September 15, 1999

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: Rate Deviations

Attached is a list of companies operating in North Carolina under rate deviations, filed with and approved by the Commissioner of Insurance pertaining to the lines of insurance under the jurisdiction of the North Carolina Rate Bureau. The list includes all deviation filings received by the Rate Bureau for which we received notice of approval on or before August 31, 1999.

Please note that the deviations on this list are shown separately by line of insurance and type of policy.

Very truly yours,

John W. Watkins

General Manager

JWW:dp

Enclosures

G-99-4
AGRI General Insurance Company:
- Amount of Insurance Deviation: Credits vary 1%-15% by policy amount, territory & county.
- New Home Credit: 20% 1st yr.; 2% less each yr. to 9th yr. Does not apply to Form 9, remodeled or restored homes.
- All Forms, except 4 & 6: Deductible Factors: $250 ded. - 1.00; $500 ded. - 0.91; $1,000 ded. - 0.79; $2,500 ded. - 0.52.
- Protective Device Credit: Premium credit for all protection classifications & territories: Credit varies 1%-15%.
- Premium Credit for Employees of Farm Employees employed in violation of law: Form, credit $1 per policy.

AGRI General Insurance Company:
- Forms 2 & 3: Loss Free Credit - 5% if no losses have occurred during 5 previous yrs.
- Forms 2 & 3: Coverage C increased limit - $1 per $1,000 in lieu of $2.
- New Home Credit: 5 yr. of age - 20%; 1 yr. - 18%; 2% less each yr. to 9th yr.
- Form NO-6: 2% below NO-6 base premium.
- Forms 2 & 3: Derivation on policy amount relatively by territory.
- Forms 2, 4 & 6: Replacement Cost on Contents; Surcharge of 7.5%; Cov. increased to 70% of Cov. A at no premium charge.

All America Insurance Company:
- Forms 2, 3 & 3w/15: Deviation varies by policy amount & territory.
- Form 6: 25% off N.C. Rate Bureau HO-4 rates.
- Forms 2, 3 & 3w/l5: New home credit; 18% current yr.; 15%-1st yr.; 13%-2nd yr.; 12%-3rd yr.; 11%-4th yr.; 10%-5th yr.; 9%-6th yr.; 8%-7th yr.; 6%-8th yr.; 4%-9th yr.; 2%-10th yr.
- Forms 2, 3, 3 w/l5 & 6: 5%-10% deviation if company carries private passenger automobile coverage based on territory.
- Forms 1, 2 & 3: Personal Property Replacement Cost surcharge factor 1.02.
- Forms 4 & 6: Personal Property Replacement Cost surcharge factor 1.33.

American Home Insurance Company:
- Forms 2, 3 Deluxe: Deviation by amount of insurance & territory. Credit varies.
- Form 3 Deluxe: Deviation by amount of insurance. Credit varies.
- Forms 2, 3 Deluxe: Deductible Factors: $250/500 & $250/250 theft - 1.067; $500 ded. - 0.910; $1,000 ded. - 0.790; $2,500 ded. - 0.620.
- Forms 2 & 3 Deluxe Package: Guaranteed Replacement Cost provided at no charge.
- Forms 4 & 6: Personal Property Replacement Cost surcharge factor 0.68.
- Forms 2, 3 Deluxe: Deviation by age of home: Variable credits.
- Forms 2 & 3 Deluxe: Deviation by amount of insurance. Credit varies.
- Form 4 & 6: Age 55 & Retired Discount Factor; .75 when certain criteria is met.
- Form 3 Deluxe Plus: Deviation by protection class: Fixed dollar deductible credits.
- Forms 2, 3, 3 Deluxe Plus Package, 4 & 6: 5% home & auto discount when criteria is met.
- Forms 2 & 3 Deluxe: Deviation by amount of insurance. Credit varies.
- Forms 4 & 6: Deviation by age of home: Variable credits.
- Forms 3 Deluxe Plus: Deviation by protective devices: Factors vary.
- Forms 2, 3 Deluxe Plus Package: Guaranteed Replacement Cost provided at no charge.
- Form 4 & 6: Derivation by amount of insurance. Credit varies.
- Installment Payment Plan: $1 charge each installment payment paid through electronic fund transfer.
Residence Rental Coverage: Forms 2, 3 & 3: Change for endorsement entered. EFF. 0-7-91

AllComp Assurance Corporation:
- Forms 2 or 3: Deductible credits; $600 to $1,000 - 15%.
- Forms 2 or 3: Premium credits for alarm systems vary 2% - 15%.
- Age 55 & Retired Discount: 10% credit applies when required criteria is met.
- Forms 2 or 3: New Home Credit: 14%; Homes completed & occupied current calendar yr.; 5% less credit each added yr.

EFF. 12-1-91

American Automobile Insurance Company:
- Forms 2, 3 & 3 w/15: New home Credit; 20% current yr. & one yr. preceding current yr. of construction; 2% less credit each added yr. Credit applies to company base premium.
- Protective Device Credits: All Forms & all territories; 2% - 15%; Standard - credit varies 5%-15%. Credit applies to company base premium.
- All Forms: Protective device credits; Preferred - credit varies 0%-13%; Standard - credit varies 1%-15%.
- Forms 2 & 3: Deductible credits; $500 - 10%; $1,000 - 20%; $2,500 - 30% Credit applies to basic premium.
- Forms 2, 3 & 3 w/15: Credits by amount of insurance; Credit for homes with Coverage A value of $10,000 - $10,000,000 - 31.0%.
- HO-3 w/15: Multiply the HO-3 key premium by a factor of 1.08 to obtain key premium for HO-3 w/15.
- HO-3, HO-7w/20 & HO-7w/HE-21: Credits for homes with Coverage A value of $10,000 - $10,000,000 - 16.5% credit.
- Form 3: 10% deviation on base rates.
- Form 3: Preferred discount; 20% when eligibility requirements are met.
- Form 3: 10% deviation on base rates.
- Form 3: Preferred discount; 20% when eligibility requirements are met.
- Form 3: New home discount; Constructed current calendar yr. - 14%; 1 yr. old - 14%; 2% less credit each yr. thru 7th yr.
- Forms HO-3, HO-3 w/15, HE-7, HE-7 w/20, HE-7 w/21, HO-6: varied credit percentages based upon territories. EFF. 6-1-99

American Bankers Insurance Company of Florida:
- Retirement Discount: 5% if an owner of insured premises or spouse is 55 yrs. of age or older.
- Claim Free Credit: 2% if insured has gone without loss for at least 3 yrs. with American Bankers.
- All Forms: Protective device credits; Preferred - credit varies 0%-13%; Standard - credit varies 5%-15%. EFF. 5-1-92

American Centennial Insurance Company:
- Forms 1, 2, 3, 3 w/15 & 6: 25%. EFF. 9-1-85

American Economy Insurance Company:
- All Forms: Personal Injury (HO-82) included at no charge.
- All Forms, except 4 & 6: New home credit or renovated home credit for homes meeting required criteria: 0-1 yr. - 15%: 2 yrs. - 15%: 3, 4 or 5 yrs. - 15%: 6 or 7 yrs. - 15%: 8-10 yrs. - 15%.
- Forms 2 & 3: Replacement Cost (HO-290) Coverage C is increased to 70% of Coverage A at an extra charge. Charge of $1 (7% in Beach Area) is added to basic premium.
- Forms 2 & 3: Replacement Cost (HO-290): Charge of 3% is added to basic premium.
- Form 3: Replacement or Repair Cost Coverage A (HO-500): No charge.
- Forms 2 & 3: Fixed deductible credits; $500 to $1,000 - 10%; $1,000 to $2,500 - 15%.
- Forms 2 & 3: Fixed deductible credits; $500 to $1,000 - 10%; $2,500 to $5,000 - 20%.
- Form 3: XL Coverage rate deviation when eligibility requirements are met.
- One Family premium for all Section I & II coverages will apply regardless of number of families.
- Form 2 & 3: Dwelling under construction credit of 20% applies during first yr. when certain requirements are met.
- Form 6: Coverage & increased limits rate; $2.75 per $1,000.
- Renewal credit for consecutive yrs. insured with American States Group; 3-5 yrs. - 5%; 6 or more yrs. - 10%.
- Protective Devices: Credit factors vary. 98 to 85.
- Forms 2 & 4 & 6: Unscheduled jewelry & furs - (HO-65); $2,500 increased limit - $33; $5,000 increased limit - $60.
- Form 3: XL Coverage Program; $5,000 limit included in basic premium. To reduce to $1,000 limit, subtract $56. To reduce to $2,500 limit, subtract $35. EFF. 11-17-97

American Employers Insurance Company:
- All Forms, except 4 & 6: New home credit; 0-1 yr. old - 20%; 2% less credit each added yr. to 10th yr.
- Personal Property Replacement Cost (HO-290); Charge to increase Coverage C to 70% of Coverage A; $1 per $1,000.
- Additional Limit of Liability for Coverage A: NO $1,000. 5% premium charge.
- Protective Device Credits: PPC 1-7 - 24%-30%; PPC 8-9 - 11%-15%; Maximum credit of 20% applies.
- Inflation Guard Endorsement (HO-243) at 6% - at no charge.
- Forms 2 & 3: Fixed dollar amount deduction credits; $500 - 10%; $1,000 - 20%.
- Forms 2 & 3: Units regularly rented to others (HO-33): Delete $15.00 charge.
- Forms 2 & 3: Increased Coverage A limits HO-4 key factor for each additional $10,000 times .080; times HO-4 key premium. If HO-277 is endorsed on to policy HO-4 key factor for each additional $10,000 times .080; times HO-4 key premium plus $1. $2,000 Coverage A provided at no additional charge.

