

## **AUTOMOBILE**

1. 21<sup>st</sup> Century Advantage Insurance Company
  - Anti-Theft Devices Discount.
  - Anti-lock braking system discount.
  - Extra automobile discount.
  - Tier Deviation.
  - Deviation for determining other than collision base rates for symbols not displayed.
  - Extended transportation expenses coverage deviation.
  - Driver Deviations.
  - Eff 6-1-08 APCG-125478807 [SERFF Filing Access - North Carolina](#)
2. 21<sup>st</sup> Century Centennial Insurance Company
  - Class Deviation.
  - Territory Deviation.
  - Tier Deviation.
  - Household Composition Deviation.
  - Primary Graded Adjustment Deviation.
  - Liability Vehicle Age Deviation.
  - ISO Model Year Symbol Deviation.
  - 21<sup>st</sup> Century Model Year Symbol Deviation.
  - Anti-Theft Deviation.
  - Eff 11-11-13 AGMK-128859882 [SERFF Filing Access - North Carolina](#)
3. ACE American Insurance Company
  - 17% private passenger auto BI, PD, Med Pay, uninsured motorist, combined uninsured & underinsured, comp & collision.
  - Eff. 3-18-97
4. ACE Fire Underwriters Insurance Company
  - 17% non-fleet private passenger auto bodily injury, property damage, medical payment, uninsured motorist, combined uninsured motorist & underinsured motorist, comprehensive & collision.
  - Eff. 3-18-97
5. ACE Property & Casualty Insurance Company
  - 17% non-fleet private passenger auto bodily injury, property damage, medical payment, uninsured motorist, combined uninsured motorist & underinsured motorist, comprehensive & collision.
  - Eff. 3-18-97
6. AIG Property Casualty Company
  - Anti-theft Devices Discount
  - Anti-lock braking system discount.
  - Extra automobile discount.
  - Tier Deviation.
  - Deviation for determining Other Than Collision base rates for symbols not displayed.
  - Extended Transportation Expenses coverage deviation.
  - Driver Deviations.
  - Eff 10-28-15 APCG-130283873 [SERFF Filing Access - North Carolina](#)
7. All America Insurance Company
  - Zip Code Deviation.
  - Deductible Deviation.
  - Years of Driving Experience Deviation.
  - Annual Mileage Deviation.
  - Vehicle Use Deviation.
  - Length of Ownership Deviation.
  - Number of Vehicles/Number of Operators Deviation.
  - Marital Status Deviation.
  - Insurance Score Deviation.

- Anti-Theft Devices Deviation.
  - Customer Loyalty Deviation.
  - Rating Plan Deviation.
  - Rating Plan Deviation.
  - Payment Timeliness Deviation.
  - Affiliate Membership Deviation.
  - Paid in Full Deviation.
  - Package Deviation.
  - Transition/Loyalty Credit Deviation.
  - Elite Policy Deviation.
  - New Inexperienced Operator Family Loyalty Deviation.
  - ADEPT Driver Participation Deviation.
  - ADEPT Driver Certification Deviation.
  - Central Mutual Summit Deviation.
  - Installment Charge Deviation.
  - Named Non-Owner Policy Deviation.
  - Waiver of Premium Deviation.
  - Eff 12-1-21 CEMC-130907994 [SERFF Filing Access - North Carolina](#)
8. Allied Property and Casualty Insurance Company
- Financial Responsibility Deviation.
  - Territory Deviation.
  - Nationwide Affinity Deviation.
  - Preferred Driver Deviation.
  - Intra-Agency Transfer Deviation.
  - Matrix Deviation.
  - Home and Car Deviation.
  - Non-Nationwide Homeowner Deviation.
  - Auto Financial Deviation.
  - Driver Class Deviation.
  - Household Composition Deviation.
  - Nationwide Associate Deviation.
  - Advanced Quote Deviation.
  - New Vehicle Deviation.
  - Easy Pay Sign-Up Deviation.
  - Payment Plan Deviation.
  - Accident Forgiveness.
  - Minor Violation Forgiveness Deviation.
  - Paperless Policy.
  - Select.
  - Fender Bender Forgiveness.
  - Eff 10-1-21 NWPP-132883242 [SERFF Filing Access - North Carolina](#)
9. AMCO Insurance Company
- Financial Responsibility Deviation.
  - Territory Deviation.
  - Allied Affinity Deviation.
  - Preferred Driver Deviation.
  - Driver Class Deviation.
  - Miscellaneous Vehicle Deviation.
  - Payment Plan Deviation.
  - Eff. 10-1-17 NWPC-131099869 [SERFF Filing Access - North Carolina](#)
10. AMEX Assurance Company
- Accident-Free Discount: Applies to auto BI, PD, med payment & collision: 3-5 yrs.- 10% credit: 6 yrs. or more- 15% credit.
  - Auto/Homeowner Discount 5% Forms 3 & 6: with accompanying homeowners policy.

- Deviation for auto bodily injury, property damage, medical payments, comprehensive & collision: Credit varies.
- Installment Payment Plan: Charge waived for electronic funds transfer or payroll deduction.
- Work Site Discount: named insured policy through the Work Site Marketing Program of AMEX Assurance Company. Preferred Client Deviation 10%.
- Costco Discount: 3% applies to policies for member insureds of Costco. Vehicle Usage Discount.
- Multi-car discount for Liability, Comp & coll
- Liability Limits: credit varies by Limit amount.
- Eff. 9-1-06 USPH-6RZG9Y391 [SERFF Filing Access - North Carolina](#)

11. Alfa Alliance Insurance Corporation

- Account Discount.
- Multi-Vehicle Discount.
- Driver Experience Factor.
- Insurance Score (Credit) Factor.
- Installment Payment Deviation.
- Eff. 8-15-11 AFAL-127308907 [SERFF Filing Access - North Carolina](#)

12. Allstate Indemnity Company

**Standard (Preferred Program)**

- Territory Deviation.
  - Years Licensed Deviation.
  - Fifty-Five (55) and Over Discount.
  - Tier.
  - Premier and Premier Plus Discount.
  - Multiple Policy Discount.
  - New Car Discount.
  - The Good Hands People Discount.
  - Antilock Brake Discount.
  - Installment Payments.
  - Coverage Deviations (Death Indemnity).
  - Certified Risks Financial Responsibility Laws.
  - Allstate Auto/Life Discount.
  - Maximum Deviation.
- Non-Standard Auto Program**
- Liability Coverage Deviations.
  - Installment Payments, Electronic Funds Transfer or Payroll Deduction.
  - The Good Hands People Discount.
  - Certified Risks Financial Responsibility Laws.
  - Maximum Deviation.
  - Eff 10-1-21 ALSE-132896202 [SERFF Filing Access - North Carolina](#)

13. Allstate Insurance Company

- Installment Payment Fee.
- Death Indemnity Coverage Deviation.
- Certified Risks Financial Responsibility Laws.
- Um-BI and UM/UIM Base Rates Interpoation.
- Effective 4-1-18 ALSE-131296183 [SERFF Filing Access - North Carolina](#)

14. Allstate Property and Casualty Insurance Company

- Territory Deviation.
- Household Composition.
- Multi-Policy Discount.
- New Car Discount.
- 55 And Over Discount.
- Good Hands People Discount.
- Anti-Lock Brake Discount.
- Tier.
- Premier and Premier Plus Discount.

- Good Payer Discount.
  - The Allstate Easy Pay Plan Discount
  - Years Licensed.
  - Installment Payments.
  - Preferred Package Discount.
  - Full Pay Discount.
  - Certified Risks Financial Responsibility Laws.
  - Allstate Auto/Life Discount.
  - Accident Forgiveness.
  - Maximum Deviation.
  - DriveWise Discount.
  - DriveWise Performance Reward.
  - Channel of Bind Rating.
  - Number of Times Renewed.
  - Effective 1-24-22 ALSE-133061084 [SERFF Filing Access - North Carolina](#)
15. American Automobile Insurance Company
- Tier Deviation Factor.
  - Account Credit.
  - Electronic Funds Transfer.
  - Vehicle Equipped with Anti-Theft Devices-Alarm only devices, Active disabling devices, Passive Disabling devices.
  - Comprehensive Rate Deviation factor.
  - Motorcycle Physical Damage Coverage.
  - Territory Deviation.
  - Eff. 8-15-10 FFDC-126581084 [SERFF Filing Access - North Carolina](#)
16. American Bankers Insurance Company of Florida
- Antique Auto Program
  - Car Club discount.
  - Antique Auto 2500 Mile Tier.
  - Antique Auto 5000 Mile Tier.
  - Modified/Collectible Vehicles 2500 Mile Tier.
  - Modified/Collectible Vehicles 5000 Mile Tier.
  - Eff. 4-1-10 ASPX-126454260 [SERFF Filing Access - North Carolina](#)
17. American Economy Insurance Company
- 10% deviation where principal operator is aged 55 & over with no inexperienced operator in household.
  - Eff. 4-19-91
18. American Family Connect Property and Casualty Insurance Company
- Accident-Free Discount.
  - Auto/Homeowner Discount
  - Base Rate Coverages Deviation of BI, PD, Med Pay, Comp, Collision
  - Uninsured Motorist Coverage and Combined Uninsured/Underinsured M Coverage
  - Increased Liability Limits Deviation.
  - Work Site Discount.
  - Costco Discount.
  - Affinity Discount.
  - Eff 10-1-21 PRCA-132950388 [SERFF Filing Access - North Carolina](#)
19. American Fire & Casualty Company
- Fampak Discount: 5% credit for all coverages.
  - Prime Life Discount: 4% credit for all coverages: Certain criteria must be met.
  - Employee Discount: 15% credit for all coverages.
  - Base Rate Deviation by territory for bodily injury, property damage, med pay, uninsured motorists, comp & coll coverages.
  - Anti-Theft Discount: Com Coverage only: 5% & 15% credit: Certain criteria apply.
  - Eff. 9-1-00 PC035767

20. American Home Assurance Company

- 6% - 37% deviation for med pay & uninsured & uninsured/underinsured motorists coverage: All territories.
- 1% - 46% deviation for bodily injury, property damage, comprehensive & collision coverages: Certain criteria apply.
- 5% deviation for bodily injury, property damage, medical payments, comprehensive & collision for multi car policies.
- 5% deviation for comprehensive: All vehicles equipped with alarm only and active disabling devices.
- 15% deviation for comprehensive: All vehicles equipped with passive disabling devices.
- 5% deviation for certain coverages: All insureds within sponsored groups.
- Installment fee waived for automatic deductions from a financial account.
- 1st installment fee waived for all multiple payment modes.
- Eff. 12-20-02 PC054433

21. American Insurance Company

- Tier Deviation Factor.
- Account Credit.
- Electronic Funds Transfer.
- Vehicle Equipped with Anti-Theft Devices-Alarm only devices, Active disabling devices, Passive Disabling devices.
- Comprehensive Rate Deviation factor.
- Motorcycle Physical Damage Coverage.
- Territory Deviation
- Eff 8-15-10 FFDC-126581089 [SERFF Filing Access - North Carolina](#)

22. American Security Insurance Company

- Deviation: Charge as premium for comprehensive (full coverage) & collision (\$100 deductible), the NC Rate Bureau base rates, which became effective January 1, 1984 for territory 17, separately for each coverage. Premiums so determined are applied statewide regardless of territory, no primary or secondary rating factors are applied.
- Eff. 2-1-86

23. American Southern Insurance Company

- 12.5% Elite Driver Discount: Applies to each vehicle, each driver when meeting criteria.
- 5% Preferred Driver Discount: Applies to each vehicle, each driver when meeting criteria.
- 2% AAA Carolina Affinity Group Discount when insured is a member of AAA Carolinas.
- Renewal Discount Program when insured with American Southern for three continuous years and loss free.
- Multiple policy discount when the policyholder places both automobile and homeowners coverage through the American Auto Club Insurance Agency. Discount applies to BI, PD, Med Pay, Coll and Comp premiums.
- 10% Super Preferred Driver Discount.
- Eff. 6-15-04 PC071954

24. American States Insurance Company

- Tier Deviations.
- ATP Constant.
- Territory Deviations.
- Driver Class Deviations.
- Driver Experience Deviations.
- Student Deviations.
- Merit Deviation.
- Household Structure Deviations.
- Symbol Deviations.
- Model Year Deviations.
- Maximum Years Driving Experience Deviations.
- Minimum Years Driving Experience Deviations.
- Multi-Car Discount Deviation.
- Account Discount Deviations.
- Full Coverage Deviations.
- Accident Free Deviation.
- Violation Free Deviation.
- Accident Forgiveness Deviation.
- Paid in Full Deviation.
- Group Discount Deviation.

- Anti-Theft Discount Deviation.
- Advanced Quote Discount Deviation.
- Employee Discount Deviation.
- New Vehicle Deviations.
- Low Mileage Discount Deviations.
- Policy Transfer Deviation.
- Installment Fee Deviation.
- Eff. 10-2-17 LBPM-131140249 [SERFF Filing Access - North Carolina](#)

25. American States Preferred Insurance Company

- Territory Deviation.
- Driving Group Deviation.
- Renewal, Market, Tier Deviation.
- SDIP, Single Car/Multi-Car Deviation.
- SDIP, Single Car/Multi-Car, Major Deviation.
- Account Discount Deviation.
- Vehicle Usage, Market Deviation.
- Certified Risks – Financial Responsibility Laws Deviation.
- Eff. 4-28-17 LBPM-130916472 [SERFF Filing Access - North Carolina](#)

26. AMICA Mutual Insurance Company

- Base Rates Deviation.
- Multi-line Deviation.
- Loyalty/Advance Quote Discount.
- Installment Payment Plans Deviation.
- AutoPay Installment Plan Deviation.
- Paid in Full.
- All Electronic.
- Military Discount.
- Claims Free Discount.
- Employee Discount.
- Eff.12-1-21 AMMA-132859625 [SERFF Filing Access - North Carolina](#)

27. Arch Insurance Company

- 15% private passenger auto comprehensive & collision rates.
- Eff 9-29-92

28. Argonaut Insurance Company

- Advantage Discount: 13.5% discount applies to BI,PD, medical, collision & comprehensive for single car auto policies.
- Multi-Car Discount: 23.7% discount applies to BI, PD, medical, collision & comprehensive for single car auto policies.
- Preferred Driver Discount: 10% discount applies to BI, PD, medical, collision & comprehensive for single car auto policies.
- Eff. 4-1-00 PC031707

29. Arrowood Indemnity Company

- Installment Payment Plan – Agency payroll deduction.
- Eff 5-15-04 PC069376

30. Associated Indemnity Corporation

- Tier Deviation Factor.
- Account Credit.
- Electronic Funds Transfer.
- Vehicle Equipped with Anti-Theft Devices-Alarm Only Devices, Active Disabling Devices, Passive Disabling Devices.
- Motorcycle Physical Damage Coverage only.
- Territory Deviation.
- Eff. 8-15-10 FFDC-126581062 [SERFF Filing Access - North Carolina](#)

31. Atlantic Casualty Insurance Company

LIABILITY All deviation applicable to non-fleet private passenger bodily injury & property damage coverage for all listed

components.

12 point violation must not be one of the following.

