extended Coverage Base Rates.
- Tier Deviation.
- Territory 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. 7-1-20 USAA-132255391 [SERFF Filing Access - North Carolina](#)

70. United States Fidelity & Guaranty Company

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

71. Unitrin Auto and Home Insurance Company

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

72. Windsor-Mount Joy Mutual Insurance Company

- Base Premium Computation – Fire.
- Base Premium Computation – Extended Coverages.
- Base Premium Computation – Extended Coverages.
- Construction Type – Log Homes.
- Wood Burning Stove.
- Construction Type – Asbestos Siding.
- Eff 12-8-20 KEMP-132509458 [SERFF Filing Access - North Carolina](#)