Multi-Policy Discount: 5% when insured has automobile policy with Commercial Choice.
- 5% discount for insured age 50 or older.
- Forms HO-7, HE-7w/20 & HE-7w/HE-21: Reduced Factors.
- Deviation by amount of insurance for Coverage A $250,000 - $300,000. Variable credit.
American Fire & Casualty Company:
- Forms 2, 5 & 9: Fixed dollar amount deductible factors: $200 - .90; $1,000 - .93; $2,500 - .95.
- Forms 3 & 4: Fixed dollar amount deductible factors: $200 - .90; $2,000 - .77; $2,500 - .73.
- Forms 2, 5 & 9: Personal Property Replacement Cost Coverage increases coverage C to 75% of A at no additional charge.
- NS 6 - Factor 1.25; NS 8 - Factor - 1.25.
- Forms 2, 5 & 9: Base rate credits for protection classes 1-4 territories. Variable credits.
- Form 6: Rate credits by territory for protected areas. Variable credits.

Watercraft Liability Rates: 60% below NCRB for powerboats; 55% below NCRB for sailboats.

Employee Discount: 10% to qualifying employees insured in the Ohio Casualty Group. Eff. 6-1-99

American & Foreign Insurance Company:
- Forms 1 & 6: Replacement or repair cost protection - Coverage A dwelling: $1 per policy.
- Personal Property Credit: 20%.
- All Forms: Deductible credit factors: $500 - .89; $1,000 - .79; $2,500 - .72.
- Form 4 & 6: Deductible credit factors: $200 - .87; $1,000 - .77; $2,500 - .63.
- Form 2, 5 & 9: Personal Property Replacement Cost: Coverage A amount under $75,000 - 15% surcharge; $75,000 - $99,999 - 17% surcharge; $100,000 & over - 19% surcharge. Change includes an increase in Coverage C limit 50% - 75% of Coverage A.
- All Forms: 5% preferred customers overall credit when coverage has been with any of Royal Group for prior 2 yrs. with no losses.
- Discount for Eligible Employees: 20% credit to total homeowners policy premium.
- Form HE-7W/HE-40: 1.25 factor applies to base premium.
- Companion Policy Credit: 5% deviation when auto & homeowners policy is issued in any member of Royal Insurance when certain criteria is met.

Installation Payment Plan: Policies billed by agent through account current payroll deduction program are not subject to installment to installment fees.

Installation Payment Plan: $1 each installment for Electronic Fund Transfer. Eff. 9-1-99

American Insurance Company:
- Forms 2, 5 & 9: New home credits: 25% current yr. & one yr. previous current yr. of construction: 25% less credit each added yr.
- Personal Property Credit: 20%.
- All Forms: Deductible credit factors: $500 - .89; $1,000 - .79; $2,500 - .72.
- Form 4 & 6: Deductible credit factors: $200 - .87; $1,000 - .77; $2,500 - .63.
- Form 2, 5 & 9: Personal Property Replacement Cost; Coverage A amount up to $50,000 - 12% surcharge; $50,000 - $99,999 - 15% surcharge. Change includes an increase in Coverage C limit 50% - 75% of Coverage A.
- All Forms: 5% preferred customers overall credit when coverage has been with any of Royal Group for prior 2 yrs. with no losses.
- Discount for Eligible Employees: 20% credit to total homeowners policy premium.
- Form HE-7W/HE-40: 1.25 factor applies to base premium.
- Companion Policy Credit: 5% deviation when auto & homeowners policy is issued in any member of Royal Insurance when certain criteria is met.

Installation Payment Plan: Policies billed by agent through account current payroll deduction program are not subject to installment to installment fees.

Installation Payment Plan: $1 each installment for Electronic Fund Transfer. Eff. 9-1-99

American Manufacturers Mutual Insurance Company:
- All Forms: Fixed dollar amount deductible factors: $200 - .90; $1,000 - .93; $2,500 - .95.
- Forms 2 & 3: Personal Property Replacement Cost: Increase Coverage C at $25 per $1,000. Add $10 surcharge.
- All Forms: Replacement cost contents: Apply surcharge after applying credit for optional higher deductibles.
- Mature Homeowners Credit: Multiply base premium by factor of .9 if named insured is 65 yrs. of age or an adult is usually home during the day.
- Form 3: New Home Credit applied to base premium: Current yr. -20%; 2% deducted each yr. until the 10th yr.
- All Forms: Premium credits for protective devices revised to round factors to two decimal places in favor of insured. $75 maximum credit waived.
- All Forms: Additional amount of Insurance: KIP only; Additional amount of Insurance. 25%-factor .01; 50%-factor .02.
- Form 6: Base rate credits by territory for protected areas. Variable credits.
- Forms 2, 3 & 8: Base rate credits for protection classes 1-9 & territories. Variable credits.
- Form 6: Rate credits by territory for protected areas. Variable credits.
- Form 6: Ordinance or Law coverage; Include 12.5% at no additional charge. Modify rating factors for additional coverage options.
- Forms 2, 3 & 8: Base rate credits for protection classes 1-9 & territories. Variable credits.
- Form 6: Rate credits by territory for protected areas. Variable credits.

Watercraft Liability Rates: 60% below NCRB for powerboats; 55% below NCRB for sailboats.

Employee Discount: 10% to qualifying employees insured in the Ohio Casualty Group. Eff. 6-1-99
American Mutual Home Insurance Company:
- Form 3: Deductible Credits: $250 Ded. - 10%; $1,000 - 22%; $5,000 - 28%.
- Form 3: New Home Credit: Current yr. - 20%; Int. yr. - 24%; 3 yrs. each yr. to 1st yr.
- Form 2 & 3: Multi-policy credits: 5% credit when auto policy written in addition to homeowners policy.
- Protective Device Credits: Credit varies 1% - 10%.
- Amount of Insurance Deviation: Coverage A amount $10,000 - $200,000: Credit varied by territory.
- Eliminate charge to increase personal property limits.

For rates above $200,000, a factor of .85 applies for each additional $1,000 of premium. NSF: 6-1-99

American National Fire Insurance Company:
- Form 3: New Home Credit applied to base premium: Current yr. - 24%; 2 yrs. deducted each yr. until 5th yr.
- Form 6: 20.0%.
- Form 3: Base rate deviation by territory & protection class; credit varies 0% to 12%.
- Premium credits for Protective Devices: Certain criteria must be met.
- Mature Homeowners Credit Factor: .85 when insured is 65 yrs. of age and his spouse is usually home during day.
- Forms 2 & 3: Personal Property Replacement Cost (NC/SC): Increase Coverage C at $1 per $1,000, add 15% surcharge.
- All Forms: Replacement cost contents: Adjust apply after applying credit for optional higher deductibles.
- All Forms, except 3a/15: $500 deductible: Waive minimum premium.
- All Forms, except 3a/15: $250 theft deductible/ $100 deductible all other perils waive minimum premium.
- All Forms: Fixed dollar amount deductible factors: $250 - .90; $500 - .80; $1,000 - .75; $2,500 - .72; $5,000 - .67.
- Higher limits for credit card, fund transfer card, forgery & counterfeiting money coverage (EF only): Limit of $5,000 included at an additional charge: $7,500 + $2; $10,000 + $4.
- Outboard Motors & Water Craft (EF only): Coverage up to $1 including 50% of rated value in all additional charge.
- Personal Injury (EF only): Coverage included at no additional charge.
- General or Secondary Dwelling Discount (EF only): 3% discount in base premium.
- Blanket Property Limit (EF only): Form 3: Replacement cost contents coverage included in additional charge.
- Form 3: Special Personal Property Coverage: Factor 1.15 applies to base premium.
- Form 3: Windscreens or hail deductible: Change in rating procedure & credits to determine windscreens or hail deductible premium credits.
- Form 6: Building Additions & Alterations Increases: KIP 4 Decrease: Each additional $5,000 rate $3,000 Form 6 premium x .98.
- Form 6: Coverage A Dwelling basic and increased limits special coverage. Each additional $15,000 developed premium $12,000 Form 6 premium x .82 or enter total Coverage A Limit on declaration page.
- Form 4 & 6: Deductible or of Increased Amount of Insurance: Each additional $1,000 of insurance rate $12,000 Form 4 or Form 6 premium x .98.
- Refrigerated Property: Coverage included at no additional charge with KIP policy.
- Form 3 KIP only: Deductible credits included at 12.5% at an additional charge. Modify rating factors for additional coverage options.
- Additional Amount of Insurance: KIP only: Additional amount of insurance 25% - factor .01; 50% - factor .02.
- Windscreens and hail deductible Form 3 Blanket limit deviation.
- NF/NW-30 deviation by territory for KIP only: Terr. 85 - 1.25: Remainder of state 1.29.
- NF/NW-30 & ND-25 deviation by territory for KIP only: Terr. 80 - 1.25: Remainder of state 1.33.
- NF/NW-30 & NE-21 deviation by territory for KIP only: Terr. 80 - 1.3: Remainder of state 1.35.
- Deferred Premium Payment Plan: 2% charge for electronic funds transfer. NSF: 6-1-99