- a. Manslaughter or negligent homicide.
  - b. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
  - c. Pre-arranged racing or knowingly lending a motor vehicle to be used in pre-arranged racing.
  - d. Transporting illegal intoxicating liquors by motor vehicle.
- 37% bi & pd, single car policies with limits of liability that do not exceed \$25,000/\$50,000 bodily injury, \$25,000 property damage, \$2,000 medical payments: \$25,000/\$50,000/\$25,000 uninsured motorists for operators with 3 yrs. or more driving experience & limits of \$50,000/\$100,000 bodily injury, \$50,000 property damage, \$2,000 medical payments, \$50,000/\$100,000/\$50,000 UM/UIM for operators with 5 yrs. or more driving experience with 12-20 SDIP pts.
  - 33% bi & pd, multi-car policies with limits of liability that do not exceed \$25,000/\$50,000 bodily injury, \$25,000 property damage, \$2,000 medical payments, \$25,000/\$50,000/\$25,000 uninsured motorists for operators with 3 yrs. or more driving experience & limits of \$50,000/\$100,000 bodily injury, \$50,000 property damage, \$2,000 medical payments, \$50,000/\$100,000/\$50,000 UM/UIM for operators with 5 yrs. or more driving experience with 12-20 SDIP pts.
  - Eff. 7-1-94

#### MOTORCYCLE

- 9% average deviation for private passenger motorcycle physical damage.
- 15% average deviation private passenger motorcycle bodily Injury & property damage.
- Eff. 7-1-91

#### 32. Auto Owners Insurance Company

##### **Premier Program**

- Bodily Injury Deviation.
- Auto-Owners Premier Rate Deviation.
- Symbol Deviation.
- Auto/Home Multi-Policy Discount.
- Auto/Life Multi-Policy Discount.
- Auto/Umbrella Multi-Policy Discount.
- Paid in Full Discount, All Coverages.
- Territory Deviation.
- Insurance Score Deviation, All Coverages.
- Auto Death Indemnity.
- Total Disability Benefits.
- Financial Responsibility Deviation.
- Advance Quote Discount.
- Auto/Renters Discount.

##### **Standard Program**

- Paid in Full Discount, All Coverages.
- Auto/Home Multi-Policy Discount.
- Auto/Life Multi-Policy Discount.
- Auto/Umbrella Multi-Policy.
- Total Disability Benefits.
- Auto Death Indemnity.
- Symbol Deviation.
- Territory Deviation.
- Financial Responsibility Deviation.
- Advance Quote Discount.
- Auto/Renters Discount.
- Eff 10-1-19 AOIC-132030599 [SERFF Filing Access - North Carolina](#)

#### 33. Bankers Standard Insurance Company

- Anti-Theft Devices Discount.
- Anti-Lock Braking System.
- Vehicles with Symbol 27.
- Extra Automobile Discount.
- Extended Transportation Expenses.
- Insurance Bureau Scoring Factor (IBS).

- Mass Merchandising Discount.
  - Installment Payments Automation Discount.
  - Driver Deviations.
  - Cancellation Deviation Short Rate.
  - Antique Autos.
  - Shelter-In-Place Credit.
  - Eff. 10-1-20 ACEH-132374450 [SERFF Filing Access - North Carolina](#)
34. Central Mutual Insurance Company
- Central's Pathway Deviation.
  - Payment Options
  - Installment Charge Deviation.
  - Owned Vehicles with Additional Company-Owned Vehicles.
  - Transition/Loyalty Credit.
  - Changes - Waiver of Premium Deviation.
  - Miscellaneous Coverages - Central Mutual Summit Package.
  - Central Mutual Affiliate Group Membership Deviation.
  - Paid in full discount.
  - ADEPT Driver Participation Discount.
  - ADEPT Driver Certification Discount.
  - New Inexperienced Operator Family Loyalty Discount.
  - Eff 10-1-19 CEMC-131968553 [SERFF Filing Access - North Carolina](#)
35. Century Indemnity Company
- 10% non-fleet private passenger auto comprehensive & collision rates.
  - Eff. 6-1-89
36. The Charter Oak Fire Insurance Company
- Company Coverage Factors.
  - Account Discount.
  - Contributing Vehicle Credit.
  - Hybrid Vehicle Discount.
  - Installment Payments Deviation.
  - Eff 3-1-18 TRVA-131240345 [SERFF Filing Access - North Carolina](#)
37. The Cincinnati Insurance Company
- Base Rates – Bodily Injury, Property Damage, Medical Payments, Other Than Collision and Collision.
  - Package Discount.
  - Installment Payment Plan.
  - Annual Pay Discount.
  - Preferred Risk Credit Factors.
  - Insurance Scoring Factors.
  - Primary Classification Rating Factors.
  - Driver Experience Factors – Bodily Injury and Property Damage.
  - New Business Advance Quote Discount.
  - Book Roll Transition Factor.
  - Policy Tier Factors.
  - Full Coverage Factor
  - Coverage History Factor.
  - SDIP Factors.
  - Ridewell Sign-Up.
  - Ridewell Score Credit.
  - Interagency Discount.
  - Eff. 11-1-21 CNNB-132842718 [SERFF Filing Access - North Carolina](#)
38. Citizens Insurance Company of America
- 10% deviation on coverage for principal operators in household age 55 or older where there are no other operators in household with less than 3 yrs. driving experience. This is a per vehicle credit.



- Account Credit: 5% auto comp & coll coverage if insured has Homeowners policy with The Hanover Insurance Company.
- Non-Smoker Discount: 5% auto comprehensive & collision coverage if no drivers have smoked in the past 15 months.
- 10% deviation for auto bodily injury, property damage, medical payments, comprehensive & collision.
- Renewal Credit applies to auto bi, pd, med pay, comp & collision. Less than 3 yrs-0%; 3-5 yrs.-3.0%; 5 yrs or more-6.0%.
- Eff. 9-1-94

39. Clearcover Insurance Insurance Compant

- New Vehicle Discount.
  - Partner Discount.
  - Financial Responsibility Discount.
  - Continuous Insurance Discount.
  - Military Discount
  - Multi-Line Discount
  - Billing Discount
  - Rating Offset Factor
  - Installment Fees
- Eff. 3-14-22 CLEA-132842974 [SERFF Filing Access - North Carolina](#)

40. Colonial American Casualty and Surety Company

- 20% non-fleet private passenger auto bodily injury and property damage. 30% physical damage.
- 10% auto bodily injury, property damage, medical payments, comprehensive & collision age 55 and over.
- Good Driver Discount when principal operator(s) has no fault accidents & no moving violation in past 3 yrs.
- Anti-Theft Device Deviation varies 5% - 10% for non-fleet private passenger auto comprehensive.
- Eff. 1-1-98

41. Continental Insurance Company

- Anti-Theft Device Discount: Certain criteria apply.
- Vin Etching Discount: 5% credit applies when criteria are met.
- Accident/Violation Free Discount.
- Daytime Running Light Discount.
- Companion Policy Discount: 10% credit applies if named insured has homeowners policy with any Encompass Ins Co.
- Airbag Discount: Credit varies when certain criteria is met.
- Anti-Lock Braking System Discount.
- Eff. 7-3-01

42. Continental Indemnity Company

- Discount for Qualified Preferred Drivers: 17.5% credit physical damage-5% credit liability when certain criteria is met.
- Discount for Qualified Standard Drivers: 5% credit physical damage when certain criteria is met.
- Account Credit Program credit when certain criteria is met & both homeowners & auto policies are written through CNIC.
- Anti Lock Braking System Discount: 5% credit.
- Mature Driver Discount: 5% credit when certain criteria is met.
- Eff. 1-1-01 PC038499

43. Depositors Insurance Company

- Matrix Deviation
- Eff 8-10-07 PC104819

44. Economy Fire and Casualty Insurance Company

- Territory Deviation.
- Experienced Driver Deviation.
- Age 55 and Over Deviation.
- Preferred Customer Discount.
- Welcome Discount.
- Met Rewards Discount.
- Auto Policy Plus Multi-Policy Discount.
- Mass Merchandising Account Deviation.

- Payroll Deduction Discount.
- Employment Tenure Discount.
- Small Group Account Discount.
- Extended Transportation Expenses Coverage.
- Repair or Replacement Coverage – One Year Coverage.
- Coverage for Rented Vehicles.
- Certified Risks Financial Responsibility Laws Discount.
- Eff 5-20-21 METX-132805744 [SERFF Filing Access - North Carolina](#)

45. Economy Preferred Insurance Company

- Territory Deviation.
- Experienced Driver Deviation.
- Age 55 and Over Deviation.
- Preferred Customer Discount.
- Welcome Discount.
- Met Rewards Discount.
- Auto Policy Plus-Multi-Policy Discount.
- Mass Merchandising Account Deviation.
- Payroll Deduction Discount.
- Employment Tenure Discount.
- Small Group Account Discount.
- Extended Transportation Expenses Coverage.
- Repair or Replacement Coverage – One Year Coverage.
- Coverage for Rented Vehicles.
- Certified Risks Financial Responsibility Laws Discount.
- Eff 5-20-21 METX-132805770 [SERFF Filing Access - North Carolina](#)

46. Economy Premier Assurance Company

- Pak II Package Credit.
- Pak II Renewal Credit.
- Age 55 and over deviation.
- Good Driver Credit when certain criteria is met.
- Symbol Relativities Deviation.
- Increased Limits Transportation Expenses Deviation.
- Passive Restraint Credit.
- Anti-Theft Device Credit.
- Anti-Lock Braking System Credit.
- Golf-mobile Liability: No additional charge.
- ATV, Mini-bike & Dune Buggy CSL BI & PD liability rates.
- ATV, Mini-bike & Dune Buggy Medical Payment rates.
- Recreational Vehicle Multi-Vehicle Credit.
- Eff. 2-25-13 METX-G128821620 [SERFF Filing Access - North Carolina](#)

47. Electric Insurance Company

- Tier Factors.
- Cancellation.
- Mass Marketing Discount.
- Multi-Policy Discount.
- Safe Driver Discount.
- Payroll Deduction Discount.
- Electronic Funds Transfer - Installment Payments.
- Eff. 3-7-22 ELEC-133104804 [SERFF Filing Access - North Carolina](#)

48. Employers Mutual Casualty Company

- Multi-Policy Credit when auto & homeowners coverage are written with Employers Mutual Casualty Company and/or Emcasco Insurance Company.
- Safety Equipment/Anti-Theft Discount: 20% med pay premium passive restraint on driver side only. 30% med pay premium

passive restraint on both sides. 5% on bodily injury & property damage premium for four wheel anti-lock braking system. 5% comprehensive premium for alarm & active disabling devices. 15% comprehensive premium for passive disabling devices.

- Installment Payment Plan: \$3 charge waived when method of payment is through electronic funds transfer.
- Eff. 5-25-97

49. Encompass Indemnity Company

- Territory Deviation.
- Household Composition.
- New Car Discount.
- Tier Rating.
- Good Payer Discount.
- Encompass Easy Pay Plan discount.
- Years Licensed Deviation.
- Homeownership Discount.
- Future effective date discount.
- Accident/Violation Free Discount.
- Companion Discount.
- Anti-theft device discount.
- Anti-lock braking system discount.
- Daytime Running lights discount.
- Bodily Injury Increased Limits Discount.
- Med Pay increased limits deviation.
- All other trailers comprehensive deductible deviation.
- Pro rata table cancellation deviation.
- Preferred Protection Discount.
- Certified Risks – Financial Responsibility Laws.
- Full Pay Discount.
- Eff 10-1-15 ALSE-130122200 [SERFF Filing Access - North Carolina](#)

**Antique and Classic Automobile Program**

- Antique Autos Deviation for BI, PD, Med Pay, UM/UIM – All Territories.
- Classic Autos Deviation for BI, PD, Med Pay, UM/UIM – All Territories
- Eff 5-15-06 PC091813

50. Erie Insurance Company

- Premium Payment Plan - Installment Payments.
- Coverage for Rented Vehicles.
- Multi-Policy Discount.
- Reduced Usage Discount.
- Payment Plan Discount (Payment Options).
- Classic Vehicles.
- Pro-Rata Cancellation for All Policies.
- Multi-Auto Policy.
- Base Rates Deviation.
- Class Factor Deviation.
- Model Year Factor.
- Driving Experience Factor.
- Insurance Score.
- Underwriting Tier.
- Deductibles.
- Uninsured Motorist Coverage.
- Combined Uninsured/Underinsured Motorist Coverage.
- Extended Transportation Expenses Coverage.
- Towing and Labor Cost.
- Coverage for Damage to Your Auto -Customizing Equipment Coverage.
- Effective 10-1-21 ERAP-132888957 [SERFF Filing Access - North Carolina](#)

51. Erie Insurance Exchange

- Base Rate.
- Age 55 and Over.
- Anti-Lock Brake Discount.
- Anti-Theft Device Discount.
- First Accident Forgiveness Deviation.
- Feature 15.
- Premium Payment Plan – Installment Payments.
- Coverage for Rented Vehicles.
- Pro-Rata Cancellation.
- Multi-Policy Discount.
- Driver Experience Factor.
- Multi-Policy Discount - Separate Policies.
- Reduced Usage Discount.
- Tiered Rating.
- Payment Plan Discount.
- Classic Autos.
- Claims/Violation Free.
- Advance Quote Discount.
- Prior Bodily Injury Limits Discount.
- Class, No Inexperienced & Inexperienced Operators.
- Model Year.
- Comprehensive Deductible.
- Uninsured Motorist Coverage.
- Combined Uninsured/Underinsured Motorist Coverage.
- Extended Transportation Expenses Coverage.
- Towing and Labor Cost.
- Coverage for Damage to Your Auto – Customizing Equipment Coverage.
- Symbol Factors.
- Vehicle Tier.
- Effective 10-1-21 ERAP-132890630 [SERFF Filing Access - North Carolina](#)

52. Essentia Insurance Company

- Mass Marketing.
- Portfolio Transfer Discount.
- Years of Experience.
- Flex Rating Characteristics.
- Occasional Operator.
- Paid in Full Discount.
- Book Transfer Premium Stabilization.
- Cancellation – Pro-Rata.
- Classic Autos.
- Antique Autos.
- Installment Payment Plan.
- Eff 12-1-19 ESSN-13230760 [SERFF Filing Access - North Carolina](#)

53. Esurance Insurance Company

- Territory Deviation.
- Household Group Deviation.
- Financial Responsibility Deviation.
- Points Deviation.
- High Points Deviation.
- Discount Deviation.
- Accident with No Point Deviation.
- Accident with Point Deviation.
- Major Violation Deviation.
- Minor Violation and Points Deviation.

- Market and Points Deviation.
  - Points and Inexperienced Operator Deviation.
  - Household Structure Deviation.
  - Bodily Injury Deviation.
  - Claim Free Discount.
  - Preferred Risk Discount.
  - Affinity Discount.
  - Switch and Save Discount.
  - Expense Saving Discount.
  - Time at Residence Discount.
  - Future Effective Date Discount.
  - Mature Driver Discount.
  - Multi-Policy Discount.
  - On-Time Payment Discount.
  - Property Damage Limit Deviation.
  - Eff 10-17-18 ESUR-131582127 [SERFF Filing Access - North Carolina](#)
54. Farm Bureau Insurance of North Carolina Inc.
- 55% deviation applies to the surcharge on voluntary policies for a 12-point violation that is not one of the following: a) manslaughter or negligent homicide resulting from the operation of a motor vehicle, b) prearranged highway racing or knowingly lending a motor vehicle to be used in prearranged highway racing, c) failure to stop and render aid when involved in an accident resulting in bodily injury or death (hit and run driving), or d) transportation for the sale of illegal intoxicating liquors by motor vehicles.
  - Effective 10-1-04 PC073968
55. Farmers Insurance Exchange
- Ultra Premier Rating Plan Deviation
  - Premier and Preferred Base Rate Deviations.
  - Auto/Multi Policy Discount: Certain criteria apply.
  - Anti-Theft Device Discount: ½ % discount applies to Comp when a vehicle is equipped with a passive anti-theft device.
  - Electronic Funds Transfer Discount.
  - Eff. 10-1-08 PC116744
56. Federal Insurance Company
- Antique autos by territory.
  - Installment Payment-recurring payments.
  - Eff. 10-1-15 CHUB-129988226 [SERFF Filing Access - North Carolina](#)
57. Federated Mutual Insurance Company
- 5% non-fleet private passenger liability & physical damage when homeowners & personal umbrella policy is written with Federated Mutual Insurance Company.
  - Installment Payment Plan: \$2 charge each installment subject to max. of \$5 per account for all policies.
  - Eff. 4-21-95
58. Fidelity & Deposit Compay of Maryland
- 20% non-fleet private passenger auto bodily injury and property damage. 30% physical damage.
  - 10% non-fleet private passenger auto bodily injury, property damage, med pay, comp. & collision age 55 and over.
  - Good Driver Discount: 10% auto liability, PD, med pay comp & coll when principal operator(s) has no fault accidents & no moving violation in past 3 yrs.
  - Anti-Theft Device: Deviation varies 5% - 10% for non-fleet private passenger auto comprehensive.
  - Eff. 1-1-98
59. Fidelity & Guaranty Insurance Company
- Multi-Policy Discount: 2% credit to total auto insurance premium when both auto & home-owners policies are purchased through USF&G Group when certain criteria is met.
  - 2% credit auto BI, PD, med pay, comp & coll premium when principal operator is age 55 & over and there are no inexperienced operators in household.
  - Physical Damage Deviation: 6% applies to comprehensive & collision.

- Special Package Discount: 5% credit total policy premium for insured who meet specified underwriting guidelines.
  - 15% total premium for insureds who are a participant through any of the USF&G Group Marketing Plans.
  - Eff. 9-1-00
60. Fidelity & Guaranty Insurance Underwriters
- Multi-Policy Discount: 2% credit to total auto insurance premium when both auto & home-owners policies are purchased through USF&G Group when certain criteria is met.
  - 2% BI, PD, med pay, comp & coll deviation to premium when principal operator is age 55 & over and there are no inexperienced operators in household.
  - Physical Damage Deviation: 6% applies to comprehensive & collision.
  - Special Package Discount: 5% credit total policy premium for insured who meet specified underwriting guidelines.
  - 15% auto total premium for insureds who are a participant through any of the USF&G Group Marketing Plans.
  - Eff. 9-1-00
61. Firemans Fund Insurance Company
- Tier Deviation Factor.
  - Account Credit.
  - Electronic Funds Transfer.
  - Vehicle Equipped with Anti-Theft Devices-Alarm Only Devices, Active Disabling Devices, Passive Disabling Devices.
  - Motorcycle Physical Damage Coverage only.
  - Territory Deviation.
  - Eff. 8-15-10 FFDC-126580666 [SERFF Filing Access - North Carolina](#)
62. Firemen's Insurance Company of Washington D.C.
- 15% auto BI, PD, medical payments, uninsured/underinsured motorist, comp & collision coverage.
  - Eff. 11-1-94
63. First Financial Insurance Company
- 15% non-fleet private passenger physical damage rates.
  - Eff. 12-7-87
64. First Liberty Insurance Corporation
- Liability Single Limits (Property Damage) deviation
  - Liability Split Limits (Bodily Injury) deviation
  - Property Damage Limits deviation.
  - Medical Payments deviation.
  - Group Savings Plus Discount Program.
  - Homeowners Discount
  - Mature Driver Discount.
  - Waive the additional \$3.00 charge on the first installment on the Installment Payment Plan
  - Short Rate Cancellation deviation
  - New Customer deviation.
  - Tiering Deviation.
  - Eff. 12-15-08 PC116669
65. First National Insurance Company of America
- Territory Deviation.
  - Driving Group Deviation.
  - Renewal, Market, Tier Deviation.
  - SDIP, Single Car/Multi-Car Deviation.
  - SDIP, Single Car/Multi-Car, Major Deviation.
  - Account Discount Deviation.
  - Vehicle Usage, Market Deviation.
  - Certified Risks – Financial Responsibility Laws Deviation.
  - Eff 4-28-17 LBPM-130916553 [SERFF Filing Access - North Carolina](#)
66. GEICO Indemnity Company
- Automobile Installment Payments.

- E-Banking Discount.
- Multi-Line Discount.
- Model Year Deviation.
- Eff. 10-1-16 GECC-130643575 [SERFF Filing Access - North Carolina](#)

67. Garrison Property and Casualty Insurance Company

- Territory Deviation.
- Make/Model Deviation.
- Tier Deviation.
- New Vehicle Discount Deviation.
- Occasional Operator Discount Deviation.
- Passive Restraint (Seat Belt) Discount Deviation.
- My USAA Legacy Discount Deviation.
- Principal Operator Age 55 And Over Discount Deviation.
- Military Installation Garaging Discount Deviation.
- Premier Driver Discount Deviation.
- Daytime Running Lights Discount Deviation.
- Years Driving Experience/Marital Status Deviation.
- Multiple Car by Number of Operators Deviation.
- Short Rate Cancellation Tables Deviation.
- UMBI and UMBI/UIMBI Deviation.
- Audio, Visual and Data Electronic Equipment Coverage Deviation.
- Customizing Equipment Coverage Deviation.
- Named Non-Owner Policy Deviation.
- Extended Non-Owned Liability Deviation.
- Miscellaneous Types/Trailers Deviation.
- Installment Payment Plan Deviation.
- Early Quote Deviation.
- Extended Transportation Expense and Towing and Labor Costs.
- Auto Payment Plan.
- Good Student Discount
- Eff 4-16-22 USAA-133039588 [SERFF Filing Access - North Carolina](#)

68. General Insurance Company of America

- Territory Deviation.
- Driving Group Deviation.
- Renewal, Market, Tier Deviation.
- SDIP, Single Car/Multi-Car Deviation.
- SDIP, Single Car/Multi-Car Major Deviation.
- Account Discount Deviation.
- Vehicle Usage, Market Deviation.
- Certified Risks – Financial Responsibility Laws Deviation.
- Effective 4-28-17 LBPM-130916557 [SERFF Filing Access - North Carolina](#)

69. Generali - U S Branch

- 10% auto liability BI & PD for operator licensed 15 or more yrs. & all drivers total 7-11 SDIP pts.
- 20% auto liability BI & PD for operators licensed 15 or more yrs. & all drivers total 12-20 SDIP pts.
- 15% auto liability BI & PD for operators licensed 10 yrs., but less than 15 yrs. & all drivers total 12-20 SDIP pts.
- 5% auto liability BI & PD for operators licensed 5 yrs., but less than 10 yrs. & all drivers total of 12-20 SDIP pts.
- 5% liability BI & PD rates where vehicles are garaged in territories 11,13,17,31,32,41 or 47.
- 7.5% non-fleet private passenger auto liability BI & PD rates where vehicles are garaged in territories 24,26,33 or 43.
- Eff. 2-9-94

70. Government Employees Insurance Company

- Territory Deviation.
- Increased Limits - Bodily Injury and Medical Payments.
- North Carolina 55 & Over Discount.
- Sponsored Marketing Group Pricing Track.

- Motorcycle Safety Course Credits.
- 5 Year Good Driving Discount.
- Associate Discount.
- Military Discount.
- Tier Factor.
- Driving Record Tier Matrix Deviation.
- Electronic Funds Transfer and Recurring Credit Card Payments.
- Driver Class Matrix.
- Territory Subdivision by Zip Code.
- Uninsured Motorist and Combined UM/UIM Deviation.
- E-Banking Discount.
- Multi-Line Discount.
- Household Composite Index Deviation.
- Waiver of Surcharge.
- Model Year Deviation.
- Deductible Factor Deviations.
- ENOA Deviation.
- Telematics Factor.
- Eff. 11-18-21 GECC-133010356 [SERFF Filing Access - North Carolina](#)

71. Grain Dealers Mutual Insurance Company

- Insurance Score Credit.
- Eff 8-4-12 NGMC-128287690 [SERFF Filing Access - North Carolina](#)

72. Graphic Arts Mutual Insurance Company

- Mass Merchandising Plan Discount (Superior and Quality Programs).
- Personal Lines Account Credit (Quality Programs).
- W.I.S.E./Affinity Discount Deviation (Superior and Quality Programs).
- Eff. 10-1-19 UTCX-131941486 [SERFF Filing Access - North Carolina](#)

73. GuideOne Mutual Insurance Company

- 55% liability & physical damage rates on autos rated as Class 3 under Rule 4 of the NC Personal Auto Manual.
- Eff. 2-1-89

74. Hanover American Insurance Company

- Account Credit Program
- Renewal Credit: insured with Hanover American Insurance Company only.
- Electronic Funds Transfer Payment Plan.
- Group Modification Plan.
- Installment Payment Plan.
- Anti-Theft Discount Deviation.
- Insurance Score BudgetWise Discount.
- Eff. 10-1-15 HNVX-G130194535 [SERFF Filing Access - North Carolina](#)

75. The Hanover Insurance Company

- Anti-Theft Discount Deviation: 5%-10% when certain criteria is met.
- Installment Pay Plan by Electronic Funds Transfer: No service charge.
- Group Modification Plan Deviation: 0% to 15.5%.
- Installment Payment Plan: \$3 charge for each installment, excluding first installment.
- Eff. 4-1-02

76. Harleysville Preferred Insurance Company

- Preferred Customer Discount.
- StarPak Program Discount.
- Companion Credit.
- Life Insurance/Annuity Policy Discount.
- Group Discount, Liability, Medical Payments, Comprehensive and Collision Coverages.
- Coverage Factors for Comprehensive and Collision coverages.



- Multi-Line (Commercial Auto).
- New Policyholder Discount.
- First Accident Forgiveness.
- Territorial Deviations.
- Electronic Funds Transfer(EFT).
- Eff 10-1-16 HRLV-130655828 [SERFF Filing Access - North Carolina](#)

77. Hartford Accident and Indemnity Company

- Territory Deviation.
- Non-Resident Student.
- Account Credit.
- Homeownership Credit.
- Personal Umbrella Policy Credit.
- Hybrid Vehicle Credit.
- New Vehicle Discount.
- Household Composition.
- Presence of Married or Domestic Partners/Total Number of Drivers.
- Years Licensed/Married Status.
- Years Licensed/Annual Mileage.
- Limited Driver.
- Years Licensed/Driver Training.
- Years Licensed/Good Student.
- Years Licensed/Principal Occasional.
- Years Licensed/Number of Vehicles.
- Years Licensed/Household Composition.
- Vehicle Age/Number of Vehicles.
- Annual Mileage Deviation.
- Defensive Driver Deviation.
- Reserved for Writing Company Deviation.
- Accident Forgiveness Deviation.
- SDIP Incident Count Deviation.
- Tier Deviation Chart.
- Business Owned Non-Fleet PPA Auto Credit.
- Territory Definition Table.
- Maximum Deviation Factor.
- Number of Renewal Years
- Eff 3-3-22 HART-133090906 [SERFF Filing Access - North Carolina](#)

78. Hartford Casualty Insurance Company

- Agency Book Transfer Credit, maintained continuous automobile coverage, four or more consecutive years of accident and conviction free experience, BI, PD, Med Pay, Comp and Collision.
- Account Credit.
- Eff 5-8-12 HART-128103692 [SERFF Filing Access - North Carolina](#)

79. Hartford Fire Insurance Company

- Territory Deviation.
- Non-Resident Student.
- Account Credit.
- Homeownership Credit.
- Personal Umbrella Policy Credit.
- Hybrid Vehicle Credit.
- Employee Discount.
- New Vehicle Discount.
- Designated Affinity Groups.
- Household Composition Primary Classification Deviation.
- Presence of Married or Domestic Partners/Total Number of Drivers.
- Years Licensed/Married Status.

- Years Licensed/Annual Mileage.
- Limited Driver.
- Years Licensed/Driver Training.
- Years Licensed/Good Student.
- Years Licensed/Principal/Occasional.
- Years Licensed/Number of Vehicles.
- Years Licensed/Household Composition.
- Vehicle Age/Number of Vehicles.
- Reserved Writing Company Deviation.
- Annual Mileage Deviation.
- Defensive Driver Deviation.
- Accident Forgiveness Deviation.
- SDIP Incident Count Deviation.
- Tier Deviation Chart.
- Territory Definition Table.
- Maximum Deviation Factor.
- Number of Renewal Years
- Eff 3-3-22 HART-133090877 [SERFF Filing Access - North Carolina](#)

80. Hartford Insurance Company of the Midwest

- Territory Deviation.
- Non-Resident Student.
- Account Credit.
- Homeownership Credit.
- Personal Umbrella Policy Credit.
- Hybrid Vehicle Credit.
- Employee Discount.
- New Vehicle Discount.
- Household Composition Primary Classification Deviation.
- Presence of Married or Domestic Partners/Total Number of Drivers.
- Years Licensed/Married Status.
- Years Licensed/Annual Mileage.
- Limited Driver.
- Years Licensed/Driver Training.
- Years Licensed/Good Student.
- Years Licensed/Principal/Occasional.
- Years Licensed/Number of Vehicles.
- Years Licensed/Household Composition.
- Vehicle Age/Number of Vehicles.
- Annual Mileage Deviation.
- Writing Company Expense Deviation.
- Defensive Driver Deviation.
- Accident Forgiveness Deviation.
- Incident Count Deviation.
- Tier Deviation.
- Territory Definition.
- Maximum Deviation Factor.
- Number of Renewal Years.
- Eff 3-3-22 HART-133090889 [SERFF Filing Access - North Carolina](#)

81. Hartford Underwriters Insurance Company

- Defensive Driver Credit.
- Account Credit.
- Renewal Credit Discount.
- Incident Free Credit.
- Safe Driver Plus Credit.
- Advantage Discount.