American National Fire Home Insurance Company:
- Form 3: Coverage C increased limit: $1 per $1,000 in liens of $2.
- New Home Credit: Forms 2 & 3: Current yr. - 25%; 1 yr. - 18%; 2 yrs. - 16%; 3 yrs. - 12%; 4 yrs. - 8%; 5 yrs. - 6%.
- Forms 2 & 3: Revised policy amount relativities by territory.
- Forms 2 & 3: Base rate deviation by territory. Varied credit based on territory & county.
- Forms 2 & 3: Revised Protection/Construction Relativities.
- Forms 2 & 3: Deductibles 2000 - 125%: $1,000 - 22%; $2,500 - 28%.
- Protective Service Credits Classes: Classes 1-7 credit varies 1%-15%; Classes 8 & 9 credit varies 1%-15%.
- Form 3a/15: Increased premium will be reduced by 50%.
- Credit Card, Fund Transfer Card, Forgery & Counterfeit Money Coverage HO-53: $2,500 limit; No charge. NSF: 7-20-92

American Professional Fire Insurance Company:
- Form 2, 3 & 3a/15: Company deviation based on amount of insurance, construction & territory: Credit varies.
- Form 6: Territorial deviation.
- Forms 2, 3 & 3a/15: New Home Discount based on age of home: Deviation varies 0% - 16%.
- Forms 2, 3 & 3a/15: Fixed dollar amount deductible credit factors: $250 - .90; $1,000 - .78; $2,500 - .70.
- Forms 2, 3 & 3a/15: Increase in Coverage C: $1 per $1,000.
- Protective Device Credits: All Forms: Maximum credit for protective device eliminated. All protection classes & all territories: Credit varies 0% - 15%. There is no limit on credit.
- Outboard Motors & Water Craft: Liability rates amended by boat length.
- Form 4 & 6: Fixed dollar amount deductible: Credit factor 9000 - .05; $5,000 - .07; $10,000 - .09; $25,000 - .15.
- All Forms, except 4 & 6: Windscreens on hail percentage factor deductible deviation.
- Form 6: Coverage A Dwelling basic & increased limits special coverage.

All Forms, except 4 & 6: Personal Property Replacement (Coverage C) Cost Coverage. 1.05 factor applies to base premium. Form 2 & 4: 1.00 factor: Minimum additional premium deleted.
American States Insurance Company:
- Form 3: Personal Property Replacement Cost: Increase Coverage C to $1 per $1,000. Add $14 surcharge.
- Form 4 & 6: Personal Property Replacement Cost: Add manual charge to increase Coverage C limit to $25,000. If less than $22,500 add 45% surcharge to the adjusted total base premium (including the additional premium for increased Coverage C limit).
- All Forms: Replacement cost contains: Apply exchange after applying credit for optional higher deductibles.
- Mature Homeowners Credit: Multiply base premium by factor of 95 if owned insured 60 yrs. of age 65 or older in usually been during day.
- Form 3: New Home Credit Applied to base premium. Current yr.-20%; 5% deducted each yr. until 15th yr.

Premium credits for Protective Devices: Certain criteria met.
- All Forms, except 6w/15: $100 deductible: No premium.
- Form 6: 19%.
- Form 6: 28%.
- All Forms, except 6w/15: $250 theft deductible/ $100 deductible all other perils: No premium.
- Form 3: Base rate deviation based on territory & protection class. Credit varies 5% to 19%.
- Higher limits for credit needs. Reduce transfer, need foreign & counterfeit money coverage (KIP only): Limit of $5,000 included at no additional charge. $7,500 x .02; $10,000 x .03.
- Outboard Motors & Water Craft (KIP only): Coverage up to $125,000 included at no additional charge. Personal Injury (KIP only): Coverage included at no additional charge.
- General or Secondary Dwelling Discount (KIP only): 5% discount to base premium.
- Blanket Property Limit (KIP only): Form 3: Replacement cost included at no additional charge.
- Form 3: Special Personal Property Coverage: Factor 1.10 applies to base premium.
- Form 6: Deviated rating factor for Special: Personal Property Coverage. Factor 1.20 applies to base premium.
- Form 3: Windstorm or Hail Deductible: Change in rating procedure & credits to determine Windstorm or Hail deductible premium credits.
- Form 4: Building Additions and Alterations Increase Limit: $750 of insurance at $10,000 Form 4 premium a .20. Maximize each additional $1,000 of insurance at $10,000 Form 4 premium a .20.
- Form 4: Coverage A Dwelling Basic and Increased Limits Special Coverage. Each additional $500 developed premium $100 per $1,000 of insurance Form 4 premium a .10 or water total Coverage A limit on declaration page.
- Form 4 & 6: Ordinance or Law Increased Amount of Insurance: Each additional $1,000 of insurance $10,000 Form 4 premium a .20.
- Form 3: Ordinance or Law Coverage (KIP only): 12.5% coverage option is included at no additional charge. Blanket Property Limit 12.5% - 50.0%. [Facts are $8 - $3].
- Additional Amounts of Insurance (KIP only): Multiply the adjusted base premium by factors: 25% factor .01, 50% factor .02.

Refrigerated Property: Coverage included at no additional charge with KIP policy.
- Premium Deduction Discount: All Forms. If the base premium is paid through the Premium Deduction Plan, multiply the Adjusted Base Premium by a factor of .97.

Windstorm or Hail Deductible: From Blanket Limits deviations.

American Spirit Insurance Company:
- Form 2 & 3: 5% less from credit when criteria is met.
- Form 3: Increase in Coverage C Limit: $1 per $1,000.
- Form 2 & 3: New Home Credit: 20% new; 2% deducted each added yr. to 9th yr.
- Form 2 & 3: Revised policy amount relativities by policy amount & territory: Variable credit.
- Form 4 & 6: Revised policy amount relativities based on policy amount of insurance:
- Form 2 & 3: Base rate deviation by territory & county: Variable credit.
- Form 2 & 3: Deductible Credits: $200,000 & over $500,000 Form 4 premium a .20. $2,500,000 - $5,000,000 Form 4 premium a .20. $5,000,000 - $25,000,000 Form 4 premium a .20.
- Form 2 & 3: Revised Protection Class/Construction Type deviation: Variable credit.
- Protective Devices: Class 1-7 credit varies (1-13%). Classes 8-9 credit varies 11-13%.
- Form 2 & 3: Contents All Risk Coverage (KIP-13) deviation by 5%.
- Credit Card, Foreign & Counterfeit Money Coverage $2,500 limit on charge. $5,000-$10,000 $10,000-$25,000.
- For 4 & 6: Replacement Cost Cost: Add 25% exchange including additional premium for increased Coverage C limit.
- Form 2 & 3: Multiple Policy Credit: 95 applies to $750 non-seasonal 1 primary dwelling when auto policy in force with Great American Group.
- Form 2 & 3: Mature KY Discount: 5% credit when certain criteria is met.
- All Forms: Mass Market Discount: 5%.
- Form 2 & 3: Deductible credits and Windstorm or Hail deductible credits 5 exchange.
- Form 6: 25% downward deviation applies to HO-4 base premium for territory 05 & 06. Eff. 12-13-96