- Primary Classification Rating Factors Exception.
- Eff. 11-1-09 HART-126225525 [SERFF Filing Access - North Carolina](#)

82. Horace Mann Insurance Company

- Surcharge Forgiveness.
- Electronic Funds Transfer.
- Installment Payments.
- Payroll Payments Plan Deviation.
- Educator Deviation.
- Multiline Deviation.
- 2011 + ISO Symbol Deviation.
- Payment Transaction Fee.
- Insurance Score Rating Tier.
- Horace Mann Employee Discount/Agent Deviation.
- Good Student Deviation.
- HM Drive Deviation.
- Number of Household Drivers.
- Number of Household Vehicles.
- Eff. 2-15-22 HRMN - 132696873 [SERFF Filing Access - North Carolina](#)

83. Indemnity Insurance Company of North America

- 17% BI, PD, medical payments, uninsured motorists, combined uninsured & underinsured, comp & collision.
- Eff. 3-18-97

84. Infinity Insurance Company

- Territory.
- Advanced Quote.
- Household Composition.
- Discount Matrix.
- Driver to Vehicle.
- Market Factor.
- Driver Improvement.
- Good Student Discount.
- Channel Factor.
- Model Year.
- Vehicle History Score.
- Driver Years of Experience.
- Pro Rata Cancellation.
- Vehicle Rating.
- Eff 3-1-21 NFNT-132650664 [SERFF Filing Access - North Carolina](#)

85. Insurance Company of North America

- 17% BI, PD, med payments, uninsured motorists, combined uninsured & underinsured, comp & collision.
- Eff. 3-18-97

86. Integon Casualty Insurance Company

- Waive installment Payment Plan fee.
- Vehicle with full coverage, Non Preferred.
- Driver Class Deviation.
- Eff. 11-1-09 GMMX-129493514 [SERFF Filing Access - North Carolina](#)

87. Integon General Insurance Corporation

- Tier Deviation.
- Internal Transfer Deviation.
- Rate Stability.
- National General Employee Deviation.
- Primary Policy Condition Deviation.

- Secondary Policy Condition Deviation.
- Eff. 10-1-21 GMMX-132805450 [SERFF Filing Access - North Carolina](#)

88. Integon Indemnity Corporation

- Payment Deviation.
- Payment Adjustment Deviation.
- Foreign Driver Experience Deviation.
- Driver Class Deviation.
- Household Composition Deviation.
- Experience/Violation Credit Deviation.
- Credit Program Deviations.
- Thin & No Hit Deviation.
- Violations Deviations.
- Accident Forgiveness Deviation.
- Garaging Territory Deviations.
- Tier Territory Deviation.
- Homeowner/Mobile Home Deviation.
- GMAC Affiliation Deviation.
- Miscellaneous Policy and Vehicle Level Deviation.
- Low Mileage Deviation.
- Miscellaneous Driver Level Deviation.
- Insurance Experience Deviation.
- New Business Deviation.
- Tenure-Vehicles/Drivers/Coverage Deviation.
- Vehicle History Deviation.
- Vehicle Symbol Deviation Liability.
- Vehicle Age Deviation.
- Internal Transfer Deviation.
- Rate Stability Deviation.
- Book Roll Stabilization Deviation.
- Base Rate Deviation.
- Primary Policy Exposure Deviation.
- Secondary Policy Exposure Deviation.
- National General Insurance Employee Deviation.
- Vehicle Age/Symbol/Deductible Deviations.
- Household Points Deviations.
- Eff. 10-3-17 GMMX-131149494 [SERFF Filing Access - North Carolina](#)

89. Integon National Insurance Company

- Installment Fee Waived.
- Full Coverage Deviation.
- Electronic Funds Transfer Deviation.
- Safe Driver Insurance Plan/Single vs. Multi-Car Deviation.
- Inexperience Operator Deviation.
- Driver Class and Waivable Violations Deviations (Liability).
- Credit Program Deviations.
- At Fault Accident.
- New Car Deviation.
- Territory Deviation.
- Policy Limit Deviation.
- NCI Deviation.
- Multi Policy(Homeowner) Deviation.
- Minimum Driving Experience Deviation.
- Miscellaneous Deviation.
- Book Roll Stabilization Deviation.
- Eff 10-1-19 GMMX-131937152 [SERFF Filing Access - North Carolina](#)

90. Integon Preferred Insurance Company

- Tier Deviation.
- Internal Transfer.
- Rate Stability.
- National General Employee Deviation.
- Secondary Policy Condition Deviation.
- Eff 10-1-21 GMMX-132806417 [SERFF Filing Access - North Carolina](#)

91. Ironshore Indemnity Inc.

- 7.5% BI, PD for multi-car policies, where all drivers on policy together have 12-20 SDIP pts. with one 12 pt. violation which is not one of following: A. Manslaughter or negligent homicide: B. Failure to stop & render aid when involved in an accident resulting in bodily injury or death: C. Pre-arranged racing or knowingly lending a vehicle to be used in prearranged racing: D. Transporting illegal intoxicating liquors by motor vehicle.
- 15% BI, PD for single car risk, where all drivers on policy together have 12-20 SDIP pts. with one 12 pt. violation is not one of following: A. Manslaughter or negligent homicide; B. Failure to stop & render aid when involved in an accident resulting in bodily injury or death: C. Pre-arranged racing of knowingly lending a vehicle to be used in pre-arranged racing: D. Transporting illegal intoxicating liquors by motor vehicle.
- Eff. 6-7-95

92. Kemper Independence Insurance Company

- Minimum Premium Rule.
- Cancellation Pro-Rata.
- Extended Transportation.
- Coverage for Rented Vehicles.
- Electronic Funds Transfer – Installment Plan.
- Tier Deviation.
- Automobile Garaging Location.
- Liability Deviation.
- Physical Damage Deviation.
- Model Year.
- Household Composition.
- Prior Incidents Rating.
- Prior Bodily Injury Limits by Named Insured Years Licensed.
- Prior Carrier Tenure Deviation.
- Punctual Payment.
- Advanced Quote.
- Affinity Deviation.
- Multi-Coverage Deviation.
- Multi-Policy Deviation.
- Paid in Full Deviation.
- Anti-Theft Device.
- New Car Deviation.
- Payment Method – Automatic Funds Enrollment.
- Homeownership Deviation.
- Continuous Insurance Deviation.
- Paperless Deviation.
- Eff 11-18-21 KEMP-132997840 [SERFF Filing Access - North Carolina](#)

93. Lancer Insurance Company

All deviations applicable to non-fleet private passenger auto comprehensive & collision coverages for single car and the insured may not have one of the following:

- a. Manslaughter or negligent homicide.
  - b. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
  - c. Prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing.
  - d. Transporting illegal liquors by motor vehicle.
- 28% for policies with 12-15 pts.; based on model yr. of auto; driver has at least 3-6 yrs. driving experience.
  - 45% for policies with 12-15 pts.; based on model yr. of auto; driver has at least 7-14 yrs. driving experience.
  - 48% for policies with 12-15 pts.; based on model yr. of auto; driver has at least 15-45 yrs. driving experience.

- 30% for policies with 10-11 pts.; based on model yr. of auto; driver has at least 7-14 yrs. driving experience.
- 35% for policies with 10-11 pts.; based on model yr. of auto; driver has at least 15-45 yrs. driving experience.
- 20% for policies with 8-9 pts.; based on model yr. of auto; driver has at least 7-14 yrs. driving experience.
- 25% for policies with 8-9 pts.; based on model yr. of auto; driver has at least 15-45 yrs. driving experience.
- 37% for policies with 8-15 pts.; based on model yr. of auto; driver has at least 3 yrs. driving experience.
- Eff. 4-1-99

94. Liberty Mutual Insurance Company

- Group Savings Plus Discount.
- Homeowners Discount.
- Mature Driver Discount Program.
- New Customer downward deviation.
- Tiering Deviations.
- Installment Payment Plan.
- Short Rate Cancellation deviation.
- Early Shopper Discount.
- Eff. 3-6-12 LBPM-127985786 [SERFF Filing Access - North Carolina](#)

95. LM Insurance Corporation

- Liberty Mutual advantage.
- Multi-Policy Discount.
- Policy Segmentation Program.
- New Graduate Discount.
- Student-away-at-School Discount.
- Good Student Discount.
- Newly Retired Discount.
- Accident Prevention Course Discount.
- Driver Training Discount.
- TeenSMART Driving Course Discount.
- Military Discount.
- New-to-Liberty Vehicle Discount.
- Vehicle Safety Discount.
- Hybrid Vehicle Discount.
- Paid-in-Full Discount.
- Electronic Funds Transfer (EFT) / Recurring Credit Card Discount.
- Payroll Deduction Discount.
- Early Shopper Discount.
- Newlywed Discount.
- Newly Licensed Driver Discount.
- Newly Independent Discount.
- New Move Discount.
- Paperless Policy Discount.
- Accident Forgiveness.
- Installment Payments.
- Pro-Rata Cancellation Exception.
- Eff 9-24-19 LBPM-131999243 [SERFF Filing Access - North Carolina](#)

96. LM Property & Casualty Insurance Company

- 2% BI, PD, medical payments, comprehensive & collision for Senior Driver Discount. Certain criteria apply.
- 8% BI, PD, comprehensive & collision for Long Term Discount, when criteria is met.
- 6% BI, PD, comprehensive & collision for New Business Discount.
- 5% Renter's (HO-4) Companion Policy Discount.
- 5% Companion for Life Discount.
- Base Rate Deviation for single & multi car policies.
- Electronic Funds Transfer Deviation: \$1 service charge deleted.
- Installment Payment Plan: No charge for first installment payment.
- Eff. 7-11-03 PC061489 [NCDOI](#)

97. Maiden Speciatly Insurance Company

- Installment Fee Waived deviation.
- Full Coverage deviation.
- Safe Driver Insurance Plan/Single vs. Multi-Car deviation.
- Eff. 11-1-09 GMMX-126330263 [SERFF Filing Access - North Carolina](#)

98. Main Street America Assurance Company

- Preferred Plus Driver Discount. Collision and Comp Coverages
- Preferred Driver Discount Comp and Coll Coverages.
- Insurance Score Discount BI, PD, Med Pay , Uninsured and Combines UM/UN.
- Installment Pay Plan – Multi-policies, Installment Pay Plan – EFT.
- Combines Personal Protection Program – both HO and Auto, BI, PD, Med, Coll, Comp.
- Eff 10-10-07 PC107137

99. Markel Insurance Company

- Base Rate Deviation.
- Mass Marketing Discount.
- Eff 1-1-13 MRKA-128222281 [SERFF Filing Access - North Carolina](#)

100. Massachusetts Bay Insurance Company

- Account Credit Program.
- Electronic Funds Transfer Payment Plan.
- Group Modification Plan.
- Installment Payment Plan.
- Anti-Theft Discount Deviation.
- Insurance Score Budget wise discount.
- Eff. 10-1-15 HNVX-G130194772 [SERFF Filing Access - North Carolina](#)

101. Members Insurance Company

- Household Composition Deviation.
- Years of Driving Experience Deviation.
- Homeownership Deviation.
- Multi-Policy Deviation.
- Insurance Score.
- Membership Deviation.
- AAA Employee Deviation.
- Prior BI Limits.
- Territory Deviation.
- Days Lapse Deviation.
- Underwriting Incidents Deviation.
- Paid in Full Deviation.
- Automatic Payments Deviation.
- Advance Quote Deviation.
- Base Rate Deviation.
- Payment Options – EFT and RCC Payments.
- Eff 10-1-21 CMCG-132896428 [SERFF Filing Access - North Carolina](#)

102. Merastar Insurance Company

- Account Discount, Rule 4.I. (a).
- Mature Operator Discount, Rule 4.I (b).
- Auto/Home Discount, Rule 4.I. (a) on BI, PD, med pay, comp and coll rates.
- Safe and Sound Discount, Rule 4.I. (b) on comp and coll rates.
- Anti-Lock Braking Discount, Rule 4.I.(c) on collision.
- Anti-Theft Discount, Rule 4.I. (c) on comp rates.
- Waiver of Installment Charge, Rule 4.I. (a).
- Personal Financial Management Discount (Credit Score), Rule 4.I. (b).
- Eff. 12-15-09 UNTR-126283450 [SERFF Filing Access - North Carolina](#)

103. Metropolitan Direct Property & Casualty Insurance Company

- Territory Deviation.
- Experienced Driver Deviation.
- Age 55 and Over Deviation.
- Preferred Customer Discount.
- Met Rewards Discount.
- Auto Policy Plus-Multi Policy Discount.
- Mass Merchandising Account Deviation.
- Payroll Deduction Discount.
- Employment Tenure Discount.
- Small Group Account Discount.
- Extended Transportation Expenses Coverage.
- Repair or Replacement Coverage – One Year Coverage.
- Coverage for Rented Vehicles.
- Certified Risks Financial Responsibility Laws Discount.
- Multi Cycle Discount.
- Eff 10/4/19 METX-132106508 [SERFF Filing Access - North Carolina](#)

104. Metropolitan Property & Casualty Insurance Company

- Auto Policy Plus.
- Mass Merchandising Account.
- Payroll Deduction Discount.
- Tenure Discount.
- Small Group Account Discount.
- Extended Transportation Expenses Coverage.
- Repair or Replacement Coverage – One Year Coverage.
- Coverage for Rented Vehicles.
- Certified Risks Financial Responsibility Laws Discount.
- Multi-Cycle Discount.
- Multi-RV Discount.
- Liability Coverages Base Premiums ATV, Dune Buggies, Mini-Bikes, other Personal Transport.
- Liability Coverages Base Premiums- Golfmobiles.
- Eff. 12-15-20 METX-132637534 [SERFF Filing Access - North Carolina](#)

105. Midvale Indemnity Company

- Territory Factors.
- Additional Deductible Factors.
- Non-Excess Class Factors.
- Excess Class Factors.
- Loss and Violation Score.
- Vehicle Age.
- Model Year.
- Liability Symbol Factors.
- Physical Damage Symbol Factors.
- Mileage Factors.
- Prior Insurance Factors.
- Insurance Score Group Factors.
- Household Composition Factors.
- Lapse Adjustment Factors.
- Early Bird Discount.
- Steer Into Savings Discount.
- Good Student Discount.
- Away at School Discount.
- Auto-Pay Discount.
- Paperless Discount.
- Loyalty Discount.



- Multi-Product Discount.
- Auto Safety Equipment Discount.
- Connect Partner Discount.
- Full Pay Discount.
- Maximum Policy Discount.
- Installment Payment Plans.
- Book Transfer Premium Stabilization.
- Eff. 9-1-20 HMSS-132424178 [SERFF Filing Access - North Carolina](#)

106. Milbank Insurance Company

- Territory Deviation.
- Multi Policy Deviation.
- Moderate Violations Deviation.
- Minor Violations Deviation.
- Driver MVR Status Deviation.
- Driver Experience Deviation.
- Driver Training Discount Deviation.
- Good Student Discount Deviation.
- Distant Student Discount Deviation.
- Accident Prevention Course Discount Deviation.
- Tiering Rating Deviation.
- Credit Deviation.
- Driver to Vehicle Ratio Deviation.
- Model Year Deviation.
- Start up Discount Deviation.
- Employee Discount Deviation.
- Paid in Full Discount Deviation.
- Cancellation – Short rate Deviation.
- Eff. 3-25-22 STAT-133086458 [SERFF Filing Access - North Carolina](#)

107. Motors Insurance Corporation

- Deviation applies under Mechanical Insurance Program & provides for eliminating surcharge on all eligible vehicles equipped with diesel engines.
- Eff. 10-1-85

108. NGM Insurance Company

- Preferred Plus Driver Discount.
- Preferred Driver Discount.
- Insurance Score.
- Installment Payment Plan.
- Homeownership Discount.
- Bodily Injury Increased Limit Factor Table.
- Collision Deductible Table.
- Comprehensive Deductible Table.
- New Business Discount.
- Mature Driver Accident Prevention Course Discount.
- Anti-Lock Braking System Discount.
- By-Coverage Territory Base Rate.
- Eff. 10-1-21 NGMC-132932547 [SERFF Filing Access - North Carolina](#)

109. National Specialty Insurance Company

- Deviation on bodily injury, property damage & medical payments: 15% - 0 SDIP pts.; 10% 1-4 SDIP pts. if certain criteria is met.
- Deviation non-fleet private passenger auto comprehensive & collision coverage: 10% - 0 SDIP pts. if certain criteria is met.