American Protection Insurance Company:
- All Forms: Include Optional Accessory MD-42 $100 deductible. Minimum additional charge $10 in lieu of $25.
- All Forms: Include Personal Injury MD-42 $100 deductible.
- All Forms, except 4 & 6: New home credit or renovated home credit for homes meeting required criteria: 0 yrs. - 18%; 2 yrs. - 15%; 3, 4 or 5 yrs. - 15%; 6 or 7 yrs. - 15%; 8 or 9 or 10 yrs. - 41.
- Form 2 & 6: Replacement cost (MD-42) Coverage C is increased to 75% of Coverage A at no extra charge: Charge of 9% (7% in Beach Area) is added to basic premium.
- Form 4 & 6: Replacement cost (MD-42) Charge of 35% is added to basic premium.
- Replacement or Repair Cost Protection Coverage A (MD-420) 5%.
- Forms 2 & 6: $100 deductible: Minimum additional charge $10 in lieu of $25.
- One family premiums for all Section I & II coverages will apply regardless of number of families.
- Form 2 & 3: Dwelling under construction credit of 20% applies during first yr. if certain requirements are met.
- Form 6: Coverage & increased limits: Basic coverage rate per $1,000 increase $2.70.
- Rental credit for condominium units insured with American States Group: 3-5 yrs. - 4%; 6 or more yrs. - 1%.
- Protective Devices: Credit factors vary. NA to 85.
- Forms 2, 3 & 4: Unscheduled jewelry & furs (HO-65): $1,000 increased limit - $23; $2,500 increased limit - $46.
- Forms 2, 3 & 6: Fixed deductible credits: $300 - 10%; $1,000 - 20%;
- Forms 5 & 6: Fixed deductible credits: $500 - 10%; $1,000 - 20%; Form 3: New home credit; Current yr. - 15%; one yr. preceding current yr. - 12%; 2nd yr. - 10%; 3rd, 4th yrs. - 8%; 5th & 6th yrs. - 6%; 7th, 8th & 9th yrs. - 4%; 10th & 11th yrs. - 2%;
- All Forms: Minimum additional charge of $30 for $100 deductible is waived.
- All Forms: Maximum homeowners credit factor .95 Insured age 55 or older & dwelling is primary.
- Multi-Policy Credit: Forms 2, 3 & 6: 15% multi-policy credit when personal auto coverage in force is from an Amerisure Group.
- Homeowner Credit Factors: Current year - 80%; 1 yr. - 50%; 2 yrs. - 30%; 3 yrs. - 20%; 4 yrs. - 15%; 5 yrs. - 10%; 6 yrs. - 7%; 7 yrs. - 5%; 8 yrs. - 4%; 9 yrs. - 3%; 10 yrs. - 2%;
- Form 3: Deviation by Territory; 0% - 12% credit based on territory, protection class & construction.
- Form 1, 2 & 3: Amount of Insurance Deviation: Coverage A amount $60,000+-$199,000 credit varies 0.46% - 9.77%.
- Form 6: Amount of insurance deviation; $20,000 - $30,000 & above. Credit varies 8% - 25%, except for a few specific counties which receive 5% less.
- Form 4: Amount of insurance deviation; $15,000 - $30,000 & above. Credit varies 2% - 22%, except for a few specific counties which receive 5% less.
- Form 3: Basic premium deviation varies by protection class. Variable credits.
- Form 3: Amount of insurance deviation: All amounts of insurance 3.5% credit.
- Form 3: Changes for low incomes & low risks are waived.
- Form 3: Homeowners XL Credit: When eligibility & coverage requirements are met. Variable credits.
- Form 3: Deductible credits/charges $500 - 10%; $1,000 - 20%.
- The one family premiums for all Section I & Section II coverages shall apply regardless of number of families.
- Form 6: Amount of insurance deviation: $25,000 - $50,000 & above. Credit varies 21% - 23%, except for a few specific counties which receive 5% less.
- Form 6: Amount of insurance deviation: $50,000 - $100,000 & above. Credit varies 4% - 5%, except for a few specific counties which receive 5% less.
- Form 4 & 6: Deductible credits/charges: $300 - 10%; $1,000 - 20%.
- All Forms: Premiums vary.
- Jewelry & Furs: Forms 3, 4 & 6: $5,000 limit $15; $5,000 limit - $20. Form 3: $15,000 coverage $5,000 included in base premium. To reduce to $2,000 limit subtract $25; $1,000 limit subtract $50.
- Form 3: Replacement Cost (HO-290): Coverage C is increased to 70% of Coverage A at no extra charge. Charge of 9% (7% in Beach area) is added to basic premium.
- Forms 4 & 6: Replacement Cost (HO-290): Charge of 10% is added to basic premium.
- Forms 4 & 6: Rate deviation; 10%.
- One Family Premiums for all Section I & II coverages shall apply regardless of number of families.
- Form 2 & 3: Dwelling under construction credit of 20% applies during first yr. if certain requirements are met.
- Form 6: Coverage & increased limits: Basic coverage rate per $1,000 increase $2.70.
- Rental credit for condominium units insured with American States Group: 3-5 yrs. - 4%; 6 or more yrs. - 1%.
- Protective Devices: Credit factors vary. NA to 85.
- Forms 2, 3 & 4: Unscheduled jewelry & furs (HO-65): $1,000 increased limit - $23; $2,500 increased limit - $46.
- Forms 2, 3 & 6: Fixed deductible credits: $300 - 10%; $1,000 - 20%;
- Forms 5 & 6: Fixed deductible credits: $500 - 10%; $1,000 - 20%; Form 3: New home credit; Current yr. - 15%; one yr. preceding current yr. - 12%; 2nd yr. - 10%; 3rd, 4th yrs. - 8%; 5th & 6th yrs. - 6%; 7th, 8th & 9th yrs. - 4%; 10th & 11th yrs. - 2%;
- All Forms: Minimum additional charge of $30 for $100 deductible is waived.
- All Forms: Maximum homeowners credit factor .95 Insured age 55 or older & dwelling is primary.
- Multi-Policy Credit: Forms 2, 3 & 6: 15% multi-policy credit when personal auto coverage in force is from an Amerisure Group.
- Homeowner Credit Factors: Current year - 80%; 1 yr. - 50%; 2 yrs. - 30%; 3 yrs. - 20%; 4 yrs. - 15%; 5 yrs. - 10%; 6 yrs. - 7%; 7 yrs. - 5%; 8 yrs. - 4%; 9 yrs. - 3%; 10 yrs. - 2%;
- Form 3: Deviation by Territory; 0% - 12% credit based on territory, protection class & construction.
- Form 1, 2 & 3: Amount of Insurance Deviation: Coverage A amount $60,000+-$199,000 credit varies 0.46% - 9.77%.
- Form 6: Amount of insurance deviation; $20,000 - $30,000 & above. Credit varies 8% - 25%, except for a few specific counties which receive 5% less.
- Form 4: Amount of insurance deviation; $15,000 - $30,000 & above. Credit varies 2% - 22%, except for a few specific counties which receive 5% less.
- Form 3: Basic premium deviation varies by protection class. Variable credits.
- Form 3: Amount of insurance deviation: All amounts of insurance 3.5% credit.
- Form 3: Changes for low incomes & low risks are waived.
- Form 3: Homeowners XL Credit: When eligibility & coverage requirements are met. Variable credits.
- Form 3: Deductible credits/charges $500 - 10%; $1,000 - 20%.
- The one family premiums for all Section I & Section II coverages shall apply regardless of number of families.
- Form 6: Amount of insurance deviation: $25,000 - $50,000 & above. Credit varies 21% - 23%, except for a few specific counties which receive 5% less.
- Form 6: Amount of insurance deviation: $50,000 - $100,000 & above. Credit varies 4% - 5%, except for a few specific counties which receive 5% less.
- Form 4 & 6: Deductible credits/charges: $300 - 10%; $1,000 - 20%.
- All Forms: Premiums vary.
- Jewelry & Furs: Forms 3, 4 & 6: $5,000 limit $15; $5,000 limit - $20. Form 3: $15,000 coverage $5,000 included in base premium. To reduce to $2,000 limit subtract $25; $1,000 limit subtract $50.
- Form 3: Replacement Cost (HO-290): Coverage C is increased to 70% of Coverage A at no extra charge. Charge of 9% (7% in Beach area) is added to basic premium.
- Forms 4 & 6: Replacement Cost (HO-290): Charge of 10% is added to basic premium.
- Forms 4 & 6: Rate deviation; 10%.
- One Family Premiums for all Section I & II coverages shall apply regardless of number of families.
- Forms 2, 3 & 4: Seasonal Discount: 10% credit applies when owner-occupied dwellings are occupied less than 180 days during calendar yr.
- Additional Residence Rented to Others.
- Homeowners/Life Multi-Policy Discount 5% credit.
- Additional Limits of Liability for Coverage A, B, C & D. 27 charge per location. Eff. 6-1-99

Bankers Standard Insurance Company:
- New Construction Credit: New - 20%; 1 yr. old - 18%; 2 yrs. old - 16%; 3 yrs. old - 14%; 4 yrs. old - 12%; 5 yrs. old - 10%; 6 yrs. old - 8%; 7 yrs. old - 6%; 8 yrs. old - 4%; 9 yrs. old - 2%.
- Forms 1, 2, 3 & 4: Fixed dollar deductible credits: $500 - 15%; $1,000 - 25%; $2,500 - 40%.
- Homeowners/Life Multi-Policy Discount 5% credit.
- Additional Limits of Liability for Coverage A, B, C & D. $7 charge per location. Eff. 6-1-99

Blue Ridge Insurance Company:
- Forms 1, 2 & 3: Personal Property Replacement Cost Coverage; Apply factor 100 to base premium. Minimum premium deleted.
- All Forms: $10 deductible on $200 theft deductible. No minimum additional premium.
- Fixed dollar amount deductible factors: Forms 1, 2, 3 & 4: $500 - .91; $1,000 - .83; $2,500 - .75.
- Forms 1, 2 & 4: $500 deductible. Multiply base premium by factor of .9625. Eff. 4-1-95

Camden Fire Insurance Association:
- All Forms, except 4 & 6: New home credit; New - 20%; 1 yr. old - 18%; 2 yrs. old - 16%; 3 yrs. old - 14%; 4 yrs. old - 12%; 5 yrs. old - 10%; 6 yrs. old - 8%; 7 yrs. old - 6%; 8 yrs. old - 4%; 9 yrs. old - 2%.
- All Forms, except 4: Account credit; 10% applies to homeowner premium when named insured insures personal automobiles in any of the General Accident Companies.
- All Forms: Protective devices; Credit varies 2% - 15%.
- All Forms: Fixed Dollar Amount Deductible Factors; $500 - .90; $1,000 - .77.

Central Mutual Insurance Company:
- Forms 2, 3 & 3 w/15: Deviation by amount of insurance & territory. Variable credits.
- Forms 1, 2, 3 & 3 w/15: New home credit: 18% current yr.; 15% - 1st yr.; 13% - 2nd yr.; 12% - 3rd yr.; 11% - 4th yr.; 10% - 5th yr.; 8% - 6th. Yr.; 6% - 7th. Yr.; 4% - 8th. Yr.; 2% - 9th. Yr.; 0% - 10th yr.
- Forms 2, 3, 3 w/15 & 6: 5%-10% credit if company carries private passenger automobile coverage based on territory.
- Forms 1, 2 & 3: Personal Property Replacement Cost surcharge factor 1.02.
- Fixed Dollar Deductible Credits: All Forms, except 4 & 6: $500 deductible. Multiply base premium by factor of .9625. Eff. 4-1-95

The Charter Oak Fire Insurance Company:
- Forms 3 & 3 w/15: New Home Credit: New home to age 15 yrs.-credit varies 1%-20%.
- Protective Device Credits: Variable credits.
- Forms 2, 3 & 3 w/15: Account discount: 10% when insured has both auto & homeowner policy.
- Loss Free Credit: Forms 2, 3 & 3 w/15: 3 yr. loss free - .85.
- Form 3 w/15: Additional premium charge: 1.15 factor.
- Base rate deviation based on protection class, amount of insurance & territory. Variable credits.
- Homeowners/Construction/Relativities based on territory, protection class & construction. Factor varies.
- Coverage A relativities based on Coverage A amount & territory.
- Forms 2, 3, 3 w/15: Deductible credits/surcharges.
- Credit Card, Fund Transfer Card, Forgery & Counterfeit Money Coverage; $2,500 limit no charge; $5,000 limit $1; $7,500 limit $3; $10,000 limit $6.
- Additional premiums for Refrigerated Personal Property: Charge waived.
- Form 3 w/15: Final premium adjustment factor .92.
- Associated Credit program.
- Additional amounts of insurance: Coverage A, B, C & D. Factor 1.00.
- Refrigerated Personal Property: Charge waived.