- Eff. 2-6-95 *Name changed from State National Specialty Insurance Company effective 3/16/04*

110. National Surety Corporation

- Tier Deviation Factor.
- Account Credit.
- Electronic Funds Transfer.
- Vehicle Equipped with Anti-Theft Devices-Alarm Only Devices, Active Disabling Devices, Passive Disabling Devices.
- Motorcycle Physical Damage Coverage only.
- Territory Deviation.
- Eff. 8-15-10 FFDC-126581109 [SERFF Filing Access - North Carolina](#)

111. Nationwide Affinity Insurance Company of America

- Territory Deviation.
- Affinity Deviation.
- Liability Vehicle Grouping Deviation.
- Model Year Deviation.
- New Vehicle Deviation.
- Driver Class Deviation.
- Accident Free Deviation.
- Financial Responsibility Deviation.
- Matrix Deviation.
- Driving Record Deviation.
- Miscellaneous Vehicle Deviation.
- Term with Prior Carrier Deviation.
- Eff 10-1-16 NTWP-130621673 [SERFF Filing Access - North Carolina](#)

112. Nationwide General Insurance Company

- Financial Responsibility Deviation.
- Territory Deviation.
- Nationwide Affinity Deviation.
- Preferred Driver Deviation.
- Intra-Agency Transfer Deviation.
- Matrix Deviation.
- Home and Car Deviation.
- Non-Nationwide Homeowners Deviation.
- Auto Financial Deviation.
- Driver Class Deviation.
- Household Composition Deviation.
- Payment Plan Deviation – Electronic Funds Transfer.
- Increased Limits Deviation to Bodily Injury Coverage.
- New Vehicle Deviation, Bodily Injury, Property Damage, Medical Payments, and Collision.
- Advanced Quote Deviation, Bodily Injury, Property Damage, Medical Payments, and Collision.
- SDIP Deviation.
- Time Since Incident Deviation.
- Nationwide Associate Deviation.
- Uninsured/Underinsured Motorist Deviation.
- Accident Forgiveness Deviation.
- Minor Violation Forgiveness Deviation.
- Easy Pay Sign-Up Deviation.
- Deductible Deviation.
- Company Placement Deviation.
- Paperless Policy Deviation.
- Select Deviation.
- Fender Bender Forgiveness Deviation.
- Eff.1-1-22 NWPP-133019660 [SERFF Filing Access - North Carolina](#)

113. Nationwide Insurance Company of America

- Financial Responsibility Deviation.
- Territory Deviation.
- Nationwide Affinity Deviation.
- Preferred Driver Deviation.
- Intra-Agency Transfer Deviation.
- Matrix Deviation.
- Home and Car Deviation.
- Non-Nationwide Homeowners Deviation.
- Auto Financial Deviation.
- Driver Class Deviation.
- Household Composition Deviation.
- Payment Plan Deviation – Electronic Funds Transfer.
- Increased Limits Deviation to Bodily Injury Coverage.
- New Vehicle Deviation, Bodily Injury, Property Damage, Medical Payments and Collision.
- Advanced Quote Deviation, Bodily Injury, Property Damage, Medical Payments and Collision.
- SDIP Deviation.
- Time Since Incident Deviation.
- Nationwide Associate Deviation.
- Uninsured/Underinsured Motorist Deviation.
- Accident Forgiveness Deviation.
- Minor Violation Forgiveness Deviation.
- Easy Pay Sign-Up Deviation.
- Deductible Deviation.
- Company Placement Deviation.
- Paperless Policy Deviation.
- Select Deviation.
- SmartRide Deviation..
- Distribution Deviation.
- Eff 1-1-22 NWPP-133020125 [SERFF Filing Access - North Carolina](#)

114. Nationwide Mutual Fire Insurance Company

- Company Deviation Factor
- Inexperienced Operator Deviation.
- Multi-auto Policy Deviation.
- Eff. 3-1-12 NTWP-128004034 [SERFF Filing Access - North Carolina](#)

115. Nationwide Mutual Insurance Company

NATIONWIDE MUTUAL INSURANCE COMPANY

- Home and Car Deviation.
- Combined Deviation.
- Nationwide Affinity.
- Payment Plan Option - EFT.
- Nationwide Associate.
- Uninsured/Underinsured Motorist.
- Minor Violation Forgiveness Deviation.
- Easy Pay Sign-Up Deviation.
- Multi-Auto Policy Deviation.
- Fender Bender Forgiveness Deviation.
- Accident Forgiveness.
- Paperless Policy Deviation.
- Good Student.

NATIONWIDE MUTUAL INSURANCE COMPANY (HARLEYSVILLE OPERATIONS)

- Preferred Customer Discount.
- StarPak Program Discount..
- Companion Credit.

- Life Insurance/Annuity Policy Discount.
- Group Discount.
- Multi-Line (Commercial Auto).
- New Policyholder Discount.
- First Accident Forgiveness.
- Territorial Deviations.
- Electronic Funds Transfer (EFT).  
Eff. 1-1-22 NWPP-133020146 [SERFF Filing Access - North Carolina](#)

**NATIONWIDE MUTUAL INSURANCE COMPANY Classic Auto Program**

- Antique Auto, Bodily Injury, Property Damage, Medical Payments, UMI and Combined UMI.
- Classic Auto, Bodily Injury, Property Damage, Medical Payments, UMI and Combined UMI.
- Mass Marketing Deviation.
- Eff 10-1-17 NWLC-131120252 [SERFF Filing Access - North Carolina](#)

**116. Nationwide Property and Casualty Insurance Company**

- Financial Responsibility Deviation.
- Territory Deviation.
- Nationwide Affinity Deviation.
- Preferred Driver Deviation.
- Matrix Deviation.
- Home and Car Deviation.
- Non-Nationwide Homeowners Deviation.
- Auto Financial Deviation.
- Driver Class Deviation.
- Household Composition Deviation.
- Payment Plan Deviation – Electronic Funds Transfer.
- Increased Limits Deviation to Bodily Injury Coverage.
- New Vehicle Deviation, Bodily Injury, Property Damage, Medical Payments, and Collision.
- Advanced Quote Deviation, Bodily Injury, Property Damage, Medical Payments, and Collision.
- SDIP Deviation.
- Time Since Incident Deviation.
- Nationwide Associate Deviation.
- Uninsured/Underinsured Motorist Deviation.
- Accident Forgiveness Deviation.
- Minor Violation Forgiveness Deviation.
- Fender Bender Forgiveness Deviation.
- Easy Pay Sign-Up Deviation.
- Deductibles Deviation.
- Paperless Policy Deviation.
- Eff. 1-1-22 NWPP-133020145 [SERFF Filing Access - North Carolina](#)

**117. Netherlands Insurance Company**

- 10% deviation applies to BI, PD, medical payments for risks in territory 11, 13, 14, 15, 16, 17, 18, 24, 25, 31, 32, 33, 47, 51.
- 15% deviation applies to bodily injury, property damage & medical payments for risks in territory 52.
- 15% deviation applies to comprehensive and collision for risks in territories 11,13,14, 16, 17,18, 24, 25, 31, 32, 33, 47.
- 20% deviation applies to comprehensive and collision for risks in territories 15, 51, 52.
- 4% discount bodily injury, property damage & med pay comp and coll coverages where all operators must have '0' merit rating points.
- 7% discount bodily injury, property damage & med pay comp and coll coverages for risks part of the Personal Protectors Program.
- 2% discount for BI, PD, & med pay comp and coll coverages provided the principal operator of the vehicle is age 55 or older.
- Eff. 10-15-02

**118. New South Insurance Company**

- Waive installment Payment Plan fee.

- Vehicle with full coverage, Non Preferred.
- Safe Driver Insurance Plan Single/Multi Car deviation.
- Eff. 11-1-09 GMMX-126328296 [SERFF Filing Access - North Carolina](#)

119. NC Farm Bureau Mutual Insurance Company

- Driving Experience Policies with Reward Driver (29 to 49 years driving experience).
- Deviation of 20% to Collision Coverage on Motorcycles with Greater than 1000 cc's.
- Territory Deviation Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision.
- Twelve-point Violation for Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision.
- Split Limit Bodily Injury Increased Limits.
- Insurance Credit Scoring.
- Extended Non-owned Liability Coverage.
- Eff 7-1-21 NCFB-132723215 [SERFF Filing Access - North Carolina](#)

120. Ohio Casualty Insurance Company

- 4% credit to all coverages with an operator age 55 or older who purchase Homeowners coverage in Ohio Casualty Group.
- Employee Discount: 15% when criteria is met.
- Anti-Theft Discount: Comprehensive Coverage only: 5% alarm only & active disabling devices: 15% passive disabling devices: Other criteria apply.
- Eff. 9-1-00

121. Omni Insurance Company

- For deviations see the North Carolina Department of Insurance website.
- Eff 5-28-01 PC041974

122. Owners Insurance Company

- Bodily Injury Limit Deviation.
- Owners Rate Deviation.
- Symbol Deviation.
- Auto/Home Multi Policy Discount
- Auto/Life Multi Policy Discount.
- Auto/Umbrella Multi Policy.
- Paid in Full Discount.
- Mature Driver Discount.
- Insurance Score Deviation.
- Territory Deviation.
- Financial Responsibility Deviation.
- Advance Quote Discount.
- Auto/Renters Discount.
- Eff 10-1-19 AOIC-132030998 [SERFF Filing Access - North Carolina](#)

123. Pacific Employers Insurance Company

- 17% BI, PD, med pay, uninsured motorists, combined uninsured & underinsured, comprehensive & collision.
- Eff. 3-18-97

124. Pacific Indemnity Company

- Antique autos by territory.
- Installment Payment -recurring payments waived.
- Eff. 10-1-15 CHUB-129988231 [SERFF Filing Access - North Carolina](#)

125. Peak Property and Casualty Insurance Corporation

- SDIP Points BI & PD and Med Pay deviations 12-20 SDIP points.
- Named Non-Owner Policy Deviation.
- Eff 6-1-1 VKNG-132741370 [SERFF Filing Access - North Carolina](#)

126. Peerless Insurance Company

- Deviation on BI, PD, Med Pay, Comp and Coll written with forms HO-3, HO-5, or HE-7 that are part of the Personal Protector Program.

- Deviation on BI, PD, Med Pay, Comp & Coll written with form HO-06 that is part of the Personal Protector program.
- Deviation on Installment Payment Plan by Electronic Funds Transfer or Agency Bill.
- Price Point deviation.
- Deviation on BI, PD, Med Pay, Comp and Coll coverage written with forms HO-4 and part of Personal Protector Program.
- Effective 8-15-13 LBRM-128968114 [SERFF Filing Access - North Carolina](#)

**127. Pennsylvania General Insurance Company**

- 20% non-fleet private passenger auto comprehensive & collision rates.
- 5% Account Credit is applicable to all voluntary personal auto policies where named insured has his/her homeowners (except Forms HO- & HO-4) insurance in any of General Accident Companies. Credit applies to total premium for each coverage.
- 5% Anti-Lock Brake Discount: BI, PD, single limit liability, medical payments & collision if vehicle is equipped with factory installed anti-lock brakes.
- 15% bodily injury, property damage & medical payments.
- Eff. 3-15-96

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

- Account Credit.
- Account Credit w/o Homeowners due to W/H Exposure.
- Mature Driver Discount.
- Personal Auto Preferred Program Discount.
- Personal Auto Preferred Advantage Program Discount.
- Insurance Bureau Score Discount.
- Private Passenger Autos Written on a Commercial Lines Policy.
- Underwriting Scorecard Deviation.
- Territory Deviation.
- Recurring Payment Charge Waived.
- Paid in Full Discount.
- Affinity Group Discount.
- Intra-Agency Transfer Transition Factor.
- Advance Quote Discount.
- PennID (Informed Driver Program) – Enrollment Discount.
- PennID (Informed Driver Program) – Participation Discount.
- Eff. 3-15-21 PNPR – 132563489 [SERFF Filing Access - North Carolina](#)

**129. Pharmacists Mutual Insurance Company**

- Multi-Policy Credit Personal Package discount.
- Multivariate Rating.
- Deviation of Base Rates.
- Eff 11-1-11 PHAR-127314841 [SERFF Filing Access - North Carolina](#)

**130. Philadelphia Indemnity Insurance Company**

- Misc Type E Antique Auto.
- Misc Type F Classic Auto.
- Misc Type E Physical Damage only and Collision coverage for Antique Auto.
- Misc Type F Classic Auto Physical Damage.
- Eff 6-21-21 PHLX-132792096 [SERFF Filing Access - North Carolina](#)

**131. Phoenix Insurance Company**

- Company Coverage Factors.
- Account Discount.
- Contributing Vehicle Credit.
- Hybrid Vehicle Discount.
- Installment Payments Deviation.
- Multi-Line Insurance and Financial Services Institutions.
- Effective 3-1-18 TRVA-131240406 [SERFF Filing Access - North Carolina](#)

132. Platt River Insurance Company

- 17.5 % Credit Physical Damage and 5% Credit Liability base premiums: Certain Preferred Driver criteria must be met.
- 5% Credit Physical Damage base premiums: Certain Standard Driver criteria must be met.
- Account Credit Program: 10% Credit: Must have Homeowners and Auto policy with UIC.
- 5% Credit for BI, PD and Med Pay for factory installed Anti-Lock Brake System.
- 5% Credit for BI, PD, Med Pay, Collisions, and Comprehensive premiums: Mature Driver Discount: Certain criteria apply.
- Eff. 10-1-99

133. Privilege Underwriters Reciprocal Exchange

- Extra Vehicle Deviation.
- Accident Prevention Course.
- Driver Training Course.
- Good Student Discount.
- Away at School Discount.
- Years Clean Discount.
- Multi-line Policy.
- Anti-lock Brakes.
- Anti-theft Discount.
- Window Glass Etching discount.
- Tier Rating Credit Scoring.
- Annual Mileage Discount.
- Mobile Device Control Discount.
- Accident Forgiveness.
- Vacation Use Discount.
- Years Licensed Deviation.
- Territory Deviation.
- Multiple Collector Vehicles Discount.
- Renewal Discount.
- Eff 10-1-19 PRIV-131902751 [SERFF Filing Access - North Carolina](#)

134. Progressive American Insurance Company

- Territory Deviation – Liability
- Household Group Deviation – Liability
- Financial Responsibility Deviation – Liability
- Points Deviation – Liability
- High Points Deviation- Liability
- Discount Deviation – Liability
- Accident with no Point Deviation – Liability
- Accident with Point Deviation – Liability
- Major Violation Deviation – Liability
- Minor Violation and Points Deviation – Liability
- Market and Points Deviation – Liability
- Points and Inexperienced Operator Deviation – Liability
- Household Structure Deviation – Liability
- Tier Deviation – Liability.
- Paperless Deviation – Liability.
- BI Limit Deviation - Liability.
- Household Composition Deviation – Liability.
- Non-Negligent Occurrence Deviation – Liability.
- Territory Deviation – Physical Damage
- Household Group Deviation – Physical Damage
- Financial Responsibility Deviation – Physical Damage
- Points Deviation – Physical Damage
- High Points Deviation- Physical Damage
- Discount Deviation – Physical Damage
- Accident with no Point Deviation – Physical Damage
- Accident with Point Deviation – Physical Damage

- Major Violation Deviation – Physical Damage
- Minor Violation and Points Deviation – Physical Damage
- Points and Inexperienced Operator Deviation- Physical Damage
- Household Structure Deviation – Physical Damage
- Tier Deviation – Physical Damage
- Paperless Deviation – Physical Damage.
- Electronic Funds Transfer Installment Deviation.
- Household Composition Deviation – Physical Damage.
- Non-Negligent Occurrence Deviation – Physical Damage.
- Electronic Funds Transfer Installment deviation.
- Eff 9-6-13 PRGS-129156410 [SERFF Filing Access - North Carolina](#)

135. Progressive Northern Insurance Company

- Territory Deviation – Liability
- Household Group Deviation – Liability
- Financial Responsibility Deviation – Liability
- Points Deviation – Liability
- High Points Deviation- Liability
- Discount Deviation – Liability
- Accident with no Point Deviation – Liability
- Accident with Point Deviation – Liability
- Major Violation Deviation – Liability
- Minor Violation and Points Deviation – Liability
- Market and Points Deviation – Liability
- Points and Inexperienced Operator Deviation – Liability
- Household Structure Deviation – Liability
- Multi Policy Deviation – Liability
- Paperless Deviation.
- Household composition Deviation – Liability.
- Non-Negligent Occurrence Deviation.
- Territory Deviation – Physical Damage
- Household Group Deviation – Physical Damage
- Financial Responsibility Deviation – Physical Damage
- Points Deviation –Physical Damage
- High Points Deviation- Physical Damage
- Discount Deviation – Physical Damage
- Accident with no Point Deviation – Physical Damage
- Accident with Point Deviation – Physical Damage
- Major Violation Deviation – Physical Damage
- Minor Violation and Points Deviation – Physical Damage
- Market and Points Deviation – Physical Damage
- Points and Inexperienced Operator Deviation – Physical Damage
- Household Structure Deviation – Physical Damage
- Multi Policy Deviation – Physical Damage
- Paperless Deviation – Physical Damage.
- Household composition Deviation – Physical Damage.
- Non-Negligent Occurrence Deviation – Physical Damage.
- Electronic Funds Transfer Installment deviation
- New Business Installment deviation.
- Eff 9-6-13 PRGS-129151581 [SERFF Filing Access - North Carolina](#)

136. Progressive Preferred Insurance Company

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

- 14%-35% for single car policies, non-standard underwriting with 5-6 or more SDIP pts.
- 28% for multi car policies, non-standard underwriting with 6 or more SDIP pts.
- 15%-36% for single car policies, middle underwriting with 3-6 or more SDIP pts.



- 11%-29% for multi car policies, middle underwriting with 4-6 or more SDIP pts.
- 14%-50% for single car policies, standard underwriting with 0-6 or more SDIP pts.
- 16%-35% for multi car policies, standard underwriting with 2-6 or more SDIP pts.
- 31%-53% for single car policies, preferred underwriting with 0-6 or more SDIP pts
- 25%-39% for multi car policies, preferred underwriting with 0-6 or more SDIP pts.
- 51%-53% for single car policies, ultra-preferred underwriting with 0-6 or more SDIP pts.
- 39%-42% for multi car policies, ultra-preferred underwriting with 0-6 or more SDIP pts.
- 5% for policies in non-standard, middle & standard underwriting to policies with proof of homeownership.
- 5%-10% for risks who are members of qualified participating groups, associations or employees of qualified participating employer when risks meet underwriting guidelines.

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components.

12 point violation must not be one of the following:

- a. Manslaughter or negligent homicide.
  - b. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
  - c. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
  - d. Transporting illegal intoxicating liquors by motor vehicle.
- Deviation for single car, non-standard underwriting, 12-21 SDIP pts. Credit varies 58%-74%.
  - Deviation for multi car, non-standard underwriting, 12-21 SDIP pts. Credit varies 44%-63%.
  - Deviation for single car, middle underwriting, 12-21 SDIP pts. Credit varies 60%-75%.
  - Deviation for multi car, middle underwriting, 12-21 SDIP pts. Credit varies 48%-66%.
  - Deviation for single car, standard, preferred and ultra-preferred underwriting, 12-21 SDIP pts. Credit varies 60%-75%.
  - Deviation for multi car, standard, preferred and ultra-preferred underwriting, 12-21 SDIP pts. Credit varies 48%-66%.

LIABILITY All deviation applicable to non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all listed components. If the resulting rate is equal to or greater than N.C. Rate Bureau rates, the policy is ineligible for any deviation.

- 1.14 factor applies single car, non-standard underwriting for policies without proof of prior auto insurance.
- 1.09 factor applies multi car, non-standard underwriting for policies without proof of prior auto insurance.
- 1.05-1.20 factors vary based on territories.
- 1.05-3.20 factors vary based on average driver group 1-17.
- 1.10-1.45 factors vary for single car policies with 1-3 or more accidents.
- 1.06-1.30 factors vary for multi car policies with 1-3 or more accidents.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components, unless otherwise stated below.

- 26% for single car policies, non-standard underwriting with 6 or more SDIP pts.
- 23% for multi car policies, non-standard underwriting with collision coverage on more than one vehicle with 6 or more SDIP pts.
- 27%-28% for single car policies, middle underwriting with 5-6 or more SDIP pts.
- 37% for multi car policies, non-standard underwriting with collision coverage on one vehicle with 6 or more SDIP pts.
- 18%-24% for multi car policies, middle underwriting, collision coverage on more than one vehicle 5-6 or more SDIP pts.
- 33%-47% for single car policies, standard underwriting with 2-6 or more SDIP pts.
- 31%-38% for multi car policies, middle underwriting, collision coverage on one vehicle with 5-6 or more SDIP pts.
- 22%-40% for multi car policies, standard underwriting, collision coverage on more than one vehicle, 2-6 or more SDIP pts.
- 24%-47% for multi car policies, standard underwriting, collision coverage on one vehicle with 2-5 or more SDIP pts.
- 26%-47% for single car policies, preferred underwriting with 0-5 or more SDIP pts.
- 23%-40% for multi car policies, preferred underwriting, collision coverage on more than one vehicle, 0-6 or more SDIP pts.
- 23%-47% for multi car policies, preferred underwriting, collision coverage on one vehicle with 0-5 or more SDIP pts.
- 48% single car policies, ultra-preferred underwriting.
- 40% multi car policies, ultra-preferred underwriting, collision coverage on more than one vehicle.
- 40%-47% multi car policies, ultra-preferred underwriting, collision coverage on one vehicle with 0-5 or more SDIP pts.
- 5% for policies, non-standard, middle and standard underwriting with proof of homeownership.
- 5%-10% for risks who are members of qualified participating groups, associations or employees of qualified participating employers when risks meet underwriting guidelines.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components, unless otherwise stated below.

12 point violation must not be one of the following:

- a. Manslaughter or negligent homicide.
- b. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.

- c. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
- d. Transporting illegal intoxicating liquors by motor vehicle.
- 54%-69% single car policies, non-standard underwriting with 12-18 or more SDIP pts.
- 45%-64% for multi car policies, non-standard underwriting, with collision coverage on more than one vehicle with 12-18 or more SDIP pts.
- 51%-67% for multi car policies, non-standard underwriting, collision coverage on one vehicle with 12-18 or more SDIP pts.
- 57%-71% for single car policies, middle underwriting with 12-18 or more SDIP pts.
- 47%-66% for multi car policies, middle underwriting with collision coverage on more than one vehicle with 12-18 or more SDIP pts.
- 54%-69% for multi car policies, middle underwriting with collision coverage on one vehicle with 12-18 or more SDIP pts.
- 57%-71% for single car policies, standard, preferred and ultra-preferred underwriting with 12-18 or more SDIP pts.
- 47%-66% for multi car policies, standard, preferred and ultra-preferred underwriting, collision coverage on more than one vehicle with 12-21 SDIP pts.
- 54%-69% for multi car policies, standard, preferred and ultra-preferred underwriting, collision coverage on one vehicle with 12-18 or more SDIP pts.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger auto physical damage coverage for all listed deviation components. If the resulting rate is equal to or greater than the N.C. Rate Bureau, the policy is ineligible for any deviation.

- 1.19 factor applies, single car policies, non-standard underwriting for policies without proof prior of auto insurance.
- 1.15 factor applies, multi car policies, non-standard underwriting without proof of prior auto insurance.
- 1.05-1.20 factors vary based on territories.
- 1.10-2.75 factors vary based on average driver group 1-16.
- 1.08-1.35 single car policies with 1-3 or more accidents.
- 1.05-1.24 multi car policies with 1-3 or more accidents.
- Installment Payment Plan: \$3 charge waived for policies purchased by employees from an approved employer group if premium is paid via payroll deduction.
- Eff. 7-1-99

137. Progressive Premier Insurance Company of Illinois

- Tier Deviation.
- Electronic Funds Transfer Installment Deviation.
- New Business Installment Deviation.
- Pro-Rata Cancellation Deviation.
- Coverage for Rented Vehicles.
- Business Use Status.
- Coverage Limits, Collision Deductibles and Other Than Collision Deductibles.
- Delivery Coverage.
- Eff 3-11-22 PRGS-133137168 [SERFF Filing Access - North Carolina](#)

138. Progressive Southeastern Insurance Company

- Tier Deviation.
- Electronic Funds Transfer Installment Deviation.
- New Business Installment Deviation.
- Pro-Rata Cancellation Deviation.
- Coverage for Rented Vehicles.
- Business Use Status.
- Coverage Limits, Collision Deductibles and Other Than Collision Deductibles.
- Delivery Coverage.
- Eff 3-11-22 PRGS-133137152 [SERFF Filing Access - North Carolina](#)

139. Progressive Universal Insurance Company

- Tier Deviation.
- Electronic Funds Transfer Installment Deviation.
- New Business Installment Deviation.
- Pro-Rata Cancellation Deviation.
- Coverage for Rented Vehicles.
- Business Use Status.
- Coverage Limits, Collision Deductibles and Other Than Collision Deductibles.

- Delivery Coverage.
- Eff 3-11-22 PRGS-133137182 [SERFF Filing Access - North Carolina](#)

140. Property and Casualty Insurance Company of Hartford

- Territory Deviation.
- Non-Resident Student.
- Account Credit.
- Homeownership Credit.
- Personal Umbrella Policy Credit.
- Hybrid Vehicle Credit.
- New Vehicle Discount.
- Household Composition Primary Classification Deviation.
- Presence of Married or Domestic Partners/Total Number of Drivers.
- Years Licensed/Married Status.
- Years Licensed/Annual Mileage.
- Limited Driver.
- Years Licensed/Driver Training.
- Years Licensed/Good Student.
- Years Licensed/Principal/Occasional.
- Years Licensed/Number of Vehicles.
- Years Licensed/Household Composition.
- Vehicle Age/Number of Vehicles.
- Annual Mileage Deviation.
- Defensive Driver Deviation.
- Writing Company Deviation.
- Accident Forgiveness Deviation.
- SDIP Incident Count Deviation.
- Tier Deviation Chart.
- Territory Deviation Table.
- Maximum Deviation Factor.
- Number of Renewal Years.
- Business Owned Non-Fleet Auto Credit.
- Eff 3-3-22 HART-133090922 [SERFF Filing Access - North Carolina](#)

141. Providence Washington Insurance Company

**Standard Program**

- Multi-Policy Credit: 10% applies to bodily injury, property damage, medical payments, comprehensive & collision.
- Mature Driver Credit: Applies to bodily injury, property damage, medical payments, comprehensive & collision.
- Multiple Automobile Credit: 5% applies to BI, PD, medical payments, comprehensive & collision: Certain criteria apply.

**Preferred Program**

- Territory Deviation: Various credits apply to bodily injury, property damage, medical payments, comprehensive & collision.
- Multi Policy Credit: 10% applies to bodily injury, property damage, medical payments, comprehensive & collision.
- Mature Driver Credit: Applies to bodily injury, property damage, medical payments, comprehensive & collision.
- Multiple Automobile Credit: 5% applies to BI, PD, medical payments, comprehensive & collision: Certain criteria apply.
- Eff.7-1-02

142. Republic Franklin Insurance Company

**EDGE Essentials Auto Program**

- EDGE Essentials Personal Lines Account Credit.
- EDGE Essentials W.I.S.E./Affinity Discount.
- EDGE Essentials Program Tiered Rating Deviation.
- EDGE Essentials Premium Payment Credit.
- EDGE Essentials Prior Insurance Factor.
- Collision Deductible Factor.
- Comprehensive Deductible Factor.

**SELECT Program**

- SELECT Personal Lines Account Credit.

- SELECT W.I.S.E./Affinity Discount.
- SELECT Physical Damage Reduction, Deviation.
- Eff. 10-1-21 UTCX-132859163 [SERFF Filing Access - North Carolina](#)

143. Response Worldwide Insurance Company

- 7.0% non-fleet private passenger auto bodily injury, property damage & medical payments coverage when certain criteria is met.
- 10.0% non-fleet private passenger auto comprehensive & collision coverage if certain criteria is met.
- Eff. 7-15-96 PC034398

144. Safeco Insurance Company of America

- Territory Deviation.
- Driving Group Deviation.
- Renewal, Market, Tier Deviation.
- SDIP, Single Car/Multi-Car Deviation.
- SDIP, Single Car/Multi-Car, Major Deviation.
- Account Discount Deviations.
- Vehicle Usage, Market Deviation.
- Certified Risks – Financial Responsibility Laws Deviation.
- Eff 4-28-17 LBPM-130916567 [SERFF Filing Access - North Carolina](#)

145. Selective Insurance Company of South Carolina

- Installment Payment Plan: \$2 per each installment.
- 30% deviation applies to liability & physical damage when a commercial package policy is written with the risk.
- Eff. 6-1-01

146. Selective Insurance Company of the Southeast

- 30% deviation will be applied to liability Phys Damage rates when a Commercial Package policy is written in conjunction with the risk.
- Eff. 4-1-08 PC112412

147. Sentinel Insurance Company, Ltd.

- Insurance score Tier deviation factors.
- Account/Tier Deviation.
- Safe Driver/Incident Free Credit/Tier Deviation factor.
- Least experienced driver factor/Tier Deviation factor
- Most experienced driver factor/Tier Deviation factor.
- Prior BI limits credit/Tier Deviation factor.
- Territory/Tier Deviation factor.
- Business Owned Non-Fleet Credit.
- Eff 10-1-15 HART-130123852 [SERFF Filing Access - North Carolina](#)

148. Southern Guaranty Insurance Company

- Exceptional Driver Program: 15% BI, PD, med pay, comprehensive & collision when underwriting guidelines are met.
- Exception Plus: Additional 5% credit for BI, PD, med pay, comp & coll when policy has been in-force at least 3 yrs. & no at-fault accidents in preceding 3 yrs. A second 5% credit for policies in-force at least 6 yrs. & no at-fault accidents in preceding 6 yrs. Maximum Exceptional Driver credit is 25%.
- Mature Driver Discount: 10% BI, PD, med pay, comprehensive, collision & medical payments when underwriting guidelines are met.
- Multi Policy Discount: 5% auto comp & coll base rate if Southern Guaranty Insurance Company insures both homeowner & auto policy.
- 10% credit auto BI, PD, med pay, comp & coll for all private passenger auto policies for University of North Carolina Employees.
- Eff. 7-1-00

149. Southern Insurance Company of Virginia  
ADVANTAGE XL PROGRAM

- Recreational Trailer Rate Discount.