Cincinnati Indemnity Company:
- Forms 2, 3 & 3 w/15: Age of dwelling credit: New - 2 yrs. - 20%; 3-5 yrs. - 15%; 6-8 yrs. - 10%; 9-11 yrs. - 5%.
- Forms 2 & 3 w/15: Deviation by amount of insurance & territory. Variable credits.
- Forms 2, 3 & 3 w/15: Account discount: 10% when insured has both auto & homeowner policy.
- Increase limits coverage C. Charge $1 per $1,000.
- Loss Free Credit: Forms 2, 3 & 3 w/15: 3 yr. loss free - .85.
- Form 3 w/15: Additional premium charge: 1.15 factor.
- Base rate deviation based on protection class, amount of insurance & territory. Variable credits.
- Homeowners/Construction/Relativities based on territory, protection class & construction. Factor varies.
- Coverage A relativities based on Coverage A amount & territory.
- Forms 2, 3, 3 w/15: Deductible credits/surcharges.
- Additional amounts of insurance: Coverage A, B, C & D. Factor 1.00.
- Refrigerated Personal Property: Charge waived.
- Associated Credit program.
- Forms 2, 3 & 3 w/15: Final premium adjustment factor .92.
- Form 3 w/15: Inflation Guard. Premium charge waived. Eff. 10-1-97
Installment Payment Plan: Delete the $3 charge for each installment.

Homeowners Enhancement Deviation. Eff. 6-1-99

The Cincinnati Insurance Company:
- Forms 2, 3 & 3w/15: Age of dwelling credit: 0-5 yrs. - 15%; 6-10 yrs. - 20%; 11-15 yrs. - 25%
- Form 6: Personal Property: $500-15%; $1,000-21%; $2,500-34%.
- Forms 1, 2 & 3: Age of dwelling credit: 0-5 yrs. - 15%; 6-10 yrs. - 10% if criteria is met.
- Amount of Insurance Deviation: $50,000 - $225,000 & above credit varies 9% - 39%. Eff. 12-9-88
- Multi-Policy Discount: 5% when insured also has voluntary automobile policy with Commercial Union.
- 5% discount for insured age 49 or older.
- Homeowners Enhancement Factors: HE-7 - 1.15; HE-7w/15 - 1.20 & HE-7w/21 - 1.25.
- All Forms, except 4 & 6: Deviation by Coverage A amount of insurance: Credit varies. Eff. 6-1-99

CIGNA Fire Underwriters Insurance Company:
- New Construction Credit: New home - 10 yrs. Credit varies 20% - 0%.
- Forms 1, 2, 3 & 3 w/15: Deductible credits; Coverage A all amounts; $250-15%; $500-25%; $1,000-35%; $2,500-45%.
- Forms 4 & 6: Deductible credits; Coverage C all amounts; $250-13%; $500-28%; $1,000-42%; $2,500-53%.
- Forms 1, 2, 3 & 3 w/15: Repair or replacement cost Coverage A; HO3211 - $5 premium charge.
- Protective Device Credits: All zones & all protection classes; Credit varies 2% - 15%.
- Rate Deviation: Homeowners - 21%; Tenants - 15%; Condominiums - 20%. Eff. 9-1-99

CIGNA Insurance Company:
- New Construction Credit: New 20%; 1 yr. old - 18%; 2 yrs old credit each added yr.
- Forms 1, 2 & 3: Fixed dollar deductible credits: $250 - 15%; $500 - 25%; $1,000 - 35%; $2,500 - 45%.
- Form 4: Fixed dollar deductible credits: $250 - 15%; $500 - 25%; $1,000 - 35%; $2,500 - 45%.
- Forms 1, 2 & 3: Rate for increase in Coverage C: $1 per $1,000.
- Forms 1, 2 & 3: Replacement Cost Coverage HO-290; Charge shall be 4% of adjusted base premium. Coverage C must also be increased to 70% of A at $1 per $1,000.
- Protective Device Credits: All zones & all protection classes; Credit varies 1% - 15%. Eff. 5-1-92

Commercial Union Insurance Company:
- Forms 1, 2, 3: Fixed dollar amount deductibles; $500-15%; $1,000-21%; $2,500-38%.
- Forms 4 & 6: $500-10%; $1,000-23%; $2,500-37%.
- All Forms, except 4 & 6: New home discount; 0-1 yr. old - 20%; 2% less credit each added yr. to 10th yr.
- Forms 1, 2, 3 & 3w/15: Repair or replacement cost (Coverage A): HO3211 - 5% premium charge.
- Protective Device Credits: PPC 1-7 - 2% - 15%; PPC 8-9 - 1% - 15%: Maximum credit of 20% applies.
- Personal Property Replacement Cost (HO-0490): Charge to increase Coverage C to 70% of Coverage A at $1 per $1,000.
- All Forms, except 4 & 6: Provide Inflation Guard endorsement at 6% amount of annual increase at no charge.
- Form 6: Units regularly rented to others; Delete $15 charge.
- Form 6: Increased Coverage A limit: HO-4 Key Factor for each additional $10,000 - x .080 x HO-4 Key Premium. If HO-0477 is endorsed on to policy; HO-4 Key Factor for each additional $10,000 x .080; x HO-4 Key Premium plus $1.
- Multi-Policy Discount: 5% when insured also has voluntary automobile policy with Commercial Union.
- 5% discount for insured age 69 or older.
- Homeowners Enhancement Factors: HE-7 - 1.15; HE-7w/15 - 1.20 & HE-7w/21 - 1.25.
- All Forms, except 4 & 6: Deviation by Coverage A amount of insurance: Credit varies.
- Windstorm or Hail Deductibles. Eff. 6-1-99

Commercial Union Midwest Insurance Company:
- All Forms, except 4 & 6: New Home Discount; 0-1 yr. old - 20%; 2% less credit each added yr. to 10th yr.
- Personal Property Replacement Cost (HO-3211): Charge to increase Coverage C to 70% of Coverage A at $1 per $1,000.
- Replacement or Repair Cost Protection Coverage A: HO3211 - 5% premium charge.
- Protective Device Credits: PPC 1-7 - 2% - 15%; PPC 8-9 - 1% - 15%: Maximum credit of 20% applies.
- All Forms, except 4 & 6: Provide Inflation Guard endorsement at 6% amount of annual increase at no charge.
Multi-Policy Discount: 5% when insured has auto policy with Commercial Union.

5% discount for insured age 69 or older.

Deviation to Enhancement Forms HE-7; HE-7w/20 & HE-7w/21: Credits vary.

Deviation by amount of Coverage A: $200,000 - $300,000: Variable credits.

Windstorm or Hail Industries: EFF: 8-1-98

Consolidated American Insurance Company:

- All Forms: 15% downward deviation.

- Form 1, 2 & 3: New home credit: 15% current calendar yr.; 25% less credit for each yr. preceding current calendar yr.

- Flat Deductible Credits: $500 - 9%; $1,000 - 17%; $2,500 - 29%; All Forms, except Form 6 & 6.

- All Forms: Protective Device Credits: Various combinations ranging 5% - 15%.

- Form 2, 3, 5/15 & 6: Amount credit: 15% if insured has both his personal auto policy & homeowners policy with any of the Seibels-Bruce Companies.

- Form 2, 3, 5/15 & 6: Amount of insurance credit: $18,000 - $220,000 - credit varies 5% - 27%.

- All Forms, except 6: 5% Senior Citizens Credit when required criteria is met.

- All Forms, except 6: Credits for consecutive yrs. with Seibels-Bruce Insurance Companies 3-5 yrs.-5%; 6 or more yrs.-10%.

- Personal Injury Coverage: No change.

- Form 3 & 4/15: Coverage C increased limits charge per $1,000 - $2,000 in lieu of $2.

- Guaranteed replacement or repair cost for dwelling $20,000: No change.

- Form 5 & 4/15: Windstorm & Hail exclusion in Territory 54: $75 credit.

- Personal Property Replacement: All Forms: Increase Coverage C limits 50% to 75% of Coverage A at no additional charge. EFF: 8-1-92

Continental Insurance Company:

- All Forms, except 4 & 6: Amount of insurance deviation based on territory. Credits vary.

- Form 6: Amount of insurance deviation based on territory. Credits vary.

- Earthquake Rate Deviations.

- Form 2, 3, 5/15 & 6: Replacement cost or content deviation. Factor 1.05 waived.

- Deductible Credits Deviation.

- New Home Discount: 0-5 yrs. -10%; 6-10 yrs. - 15%.

- Gated Community Discount: 15% credit when criteria is met.


- Special Coverage Rate Deviation.

- Preferred Rate Deviation: [Plan A/B].

- Additional Limits Deviation Coverage F: Deviation - 65.6%.

- Other Insured Location: 1 family - 65%; 2 families - 71%.

- Guaranteed Incidental Occupancy Med Payments Rate Deviation. Deviation varies: 50% - 60%.

- Residential Pursuits Rate Deviation. Credits vary: 14% - 41%.

- Permitted Incidental Occupancy Rate Deviation. Residence Premises - 47%; Other Residence - 29%.