- Multi-Car Discount.
- Loss Free Renewal Discount.
- New Business Automobile Discount.
- Passive Restraint Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Homeowners Discount.
- Automatic Payment Plan.
- First Accident Forgiveness.
- Pace Bundle Deviation.
- XL Factors.
- Experienced Operator Discount.
- Paid in Full Discount.

#### MERIT XL PROGRAM

- Multi-Car Discount.
- Recreational Trailer Rate Discount.
- Experienced Operator Discount.
- Loss-Free Renewal Discount.
- New Business Automobile Discount.
- Passive Restraint Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Account Credit Plan.
- Automatic Payment Plan.
- First Accident Forgiveness.
- Pace Bundle Deviation.
- XL Factors.
- Extra Edge Discount.
- Paid in Full Discount.

#### SUPERIOR XL PROGRAM

- Multi-Car Discount.
- Recreational Trailer Rate Discount.
- Experienced Operator Discount.
- Loss-Free Renewal Discount.
- New Business Automobile Discount.
- Passive Restraint Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Account Credit Plan.
- Automatic Payment Plan.
- First Accident Forgiveness.
- Pace Bundle Deviation.
- XL Factors.
- Extra Edge Discount.
- Paid in Full Discount.

#### PREFERRED XL PROGRAM

- Multi-Car Discount.
- Recreational Trailer Rates Discount.
- Experienced Operator Discount.
- Loss-Free Renewal Discount.
- New Business Automobile Discount.
- Passive Restraint Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.

- Account Credit Plan.
- Automatic Payment Plan.
- First Accident Payment Plan.
- Pace Bundle Deviation.
- XL Rating Factors.
- Paid in Full Discount.

AUTOGUARD XL, AUTOGUARD II XL PROGRAMS

- Multi-Car Discount.
- Recreational Trailer Rate Discount.
- Passive Restraint Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Account Credit.
- Automatic Payment Plan.

PREFERRED PROGRAM

- Multi-Car Discount.
- Recreational Trailer Rates.
- Experienced Operator Discount.
- Loss-Free Renewal Discount.
- New Business Automobile Discount.
- Passive Restraint Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Account Credit Plan.
- Automatic Payment Plan.
- Paid in Full Discount.

STANDARD PROGRAM

- Multi-Car Discount.
- Recreational Trailer Rates.
- Experienced Operator Discount.
- Loss-Free Renewal Discount.
- Passive Restraint Discount.
- Anti-Lock Braking System Discount.
- Anti-Theft Devices Discount.
- Account Credit Plan.
- Automatic Payment Plan.
- Paid in Full Discount.
- Eff. 11-15-17 DNGL-131170318 [SERFF Filing Access - North Carolina](#)

150. Southern Pilot Insurance Company

- UNC-Chapel Hill Employee Discount.
- Exceptional Driver Plan Credit.
- Mature Driver Discount.
- Multi Policy Discount.
- Eff. 2-24-09 PC123649

151. SPARTA Insurance Company

- 5% auto BI, PD, medical payments, comprehensive & collision driven by insured who reached age 55.
- Anti-Theft Device Credits: auto comprehensive when vehicle is equipped with anti-theft device. 5% alarm only, active disabling device. 10% passive disabling device.
- Cancellation will be done on a pro-rata basis.
- Eff. 11-20-01 PC045268

152. St. Paul Fire and Marine Insurance Company

- Installment charge deviation: \$2 charge each installment.

- Eff. 1-1-95

153. St. Paul Guardian Insurance Company

- 5% base rate comprehensive coverage when policy qualifies for PAK II Program.
- 5% base rate collision coverage when policy qualifies for PAK II Program.
- 10% Mature Operator Credit: Combined single limit BI, PD, med pay, comp & coll, when principal operator is age 55 & less than or equal to 64 yrs. of age & no inexperienced operators in household. 5% credit for ages 65-74 & no inexperience operator in household.
- 10% Good Driver Deviation, when certain criteria is met.
- Symbol Reactivities model year 1976-1982, Symbol 14, comprehensive - 7.8% credit; collision - 12.7% credit. Model yrs. 1975 & prior; Values above \$10,000 rated Symbol 7 for comprehensive & collision.
- Increase Limits Extended Transportation Expense Coverage is provided at no charge, when comprehensive coverage is purchased & policy qualifies for PAK II Program.
- Passive Restraint Deviation: 20% when restraint is installed in driver-side only position; 30% when restraint is installed in both front outboard seat positions. If policy qualifies for PAK II Program, airbag discount applies to factory installed automatic occupant restraint. Deviation applies only to medical payments base premium.
- Anti-Theft Device Deviation for PAK II Program: 5% alarm only, 5% active disabling device; 15% passive disabling device. This deviation applies to comprehensive base premium.
- Anti-Lock Braking System Deviation: 5% combined single limit liability, BI, PD liability base premium when private passenger auto equipped with factory installed four-wheel anti-lock braking system.
- Golfmobile Liability Coverage provided at no additional charge.
- Miscellaneous Types: ATV, minibike & dune buggy, combined BI & PD liability rates not used for commercial purposes will be same rate as North Carolina Reinsurance Facility. Snowmobile rates, medical payments coverage rate will be 22% of Territory 18 private passenger auto med pays rate. Collision rates will be same as NC Rate Bureau's snowmobile rates.
- 10% when more than one recreational vehicle is covered under same policy for following miscellaneous types, trailers designed for use with private passenger autos, motorbikes or other similar motor vehicles not used for commercial purposes (excluding motorcycles, motorscooters & mopeds); snowmobiles & golfmobiles.
- Renewal Credit: 0-2 yrs. -0%; 3yrs. -3%; 4yrs. -4%; 5 or more yrs. -5% premium credit when insured maintained consecutive yrs. of coverage with St. Paul. Credit will apply to final premium for each coverage & rounded to nearest dollar.
- Installment charge deviation: \$2 charge each installment unless Electronic Funds Transfer billing option is selected, then no charge.
- Employee Discount: New Business - 20%; Renewals - 15% when criteria is met.
- Eff. 3-1-00

154. St. Paul Mercury Insurance Company

- 15% non-fleet private passenger auto liability & physical damage insurance rates.
- Eff. 1-1-88

155. Standard Fire Insurance Company

- Territorial Deviation Grid.
- Insurance Score Level Multiplier for Other Than Inexperienced Operators.
- Account Discount.
- Hybrid Vehicle Discount.
- Installment Payment Deviation.
- Minimum Years Licensed and Number of Married.
- Vehicle Driver Composition.
- Good Student Credit.
- Eff 3-1-18 TRVA-131240148 [SERFF Filing Access - North Carolina](#)

156. State Automobile Mutual Insurance Company

- State Auto Fleet Safety 360.
- Uninsured Motorist Coverage Only.
- Combined Uninsured/Underinsured Motorist Coverage.
- Paid in Full Discount.
- Installment Payments.
- Eff. 6-19-21 SAMM-132765031 [SERFF Filing Access - North Carolina](#)

157. State Auto Property & Casualty Insurance Company

- Auto/Home Discount.
- Financial Stability.
- Driver Experience.
- Territory Deviation.
- Early Upload Discount.
- Good Student Discount.
- Anti-Lock Braking Systems Discount.
- Installment Plan with Electronic Funds Transfer Deviation.
- Customizing Equipment Deviation.
- Discount for Electric Autos.
- Paid in Full Discount.
- Employee Group Discount Plan.
- Eff. 2-13-17 STAT-130796045 [SERFF Filing Access - North Carolina](#)

158. State Farm Mutual Automobile Insurance Company

- Territory Deviation, Bodily Injury, Property Damage, Collision, Combined Uninsured/Underinsured.
- Accident Free Deviation, Bodily Injury, Property Damage, Medical Payments and Collision.
- Multiple Line Deviation, Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision.
- Electronic Funds Transfer Deviation.
- Good Driving Deviation, Bodily Injury, Property Damage, Medical Payments and Collision.
- Classic Vehicle Deviation Bodily Injury, Property Damage, Medical Payments and Collision.
- Customer Rating Index (CRI) Deviation.
- SDIP Deviation.
- Customization Deviation.
- Antique Vehicle Deviation, Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision.
- MPC Limit Deviation.
- PPA Model Year Deviation (BI/PD/MP).
- Motorcycle Model Year Deviation (BI/PD).
- Drive Safe & Save Deviation (BI/PD/MP/Comp/Collision).
- Location Rating Factors.
- Marginal Acquisition Expense Adjustment Deviation.
- Driver Adjustment Deviation.
- Base Rate Adjustment Deviation.
- Premium Adjustment Deviation.
- Delivery Coverage Deviation.
- Eff 3-1-22 SFMA-133087996 [SERFF Filing Access - North Carolina](#)

159. Teachers Insurance Company

- Credit Rating Deviation.
- Multiline Deviation.
- Educator Deviation.
- Territory Deviation.
- Underwriting Level Deviation.
- Number of Household Vehicles Deviation.
- Number of Household Drivers Deviation.
- Advanced Quote Deviation.
- Payroll Payment Plan Deviation.
- Electronic Funds Transfer monthly bill payments.
- Installment Payments.
- 2011+ ISO symbol Deviation.
- Payment Transaction Fee
- Horace Mann Emp./Agent Dev.
- Good Student Deviation.
- H M Drive Deviation.



- Eff 2-15-2022 HRMN-132696838 [SERFF Filing Access - North Carolina](#)

160. Titan Indemnity Company

- **TIER A**

- Territory Deviation and Definitions.
- Model Year Deviation.
- New Vehicle Deviation.
- Driver Class Deviation.
- Accident Free Deviation.
- Financial Responsibility Deviation.
- Matrix Deviation.
- Safe Driver Insurance Plan Deviation.
- Inexperienced Operator Deviation.
- Intra Agency Transfer Deviation.
- Affinity Deviation.
- Paid in Full Deviation.
- Military Deviation.
- Increased Limits Deviation.
- Household Composition Deviation.
- Advance Quote Deviation.
- Driving Group Deviation.
- Premium Payer Reward Deviation.
- Prior Carrier Deviation.
- Prior Insurance Lapse Deviation.
- Accident Forgiveness Deviation.
- Deductible Deviation.

- **TIER B**

- Territory Deviation and Territory Definitions.
- Model Year Deviation.
- New Vehicle Deviation.
- Driver Class Deviation.
- Accident Free Deviation.
- Matrix Deviation.
- Driving Record Deviation.
- Inexperienced Operator Deviation.
- Intra Agency Transfer Deviation.
- Affinity Deviation.
- Paid in Full Deviation.
- Military Deviation.
- Advance Quote Deviation.
- Driving Group Deviation.
- Premium Payer Reward Deviation.
- Prior Carrier Deviation.
- Prior Insurance Lapse Deviation.
- Accident Forgiveness Deviation.
- Deductible Deviation.
- Increased Limits Deviation.
- Household Composition Deviation.
- Eff 1-9-17 NTWP-130798611 [SERFF Filing Access - North Carolina](#)

161. Travelers Casualty & Surety Company

- Anti-Lock Brake Deviation: 5% auto single limit (liability & medical payments) or BI, PD & medical payments.
- Anti-Theft Device Deviation: 5% or 10% discount depending on how vehicle is equipped. Applicable to non-fleet private passenger auto comprehensive base premiums.
- 7% Loss & Conviction Free Renewal Deviation: Multi-car policies: Applies to non-fleet private passenger auto BI, PD, medical payments & collision coverage. Credit applies to voluntary policies.
- Mature Driver Deviation: 3% to BI, PD & medical payments; 5% collision, 10% comprehensive coverage.

- Passive Restraint Discount: 1% auto BI, PD & medical payments. Credit applies to voluntary policies.
- 7% Loss & Conviction Free Renewal Deviation; Multi-car policies: Applies to collision coverage only when policy is ceded to the Facility.
- Mature Driver Deviation.
- Eff. 12-17-93

162. Travelers Casualty & Surety Company of America

- 15% non-fleet private passenger auto bodily injury, property damage & medical payments rates.
- 15% non-fleet private passenger auto comprehensive & collision rates.
- Eff. 10-15-92

163. Travelers Casualty Insurance Company of America

- 30% non-fleet private passenger auto liability & medical payments rates.
- 30% non-fleet private passenger auto physical damage rates.
- Eff. 10-15-92
- Name Changed from Travelers Casualty & Surety Company of Illinois effective 1/1/04

164. Travelers Home and Marine Insurance Company

- Territory Factors By Coverage.
- Policy Variables.
- Household Composition 1.
- Household Composition 2.
- Household Composition 3.
- Household Composition 4.
- Underwriting Tier.
- Driver Insured Elsewhere.
- Accident Forgiveness.
- Annual Mileage.
- Vehicle History.
- Unverifiable Motor Vehicle Report.
- Digital Auto Discount.
- Coverage Level Adjustment.
- Location Level.
- Vehicle Liability Risk Group Bodily Injury.
- Vehicle Liability Risk Group Property Damage.
- Vehicle Liability Risk Group Medical Payment.
- Vehicle Liability Risk Group Collision.
- Vehicle Liability Risk Group Comprehensive.
- Policy Level Vehicle Liability Risk Group Bodily Injury.
- Policy Level Vehicle Liability Risk Group Property Damage.
- Policy Level Symbol Adjustment Collision.
- Policy Level Symbol Adjustmnt Comprehensive.
- Model Year.
- New Car Discount.
- Alternative Fuel Vehicle Discount.
- Total Policy Incident/ Multi-Vehicle Adjustment.
- Vehicle Use.
- Safe Driver Discount.
- Good Student Discount.
- Student Away at School Discount.
- Driver Training Discount.
- Affinity Discount.
- Multi Car Discount.
- Early Quote Discount.
- Continuous Insurance Discount.
- Good Payer Discount.
- Electronic Payment Discount.