- Incidental Farm Rate Deviation. Residence Premises - 48%; Other Residence - 65%.

- 5% credit applies to residence premium, if named insured is also named insured on auto policy with any of the CNA Insurance Companies. EFF: 7-1-98

Boston Old Colony Insurance Company, Firemans Insurance Company of Newark, National Ben Franklin Insurance Company & Niagara Fire Insurance Company:

- All Forms, except 4 & 6: Amount of insurance deviation based on territory. Credits vary.

- Form 6: Amount of insurance deviation based on territory. Credits vary.

- Earthquake Rate Deviations.

- Form 2, 3, 5/15 & 6: Replacement cost or content deviation. Factor 1.05 waived.

- Deductible Credits Deviation.

- New Home Discount: 0-5 yrs. -15%; 6-10 yrs. - 15%.

- Gated Community Discount: 10% credit when criteria is met.


- Special Coverage Rate Deviation.

- Preferred Rate Deviation: [Plan A/B].

- Additional Limits Deviation Coverage F: Deviation - 66.67%.

- Other Insured Location: 1 family - 65%; 2 families - 71%.

- Guaranteed Incidental Occupancy Med Payments Rate Deviation. Deviation varies: 50% - 60%.

- Residential Pursuits Rate Deviation. Credits vary: 14% - 41%.

- Permitted Incidental Occupancy Rate Deviation. Residence Premises - 47%; Other Residence - 29%.

- Residential Pursuits Rate Deviation. Residence Premises - 65%; Other Residence - 65%.

- 5% credit applies to residence premium, if named insured is also named insured on auto policy with any of the CNA Insurance Companies. EFF: 7-1-98

Kansas City Fire & Marine Insurance Company:

- All Forms, except 1, 2, 3 & 6: Amount of insurance deviation based on territory. Credits vary.

- Form 6: Amount of insurance deviation based on territory. Credits vary.

- Earthquake Rate Deviations.

- Form 2, 3, 5/15 & 6: Replacement Cost or Content Deviation. Factor 1.05 waived.

- Deductible Credits Deviation.

- New Home Discount: 0-5 yrs. -15%; 6-10 yrs. - 15%.

- Gated Community Discount: 10% credit when criteria is met.


- Special Coverage Rate Deviation.

- Preferred Rate Deviation: [Plan A/B].

- Additional Limits Deviation Coverage F: Deviation - 65.6%.

- Other Insured Location: 1 family - 65%; 2 families - 71%.

- Guaranteed Incidental Occupancy Med Payments Rate Deviation. Deviation varies: 50% - 60%.
**Employers Mutual Casualty Company:**

- **Forms 1, 2 & 3:** Fixed dollar amount deductible; $500 - 12%; $1,000 - 30%; $2,500 - 40%.
- **Forms 2 & 3:** Additional amount of insurance; $5.
- **Forms 4 & 6:** Fixed dollar amount deductible; $500 - 15%; $1,000 - 32%; $2,500 - 45%.
- **Forms 1, 2 & 3:** Guarantee Replacement Cost HO 500; No premium charge. Eff. 8-1-87
- **Company Combination Premium Credit:** 15% when homeowners & auto policies are written in one of the EMC Companies.
- **Forms 2, 3, 4 & 6:** Multi-Policy Discount; 10%.
- **Firearms:** Additional premium for each $100 increase; $1 in lieu of $3.
- **Silverware, Goldware & Pewterware:** Additional premium for each $500 increase; $2, in lieu of $3.25.
- **Protective Device Credits:** Higher credits.
- **Replacement or Repair Cost:** Coverage A (HO-500); $1 charge.
- **Credit Card, Forgery & Counterfeit Money:** $2,500 limit no charge, $5,000-$1; $7,500-$3; $10,000-$6.
- **Form 3:** Increase in Coverage C limit: $1 per $1,000.
- **Form 2 & 3:** New home credit; 25% - new, less 2% credit each added yr. up to 8th yr.
- **Form 2 & 3:** Revised policy amount relations by policy amount & territory; Variable credit.
- **Form 2 & 3:** Base rate deviation by territory & county; Variable credit.
- **Form 1, 2 & 3:** Base rate deviation by territory; Credit varies 1-15%. Eff. 12-13-96
- **Form 2:** 3% loss free credit when criteria is met.
- **Form 2, 3 & 4 w15:** Multi-Policy Credit; 7% applies HO non-seasonal & primary dwelling when auto policy in force with Great American Group.
- **Form 2:** 25% downward deviation applies to HO-4 base premium all territory except 55 & 56. 16.5% downward deviation applies to HO-4 base premium for territory 55 & 56.
- **Form 2 & 3:** Replacement cost on contents; Reduce exchange to 25%.
- **Form 2 & 3:** Multi-Policy Credit; 7% applies HO non-seasonal primary dwelling when auto policy in force with Great American Group.
- **Form 6:** Standard Premium Credit: 5% when one of insured is 45 or older & insured is principal residence.
- **Form 6:** Base rate deviation by territory; Credit varies 10-40%; Eff. 12-13-96

**Pacific States Insurance Company:**

- **Forms 4 & 6:** Fixed dollar amount deductible factors: Factors vary.
- **All Forms:** Mass Marketing Deviation; 5% credit for payroll or account deduction basis for employees of corporations or members of credit union association.
- **Form 6:** Base rate deviation by territory; Credit varies 1.02-0.96. Eff. 12-13-96

**Electric Insurance Company:**

- **Form 2, 3 & 4 w15:** Base rate deviation by territory; Coverage varies.
- **Form 4 & 6:** Base rate deviation; 15%.
- **Form 1, 2 & 3:** Personal property replacement cost (HO-290); Coverage C is automatically increased to 75% of Coverage A; Premium surcharge 1.52 to be applied to base premium including any premium adjustment for Coverage C limits.
- **Form 4 & 6:** Personal property replacement cost (HO-290): Premium surcharge 1.25.
- **Form 2 & 3:** New home credit; 5-1 yr. - 25%: 2% less credit each additional yr.
- **Replacement or Repair Cost:** Coverage B (HO-500); $1 change.
- **Protective Device Credit:** Higher credits.
- **Silverware, Goldware & Pewterware:** Additional premium for each $500 increase; $2, in lieu of $3.25.
- **Firearms:** Additional premium for each $100 increase; $1 in lieu of $3.
- **Form 2, 3 & 4 w15:** Multi-Policy Discount; 10%.
- **Form 4 & 6:** Fixed dollar amount deductible factors: Factors vary for $250, $1,000, $2,500, $5,000.
- **Form 4 & 6:** Fixed dollar amount deductible factors: Factors vary.
- **Form 5:** 5% loss free credit when criteria is met.
- **Form 2 & 3:** Base rate deviation by territory & county; Variable credit.
- **Form 2 & 3:** New home credits: 20% - new; less 2% credit each added yr. up to 9th yr.
- **Form 3:** Increase in Coverage C limit; $1 per $1,000.
- **Form 2 & 3:** Mature 45 Discount; 5% credit when one of insured is 45 or older & insured is principal residence.
- **Form 4 & 6:** Revised policy amount relatives based on amount of insurance.
- **Form 5:** Standard Premium Credit: 5% when homeowners & auto policies are written in one of the EMC Companies.
- **Form 6:** Base rate deviation by territory; Credit varies 1-15%. Eff. 12-13-96

**EMCASCO Insurance Company:**

- **Form 3:** Increase in Coverage C limit: $1 per $1,000.
- **Form 2 & 3:** New home credit; 25% - new, less 2% credit each added yr. up to 8th yr.
- **Form 2 & 3:** Revised policy amount relations by policy amount & territory; Variable credit.
- **Form 2 & 3:** Base rate deviation by territory & county; Variable credit.
- **Form 1, 2 & 3:** Revised policy amount relations by policy amount & territory; Variable credit.
- **Form 2 & 3:** Base rate deviation by territory; Credit varies 1-15%. Eff. 12-13-96
- **Form 2:** 3% loss free credit when criteria is met.
- **Form 4 & 6:** Fixed dollar amount deductible factors: Factors vary.
- **All Forms:** Mass Marketing Deviation; 5% credit for payroll or account deduction basis for employees of corporations or members of credit union association.
- **Form 6:** Base rate deviation by territory; Credit varies 1.02-0.96. Eff. 12-13-96

**Niagara Fire Insurance Company Only:**

- **Forms 1, 2 & 3:** Fixed dollar amount deductible; $500 - 12%; $1,000 - 30%; $2,500 - 40%.
- **Forms 2 & 3:** Additional amount of insurance; $5.
- **Forms 4 & 6:** Fixed dollar amount deductible; $500 - 15%; $1,000 - 32%; $2,500 - 45%.
- **Forms 1, 2 & 3:** Guarantee Replacement Cost HO 500; No premium charge. Eff. 8-1-87
- **Company Combination Premium Credit:** 15% when homeowners & auto policies are written in one of the EMC Companies.
- **Forms 2 & 3:** Additional amount of insurance; $5.
- **Forms 2 & 3:** Fixed dollar amount deductible; $500 - 12%; $1,000 - 30%; $2,500 - 40%.
- **Forms 4 & 6:** Fixed dollar amount deductible; $500 - 15%; $1,000 - 32%; $2,500 - 45%.
- **Company Combination Premium Credit:** 15% when homeowners & auto policies are written in one of the EMC Companies.
- **Form 2 & 3:** Additional amount of insurance; $5.

**St. Paul Fire & Marine Insurance Company:**

- **Form 1, 2 & 3:** Fixed dollar amount deductible; $500 - 12%; $1,000 - 30%; $2,500 - 40%.
- **Company Combination Premium Credit:** 15% when homeowners & auto policies are written in one of the EMC Companies.
- **Form 2 & 3:** Additional amount of insurance; $5.
Renovated Dwelling Credit: Variable credits when criteria is met.

Installment Payment Plan: Charge for installments are waived for Electronic Fund Transfer. Eff. 6-1-99

Erie Insurance Exchange:
- Forms 2, 3 & 8: Deviation on key factors.
- Forms 4 & 6: Deviation on key factors.
- Secondary Residence: Substant $5 for duplication of coverage credit. Waive charge on primary policy for Section II coverage on secondary residence.
- All forms, except 4 & 6: Waive charge for tenancies or reduce.
- Forms 2 & 3: Personal property replacement: 5% surcharge (include) incr. to Cov. C to 75% of Cov. A. Waive min. prem.
- Forms 4 & 6: Personal property replacement cost 20% surcharge. Waive minimum premium.
- Forms 2, 3, 8 & HE-7: Deductible factors: $000 - $50; $1,000 - $75; $2,500 - $75.
- Forms 5 & 6: Deductible factors: $500 - $85; $2,000 - $65.
- Protective Device Credit Deviation: Varies 11 - 75, with a maximum credit of $75.
- New Home Credit vary 25 - 75 for new to 8th yr.
- Form 6: Building addition & alterations: HO-32 - $1 per $1,000 increased limits.
- Form 3: Coverage A increased limits HO-25: $2 per $1,000.
- Forms 4 & 5: Loss of use increased limits: $4 per $1,000.
- All forms, except HE-7: Increased special limits of liability HO-65, HO-211; Reduced charges.
- Landlord's Furnishings: $17 for $1,000 limit regardless of number of units.
- Form 6: Units rented to others HO-33: Charge 25% of base premium.
- Outboard, inboard & inboard-outboard less than 50 horsepower deviation 100%.
- Multi-Policy Discount: 10% credit applies when criteria met.
- Guaranteed Replacement Cost HO-500: $1 charge.
- Rented Personal Property: No charge.
- Waterbed Liability HO-400: No charge.
- HE-7: Personal Property Increased Limits; $2 per $1,000.
- Business Pursuits: No charge.
- Refrigerated Property Coverage: Change awarded. Eff. 6-1-99

Farmers Insurance Exchange:
- Base Rate Deviations: Forms 3 & 6: Credits vary 25 - 125% by territory.
- Form Factor Deviations: Forms 3a & 4b & 6.
- Plan Factor Percentages: Forms 3, 3a/15, 4, 4a & 6: Federal, Preferred & Standard Plan; Certain statistics apply.
- Amount of Insurance Deviations: All forms, except 4 & 6: All Territories, except 5, 6, 42 & 43.
- Deductible Deviations: All forms, except 4 & 6.
- New Home Discount: Form 3: Current yr. - .85 factor; add .02 to factor each additional yr. until 7th yr.
- Ordinance or Law Deviation: Forms 2 & 3: Factors Vary.
- Protective Device Deviation: Credits vary 1% - 10%: Certain criteria apply.
- Deductible Deviations: All Forms: Credits vary 1.1% - 17.3%.
- Loss Assessment Coverage Deviation: Forms 3 or 4a/HE1732.
- Loss of Use Deviation/Increased Limit: Rate per $1,000 - $25.
- Other Structures Increased Limit Deviation: Rate per $1,000 - $25.
- Personal Property Increased Limit Deviation: Credit vary.
- Other Insured Location Occupied by Insured: 6 Family Residence = 37%
- Additional Residence Insured to Others: 6 Family Residence = 29%.
- Permitted Incidental Occupancies - Residences Premises & Other Residences: Deviation applies to Residence Premises.
- Business Pursuits Deviation for $250,000 Limit.
- Age 50 Plus Discount
- Auto/Homeowners Discount: All Forms: Factor of .90: Certain criteria apply.
- Non-Smoker Discount: Certain criteria apply. Eff. 11-1-99

Federated Mutual Insurance Company:
- Form 3a/15: 17.3% credit.
- Form 2, 3, 3a/15 & HE-7: 9.5% credit.
- Form 2, 3, 3a/15 & HE-7/20: Coverage A amount $100,000 & above: Key Factors vary.
- Form 2, 3, 3a/15, 4 & 4a: Gated Community Credit: $1 for houses located in gated community meeting certain criteria.
- Form 2, 3 & 4: Fixed dollar amount deductible. Credit varies based on amount of Cov. A and amount of deductible.
- Personal Property Increased Limits: Form 2 & 3: $5 per $1,000. Forms 3a/15-$15 per $1,000 of coverage.

Federated Mutual Insurance Company:
- Forms 1, 2, 3 & 3w/l5: New home credit: 1% on dwellings 0-5 yrs. old; 2% less credit each added yr.; applies to $250 deductible basic premium & premium for amended Coverage C limit.
- Forms 1, 2, 3 & 3w/l5: Fixed dollar amount deductibles; $100 - 10%; $500 - 15%; $1,000 - 20%; $2,500 - 30%.
- Forms 4 & 6: Fixed dollar amount deductibles; $100 - 10%; $500 - 20%; $1,000 - 30%; $2,500 - 40%.
- Forms 1, 2, 3 & 3w/l5: Deviation by policy amount varies 0%-25%.
- Form 4: 10%.
- Form 6: 25%.
- Forms 3 & 3w/l5: Special additional credit rule: 10% when eligibility & mandatory coverage requirements are met.
- Multiple Policy Discount: 5% applied to HO Policy when private passenger auto policy & personal umbrella policy are also written by this company.
- Installation Pay Plan: $5 maximum charge per account for all policies. EFF: 11-15-94

Fidelity & Casualty Company of N Y:

- All Forms, except 4 & 6: Amount of Insurance Deviation: Variable Credits.
- Form 6: Amount of Insurance Deviation: Variable Credits.
- Form 6: Amount of Insurance Deviation: Variable Credits.
- Earthquake Deviation:
  - New Home Discount: 0 - 5 yrs. - 20%; 10 yrs. - 20%.
  - Gated Community Discount:
  - Guaranteed Replacement Cost coverage of buildings & structures at principal residence: $3.
- Preferred Rate Deviation: Deviation varies when requirements are met.
- Additional Limits Coverage F Medical Payments Deviation.
- Form 6: Relativity factor .750 in lieu of .855.

Fidelity & Guaranty Insurance Company:

- Forms 2, 3 & 3w/l5: Personal Property Replacement Cost; Eliminate 5% surcharge.
- Form 6: $1,000 incr. is .9 times applicable premium each additional $1,000 column in basic premium chart for Cov. C.
- Preferred Rate Deviation: Deviation varies when requirements are met.
- Additional Limits Coverage F Medical Payments Deviation.
- Multi-Policy Discount: 10% credit when private passenger auto policy is also purchased with USF&G.

Fidelity & Guaranty Insurance Underwriters:

- Deviation of HO-3 Base Rates by territory & policy amount: Credits vary.
- Forms 4 & 6: Personal Property Replacement Cost Coverage: Factor 1.35.
- Waive additional premium of $5 or less.
- Special Package Discount: 10% credit when private passenger auto policy is also purchased with USF&G.

Firemans Fund Insurance Company:

- Forms 2, 3 & 3w/l5: New home credit: 20% current yr. & one yr. preceding current yr. of construction; 2% less credit each added yr. Credit applies to company base premium.
- Protective Device Credits: All territories 1% - 15%.
- All Forms, except 4 & 6: Deductible credits; $500 - 10%; $1,000 - 20%; $2,500 - 30%.
- HO-3 w/15: Multiply the HO-3 key premium by factor of 1.08 to obtain key premium for HO-3 w/15.
- Replacement cost as contents: Apply exchange of 15% to HO-3 company base premium for replacement cost on contents.
- Forms 4 & 6: Deductible Credits: Credit for coverage C $10,000 & above; $500 - 10%; $1,000 - 20%; $2,500 - 30%. Credit applies to company base premium. EFF: 6-1-93

Firemans Insurance Company of Newark:
Glens Falls Insurance Company:

- General Insurance Company of America:
  - Preferred Rate Deviation: Plan A rates deviation of 20%.
- Form 6: $1,000 increase is .9 times the applicable premium under each additional $1,000 column in the basic premium chart for Coverage C.
- New Home Discount: 0 - 5 yrs. - 15%; 6 - 10 yrs. - 10%.
- Preferred Rate Deviation: Plan A rates deviation of 20%.
- Form 6: $1,000 increase is .9 times the applicable premium under each additional $1,000 column in the basic premium chart for Coverage C.
- Preferred Rate Deviation: Plan A rates deviation of 20%.
- Additional Limit Deviation Coverage F: Medical Payments Deviation.
- Other Insured Location: Variable credits.
- Forms 2, 3, 3w/15 & 8: Personal Property Replacement Cost; Eliminate 5% surcharge.
- Forms 4 & 6: Credit varies 0% - 20% to 6th yr.
- Forms 2, 3, 3w/15: New Home Credit; Credit varies 0% - 20% to 6th yr.
- Forms 2, 3 & 3w/15: New Home Credit; Credit varies 0% - 20% to 6th yr.
- Form 6: Amount of Insurance Deviation; Variable credits.
- All Forms, except 4 & 6: Newer Home Credit; Current yr. - 20%; 1 yr. old - 18%; 2 yrs. old - 16%; 3 yrs. old - 14%; 4 yrs. old - 12%; 5 yrs. old - 10%; 6 yrs. - 8%; 7 yrs. old - 6%; 8 yrs. old - 5%; 9 yrs. old - 4%; 10 yrs. old - 3%; 10 yrs. 0 - 15 yrs. old - 10%.
- Account Credit: 10% credit new - 2 yrs. for total policy premium for Quality-Plus & Quality Crest forms if insured has Safeco or Quality-Plus voluntary private passenger automobile policy 3+ yrs. - 5%.
- All Forms, except 4 & 6: Optional deductible credits applies to base premium. Coverage A limit under $200,000 - $500 ded. - .97; $1,000 - .98; $2,000 - .99; $3,000 - .83; $4,000 - .75; $5,000 - .71; $6,000 - .68; $7,000 - .65; $8,000 - .63; $9,000 - .60; $10,000 - .58; $12,000 - .55; $15,000 - .53; $20,000 - .50; $25,000 - .47; $30,000 - .44; $40,000 - .41; $50,000 - .38; $60,000 - .35; $75,000 - .32; $100,000 - .29; $150,000 - .25; $200,000 - .21.
- New Home Credit: $1,000 - .90; $2,000 - .80; $3,000 - .70; $4,000 - .60; $5,000 - .50; $6,000 - .40; $7,000 - .30; $8,000 - .20; $9,000 - .10; $10,000 - .00.
- All Forms, except 4 & 6: Account credit: 15% applies to homeowners premium when named insured has personal auto coverage in any of the General Accident Company.
- All Forms: Firefighter’s Insurance Company of Washington D.C.:
  - Deluxe Program: Forms 3: 5% deviation off base premiums.
  - All Forms, except 4 & 6: Age of Home Discount; Credit varies 4% - 20% for age of dwelling 0 - 25 yrs. with greatest credit for newest homes.
  - All Forms, except 4 & 6: Newer Home Credit; Credit varies 0% - 20% to 6th yr.
  - Forms 2, 3 & 3w/15: New Home Credit; Credit varies 0% - 20% to 6th yr.
  - All Forms: Protective Devices Credits vary 2% - 15%; Maximum credit per policy 15%.
  - Forms 1, 2 & 3: Replacement Cost or Contents: Rate change to increase Coverage C from 80% to 75% of Coverage A limit. Premium for replacement cost coverage shall be developed by applying factor of 1.25 to base premium including premium adjustment for Coverage C in excess of 70%.
  - All Forms, except 4 & 6: Newer Home Credit; Current yr. - 20%; 1 yr. old - 18%; 2 yrs. old - 16%; 3 yrs. old - 14%; 4 yrs. old - 12%; 5 yrs. old - 10%; 6 yrs. - 8%; 7 yrs. old - 6%; 8 yrs. old - 5%; 9 yrs. old - 4%; 10 yrs. old - 3%; 10 yrs. 0 - 15 yrs. old - 10%.
  - Form 3: New Home Credit: Credit varies 5% - 25% to 4th yr.
  - All Forms: Deductible Deviation: Form 3: New Home Credit: Credit varies 0% - 20% to 6th yr.
  - Forms 1, 2 & 3: Reduced Charges for Coverage E: Liability & Coverage F Medical Payments. Quality Crest Form Coverage E, limit $300,000 base rate; $500,000 - 12 debit; $1,000,000 - 16 debit; Coverage F limit $1,000 to $10,000 - no charge.
  - Forms 1, 2, 3 & 3w/15: Personal Property Replacement Cost; Eliminate 5% surcharge. Eliminate $20 minimum premium.
  - All Forms, except 4 & 6: New Home Credit; Dwellings 0-5 yrs. old - 15%; 6-10 yrs. old - 10% if requirements are met.
  - All Forms, except 4 & 6: Newer Home Credit; Credit varies 0% - 20% to 6th yr.
  - All Forms, except 4 & 6: Newer Home Credit; Credit varies 0% - 20% to 6th yr.
  - All Forms, except 4 & 6: Newer Home Credit; Credit varies 0% - 20% to 6th yr.
  - General Accident Insurance Company of America:
    - Forms 1, 2 & 3: Newer Home Credit; Credit varies 0% - 20% to 6th yr.
    - Forms 1, 2, 3 & 3w/15: Newer Home Credit; Credit varies 0% - 20% to 6th yr.
    - All Forms: Protective Devices Credits vary 2% - 15%; Maximum credit per policy 15%.
    - Forms 1, 2 & 3: Replacement Cost or Contents: Rate change to increase Coverage C from 80% to 75% of Coverage A limit. Premium for replacement cost coverage shall be developed by applying factor of 1.25 to base premium including premium adjustment for Coverage C in excess of 70%.
    - All Forms, except 4 & 6: New Home Credit; Credit varies 5% - 25% to 4th yr.
    - Forms 1, 2 & 3: Reduced Charges for Coverage E: Liability & Coverage F Medical Payments. Quality Crest Form Coverage E, limit $300,000 base rate; $500,000 - 12 debit; $1,000,000 - 16 debit; Coverage F limit $1,000 to $10,000 - no charge.
    - Form 3: New Home Credit: Credit varies 5% - 25% to 4th yr.
    - All Forms: Protective Devices Credits vary 2% - 15%; Maximum credit per policy 15%.
    - Forms 1, 2 & 3: Replacement Cost or Contents: Rate change to increase Coverage C from 80% to 75% of Coverage A limit. Premium for replacement cost coverage shall be developed by applying factor of 1.25 to base premium including premium adjustment for Coverage C in excess of 70%.
Permitted Incidental Occupancy Medical Payments Rate Deviation.
Additional Residence Rented to Others Rate Deviation.
Business Pursuits Rate Deviation.
Permitted Incidental Occupancy Rate Deviation.
Incidental Farm Rate Deviation. Eff. 11-1-96

Globe Indemnity Company:

- Companion Policy Credit Rule: 10% of auto coverage is afforded in any member company of Royal Insurance.
- Forms 2 & 3: Additional amount of insurance; $1 per policy.
- Protective devices credits vary from 21%-15%.
- Higher deductible factors: All Forms, except 4 & 6 - $500-.89; $1,000-.79; $2,500-.72; Forms 4 & 6 - $500-.89; $1,000-.77; $2,500-.63.
- Forms 2 & 3: Personal Property Replacement Cost; Coverage A amount under $75,000 - 10% surcharge; $75,000 - $99,999 - 5% surcharge; $100,000 & over-1% surcharge. Charge includes increase Coverage C limit 50% to 70% of Coverage A.
- Forms 2, 3, 5a/15, 6E 7/86 21 & 4: Optional Coverage Premium Discount; Factor varies based on territory.
- All Forms: $1 Preferred Customer Renewal Credit when coverage has been with any of Royal Group for prior 3 yrs. with no losses.
- Discount for Eligible Employees: 20% credit to total homeowners policy premium.
- Form 8E/9/ME-21: 1.25 factor applies to base premium.
- Installment Payment Plan waived for employees.
- Installment Payment Plan: Policies billed by agent through account current payroll deduction program are not subject to installment fees.
- Installment Payment Plan: $1 each installment for Electronic Fund Transfer.
- Coverage A Discount determined by amount of insurance and territory: Credit varies 5%-20%. Eff. 9-1-99

Government Employees Insurance Company:

- Forms 1, 2, 3 & 3 w/15: New home discount; 10% for dwellings 5 yrs. old or less.
- Homeowners Theft Deterrent Premium Credit Program: Forms 1, 2, 3 & 3 w/15 - 7%; Form 4 & 6 - 20%.
- Forms 1, 2 & 3: Amount of insurance credit; Classes 1-9 - $10,000-$200,000 & over. Credit varies 4%-22%.
- Form 8: 10%.
- All Forms: Protective devices: Variable credits.
- Forms 2, 3, 5 & 6: Retired discount credit; 2% when specified criteria are met.
- All Forms: Dual policy discount: 10% when specified criteria are met.
- Forms 4 & 6: Key factor +.074 for each additional $1,000 of coverage.
- Installment Payment Plan: Waive the charge of $3 first installment if first payment received with application.
- Waterbed Liability Endorsement: Form 4 & 6: No premium charge. Eff. 3-1-95

Grain Dealers Mutual Insurance Company:

- 10% credit when insured has both personal auto & homeowners policy written by Grain Dealers Mutual Ins. Company.
- Forms 2 & 3: New home credit: 0-5 yr. - 20%; 6-10 ymr. - 15%; 10+ yr. - 10%.

Government Employees Insurance Company:

- Forms 1, 2, 3 & 3 w/15: New home discount: 10% for dwellings 5 yrs. old or less.
- Homeowners Theft Deterrent Premium Credit Program: Forms 1, 2, 3 & 3 w/15 - 7%; Form 4 & 6 - 20%.
- Forms 1, 2 & 3: Amount of insurance credit; Classes 1-9 - $10,000-$200,000 & over. Credit varies 4%-22%.
- Form 8: 10%.
- All Forms: Protective devices: Variable credits.
- Forms 2, 3, 5 & 6: Retired discount credit; 2% when specified criteria are met.
- All Forms: Dual policy discount: 10% when specified criteria are met.
- Forms 4 & 6: Key factor +.074 for each additional $1,000 of coverage.
- Installment Payment Plan: Waive the charge of $3 first installment if first payment received with application.
- Waterbed Liability Endorsement: Form 4 & 6: No premium charge. Eff. 3-1-95

Grain Dealers Mutual Insurance Company:

- 10% credit when insured has both personal auto & homeowners policy written by Grain Dealers Mutual Ins. Company.
- Forms 2 & 3: New home credit: 0-5 yr. - 20%; 6-10 ymr. - 15%; 10+ yr. - 10%.