- Multi Policy and Homeownership Discount.
- Paid in Full Discount.
- Insurance Score Tier.
- Installment Payments.
- Transition Modification – New Program.
- Transition Modification Acquisition.
- Intellidrive Score.
- Intellidrive Enrollment Discount.
- Eff 1-10-22 TRVD-132962330 [SERFF Filing Access - North Carolina](#)

165. Travelers Indemnity Company

- Contributing Vehicle Credit..
- Installment Payments.
- Eff. 3-1-18 TRVA-131240396 [SERFF Filing Access - North Carolina](#)

166. Travelers Indemnity Company of America

- Account Discount.
- Contributing Vehicle Credit.
- Hybrid Vehicle Discount.
- Installment Payments - Installment charge for each installment is deleted.
- Eff 10-1-15 TRVA-130114258 [SERFF Filing Access - North Carolina](#)

167. The Travelers Indemnity Company of Connecticut

- Company Coverage Factors.
- Account Discount.
- Contributing Vehicle Credit.
- Hybrid Vehicle Discount.
- Installment Payments Deviation.
- Effective 3-1-18 TRVA-131240415 [SERFF Filing Access - North Carolina](#)

168. Travelers Personal Security Insurance Company

- Territorial Deviation Grid.
- Insurance Score Level Multiplier for Other Than Inexperienced Operators.
- Account Discount.
- Company Coverage Factor.
- Hybrid Vehicle Discount.
- Installment Payment Deviation.
- Minimum Years Licensed and Number of Married.
- Vehicle Driver Composition.
- Good Student Credit.
- Eff 3-1-18 TRVA-131240155 [SERFF Filing Access - North Carolina](#)

169. Travelers Property Casualty Company of America

- Account Credit: 10% credit when voluntary auto & homeowners policy with The Travelers.
- Careful Driver Credit: 7% auto BI, PD, medical payments & collision that have 0 SDIP pts. for the last 3 consecutive yrs.
- Senior Driver Credit: Credit varies 3% - 6% when criteria is met.
- Contributing Vehicle Credit: 25% auto BI, PD, med pay & coll for single car policy, yet have more than one auto insured with The Travelers.
- Contributing Vehicle Credit: 15% auto comprehensive, fire/fire & theft/fire, theft, CAC for insured who have a single car policy, yet have more than one auto insured with The Travelers.
- Highly Preferred Credit: 19% credit when certain criteria is met.
- Preferred Credit: 10% credit when certain criteria is met.
- Eff. 8-21-99

170. Truck Insurance Exchange

- Installment Fee – EFT.
- Household Structure.
- Driver Vehicle Exposure.

- Underwriting Tier.
- Zip Code Rating.
- Rate Matrix.
- Deductible Insurance.
- Increased Purchase Limit by Credit.
- Inexperienced Operator Discount.
- Early Shopping Factor.
- On-Your-Own Discount.
- Good Payer Discount.
- Multi-Policy Discount – Auto (Home/Renter/Mobile-Home/Brokered Home).
- Multi-Policy Discount – Auto (Boat/Watercraft).
- Multi-Policy Discount – Auto/Motorcycle Discount.
- Multi-Policy Discount – Auto/Motorhome Discount.
- Multi-Policy Discount – Auto/Recreational Vehicle Discount.
- Multi-Policy Discount – Auto/Umbrella Discount.
- Multi-Policy Discount – Auto/Business Discount.
- Multi-Policy Discount – Auto/Life Discount.
- Paid-In-Full Discount.
- Core Discount.
- Address Validation Factor.
- Reinstatement Factor.
- SignalSM Discount.
- Driver Classification.
- FSPA (Farmers) SDIP Factor.
- Good Student Discount.
- Farmers Auto Symbols.
- Vehicle Type Indicator.
- Model Year Deviation Factor.
- Vehicle Code by Zip Density.
- Luxury Vehicle to Credit Group Factor.
- High Performance Vehicles.
- Alternative Fuel Factor.
- Vehicle Use Factor.
- Maximum Deviation.
- Eff 10-1-21 FARM-132928591 [SERFF Filing Access - North Carolina](#)

171. Trumbull Insurance Company

- Insurance Score Tier Deviation.
- Account or Homeownership Factor Deviation.
- Driving Record Factor.
- Least Experienced Driver Factor Deviation.
- Most Experienced Driver Factor Deviation.
- Prior Bodily Injury Limits Factor Deviation.
- Annual Mileage Factor Deviation.
- Cars Versus Drivers Factor Deviation.
- Marital Status Factor Deviation.
- AARP Membership Factor Deviation.
- Territory Factor Deviation.
- Defensive Driver Factor Deviation.
- Business Owned Non-Fleet Auto Credit.
- Eff 10-22-16 HART-130665353 [SERFF Filing Access - North Carolina](#)

172. Twin City Fire Insurance Company

- Account Credit.
- Agency Book Transfer.
- Multi Car Discount.
- Eff 5-8-12 HART-128009725 [SERFF Filing Access - North Carolina](#)

173. USAA Casualty Insurance Company

- Territory Deviation.
- Make/Model Deviation.
- Tier Deviation.
- New Vehicle Discount Deviation.
- Occasional Operator Discount Deviation.
- Passive Restraint (Seat Belt) Discount Deviation.
- My USAA Legacy Discount Deviation.
- Principal Operator Age 55 And Older Discount Deviation.
- Military Installation Garaging Discount Deviation.
- Premier Driver Discount Deviation.
- Daytime Running Lights Discount Deviation.
- Years Driving Experience/Marital Status Deviation.
- Multiple Car by Number of Operators Deviation.
- Short Rate Cancellation Tables Deviation.
- UMBI and UMBI/UIMBI Deviation.
- Audio, Visual and Data Electronic Equipment Coverage Deviation.
- Customizing Equipment Coverage Deviation.
- Named Non-Owner Policy Deviation.
- Extended Non-Owned Liability Deviation.
- Miscellaneous Types/Trailers Deviation.
- Installment Payment Plan Deviation.
- Early Quote Deviation.
- Extended Transportation Expense and Towing and Labor Costs.
- Auto Payment Plan
- Eff 10-1-21 USAA-132833407 [SERFF Filing Access - North Carolina](#)

174. USAA General Indemnity Company

- Territory Deviation.
- Make Model Deviation.
- Tier Deviation.
- New Vehicle Discount Deviation.
- Occasional Operator Discount Deviation.
- Passive Restraint (Seat Belt) Discount Deviation.
- My USAA Legacy Discount Deviation.
- Principal Operator Age 55 And Older Discount Deviation.
- Military Installation Garaging Discount Deviation.
- Premier Driver Discount Deviation.
- Daytime Running Lights Discount Deviation.
- Years Driving Experience/Marital Status Deviation.
- Multiple Car by Number of Drivers Deviation.
- Short Rate Cancellation Tables Deviation.
- UMBI and UMBI/UIMBI Deviation.
- Audio, Visual and Data Electronic Equipment Coverage Deviation.
- Customizing Equipment Coverage
- Named Non-Owner Policy Deviation.
- Extended Non-Owned Liability Deviation.
- Miscellaneous Types/Trailers Deviation.
- Installment Payment Plan Deviation.
- Early Quote Deviation.
- Extended Transportation Expense and Towing and Labor Costs.
- Auto Payment Plan.
- Eff 10-1-21 USAA-132833416 [SERFF Filing Access - North Carolina](#)

175. United Services Automobile Association

- Territory Deviation.

- Make/Model Deviation.
- Tier Deviation.
- New Vehicle Discount Deviation.
- Occasional Operator Discount Deviation.
- Passive Restraint (Seat Belt) Discount Deviation.
- MyUSAA Legacy Discount Deviation.
- Principal Operator Age 55 And Older Discount Deviation.
- Military Installation Garaging Discount Deviation.
- Premier Driver Discount Deviation.
- Daytime Running Lights Discount Deviation.
- Years Driving Experience/Marital Status Deviation.
- Multiple Car by Number of Operators Deviation.
- Short Rate Cancellation Tables Deviation.
- UMBI and UMBI/UIMBI Deviation.
- Audio, Visual and Data Electronic Equipment Coverage Deviation.
- Customizing Equipment Coverage Deviation.
- Named Non-Owner Policy Deviation.
- Extended Non-Owned Liability Deviation.
- Miscellaneous Types/Trailers Deviation.
- Installment Payment Plan Deviation.
- Early Quote Deviation.
- Extended Transportation Expense and Towing and Labor Costs.
- Eff. 6-3-21 USAA-132652436 [SERFF Filing Access - North Carolina](#)

176. United States Fidelity & Guaranty Company

- Multi-Policy Discount.
- Principal Operator age 55 & over.
- Physical Damage Deviation.
- Special Package Discount.
- Employee Group Discount.
- Eff. 9-1-00 PC034571 [SERFF Filing Access - North Carolina](#)

177. United States Liability Insurance Company

- Deviation on UMBI for limits up to 250K/500K and for limits higher than 250K/500K.
- Deviation on combines UM/UIM Bodily Injury.
- Deviation credit range for BI, PD and Medical Payments.
- Deviation on Comp, Fire and Theft Rates.
- Deviation on Collision Rates.
- Credit applied to deviated rates on BI, PD, and Med Pay for rating each each vehicle in excess of 3.
- Eff 2-2-12 USLI-127937418 [SERFF Filing Access - North Carolina](#)

178. Unitrin Auto and Home Insurance Company

- Territory Deviations.
- Package Plus.
- Experienced Operator Age 55 and Over.
- Multiple Vehicle Discount.
- Anti-Lock Braking Deviation.
- Anti-Theft Devices.
- Pricing Level Deviations.
- Network Discount.
- Extended Transportation.
- Prorated Cancellation Deviation.
- Physical Damage.
- Recreational Trailer Deviation.
- Installment Payments Deviation.
- Eff 7-1-18 KEMP-131495100 [SERFF Filing Access - North Carolina](#)

179. Unitrin Safeguard Insurance Company

- Territory Deviations.
- Package Plus.
- Experienced Operator Age 55 and Over.
- Multiple Vehicle Discount.
- Anti-Lock Braking Deviation.
- Anti-Theft Devices.
- Pricing Level Deviations.
- Responsible Buyer Discount.
- Network Discount.
- Extended Transportation.
- Physical Damage.
- Recreational Trailer Deviation.
- Deferred Premium Payment Plan.
- Eff 7-1-18 KEMP-131495122 [SERFF Filing Access - North Carolina](#)

180. Universal Insurance Company

- Territory Deviation.
- Years of Driving Experience Deviation.
- Homeownership Deviation.
- Multi-Policy Deviation.
- Insurance Score.
- Membership Deviation.
- AAA Employee Deviation.
- Prior BI Limits.
- Days Lapse Deviation.
- Underwriting Incidents Deviation.
- Paid in Full Deviation.
- Automatic Payments Deviation.
- Advance Quote Deviation.
- Household Composition Deviation.
- Base Rate Deviation.
- Payment Options – EFT and RCC Payments.
- Eff. 10-1-21 CMCG-132896487 [SERFF Filing Access - North Carolina](#)

181. Utica Mutual Insurance Company

- Utica National Insurance Gr. Employees Mass Merchandising Plan.
- Personal Lines Account Credit.
- W.I.S.E./Affinity Discount.
- Premium Payment Credit.
- Tiered Rating.
- Prior Insurance Factor.
- Collision Deductible Factor
- Comprehensive Deductible Factor
- Eff. 10-1-21 UTCX-132858943 [SERFF Filing Access - North Carolina](#)

182. Utica National Assurance Company

- Mass Merchandising Plan for employees of Utica National Insurance Group.
- Personal Lines Account Credit.
- Wise Affinity/Affinity discount.
- Company Car Discount.
- Mature Driver Credit.
- Electronic Stability Control devices Discount.
- Greenhouse Gas Score credit.
- Premium Payment Credit.
- Edge II Program Tiered Rating.
- Eff. 11-1-10 UTCX-G126752143 [SERFF Filing Access - North Carolina](#)

183. Vault Reciprocal Exchange

- Extra Vehicle Factor.
- Accident Prevention Discount.
- Driver Training Discount.
- Good Student Discount.
- Away at School Discount.
- Years Clean Discount.
- Excess Liability Multi-Line Discount.
- Anti-Lock Brakes Discount.
- Anti-Theft Device Discount.
- Window Glass Etching Discount.
- Rating Tier Deviation.
- Annual Mileage Discount.
- Mobile Device Control Discount.
- Accident Forgiveness.
- Seasonal Use Discount.
- Years Licensed.
- Territory Deviation.
- Multiple Collector Vehicles Discount.
- Eff. 7/15/21 SPIS-132823929 [SERFF Filing Access - North Carolina](#)

184. Victoria Fire & Casualty Company

**TIER A**

- Territory Deviation and Territory Definitions.
- Model Year Deviation.
- New Vehicle Deviation.
- Driver Class Deviation.
- Accident Free Deviation.
- Financial Responsibility Deviation.
- Matrix Deviation.
- Safe Driver Insurance Plan Deviation.
- Inexperienced Operator Deviation.
- Intra Agency Transfer Deviation.
- Affinity Deviation.
- Paid in Full Deviation.
- Military Deviation.
- Increased Limits Deviation.
- Household Composition Deviation.
- Advance Quote Deviation.
- Driving Group Deviation.
- Premium Payer Reward Deviation.
- Insurance Lapse Deviation.
- Accident Forgiveness Deviation.
- Deductible Deviation.

**TIER B**

- Territory Deviation and Territory Definitions.
- Model Year Deviation.
- New Vehicle Deviation.
- Driver Class Deviation.
- Accident Free Deviation.
- Matrix Deviation.
- Driving Record Deviation.
- Inexperienced Operator Deviation.
- Intra Agency Transfer Deviation.
- Affinity Deviation.
- Paid in Full Deviation.
- Military Deviation.



- Advance Quote Deviation.
- Driving Group Deviation.
- Premium Payer Reward Deviation.
- Prior Carrier Deviation.
- Prior Insurance Lapse Deviation.
- Accident Forgiveness Deviation.
- Deductible Deviation.
- Increased Limits Deviation.
- Household Composition Deviation.
- Eff 1-9-17 NTWP-130798615 [SERFF Filing Access - North Carolina](#)

185. Vigilant Insurance Company

- Antique autos.
- Installment Payment Recurring Payments Waived.
- Eff. 10-1-15 CHUB-129988293 [SERFF Filing Access - North Carolina](#)

186. West American Insurance Company

- Fampak Discount: 5% credit for all coverages.
- Prime Life Discount: 4% credit for all coverages.
- Employee Discount: 15% credit for all coverages.
- Base Rate Deviation by territory.
- Anti-Theft Discount various discounts.
- Eff. 9-1-00 PC035766

187. Wilshire Insurance Company

- Liability Deviation Rule 1.
- Liability Deviation Rule 2.
- Liability Deviation Rule 3.
- Liability Deviation Rule 4.
- Liability Deviation Rule 5.
- Liability Deviation Rule 6.
- Liability Deviation Rule 7.
- Liability Deviation Rule 8.
- Voluntary Manual Deviation (Inexperienced Operator).
- Eff 7-5-11 OCCD-127196090 [SERFF Filing Access - North Carolina](#)